

We have two HBA of Dayton events coming up that are **FREE** for members and friends of the HBA to take part in! If you have already registered, please disregard this message.



### **September 26: Mid-Week Meet Up presented by Pella**

Join the HBA at Pella's Window and Door Showroom at Cross Pointe Center in Centerville on Wednesday, September 26 from 5-8PM for a Mid-Week Meet Up! Network with other HBA of Dayton Members and check out the latest and greatest of Pella products. Bring a business card to take part in Pella's cash raffle. Please RSVP to Lindsey ([lhasbrouck@hbadayton.com](mailto:lhasbrouck@hbadayton.com) or 937.298.2900 ext. 1) by 9/21.



### **October 11: Google Your Way To New Business Hosted by Sims-Lohman**

From 4:00-6:30PM on Thursday, October 11, learn all about how to leverage Google services to help your business! Joe Danzer, street view photographer and Google City Ambassador will speak about everything google in this workshop. Space is limited – don't miss out! RSVP to Lindsey ([lhasbrouck@hbadayton.com](mailto:lhasbrouck@hbadayton.com) or 937.298.2900 ext. 1) today!

Don't miss out on either of these awesome events. Please let me know if you have any questions!

**Lindsey Hasbrouck**  
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Hello all,

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

**September 20, 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.

**September 20, 2018** – The Central Ohio Organization of Public Purchasers (CO-OPP) will be hosting the **Ohio Procurement Conference & Reverse Trade Fair** in Columbus. This event will allow attendees to connect with a wide array of local, state, and county agencies, airports, special districts, and other governmental agencies. To register, please visit [here](#).

**September 20, 2018** – Sinclair Community College will be hosting **Eat That Frog!** in Dayton. This session is designed to help participants uncover time suckers, explore the thinking patterns that lead to procrastination, and use a simple method to prioritize work and get more done, in less time. To register, please visit [here](#).

**September 20, 2018** – Columbus SCORE will be hosting **Growing Your Business: Moving from Doing to Managing** in Columbus. This interactive workshop will discuss transitioning from producer to manager, job descriptions, interviewing, advantages of employees, monthly reviews, and setting performance expectations. To register, please visit [here](#).

**September 20, 2018** – The AFRL Small Business Hub will be hosting **Virtual Reality – The ‘Game Changer’ for Your Company’s Success** in Dayton. This FREE workshop will focus on virtual reality for base planning and management, equipment & safety training, designing factory floors & buildings, adding automation, and more! To register, please visit [here](#).

**September 21, 2018** – The SBDC at Kent State-Tuscarawas will be hosting **The ABCs of City, State, Sales, Income, and Other Ohio Taxes** in New Philadelphia. This workshop will discuss city taxes after Ohio House Bill 5, sales tax basics, internet sales and sales tax, and other state taxes explained. To register, please visit [here](#).

**September 21, 2018** – Innovate New Albany will be hosting **The Recipe for Building Real, Authentic Business Relationships** in New Albany. As part of the *Tiger Talk Series*, this FREE workshop will discuss how human connections are more important than ever and how to nurture them with a consistent process. To register, please visit [here](#).

**September 21, 2018-June 21, 2019** – The Toledo Regional Chamber of Commerce, RGP Northwest Ohio, UPS, and the U.S. Commercial Service will be hosting **Export Success** in Toledo. This 10 week course will help new-to-export companies and experienced exporters enter into new global markets quickly and efficiently. To learn more and to register, please visit [here](#).

**September 25, 2018** – The SBDC at Kent State-Tuscarawas will be hosting **So You Want to Open a Restaurant...** in New Philadelphia. This workshop will discuss self-evaluation, concept evaluation, competition, marketing, daily operations, financial management, exit strategy, and more! To register, please visit [here](#).

**September 25, 2018** – The European-American Chamber of Commerce will be hosting **Doing Business with the Baltic Countries** in Cincinnati. This FREE seminar will look at the countries of Latvia, Lithuania, and Estonia and will provide a brief country overview, various business and investment opportunities, and more! To register, please visit [here](#).

**September 25, 2018** – The USDA and Ohio University will be hosting a **Story Driven Business Workshop** in Portsmouth. This FREE workshop will educate attendees on internal alignment around a story, external brand-positioning, and strategies for where and how to tell a unique brand story. To register, please visit [here](#).

**September 25, 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](#).

**September 25, 2018** – The Cincinnati MBAC and First Financial Bank will be hosting **Funding Your Business Growth** in Cincinnati. This FREE workshop will discuss how to secure funding for equipment, payroll, marketing, supplies, etc. To register, please visit [here](#).

**September 25, 2018** – The Ohio EPA will be hosting **Grant Writing 101/102: Finding the Right Funder and Writing a Winning Proposal** in Athens. This workshop will discuss prospecting tips, how to approach different kinds of grant makers, avoiding common mistakes, and developing realistic objectives, goals, and budgets. To register, please visit [here](#).

**September 26, 2018** – OEDA, APEG, JobsOhio, Bricker & Eckler, and OVRDC will be hosting **ED Now!** in Piketon. This event will provide an opportunity for attendees to maximize efforts to guide communities' economic development future. To learn more and to register, please visit [here](#).

**September 26, 2018** – The SBDC in Butler County will be hosting **Credit Repair for Small Businesses** in Hamilton. This FREE workshop will discuss the importance of repairing credit to avoid overpaying interest and being approved for credit. To register, please visit [here](#).

**September 26, 2018** – The SBDC at the Clermont County Chamber of Commerce will be hosting **Steps to Starting a New Business** in Cincinnati. This FREE workshop will educate attendees on how to start a business, resources available, business plans, and more! To register, please visit [here](#).

**September 26, 2018** – The USDA and Ohio University will be hosting a **Story Driven Business Workshop** in Proctorville. This FREE workshop will educate attendees on internal alignment around a story, external brand-positioning, and strategies for where and how to tell a unique brand story. To register, please visit [here](#).

**September 26, 2018** – NKU Center for Economic Analysis & Development will be hosting the inaugural **INDEX 2018: NKU Industry Exchange** in Highland Heights, KY. This FREE event will examine the growing distribution and e-commerce industry and discuss the low-wage myth, benchmark growth, and potential of the industry. To register, please visit [here](#).

**September 27, 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.

**September 27, 2018** – Marietta College will be hosting the **3<sup>rd</sup> Annual Mid-Ohio Valley Entrepreneurship Expo (MOVEE)** in Marietta. This conference brings together aspiring and existing business owners together with educators, industry experts, students, and resource providers. To learn more and register, please visit <https://www.marietta.edu/movexpo>.

**September 27, 2018** – The SBDC at The Entrepreneurs Center (TEC) will be hosting **Recordkeeping for a Small Business** in Dayton. This FREE workshop will provide an overview of recordkeeping and is designed to help participants understand how it can benefit a small business. To register, please visit [here](#).

**September 27, 2018** – The SBDC at Columbus State will be hosting a **Small Business Tax Workshop** in Columbus. This event will educate attendees on the federal and state tax rights, as well as requirements and responsibilities. To register, please visit [here](#).

**September 27, 2018** – Technology First will be hosting **Security: What is Really at Risk?** in Dayton. This seminar will feature a presentation that will discuss management level strategies to apply to an organization, as well as a municipality security panel discussion. To register, please visit [here](#).

**September 27, 2018** – Columbus SCORE will be hosting **Learn How The Library Is Your Premier Source for Business Information** in Columbus. This workshop will discuss the free business data available through the public library to complete a business plan and do market research. To register, please visit [here](#).

**September 27, 2018** – Canton SCORE will be hosting **Should You Hire a Full Time Employee or Contractor?** in New Philadelphia. This workshop will educate attendees on what to consider for this decision, the advantages and pitfalls of each choice, and other options that might work. To register, please visit [here](#).

**September 27, 2018** – The SBDC at the Clermont County Chamber of Commerce will be hosting **Recruiting and Retaining Millennial Workforce** in Cincinnati. This FREE workshop will feature Robin Throckmorton with Strategic HR, Inc. who will discuss this topic. To register, please visit [here](#).

**September 27, 2018** – The Northern Kentucky International Trade Association (NKITA) will be hosting **How to Lead a Multi-Cultural Workforce** in Covington, KY. This workshop will feature local international companies who will discuss the challenges and rewards of leading a multi-cultural workforce. To register, please visit [here](#).

**September 28, 2018** – Start Downtown will be hosting **Fourth Fridays @ 444** in Dayton. This FREE event offers open co-working, open office hours, and several presentations such as *Early Risers*, *Small Business Payroll*, and *Divergent Collaboration*. For more information and to register, please visit [here](#).

**September 28, 2018** – ACENet and the SBA will be hosting **Explore Types of Businesses** in Coolville. This FREE workshop will discuss the various types of businesses that individuals can start from home-based businesses to food businesses to turning a hobby into extra income. To register, please contact [Madelyn Brewer](#) at 740-592-3854.

**September 28, 2018** – Innovate New Albany will be hosting **Contract Terms & Language: Making Sense of It All** in New Albany. As part of the *Tiger Talk Series*, this FREE workshop will discuss basic principles of contract drafting, recurring litigation issues, the “do’s and don’ts” of contracts, and more! To register, please visit [here](#).

**September 28, 2018** – The SBDC at Kent State-Tuscarawas will be hosting **Building a Website: The Basics** in New Philadelphia. This workshop will educate attendees on the importance of having a business website that works 24/7 to establish new connections and maintain relationships with customers. To register, please visit [here](#).

**October 1, 2018** – The American Advertising Federation will be hosting **Learning, Loving, & Leading – 10 Simple Lessons That Have Had a Profound Impact on My Life and Career** in Dayton. As part of the *Meet & Eat Series*, this event will feature Jeff Jones who is considered “One of the World’s Most Influential CMOs.” To register, please visit [here](#).

**October 3, 2018** – OAI and jumpstart will be hosting **SBIR/STTR Funding in Your Portfolio: An Insider's Perspective** in Cleveland. This day-long workshop is for small businesses seeking to understand the nuances and best strategies for successfully competing for the nation's largest seed fund. To register, please visit [here](#).

**October 3-4, 2018** – The SBDC at Columbus State will be hosting **Basis of a Successful Enterprise (BASE) Class** in Columbus. This FREE, two-day workshop will educate attendees on what it takes to build a business around their dreams and passion. To register, please visit [here](#).

**October 3, 10, 17 & 24, 2018** – The SBDC at Columbus State will be hosting **Market Your Way to Success** in Columbus. This four week course will cover a variety of topics including determining your target market, building a branded message, developing marketing strategies that sell, and marketing presentations. To register, please visit [here](#).

**October 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.

**October 4, 2018** – Serving Logistics will be hosting **Freight Check** in Columbus. This conference will feature a panelists in the air supply chain, ocean supply, compliance, and domestic, as well as provide a reality check on the trends in the supply chain. To register, please visit [here](#).

**October 4, 2018** – HCDC, Inc. will be hosting **Sustaining a Culture of Innovation** in Cincinnati. This workshop is designed for C-Suite employees and will feature Dr. Yoram Solomon, founder of the Innovation Culture Institute and co-creator of USB and WiFi Technology. To register, please visit [here](#).

**October 4, 2018** – The Dayton Business Journal and the St. Mary Development Corporation will be hosting **The Business of Aging: Housing, Technology, Healthcare** in Dayton. This event will feature a panel of experts who will discuss senior trends in housing, technology, and healthcare. To register, please visit [here](#).

**October 8, 2018** – The SBDC at Kent State-Tuscarawas will be hosting **New Business Start-Up** in New Philadelphia. This workshop is an overview of issues related to starting and operating a business such as business and financial planning, market demand, and financing. To register, please visit [here](#).

**October 9, 2018** – The SBDC at Ohio University will be hosting **Facebook for Business** in Woodsfield. This FREE workshop will discuss how to utilize this social media platform to help a business grow and remain relevant. To register, please visit [here](#).

**October 9, 2018** – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in Middleport. This class will cover topics such as types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please visit [here](#).

**October 9, 2018** – The Dayton Area Chamber of Commerce, NCCJ of Greater Dayton, and Premier Health will be hosting the **Workplace Diversity & Inclusion Forum** in Dayton. This forum is the region's only event focused on both workforce and supplier diversity and inclusion. To register, please visit [here](#).

**October 10, 2018** – OEDA, APEG, JobsOhio, Bricker & Eckler, and Buckeye Hills will be hosting **ED Now!** in Marietta. This event will provide an opportunity for attendees to maximize efforts to guide communities' economic development future. To learn more and to register, please visit [here](#).



**October 10, 2018** – Sinclair Community College will be hosting **Lean Leaders: Part-time Job or Everyone's Job** in Dayton. This workshop will discuss continuous improvement and the importance of making it an everyday affair. To register, please visit [here](#).

**October 10-11, 2018** – Left Brain Professionals will be hosting the **Ohio Small Business GovCon Compliance Summit** in Columbus. This event will educate attendees on the essentials of government contract accounting and cybersecurity compliance. To register, please visit [here](#).

**October 11, 2018** – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in St. Clairsville. This class will cover topics such as types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please visit [here](#).

**October 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.

**October 11, 2018** – The Innovation Center at Ohio University will be hosting **Customer VALIDation Workshop** in Athens. This workshop will educate attendees on the skills to identify and reach potential customers to get valuable feedback on a business idea. To register, please visit [here](#).

**October 11, 2018** – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in Caldwell. This class will cover topics such as types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please visit [here](#).

**October 12, 2018** – Ohio State will be hosting the **Venture & Startup Summit** in Columbus. This event will discuss the most promising startups in a variety of areas such as healthcare, energy & power, agriculture, and sensor technology. Registration details and an agenda will be forthcoming.

**October 13, 2018** – The African Professionals Network (APNET) will be hosting the **7<sup>th</sup> Annual APNET Symposium** in Cincinnati. This year's symposium promotes a platform that encourages the African diaspora to engage in business startups through innovation and entrepreneurship. For more information, please [email](#) or call 513-658-1699.

**October 15, 2018** – Columbus SCORE and Paychex will be hosting **HR102 – A Small Business Guide to Managing Employees** in Dublin. This workshop will cover rules, regulations, and best practices on a range of topics that a business will encounter once they have employees. To register, please visit [here](#).

**October 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](#).

**October 16, 2018** – The Better Business Bureau and the American Advertising Federation-Dayton will be hosting **Web Site Essentials: Your Virtual Brick and Mortar** in Dayton. This workshop is designed for the Do-It-Yourself professional and will discuss creating and maintain a web site. To register, please visit [here](#).

**October 16-17, 2018** – The Greentree Group, UDRI, University of Dayton, and Ohio State will be hosting the **Ohio Defense Forum 2018** in Columbus. This event connects Ohio's defense installations, communities, and industries and this year's theme is *Ohio's Defense Ecosystem*. To register, please visit [here](#).

**October 16-November 15, 2018** – The Community Action Committee of Pike County, the Pike County Career Technology Center, and the SBDC at the OSU-South Centers will be hosting **Self-Employment: From Dream to Reality** in Piketon. This series of classes will help develop plans to be a successful entrepreneur. To register, please visit [here](#).

**October 17, 2018** – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in Cambridge. This class will cover topics such as types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please visit [here](#).

**October 17-18, 2018** – DRMA will be hosting the **2018 Advanced Manufacturing and Technology Show (AMTS)** in Dayton. This FREE conference will feature educational sessions, networking opportunities, and working demonstrations of new equipment. To learn more and to register, please visit [here](#).

**October 17-18, 2018** – The SBDC at Columbus State will be hosting **Basis of a Successful Enterprise (BASE) Class** in Columbus. This FREE, two-day workshop will educate attendees on what it takes to build a business around their dreams and passion. To register, please visit [here](#).

**October 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.

**October 19, 2018** – Fifth Third Bank will be hosting the **Diversity Leadership Symposium** in Cincinnati. This dynamic program reinforces the business case for inclusion, showcases best practices, and charts progress across a range of inclusion goals. To register, please visit [here](#).

**October 19, 2018** – Innovate New Albany will be hosting **Virtual Reality: How It Can Dramatically Improve Learning** in New Albany. As part of the *Tiger Talk Series*, this FREE workshop will discuss how this technology impacts learning and how a business can use it as an early advantage. To register, please visit [here](#).

**October 20, 2018** – The SBDC at The Entrepreneurs Center (TEC) will be hosting a **New Business Information Session** in Dayton. This FREE seminar will provide an overview of issues related to starting and operating a business such as business and financial planning, market demand and financing. To register, please visit [here](#).

**October 23, 2018** – JASGC will be hosting **Japan-US Trade & Business in the Trump Era: Finding a New Way Forward** in Cincinnati. This workshop will discuss international trade compliance and NAFTA. To register, please visit [here](#).

**October 23, 2018** – The SBDC at Kent State-Tuscarawas will be hosting **Retirement – What Every Business Owner Needs to Know** in New Philadelphia. This workshop will discuss retirement plan options, Social Security benefits, business valuation, and how to maximize the value of the business. To register, please visit [here](#).

**October 23, 2018** – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in Athens. This class will cover topics such as types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please visit [here](#).

**October 24, 2018** – ORV~WBC will be hosting **Premier Health: Community Focus & Commitment to Supplier Diversity** in Dayton. This workshop will discuss Premier Health's current focus, a recap of the GSH announcement, and a walk through their supplier diversity program. To register, please visit [here](#).

**October 25, 2018** – The SBDC at Columbus State will be hosting a **Small Business Tax Workshop** in Columbus. This event will educate attendees on the federal and state tax rights, as well as requirements and responsibilities. To register, please visit [here](#).

**October 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.

**October 26, 2018** – The Athens Area Chamber of Commerce will be hosting a **Women's Summit** in Athens. This all-day conference has been designed to inspire and empower attendees from all career fields and levels. To register, please visit [here](#).

**October 30-31, 2018** – The Ohio EPA will be hosting the **Compliance Assistance Conference** in Dublin. This conference is targeted to businesses and others who need to know the basics about environmental compliance, as well as advanced topics such as Title V permits and reporting. To learn more and to register, please visit [here](#).

**October 31, 2018** – ABLE/CELA will be hosting **Small Business Frequently Asked [Legal] Questions** in Dayton. This FREE workshop will provide an introduction to financial literacy, the new tax law, and individual tax returns. To register, please visit [here](#).

### **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.

### **USDA, Rural Development, Business & Industry Loan Guarantee Program has funding available for Fiscal Year 2018!**

The USDA, Rural Development, Business & Industry Loan Guarantee Program can provide loan guarantees for the purpose of:

- Acquiring new businesses or expanding existing businesses;



- Purchasing and improving real estate;
- Purchasing machinery & equipment;
- refinancing outstanding debt; and
- providing term working capital.

Projects prioritized by headquarters are those projects intended to further enhance the rural economies by providing well-paying employment, essential community services and long term investments. These priority projects include:

- Broadband; high-speed internet connectivity.
- Commercially available unmanned technologies.
- Food distribution such as grocery stores and food manufacturing along with agritourism and biotechnology.
- Advancement of energy security by boosting production of energy from natural gas, oil, coal and renewables.
- A focus on “made in America” including projects for infrastructure, distribution, and value-chain participants.
- Projects that advance the quality of life. For example modern utilities, medical services, and for the treatment and recovery of opioid addiction.
- Advancement of career training and development.

The loan guarantee can be used to provide better rates and terms to the businesses you serve while reducing lender risk. In addition to reducing risk, the issuance of the loan guarantee can allow for additional fee income through the sale of the guaranteed portion on the secondary market.

Should there be an opportunity to consider financing one of these projects, please keep these programs in mind. There are guarantees of 80% for loans up to \$5,000,000; 70% for loans of \$5,000,000 - \$10,000,000, and 60% on loans over \$10,000,000.

Please contact a staff member listed below to schedule a time to meet to further discuss the program and its advantages.

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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## New Loan Approvals!

County Corp Development's Board has approved a CDBG loan to Professional Counseling Services of Ohio, LLC. The solution-focused therapy service will use the funds to open an office on East Centerville Station Road in Centerville. The business is growing and with the new Centerville office, annual revenues are expected to double. The company's original office is located on James Bohanan Drive in Vandalia.

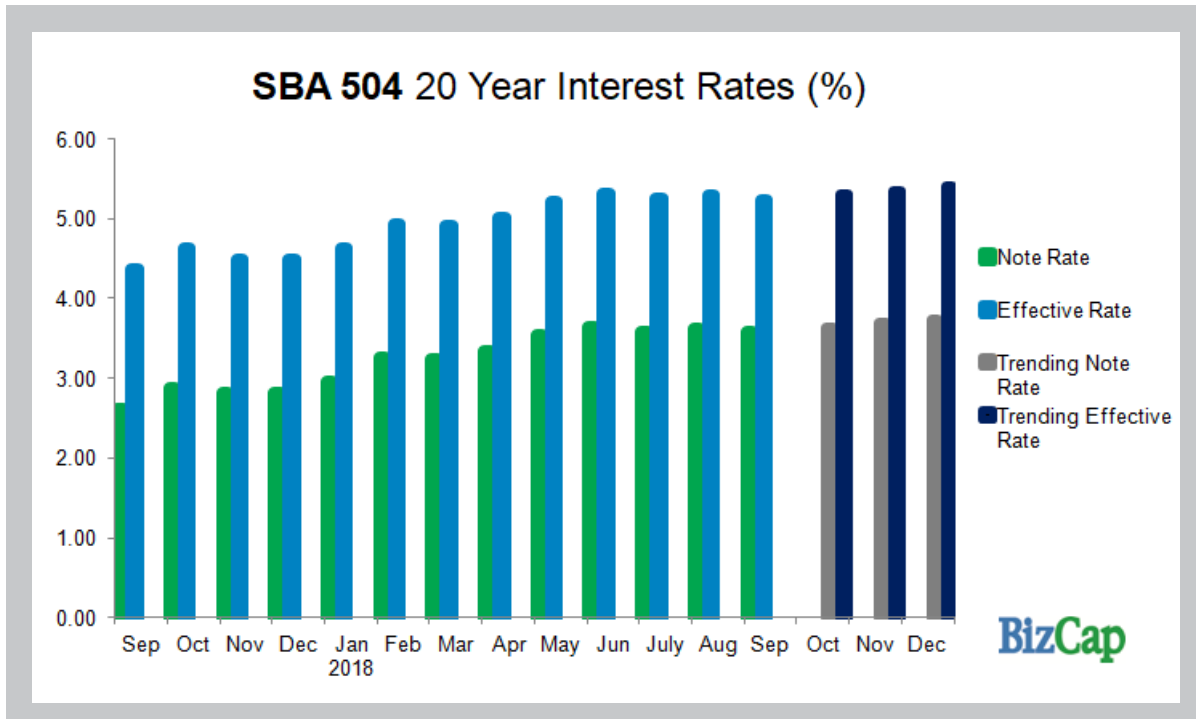
County Corp's Board and Montgomery County have also approved a CDBG loan to Faith Early Learning Center in Miamisburg. The company is buying an existing day care facility located on East Central Ave.

Both Professional Counseling and Faith Early Learning were able to lock in a 3% fixed interest rate on 40% of the project cost for 15 years.

The SBA recently approved an SBA 504 loan for Heads Up Cylinder Heads to fund the construction of a new building on Industrial Court in Lebanon. Heads Up is also growing and has outgrown their current facility in Beavercreek.

## Interest Rate Update

The September 20 year note rate has returned to its July levels of 3.587%. In the short term, we expect only lethargic growth in the note rate.



## SMALL BUSINESS LOANS AND RATES

Did you know that with a BizCap loan, your small business can retain more “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 could be the perfect funding solution for your company’s growth.

10 Year	<b>New Loan</b>	<b>3.257%</b> Note Rate	<b>5.252%</b> Effective Rate	<b>Refinance</b>	<b>3.308%</b> Note Rate	<b>5.360%</b> Effective Rate
	20 Year	<b>New Loan</b>	<b>3.587%</b> Note Rate	<b>5.250%</b> Effective Rate	<b>Refinance</b>	<b>3.587%</b> Note Rate
25 Year		<b>New Loan</b>	<b>3.693%</b> Note Rate	<b>5.290%</b> Effective Rate	<b>Refinance</b>	<b>3.693%</b> Note Rate

## Ohio Regional 166 Loans

Ohio Regional 166 loans are available anywhere in Ohio and have terms of up to 20 years, some even without requiring personal guarantees.

**3.200%**  
Fixed Rate

## CDBG Loans

CDBG loans are available anywhere in Montgomery County, Ohio (excluding the Cities of Dayton and Kettering) 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](#)



See you @444 on Friday, September 28th!

[View this email in your browser](#)

**FOURTH  
FRIDAYS  
@444**

**FRIDAY,  
SEPTEMBER 28  
AT 444 E. SECOND ST.**



Fourth Fridays combine coworking, networking, workshops, and friend-making into one highly impactful day for your business.

For more info, contact Bonnie Kling at [bkling@tecd Dayton.com](mailto:bkling@tecd Dayton.com) or Ian Charles Kirk at [ian.kirk@wbi-icc.com](mailto:ian.kirk@wbi-icc.com).

**RSVP on Facebook**

**SCHEDULE**

**Open Coworking | 7:30a - 5:00p**

**Dayton Tech Guide Early Risers | 7:30a - 9:00a**

Trey Hope | tr3Designs

Michael Hopkins | True Concepts Medical

George Xiao | Microcvd

[More Info](#)

**Open Office Hours | 9:00a - 12:00p**

Kim Woodbury | SBDC

Lance Bradstreet | Bradstreet CPAs

**Nucleus Guest Speaker Series | 11:00a - 12:00p**

How Storytelling Impacts Company Culture | Bridget Flaherty of [Lore](#)

[More Info](#)

**Lunch & Learn | 12:00p - 1:30p**

Leasing Your First Office | Sam Brinker, Attorney at Law

Register for lunch here: [downtowndayton.org/leasing-workshop-sept2018](https://downtowndayton.org/leasing-workshop-sept2018)

**Happy Hour | 4:00p**

**NOTE:** *Attendance at each session is optional. You can work continuously in the coworking areas throughout the day.*



*Start Downtown is a collaborative initiative between numerous volunteers, the Downtown Dayton Partnership, City of Dayton, and the Dayton Development Coalition.*

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# 2018 Workplace Diversity & Inclusion Forum

## Beyond Compliance: Changing The Way We Do Business



The Workplace Diversity & Inclusion Forum is the only regional event focused on BOTH workforce and supplier diversity and inclusion. The event will kick off the application season for the Premier Health Workplace Diversity Award.

### Who Should Attend:

- Small Business Owners
- Minority/Women/Veteran-owned Business Professionals
- CEOs
- HR Professionals
- Procurement/Commodity Professionals
- Diversity & Inclusion Practitioners

### Presenting Sponsor:



**FIFTH THIRD BANK**

Tuesday, October 9, 2018  
7:30 am - 1:30 pm

Sinclair Conference Center  
301 W. Fourth Street, Building 12  
Dayton OH 45402

DACC Chamber Member - \$50  
MBE, WBE, VBE or DBE Cost - \$50  
Non-member Cost - \$75

Register via Events Calendar at  
[DaytonChamber.org](http://DaytonChamber.org)

For questions, contact Jessica Wagner  
[jwagner@dacc.org](mailto:jwagner@dacc.org) or 937.226.8258

### Sponsors:



### Community Partners:



# Agenda

7:30 am - Registration/Light Breakfast

8:00 am - Welcome Comments

8:30 am - Session 1

**Track: Workforce Diversity**

How to Leverage Talent: Successful business leaders will share insights & strategies on investing in the unique talents, strengths & needs of their employees for a competitive advantage.

**Track: Supplier Inclusion**

Join a conversation with local buying organizations leading the charge to engage minority-, women- and local-owned contractors and vendors. Supplier Inclusion efforts can vary from healthcare, educational and government sectors. Through this panel discussion, you will understand how supplier inclusion programs can differ yet promote a common aspirational goal.

10:15 am - Session 2

**Changing Practices in Workplace Diversity:** Workplace diversity and inclusion has moved from a line in an HR manual to being central to how businesses operate on a daily basis.

**Beyond Compliance -** Learn how three financial institutions are leveraging their supplier diversity efforts to drive economic development, create jobs and build stronger communities and why their inclusion strategies are essential to how they do business.

11:45 am - Buffet lunch

12:20 pm - Keynote Introduction

12:30 pm - Keynote Address: Brian Lamb, Executive VP, Head of Wealth & Asset Management, Fifth Third Bank

1:15 pm - Closing Comments



## Keynote Speaker

Brian Lamb is executive vice president and head of wealth and asset management for Fifth Third Bank. In this role, he is responsible for line-of-business oversight of wealth management. Brian previously served as chief corporate responsibility and reputation officer, overseeing the comprehensive strategic framework of the Bank's civic commitments and reputation management, including the execution of the Bank's five-year, \$30 billion Community Commitment.





# The Ohio Defense Forum 2018

**October 16-17, 2018**

The Ohio State University

*With Special Guest Congressman Michael Turner*

**2018 Theme: Ohio's Defense Ecosystem**

**"Connecting Ohio's Defense Installations, Communities and Industries"**

## **Let Your Voice Be Heard: The new Ohio Defense Working Groups**

For the first time, attendees at The Ohio Defense Forum will have the opportunity to let their voices and ideas be heard through the new Ohio Defense Working Group sessions. Participants will self-identify to attend the themed group of their choice, brainstorm, discuss issues, and if desired, identify actions and form a working group to move ahead throughout the year. Leaders will be by the group upon meeting. Each group will have a professional facilitator who will guide the session and report back to the general session at the end of Day 2. The group themes are: Technology/R&D; Workforce; and Installation Support.

## **2018 Agenda Now Online!**

**View the Agenda**

# Registration is Open!

**Attendee  
Registration**

**Military / Civil Service,  
Elected Official Staff**

Regular Fee (Now thru September 30)  
Attendee Registration Fee: \$150  
(Save \$25 off Last Minute Fee - \$175 After Oct. 1)

Military and Civil Service Employees  
and Elected Official Staff  
Fee: \$30 Refreshment Fee/Day

## Join Our Sponsors

Sponsorships are available for any budget - for more details, review the [Sponsorships page](#).





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You are receiving this communication as a community partner of the Dayton Development Coalition. Thank you for your continued support!  
UTC, 1270 N. Fairfield Rd., Dayton, Ohio 45432





ENVIRONMENTAL SERVICES

## ENVIRONMENTAL SERVICES

Montgomery County Solid Waste District  
2550 Sandridge Drive  
Moraine, OH 45439  
[www.mcswd.org](http://www.mcswd.org)

### COUNTY COMMISSIONERS

Judy Dodge  
Dan Foley  
Deborah A. Lieberman

### COUNTY ADMINISTRATOR

Michael B. Colbert

### DIRECTOR

Patrick Turnbull, P.E.

## MEDIA RELEASE

### Grant Program Encourages Use of Recycled Products

Grant funds of \$50,000 available to local schools and non-profits



Montgomery County  
Solid Waste District

Dayton, Ohio (September 11, 2018) – In 2018, the Montgomery County Solid Waste District will offer \$50,000 in grant funding to promote the purchase of recycled-content products and to increase participation in the district’s community and education programs.

Buy Recycled Grants are available on a competitive basis to all Montgomery County schools and 501(c)3 designated non-profit agencies. Funding may be used to purchase and promote any type of recycled content material, such as paper, plastic, steel, aluminum, tires and glass.

“The Buy Recycled Grant program enables local schools and non-profit agencies to invest in recycling and recycled-content products, which cuts down our community’s reliance on landfills,” said Debbie Lieberman, president of the Montgomery County Board of County Commissioners. “We encourage and support green business practices, which make our community more attractive and sustainable for citizens and business leaders.”

The district is now accepting applications for the 2018 Buy Recycled Grant Program. **The deadline to apply is Nov. 9, 2018.** Awards will be announced in mid-December and funds will be available after Jan. 1, 2019.

For an application, visit our website at [www.mcswd.org](http://www.mcswd.org). For additional information, contact Jaime Shepherd at (937) 781-3062, between the hours of 8:00 a.m. and 4:00 p.m., Monday through Friday.

### About the Montgomery County Solid Waste District

The Montgomery County Solid Waste District is an innovative collaboration between all of the jurisdictions in Montgomery County, who came together to manage solid waste and recycling

--MORE--

#### Media Contact:

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937-781-2532 or [wootenb@mcoho.org](mailto:wootenb@mcoho.org)

#### Program Contact:

Jaime Shepherd– Business Program Specialist, Montgomery County Environmental Services  
(937) 781-3062 or [shepherdj@mcoho.org](mailto:shepherdj@mcoho.org)



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Joseph P. Tuss

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for their citizens in a responsible and environmentally-sound manner. The District members include: Butler Township, City of Brookville, City of Centerville, City of Clayton, City of Dayton, City of Englewood, City of Huber Heights, City of Kettering, City of Miamisburg, City of Moraine, City of Oakwood, City of Riverside, City of Trotwood, City of Union, City of Vandalia, City of West Carrollton, Clay Township, German Township, Harrison Township, Jackson Township, Jefferson Township, Miami Township, Perry Township, Village of Farmersville, Village of Germantown, Village of New Lebanon, Village of Phillipsburg and Washington Township.

### **About Montgomery County Environmental Services**

Montgomery County Department of Environmental Services provides trash disposal, recycling, drinking water distribution, and wastewater treatment to the citizens of Montgomery County. The department also offers educational outreach to local schools, communities, and businesses that want to learn more about conservation and sustainability in the Miami Valley region.

# # #

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