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Form D-490 September 2018



DOWNTOWN E-VENTS

Nov. 16-22, 2018 Featured Events



November 21 -Stock-Up Wednesday 2nd Street Market, 600 E. Second St.; 11 a.m.-3 p.m.

If you agreed to be responsible for part or all of the holiday meal, but you also happen to be a bit of a procrastinator, The 2nd Street Market is ready to be your lifesaver. Again this year, the market will be open to pick up your last-minute needs for Thanksgiving, including homemade breads, fresh turkeys and hams, pies and cakes, flowers, and more. Many vendors are accepting pre-orders throughout November. The Market's Homefull SNAP/Produce Perks Exchange booth will be open. Tokens can be used at a variety of Market vendors. Contact 228-2088 for details.

November 22 -Feast of Giving: Thanksgiving in Dayton Dayton Convention Center,

22 E. Fifth St.; 11 a.m.-2 p.m. The annual Feast of Giving, Thanksgiving in Dayton, is an event that reaches out to bring the entire community together. It is a dinner, a celebration, and a community event based on the following principles: To provide a dinner for anyone that might be spending the holiday alone. To provide a dinner for those that are homeless or less fortunate. To provide a dinner for anyone who wants to attend. Free. No ticket needed. Free RTA and Project Mobility transportation - call 425-8300. For more information, <u>click here</u>.

f DowntownDayton Upcoming

November 23 -Dayton Holiday Festival Kickoff Events

Courthouse Square and vicinity in Downtown Dayton; 4-9 p.m. The Dayton Holiday Festival, presented by DP&L, is your source for family-friendly holiday fun in downtown Dayton. The festival kicks off Thanksgiving weekend with the Grande Illumination tree lighting and the Dayton Children's Parade Spectacular in Lights. A full evening of fun holiday entertainment and activities is planned from 4 to 9 p.m., including live Main Stage entertainment, the Gingerbread Homes for the Holidays contest, the Street Fair on Third, holiday crafts and games for kids, a holiday adventure, horse-drawn wagon rides, live reindeer, and much more. Visit daytonholidayfestival.org for all the details.

<u>daytonholidayfestival.org</u> for all the details Most activities free. 224-1518.

Want to **volunteer** for the Dayton Holiday Festival? <u>Click here</u> to see tasks & sign up!





Thru November 16 -89th Annual Waffle Shop

<u>Christ Episcopal Church</u>, 20 W. First St.; 11 a.m.-2 p.m.

For 89 years, Christ Church has provided a grand celebration of community in downtown Dayton while raising money for programs that serve the area as well as our church. Enjoy homemade waffles, sausages, soups and sandwiches. In addition to eat-in and carryout dining, Waffle Shop includes a craft bazaar, bake sale, Elsie's Attic rummage sale, and a raffle. 223-2239.

Thru November 18 -An Act of God

<u>The Loft Theatre</u>, 126 N. Main St.; call for times.

Thou shalt laugh! Get ready for an audience with The Almighty that will have you holy rolling in the aisles. God is here - in human form - and She wants to set the record straight with a new set of Commandments. Joined by Her faithful angels, Michael and Gabriel, She's ready to clear up a few misconceptions, share a few secrets and answer the big questions that have baffled mankind since Creation itself. The comedy's divine in the hottest show since the burning bush. 228-3630.

Thru November 18 - *A Little Piece of Heaven First Lutheran Church.* 138 W. *First St.*

call for times.

Presented by Undercroft Players. An unlikely relationship is forged in the quirky tourist shop. Restless biker Michael, who is given a job in the shop, finds a friend in the sassy elderly Lily, although their relationship certainly doesn't start out that way. But there's something odd about this little shop owned by the equally odd Elizabeth and Henry. Suspicion and disagreement turn to respect and trust in this place where long lost things are finally found. \$5/\$10. <u>Find more</u> info here. 222-7848.

Thru December 15 -Exhibit: *Come Together*

<u>The 48 High Street Gallery</u>, 48 High St.; call for times.

The Dayton Society of Artists is pleased to announce the juried exhibition, *Come Together*. This exhibition brings multiple female artists together in a wide representation of media: screen-print,

November 16-20 -Music & More at The OE

<u>Oregon Express</u>, 336 E. Fifth St.; call for times.

Friday, November 16, the OE presents live music from **Freakquency**. Saturday, November 17, come hear **The Blue Leafs**. On Tuesday nights, give your brain a workout with **Live Trivia**. Call for costs. 223-9205.

November 16-21 - Music & More at The Dublin Pub

<u>The Dublin Pub</u>, 300 Wayne Ave.; call for times.

Friday, November 16, the Pub hosts Steampunk Night and MG and the Jazz Court. Saturday, November 17, come hear Phonic Uproar. Monday, November 19, come for Trivia with a Twist. Wednesday, November 21, the Pub welcomes The Pullouts. Call for costs. 461-1101.

November 16-22 -This Week at the DAI Davton Art Institute.

456 Belmonte Park North; call for times. The DAI presents its latest exhibit, Muse: Mickalene Thomas Photographs, along with the companion exhibition tete-a-tete. The DAI's Story continues to be on view in the Experiencenter. Friday, November 16, make the museum part of your homeschool studies at Homeschool Intersections. Saturday, November 17, hear a free, 20minute gallery talk at Sound Bites: Short Talks about Art. Thursday, November 22, is the next Tiny Thursdays program for children and their parents or caregivers. Suggested admission to the museum is \$8 for adults; \$5 for seniors and groups; museum members, students (18+), and children/youth 17 and younger are free. Prices for special exhibitions and events vary. 223-5277.

November 16-22 - This Week at The Barrel House

<u>The Barrel House</u>, 417 E. Third St.; call for times.

Friday, November 16, come by for dinner from Greek Street on **Food Truck Friday**. Saturday, November 17, join The Barrel House for **BH2.0**, a **1 Year Anniversary Party** featuring super special tappings. Every Sunday, bring your records to play on one of our two turnatables at **VinylVinylSunday**. Tuesday, November 20,

November 17 - Greater Dayton LGBT Center Annual Thanksgiving Dinner

<u>Greater Dayton LGBT Center</u>, 24 N. Jefferson St.; 5 p.m.

Turkey, ham, mashed potatoes, all the fixings supplied. Bring a salad or side dish to share. <u>Please use this sign up so we know who's</u> <u>bringing what!</u> Entertainment by Noteworthy and Mr. Ohio Gay Pride: B-Sharp. This is our largest dinner each year with over 100 people in attendance. Join us as we continue to build community one fork at a time. This event is free to attend and all are welcome.

November 17 - Top Secret

<u>Wiley's Comedy Joint</u>, 101 Pine St.; 8 p.m.

Top Secret is a seven-piece unit of non-stop high-energy playing the best of R&B, Funk, Neo-Soul, and Jazz. Top Secret will have you singing along and dancing in the aisles. The secret is out and you won't be disappointed. \$10. 223-5277.

November 17 - Nasty Bingo

<u>The Trolley Stop</u>, 530 E. Fifth St.; 9:30 p.m.

Nasty Bingo is proud to once again bring our folkadelich freakshow back into The Trolley Stop. Come get some food and drink and groove the night away with us! 461-1101.

November 18 - *The Very Hungry Caterpillar* (Sensory-Friendly Performance)

Victoria Theatre, 138 N. Main St.; 2 p.m. This production is great for all families, especially for children with an autism spectrum disorder, sensory sensitivity, and other special needs. Experience the story of the Very Hungry Caterpillar's metamorphosis into a beautiful butterfly; the fanciful account of Little Cloud's travels through the sky; and the Mixed-Up Chameleon's discovery of his own unique nature. ticketcenterstage.com.

November 18 - Fried Chicken & Bubbles

<u>Lily's Bistro</u>, 329 E. Fifth St.; 5-9 p.m. Live the high life and your best life all at once as Lily's Bistro offers Fried Chicken and Bubbles every Sunday night. Enjoy specially-priced \$15 bottles of Prosecco installation, painting, and photography. The juror this year is Emily Sheehan - an accomplished artist and professor at Indiana University Southeast.

November 16 -New Comics Showcase

<u>Wiley's Comedy Joint</u>, 101 Pine St.; 8 p.m.

Join Wiley's for a fine selection of new comics hosted by Ray Jackson. \$10. 223-5277.

November 16 - The Night Market Thanksgiving Show

<u>Yellow Cab Tavern</u>, 700 E. Fourth St.; 5-10 p.m.

Just in time for gatherings with friends and families, the Night Market's Thanksgiving Show features some of our area's best artisans. With dozens of local vendors, the Night Market features an eclectic mix of goods and gifts and, unlike other holiday shopping, you can browse these vendors with a local craft beer or cocktail in hand. Free entry.

November 16 - Sinclair Jazz Ensemble Concert

<u>Blair Hall Theatre</u>, 444 W. Third St.; 8 p.m.

Sinclair hosts a Jazz Ensemble Concert with guest vocalist Barbara Knight and director Bill Burns. Free. 512-2753.

November 16 & 17 -Rudolph the Red-Nosed Reindeer: The Musical

<u>Schuster Performing Arts Center</u>, Second & Main sts.; Fri. 7 p.m., Sat. 2 p.m.

Come see all of your favorite characters from the special, including Santa and Mrs. Claus, Hermey the Elf, the Abominable Snow Monster, Clarice, Yukon Cornelius and, of course, Rudolph. It's an adventure that teaches us that what makes you different can be what makes you special. Don't miss this wonderful holiday tradition that speaks to the misfit in all of us. <u>ticketcenterstage.com</u>. 228-3630.

November 16 & 17 - Sideshow

<u>PNC Arts Annex</u>, 46 N. Ludlow St.; call for times. Based on the real lives of conjoined twins, come for a Little Fish Sampling. Each Wednesday, enjoy a pint, Wu-Tang and other unedited hip hop spun by DJ Ike B, and \$1 off drafts at Wu-Tang Wednesdays. Thursday, November 22, show off your music, poetry, comedy, or other skills at Open Mic Night. 222-GRWL.

November 16-22 - Music & More at Blind Bob's

<u>Blind Bob's Tavern</u>, 430 E. Fifth St.; call for times

Friday, November 16, Blind Bob's presents live music from **Parasites**, **Raging Nathans**, **Parade Rainer**, and **Goon**. Saturday, November 17, hear music from **Paige Beller**, **Greg Rekus**, and **Third Twin Sister**. Sunday, November 18, it's **The Stone Eye**, **The Voice of God, Bundie and the Spins**, and **Funeral Moon**. Monday, November 19, come make a candle at **Wine and Wicks**. Every Tuesday, join us for **Best. Trivia**. **Ever**, and every Wednesday it's your chance to take over the mic during **Karaoke with Nancy**. Thursday, November 22, it's **Open Mic Night with Brandon.** Call for costs. 938-6405.

November 16-25 - The Man Who Killed the Cure

<u>Dayton Theatre Guild</u>, 430 Wayne Ave.; call for times.

The Man Who Killed the Cure, a controversial new play by The Last Lifeboat playwright Luke Yankee, is based on the life and death of Dr. Max Gerson, one of the fathers of natural healing. Two doctors, who are colleagues, friends, and men of science, survive Nazi Germany and make their way to America. Dr. Max Gerson believes in natural healing techniques while his former best friend and new adversary gets rich trying to stop him. This play is about the times we live in, one man's betrayal of another, and a timeless investigation of the hypocrisy that poisons the world of modern medicine. <u>Buy tickets here</u>. 278-5993.

November 16-30 -Thanksgiving Charcuterie

<u>Crafted & Cured</u>, 531 Wayne Ave.; call for times.

Stop in for a Thanksgiving-themed charcuterie board featuring holiday-themed high end meats, artisanal and housemade cheeses, and accoutrements, along with one of our 60 beers on tap. during Family Style Fried Chicken Dinner on Sundays only.

November 18 -Harvest Dinner

Westminster Presbyterian Church,

125 N. Wilkinson St.; 5:15 p.m. Join us for an informal choral program with a potluck dinner to follow. Reservations required; call or register online at westminsterdayton.org. Call for cost. 223-7285.

November 19 -Prime Rib Dinner Special

Basil's, 312 N. Patterson Blvd.; 4-9 p.m. Every Monday night at Basil's you can feast on our Prime Rib Dinner Special! Our tender, juicy prime rib entree starts with a salad and comes with a baked potato and seasoned vegetables, and ends with a decadent dessert. This 3 course meal is only \$25, so come while it lasts! 818.4390.

November 19 -NaNoWritMo Write In

<u>Dayton Metro Library - Main Library</u>, 215 E. Third St.; 5-8 p.m.

Bring your laptop or your notebook to the Library and work in the company of others! This November, writers can connect with other writers at the Dayton Metro Library to learn from each other, network, and gain tools they can apply to their craft. The **Fall Writing Series** features programs led by experienced, published authors on topics ranging from time management and overcoming roadblocks, to strategies for revision and NaNoWriMo sessions. All programs are free and open to the public. For more information, visit DaytonMetroLibrary.org. 463-2665.

November 19 -The Beach Boys: KMCF Heart to Heart

Schuster Performing Arts Center, Second & Main sts.; 8 p.m.

As Heart to Heart celebrates 30 years of community impact, the committee is thrilled to feature The Beach Boys. This band has birthed a torrent of hit singles and sold albums by the tens of millions. But its greater significance lies in the fact that The Beach Boys' songs have forever changed the musical landscape, profoundly influencing Daisy and Violet are the star attraction in a carnival sideshow - singing Siamese twins - with opposing dreams: Daisy seeks a life in the spotlight and Violet wants to settle down in a home with a husband. When musician Buddy and talent scout Terry enter their lives and promise to take them to the top of the entertainment scene, their lives change forever and they struggle to balance their individual dreams with their inescapable physical connection. ticketcenterstage.com.

November 16-18 -Sugarplum Festival of Trees

Dayton Masonic Center, 525 W. Riverview Ave.; Friday - starts at 5:30 p.m., Saturday 9 a.m.-3 p.m., Sunday 9 a.m.-1 p.m. TWIGS, an auxiliary of Dayton Children's Hospital, invites you to its Sugarplum Festival of Trees, featuring a holiday brunch and a Prince & Princess Ball on Saturday, Breakfast with Santa on Sunday, a Kids

Korner, and much more. Info at childrensdayton.org/Sugarplum2018. Free and open to the public. Find more information here.

November 16-December 22 -Holiday Gift Gallery

The Contemporary Dayton,

118 N. Jefferson St.; call for times. The Contemporary Dayton's popular Holiday Gift Gallery features fine art and fine craft by 50+ local artists, just in time for giftgiving season! 228-8414.

November 17 -B(H)ikesgiving

<u>Mudlick Tap House</u>, 135 E. Second St.; 5:30-8:30 p.m.

Join Tomfoolery Outdoors and Foodbank Dayton for holiday food drive with an adventurous twist. B(H)ikesgiving will celebrate the season of giving with a fun bike ride or hike. You choose to hike or bike your donated items to the Foodbank Dayton. Load up your panniers, baskets, backpacks, trailers with food items and then celebrate with fellow riders/hikers as we weigh food, enjoy halfway snacks and learn about the warehouse. We will host our finish line celebration at Mudlick Tap House. Enjoy a sense of pride for giving to those in need and being active! If that isn't enough, we have live music, food and beverage for all riders/hikers. Get more info here.

countless performing artists to follow. <u>ticketcenterstage.com</u>. 228-3630.

November 20 - Bingo

Lucky's Taproom and Eatery, 520 E. Fifth St., 9 p.m. Every Tuesday at Lucky's, stop in and play a few rounds of bingo during the evening. Win prizes while enjoying great beer. Plus, every Tuesday is also Taco Tuesday! Enjoy your choice of meat/fish/vegan options in soft or hard shell tacos. 222-6800.

November 21 -All-You-Can-Eat Crab Legs

Basil's, 312 N. Patterson Blvd.; 4-9 p.m. Each and every Wednesday we will be offering all you can eat Crab Legs and sides for just \$38 per person! Reservations will only be accepted for groups of 5 or more with a two hour time window. Sides will include our Signature Truffle Fries and Basil's Vegetables. 818.4390.

November 22 -Thanksgiving Day Buffet The Dayton Woman's Club,

225 N. Ludlow St.; 11:30 a.m.-2 p.m. Bring your family and friends to an elegant holiday buffet and let us indulge your tastes of the season. Reservations required. Call for cost. 228-1124.

Downtown's weekly e-vents

is produced by the Downtown Dayton Partnership, and is only a sampling of everything happening downtown. While every attempt is made to highlight events appealing to a variety of interests, e-vents is not intended to be comprehensive. For many more event listings, visit our website at <u>downtowndayton.org</u>. If you have questions about this email, reply to this message or call us at (937) 224-1518. Information is accurate to the best of our knowledge at the time of publication. Call the listed venue for event details.

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DOWNTOWNDAYTON.ORG

BizCap REPORT

November 2018



New Loan Approvals!

During the month of October, County Corp closed CDBG loans to Preferred Electrical and Faith Early Learning Center. Both were for the purchase of a commercial building and both took advantage of a 15 year fixed interest rate of 3%.

In addition, County Corp funded a State Regional 166 loan to NanoSperse for the purchase of new equipment. NanoSperse took advantage of a 10 year fixed rate of 2.83%.

New Job Creation Requirements

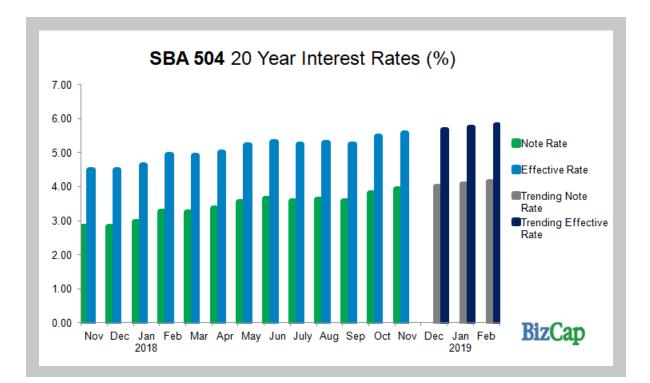
You may recall that one of the requirements for the SBA 504 loan program is for the borrower to create new jobs. The business owner was previously required to generate one new job for every \$65,000 lent by the SBA. For manufacturers, it was one job for every \$100,000 lent. These requirements have now changed.

Effective November 1st, the requirements for job creation have risen to one job for every \$75,000 and \$120,000 for businesses and manufacturers respectively. The increase is very beneficial to companies needing to purchase fixed assets but not necessarily looking to hire several new employees.

Want to avoid the need to create new jobs? There are specific circumstances that will allow you to bypass the requirements. <u>Click to learn more.</u>

Interest Rate Update

As seen below, the 10 year rate has increased by 0.341% while the 20 year rate grew by 0.100% and the 25 year rate swelled by 0.11%. We fully expect the interest rates to continue their growth in the upcoming months.



SMALL BUSINESS LOANS AND RATES

Did you know that with a BizCap loan, your small business can retain more "cash in pocket" to fund operations. Why tie up your small business' cash in long-term capital assets when you can put it to better use as you grow your business?

SBA 504 Loans

SBA 504 loans for new projects and to refinance existing real estate or capital equipment debt could be the perfect funding solution for your company's growth.

10 Year	New Loan3.598%5.590%Note RateEffective Rate	Refinance3.598%5.649%Note RateEffective Rate
20 Year	New Loan3.931%5.591%Note RateEffective Rate	Refinance3.931%5.640%Note RateEffective Rate
25 Year	New Loan4.046%5.640%Note RateEffective Rate	Refinance4.046%5.687%Note RateEffective Rate

Ohio Regional 166 Loans

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

3.200% Fixed Rate

CDBG Loans

CDBG loans are available anywhere in Montgomery County, Ohio (excluding the Cities of Dayton and Kettering) and have terms of up to 15 years.

3.167% 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 937.225.6328 BizCap is a program of <u>CountyCorp</u> November 2018

Ohio

Small Business Development Centers



Miami Valley SBDC | 937-281-0118 | Email | SBDCTEC.COM



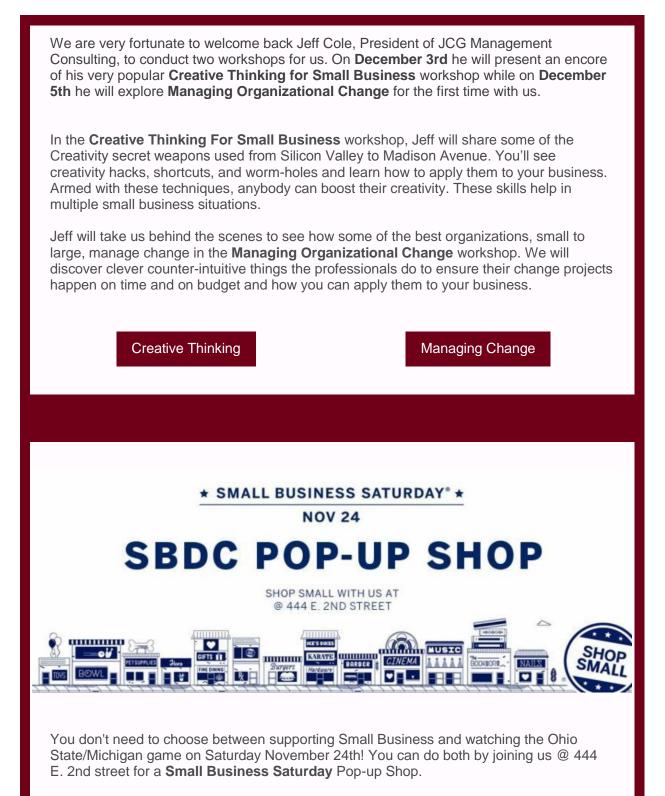
We have a New Partner!

Attention business owners and potential business owners in Miami, Shelby, Darke and Preble Counties: The Miami Valley SBDC is excited to announce that we now have a partnership with <u>Edison State Community College</u> which will allow us to more conveniently serve clients in our northern and western counties. We will have access to space at all of Edison's campuses to provide one-on-one counseling and workshops.

Our first workshop, a <u>New Business Information Session</u>, is scheduled for Saturday, December 1st from 9-11:30 on Edison's Main Campus in Piqua. This free seminar will answer your questions about starting, buying, or expanding a small business. The presentation will consist of an overview of issues related to starting and operating a business such as business and financial planning, market demand and financing.

Register

Jeff Cole, Local Business Guru, Conducting Two Workshops at TEC in December



The event is from 11am to 4pm and we will have a diverse group of Small Businesses participating including:

- Kandii Beads
- <u>Gypsum and Blossom</u>
- <u>Starred Candles</u>
- <u>Chipmunk Chronicles</u>
- Ambitious and Annoyed

- Tend and Flourish
- Jack Ruby's
- Gourmet Berries
- Emerald Sparks

Please come for the fun @444 on November 24th. What could be better than supporting your team AND Small Businesses?



Welcome Business Advisor, LeKeisha Grant!

We are very happy to announce that business consultant and small business owner, LeKeisha Grant joined the SBDC team in July.

LeKeisha generally works with small businesses in Dayton and the surrounding communities, but lends her expertise in Social Media Marketing to anyone needing help in this area. She brings a wealth of business knowledge to our center and strives to help businesses remove barriers to their success.



U.S. Small Business Administration



Introduction to Energy Management Principles

Sinclair Community College is offering a 3 credit hour course on Introduction to Energy Management Principles that includes a CEM (Certified Energy Manager) Exam preparation.

Cost is \$348.09 for Montgomery County residents and \$489.84 for out of County residents !

Click here for more information.



FOLLOW US

Hello all,

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

November 15, 2018 – Spark Fairborn will be hosting **How to Streamline Your Business Operations** in Fairborn. This FREE workshop will discuss creating business procedures to help increase the productivity of a business. To register, please visit <u>here</u>.

November 15, 2018 – Columbus SCORE will be hosting **Learn How The Library Is Your Premier Source for Business Information** in Columbus. This workshop will review free business data to complete a business plan and sample business plans. To register, please visit <u>here</u>.

November 15, 2018 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

November 15-16, 2018 – The Defense Logistics Agency (DLA) will be hosting the **Training, Knowledge, and Opportunities Seminar** in Columbus. This FREE seminar teaches vendors how to find open solicitations, how to submit a quote through the DLA Internet Board System (DIBBS), the procedures for viewing/downloading drawings, and how to use iRAPT to get paid. To register, please visit <u>here</u>.

November 16, 2018 – Innovate New Albany will be hosting The Power of Peers: The Secret Weapon of the Most Successful Entrepreneurs in New Albany. This FREE workshop will feature a panel discussion by multiple business owners who have tapped into the Power of Peers to improve the success of their business and personal lives. To register, please visit <u>here</u>.

November 16, 2018 – WiBN will be hosting **Ripple Effect – Be Your Best and Others Will Be Benefit** in Dayton. As part of the *Hot Topics Koffee Talk*, this event is designed for roundtable, peer-to-peer conversation and networking for career, business, and personal life. To register, please visit <u>here</u>.

November 16, 2018 – Columbus SCORE will be hosting **Start with Talents, Finish with Strengths** in Columbus. This workshop will discuss how to create a strong platform in creating a personalized operating manual using your talents. To register, please visit <u>here</u>.

November 17, 2018 – The SBDC at The Entrepreneurs Center will be hosting **New Business Information Session** in Dayton. This FREE workshop will provide an overview of issues related to starting and operating a business, business planning, financial planning, and market demand. To register, please visit <u>here</u>.

November 20, 2018 – The SBDC at Columbus State will be hosting an **MBE and EDGE Certification Workshop** in Columbus. This working class will walk attendees through the application process for Minority Business Enterprise (MBE) and Encouraging Diversity, Growth and Equity (EDGE) Certifications. To learn more about what to bring to the class and to register, please visit <u>here</u>.

November 23, 2018 – WiBN will be hosting **Ripple Effect – Be Your Best and Others Will Be Benefit** in Beavercreek. As part of the *Hot Topics Koffee Talk*, this event is designed for roundtable, peer-to-peer conversation and networking for career, business, and personal life. To register, please visit <u>here</u>.

November 27, 2018 – The Dayton BBB and the Women in Business Network will be hosting **The Ripple Effect** in Dayton. As part of their *Lunch and Learn* series, this event will feature Rebecca Victor who will discuss her

transformative process to help clients understand and trust their abilities to create the life of their dreams. To register, please visit here.

November 28, 2018 – The SBDC at the Clermont County Chamber of Commerce will be hosting **Steps to Starting a New Business** in Cincinnati. This FREE workshop will educate attendees on how to start a business, resources available, business plans, and more! To register, please visit <u>here</u>.

November 28, 2018 – ORV~WBC will be hosting **Women Leaders Matter** in Columbus. This event will feature Linda Lu with Nationwide Insurance who will discuss her menu for Inspirational Leadership and provide introductions to Nationwide's Supplier Diversity team. To register, please visit <u>here</u>.

November 28, 2018 – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS)** in Athens. This class will cover topics such as types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please visit <u>here</u>.

November 29, 2018 – The SBDC at The Entrepreneurs Center will be hosting **Recordkeeping for a Small Business** in Dayton. This FREE workshop will provide an overview of recordkeeping and is designed to help participants understand how recordkeeping can benefit their small business. To register, please visit <u>here</u>.

November 29, 2018 – Columbus SCORE will be hosting Stop Trying to Climb the Corporate Ladder and Create Your Own in Dublin. This FREE workshop will feature a panel of business owners who will discuss how they found the right business that matched their own goals, budget, and experience. To register, please visit <u>here</u>.

November 29, 2018 – FASTLANE will be hosting **Creating a Compelling Employee Value Proposition** in Dayton. This workshop will help develop EVP by facilitating an interactive exercise designed to identify what makes the organization a great place to work, ultimately increasing attraction and retention of productive and engaged employees. To register, please visit <u>here</u>.

November 29, 2018 – The SBDC at Columbus State will be hosting a **Small Business Tax Workshop** in Columbus. This workshop will educate existing or prospective small business owners on the federal and state tax rights, requirements, and responsibilities. To register, please visit <u>here</u>.

November 29, 2018 – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

November 29, 2018 – The Northern Kentucky International Trade Association will be hosting **How to Do Business With India** in Cincinnati. This workshop will feature local executives who will discuss the challenges and rewards of doing business in both India and Cincinnati. To register, please visit <u>here</u>.

November 30, 2018 – The SBDC at Columbus State will be hosting **Capital Crash Course** in Columbus. This FREE workshop will discuss the various types of small business financing available, how to determine the amount of financing needed, what to bring to the table to get the cash needed, and more! To register, please visit <u>here</u>.

November 30, 2018 – Innovate New Albany will be hosting **Zero to MVP – How to Find, Build, and Launch a New Product** in New Albany. This FREE workshop will provide an understanding of prototyping and customer feedback to create a true "minimum viable product" to launch. To register, please visit <u>here</u>.

December 1, 2018 – Wright State University will be hosting **Patent Basics** in Dayton. This FREE workshop offers basic intellectual property information and search techniques for using the U.S. Patent and Trademark Office (USPTO) website and databases. To register, please visit <u>here</u>.

December 1, 2018 – The Miami Valley SBDC will be hosting a **New Business Information Session** in Piqua. This FREE seminar will provide an overview of issues related to starting and operating a business such as business and financial planning, market demand and financing. To register, please visit <u>here</u>.

December 3, 2018 – The Miami Valley SBDC will be hosting **Creative Thinking for Small Business** in Dayton. This FREE workshop will discuss some of the techniques large companies in Silicon Valley and Madison Avenue have used for decades. To register, please visit <u>here</u>.

December 4, 2018 – The SBDC Hamilton County at the ULGSO will be hosting **Start & Grow Your Business: Laying the Right Foundation** in Cincinnati. This FREE workshop is designed for transitional and encore entrepreneurs who are transitioning from employee to entrepreneur. To register, please visit <u>here</u>.

December 4, 2018 – Cultivate will be hosting **Reach Customers Online with Google** in Grove City. As part of the *Lunch and Learn* series, this FREE workshop will discuss how to promote a business online through SEO and online advertising, as well as Google Analytics and Trends. To register, please visit <u>here</u>.

December 4, 2018 – FASTLANE will be hosting **SBIR/STTR Proposal Writing Workshop** in Dayton. This event will feature presentations from local resources supporting technology businesses, as well as expert advice on SBIR/STTR proposal writing. To register, please visit <u>here</u>.

December 4, 2018 – Columbus SCORE will be hosting **Tax Planning for Small Business** in Columbus. This workshop will discuss the most important aspects of the Tax Cuts and Jobs Act including the opportunities and questions for both individuals and businesses. To register, please visit <u>here</u>.

December 5, 2018 – Strategic Leadership Solutions will be hosting **Process Improvement 101** in Canton. This course provides basic tools to support the Plan, Do, Check (Study), Act method of Continuous Improvement. To register, please visit <u>here</u> or call (937) 390-9773.

December 5, 2018 – Columbus SCORE will be hosting **Tax Planning for Small Business** in Columbus. This workshop will discuss the most important aspects of the new tax reforms (Tax Cuts and Jobs Act 2018) beginning December 31, 2017. To register, please visit <u>here</u>.

December 5, 2018 – Innovate New Albany will be hosting **Building a Bulletproof Business** in New Albany. This FREE workshop will educate attendees on how to identify the bottlenecks that keeping them from success, overcoming leadership blind spots so teams can exceed, and improving leadership style to create long-lasting, positive effects on your business. To register, please visit <u>here</u>.

December 5, 2018 – The Ohio Aerospace & Aviation Council Committee and the Ohio Aerospace & Aviation Council will be hosting **Ohio Aerospace Day** in Columbus. This event is a strategic assembly of government, industry, and academic leaders to discuss the future of aerospace and aviation industry in Ohio. To register, please visit <u>here</u>.

December 5, 2018 – The SBDC at the Warren County Career Center will be hosting **Business Tax Overview** in Mason. This FREE workshop will provide an overview of the taxes that are important for small businesses. To register, please visit <u>here</u>.

December 6, 2018 – The Ohio Department of Transportation (ODOT) will be hosting a **Disadvantaged Business Enterprise Workshop** in Columbus. This FREE workshop will provide an overview of the certification process, as well as available contract opportunities with ODOT, COTA, and the Columbus John Glenn International Airport. To register, please visit <u>here</u>.

December 6, 2018 – The Dayton American Advertising Federation will be hosting **From Strawberry Shortcake to He-Man** in Dayton. This workshop will feature J.J. Sedelmaier who will screen a specially edited reel compilation, discuss how we produce work, and how a wide variety of interests helps generate projects. To register, please visit here.

December 7, 2018 – Shawnee State University and the Community Action Committee of Pike County will be hosting **Access to Capital** in Portsmouth. This FREE workshop will give entrepreneurs a look at the various ways to finance a business and the process of getting a loan. To register, please email Angela Duduit at <u>aduduit@shawnee.edu</u>.

December 7, 2018 – WiBN will be hosting **Believing in a Great 2019** in Piqua. As part of the *Hot Topics Koffee Talk*, this event is designed for roundtable, peer-to-peer conversation and networking for career, business, and personal life. To register, please visit <u>here</u>.

December 7, 2018 – Strategic Leadership Solutions will be hosting a Lean and Six Sigma Overview in Columbus and Cincinnati. This FREE, 2-hour seminar will compare and contrast the principles of Lean and Six Sigma to allow organizations to select the most appropriate problem solving methodology for their workplace. To register, please visit <u>here</u> or call (937) 390-9773.

December 7, 2018 – Columbus SCORE will be hosting **Overcoming the Fear of Business Planning** in Columbus. This hands-on workshop will educate attendees on using the Business Canvas to simplify business and strategic planning, creating a value proposition, clarifying and focusing on what's driving business growth, and more! To register, please visit <u>here</u>.

December 7, 2018 – WiBN will be hosting **Believing in a Great 2019** in Springboro. As part of the *Hot Topics Koffee Talk*, this event is designed for roundtable, peer-to-peer conversation and networking for career, business, and personal life. To register, please visit <u>here</u>.

December 10, 2018 – Innovate New Albany will be hosting **Show Me the Money – How to Obtain Government Funding for Your Business** in New Albany. This FREE workshop is ideal for any business in health, biosciences, aerospace, IT, high-tech, and any innovation sectors to learn more about the funding sectors for both startups and growing businesses. To register, please visit <u>here</u>.

December 11, 2018 – The SBDC at Columbus State will be hosting an **MBE and EDGE Certification Workshop** in Columbus. This working class will walk attendees through the application process for Minority Business Enterprise (MBE) and Encouraging Diversity, Growth and Equity (EDGE) Certifications. To learn more about what to bring to the class and to register, please visit <u>here</u>.

December 11, 2018 – Columbus SCORE will be hosting **How to Create a Revenue-Generating Marketing Plan** in Columbus. This workshop will educate attendees on how to use SCORE's easy to implement, step-by-step process for creating a marketing roadmap to grow a business. To register, please visit <u>here</u>.

December 12, 2018 – ABLE/CEA will be hosting **Small Business Frequently Asked [Legal] Questions** in Dayton. This FREE workshop will provide an introduction to financial literacy, the new tax law, and individual tax returns. To register, please visit <u>here</u>.

December 12, 2018 – The SBDC at The Hamilton Mill will be hosting **Google Tips and Tricks** in Hamilton. This FREE workshop will discuss free advertising, preventing piracy, standing out in the crowd, empowering you to manage your own experience, and more! To register, please visit <u>here</u>.

December 12, 2018 – The Confluence Water Technology Cluster will be hosting **Confluence Connects** in Cincinnati. This event will feature the many successes in water technology innovation over the past year, as well as the events and opportunities ahead in the coming year. To register, please visit <u>here</u>.

December 13, 2018 – The SBDC at Columbus State will be hosting a **Small Business Tax Workshop** in Columbus. This workshop will educate existing or prospective small business owners on the federal and state tax rights, requirements, and responsibilities. To register, please visit <u>here</u>.

December 13, 2018 – The Foreign Policy Leadership Counci, the Greater Cincinnati Council on World Affairs, and Xavier Universityl will be hosting **International Cybersecurity: The Depth and Breadth of the Challenge** in Cincinnati. This event will discuss the complex world of international cybersecurity. To register, please visit www.fplcohio.org.

December 13, 2018 – Strategic Leadership Solutions will be hosting a Lean and Six Sigma Overview in Toledo and Cleveland. This FREE, 2-hour seminar will compare and contrast the principles of Lean and Six Sigma to allow organizations to select the most appropriate problem solving methodology for their workplace. To register, please visit <u>here</u> or call (937) 390-9773.

December 13, 2018 – The SBDC at Columbus State will be hosting **Achieve Business Success by Increasing Your Emotional Intelligence** in Columbus. This FREE workshop will educate attendees on the importance of identifying strengths and weaknesses, controlling emotions, and more! To register, please visit <u>here</u>.

December 15, 2018 – The SBDC at The Entrepreneurs Center will be hosting a **New Business Information Session** in Dayton. This FREE workshop will answer questions about starting, buying, or expanding a small business. To register, please visit <u>here</u>.

December 18, 2018 – Columbus SCORE will be hosting **Social Media & Content Marketing 101** in Columbus. This workshop will introduce social media content marketing and educate attendees on how to engage, interact, and influence customers. To register, please visit <u>here</u>.

Ohio Export Internship Program

Applications are now available for companies to request a summer 2019 intern through the Ohio Export Internship Program. It is designed for companies looking to improve their export initiatives. The program matches companies with students from Ohio universities who have taken export-focused coursework at The Ohio State University Max M. Fisher College of Business, Cleveland State University's Monte Ahuja College of Business or Youngstown State University's Williamson College of Business Administration. The Ohio Development Services Agency provides a 50 percent reimbursement for intern wages, up to \$3,600. To learn more and to apply, please visit here. The deadline to apply is *February 1, 2019*.

Need Help Marketing Your Products or Services Internationally?

The International Market Access Grant for Exporters (IMAGE) program helps small businesses increase exports and create jobs in Ohio's economy. The program reimburses at a 50% rate, capped at \$12,500 per eligible approved applicant. The IMAGE program is funded, in part, through the Small Business Administration's State Trade Expansion Program (STEP). For more information about the IMAGE program, visit: www.image.development.ohio.gov.

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.

USDA, Rural Development, Business & Industry Loan Guarantee Program has funding available for Fiscal Year 2019!

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

- Acquiring new businesses or expanding existing businesses;
- Purchasing and improving real estate;
- Purchasing machinery & equipment;
- refinancing outstanding debt; and
- providing term working capital.

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

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

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

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

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

Christie Hooks	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 BrownJennifer.Brown@oh.usda.gov614-255-2423Randy MonhemiusRandy.Monhemius@oh.usda.gov614-255-2424

SBA webinars and events – For an updated list of SBA webinars and events for Ohio, please visit <u>here</u>. Topics include healthcare, contracting, financing, and more.

Small Business Resource – 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 <u>here</u>.

SBA Partner Organization – SCORE provides free, confidential one-on-one mentoring to both aspiring and existing small businesses and entrepreneurs. This organization also offers seminars, workshops and online resources covering a wide variety of small business topics. There are several offices in Ohio, please visit <u>www.score.org</u> to find the nearest one.

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 <u>here</u>. To see a list of upcoming trade missions through Commerce, please visit <u>here</u> and for upcoming webinars, please visit <u>here</u>.

Alexander Kohls Senior Area Manager – Dayton Region Columbus District Office **U.S. Small Business Administration** (614) 633-6372 <u>alexander.kohls@sba.gov</u>



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Regional Economic Development Forum

Thursday, December 6, 2018

8:00 am - 9:30 am

Montgomery County Business Solutions Center 1435 Cincinnati St., #300

Dayton OH 45417

The Dayton Development Coalition is pleased to invite you to attend a complimentary regional forum. Join us as we give an end-of-the-year recap of economic development as well as a panel discussion on Opportunity Zones which could benefit communities in our region.

Morning refreshments will be served. Space is limited. RSVP is required.



ED Forum Series Brought to You by:



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> Our mailing address is: Dayton Development Coalition 40 N. Main St. Suite 900 Dayton, OH 45423