

September 2017



Ohio | Small Business
Development Centers

***New Workshop* October 3rd** **Creative Thinking Toolbox for Small Business**

WARNING: DO NOT ATTEND THIS WORKSHOP... unless you want to turbo-charge your thinking skills... Do you have an established small business or are you thinking of starting one? Finding creative solutions to your customers' needs is a daily chore. In a fast-moving and crowded marketplace, those who innovate and offer a more creative approach often win.

In this 2 1/2 hour, interactive workshop, we open the vault and share some of the Creativity secret weapons used from Silicon Valley to Madison Avenue. Large companies have been using these techniques for decades. You'll see the creativity hacks, shortcuts, and worm-holes not taught in college. Learn how to apply them to your business. They are quick to learn and can be applied instantly.

What if it's Monday morning, you've not had your coffee yet, and you **MUST** be creative? What if you don't think you are a creative person? Doesn't matter! Armed with these techniques, anybody can boost their creativity. These skills help in multiple small business situations:

- What kind of business should I start? What is my niche? How can I leverage my knowledge and skills into a compelling offer for clients?
- How can I stand out as a more effective employee or vendor?
- How can I more effectively solve problems?
- How can I boost sales with a promotional event, give-away, or ad?

About Your Instructor: Jeff Cole is an author, consultant, and speaker who has trained over 5000 people in process improvement methods. He has over 30 years of experience in applying creativity techniques to help improve business processes. Jeff has helped organizations across a wide range of industries in public and private sectors, both domestically and abroad. He can be found at www.articlesbyjeffcole.com and www.LSSCert.com



Register



We're on the Web!

The SBDC now has a website! It's up and running and has information about our services, workshops and upcoming events. Visit us at SBDCTEC.COM and follow us on Twitter [@SBDCTEC](https://twitter.com/SBDCTEC). We will be adding to the site to include stories about our clients and additional resources, so keep checking in!

Opportunities for Small Business Funding in Dayton

Access to capital can be difficult for small businesses, especially those in the start-up phase of their endeavor. Because of this, several local organizations have developed opportunities for Dayton businesses. Below are three of these opportunities.

- [Kiva Dayton](#) - is a crowd lending platform. The platform uses the business' social network to generate capital with loans up to \$10,000. These loans are at 0% interest and are repaid over a 6 to 36 month period. To learn more about Kiva, or explore an application for your small business, please contact Scott Murphy at murphy@downtowndayton.org
- [Accelerate Dayton](#) - will be providing one business from each of the 4 quadrants (northeast, southeast, southwest and northwest) of the city with up to \$10,000 in consulting services to help them grow their businesses. The program is open to home-based entrepreneurs and small neighborhood businesses that are owned and operated by Dayton residents.
- Third Perk Perk-E-Lator and Dreamers Gala - The first Monday of each month through February, 3rd Perk Coffehouse and Wine Bar, located at Ludlow and 5th Street, is sponsoring a pitch competition. On May 3rd, 2018, several of these businesses will be awarded cash prizes at the Dreamer's Gala. For more information on Perk-E-Lator and the Dreamer's Gala, please email thirdperk@outlook.com, or call 937-223-7375.

The SBDC at TEC | 937.281.0118 | sbdc@teccdayton.com
SBDCTEC.com



The Ohio Small Business Development Center (SBDC) Program is funded in part through a cooperative agreement with the U.S. Small Business Administration. The SBDC program is also funded in part by the Ohio Development Services Agency. All services are extended to the public on a non-discriminatory basis. Language assistance services are available for limited English proficient individuals. Reasonable accommodation for persons with disabilities will be made if requested at least two weeks in advance. Contact SBDC at (614) 466-2711 or at our website: www.sbdc.development.ohio.gov

DOWNTOWN DAYTON DEVELOPMENT TOUR

A Residential and Commercial Perspective

Join us for the second annual Downtown Development Tour, a tour uniquely designed to present the newest developments in downtown to our real estate professionals.

This guided tour will equip you with an inside perspective of the growing commercial and residential markets in downtown, as well as paint a clear picture of other major developments in the pipeline.

Join us on October 5, 2017

WHAT: Guided tour and sneak preview of the newest developments downtown

WHEN: Thursday, October 5th, from 3:00 to 5:00 p.m. (check-in begins at 2:30 p.m.)

LOCATION: Buses will load on Don Crawford Plaza in front of Delco Lofts and Fifth Third Field

PRICE: DABR or NAIOP Members: \$15,
Non-Members: \$25

PARKING: Complimentary for attendees at the Water Street Garage (405 Water St.)

Networking happy hour to follow held at Lock 27. Complimentary drink ticket included with registration.

Space is limited - Secure your seat now!

[CLICK HERE TO REGISTER](#)

Presented by:
Downtown Dayton Partnership, NAIOP and DABR





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.



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United States of America
Department of Commerce

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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.

September 29, 2017 – Marietta College will be hosting the **Mid-Ohio Valley Entrepreneurship Expo** in Marietta. This event will feature three plenary sessions, nine workshops, presentations of the Entrepreneurs of the Year Award, a vendor showcase, and pop-up sessions. To learn more, please visit [here](#).

September 29, 2017 – The European American Chamber of Commerce will be hosting **Data Protection in Europe** in Cincinnati. This seminar will discuss what companies need to know about the General Data Protection Regulation and the EU-U.S. Privacy Shield. To register, please visit [here](#).

September 29, 2017 – Innovate New Albany will be hosting **Addressing the Capital Crunch** in New Albany. This FREE workshop will educate attendees on how local communities, JobsOhio, venture capital, and angel investors invest in emerging companies and how to negotiate for these resources. To register, please visit [here](#).

October 3, 2017 – The Ohio EPA will be hosting a **Sustainability Conference** in Columbus. This conference will educate attendees how to leverage sustainable practices and resources to strengthen Ohio communities and businesses. To register, please visit [here](#).

October 3, 2017 – The SBDC at The Entrepreneurs Center will be hosting **Creative Thinking for Small Business** in Dayton. This FREE workshop will present some of the creativity secret weapons used from Silicon Valley to Madison Avenue and how to apply them to a business. To register, please visit [here](#).

October 3, 2017 – The Ohio Department Of Transportation (ODOT) will be hosting **Reading & Understanding ODOT Plans** in Columbus. This FREE workshop is designed to assist businesses in growing in the heavy highway industry by learning from ODOT staff how to read and understand ODOT project plans. To register, please visit [here](#).

October 3, 2017 – The Ohio University Innovation Center will be hosting an **IDEAation Workshop** in Athens. This FREE workshop will provide each participant with a Strategyzer Business Model Canvas, a Strategyzer Value Proposition Canvas, and a plan for next steps. To register, please visit [here](#).

October 3 and October 10, 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](#).

October 4-6, 2017 – Russ Research Center will be hosting a **Geospatial Technology Event** in Beavercreek. This FREE event will be an “open house” format in which attendees will have the opportunity to see live demos of drones, GeoCaching, imagery, LiDAR, and more! To learn more and to register, please contact [Rob Bondurant](#) at 937-877-6177.

October 4, 11, 18, 25, and November 1, 2017 – The SBDC at Columbus State will be hosting **Business Plan 101** in Columbus. This five week course will provide attendees the opportunity to develop a thorough, working business plan, access to the leading business plan software, and the opportunity to present the plan to a panel of lenders. To register, please visit [here](#).

October 5, 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 5, 2017 – The Northern Kentucky Chamber of Commerce will be hosting **Social Media 101** in Ft. Mitchell, KY. This workshop will educate attendees on a variety of social media platforms including Facebook, LinkedIn, Twitter, Snapchat, and more! To register, please visit [here](#).

October 5, 12, 19, and 26, 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](#).

October 9, 2017 – Startup Grind Dayton will be hosting **The Ashmun Group** in Dayton. This event will feature Stuart Ashmun who was born in Dayton and will share insight from his career in product design at Microsoft, as well as his foray into entrepreneurship. To register, please visit [here](#).

October 9-13, 2017 – Techstars will be hosting **Startup Week** in Cincinnati. This FREE, five-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 10, 2017 – The International Trade Association of Southwest Ohio (ITAWSO) will be hosting **Changes in US International Trade Policy** in Dayton. This event will feature Derek Gianino, Director of International Policy, US Chamber of Commerce who will explore the changes in trade policy, FTAs, and what it means for Ohio businesses. To register, please visit [here](#).

October 10, 2017 – The Cincinnati MBAC and PTAC will be hosting **Crafting Your Capabilities Statement** in Cincinnati. This FREE event will educate attendees on how to develop a capability statement, by reviewing the components of the capability statement, developing a high level SWOT analysis, and defining and determining differentiators. To register, please visit [here](#).

October 10, 2017 – Cultivate will be hosting **Five Legal Pitfalls Early Stage Companies Should Avoid** in Grove City. This FREE workshop will feature two local attorneys who will discuss strategies to keep a business out of the ditches that impede growth so that goals can be reached successfully. To register, please visit [here](#).

October 10, 12, 17, & 19, 2017 – The Northern Kentucky Chamber of Commerce will be hosting **Effective Decision Making & Delegation** in Ft. Mitchell. This series will educate attendees on how to assess delegation challenges and skills, as well as an organized approach to decision making that builds credibility, saves time, and develops team members. To register, please visit [here](#).

October 11, 2017 – The SBDC at the Clermont County Chamber of Commerce will be hosting **Google My Business** in Cincinnati. 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](#).

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 – 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 13-15, 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 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 – 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 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 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 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 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](#).

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.

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 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](#).

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September 2017 Newsletter

So, you want to become a CWI®? Now what?



Hobart Institute of Welding Technology offers a two week Preparation for AWS® CWI®/CWE® Examination course. This course is designed to prepare students to take the exam. You will be using the same tools during the course that are used in the test kits for the hands-on portion of the exam. This two week class offers 9 days of instruction with the test being administered on the 10th day. Contact us [here](#) for more information and to register.

HIWT Welcomes New Staff



Jerrod Clack recently joined the Hobart Institute of Welding Technology as a skill instructor. Jarrod graduated from Tri-County North High school and began attending Hobart Institute of Welding Technology in January of 2011.

Immediately after completion he went to work at Crown Equipment in Celina as a welder. He has also worked at Automotive Resource Inc. At ARI, Jerrod built hydraulic lifts and fire trucks for the military as well as other equipment for companies such as Rolls Royce and Pratt &

Whitney. "We welcome Jerrod to our HIWT team and look forward to working with him" said Ron Scott, Vice-President and General Manager. Jarrod currently resides in Arcanum with his wife Lauren and daughter Edyn.

Emily Fox joined the Hobart Institute of Welding Technology team as Marketing and Career Development Representative in July. Emily is responsible for visiting area career centers and high schools to promote HIWT, and assisting graduates and graduating students to secure employment in welding. Prior to HIWT, Emily worked as an Admission Representative for a college. She earned a Bachelor's Degree from Urbana University in History and a Master's in Education from Antioch McGregor. "Emily is a great addition to the Career Development team. She has experience in the education setting and a positive attitude", states Melinda Jeffery, Marketing and Career Development Manager. "Emily fits in well with the team and the culture of the school". Emily lives in Tipp City, OH. She enjoys traveling, spending time with family and friends, and Ohio State Football.



HIWT is pleased to welcome Michael Mariana to the team as a Skill Welding Instructor. Michael is an HIWT graduate in the Combination Structural and Pipe welding program February 2013. Additionally, he completed the Pipe Layout and Pipe Downhill Classes. Before attending HIWT Michael was in the United States Marine Corp for eight years, serving two terms in Iraq. Michael comes to HIWT from MAC Trailer where he was a finish welder and supervisor. "When I graduated from HIWT I knew I wanted to come back to be an instructor, stated Michael. "I had to get in my years of experience and knew as soon as I got that, I would be back". "Michael is a great addition to our staff." states Ron Scott, Vice President and General Manager. "He is certainly willing to share his experience and knowledge of welding with students." Michael resides in Troy, Ohio. In his spare time he likes to fish and watch sports - specifically The Ohio State Buckeyes.

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Sean Shultis has joined the staff of HIWT as a Technical Instructor. Sean will be teaching various Technical courses such as Basic Blueprint, Advanced Blueprint and Weldability. Sean is an AWS Certified Welding Inspector and Certified Welding Educator. He brings over 20 years of combined experienced, in the areas of: welding, fabrication, inspection, testing, evaluation, research and development to HIWT. He has attended HIWT for Welding Skills and Technical classes. Sean comes to HIWT from the United States Army.



"When I attended HIWT for CWI/CWE and various other Skills and Technical welding classes, I knew that I would truly enjoy working for the Institute because of the caliber of professionals who make up the staff. The instructors and the classes that they teach are executed with a relentless pursuit of excellence. Humbly, it is an honor that I have been given the opportunity to join this outstanding group of professionals." Sean currently resides in Troy, Ohio. In his spare he enjoys custom fabrication, pin striping art, leather-working, aviation hobbies and spending time with friends and family.



HIWT is pleased to welcome Kevin Trick to the team as a Technical Instructor. Kevin is responsible for teaching Blueprint, Advanced Blueprint, Weldability, and Certified Welding Supervisor with the passion to teach Certified Welding Inspector classes in the future.

Kevin is an AWS Certified Welding Inspector and brings 10 years of welding, inspection, procedure development and optimization experience to HIWT. He has welded in 3 countries and 15 different states. He is a 2008 HIWT Graduate. Kevin comes to HIWT from Hobart Filler Metals. Kevin has always had a passion to pass on the trade through teaching the future generation of welders. "When I first walked through the doors at HIWT as a student I had never welded before. I was greeted with welcoming instructors and staff that supported my education, passion, and development as a quality welder. I remember what it was like being completely new to welding and how supportive my instructors were. I wanted to be able to help others in the way I was helped. Instructing is such a rewarding experience." Kevin currently resides in Troy, Ohio with his girlfriend, Katie and their dog, Tiggy. In his spare time he enjoys hunting and spending time with friends and family.



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