

## BusinessFirst! 2018 Outreach Specialist Meetings

- 1/18 AFRL Hub 9:30-11
- 3/13 TBD 9:30-11
- 5/9 TBD 9:30-11
- 7/10 TBD 9:30-11
- 9/12 TBD 9:30-11
- 11/15 TBD 9:30-11

For the January meeting, we will learn more about the regional resources available through the AFRL Small Business Hub, hear about resources for companies battling the opioid epidemic, see the Regional Labor Force Study from WSU, and hear about the tools available from the SBA.



### **Gwen Eberly**

Economic Development & Planning Manager

Montgomery County  
451 West Third Street

Dayton, OH 45422

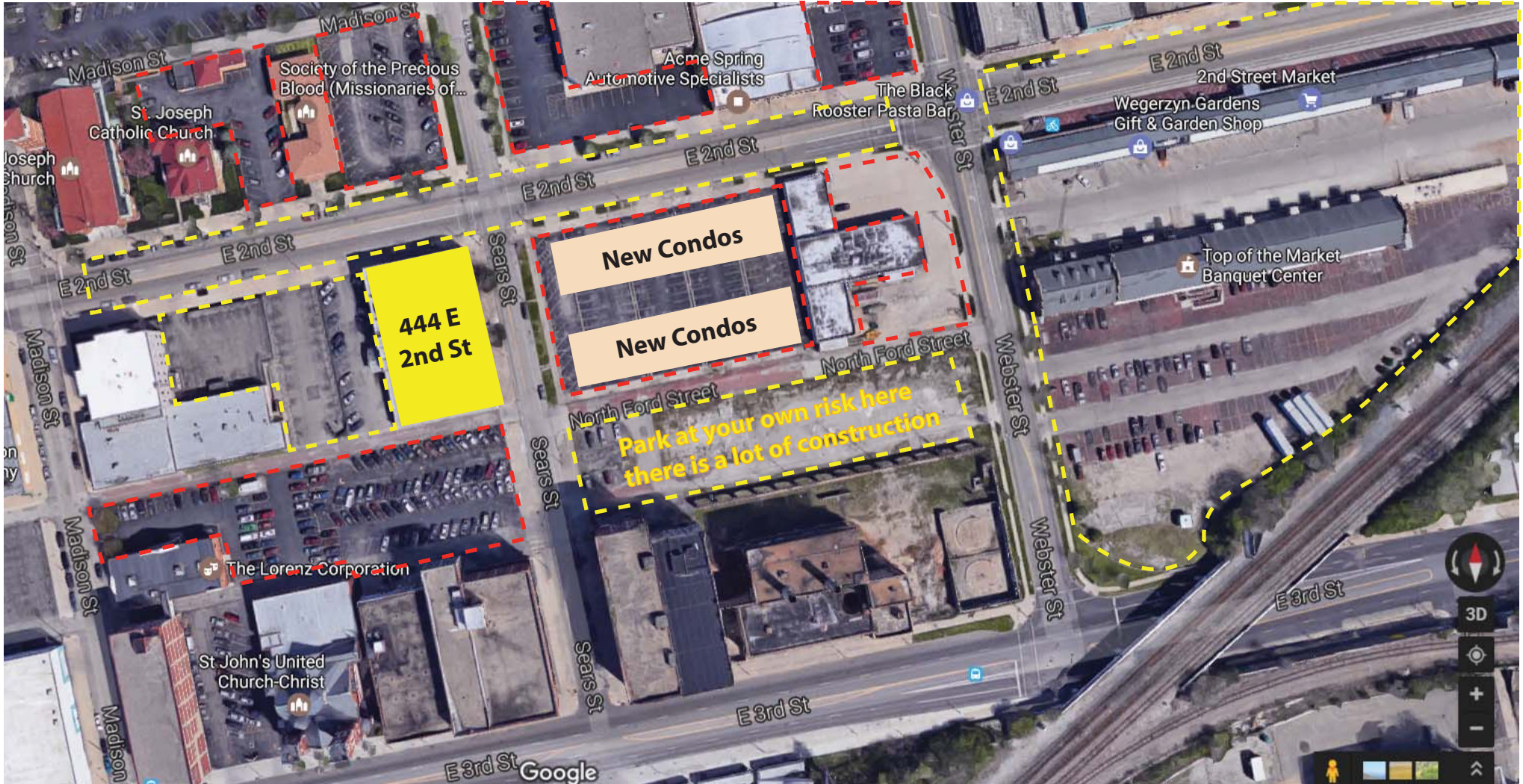
937-496-6941

[www.businessfirstdaytonregion.com](http://www.businessfirstdaytonregion.com)

# Parking Options for Wright Brothers Institute - 2nd St

Address: 444 E 2nd St. Dayton, OH 45402

Facility POC: Jim Masonbrink, Director of Operations - 937-689-0889



## Map Legend

- Parking Available
- No Parking



## Keep an eye on interest rates!

The Federal Reserve recently increased key rates by 0.25% and indicated that they expect three additional rate hikes in 2018. However, if your business is growing and you need to purchase or build a building, or purchase capital equipment, please give us a call. We can show you how you can lock in a fixed rate on 40% of your project for 20 years for real estate and 10 years on equipment. Please note in the rates below that the SBA 504 20 year note rate has dropped to 2.828%.

BizCap has learned that the new SBA 504 25 year loan should be available in April of 2018. We will keep you informed as we learn more.

## SMALL BUSINESS LOANS AND RATES

Did you know that, with a BizCap loan, your small business can finance up to 90% of the capital investment needed to make your business grow? This means your company can retain “cash in pocket” to fund operations. Why tie up your small business’ cash in long-term capital assets when you can put it to better use as you grow your business?

### SBA 504 Loans

SBA 504 loans for new projects and to refinance existing real estate or capital equipment debt are available anywhere in Ohio & in Jay, Randolph, Wayne, Union, Fayette, and Franklin counties in Indiana.

10 Year

New Loan

**2.378%** | **4.470%**  
Note Rate | APR

Refinance

**2.378%** | **4.520%**  
Note Rate | APR

20 Year

New Loan

**2.828%** | **4.499%**  
Note Rate | APR

Refinance

**2.828%** | **4.607%**  
Note Rate | APR

Ohio Regional 166 Loans

Ohio Regional 166 loans are available anywhere in Ohio and have terms of up to 20 years.

**2.833%**  
Fixed Rate

Montgomery Co. CDBG Loans

Montgomery County CDBG loans are available anywhere in Montgomery County, Ohio (excluding the City of Dayton) and have terms of up to 15 years.

**3.000%**  
Fixed Rate

DO YOU NEED A SMALL BUSINESS LOAN?

Give us a call today to discuss your project and determine which BizCap loan program is best for you.

Gary Fischer

937.531.7038

[gfischer@countycorp.com](mailto:gfischer@countycorp.com)

**BizCap**

[BizCap](#)

937.225.6328

Bizcap is a program of [CountyCorp](#)

Hello all,

Below is a list of upcoming events in Ohio. For more information or to register, please use the links below. Thank you.

**December 13, 2017** – The US Small Business Administration (SBA) will be hosting **Market Research** in Cincinnati. This event will discuss the opportunities available through government contracting and how to get certified. To register, please visit [here](#).

**December 13, 2017** – The SBDC at The Hamilton Mill will be hosting **Non-bank Sources of Capital for Small Businesses** in Middletown. This FREE event will educate attendees on the various sources of non-bank lending such as online lenders, crowdfunding, micro lenders, USDA, and others. To register, please visit [here](#).

**December 14, 2017** – Columbus 2020 and the Ohio Export Assistance Network at Columbus State will be hosting **Cross-Border E-Commerce Revolution** in Dublin. This event features a visit from Alibaba who will discuss the China market, the Alibaba platforms, and how to get started selling in China. To learn more and to register, please visit [here](#).

**December 14, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**December 15, 2017** – Innovate New Albany will be hosting **The Startup Cryptoeconomy** in New Albany. As part of the *Tiger Talk Series*, this FREE workshop will discuss how both VC funds and startups are leveraging the crypto economy to fund new innovation and growth. To register, please visit [here](#).

**December 16, 2017** – Cincinnati SCORE will be hosting **Social Web Kickstart** in Cincinnati. This workshop will focus on a compelling social networking strategy for the new or existing small business with an emphasis on practical and immediate ways to develop and execute a targeted plan. To register, please visit [here](#).

**December 19, 2017** – The US Small Business Administration (SBA) will be hosting **Small Business Accounting** in Columbus. This FREE event will educate attendees on what is needed to prepare for tax season and how to get business accounting methods under control. To register, please visit [here](#).

**December 21, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**December 28, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**January 4, 2018** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**January 6, 2018** – Cincinnati SCORE will be hosting **Small Business Dream to Reality** in Cincinnati. This workshop will educate attendees on the myths, the realities, and the adventure of becoming a successful business owner. To register, please visit [here](#).

**January 8, 2018** – Third Perk Management will be hosting a **PERK-E-Lator** in Dayton. This FREE session will provide an opportunity for new businesses to share their ideas and receive feedback from a panel of experts. In addition, participants will be eligible for the 2018 *Dreamer's Gala* in which winners receive grants. For more information, please call 937-223-7375 or email [thirdperk@outlook.com](mailto:thirdperk@outlook.com).

**January 9, 2018** – Cultivate will be hosting **Preparing Your Financials for Financing** in Grove City. This FREE session will educate attendees on preparing a personal financial plan in order to pursue a dream of entrepreneurship, establishing budget and debt management both personal and business, and developing a personalized strategy for financial security. To register, please visit [here](#).

**January 10, 2018** – Dayton SCORE will be hosting **Small Business Start-Up Orientation** in Centerville. This FREE workshop is designed for aspiring entrepreneurs who have a dream of starting a new business and do not have a clear understanding of where to begin and how to proceed. To register, please visit [here](#).

**January 11, 2018** – Columbus SCORE will be hosting **Funding & Financial Reporting** in Columbus. This workshop is designed to give the basic information and essential planning tools necessary to start and later successfully manage the financial aspects of a business throughout its life. To register, please visit [here](#).

**January 11, 2018** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**January 12, 2018** – Innovate New Albany will be hosting **Clicksand: How Online Marketing Will Destroy Your Business** in New Albany. This FREE event will discuss how online marketing can destroy businesses that embrace it, how it is sold by unscrupulous pitchmen, how to know if you are caught in the clicksand, and how to escape and get back to what really works for your business. To register, please visit [here](#).

**January 16, 2018** – The SBDC at Columbus State will be hosting an **MBE and EDGE Certification Workshop** in Columbus. This working class will walk attendees through the application process for Minority Business Enterprise (MBE) and Encouraging Diversity, Growth and Equity (EDGE) Certifications. To learn more about what to bring to the class and to register, please visit [here](#).

**January 16, 2018** – Columbus SCORE will be hosting **Learning About Franchising Opportunities** in Columbus. This workshop will educate attendees on the numerous options available in the franchise world and will cover topics such as the benefits, finding the ideal franchise, concept options, and resources available. To register, please visit [here](#).

**January 17, 2018** – The SBDC at The Entrepreneurs Center and the Dayton Metro Library will be hosting **Market Research that Won't Break the Bank** in Dayton. This FREE workshop will educate attendees on the various resources provided by the library to identify potential customers, find information on consumer demographics, and more! To register, please visit [here](#).

**January 17, 2018** – The SBDC at the Warren County Career Center will be hosting **Steps to Starting Your Own Business** in Lebanon. This FREE workshop will educate attendees on what it takes to start a business and the various resources available to help along the way. To register, please visit [here](#).

**January 18, 2018** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**January 23, 2018** – The SBDC at the Clermont County Chamber of Commerce will be hosting **How to Get the Money That's Owed to You** in Cincinnati. This FREE workshop will discuss what to look for in hiring a collection attorney or agency, the roles of technology and data security in consumer debt collection, and more! To register, please visit [here](#).

**January 24, 2018** – The SBDC at Columbus State will be hosting a **Small Business Tax Workshop** in Columbus. This FREE event will educate attendees on the federal and state tax rights, as well as requirements and responsibilities. To register, please visit [here](#).

**January 25, 2018** – The SBDC at The Entrepreneurs Center will be hosting **Recordkeeping for the Small Business** in Dayton. This FREE workshop will provide an overview of recordkeeping and is designed to help participants understand how recordkeeping can benefit their business. To register, please visit [here](#).

**January 25, 2018** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

### **Need Help Marketing Your Products or Services Internationally?**

The **International Market Access Grant for Exporters (IMAGE)** program helps small businesses increase exports and create jobs in Ohio's economy. The program reimburses at a 50% rate, capped at \$12,500 per eligible approved applicant. The IMAGE program is funded, in part, through the Small Business Administration's State Trade Expansion Program (STEP). For more information about the IMAGE program, visit: [www.image.development.ohio.gov](http://www.image.development.ohio.gov).

### **Ohio EPA Resource Guide for Businesses and Communities**

Ohio EPA's Division of Environmental and Financial Assistance (DEFA) provides several compliance, technical and financial assistance programs available to help Ohio communities and businesses with their environmental needs. These services and relevant contact information are summarized in their "Resource Guide" which is available to view and download at:

<http://epa.ohio.gov/Portals/29/documents/ocs/ResourceGuide.pdf>

For questions about the guide, please contact Pejmaan Fallah at [Pejmaan.Fallah@epa.ohio.gov](mailto:Pejmaan.Fallah@epa.ohio.gov) or (614) 644-3666.

### **Ohio Incumbent Workforce Training Voucher Program – Online Applications Will be Available Beginning September 25, 2017**

The Ohio Incumbent Workforce Training Voucher Program has made the following changes to the program for FY'18.

- Reimbursement will be made at 33% of the actual cost of training not to exceed the award amount.

- Each eligible applicant will be eligible for up to \$25,000 in assistance.
- Companies that received Voucher Program assistance in FY'16 (based upon FEIN) who utilized 33% or less of their award amount will not be eligible for assistance in FY'18.
- FY'18 (Round 6) awards will reimburse training that begins and is completed between January 1, 2018 and December 31, 2018.
- Only the applicant company may submit the application.
- Incumbent Employee is defined as an individual directly employed by a qualifying employer for six months or longer. Employees that have been employed less than six months are not eligible.

Businesses can **begin the online process on September 25, 2017**. The online applications will be accepted on a first-come, first-served basis and **can be submitted on October 12, 2017 between 10:00 a.m. and 5:00 p.m.**

For more information about the Ohio Incumbent Workforce Training Voucher Program visit [http://development.ohio.gov/bs/bs\\_wtvp.htm](http://development.ohio.gov/bs/bs_wtvp.htm).

For additional assistance, contact Shannon Vanderpool at (614) 644-8560 or [Shannon.Vanderpool@development.ohio.gov](mailto:Shannon.Vanderpool@development.ohio.gov).

### **Dayton Better Business Bureau and Women in Business Networking Programs**

The BBB and WiBN host **Hot Topics Koffee Talks** in various locations in the region. All Koffee Talks are from 8:00am-9:30am. Below is the on-going schedule:

1<sup>st</sup> Friday – Springboro and Preble County

2<sup>nd</sup> Friday – Centerville and Springfield

3<sup>rd</sup> Friday – North Dayton and West Chester

4<sup>th</sup> Friday – Beavercreek and Oakwood

For information on speakers and how to register, please visit <http://www.bbb.org/dayton/events/>.

### **USDA Rural Development Business & Cooperative Programs**

Rural Development is pleased to announce important changes to the Business & Industry (B&I) Loan Guarantee Program. These changes will better serve rural communities by helping lenders provide loans to businesses and helping to increase employment opportunities for rural residents. These changes include but are not limited to:

- Removal of the U.S. Citizenship requirement for companies wanting to use the B&I loan guarantee to increase employment in rural areas. The applicant company will need to demonstrate the loan funds will remain in the United States and will be invested in the rural community to create and retain employment opportunities.
- Owner subordinated debt may be included as equity provided the debt was established in exchange for cash and the debt remains in the company for the life of the guaranteed loan. This change can help applicants meet the minimum tangible balance sheet equity requirements of the program. Minimum tangible balance sheet equity for an existing business is 10% while a startup business is 20%. All financial statements must be prepared according to Generally Accepted Accounting Principles.



- New Market Tax Credit projects are now be eligible for assistance through the B&I program. Subordinated debt made by the Community Development Entity can be considered as equity into a project. This is another means of helping the business meet the minimum tangible balance sheet equity requirements.
- The guarantee fee can be reduced to 1% of the guaranteed portion for businesses that support value added agriculture; promotes access to healthy foods; or is a high impact business development investment.
- Loan guarantees can for agricultural production can be 50% or \$5MM, whichever is less, of vertically integrated businesses. This is a substantial increase from the previous agricultural production maximum amount of \$1,000,000.

Should you have any questions regarding these changes or if you would like additional information on the B&I Loan Guarantee Program, please contact one the Business Programs Staff listed below. We are willing to provide training or outreach on these new regulations should that be necessary to effectively implement this program within your organization.

Christie Hooks	<a href="mailto:Christie.Hooks@oh.usda.gov">Christie.Hooks@oh.usda.gov</a>	614-255-2397
Cindy Musshel	<a href="mailto:Cindy.Musshel@oh.usda.gov">Cindy.Musshel@oh.usda.gov</a>	614-255-2427
Debbie Rausch	<a href="mailto:Deborah.Rausch@oh.usda.gov">Deborah.Rausch@oh.usda.gov</a>	614-255-2425
Jennifer Brown	<a href="mailto:Jennifer.Brown@oh.usda.gov">Jennifer.Brown@oh.usda.gov</a>	614-255-2423
Randy Monhemius	<a href="mailto:Randy.Monhemius@oh.usda.gov">Randy.Monhemius@oh.usda.gov</a>	614-255-2424

**SBA webinars and events** – For an updated list of SBA webinars and events for Ohio, please visit [here](#). Topics include healthcare, contracting, financing, and more.

**Small Business Seminars** – The Ohio Small Business Development Centers (SBDC) offer many seminars and workshops to small businesses throughout Ohio. Topics include certifications, mentoring, social media, business strategy, finance, and more! To learn more about these events, please visit [here](#).

**Upcoming International Trade Missions and Webinars** – The Ohio Development Services Agency and the U.S. Department of Commerce provide numerous opportunities to companies interested in participating in international trade missions. To see a list of upcoming missions through the State of Ohio, please visit [here](#). To see a list of upcoming trade missions through Commerce, please visit [here](#) and for upcoming webinars, please visit [here](#).

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**Follow the U.S. Small Business Administration:**

Training more than 4,500 Economic Development professionals!



## **CEcD Exam Prep Course** **Give your Career a Boost!**

**Convenient for anyone in:**  
**Illinois, Indiana, Kentucky, Michigan,**  
**Ohio, Pennsylvania, and West Virginia**

**What** IEDC CEcD Certification Exam Prep

**Why** Those taking this review have experienced a significantly higher pass rate compared to the overall exam rate.

**When** February 26-27, 2018

**Where** Business Solutions Center, 1435 Cincinnati Street, Dayton OH 45417

**Who** Limited to the first 30 individuals who sign-up

**Cost** \$300 - includes training manuals and meals

Whether you are just starting your pathway to becoming a Certified Economic Developer (CEcD), have taken the required classes, or have taken the CEcD exam (but need a little more preparation), this training will help you meet that goal.

Class time is reserved for those activities that are best done in a face-to-face setting, including practice sessions dealing with the short answer, essay, and the oral exams.

**Participants should expect to:**

- Enhance skills taking the short answer, essay, and oral exams for CEcD
- Learn how to answer exam questions
- Take exams, write, talk, and be graded on your effectiveness

**This course includes:**

1. 4 elements vital to earning CEcD certification
2. Learning and understanding the CEcD requirements
3. Planning to meet requirements
4. Preparing for the exams
5. Taking the exams

**To Register:**

Click button, fill-in the form (or just print), then mail form and your registration fee to the address on the form.

**REGISTER NOW!!**

**Contact for more information:**

Angela Swartz, (937) 225-4351 or [swartza@mcoho.org](mailto:swartza@mcoho.org)

**Nearby hotels:**

**Marriott:** 1414 S Patterson Blvd, Dayton OH (937) 223-1000

**Courtyard by Marriott:** 2006 S Edwin C Moses Blvd, Dayton OH (937) 220-9060

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**Call Angela Swartz at (937) 225-4351 or  
email [swartza@mcoho.org](mailto:swartza@mcoho.org) with any questions!**

STAY CONNECTED:



University of Oklahoma, 1700 Asp Avenue, Suite 209, Norman, OK 73072

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# SELECTUSA<sup>®</sup> INVESTMENT SUMMIT

WASHINGTON, DC | JUNE 20-22, 2018

The SelectUSA Investment Summit is the premier event showcasing investment opportunities in the United States. The 2018 Summit will bring together companies from all over the world and economic development organizations from every corner of the United States.

**The world's top investment event. The world's top investment destination.**

## Top 5 Reasons to Attend the 2018 SelectUSA Investment Summit:

- 1** | **Initiate new relationships:** Meet with hundreds of economic development organizations (EDOs) and thousands of potential investors in one place.
- 2** | Learn about **resources and tools to invest** in the United States.
- 3** | Obtain an overall impression of the **market situation**.
- 4** | **Connect efficiently:** Online and on-site matchmaking makes it easy to meet the right people and get the most out of your visit.
- 5** | **Gain new perspectives** from top-level executives, government officials, and industry leaders.

**Cost to Attend: \$850**

**To connect with someone at SelectUSA contact:**

*SUSAEvents@trade.gov*

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**Apply Now!**

"Select USA is a one stop shop for any investor wanting to invest seriously into the US."

2017 Summit participant

**Join us to make the connections your business needs to succeed.** The SelectUSA Investment Summit is the best place to link serious investors with promising business opportunities. Past Summit participants have announced more than **\$64 billion in greenfield investments** in the United States between October 2013 and September 2017.

For more information about the Summit please visit [www.selectusasummit.us](http://www.selectusasummit.us)