



Workplace Diversity and Inclusion Forum

Moving from Policy to Practice

The Dayton Area Chamber of Commerce and the Minority Business Partnership along with key partners, Premier Health and NCCJ Dayton, are thrilled to announce the first forum focused on BOTH workforce and supplier diversity and inclusion for the Dayton region. Please join us for the inaugural event which will kick off the application season for the Premier Health Workplace Diversity Award and provide in-depth training and opportunities to move your organization's diversity and inclusions goals from policy to practice.

Who Should Attend:

HR Professionals • Procurement/Commodity Professionals
Diversity & Inclusion Practitioners • Minority/Women/Veteran-owned Businesses

Wednesday, October 18, 2017
8:00 am - 1:30 pm

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

Chamber Member - \$50
MBE, WBE, VBE or DBE Cost - \$50
Future Member Cost - \$75

Register via Event Calendar at
daytonchamber.org

For questions, contact Jessica Wagner
jwagner@dacc.org or 937.226.8258

Sponsored by:



Community Partners:



Agenda

8:00 am - Registration and Continental Breakfast

8:30 am - Welcome Comments

Track: Workforce Diversity & Inclusion **Track: Supplier Diversity & Inclusion**

9:00 am - Session 1 The New Normal: Inclusive Leadership for Today's Workplace Goods & Services Industry Trends: Healthcare • Education Finance • Utilities

10:30 am - Session 2 Best Practices from Previous Workplace Diversity Award Winners:

- Premier Health
- Dayton Contemporary Dance Company
- PNC Bank
- Synchrony Financial

 Trends in the Construction Industry:

- Messer Construction
- Ferguson Construction
- Vectren
- Wise Construction

11:45 am - Buffet lunch

12:15 pm - Opening of Premier Health Workplace Diversity Award Application

12:30 pm - Keynote Address: Mel Jones, National Director of Diversity & Inclusion at Skanska USA

1:30 pm - Closing Remarks



Keynote Speaker

Mel Jones, National Director, Diversity & Inclusion, Skanska USA is a Diversity & Inclusion authority with one of the most financially sound construction and development companies in the country with expertise in construction, civil infrastructure, public-private partnerships and commercial development initiatives in select U.S. markets. Mel serves as the National Director of Diversity & Inclusion for Skanska USA Building Inc. He is responsible for Skanska's D&I efforts, which focus on recruiting a large and diverse pool of talent, creating an inclusive workplace culture, and developing a diverse pool of talent -- both internally for the company and externally through company partnerships.



Join the U.S. Commercial Service for a FREE Webinar on the 2018 Aerospace & Defense Supplier Summit (A&DSS)

Register Now

What is the Aerospace & Defense Supplier Summit?

A&DSS is an opportunity for leaders in the aerospace industry to meet with potential industry partners. A&DSS is a matchmaking program strictly reserved for professionals from the global civil and defense aviation industry. This is an opportunity for Boeing, US and international OEMs to connect with sub-suppliers showing capabilities and services that cover the entire spectrum of the aerospace and defense supply chain. This event is being supported by Boeing and the State of Washington.

Webinar Details:

Sign up for the free webinar to learn more about how A&DSS will benefit your company and to speak directly with the summit organizers, BCI Aerospace. On this webinar, you will hear from

- Boeing Commercial Airplanes – Supplier Development Strategy
- Alain Ngoie, BCI Aerospace
- US. Commercial Service Aerospace Team

Register here!

<https://emenuapps.ita.doc.gov/ePublic/event/editWebReg.do?SmartCode=8Q9H>

Highlights of the Aerospace & Defense Supplier Summit:

- Boeing presentations featuring speakers from Boeing Commercial, Boeing Defense, Boeing SSG and Boeing strategic Tier 1 partners
- Two days of pre-arranged one-on-one meetings with companies throughout the supply chain
- Workshops on aerospace and defense technologies and products
- Aerospace facilities tour
- 30 countries to be represented
- 150-200 buyers anticipated to attend
- For more information on A&DSS, visit <http://www.bciaerospace.com/seattle/index.php>

Event Date

October 18, 2017 |
11:00am Eastern

Location

Webinar

Cost

FREE, but pre-registration is required.

For More Information

Questions? Please contact Melissa Grosso at 860-638-6955 or Melissa.Grosso@trade.gov or Paul Matino at 410-962-4581 or Paul.Matino@trade.gov.



**U.S.
COMMERCIAL
SERVICE**

United States of America
Department of Commerce

The U.S. Commercial Service is the trade promotion arm of the U.S. Department of Commerce's International Trade Administration. U.S. Commercial Service trade professionals in over 100 U.S. cities and in more than 75 markets help U.S. companies get started in exporting or increase sales to global markets.

STAY CONNECTED:



If you are ready to begin exporting or expand to additional global markets, please contact your nearest [U.S. Commercial Service office](#) or access exporting resources [here](#).

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You are welcome to contact us at publicaffairs@trade.gov

Hello all,

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

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.

October 12, 2017 – The SBDC at Columbus State will be hosting **Take Your Invention to Market** in Dublin. This FREE workshop will discuss patenting and licensing, selecting manufacturers, developing a strategy, finding the best markets, presenting your invention to companies, and negotiating the best deal. To register, please visit [here](#).

October 12, 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.

October 13, 2017 – Premier Health will be hosting the **2nd Annual Premier Health Supplier Diversity Forum** in Dayton. This FREE event will allow attendees to meet with decision makers from Premier, network with other diverse suppliers and meet larger suppliers to Premier. To register, please visit [here](#).

October 13, 2017 – Revolution LLC will be hosting **Rise of the Rest** in Columbus. This FREE event will celebrate and spotlight the startup ecosystem in Columbus. Featured activities include a fireside chat and a pitch competition for \$100,000! To learn more and to register, please visit [here](#).

October 13, 2017 – Innovate New Albany will be hosting **Augmented and Virtual Reality as a Competitive Advantage** in New Albany. As part of the *Tiger Talk Series*, this FREE workshop will explain augmented, mixed and virtual reality in easy-to-understand terms, how these technologies can be used, and how they are already in use by some enterprises. To register, please visit [here](#).

October 13, 2017 – The Northern Kentucky Chamber of Commerce will be hosting **Business Succession Planning** in Ft. Mitchell, KY. This workshop will discuss favorable tax laws, interest rates, life insurance costs, and economic outlook. To register, please visit [here](#).

October 13-14, 2017 – The Ohio Black Entrepreneurs Network will be hosting **Black Expo America** in Columbus. This premier event will exhibit businesses showcasing their products and services, as well as programs such as business seminars, community forum, networking, and more! To register, please visit [here](#).

October 13-15, 2017 – Techstars will be hosting **Startup Weekend** in Athens. This FREE, three-day celebration of the community builds momentum and opportunity around entrepreneurship. Events include panel discussions, workshops, and networking. To learn more and to register, please visit [here](#).

October 14, 2017 – Cincinnati SCORE will be hosting **Small Business Dream to Reality** in Cincinnati. This workshop will cover a variety of topics including myths and realities of small business ownership, critical success factors, owner characteristics and duties, structure, business plans, capital, and more! To register, please visit [here](#).

October 17, 2017 – The SBDC at Columbus State will be hosting an **MBE and EDGE Certification Workshop** in Columbus. This FREE workshop will provide an opportunity for business owners to complete their online application for the certifying agencies and received assistance in answering questions throughout. To learn more about what to bring and to register, please visit [here](#).

October 17-18, 2017 – The Greentree Group, UDRI, and Ohio State University will be hosting the **Ohio Defense Forum** in Columbus. This forum will highlight the Ohio National Guard, as well as discuss the Ohio Defense Investment, Understanding and Increasing Military Value, Exploring Defense Industry Adjustment, and more! To register, please visit [here](#).

October 18, 2017 – The Dayton Area Chamber of Commerce and the Minority Business Partnership will be hosting **Workplace Diversity and Inclusion Forum** in Dayton. This event will provide in-depth training and opportunities to move an organization's diversity and inclusion goals from policy to practice. To register, please visit [here](#).

October 18, 2017 – The Columbus Council on World Affairs will be hosting **North Korea, Russia, and the Future of U.S. National Security** in Columbus. This event will discuss the most pressing threats to U.S. national security, as well as possible scenarios for a changed world order. To register, please visit [here](#).

October 18, 2017 – The SBDC at SBDC, Inc. will be hosting **Data Driven Decision Making for the Small Business Owner** in Springfield. This FREE workshop will educate attendees on how to conduct market research on the industry, competitors, and customer base, as well as how to implement an evidence-based strategic planning process. To register, please visit [here](#).

October 19, 2017 – The U.S. Small Business Administration (SBA) will be hosting a **Beginner's Guide to SBA Resources** in Cincinnati. This FREE workshop will educate attendees about the resources available through the SBA that help start, grow and finance small businesses. To register, please visit [here](#).

October 19, 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.

October 19, 2017 – The Cincinnati Metropolitan Housing Authority will be hosting a **Building for the Future Workshop** in Cincinnati. This main objective of this workshop is to provide a pathway for small and diverse businesses to engage with HUD's construction project known as Rental Assistance Demonstration (RAD). To register, please visit [here](#).

October 19, 2017 – Columbus SCORE will be hosting **How to Launch New Products and Services** in Grove City. This seminar will educate attendees on how to develop a product road map, how to bring new products to current customers, and how to build an innovative culture. To register, please visit [here](#).

October 19, 2017 – The SBDC at Ohio University will be hosting **Brand Yourself with 6-Word Taglines** in Athens. As part of their *Lunch & Learn* series, this FREE workshop will provide attendees an opportunity to learn more about branding and how to create a great tagline. To register, please visit [here](https://events.r20.constantcontact.com/register/eventReg?oeidk=a07een704e8fdc49fc1&oseq=&c=&ch=)<https://events.r20.constantcontact.com/register/eventReg?oeidk=a07een704e8fdc49fc1&oseq=&c=&ch=>.

October 21, 2017 – Cincinnati SCORE will be hosting a **Marketing Workshop – A Plan for Success** in Cincinnati. This workshop will educate attendees on the marketing planning process to define the market and competitors, identify market niche and target customers, and develop a compelling marketing plan. To register, please visit [here](#).

October 24, 2017 – The SBA and the Better Business Bureau will be hosting **Cyber Security Awareness** in Columbus. This FREE workshop will educate attendees about the current online threats and to establish a proactive, 5 step plan to better business cybersecurity. To register, please visit [here](#).

October 24, 2017 – The Ohio-Israel Agricultural Initiative will be hosting **Kosher Certification and Marketing** in Columbus. This seminar will educate attendees on how kosher certification can impact a company, how to market certified kosher products, and provide an opportunity to network with other attendees. To be notified when registration opens, please contact [Sarah Horowitz](#).

October 24-26, 2017 – Xavier Health will be hosting the **Cybersecurity Summit** in Cincinnati. This event will offer attendees two days of robust and collaborative discussion with Food and Drug Administration (FDA) officials and industry experts. To learn more and to register, please visit [here](#).

October 24-26, 2017 – DaytonDefense will be hosting the **Air Vehicle Technology Symposium (AVTech)** in Dayton. This biennial forum will present and discuss the latest air technology advancements and challenges and will bring together engineers, scientists, leaders, and operational personnel from throughout the air vehicle community. To register, please visit [here](#).

October 25, 2017 – The SBDC at Ohio University will be hosting **Social Media & Web Design** in Lancaster. This FREE workshop will educate attendees on how to successfully market via the internet, which platform is the best fit, and what to consider when creating a web page. To register, please visit [here](#).

October 25, 2017 – ORV~WBC will be hosting the **WBE Forum Monthly Luncheon** in Dayton. This month's topic will discuss the valuable principles of disaster preparedness when defending against forces of nature or cybercriminal forces. To register, please visit [here](#).

October 26, 2017 – The U.S. Small Business Administration (SBA) will be hosting **So You Want to Sell to the U.S. Federal Government** in Cincinnati. This FREE workshop is designed to help small businesses understand how the government buys goods and services. To register, please visit [here](#).

October 26, 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.

October 26, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **How to Get the Money That's Owed You** in Cincinnati. This FREE workshop will educate attendees on what to look for when hiring a collection attorney or agency, the roles of technology and data security in consumer debt collection, and more! To register, please visit [here](#).

October 26, 2017 – The Dayton Business Journal will be hosting an **Aerospace & Defense Forum** in Dayton. This forum brings the leaders of the defense and business communities together to discuss the current and future issues surrounding the economic impact that defense has on the region's business landscape. To register, please visit [here](#).

October 26, 2017 – ECDI will be hosting an **Information Session** in Columbus. This workshop will inform prospective ECDI clients about programs to develop, fund, and launch a business. In addition, it will also explain the ECDI program requirements, follow-ups, and procedures. To register, please visit [here](https://www.ecdi.org/events/columbus/930/)<https://www.ecdi.org/events/columbus/930/>.

October 26, 2017 – FASTLANE will be hosting **Increase Revenue with Safety** in Dayton. As part of the FAST Talk series, this workshop will discuss how to monetize your safety program, how to calculate the true cost of bad safety, and more! To register, please visit [here](#).

October 27, 2017 – Columbus 2020, Ohio State University, and the Ohio SBDC Export Assistance Network at Columbus State will be hosting the **2017 Global Summit** in Columbus. This premier event will allow attendees to engage with other business leaders and experts to explore key topics ranging from workforce skills, talent planning, and more! To register, please visit [here](#).

October 27, 2017 – Creo Consulting will be hosting a **Human Resource Seminar** in Cincinnati. This FREE seminar will consist of two parts: “Raises, Salary Market, Incentive” and “Pay-for-Performance: Aligning Company and Market Value”. To register, please visit [here](#).

October 28, 2017 – The Wright State U.S. Patent and Trademark Resource Center will be hosting **Patent Basics** in Dayton. This FREE workshop is designed for the beginning inventor/entrepreneur and will offer basic intellectual property information and search techniques for using the U.S. Patent and Trademark Office (USPTO) web site and databases. To register, please visit [here](#).

October 31, 2017 – The SBDC at the Greater Cincinnati Urban League will be hosting **Digital Marketing/Social Media Strategies** in Cincinnati. This FREE workshop will educate attendees how to elevate their marketing, branding, and social media management efforts in order to expand the client base and increase revenue. To register, please visit [here](#).

October 31, 2017 – Kegler Brown will be hosting **Unique Legal Issues Facing the Restaurant Industry** in Columbus. This FREE workshop will discuss issues that can significantly impact owning and managing a growing restaurant, such as employment, real estate, and intellectual property. To register, please contact [Korri Titus](#) at 614-255-5515.

November 1, 2017 – The SBDC at Wright State and Air Force Materiel Command (AFMC) will be hosting **AFMC Small Business Outreach** in Dayton. This event will provide attendees an opportunity to learn more about the strategies the Air Force is using to manage resources and solve complex problems. To learn more and to register, please visit [here](#).

November 1, 2017 – 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 demonstrate several resources to identify potential customers, consumer demographics, market information, mine business publications, and more! To register, please visit [here](#).

November 1, 8, 15, & 29, 2017 – Innovate New Albany and the SBDC at Columbus State will be hosting **Market Your Way to Success** in New Albany. This FREE four week course will educate attendees on a variety of aspects of marketing, such as identifying the target market, developing marketing strategies, marketing presentations, and more! To register, please visit [here](#).

November 2, 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.

November 2, 2017 – The SBDC at Columbus State will be hosting **Social Media Strategy for Small Business** in Columbus. This FREE workshop will provide a foundation of social media knowledge to help build a better online marketing strategy and tactics to promote, create awareness and grow business. To register, please visit [here](#).

November 2, 2017 – The Dayton Chapter of the American Advertising Federation will be hosting **State of Youth Culture and Its Impact on Brands** in Dayton. This workshop will explore the themes of youth culture and insights in understanding the Gen-Z decision-making process. To register, please visit [here](#).

November 3, 2017 – The Dayton Area Chamber of Commerce will be hosting **Insights for Women in Business** in Miamisburg. The topic for this FREE workshop is *Buying a Business – The Good, the Bad, and the Risky* and will educate attendees on the process of buying a business and the importance of becoming WBE-certified. To register, please visit [here](#).

November 3, 2017 – The SBDC at Kent State-Tuscarawas will be hosting **Business Tax Requirements** in New Philadelphia. This workshop will educate attendees on tax rights and responsibilities of new or prospective businesses and self-employed people. To register, please visit [here](#).

November 6, 2017 – 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 contact thirdperk@outlook.com.

November 7, 2017 – The SBDC at Columbus State will be hosting the **Basis of A Successful Enterprise (B.A.S.E.)** in Columbus. This FREE two day workshop will help attendees discover what it takes to build a business that will allow them to live, thrive, and become a successful entrepreneur. To register, please visit [here](#).

November 7, 2017 – ORV-WBC will be hosting the **WBE & MBE Matchmaker** in Cincinnati. This event will provide attendees with opportunities to network with other MBEs and WBEs, share what they have to offer, and more! To register, please visit [here](#).

November 7, 2017 – The Defense Logistics Agency (DLA) will be hosting a **DLA Training, Knowledge, and Opportunities Seminar** in Columbus. This FREE event will educate attendees on how to find open solicitations, how to submit a quote through DIBBS, how to use WAWF to get paid, and much more! To learn more and to register, please visit [here](#).

November 7-8, 2017 – The Dayton Development Coalition and SOCHE will be hosting the **National Initiative for Cybersecurity Education (NICE) Conference and Expo** in Dayton. This event addresses the cybersecurity education, training, and workforce needs of the nation. To learn more and register, please visit [here](#).

November 9, 2017 – Toyota will be hosting the **28th Toyota Opportunity Exchange** in Detroit, MI. This event will provide attendees the opportunity to learn about how Toyota ensures a diverse supplier base and the opportunities available to Tier I and Tier II suppliers. To register, please visit [here](#).

November 9, 2017 – The SBDC at Columbus State will be hosting **Building Your Message for Business Success** in Columbus. This FREE workshop will educate attendees on how to create a message that articulates who the best customers are, what they want, and how to persuade them to purchase. To register, please visit [here](#).

November 9, 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.

November 9, 16, & 30, 2017 – The SBDC at Columbus State will be hosting **Successful Selling for the Small Business Owner** in New Albany. This FREE series will lead attendees through the development of a simplified business strategy to help build long-term relationships and generate increased revenue. To register, please visit [here](#).

November 14, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **DIY Marketing: Build Your Website** in Cincinnati. This workshop will walk attendees step-by-step through the process of getting a website up and running. To learn more and to register, please visit [here](#).

November 15, 2017 – Technology First will be hosting the **2017 Taste of IT Conference** in Dayton. This conference will cover a variety of topics including immersive computing, cloud v. on premise, ransomware strategies, cybersecurity, and more! To register, please visit [here](#).

November 15, 2017 – Columbus SCORE will be hosting **Learn How the Library is Your Premier Source for Business Information** in Columbus. This workshop will educate attendees on accessing free business data, understanding the industry and competition, identifying target customers for growth, and reviewing sample business plans. To register, please visit [here](#).

November 15, 2017 – DaytonDefense will be hosting a **Lunch and Learn** in Dayton. This installment will feature Col. Karl Schloer, AFLCMC Senior Material Leader, SOF/R & Battlefield Airmen Program. To register, please visit [here](#).

November 15, 2017 – 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 the various resources available, the steps to start a business, and more! To register, please visit [here](#).

November 16, 2017 – The African-American Chamber along with multiple state and federal partners will be hosting **Growing Your Business by Exporting** in Cincinnati. This event will cover a variety of topics including export readiness & planning, market overviews, export compliance, export finance, and more! To register, please visit [here](#).

November 16, 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.

November 28, 2017 – The SBDC at The Entrepreneurs Center will be hosting **Google My Business** in Dayton. This FREE workshop will educate attendees on a free and easy-to-use tool for businesses to manage their online presence across Google. To register, please visit [here](#).

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 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.

For additional assistance, contact Shannon Vanderpool at (614) 644-8560 or 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:

1st Friday – Springboro and Preble County

2nd Friday – Centerville and Springfield

3rd Friday – North Dayton and West Chester

4th 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	Christie.Hooks@oh.usda.gov	614-255-2397
Cindy Musshel	Cindy.Musshel@oh.usda.gov	614-255-2427
Debbie Rausch	Deborah.Rausch@oh.usda.gov	614-255-2425
Jennifer Brown	Jennifer.Brown@oh.usda.gov	614-255-2423
Randy Monhemius	Randy.Monhemius@oh.usda.gov	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](#).

Alexander Kohls
U.S. Small Business Administration (SBA)
Dayton Senior Area Manager
District International Trade Officer
200 West 2nd Street
Office 400
Dayton, OH 45402
Alexander.Kohls@sba.gov
614-633-6372



THE NUMBERS LOOK GOOD WITH A BIZCAP LOAN!

Two local businesses ran the numbers and decided to take advantage of small business loans from BizCap.

Westwood Fabrication and Sheet Metal Inc., in Dayton, is growing. They recently purchased a larger commercial building to better handle their growth. They utilized the Ohio Regional 166 loan program which gave them a below market fixed interest rate for fifteen years, resulting in lower monthly payments.

Arcanum Ohio's Picnic's Pizza and Grille, Inc. recently went through a change in ownership. The new owners took advantage of an SBA 504 loan to finance the purchase of the building. By utilizing the 504 loan program they were able to lock in a fixed interest rate on 40% of the purchase price for twenty years, resulting in... you guessed it, lower monthly payments.

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 are available anywhere in Ohio & in Jay, Randolph, Wayne, Union, Fayette, and Franklin counties in Indiana.

10 Year	Loan	Refinance
	2.056% 4.152% Note Rate APR	2.056% 4.202% Note Rate APR
20 Year	Loan	Refinance
	2.898% 4.635% Note Rate APR	2.898% 4.676% Note Rate APR

Ohio Regional 166 Loans

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

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.

2.833%
Fixed Rate

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

BizCap

[BizCap](#)

937.225.6328

Bizcap is a program of [CountyCorp](#)