



October 14, 2025

Chairman Ghanbari  
Ohio House Small Business Committee  
1 Capitol Square  
Columbus, OH 43215

RE: Proponent Testimony on HB332

Chairman Ghanbari, Vice Chair Dean, Ranking Member Upchurch, and members of the House Small Business Committee, thank you for allowing me to testify today as a proponent of House Bill 332. My name is Dr. Sean Calhoun and I serve as Owner/Managing Director of CAL Analytics, LLC.

CAL Analytics is a small business focusing on the development of aviation and autonomous systems. Located in Dayton, OH and founded in 2010, CAL has expertise in navigation systems, remote sensing, signal analysis, and information fusion. CAL is a leader in UAS Traffic Management (UTM) and Advanced Air Mobility (AAM) technology, offering airspace management, mission management, detect and avoid, and in-time system-wide safety assurance (ISSA) solutions. Our mission is to provide agile and rigorous approaches to bring new technologies to the world. Our company employs 16 people and works with clients such as Ohio Department of Transportation, USN, and the USAF.

For small defense suppliers like ours, obtaining affordable financing to invest in growth, meet contract requirements, or even weathering disruption in payments from our customers can be difficult. We compete with much larger contractors who have access to lower rates and easier credit terms. Even a few percentage points on a loan can determine whether we can expand production or bid on new contracts.

House Bill 332 would make a meaningful difference by lowering interest costs on loans through the linked deposit program. The ability to finance equipment, tooling, or facility

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upgrades at reduced rates would help us grow, hire more Ohio workers, and better serve our defense customers — all at no cost or risk to taxpayers.

I respectfully urge the committee to support House Bill 332 and give small defense businesses like ours a fairer opportunity to compete and grow in Ohio's defense economy. Thank you for your time and consideration.

Respectfully,  
Sean Calhoun, PhD  
Managing Director  
CAL Analytics, LLC

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