

Resource Partner Coworking Event

July 20, 2017 8:30am-2:30pm



**Montgomery County
Business Solutions Center
1435 Cincinnati Street | Suite 300 | Dayton**



Next week's **BusinessFirst!** event will be a co-working event for Resource Partners and Jurisdictions on July 20, 2017 at the Business Solutions Center (BSC).

Co-working events are a great way to create new connections and find unique approaches to solve problems faced by businesses in the Greater Dayton Region. Bring your laptop, a project you're doing, and get working!

The BSC is your office for the whole day or just for a few hours. We have a quiet room if you want to focus more and tables that are shareable. There will also be a couple private offices if you want to have a one-on-one conversation.

Bounce ideas off of people. Have a conversation with that person you keep meaning to call. Meet new resource partners. Get away from your own office and focus on a special project. There is a lot that can happen in a few hours!

We will have our regular BF! meeting at 9:30, but you can come earlier and grab some donuts or coffee. We are also providing lunch (including a top-secret speaker!) for those of you who can attend.

Please RSVP for the BusinessFirst! Coworking Event by **Tuesday, July 18, 2017** so that we can order food. Send your name, organization or business name to SwartzA@mcohoio.org.

AGENDA FOR THE DAY:

8:30am
Open Office Time and Donuts

9:30am-10:30am
BF! Outreach Specialist Meeting

10:30am-12:00pm
Open Office Time

12:00pm
Lunch Speaker (TBD)

1:00pm-2:30pm
Open Office Time

“Israel as a Market”

Hear from and Speak with Leaders of the

FEDERATION OF ISRAELI CHAMBERS OF COMMERCE

Uriel Lynn, FICC President

Dan Carmely, FICC CEO

Friday, July 21, 2017 - 7:30 AM - 10:30 AM

Roundtable Discussion – 9:30

Business Solutions Center, 1435 Cincinnati Street, Dayton

The Federation of Israeli Chambers of Commerce is Israel’s largest & oldest business organization and promotes business development & collaboration opportunities in Israel.

Join us as we Learn about:

- ***Israel as an Export Market***
- ***International Sales***
- ***How to find Buyers, Distributors and Customers***
- ***Israel’s Growing Business Sectors***
- ***Business Opportunities for Dayton Region Companies***

No Charge ■ **Continental Breakfast** ■ **Free Parking**

Register online at: <http://www.daytonchamber.org/index.cfm/?LinkServID=5E49AD54-E354-8889-6711D26D5E87BEDD&eventID=2602>

More information: fanninp@mcoho.org, 937-225-6140



Dayton Region Israel Trade Alliance



Preble County Manufacturing Boot Camp Program

Sinclair College has partnered with Preble County manufacturers and the Miami Valley Career Technology Center to provide this training opportunity for those interested in taking a first step toward a rewarding and well-paying career or incumbent workers looking to build upon existing skills.

The Boot Camp is split into two components:

More Information

When

1. Job Readiness Skills Learning Outcomes
Content developed and delivered based on

input from Preble County manufacturers. This component of the Boot Camp is offered in five, 4-hour sessions for a total of 20 hours.

2. Manufacturing Skills Learning Outcomes

Content delivered by MVCTC utilizing the Manufacturing Skills Standards Council's Safety & Quality modules. This component of the Boot Camp is offered in 10, 4-hour sessions for a total of 40 hours.

[Click Here to Register](#)

Includes one assessment per participant per module at the MVCTC Testing Center in Clayton. Participants successfully passing the assessments will earn the nationally recognized MSSC credential(s).

July 31-Aug. 18 (3 weeks)
Mon-Fri, 8 a.m.–noon

Where

Preble County Learning
Center
450 E. Washington Jackson
Rd Eaton, OH 45320

Cost

\$1,250 per person



This training is approved for 0.4 CEUs per module during the Job Readiness Skills portion.



Sinclair Workforce Development, with generous support from Fastlane, is pleased to provide this training. For more information, visit fastlane-mep.org/

Connect with us





LIFE CYCLE INDUSTRY DAYS

13-15 SEPTEMBER 2017

UNIVERSITY OF DAYTON RIVER CAMPUS - DAYTON, OHIO

Seats are Filling-Up Fast...



Don't Delay,
REGISTER ONLINE TODAY!

Our goals for this year's Life Cycle Industry Days are to continue existing and forge new relationships between government and industry senior leaders and their multifunctional teams; provide a forum to discuss short and long-term requirements; and provide an opportunity for large and small business to discuss possible partnerships. We will provide current and projected warfighting requirements,

emerging technologies, and cost saving/innovative initiatives. We continue to work closely with our industry partners to ensure we maximize the return on investment for all who attend.

Based on 2016 feedback from you, we're including an increased focus on panel for a more interactive experience. We're planning panels discussing: Supply Chain Management, PEO/CEO Roundtable, Intelligence, Product Support, Weapon System Cyber Security and Propulsion. We're also adding specific sessions for PEO portfolio reviews. There truly is something for all.

<http://www.wpafb.af.mil/lcid>



You have received this message because you elected to get occasional announcements from the Life Cycle Industry Days committee.
UTC, 1270 N. Fairfield Rd., Dayton, Ohio 45432



Anne O'Donnell Retires

Anne O'Donnell has retired after 14 years with County Corp and BizCap. For many of you, Anne was a valued resource and we know that you join us in wishing Anne the best of luck as she moves on.

Gary Fischer and the BizCap staff will continue to be your experienced advocates for small business loans. If you would like to discuss your small business loan, you can reach Gary at **937.531.7038** or via email at gfischer@countycorp.com.

Is it Time to Lock in Your Rate?

The Federal Reserve has raised rates twice in 2017 and is expected to issue another rate increase before year end. If you are looking to purchase commercial real estate or equipment for your business, County Corp can lock in a long term, fixed interest rate on 40% of the asset cost.

Give us a call today to discuss your transaction and we can determine which loan program is best for you.

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?

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

2.409% | **4.497%**
Note Rate | APR

Refinance

2.409% | **4.547%**
Note Rate | APR

20 Year

Loan

3.030% | **4.766%**
Note Rate | APR

Refinance

3.030% | **4.807%**
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

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.

July 10, 2017 – ACENet and SPICE will be hosting **Social Media Marketing** in New Straitsville. This FREE workshop will educate attendees on how to use Twitter and Instagram basics for business marketing. To register, please call 740-394-2200 or email spiceohio.map@gmail.com.

July 11, 2017 – The Minority Business Assistance Center (MBAC) and Procurement Technical Assistance Center (PTAC) will be hosting **Do Your Homework: Market Research** in Cincinnati. This FREE event will discuss a variety of topics including the difference between registration and certification, agency forecasts, knowing competition, and more! To register, please visit [here](#).

July 11, 2017 – The Women's Business Center at ECDI will be hosting **Marketing Boot Camp** in Columbus. This multiple session, hands-on marketing course is perfect for business owners looking to learn the basics of marketing or who are looking for creative marketing ideas on a limited budget. Classes will be four consecutive Tuesdays from July 11 - August 1. To learn more and to register, please visit [here](#).

July 11, 2017 – Cultivate will be hosting **Click Sand – How The Snake Oil Pitchmen of Online Marketing Suck You In and Ruin Your Business** in Grove City. This FREE workshop will discuss the five ways that online marketing can damage a business, the marketing model that online marketers never talk about, and more! To register, please visit [here](#).

July 11, 2017 – FASTLANE will be hosting **Attract Millennials to Strengthen Your Business** in Dayton. As part of the *Women in Manufacturing Breakfast Series*, this workshop provide a greater understanding of this generation and how they see the world. To register, please visit [here](#).

July 11, 2017 – Porter Wright will be hosting **Data Breach for Health Care Providers** in Columbus. This seminar will cover a variety of topics including technology trends in healthcare, healthcare providers' duty to protect patients' data, the importance of due diligence, completing a risk assessment, and more! To register, please visit [here](#).

July 12, 2017 – Dayton SCORE, the SBDC at The Entrepreneurs Center, and the SBA will be hosting **Elements of Business: Marketing** in Dayton. This FREE session will discuss the methods and venues to market a small business available in today's environment. To register, please visit [here](#).

July 12, 2017 – Columbus SCORE will be hosting **How Creating a Retirement Plan Can Help Your Business Succeed** in Columbus. This workshop will cover a variety of topics including the tax advantages, differences in programs (SEP, SIMPLE, 401k, UNI-K, etc.) and what makes the best sense for a business, and more! To register, please visit [here](#).

July 12, 2017 – Cincinnati SCORE and FranNet will be hosting **Business Ownership Exploration Series: Starting the Search for a Business** in Cincinnati. This workshop will provide attendees a look at franchise ownership, misconceptions about franchising, building equity as a strategy, and how to find the right franchise. To register, please visit [here](#).

July 13, 2017 – The Women's Business Center at ECDI will be hosting **DreamBuilder In-Person Series – Planning Your Dream** in Columbus. This session will educate attendees about the different components of a business plan, and some of the different purposes a business plan can serve. For more information and to register, please visit [here](#).

July 13, 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.

July 13, 2017 – ORV~WBC will be hosting **Financial Strategies to Save You Money** in Cincinnati. This workshop will discuss the Work Opportunity Tax Credit which allows a tax credit of up to 40% of the first \$6,000 in earnings for every qualified employee. To register, please visit [here](#).

July 14, 2017 – Columbus SCORE will be hosting **Know Your Highest Goal: What You Want to Offer the World Through Your Business** in Westerville. This workshop will educate attendees on the importance of defining the highest goal in order to attract better clients, hire great employees, promote an outstanding company culture, and more! To register, please visit [here](#).

July 14, 2017 – The SBDC in Springfield will be hosting **Put Your Website to Work: How to Optimize Your Website for Massive Engagement & Conversion** in Springfield. This FREE workshop will educate attendees on how to analyze a website's performance, how to maximize online product sales, how to rank high with search engines, and more! To register, please visit [here](#).

July 15, 2017 – The Women's Business Center at ECDI will be hosting **Certification 101** in Columbus. This FREE session will discuss various certification programs (MBE, EDGE, WBE, DBE, and LEDE), the certification process, and what documents to submit with your application. To register, please visit [here](#).

July 18, 2017 – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in Athens. This FREE workshop will educate attendees on the types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please call 740-597-1460 or email sbdc@ohio.edu.

July 18-20, 2017 – DaytonDefense will be hosting the **12th Annual Wright Dialogue with Industry** in Dayton. This premier event will offer educational briefings from AFRL Tech Directorates, AFRL Contracting, AFRL Small Business, and NASA, as well as interactive displays for Creating Agility and Speed for Advanced Multi-Domain Operation. To learn more and to register, please visit [here](#).

July 19, 2017 – The Greater Cincinnati Chinese Chamber of Commerce will be hosting **Negotiating Skills – China vs. USA** in Cincinnati. As part of the *Business Networking Breakfast* series, this event will discuss the negotiating skills in each country and how to succeed in both. To register, please visit [here](#).

July 20, 2017 – The U.S. Small Business Administration (SBA) will be hosting the **SBIR Road Tour** in Cleveland. This event will feature individual program managers from 12 participating agencies representing \$2.5 billion in early stage funding. For more information and to register, please visit [here](#).

July 20, 2017 – The Innovation Center at Ohio University will be hosting **Potential Pitfalls in Patents, Trademarks, and Copyrights** in Athens. As part of their monthly *Lunch and Learn Series*, this FREE seminar will discuss protecting an idea and how to avoid negatively impacting it in the future. To register, please email twyman@ohio.edu.

July 20, 2017 – The Yellow Springs Chamber of Commerce will be hosting **Cybersecurity: Protecting Your Business and Personal Information** in Yellow Springs. This workshop will educate attendees on the biggest cybersecurity threats to business, how they impact business, and the proactive measures to limit the threat. To register, please visit [here](#).

July 20, 2017 – Columbus SCORE will be hosting **Making Your Customers Raving Fans – A Step by Step Guide** in Grove City. This workshop will educate attendees on how to implement a 6 step process for developing a strategic relationship with customers. To register, please visit [here](#).

July 20, 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.

July 21, 2017 – The Dayton Region Israel Trade Alliance will be hosting **Exporting to Israel** in Dayton. This FREE workshop will feature speakers from the Federation of Israeli Chambers of Commerce and is designed for businesses who want to learn more about exporting goods and products to Israel. To register, please visit [here](#).

July 22, 2017 – Cincinnati SCORE will be hosting **Small Business Accounting: Remove the Mystery** in Cincinnati. This workshop will cover a variety of topics including reports, balance sheets, budgets, business plan financials, accounting software, bookkeeping tools, and more! To register, please visit [here](#).

July 25, 2017 – FranNet MidAmerica will be hosting **Funding Your Business Start-Up, Business Purchase or Franchise** in Cincinnati. This FREE session will educate attendees on tax deferred and penalty free financing using an IRA or 401(k) account, getting pre-qualified, SBA lending, conventional lending, funding business expansion, and more! To register, please visit [here](#).

July 25, 2017 – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in Pomeroy. This FREE workshop will educate attendees on the types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please call 740-597-1460 or email sbdc@ohio.edu.

July 25-26, 2017 – The SBDC at Ohio University will be hosting **Accounting 101 – Sessions 1&2** in Athens. This FREE seminar will provide the fundamental basics of understanding business accounting structures and reading and understanding business financial statements. To register, please visit [here](#).

July 26, 2017 – ORV~WBC will be hosting **How to Make Your Customer Communications & Advertising Relevant and Impactful** in Dayton. This workshop will discuss the importance of personalized marketing and various approaches that can be taken to make data work for a business. To register, please visit [here](#).

July 27, 2017 – Batelle, the SBA, and the Ohio Development Services Agency will be hosting the **HUBZone Small Business Summit** in Columbus. This FREE session is a one-day education and networking summit for those small business contractors and large business primes interested in selling to the federal government. To learn more and to register, please visit [here](#).

July 27, 2017 – FASTLANE will be hosting **Leverage Google to Boost Business and Recruit New Talent** in Dayton. As part of the *FAST Talk Series*, this workshop will discuss the power of branding, video, website, SEO, and online advertising options for manufacturers. To register, please visit [here](#).

July 27, 2017 – Columbus SCORE will be hosting **What Owning a Business Could Mean to You: Franchising 101** in Columbus. This workshop will educate attendees on the pros and cons of starting a business, misconceptions about franchises, building equity as a strategy, and more! To register, please visit [here](#).

July 27, 2017 – The Dayton Business Journal will be hosting **Improv for Business** in Dayton. This unique workshop will educate attendees to recognize deficiencies in listening, identify how the brain works against listening, and implement new approaches to achieve more complete comprehension. To register, please visit [here](#).

July 27, 2017 – Columbus SCORE and the SBA will be hosting **Designing a Marketing Plan for Growth** in Columbus. As part of the *Elements of Business* series, this FREE workshop will discuss marketing resources, managing a marketing plan, importance of measuring success, and more! To register, please visit [here](#).

July 27, 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.

July 27 & August 3, 2017 – The SBDC at Ohio University will be hosting **Profit Mastery** in St. Clairsville. This FREE two-day class will provide attendees with proven business profitability strategies and business consulting services to support and grow a company's financial and operational strength. To register, please call 740-597-1460 or email sbdc@ohio.edu.

July 28, 2017 – The SBDC at the Urban League of Greater Cincinnati will be hosting **Credit Report/Credit Score** in Cincinnati. This FREE session is designed to help attendees better understand credit reports, how to improve credit scores, and discover techniques to build business credit leverage for growth and sustainability of a small business. To register, please visit [here](#).

July 28, 2017 – Columbus SCORE will be hosting **Increasing Leads Through Digital Marketing** in Columbus. This FREE session will educate attendees on how to leverage digital content across social media and other platforms, elements of a successful lead gen program, and tips for creating an editorial calendar. To register, please visit [here](#).

July 28, 2017 – The SBDC at Warrant County will be hosting **BizDev II: Small Business Intro to Guerilla Marketing** in Lebanon. This FREE workshop will educate attendees on cost effective marketing strategies to grow a brand, increase sales & profits using social media, steps to implement mobile connectivity, and more! To register, please visit [here](#).

July 29, 2017 – Cincinnati SCORE will be hosting **Small Business Dream to Reality – Create the Plan** in Cincinnati. This session serves as a guide to the small business startup in explaining the fundamentals of the business plan with emphasis on the marketing, sales, and finance sections. To register, please visit [here](#).

July 31, 2017 – The SBA will be hosting a **Small Business Mini Expo** in Marietta. This FREE session will educate attendees on the various programs and services available to help small businesses succeed, such as Small Business Development Centers (SBDCs), SCORE, Women Business Centers, and more! To register, please visit [here](#).

July 31, 2017 – The SBA will be hosting a **Small Business Mini Expo** in Cambridge. This FREE session will educate attendees on the various programs and services available to help small businesses succeed, such as Small Business Development Centers (SBDCs), SCORE, Women Business Centers, and more! To register, please visit [here](#).

August 1, 2017 – The SBDC in Springfield will be hosting **Thought Leader: How to Create Content That Positions You as an Expert** in Springfield. This FREE workshop will explore the emerging field of content marketing and how to leverage expertise to increase profits. To register, please visit [here](#).

August 2-3, 2017 – The City of Columbus will be hosting the **Ohio Municipalities Conference 2017** in Columbus. This two-day event will provide tangible tips, resources and business opportunities to start-ups, entrepreneurs, and small business owners across the state. To learn more and to register, please visit [here](#).

August 3, 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.

August 4, 2017 – The Greater Cincinnati Chinese Chamber of Commerce will be hosting the **2017 Asian Small Business Summit** in Cincinnati. This event will provide attendees an opportunity to network with Asian businesses, learn how to grow their business, and get connected to helpful resources and opportunities. To register, please visit [here](#).

August 5, 2017 – Cincinnati SCORE will be hosting **Business Start Up Basics** in Sharonville. This FREE workshop will educate attendees on how to do market research to assess the feasibility of an idea, how to develop a marketing plan, and how to identify sources of funding. To register, please visit [here](#).

August 8, 2017 – The SBDC at Ohio University and the SBA will be hosting **Elements of Business: E-presence Setup and Management and Cyber Security** in Zanesville. This FREE session will discuss the method to set up and manage social media marketing, as well as the responsibility inherent in using social media. To register, please call 740-597-1460 or email sbdc@ohio.edu.

August 9, 2017 – Dayton SCORE, the SBDC at The Entrepreneurs Center, and the SBA will be hosting **Elements of Business: E-presence Setup and Management and Cyber Security** in Dayton. This FREE session will discuss the method to set up and manage social media marketing, as well as the responsibility inherent in using social media. To register, please visit [here](#).

August 10, 2017 – The Ohio Development Services Agency, Ohio State, and Youngstown State will be hosting the **2017 Ohio Export Internship Program Showcase** in Columbus. This event will highlight the accomplishments of the OEIP Class of 2017 and demonstrate the positive impact of partnerships between the State of Ohio, its universities, and private industry. Registration information will be forthcoming.

August 10, 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.

August 10, 2017 – Columbus SCORE, ECDI, the SBA, and the Women's Small Business Accelerator will be hosting **Customer Service vs. Customer Satisfaction** in Westerville. This workshop will feature a panel of successful business owners that will discuss how to deliver five-star customer service for a five-star return in customer satisfaction. To register, please visit [here](#).

August 11, 2017 – The SBDC at Columbus State will be hosting **Successful Selling for the Small Business Owner** in Dublin. This FREE workshop will educate attendees on various techniques and approaches to increase the sales of their business. To register, please visit [here](#).

August 14, 2017 – FASTLANE will be hosting **Lean Six Sigma Green Belt Training** in Dayton. This course will provide attendees with the tools to solve problems and streamline a business, as well as a full Lean Six Sigma Green Belt Certification. To register, please visit [here](#).

August 15, 2017 – The SBDC at Kent State-Tuscarawas will be hosting **Transitioning to ISO 9001:2015** in New Philadelphia. This FREE seminar will provide an overview of the changes required for a successful transition to ISO 9001:2015. To register, please visit [here](#).

August 15, 2017 – The Minority Business Assistance Center (MBAC) and Procurement Technical Assistance Center (PTAC) will be hosting **Understanding the Estimating Process: Submitting Your Bid** in Cincinnati. This FREE

event will discuss a variety of topics including things to consider when bidding a project, estimating process flow steps, and calculating project cost. To register, please visit [here](#).

August 17, 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.

August 17, 2017 – SODEC will be hosting **Why a Balanced World Trade Regulation is Imperative for the Well Being of All** in Cincinnati. This FREE seminar will discuss world trade flows, current trends in WTO and FTA negotiations, and protectionist trade measures. Registration information will be forthcoming.

August 19, 2017 – Cincinnati SCORE will be hosting **Business Start Up Basics** in Harrison. This FREE workshop will educate attendees on how to do market research to assess the feasibility of an idea, how to develop a marketing plan, and how to identify sources of funding. To register, please visit [here](#).

August 24, 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.

August 24, 2017 – The Northern Kentucky International Trade Association (NKITA) will be hosting **Doing Business with Europe Regional Symposium** in Newport, KY. This seminar will discuss what it is like to operate a European company in the US, as well as the challenges, rewards, and surprises of Doing Business in Europe. To register, please visit [here](#).

August 24-25, 2017 – The Xavier Center for Artificial Intelligence will be hosting the **AI Summit 2017** in Cincinnati. This conference will cover a variety of topics including current AI innovation in pharma and device, FDA perspective and strategic priorities for AI use, solution development, implementing AI innovation, and more! To register, please visit [here](#).

August 30, 2017 – The SBDC in Springfield will be hosting **Pass the Torch: A Small Business Owner's Guide to Succession Planning** in Springfield. This FREE workshop will guide attendees through a simple, step-by-step process to transition the day-to-day responsibilities to the person who will eventually take over for you. 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.

International Market Access Grant for Exporters (IMAGE)

The Ohio IMAGE Grant, funded by the State of Ohio and the U.S. Small Business Administration (SBA), is designed to increase exports and create jobs. The IMAGE grant offers financial assistance for small businesses to promote their products and services in international markets. The grant will provide a 50% reimbursement up to \$10,000 per fiscal year for qualifying activities. For more information, please visit https://development.ohio.gov/bs/bs_image.htm.

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 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 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 of 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](#).

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