# PPP Application Deadline Extended to August 8

Last night the Senate voted to extend the application deadline for the PPP loans to August 8. This is great news for small businesses; it gives additional time to evaluate your needs.

Remember there have been some changes to the Program with the June 5th passing of the Paycheck Protection Program Flexibility Act . Here are the highlights of the changes:

- Extends the covered period for forgiveness from 8 weeks after the date of loan disbursement to 24 weeks after the date of disbursement.
    - Borrowers who have already received PPP loans retain the 8 week option.

- Lowers the amount payroll costs required for loan forgiveness from 75% to 60%.

- Provides a safe harbor from reductions in loan forgiveness when business is unable to maintain full-time equivalent employees due to a reduction in business activity when:
    - Business activity has been reduced because of compliance with guidance issued between March 1 and December 31 2020
    - Guidance is related to worker or customer safety requirements relating to COVID-19
    - **AND** guidance has been issued by the Secretary of HHS, the Director of the CDC, or OSHA

- Provides a safe harbor from reductions in loan forgiveness based on reductions in full-time equivalent employees, to provide protections for borrowers that are both unable to:
    - Rehire individuals who were employees of the borrower on February 15, 2020

- **AND** unable to hire similarly qualified employees for unfilled positions by December 31, 2020

- Increases the maturity to 5 years for loans approved on or after June 5, 2020

- Extends the deferral period to the date SBA remits the borrower's loan amount to the lender

## Impact of Diversity

### Workforce Diversity

- Brings variety of perspectives and skills
- Faster problem solving
- Increased creativity
- Improves company reputation
- Reduces employee turnover
- Increases profits

### Supplier Diversity

- Promotes Innovation
- Provides multiple procurement channels
- Drives up competition, drives down prices
- Displays company's committment to community
- Allows access to different networks

### Customer Diversity

- Creates business value and reduces risk
- Creates cash flow security
- Attracts more customers
- Fosters creativity and innovation
- Aids in growth

# Small Business Assistance

Don't forget that SBDC counselors are available and eager to assist your small business navigate the Covid-19 crisis. Some areas we can help are:

**EFFICIENCY**
Can you streamline your processes & save time/money?

**RESTAURANT MGT**
Do you need strategies to increase profits?

**MARKETING PLAN**
Do you need to reach customers in a different way?

**CASH FLOW MGT**
Where can you make improvements in money management?

**WORKFORCE MGT**
Do you need to update policies & procedures?

**CHAIN SUPPLY**
Do you need to find ways around bottlenecks?

**EXPORT HELP**
Can you manage suppliers & quality with travel restrictions?

**ONLINE SALES**
Can you increase revenues by adding eCommerce?

We are:

- Mark Lankford - mlankford@tecdayton.com
- LeKeisha Grant - lgrant@tecdayton.com
- Kathy Markshlek (exports) - kmarshalek@tecdayton.com
- Kim Woodbury - kwoodbury@tecdayton.com
- Cindi Green - cgreen@tecdayton.com

# 937-281-0118

MAKE AN APPOINTMENT

---

# Upcoming Webinars

**QUICKBOOKS ONLINE TRAINING SERIES**
**July 8**
Overview of QuickBooks Online
**REGISTER**

**July 15**
Sales Center in QuickBooks Online
**REGISTER**

**July22**
Vendor Center in QuickBooks Online
**REGISTER**

**July29**
Banking Center in QuickBooks Online

**REGISTER**

--------------------------------------------------------------------------------------------------

**BUSINESS COMMUNICATIONS**
**July 14**
Meaningful Communication Catalysts
**REGISTER**

---

**MVSBDC** | SBDCTEC.COM

# SCORE ///
## FOR THE LIFE OF YOUR BUSINESS

MENTORING WORKS

FIND A SCORE MENTOR

## Small Business Newsletter - August 2020

**Ann Riegle Crichton**
**Chapter Chair**

**The Dayton Chapter of SCORE was founded in 1970 as a nonprofit volunteer organization to assist the Small Business Administration (SBA) in helping grass roots profit and nonprofit**

**SBA Offers More than Paycheck Protection Program (PPP)**

The Small Business Administration has gotten a lot of attention in the news lately, and not all of it is good. I am sure some of you were challenged by the application process and/ or the fine print related to PPP funding support.

But, the SBA offers a lot more than just that one particular program. And on **August 19, SCORE will partner with the BBB/ WiBN and SBA to host a webinar that highlights those services.**

Alex Kohls, SBA's Senior Area Manager will be the presenter of this webinar. Alex will share SBA program highlights and answer questions you may have about PPP.

**You must register for this webinar which will be held via Zoom.**

**REGISTER**

**businesses to start and grow in the Miami Valley area.**

## Nonprofit Series Returns in Fall 2020

### What a year 2020 has been!
Undoubtedly, Coronavirus has us all doing things we've never done before. Due to COVID-19, Dayton SCORE's popular Nonprofit Series scheduled for early 2020 was cancelled.

### However, good news is coming!
More than likely, you and your nonprofit have had to change plans, cancel events, adjust programming, suspend or stop services. At Dayton SCORE, we understand and take your needs and the work you do seriously.

### That's why we want to help.
The 2020 pandemic aka COVID-19 has given you and us a tremendous opportunity to refocus, re-design, and re-evaluate. Plans are underway to conduct the Nonprofit Series covering the following powerful topics in the next few months: Strategic Planning, Board Development, Financial Management, Fundraising, Marketing, and Volunteer Management.

### Here's what will be new coming in late Fall 2020:

- **Log into virtual 45 to 60-minute sessions via Zoom**
- **Bring your own lunch (no complementary buffet lunch this time)**
- **Select additional engaging sessions, as available**

**More information will be sent on the schedule and how to register in the next few weeks.**

## Effectively Dealing with the 2020 Childcare Crisis

**Everyone in the Miami Valley has been impacted by the COVID pandemic, but childcare providers and parents are facing a crisis that will potentially impact all aspects of their lives. Miami County is particularly impacted because of the limited number of licensed childcare programs in the County and its rural nature.**

**Child Care Choices (CCC) is a nonprofit organization that provides training for childcare providers, movement and literacy programing, and childcare referral services in Miami County.** Renee Matsunami is co-director of CCC and participated in the Dayton SCORE webinar on the Impact Planning Method (IPM) to learn how to better deal with the crisis. Renee and her co-director Jenny Fox are working with their SCORE mentor to develop and execute an action plan that will guide them in making changes to their organization to help childcare providers and families manage this crisis.

The program to do this will include:
1. a survey of their stakeholders to identify needs and problems,
2. an advisory committee to develop a high-level strategy, and
3. an action plan developed by the staff using IPM to execute the strategy.

**To contact Child Care Choices email childcarechoices@outlook.com or call 937-667-1799.**

A Dayton SCORE mentor, Art Helmstetter, has done similar projects for nonprofit and for-profit small businesses, and will guide the response team through this process. The initial two steps will be done in 60 days which will be followed by multiple 60 day action cycles made up of 2 week execution "sprints" that will address critical action areas. According to Art "The Impact Method Planning is a results-oriented approach, and which its developer, Sarah Olivieri, has effectively used to improve performance of nonprofit organizations across the United States."

# Plan for Success with a Small Business Plan



Taking the time to plan is crucial, now more than ever, if you're planning to start or pivot your business. Entrepreneurs who have business plans are twice as likely to obtain capital and more likely to grow than entrepreneurs who don't.
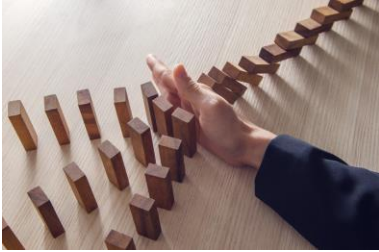
**GET STARTED**

## Set SMART Goals Before Reopening Your Business After the Lockdown

As you contemplate reopening or bringing your business to full time, there are a number of things you must do immediately and others you should decide at a later date. **Learn more about SMART goals**.

## 8 Ways To Partner With Current Customers To Increase Sales

The economic slump is affecting businesses at all levels, spurring companies to get creative about retaining customers. Get actionable tips on how to increase sales. **Read these insightful tips.**

### How to Minimize Risk in Your Business

Protect your business from disasters, theft and more with this checklist to identify and minimize risk. The checklist includes several ways to prepare and protect your business. **Read the checklist.**

## UPCOMING WEBINARS

### Reopening and Staying Open - How to Assess the Past 60 Days and Prepare for What's Next

**August 6 | 1 PM ET**
**Sponsored by Progressive Commercial Insurance.** Whether you've already reopened or will be opening this summer, August will be an ideal time to assess and develop a strategic plan for the rest of the year.

REGISTER

### How to Leverage a Virtual Assistant in a Pandemic

**August 11 |11 AM ET**
A virtual assistant can be a valuable asset for any business but especially when resources are scarce and access to funds is limited, such as during the current pandemic.

REGISTER

## Business SWOT Analysis Fundamentals-An Easy Way to Ensure Your Business Succeeds

**August 13 | 1 PM ET**
**Sponsored by Progressive Commercial Insurance.** Learn the key aspects of a SWOT analysis, how it fits into your business's strategic plan, and develop an understanding of doing this for your business.

REGISTER

## Closing a Business – How to Legally Close Your Company

**August 20 | 1 PM ET**
**Sponsored by Deluxe.** In trying times, you may be looking to close or sell a business. This session will share key considerations for the process of closing your business.

REGISTER





## How to Run Great Virtual Events

**August 25 | 1 PM ET**
**Sponsored by Constant Contact.** Running virtual events can be challenging, however with a little preparation, tips, and knowing what to expect, you can rock your next virtual event.

REGISTER

# Small Business Resilience Hub

**COURAGE TO ADAPT.**
**STRENGTH TO SUCCEED.**

Small business owners are resilient and can power through this challenging time, with SCORE by their side. Don't miss out on the latest resources, training and mentoring opportunities to help you survive and thrive. **Visit the Hub**.

SCORE is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. We have been doing this for more than 50 years.

Because our work is supported by the U.S. Small Business Administration, and thanks to our network of 10,000+ volunteers, we are able to deliver our services at no charge or at a very low cost.

Find out more about our mission, vision and values.
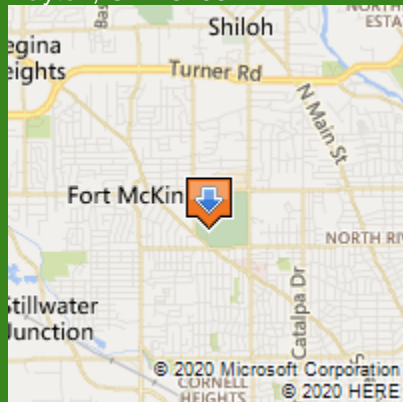
CONNECT WITH US

# 2020 Annual Golf Outing

## When
Monday, August 17, 2020 from 11:30 AM to 5:00 PM EDT
Add to Calendar

## Where
**Miami Valley Golf Club**
3311 Salem Ave.
Dayton, OH 45406



Driving Directions

**Dear Angela,**

Register now for the 2020 I-70/75 Development Association Golf Outing, scheduled for Monday, August 17, at Miami Valley Golf Club.

**Due to COVID-19 protocols, purchase of mulligans and other items are online only.**

New this year is MOBILE LIVE SCORING and an EVENT WEBSITE where you can pre-order drinks, see other golfers, and more. These will be made available following registration confirmation.

The price for golf, lunch, and reception is $95 per person, which includes cart, beverages, and prizes. This year all golfers will receive a complimentary Callaway ball cap and a sleeve of Callaway golf balls in appreciation of your membership.

Click on the link below to register and to view sponsorship opportunities.

## Register Now!

I can't make it

For additional information or to ask questions, please feel free to contact me directly.
**Sincerely,**
Richard Osgood
I-70/75 Development Association
rosgood@miamicountyohio.gov
(937) 440-5455

# TechCred Program Guidelines
## August 2020 Application Period

Ohio's TechCred Program gives employers the chance to upskill current and future employees in today's tech-infused economy. Employers who submit successful applications will be reimbursed up to $2,000 per credential when current or prospective employees complete eligible technology-focused credentials.

## Application and Reimbursement Process

1. Employer applies for funding during application period
2. Development Services Agency scores application and awards funding
3. Employer sponsors current or prospective employees to complete an eligible credential program
4. Current or prospective employee successfully completes the program and receives approved credential
5. Employer submits proof of completion and receives reimbursement

## Employer Eligibility

Any Ohio registered employer that employs Ohio resident W-2 employees is eligible to apply. Employers of all sizes and in all industries are encouraged to apply. Only one application will be accepted per employer per application period. Agencies of the State of Ohio are not eligible to receive reimbursement.

## Employer Size Classification

For the purpose of application and fund distribution, the following employer size classifications will be used:

- 1-50 Employees: Small
- 51-200 Employees: Medium
- 201+ Employees: Large

## Individual Eligibility

Ohio employers may apply for reimbursement for credentialing of both current and/or prospective employees. Employers will not be required to identify specific individuals on the application for funding but will be required to identify employees who earned the approved credentials when completing the reimbursement request.

To receive reimbursement, the employer must be able to verify that credential earners are Ohio residents with a verifiable Ohio address. Individuals must be W-2 employees at the time of the reimbursement request; independent contractors or 1099 employees are not eligible for this program.

## Application Scoring Criteria

Employer applications will be reviewed competitively, based on the following criteria:
- Pledged average wage increase in relation to credential cost
- Level of economic distress in employer's region and regional balance of awards
- Amount of employer contribution toward the cost of credential

Applications will be reviewed competitively; awards will **not** be made on a first-come, first-served basis.

## Application Period

When the application period opens companies can apply for eligibility at TechCred.Ohio.Gov.

## Information Required for Application

Applicants will be required to submit the following information:

Employer Information:

- Federal Tax ID
- Employer Name
- Supplier ID Number
- Ohio Charter Number
- Address
- Employer's Industry
- Number of Full-Time Employees in Ohio
- Employer Website Link
- Employer Point of Contact and Contact Information

Credential Information:

- Credential Selected (from approved list)
- Training Cost (if applicable)
- Certification Test Cost (if applicable)
- Total Actual Cost of Credential (Training and/or Certification Costs Combined)
- Name of Training Provider
- Type of Training Provider
- Requested Reimbursement Amount from Credential

Trainee Information:

- Number of Prospective Employees Who Will Earn Each Credential
- Number of Incumbent Employees Who Will Earn Each Credential
- Average Wage of Employees Before Earning Credential
- Projected Average Wage of Employees After Earning Credential

## Award Amounts

Reimbursements will be up to $2,000 per credential. Employers are eligible to receive up to $30,000 per funding round.

Ohio | Development Services Agency    Ohio | TechCred

## Credential Eligibility

Credentials must meet the following requirements*:

### Industry-recognized

The term "industry-recognized," used with respect to a credential, means a credential that is sought or accepted by employers within the industry or sector involved as a recognized, preferred, or required credential for recruitment, screening, hiring, retention, or advancement purposes; and, where appropriate, is endorsed by a nationally recognized trade association or organization representing a significant part of the industry or sector.

### Technology-focused

Technology credentials demonstrate the competencies necessary to succeed in an occupation that utilizes technology to develop, build, and deliver products and services. Technology credentials rely on science, technology, engineering and/or math related education, as well as technical skills, to benefit an employer dependent on the development, deployment, and investment in new and emerging technology including software development, advanced manufacturing, data analytics, cybersecurity, computer hardware and design, military applications, and other emerging fields.

### Short-term

Can be completed in 12 months or less and is less than 30 credit hours or 900 clock hours.

### Responsible

Where possible, online and distance-learning programs are encouraged. When in-person elements are necessary, employers and training providers must ensure they are in compliance with Ohio Department of Health and Centers for Disease Control and Prevention recommendations.

## Adding Credentials to the Approved List

TechCred is designed to be responsive to the dynamic workforce needs of employers. Employers can request that additional credentials meeting the eligibility requirements identified above be added to the list of eligible credentials. When filling out the TechCred application, employers will choose "Credential Not Listed" and be prompted to provide:
- Name of Credential
- Identification of the Credential as a Certificate or Certification
- For Certificates: Number of Credit Hours or Clock Hours
- For Certifications: Certification Issuing Body
- Evidence the Competencies/Skills Taught or Measured in the Credential are Technology-Focused
- Evidence the Credential has Value Beyond the Submitting Employer and is not Exclusive to One Organization
- Link to Credential Website or Uploaded Syllabus/Brochure

## Credentialing Timeline

Costs incurred by the Applicant prior to an award of eligibility and a written Agreement is done at the Applicant's risk. All credentials must be completed by the Grant Expiration Date provided on the Agreement to be eligible for reimbursement.

Ohio Development Services Agency    Ohio | TechCred

# Eligible Providers

The TechCred program encourages employers to partner with the training provider that will most effectively meet their needs. Eligible training providers include universities, community colleges, technical centers, and private training providers. TechCred will not reimburse employers for internal training or credentialing programs unless the same program is offered to the public and the cost is verifiable.

When conducting credentialing programs with in-person elements, training providers must ensure they are in compliance with Ohio Department of Health and Centers for Disease Control and Prevention recommendations.

# Reimbursable Costs

Employers may be reimbursed for outlays covering tuition, lab fees, manuals, textbooks, and certification costs, up to $2,000 per credential.

# Reimbursement Timeline

Employers must submit documentation within six (6) weeks of an employee completing the credential to receive reimbursement. Credentials must be completed within 18 months from the date of award eligibility.

# Reimbursement Process

To request reimbursement, employers that have been awarded eligibility must submit the following information at TechCred.Ohio.Gov:
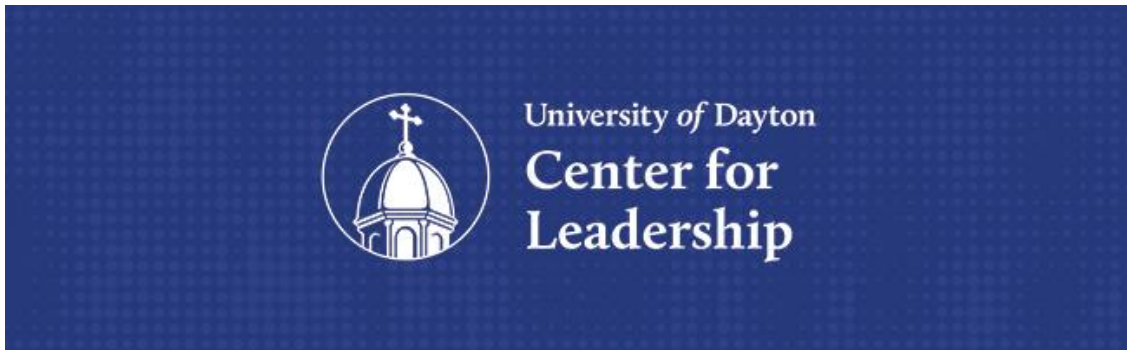
Credential Documentation:
- Proof that the individual has completed the specified credential, such as a copy of the certificate or certification uploaded as a .pdf file

Cost Documentation:
- Invoices for costs incurred, which clearly identifies the cost of the credential
- Proof of payment, which may include a cancelled check, credit card statement detailing the date and the charge of the training, a copy of the company's accounting record, or an invoice showing payment with a zero balance

Credential Earner Information:
- Name (first and last)
- Email
- Last 4 Digits of Social Security Number
- Date of Birth
- County of Residence
- Wage Prior to Credential
- Wage After Credential is Earned
- Race (optional)
- Gender (optional)

*The Best Leaders Never Stop Learning*

The University of Dayton Center for Leadership makes it easy for your organization to develop its current and future leaders with our comprehensive leadership certificate programs. Each program is structured to develop their confidence and leadership skills. Whether your employee is moving into a front line supervisor or a senior leadership role, we offer leadership certificate programs to meet them where they are and develop them to where you need them to be in the future.

## Supervisory Leadership Certificate



**Next cohort starts October 7**

This six-month (10 class) certificate program is ideal for new or experienced supervisors or individuals preparing for a leadership role. Apply now for this program that focuses on such critical topics as:

- Understanding Leadership & Team Development
- Going From Peer to Supervisor
- Navigating Difficult Conversations
- Communication Skills for Leaders

- Time Management & Personal Productivity
- Coaching & Evaluating Performance
- Effective Decision Making
- Leading Change at the First Level

For a complete schedule and course descriptions visit: <u>Supervisory Leadership Certificate</u>

## Emerging Leader Certificate



**Next cohort starts August 13**

This twelve-month (17 class) certificate program is ideal for top performers and current managers who are ready for a senior leadership role. <u>Apply now</u> for this program that focuses on such critical topics as:

- Creating a Great Culture
- Coaching For Performance
- Operations Management
- Business Simulation

- Leading Change
- Executive Effectiveness
- Finance for Non-Financial Managers
- Strategic Management

For a complete schedule and course descriptions visit: <u>Emerging Leader Certificate</u>

If you are interested in learning more about any of these certificate programs at the University of Dayton Center for Leadership, contact April Mescher at 937-229-2446 or <u>amescher1@udayton.edu</u>.

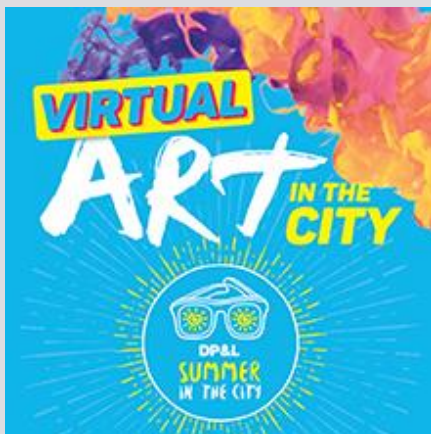OPEN* DOWNTOWN

DOWNTOWN DAYTON PARTNERSHIP

August 7-13, 2020

f DowntownDayton

## Featured Event



### August 8 -
### Virtual Art in the City

Downtown Dayton is the region's epicenter for arts and culture, with its amazing collection of visual and performing arts groups. Each year, Art in the City, a signature event of the DP&L Summer in the City programming, offers a great way to celebrate our city's vibrant arts scene.

This year, we'll be celebrating from home with a **Virtual Art in the City**, but the 2020 edition is still jam-packed with more than 100 local artists showcasing their talents in a wide variety of fun and exciting ways.

Join us beginning Saturday, August 8, at noon, as we explore new and innovative ways to be creative together, while apart! Virtual Art in the City will offer art demos, music, and performances; behind the scenes lookins with Dayton artists; interactive at-home activities; a juried art show; live-streamed performances and demonstrations; photos and online artist galleries; and more!

Virtual Art in the City will go live at **downtowndayton.org/2020aitc** beginning at noon on Saturday. In the meantime, see the Facebook event page for more details and to invite friends.

*Sponsored by DP&L and Dayton.com, with support from The Ohio Arts Council.*

## Also this Week



### Thru August 14 -
### Dayton Dragons
### Foundation 50/50 Raffle

The Dayton Dragons Foundation has launched a special online 50/50 raffle, with proceeds benefitting the COVID-19 Response Fund for Greater Dayton and the African-American Community Fund through the Dayton Foundation. One lucky fan will win 50 percent of the jackpot. Raffle tickets are now available online: $10 for 20 tickets, $20 for 80 tickets, and $50 for 200 tickets. Each ticket purchased is one (1) entry into the raffle. The winning ticket number will be announced following the conclusion of the raffle on August 19, 2020. Buy tickets and find the official rules at **DaytonDragons5050.com**

### Shooting Anniversary Remembrance Events

August 4 marked one year since nine people were killed and many more injured as a result of a mass shooting in the Oregon District. The City of Dayton and several community partners planned several virtual events to help remember and honor victims and survivors. Some of the events you can still take part in this week include viewing the photo mosaic online and hanging throughout downtown, a collection of stories from The Facing Project, and a Memorial Tree in the Oregon District. We recognize that some in our community are dealing with trauma stemming from last year's tragic events. We encourage anyone suffering to seek help by contacting the Montgomery County Victim/Witness Division - 24 Hour Crisis Hotline at (937) 225-5623. **Visit Daytonohio.gov/DaytonShines for a list of the events and more information**.

### Linoleum Block Print Virtual Workshop

Join the Dayton Society of Artists for a virtual Linoleum Block Print workshop on Wednesday, August 19, 6-8pm, lead by Kathryn Pitstick. The workshop will begin with a demo and talk by the artist. She'll be discussing the various materials and items needed for linoleum block printing. After that, Kathryn will walk you through how you can make your own prints at home with a kit ($18 value) that is included in your registration. Free kit delivery to a 10 mile radius from the gallery, or pick up your kit at the DSA gallery the evening of August 17 from 5-7pm.

Registration is limited. $33 Members, $25 Student Members, $38 Non-Members. Register Today! More info.

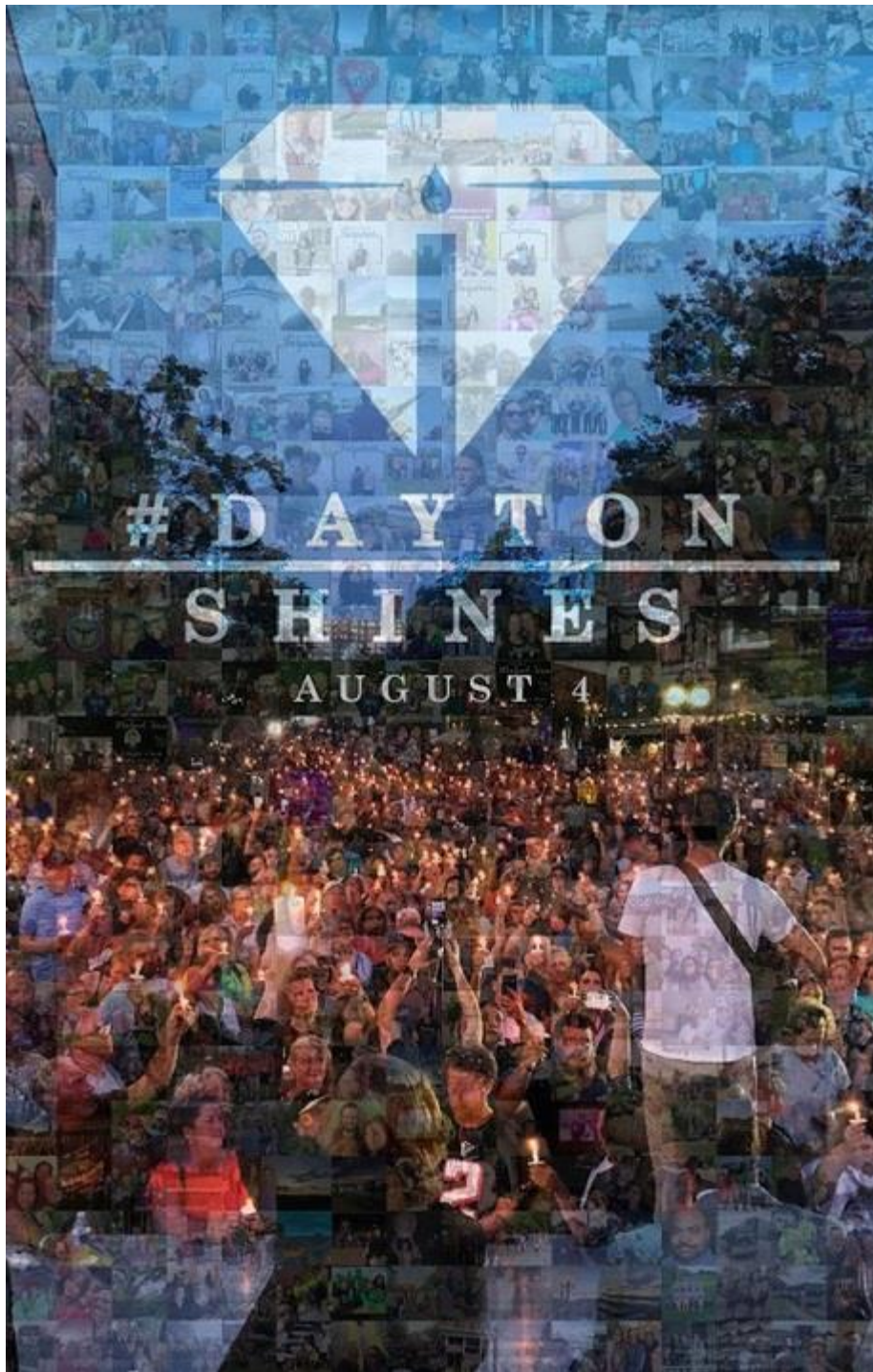### *BodyTalk: DCDC Community Connections Series*

This 6-day online workshop series from the Dayton Contemporary Dance Company is centered around community engagement. August 10-15. The week offers 10 dance workshops, two short screenings and discussions around DCDC repertory, and a performance showing of the work "BodyTalk", followed by Q & A talk-back with the DCDC Artistic Leadership. This series experience will be led by DCDC Teaching Artists, and conducted via Zoom. All movement workshops are appropriate for ages 6 - Senior Citizens. No previous dance training is required. Participant discretion encouraged. Attend whatever you can. One low price of $50. Space is limited. For registration, visit www.dcdc.org/shop and select: BodyTalk DCDC Community Connections Series. Questions? Contact: questions@dcdc.org.

### Welcome Summer with Downtown's OPEN* Businesses:

Summertime is upon us, and we've never had more of an itch to get out and explore. Just in time for the warmer weather, many downtown businesses have started to re-open, finding ways to adapt and welcome customers while still maintaining some extra distance and other safety measures. Downtown bars and restaurants have always had some great patios, and several of those are expanding and changing to welcome you back for al fresco dining and drinking. Some retail and restaurants have found ways to bring their patrons back inside, as well.

If you miss your favorite local, independent businesses and are ready to get out and about, check out our lists of what's OPEN*. We've put together a list of downtown restaurants with **carry out**, **curbside pickup**, or **delivery** services, as well as those open **outdoor or indoor**. Many of our **retail and service businesses** also have found creative ways to continue doing what they do. Check out virtual experiences and other ways to stay busy and have fun with our **OPEN* - Things to Do** page!

#DAYTON SHINES
AUGUST 4