



District 9 Statistics
The Honorable Marcy Kaptur (D)

Success Story
Complete Laundering Services

832 Jobs Created/Retained

20 Businesses Started

\$4,276,181 Capital Infused

1,949 Hours Counseled

360 Clients Counseled

The economic recession of 2008–2009 was a difficult time for small businesses everywhere and Ray Zammit’s business, Complete Laundering Services (CLS), was no exception. CLS specializes in industrial laundering – cleaning gloves, uniforms and personal safety equipment – and was started 12 years before Zammit and his business partner purchased the business. It had grown significantly since the purchase, but he still needed help with financing, which is why he contacted the Small Business Development Center (SBDC) in Toledo.

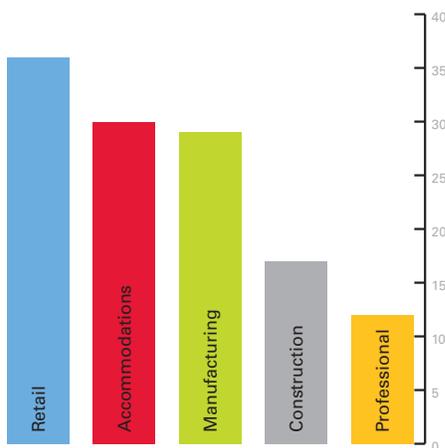
He worked with Certified Business Advisor® Bill Wersell and SBDC advisor Cory St. Julian to take a comprehensive look at the financial situation. They helped negotiate a structured debt settlement, re-negotiate new loan agreements and establish long-term relationships between CLS and its lender banks. Their monthly financial reviews helped Zammit and his accountant better understand what issues needed to be addressed and where they could reduce costs.

“SBDC’s proactive approach has been extremely beneficial. We may not have made it through the recessions without them,” said Zammit.

Despite declining sales in the industry as a whole, CLS has seen increased sales since working with the SBDC. Zammit meets with the SBDC regularly to review financial information and keep CLS on track.

“We plan to continue our partnership with the SBDC on into the future. We need their expertise to help us monitor our financials, maintain our bank relationships and help us plan our expansion.”

Top 5 Businesses Started and Existing



Small Business Development Centers

John R. Kasich, Governor
 David Goodman, Director
 Development Services Agency



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