

FY 2026

IMPACT REPORT



Investing in the growth
of small business



Rising to meet a growing need for
entrepreneurs and communities
across the region



INVESTING IN PEOPLE

Small businesses create communities. They enrich and support the lives of entrepreneurs, their employees and families, and the people they serve. They are what makes local economies thrive.

At the root of every business are determined, dedicated people. At ECDI, it's our job to support those people.

We are fiercely dedicated to assuring every entrepreneur has access to funding and the business mentoring services they need to build a small business that thrives.



ECDI is the country's leading SBA Microloan Intermediary, a certified Community Development Corporation, and a U.S. Treasury-certified Community Development Financial Institution.

OUR MISSION

**Investing in people
to create measurable
and enduring social
and economic change**

Give Now

Help us to continue to
support small business

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I am inspired by the resilience of the people we serve. Entrepreneurship is not easy. Every day I meet business owners who are willing to take risks, work long hours, and overcome obstacles to create opportunities for themselves, their families, and their communities.

Donerik Black | Director, Contractor Resource Center | Employee since 2025



"The work I do every day serves the community I live in. It helps my friends and neighbors realize their dreams and create prosperity for their families.

Jay Romero | Loan Processor II | Employee since 2024



Supporting small business owners is more than a job to me, it's a privilege. The most rewarding moments are seeing their hard work come full circle: watching them open their doors for the first time, welcome guests into a space that once existed only as an idea and begin writing the next chapter of their story.

Catherine Lentz | Director of Lending Southern Ohio | Employee since 2021



The relationships we build with our clients are the foundation of our work, and there's no greater reward than seeing Appalachian entrepreneurs create businesses that bring hope, opportunity, and lasting impact to the places they call home.

Bonnie Barker | Director, WBC of Central Appalachia | Employee since 2021



A letter from our

A LETTER FROM OUR FOUNDER AND PRESIDENT

This past year, ECDI remained a steady source of capital and business assistance during a challenging time for small businesses. Rising costs, shifting consumer habits, and economic uncertainty made it harder than ever for entrepreneurs to start, sustain, and grow. As peer organizations scaled back, demand for our services grew. A diversified funding base and strong partnerships helped us adapt, and our staff stayed focused on the entrepreneurs who counted on us — continuing to serve small-business owners across Ohio, Kentucky, Indiana, and West Virginia, particularly where other options were limited.



Despite ongoing economic challenges, we sustained our lending and services. We remained the **nation's #1 SBA microlender**.

During our last fiscal year, we:

- Assisted more than **8,400 entrepreneurs** through training and access to capital
- Helped create or retain **more than 1,200 jobs**
- Disbursed **over \$11.7 million in small business loans**

Behind these figures are people taking real risks on ideas they believe in. We want them to know that ECDI will be there every step of the way as they build, grow, and navigate challenges.

We are deeply grateful to our staff for meeting a hard year with tenacity and care. We were also proud when Columbus Business First named ECDI Founder & CEO Inna Kinney a **2026 Executive of the Year Honoree**. That honor belongs to the entire ECDI team.

None of this would be possible without our funders and partners. Their support, including the **Samuel Baker Memorial Loan Fund**, helped us continue serving entrepreneurs as public funding declined.

Our Dayton office was also selected as one of Ohio's four new **Minority Business Assistance Center (MBAC)** locations. Dayton has stayed close to Inna's heart since she lived there as a teenager. Opening ECDI's office in 2025 brought her back to a community she's long wanted to serve. We'll continue to learn from people and institutions across the Miami Valley and shape our programs around the need.

As demand for our services continues to grow, so does the need for investment in the entrepreneurs and communities we serve. That's why ECDI is expanding our services across every market we serve, meeting entrepreneurs where access to capital is hardest to find. Private-sector support will be essential — and we invite corporate partners to help us meet that need.

We are grateful to every entrepreneur who turned to ECDI and to everyone who made it possible for us to serve them. We will continue standing behind Ohio's small-business owners in the year ahead.

A blue ink signature of Inna Kinney.

Inna Kinney
Founder & Chief
Executive Officer

A blue ink signature of Steve Fireman.

Steve Fireman
President &
General Counsel



INVESTING IN THE GROWTH OF SMALL BUSINESSES

ECDI is expanding how we support small-business owners, including through private philanthropy. As demand grows and access to capital becomes harder to find, gifts from individuals and legacy giving help us reach more entrepreneurs and fill gaps where traditional funding falls short. The Samuel Baker Memorial Loan Fund, an endowment providing low-interest loans to help small businesses grow, is one example of what that kind of support makes possible.

When small businesses have the capital and guidance they need to grow, the impact extends beyond any single entrepreneur — strengthening jobs, neighborhoods, and local economies across the communities we serve.

WAYS TO SUPPORT OUR MISSION

Give Today

Visit ecdi.org/contribute.

Explore Legacy Giving

Contact us to learn how gifts like the Samuel Baker Fund make a lasting impact.

Partner With Us

Corporate partners can contact us to discuss partnership opportunities.

WHERE YOUR SUPPORT MAKES AN IMPACT



Expand Access to Capital

Support lending programs that provide entrepreneurs with affordable financing when traditional options may not be available.



Strengthen Business Support

Help entrepreneurs access training, advising, and resources that increase their chances of success.



Invest in Communities

Support small businesses that create jobs, build neighborhoods, and contribute to local economies.



Build Long-Term Opportunity

Help create sustainable resources that support future generations of entrepreneurs.

"Individual support matters right now for two reasons. First, traditional funding sources that many small businesses have relied on are becoming harder to access. Second, as ECDI grows, we're seeing just how many entrepreneurs need more than capital. They need a trusted partner who can provide guidance, resources, and support to help them succeed."

Building that kind of one-stop shop takes investment, and individual donors play a critical role in helping us meet the growing demand."

– **Steve Fireman**

President & General Counsel



ECDI LIFETIME IMPACT

2004 – June 30, 2026



\$216M

Funds
Disbursed



9,089

Loans
Disbursed



50,263

Estimated Jobs
Created or Retained



44,734

Individuals
Assisted



PARTNER SPOTLIGHT



Fifth Third Bank and their foundation have been a valued partner in ECDI's mission to help entrepreneurs build stronger businesses and communities across Ohio. For over 20 years, Fifth Third Bank has invested in ECDI programs that expand access to business education, one-on-one advising, and capital for entrepreneurs who have historically had limited access to funding.

As a generous supporter of ECDI's Women's Business Centers, Fifth Third Bank helps ensure entrepreneurs across Ohio have access to the foundational resources they need to start, grow, and sustain their businesses. Our partnership has also expanded ECDI's reach into new communities, including a collaboration to

provide on-the-ground business education and consulting services for entrepreneurs in Lima, OH.

Fifth Third Bank also helped create the Small Business Catalyst Fund, partnering with ECDI to expand access to flexible financing for small businesses. The fund helps entrepreneurs secure the capital they need to grow while encouraging investment in communities where it can have the greatest economic impact.

ECDI is grateful for Fifth Third Bank's continued commitment to Ohio's entrepreneurial ecosystem and looks forward to building on this partnership to support even more small business owners in the years ahead.





ENTREPRENEURIAL SERVICES

While access to capital is crucial, entrepreneurs need more than funding alone to be successful. Through our **Women's Business Centers, Veteran Business Outreach Center, Contractor Resource Center, and Food Business Incubation Services,** we offer robust, industry-specific business assistance to provide support and reduce risk. As nonprofit resources across our sector have grown scarcer, our dedicated team has worked harder than ever to maintain the training, connections, and support entrepreneurs need to start and grow sustainably.



ASSISTANCE & TRAINING

July 1, 2025 – June 30, 2026



7,828

Entrepreneurs Assisted



22,734

Assistance Hours Provided



697

Group Training Hours Provided



2,858

Group Training Attendees

JULY 1, 2025 – JUNE 30, 2026
IMPACT



\$6.2M

Funding Disbursed



299

Loans Distributed



2,352

Jobs Created or Retained



391

Active WBC Memberships



3,714

Entrepreneurs Coached/
Mentored



218

New Businesses Created

63% Women-Owned Businesses



THE OLIVE BRANCH MARKET

MaKaylen Genung | Olive Hill, KY

MaKaylen Genung has lived in Olive Hill her whole life. "I couldn't imagine my life anywhere else," said Genung, owner of The Olive Branch Market.

Olive Hill sits among wooded ridges in eastern Kentucky. While residents often drive elsewhere for groceries, Genung wanted healthy food to be accessible to everyone.

"We never wanted it to be, 'Hey, you can be healthy, but only if you can afford it,'" she said.

The Olive Branch Market stocks non-GMO and dye-free foods, local produce, prepared foods, and products from local makers. "It's a mix of a farmers market and health market together in one," Genung said.

Genung launched a catering business in 2020. As demand grew, customers began asking for wellness products and locally made goods, inspiring her to create a permanent storefront.

Opening the market brought challenges, from navigating regulations to securing financing. Through the Women's Business Center, Genung received guidance as she worked through pricing, vendor planning, and regulatory requirements. The WBC also connected her with health department contacts and business owners for mentorship. A \$15,000 startup loan helped cover working capital and building improvements.

The Olive Branch Market opened in December 2024 with about 10 vendors. Today, it carries products from 150 local vendors.

"I try to think of it more as mission than business," Genung said. Through efforts like the Olive Box, which provides free food to residents, and support for local makers, the market has become a source of community pride.

DEEZ COOKIES

Khadija Adams | Columbus, OH

"We like to say we are a storytelling operation masquerading as a cookie business," said Khadija Adams, founder of Deez Cookies in Columbus, Ohio. Every cookie tells a story, pairing flavors with people, places, or moments in history to spark curiosity and conversation.

Deez Cookies began in the fall of 2020, when Adams baked for friends to ease their anxiety. "Very quickly, it evolved into a mechanism for telling important stories through food," Adams said. "I can tell a story in a way that doesn't make people feel scared, offended, or ashamed, but does make them think differently."

One of her first was Georgia on My Mind, shaped by Stacey Abrams' work and the Georgia election, made with toasted candy pecans, peach jam, and oat shortbread. "That cookie, like, derailed my life," Adams said.

As demand grew, she needed a way to produce legally, consistently, and at a scale her home kitchen couldn't handle. Through ECDI's Food Fort, Adams gained access to a commercial kitchen, letting her expand production and ship nationwide.

But ECDI offered more than kitchen space. The Food Incubation team recorded every step of Georgia on My Mind, her most labor-intensive cookie, and shared detailed recommendations to streamline the process. Other times, support was simpler: printed handouts, a borrowed freezer shelf, timely equipment advice.

"That kind of attention is invaluable," Adams said. "Working out of this space takes away from me the stress of all the other pieces."

 [See the full story and video](#)



FOOD BUSINESS INCUBATION

JULY 1, 2025 – JUNE 30, 2026

IMPACT



192

Entrepreneurs Served



56

Jobs Created or Retained



12

Businesses Graduated



156

Group Training Attendees

48 Group Training Hours Provided



58

Servsafe Certifications
Issued

40 hours of Servsafe Training

CONSUMER PACKAGED GOODS ACCELERATOR



29

Businesses Served



11

Business Expanded
Wholesale Accounts in
Grocery Retailers

Give now at ecdi.org/contribute 11

U.S. SMALL BUSINESS ADMINISTRATION



JULY 1, 2025 – JUNE 30, 2026
IMPACT



1,003

Entrepreneurs
Coached/Mentored



312

Businesses Served



17

Training Sessions hosted

Boots 2 Business and
Boots 2 Business Reboot

MADFUN STUDIOS

Ryan Blanski | Columbus, OH

From the street, MADFUN Studios looks like the mid-century bank it once was. Inside, it's a different story: the old vault is now a tiki lounge, and a wide-open floor hosts multiple sets at once for clients like Burger King, Tim Hortons, and Victoria's Secret.

Co-owner Ryan Blanski didn't plan any of this. A high school dropout who fell into photography by accident, he spent years building another studio's brand before COVID hit and the company offered to relocate him to Florida. He and his wife, Felicia, said no. "I think we're gonna try going out on our own," he said.

Word of mouth kept the business alive, but they needed a permanent home. When they found an old bank building, financing was the obstacle: a standard SBA loan would move too slowly for sellers unwilling to wait.

Blanski, who served in the Florida Army National Guard, followed Tim Kehoe to ECDI's Veteran Business Outreach Center of Ohio (VBOC) when he became Director, gaining access to resources they hadn't had before. "The reason we had the contact at Union Bank to get the SBA loan that we got was because of Tim," Blanski said. Working with the VBOC, the Blanskis closed the deal as a traditional purchase, with the SBA portion settled later — one that wouldn't have happened otherwise.

 [See the full story and video](#)



KRA DESIGNS

Khalid Joshua | Dayton, OH

Khalid Joshua Jr. measures KRA Designs' success by whether the people working beside him can support their families and still have the freedom to pursue goals of their own.

"They all work with me, not for me," Joshua said. "If it wasn't for my guys with me, I wouldn't have been able to complete these jobs."

The company expanded from residential painting into commercial and industrial painting, specialty coatings, construction cleanup, and janitorial work. But longer commercial contracts also meant spending more money before getting paid.

That became a real problem on a major project at an aquatic center. Joshua had to buy coatings and supplies while keeping his crew paid. When the project required more materials than expected, more money kept going out before any came back in.

He'd already tried banks and credit unions. KRA Designs had secured contracts, good credit, complete documentation, and no business debt, but the responses still came too slowly.

Joshua was introduced to ECDI's Contractor Resource Center through a community connection. Joshua came prepared with documentation and ECDI helped structure a \$65,000 Mobility Loan tied to a contract worth approximately \$135,000. ECDI also helped revise KRA Designs' financial projections so they met the underwriting requirements.

The loan covered payroll and materials while KRA Designs waited to be paid, keeping the aquatic-center project moving without draining the rest of the business.

"If we didn't have the ECDI support, we would have drained our own overhead," he said.

KRA Designs completed the project, repaid the loan, and was later awarded another contract with the same prime contractor.



ECDI CONTRACTOR RESOURCE CENTER

JULY 1, 2025 – JUNE 30, 2026

IMPACT



234

Businesses Served



66

Entrepreneurs
Coached/Mentored

65% Women-Owned Businesses



REVITALIZING RURAL ENTREPRENEURSHIP

THREE YEARS OF ARC IMPACT

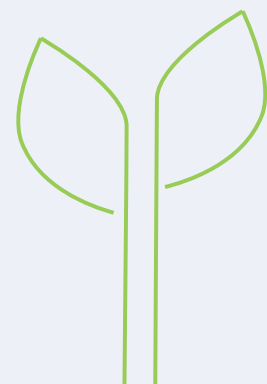
As the decline of coal production and manufacturing rippled through Appalachia, disposable income shrank — and with it, support for the Main Street shops and restaurants that anchor small-town economies. These businesses don't have the cushion of out-of-region resources, making them especially vulnerable. ECDI and its partners saw an opportunity to respond through the Appalachian Regional Commission's (ARC) POWER initiative to spark entrepreneurship and revitalize downtowns across seven counties in Ohio and West Virginia.

Over the life of the grant, ECDI and eight partners, delivered training, one-on-one coaching, networking, and access to capital through signature programs like the **Ignite Appalachia Bootcamp**, an 8-week entrepreneurial training series culminating in a pitch competition that awarded more than \$100,000 in prize money, and the **Ignite Appalachia Makers Market**, which grew to 60 vendor businesses in its most recent year. The **As Strong as the Woman Next to Me** networking series rounded out the program, drawing strong client engagement and sparking

new partnerships among small business resource providers.

Over the course of the grant, the program exceeded every performance goal. Together, ECDI and its partners served 940 entrepreneurs and business owners, helped create 86 new businesses, improved 246 existing businesses, and supported the creation of 170 jobs across the region.

The momentum isn't slowing down. Ignite Appalachia Bootcamp is expanding into Adams, Brown, and Highland Counties in Ohio and Carter County in Kentucky, while the Makers Market grew into Fayetteville and Ashland KY in 2026. The success of this effort demonstrates how entrepreneurship can serve as a powerful tool for economic revitalization, helping small businesses create jobs, strengthen local economies, and build a more resilient future for Appalachia.





CLIENT SPOTLIGHT

SKY FOTO AIRBORNE IMAGERY

Jackson County, OH

Brent Cochran is the founder of Sky Foto Airborne Imagery, a Jackson County, Ohio drone photography business he launched in March 2025. A U.S. Army veteran, Brent brought military discipline to entrepreneurship, but needed help turning a hobby into a real business.

That help came through the Women's Business Center of Central Appalachia's Ignite Appalachia Business Bootcamp, made possible by an ARC grant. Though classes had already started, Brent caught up fast, learning to sharpen his market and offerings. "You're in this for real," his advisor told him one day — words he took to heart.

After weeks rehearsing his pitch, Brent placed first in the Jackson County division and second at the Ignite Appalachia finals.

Today, Sky Foto's drone fleet has tripled in size.



"ECDI feels like a family to me now, I know I can call or text them to ask for advice, and they'll give me their honest opinions."

Give Now

Help us to continue to support small business



SMALL BUSINESS LENDING

For the fifth year in a row, ECDI is proud to be recognized as the nation's top U.S. Small Business Administration microlender. As the need for accessible capital has only grown, our lending team has risen to meet higher goals with the same commitment and passion that defines our work — delivering the resources and guidance that help small businesses thrive, no matter the obstacles.

LENDING IMPACT

July 1, 2025 – June 30, 2026



\$11.8M

In Funds
Distributed



804

Loans
Distributed



1,250

Jobs Created
or Retained



594

Individuals
Assisted



A BETTER DAY ACADEMY

Tiarrah Kent | Cleveland, OH

After losing her mother at 12, Tiarrah Kent learned firsthand the power of structure and stability. She carried those lessons into her career as Dean of Student Engagement at Cleveland Metropolitan School District, and later into founding A Better Day Academy with co-founder Christa Jemison. Building the business alone came with real challenges, including missed mortgage payments and isolation, but ECDI's entrepreneurial events and network gave Kent the collaboration and encouragement she needed to keep going. Today, the academy has grown to a second location with more than 20 staff members, serving up to 90 children each summer.

See the full story

[Read More](#)

“They are the biggest cheerleaders and supporters of women entrepreneurs.

Anytime I've called ECDI for a collaborative opportunity, a sponsorship opportunity, they have answered the call.”



PHERA

**Evody Tshimanga Kabedi
& Michee Tshimanga | Cincinnati, OH**

When Evody Tshimanga Kabedi and her brother, Michee, needed a new way to support their family, they turned to cleaning, something their mother had taught them long before either of them thought about starting a business.

Within weeks of starting, they realized the products they were buying weren't living up to their promises. The labels didn't always make clear what was inside, and they began coming home with burned hands and rashes.

"My mother started losing her fingernails," Tshimanga said. "We were promising clients that these products were safe for their pets and their kids. But if they were already hurting us, what were they going to do to other people?"

They remembered how they cleaned back home in the Democratic Republic of the Congo, where their mother, the family herbalist,

used natural ingredients for everything. They began researching natural ingredients and testing their own formulas. Over time, that work became Phera, a company that makes refillable cleaning products using powder-based formulas.



We definitely didn't do it by ourselves, I think it all started with meeting ECDI.

Through the Women's Business Center and other programs, ECDI helped them review their business plan and projections and provided a loan that funded their first real production run. ECDI also introduced them to Alloy Development Co., a Cincinnati startup incubator, where they found workspace and marketing support.

"We definitely didn't do it by ourselves," Tshimanga said. "I think it all started with meeting ECDI."

MISS ABBIE'S PET TREATS

Beth Kramer | Woodville, OH

At 7, Abbie Kramer rarely left a store without finding something she wanted. "Every time we went to the store, it was, 'I want, I want, I want,'" her mother, Beth Kramer, said. Eventually, she joked, "You're gonna need to get a job."

Abbie took the suggestion seriously. She and her mother started Miss Abbie's Pet Treats, selling dog treats at a friend's suggestion, and it quickly caught on. "Within three weeks, we were at the Perrysburg Farmers Market," Kramer said.

When Abbie lost interest in the business as a teenager, they had too many loyal customers to simply close. So Beth left her state government job to run it full-time. "I never thought I would say, 'Oh yes, I'm now a business owner,'" she said.

Miss Abbie's has grown from a handful of treats into a diverse product line focused on quality ingredients and nutrition.

After nearly 12 years at the Toledo Farmers Market, the business had outgrown the family's house, garage, and barn. It needed a larger smoker and more cold storage, but traditional banks were reluctant to finance it.

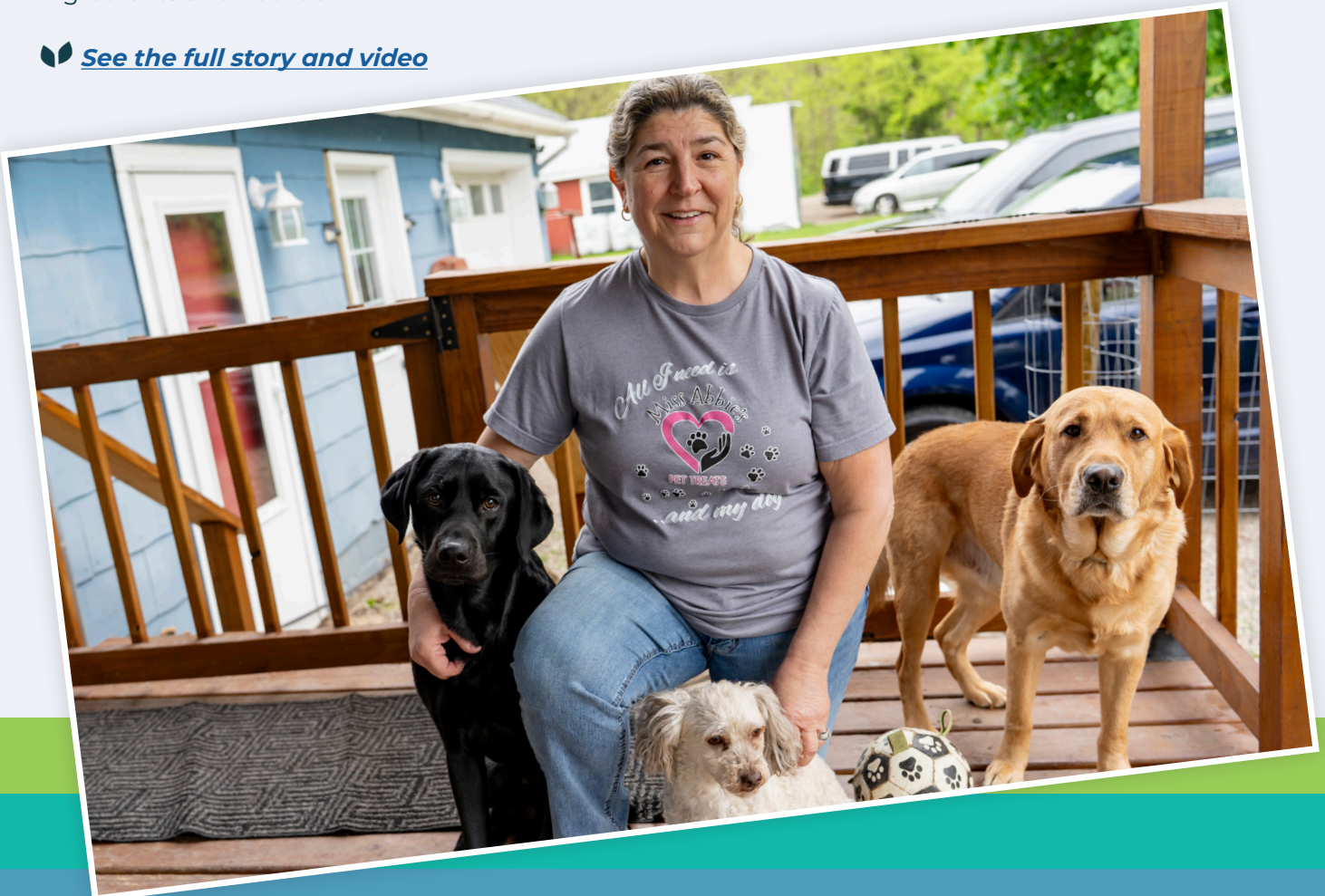


I never thought I would say, 'Oh yes, I'm now a business owner.'"

Kramer met ECDI at a local entrepreneurship event, and the connection eventually led to a loan offer that fit her needs perfectly. With the loan, Miss Abbie's bought a rotisserie smoker and a walk-in freezer. "They were at the right place at the right time for me," Kramer said.

Looking ahead, Kramer hopes to expand into dog food and eventually operate from a larger facility with a commercial kitchen. "I just put one foot in front of the other every day and push forward," she said.

 [See the full story and video](#)





ECDI BOARD OF DIRECTORS

Jeffrey Patter, Board Chair

Taft Stettinius & Hollister

Matthew Glover

Capacity Catalyst Consulting

Jeffrey Bailey

S&T Bank

John Hrusovsky II

JJH Consulting

Craig Baldwin

UpSourced Accounting

Inna Kinney

ECDI

Tara Campbell

Fifth Third Bank

Jordan Miller

Adelphi Bank

Steven Fireman

ECDI

RJ. Picetti

First Financial Bank

Pamela Foster

Linden Economic Development
Alliance

Carrie Rosenfelt

Huntington National Bank

Todd Fulton

Northwest Bank

Stefanie Steward-Young

JPMorgan Chase & Co.



THANK YOU TO OUR FUNDERS

Adams County
Community Foundation

Akron Community
Foundation

Appalachian Regional
Commission

Association of Women's
Business Centers

Bank of America

Bianconi Family
Foundation

Capital One Foundation

CDFI

Center Point Energy
Foundation

CF Bank

Charlotte R. Schmidlapp
Foundation

Citizens Bank

City of Canton

City of Columbus

City of Delaware

City of Lorain

Cleveland Cuyahoga
County Port Authority

Cleveland Foundation

Columbus Arts Council

The Columbus Foundation

Community Foundation of
Lorain County

Cuyahoga County

The Dayton Foundation

Encova Foundation

Fifth Third Foundation

Fifth Third Bank, N.A.,
Trustee

First Financial Foundation

First State Bank

Flagstar Bank

GoDaddy

The George Gund
Foundation

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Foundation

Guardian Savings Bank

Hamilton County

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Foundation

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LISC Cincinnati

LISC Cleveland

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Ohio CDC Association

Opportunity Finance
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PNC Foundation

Stark County

The Scioto Foundation

Truist Bank Foundation

Turner Construction

Union Savings Bank

U.S. Bank Foundation

U.S. Department of
Agriculture

U.S. Small Business
Administration

Woodforest National Bank



NEW FUNDER SPOTLIGHT

SAMUEL M. BAKER MEMORIAL HEBREW FREE LOAN FUND

The Samuel M. Baker Memorial Hebrew Free Loan Fund honors Sam Baker's enduring commitment to community, integrity, and opportunity. Rooted in the Jewish tradition of interest-free lending, the fund provides up to \$15,000 in low-interest loans to help small businesses grow and thrive. Inspired by Sam's belief in hard work, dignity, and the power of entrepreneurship, this initiative removes barriers to capital while strengthening local communities. Through this meaningful legacy, the fund continues to foster economic independence, support aspiring business owners, and uphold values that defined Sam's life and generosity.

FUNDER SPOTLIGHT

CUYAHOGA COUNTY

For more than a decade, ECDI has proudly partnered with Cuyahoga County to establish a microenterprise revolving loan fund and provide affordable loans throughout the community. Through this partnership, Cuyahoga County has helped ECDI empower entrepreneurs by offering the capital, technical assistance, and coaching essential for launching and growing businesses. Together, we have expanded access to financing for underserved entrepreneurs and supported small business growth in Northern Ohio. Our partnership has led to disbursing more than \$25 million in loans to 935 entrepreneurs living or working in the county and creating and/or retaining 4,007 jobs.

SMALL BUSINESSES NEED US

Our team's commitment to entrepreneurs hasn't changed, but our resources have. As funding tightens, ECDI is working harder than ever to keep business coaching, financial literacy, and access to capital within reach for small businesses. For over 20 years, we've helped thousands of entrepreneurs achieve their dreams — and we're not stopping now. But we can't do it alone.



You too can help small businesses succeed!

- Shop local! Support the local businesses in your area.
- Donate to ECDI to continue providing valuable resources.
- Volunteer as a business mentor, workshop presenter, or advisory board member.

[**Give Now**](#)[**Volunteer**](#)

OFFICE LOCATIONS

ECDI Columbus Headquarters

Lending Office, WBC, Food Fort

Akron/Canton

Lending Field Office

Cleveland

Lending Office, WBC

Cincinnati

Lending Office, WBC

Dayton

WBC, VBOC, MBAC

Portsmouth

Lending Office, WBC

Toledo

Lending Field Office

