



## **Small Business Development Centers**

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Lakeland Community College

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**FROM GOALS TO GROWTH: TOOLS  
TO TRACK AND ACHIEVE BUSINESS  
SUCCESS**



**Department of  
Development**

# **Small Business Development Centers**

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**Cathy Walsh, CBA<sup>®</sup>  
SPP<sup>®</sup>, Director**



**Dr. Gretchen Skok  
DiSanto, CBA<sup>®</sup>**



**Anita Stocker**



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## OUR MISSION:

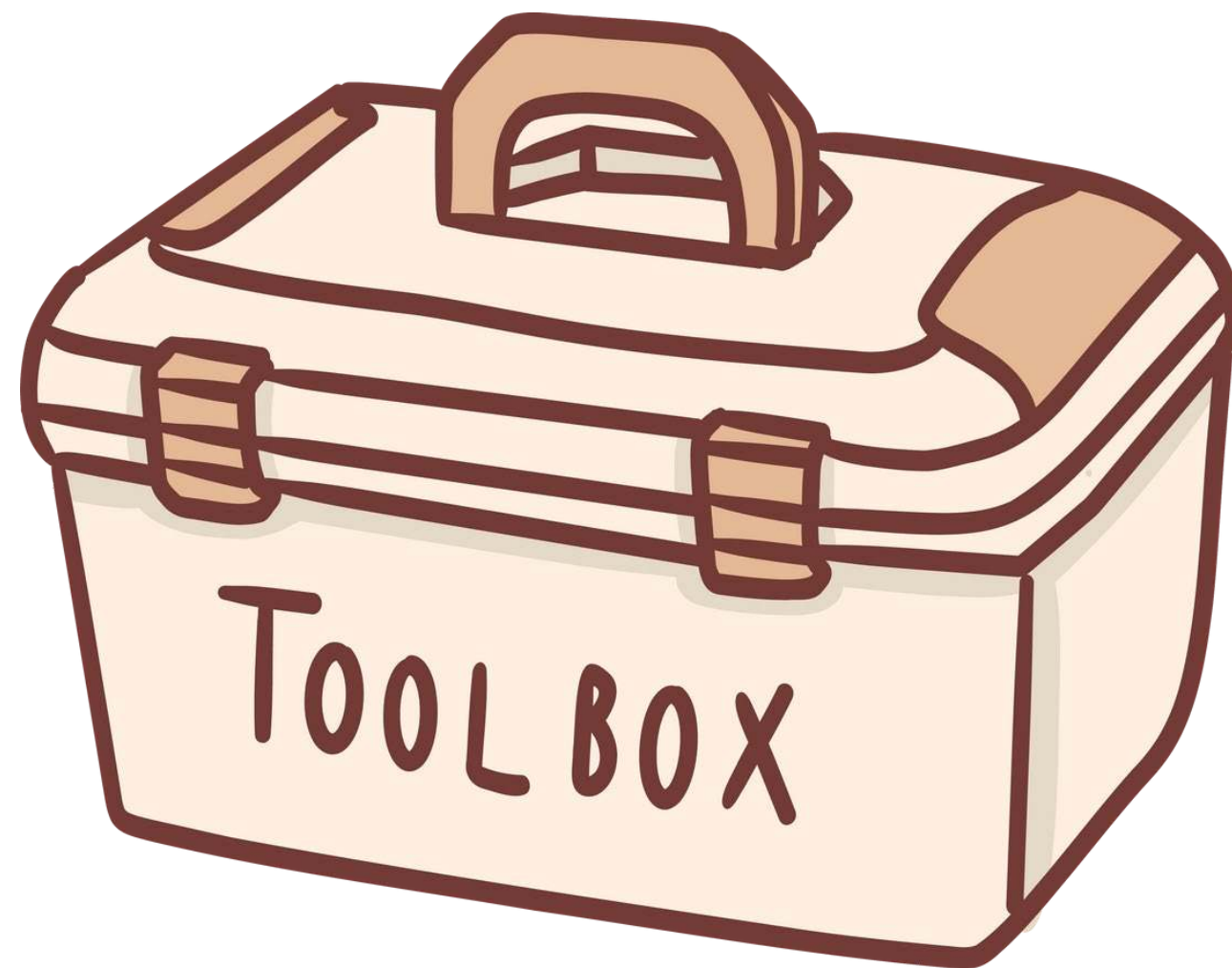
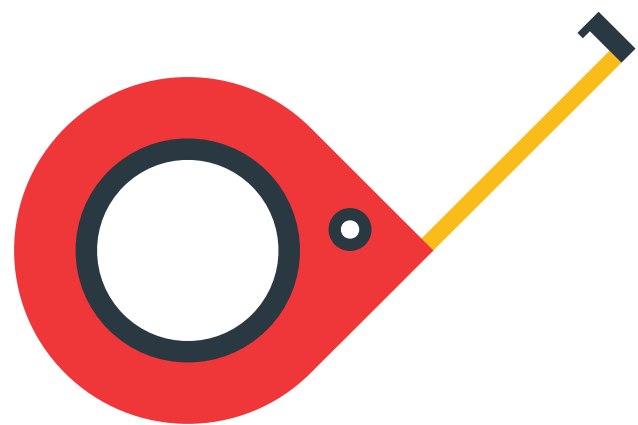
***ACCELERATE BUSINESS GROWTH***

- 1) ONE-ON-ONE  
ADVISING
- 2) WORKSHOPS



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**slido**

Please download and install the Slido app on all computers you use



**From the list below, choose the top three topics that are areas of concern in your business.**

① Start presenting to display the poll results on this slide.



Make Decisions. Take Action.



**Strategic Planning  
Services**





# GrowthWheel®

Make Decisions. Take Action.

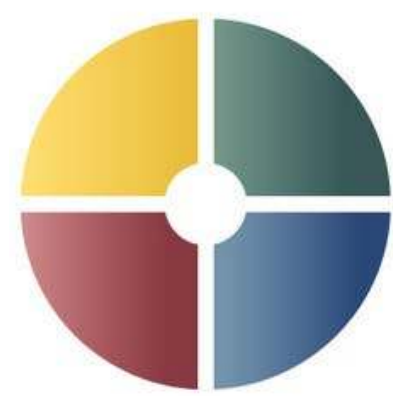
## A 360° APPROACH TO START AND GROW A COMPANY



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# GrowthWheel®

Make Decisions. Take Action.

The Four Challenges of Building and Growing @ Successful Business

1. CREATE AN ATTRACTIVE BUSINESS CONCEPT
2. BUILD LASTING CUSTOMER RELATIONS
3. ESTABLISH A STRONG ORGANIZATION
4. MAINTAIN PROFITABLE OPERATIONS



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“GrowthWheel is a visual  
**checklist**, that gives a  
**360° view** on your business.

It helps us **get focus** on where to  
make **decisions** and take **action.**”



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# BUSINESS CONCEPT

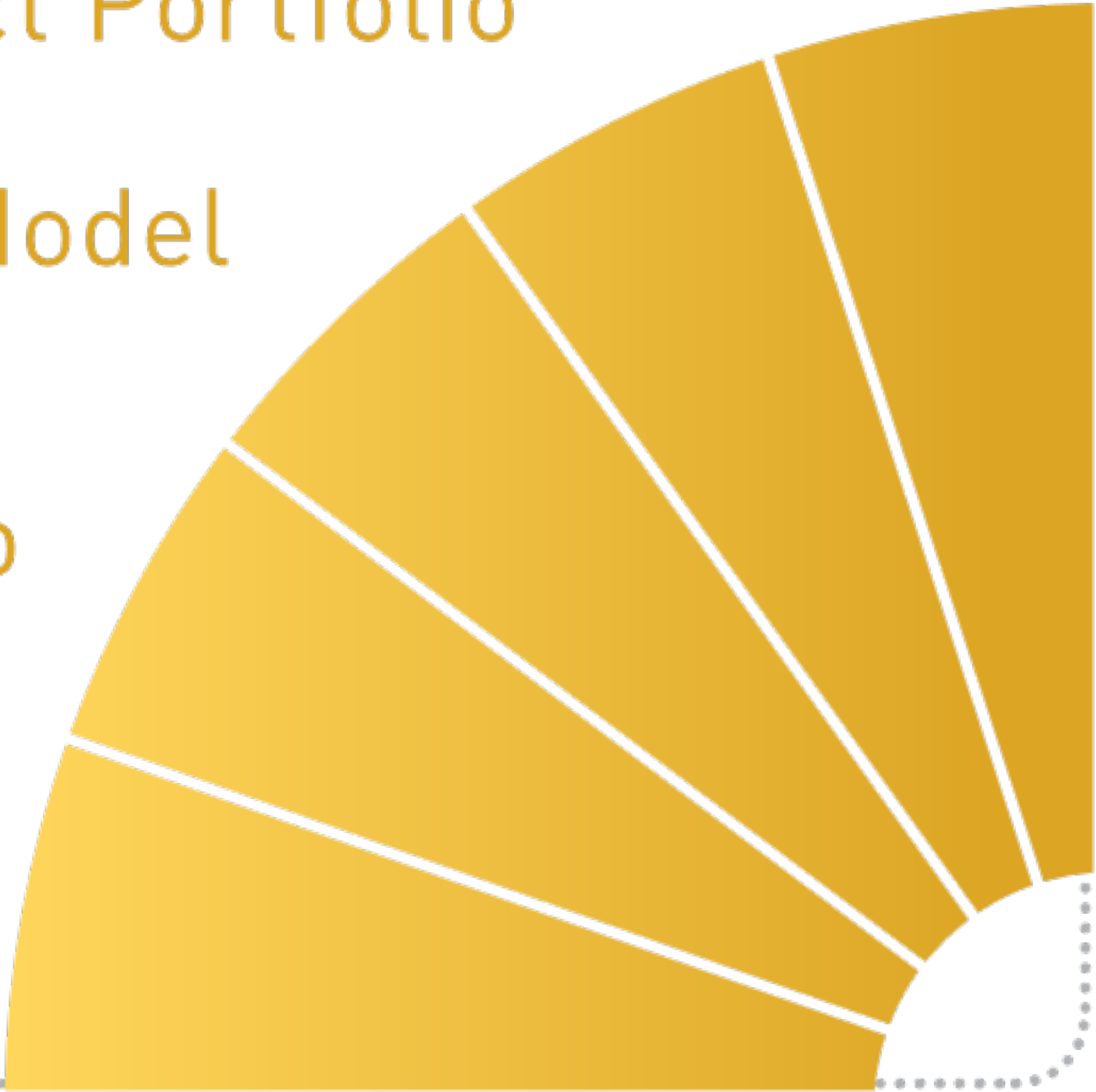
Business Idea

Product Portfolio

Revenue Model

Customer Portfolio

Market Position



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Y4.06

**BUSINESS CONCEPT**  
/Customer Portfolio

## DECISION SHEET

v2.1.5

### Job to be done

By getting to understand who our customers are and what they think, feel, and do, we can better figure out how to create value for them and communicate with them in the best way.

A good communication about a product that also fits our customers' needs gives good chances of selling.

### How to do it

Start by noting which type the persona is that you want to describe. Use the checklist for inspiration. Then write down any facts you know about one of your typical customer personas.

Continue by noting keywords on how you imagine that your customer thinks, what he/she feels, does, and where he/she is going in life.

Finish by writing down details about your customer persona's current situation as for challenges, needs, circumstances, environment, and other elements you can think of.

### Next step

- Decide if it is useful to describe other customer personas.
- Use your notes to write a more coherent description of your typical customer.
- Decide what to change in your product and/or communication to better fit your customer persona.

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## Customer Persona

Get a better understanding of your customers by describing typical profiles

**TYPE OF PERSONA**

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### FACTS ON TYPICAL CUSTOMER PERSONA

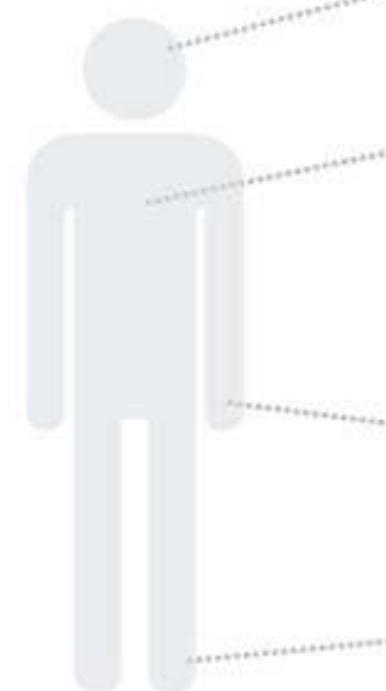
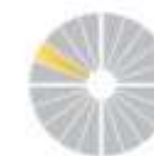
Age	
Gender	
Education	
Position	
Report to	
Industry	
Location	

### CUSTOMER PERSONA'S CURRENT SITUATION

Challenges	Needs	Circumstances	Environment	Resources	Other

### ✓ CHECKLIST: PERSONA TYPES

- User
- Buyer
- Initiator
- Influencer
- Decider



### CUSTOMER PERSONA: THINKING

Ideas	
Assumptions	
Opinions	

### CUSTOMER PERSONA: FEELING

Concerns	
Interest	
Preferences	

### CUSTOMER PERSONA: DOING

Responsibilities	
Projects	
Activities	

### CUSTOMER PERSONA: GOING

Direction	
Changes	
Opportunities	

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Financials

Funding

Production & Deliveries

IT Systems

Facilities

**OPERATIONS**





B2.21

OPERATIONS  
/Funding

## DECISION SHEET

v2.2.1

### Job to be done

There are many options for getting financed.

By looking into different alternatives for financing our investments, we can make sure to select the right kind of financing.

### How to do it

Start by deciding which investment project to focus on. Then, go through the listed types of financing and tick off how useful each of them are for the specific investment project.

Continue by naming possible financing sources for all the useful types of financing.

Finish by figuring out what are the requirements for being financed by each particular source. Use the checklist for inspiration.

### Next step

- Make the materials you need to start a dialogue with the possible financing sources.
- Make an action plan for how to comply with the requirements.
- Get in contact with the financing sources.

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## Financing Options

Go through possible ways of financing investments

### ✓ CHECKLIST: REQUIREMENTS

- Special demands to comply with
- Documentation to be made
- Approval from financier
- Put up collateral
- Investment calculation



INVESTMENT PROJECT	USEFUL			NAME OF FINANCING SOURCE	REQUIREMENTS FOR FINANCING
	Yes	No	Maybe		
<b>Self-financing</b> The investment is financed by the business' own equity					
<b>Credit card financing</b> The investment is financed with an overdraft from the business owner's own bank account.					
<b>Bank-financing</b> The investment is financed by an agreed overdraft or a bank loan with short or long duration.					
<b>Factoring</b> The investment is funded by a factoring company that invoices clients and collects payment.					
<b>Personal mortgage</b> The investment is financed through a mortgage with security in any real estate owned by the company.					
<b>Client-financing</b> The investment is financed by a client, who have agreed to pay the product development or delivery up front.					
<b>Supplier-financing</b> The investment is financed through long payment terms with suppliers or by agreement that payment is made when the investment pays back.					
<b>Investment capital</b> The investment is financed by issue of new shares and capital injection from an investor (business angel, venture capital, institution).					
<b>Fundraising and co-financing</b> The investment is partly financed by a public co-financing scheme or a foundation.					
<b>Leasing</b> The investment is financed by a leasing agreement that allows the business to return or buy the assets at the end of contract for the depreciated value.					
<b>Crowdfunding</b> The investment is financed by collecting smaller donations from different donors, typically through the internet.					
<b>Debtor Financing</b> Sale of company invoices to a bank who will collect the debt.					

Date:

Name:

Company:



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Ownership & Board

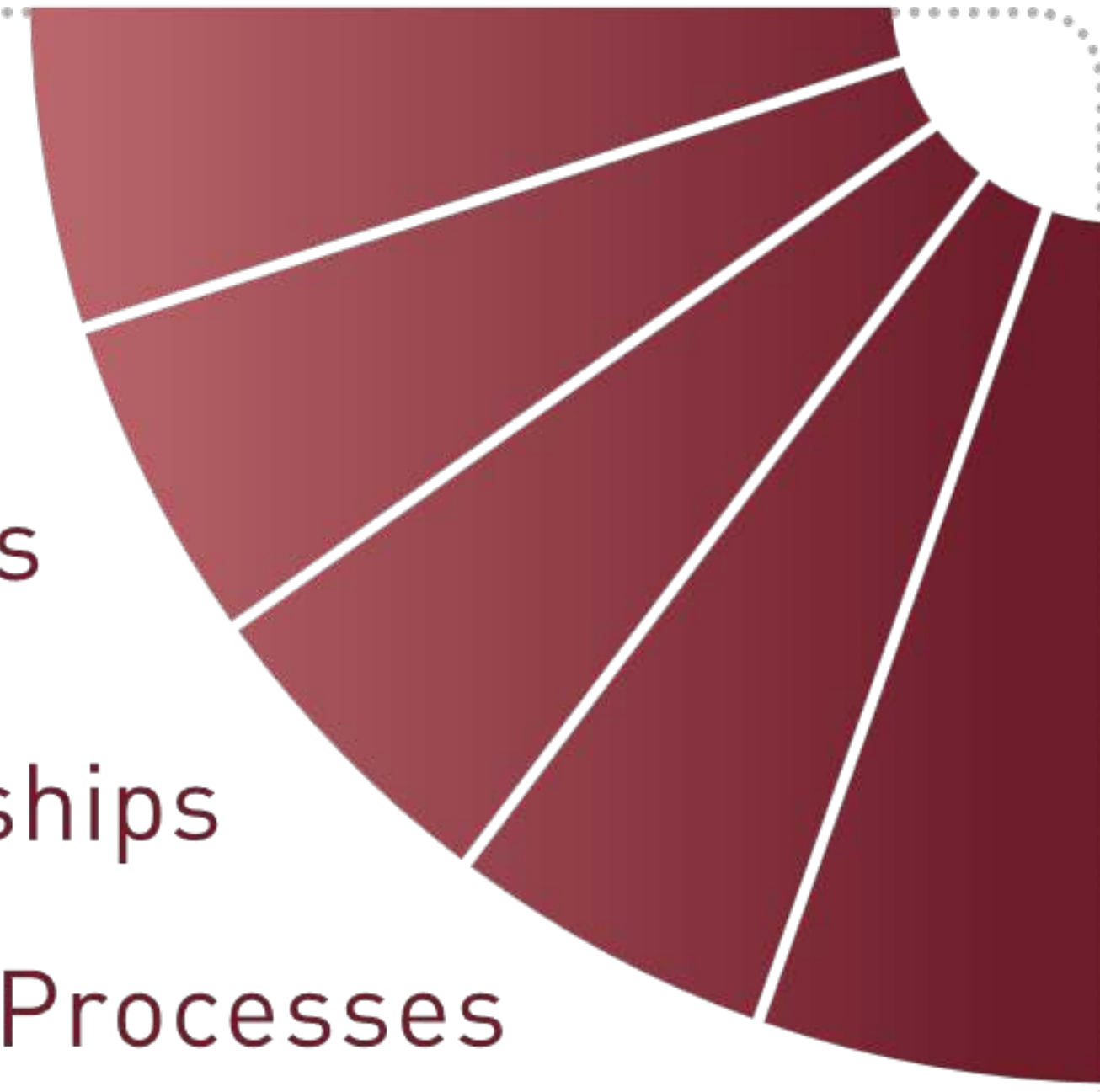
Employees

Partnerships

Business Processes

Legal Issues

**ORGANIZATION**







R2.11

**ORGANIZATION**  
/Employees

## DECISION SHEET

v2.2.4

### Job to be done

To hire the right employee, it is necessary to make a clear decision on what the job entails.

By describing all aspects of the job, we can do a better job interview and also set expectations right for the new employee.

### How to do it

Start by getting an overview of the different elements of the job description.

Continue by writing down a job title and the name of the employee, if known.

Finish by filling out the blanks in the order that comes natural.

### Next step

- Transfer the job description to a document.
- Have a colleague review the job description.
- Use the job description to make a job advertisement and questions for a job interview.

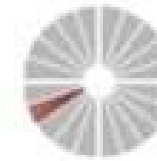
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## Job Description

### Make detailed job descriptions to clarify roles and responsibilities



JOB TITLE:		EMPLOYEE:	
<b>Description of the function in the company</b> (e.g. sales, product development, finances, deliveries etc.)	Your job in the company is to work with...	<b>Organizational placement and internal relations</b>	Your day-to-day management reference is: _____ with whom you will prioritize and plan tasks.
	Your job also involves...		You coordinate your tasks with the following colleagues on an ongoing basis:
	Along with the rest of the team you are part of creating a company that...		• • •
<b>Areas of responsibility</b>	In the beginning you will have the following areas of responsibility: 1. 2. 3. 4.	<b>Goals</b>	In the short run your goal is to...
			In the medium long run your goal is to...
<b>Management and scope</b>	Each month you should make the following report(s): • • •	<b>Development opportunities</b>	Your internal training plan include the following: • • •
	With your areas of responsibility comes the following decision-making authority: • • •		Your job holds professional development possibilities in the form of increased responsibility in the following areas: • • •
<b>External network relations</b> (customers, partners, suppliers, other networks)	Following your areas of responsibility you will be focusing on the following external relations: • • • •	<b>Initial projects</b>	When starting the job you will be focusing on the following projects or milestones: • • • •

Date:

Name:

Company:

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# CUSTOMER RELATIONS

Networking

Marketing

Sales & Services

Communication & PR

Branding



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**CUSTOMER RELATIONS**  
/Sales & Service

# DECISION SHEET

v1.2.1

### Intention

Focusing on sales preparation like identifying customers and generating and qualifying leads can make the sales process more powerful.

By breaking down the sales preparation process we can decide which activities to carry out in each phase.

### Process

Start by getting an overview of the possible activities of each sales phase.

Continue by marking out which activities should be part of the sales preparation process.

Finish by writing down how the sales activities should be carried out.

### Next step

- Copy description of activities to another document.
- Discuss activities with sales team.
- Make action plan for new initiatives.

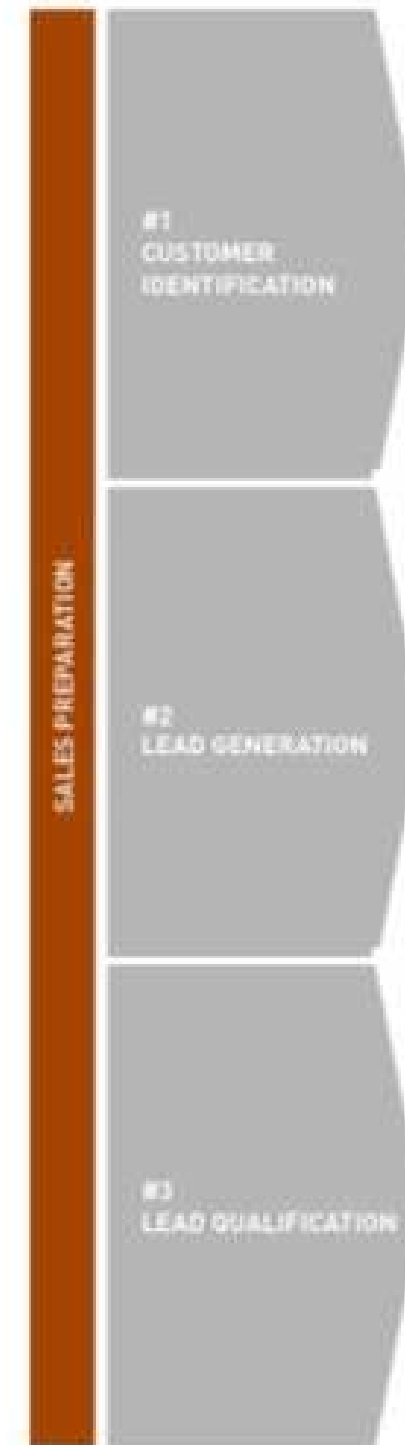
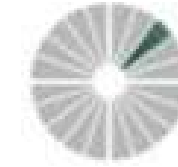
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## Sales Preparation

Decide the best way to get ready to sell



POSSIBLE ACTIVITIES WHEN PREPARING SALES	TO DO		HOW TO CARRY OUT THE ACTIVITIES
	Yes	No	
Buy name databases			How we will find new types of customers or market niches:
Online research			
Review of industry literature			
Internal idea development			
Referrals from present customers			How we will make sure to keep adding new customer leads:
Sign-ups for electronic newsletters			
Campaigns to collect names			
Participation in trade fairs/conferences			
Telephone interview			How we will qualify potential customer leads:
Online research of customer leads			
Gathering customer referrals			
Online customer survey			

Date:

Name:

Company:

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FINANCIAL ANALYSIS REPORTS  
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## INDUSTRY FINANCIAL DATA AND RATIOS

**Green:** Company metrics highlighted in green are within the top 20% of the industry.

**Red:** Company metrics highlighted in red are within the bottom 20% of the industry.

### Industry Data

(Number of Financial Statements)

Industry-Specific Key Performance Indicators (KPIs)	Company Data	Recent 12 Months	Distance from Industry	2013	2000-Present
Billings in Excess of Cost to Total Assets	0.68%	4.20% (12)	-84%	4.90% (14)	5.50% (237)
Costs and Earnings in Excess of Billings to Total Assets	1.65%	5.50% (7)	-70%	4.80% (8)	5.40% (200)
Months in Backlog	3.97	4.20*	-6%	N/A	4.31 (84)
Direct Labor Ratio	16.51%	17.50% (20)	-6%	18.00% (24)	22.20% (295)

## ABC Company Narrative Report

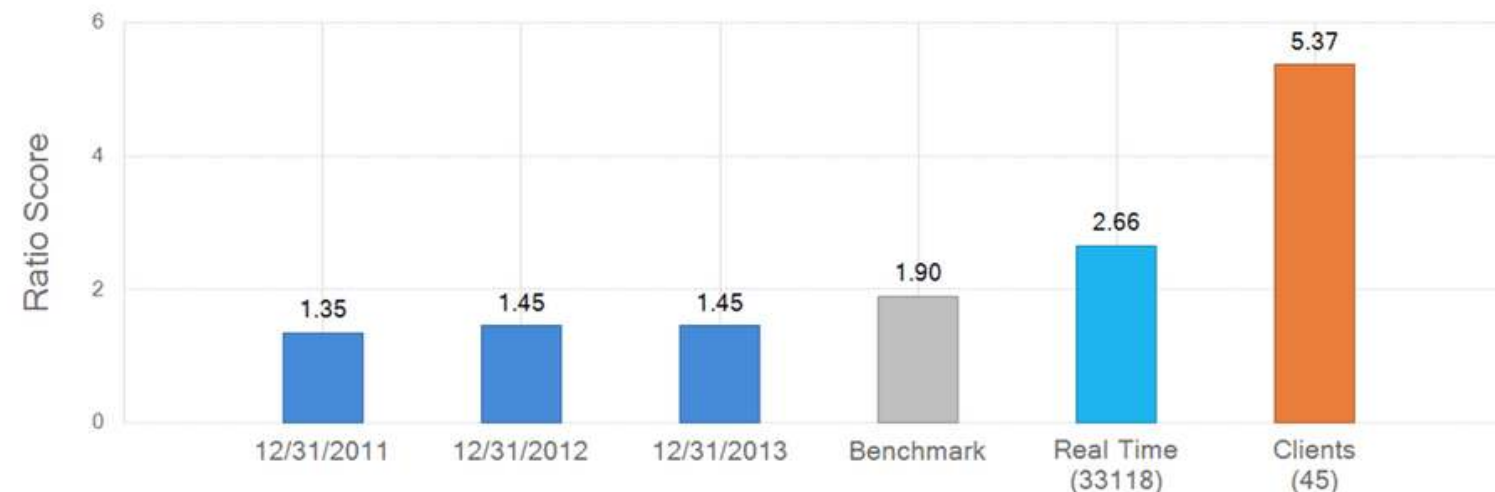
### Liquidity ●●●●

A measure of the company's ability to meet obligations as they come due.

### Operating Cash Flow Results

Cash flow from operations is positive this period, and has increased relative to sales, despite the company's weak profitability results. It may be helpful at this time to look at the company's Cash Flow Statement to determine what the specific sources of the cash are. Results are more positive if they can be relied on in the future or are within management's control.

Current Ratio



- Financial Score
- Liquidity
- Profits & Profit Margin
- Sales
- Borrowing
- Assets
- Raw Data
- Common Size Statements
- Industry Scorecard

# ABC Company Narrative Report



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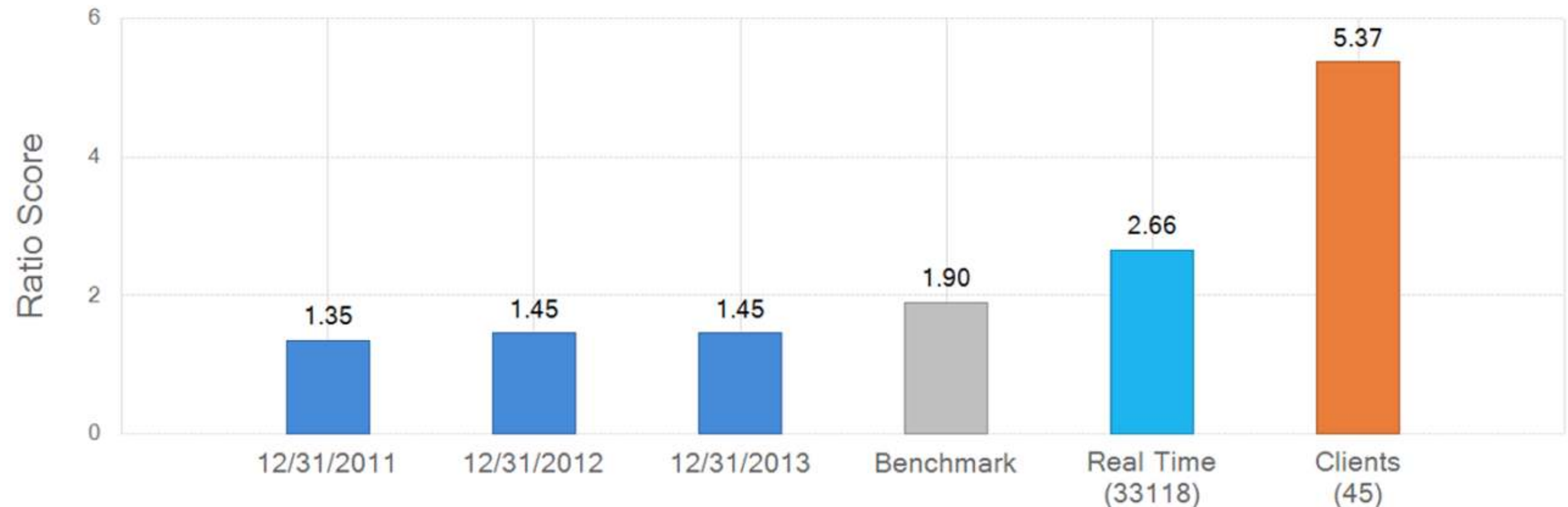
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Current Ratio



Financial Score

Liquidity

Profits & Profit Margin

Sales

Borrowing

Assets

Raw Data

Common Size  
Statements

Industry Scorecard

# ABC Manufacturing Company

Industry: 3 [REDACTED] 3 – Unnamed Manufacturing

Sales Range: Yearly sales under \$1 Million

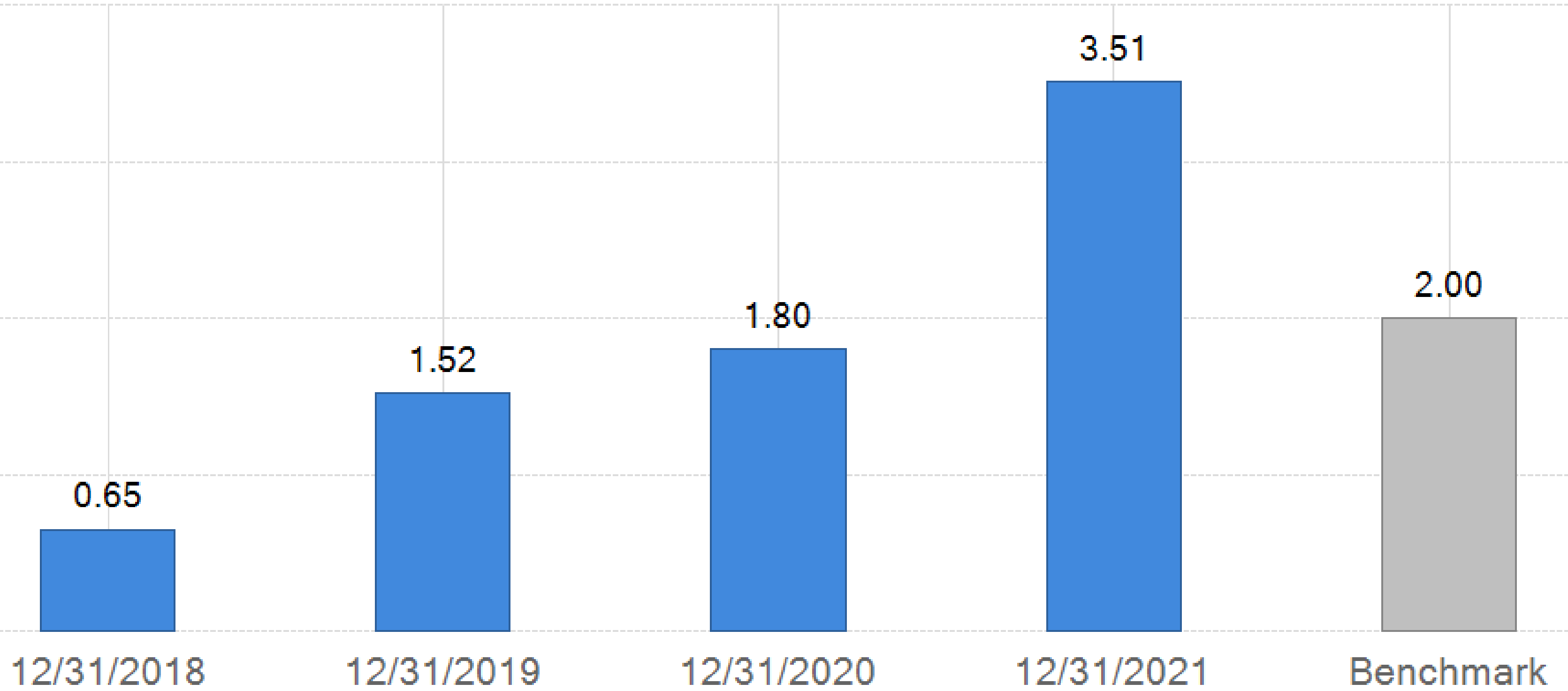
Periods: 12 months against the same 12 months from the previous year

# Overview

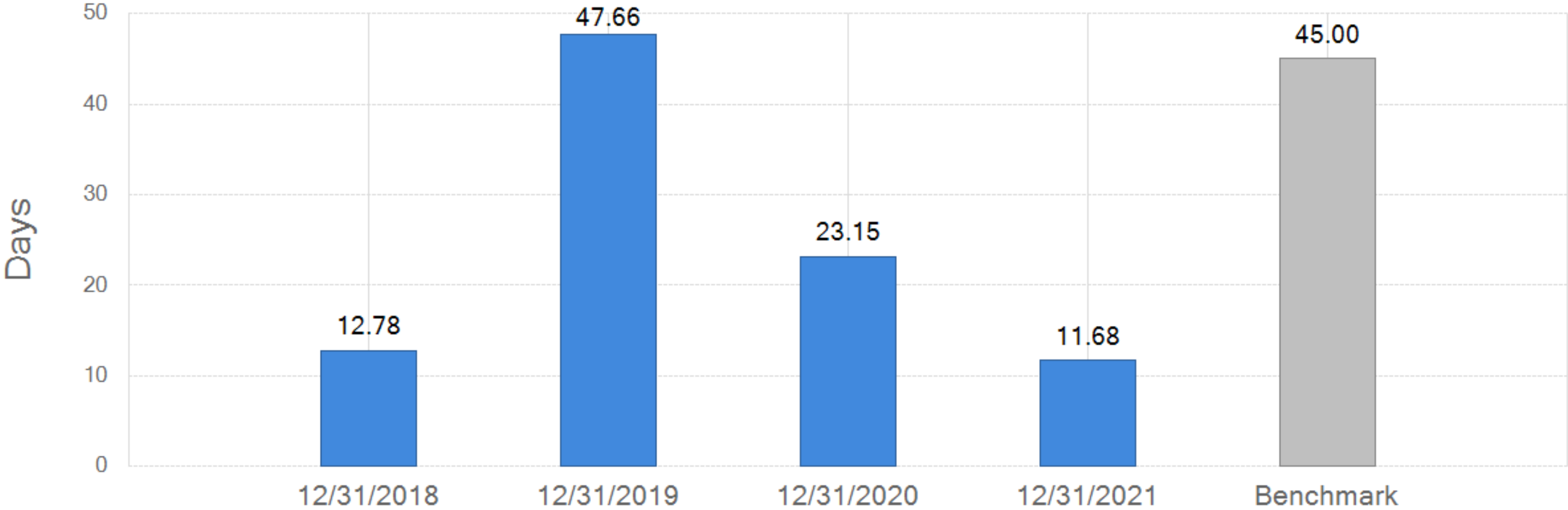




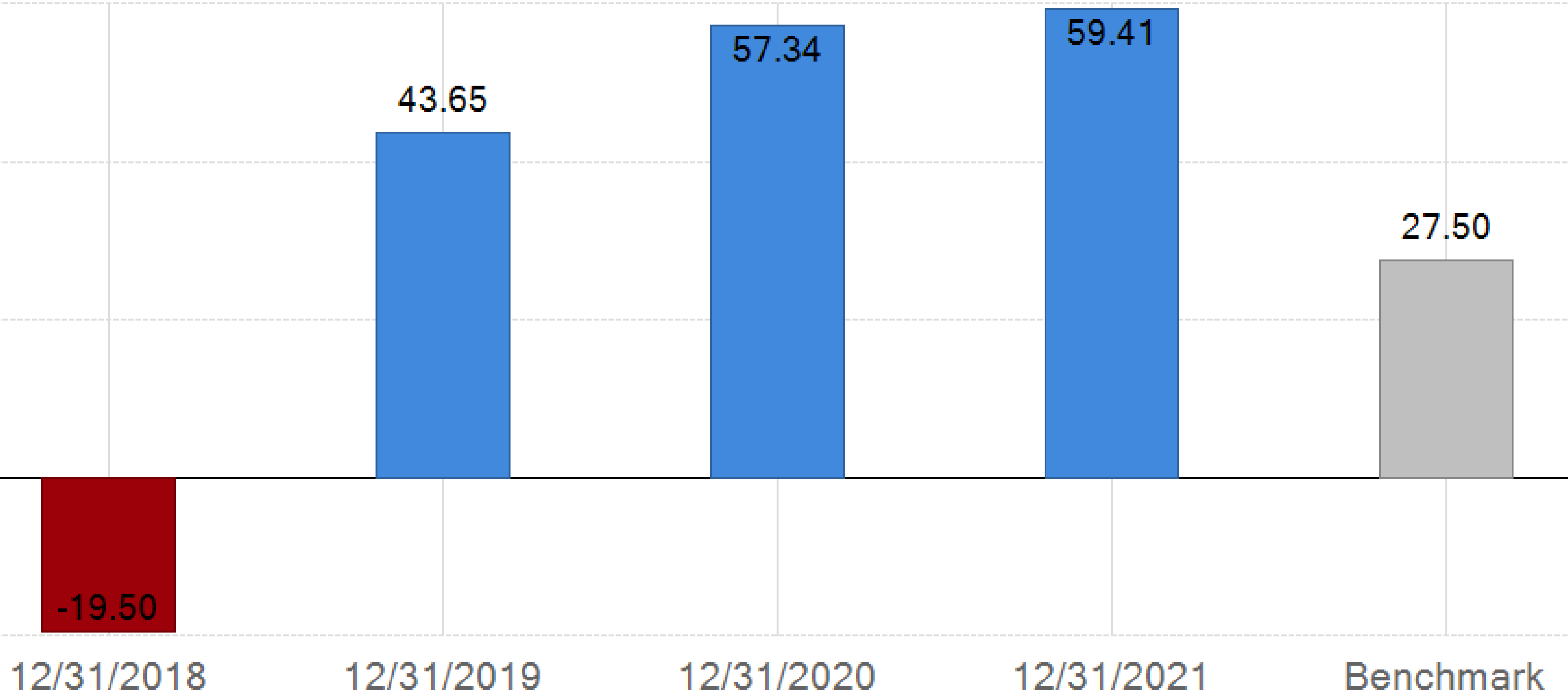
# Current Ratio



# Accounts Receivable Days



# Gross Profit Margin



- ▲
- Financial Score
- Liquidity
- Profits & Profit Margin
- Sales
- Borrowing
- Assets
- Industry-Specific Performance Ratios
- Raw Data
- Common Size Statements
- Industry Scorecard
- ▼

[Expand All](#)

## ⊖ Liquidity ●●●●● 89 out of 100

*A measure of the company's ability to meet obligations as they come due.*

### Operating Cash Flow Results

Conditions in this area are strong, currently. The company is generating solid, positive cash flow from operations. It is particularly nice to see this in combination with the overall liquidity results, which are also good (this will be discussed in more depth below). Ultimately, cash flow drives long-run liquidity for almost every business, so it is good to see a strong relationship between cash flow and profits.

### General Liquidity Conditions

In this section, the company's general and overall liquidity position is analyzed. Typically, two of the most important barometers to this measurement are the current ratio and the quick ratio. The current ratio is equal to total current assets divided by total current liabilities. The quick ratio is equal to cash plus accounts receivable divided by current liabilities. Of course, it is optimal for the company to have relative strength in both of these key ratios, as this company has achieved this period.

The company is doing very well in this key area. **The company's liquidity position is strong.** Even though it is impossible to solve the cash flow challenge completely, this firm is in a solid **overall** position at this time. Also, the company is even strong relative to other similar companies in the industry. It is also positive that the firm has significantly improved profitability since last period. Generating good profits over the long run is generally the best way to ensure positive cash flow. As sales volume has risen from last period, general liquidity conditions have improved as well. It is often the case that sales increases can improve liquidity conditions.

On a slightly cautionary note, keep in mind that good overall liquidity does not necessarily lead to a strong cash position. While the company's overall liquidity position is quite solid, it is still important for the firm to convert the current assets that it has to the cash accounts over time.

Also important to the liquidity analysis are the company's "days" ratios. Both the accounts receivable and the accounts payable days ratios are low compared to other companies in the industry, indicating that the company is collecting receivables and paying bills faster than its competitors. It is positive to see that the company may have some flexibility to extend its payment period, should the need arise.

**LIMITS TO LIQUIDITY ANALYSIS:** Keep in mind that liquidity conditions are volatile, and this is a general analysis looking at a snapshot in time. Review this section, but do not overly rely on it.

⊖ [Charts and Graphs](#)

vertical IQ<sup>®</sup>



## GRASPING THE INDUSTRY OVERVIEW

Industry Insight

A comprehensive overview

of the industry equips you with essential knowledge for a thorough understanding of your field.



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In today's complex and fast-moving world, what we need even more than foresight or hindsight is insight.

-Anonymous

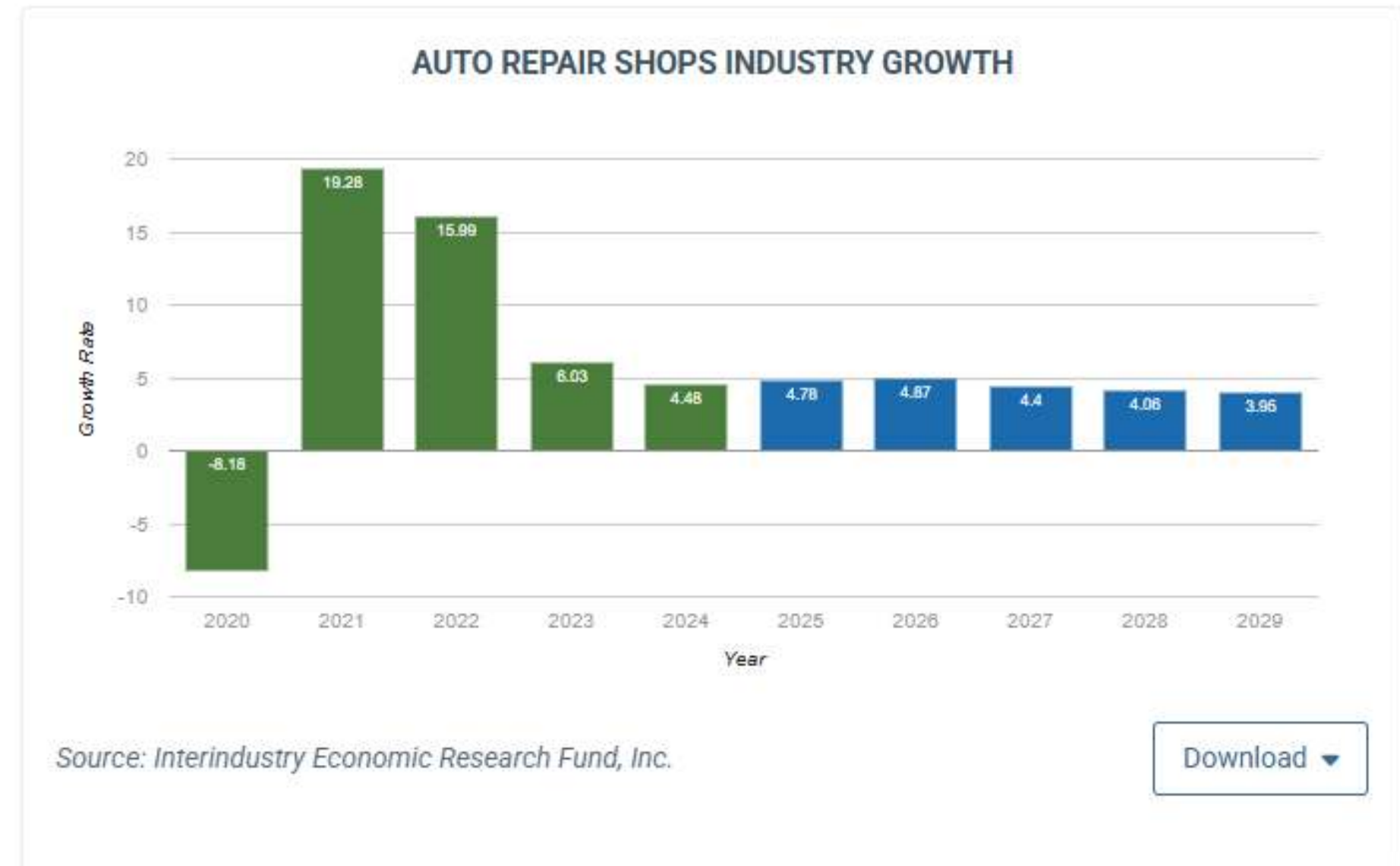


# National Data

## Industry Forecast

Sales for the US auto repair shops industry are forecast to grow at a 4.41% compounded annual rate from 2025 to 2029, comparable to the growth of the overall economy.

Last Update: March 2025





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## Local Data

- Industry Density
- Locations
- Employment
- Annual Wages per Employee
- Population Growth
- Local GDP Growth
- Per Capita Personal Income Growth

## Geauga County, OH | Auto Repair Shops

☆ Add Favorite

There are 37 auto repair shops in Geauga County, unchanged from the previous year, while the local population changed by 0.0% from the previous year. In the three years last reported, the number of auto repair shops increased by 1. The local economy shrank -3.1% last year, compared to the national average of 1.9%. The slower local economic growth may impact auto repair shops demand.

*Note: Some charts may contain "0" values. In these instances, the data source does not differentiate between a true "0" value and "Data Not Available."*



# Local Data

- Current Conditions
  - Recent Developments
  - Revenue and Demand Drivers
  - Pricing and Input Costs

## Current Conditions

### Recent Developments ( [Expand All](#) / [Collapse All](#) )

#### Mar 27, 2025 -- Auto Repair Costs Predicted to Rise with Tariffs

- [Prices for automotive repair services steadily increased throughout 2024 to end the year up 6% - per the US Bureau of Labor Statistics - and could go even higher with the Trump administration slapping a 25% tariff on all imported cars and auto parts. \(more...\)](#)
- [Automotive right to repair laws gained a courtroom victory in February 2025 when a federal court dismissed a lawsuit by the lobby group Alliance for Automotive Innovation to strike down a Massachusetts repair law approved by voters in 2020. \(more...\)](#)
- [The increasing technical complexity of new automobiles is adding time and costs to auto repairs, according to automotive software maker Mitchell International. \(more...\)](#)
- [Car repair costs grew nearly 30% in the past three years due to inflation and new technology in newer vehicles, according to a recent report in the Wall Street Journal. \(more...\)](#)

# 9 KEY AREAS

- 1) Process Optimization
- 2) Financial Analysis
- 3) Growth
- 4) Human Resources
- 5) Management by Data
- 6) Customer Focus
- 7) Planning Process
- 8) Sales & Marketing
- 9) Leadership



Inquisit digital assessment to give businesses a comprehensive and straightforward overview of their current capabilities across all key business functions .

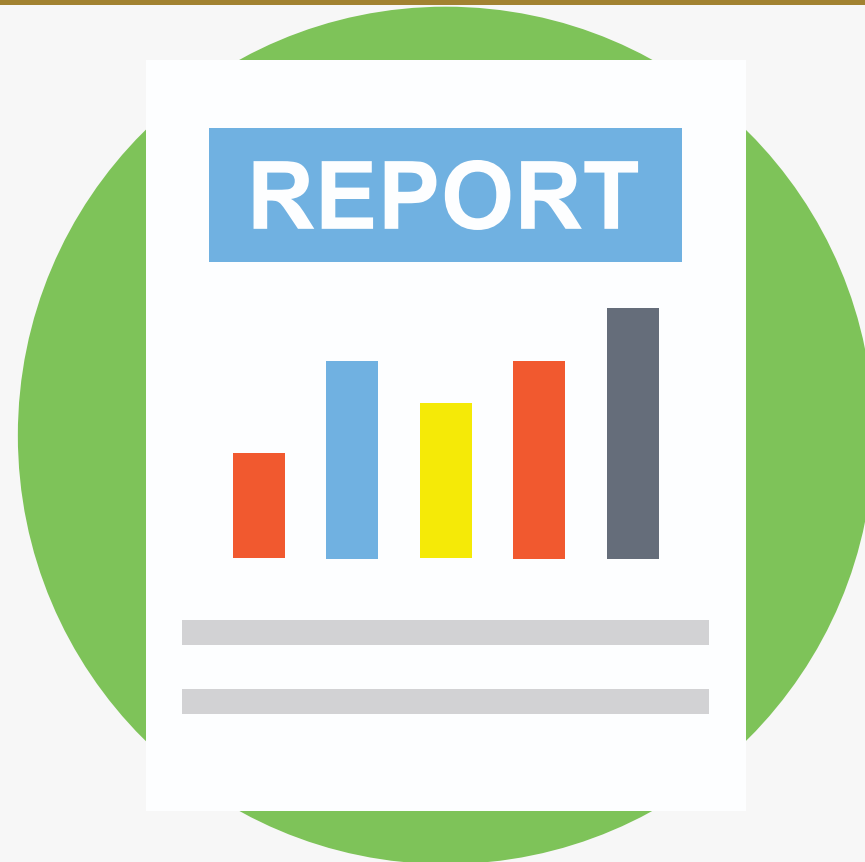
# Inquisit<sup>TM</sup>

ASSESS | LEARN | GROW

## Take the Assessment



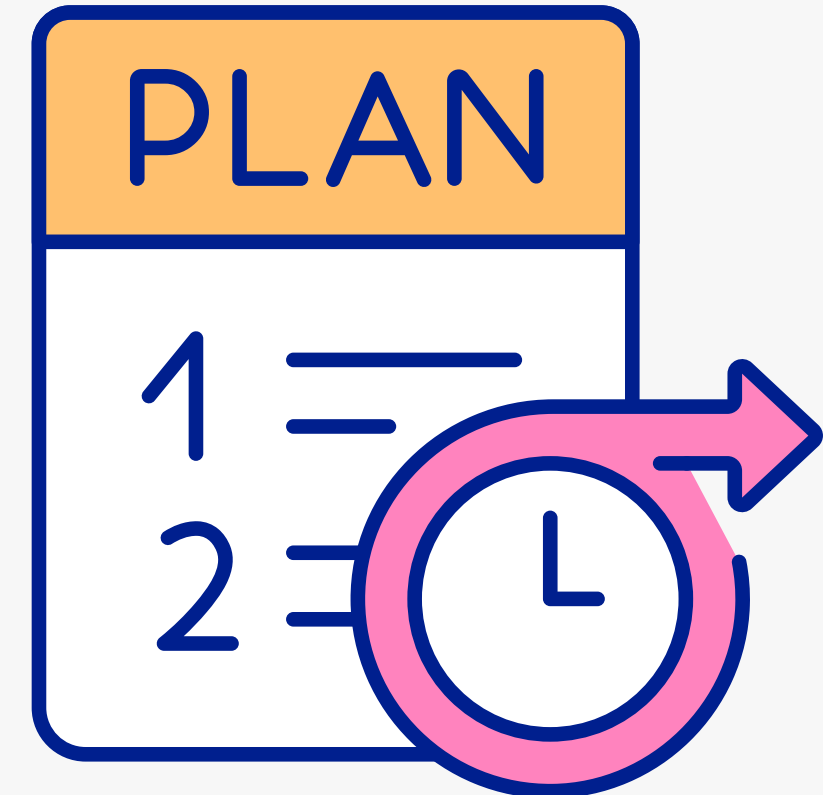
## Review Results



## Work with Advisor



## Action Plan



## Self-Assessment Scores and Actual Scores

Category	Self Score	Actual Score
1. Company Direction and Leadership	7	7.04
2. Human Resources	1	0.71
3. The Planning Process	6	5.33
4. Process Optimization	2	5.90
5. Management by Data	9	1.11
6. Sales and Marketing	8	6.67
7. Customer Focus	10	6.06
8. Financial Analysis	5	5.62
9. Business Growth	3	4.00

## Assesment Results

Category Goal	Company Status
<b>1.00</b>	<b>1. Company Direction and Leadership</b>
1.01 Mission Statements	d. Established, documented and used on a regular basis
1.02 Company Mission	d. Well-communicated to all employees

## Assesment Results

Category Goal	Company Status
<b>1.00</b>	<b>1. Company Direction and Leadership</b>
1.01 Mission Statements	d. Established, documented and used on a regular basis
1.02 Company Vision	d. Well-communicated to all employees
1.03 Strategic Planning	b. CEO level research and discovery
1.04 Meetings	c. Meetings held sporadically covering various topics
1.05 Senior Management Personal Growth	c. Attend developmental courses frequently
1.06 Leadership Responsibilities	c. Responsibilities and goals well-defined but progress not monitored
1.07 Self-Evaluations	a. No system in place for evaluating and improving performance
1.08 Leadership Company Growth	d. Actively looks for growth opportunities
1.09 Industry Information	d. Mandatory involvement of team members in industry organizations, attendance at workshops, etc.
1.10 Additional Information	I am the owner and only employee.



**2. Human Resources**

Category Goal	Company Status
2.01 Employee goals are established and linked to overall company goals, and action plans are developed	b. Employee goals established but not linked to company goals
2.02 Written job descriptions are in place including qualifications, duties, reporting relationships and key indicators	b. Written job descriptions for some positions
2.03 Personnel files for each employee are complete and accurate and are kept secure and confidential.	d. Individual personnel files with complete and accurate information kept in a secure and confidential area
2.04 Key business functions are adequately staffed with individuals capable of handling day-to-day responsibilities	b. Key functions are staffed but individuals frequently work numerous overtime hours
2.05 Effective and timely process in place for filling vacant positions to prevent an interruption of products / services	c. Process in place, but needs improvement
2.06 Employer turnover is tracked in detail and action plans are in place to minimize	a. No system in place to track employee turnover
2.07 Recruitment plan is in place and the company is staffed by a qualified recruiter	a. No system in place to recruit and hire
2.08 Both a succession and a progression plan are in place and are actively monitored	b. Informal plan in place
2.09 Employees have a list of key job functions with current measurable data	a. No system in place for employees to measure their work or performance
2.10 Education, training, and development opportunities are provided for employees based on job responsibilities	b. Provides some unrelated training for employees
2.11 Detailed employee evaluation process is in place based on job function and measurable data	b. Evaluates employees sporadically
2.12 Structured compensation plan for all employees with salary ranges and benefits reviewed periodically	a. No system in place for designing or reviewing a compensation plan and benefits



### Consultant Comments (This Goal Only)

If you do not like the information written about this Category Goal offered above, you can edit what is written there or write your own comments to the client here instead.

#### Time Estimate

1
2
3
6
12+

In Months

#### Level of Effort

Quick Win
Steady Progress
Slow Burn

#### Priority

1
2
3
4
5

1 = High, 5 = Low

#### Status

<b>Not Started</b>	In Progress
Complete	Cancelled

#### Summary of this Assessment

Visual

Text

# Welcome to the Inquisit Learning Center

Inquisit is more than just a simple assessment tool. It is a comprehensive educational framework that helps you:

IDENTIFY areas of opportunity within your company, PRIORITIZE those areas and set actionable goals, and GROW your business by providing educational resources to enhance your skills and knowledge.



## 1.01 Mission Statements

### Why is a company mission statement important?

Article - Free for Anyone

In this blog post, we'll explore why your company needs a mission statement and provide guidance on how to create and showcase it effectively.



## 1.01 Mission Statements

### How to write a Mission Statement.

Video - Free for Anyone

Watch this informative video where we provide step-by-step guidance to assist you in crafting your very own compelling mission statement.



## 1.01 Mission Statements

### How to write a mission statement that doesn't suck.

Video - Free for Anyone

Video showcasing the art of crafting a mission statement and mastering the art of getting it right from the start.



Small Business Development Centers

Lakeland Community College





Entrepreneurship  
Center

# STRATEGIC PLANNING SERVICES



ESTABLISH

CLARIFY

IMPROVE

PRIORITIZE

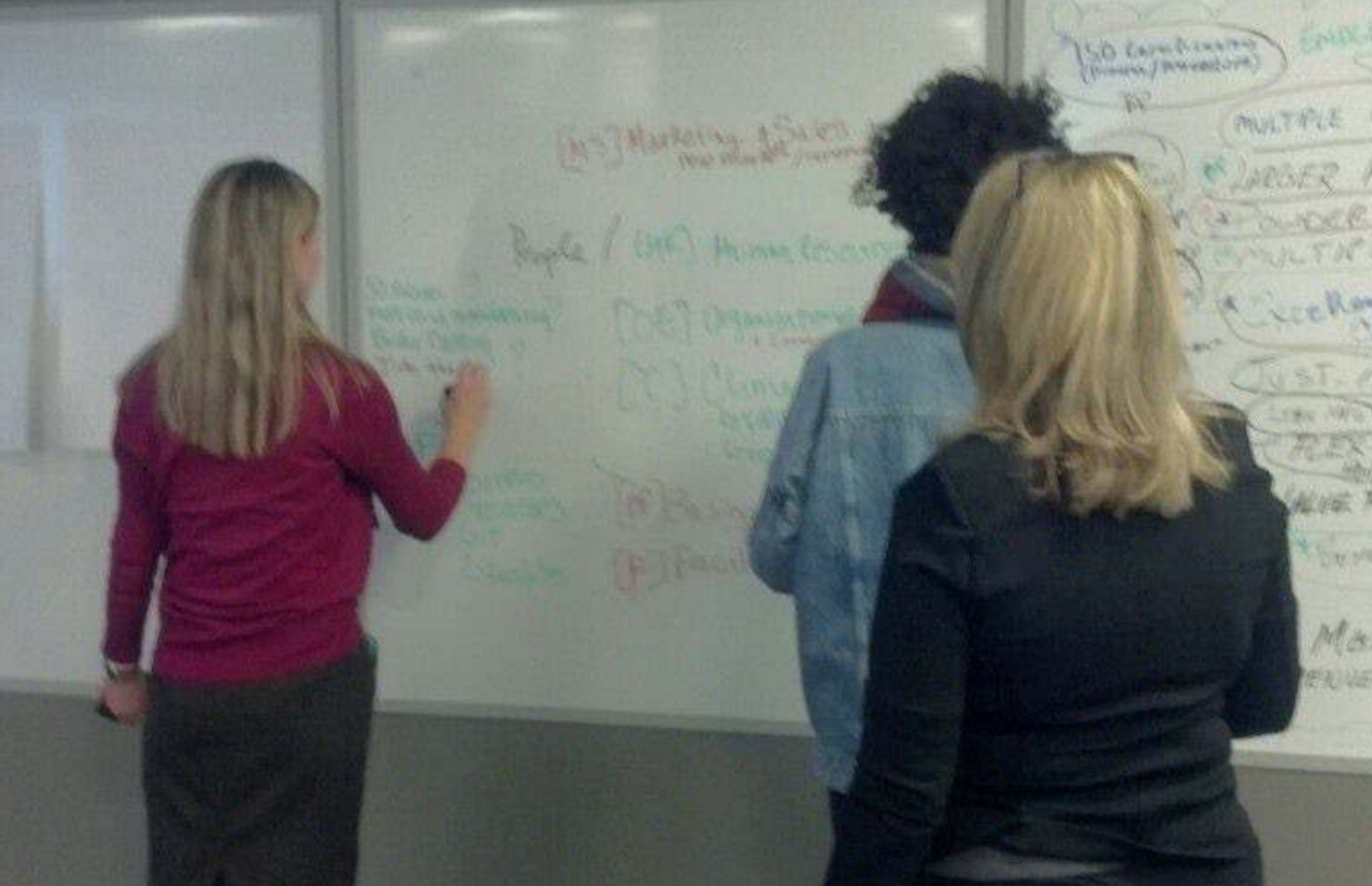
FOR MORE INFORMATION  
AND PRICING:



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Kirtland, Ohio 44094



## SWOT Considerations + Others

<p><b>Strengths &amp; Weaknesses</b></p> <ul style="list-style-type: none"> <li>• Product Lines</li> <li>• Management &amp; Staff</li> <li>• R &amp; D</li> <li>• Operations &amp; Facilities</li> <li>• Marketing</li> <li>• Strategy</li> <li>• Innovation</li> <li>• Human Resources</li> </ul>	<p><b>Opportunities &amp; Threats</b></p> <ul style="list-style-type: none"> <li>• Competition</li> <li>• Customer Shifts</li> <li>• Suppliers</li> <li>• Politics</li> <li>• Economics</li> <li>• Social</li> <li>• Technological</li> <li>• International</li> </ul>
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[MS] Marketing & Sales  
New markets / revenue

People / [HR] Human Resources

[OE] Organizational Effectiveness + Communication

[C] Climate & Values

Multiple

Larger Mfg Bldg

Powder Coating

Excellent Distribution Channel

Just-in-time

Flex-time

Value People Over Profit

MS by [unclear]

On-site [unclear]

Costing?

The Green Industry?

# Thank you!



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