

Hi Everyone,

As many of you are aware, the PPP Program opened back up for first draw applicants and the new "PPP Second Draw Loan" or PPP2 has launched for businesses that already received and expended their initial PPP loans.

First Draw PPP Loans can be used to help fund payroll costs, including benefits. Funds can also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.

These loans will initially only be available through Community Financial Institutions (CFIs)

- CFIs tend to be smaller regional banks that have average assets under \$1 billion.
- The SBA is hoping that by opening the program to CFIs, more funds will go to smaller businesses and minority owned firms that more frequently have relationships with CFIs
- Check with you local lending institution to determine if they are participating in the program and if they are a CFI and the date they will begin receiving applications
- The SBA will open the program to other lenders "shortly thereafter".

The new **PPP2** will be available to businesses that have already received and expended their initial PPP loan and

- Have less than 300 employees and;
- that can demonstrate a quarterly loss of at least 25% between comparable quarters in 2019 and 2020.
- PPP2 is capped at \$2 million

Under the new program guidelines accommodation and Foodservice businesses (NAICS codes starting with 72) will be able to apply for up to 3.5% their average monthly payroll costs.

We will send additional information as it becomes available.

Thank you all,

Kim

Kim Woodbury Miami Valley SBDC https://sbdctec.com/ 937-281-0118





Paycheck Protection Program (PPP) 2nd Round Opens Today

The Paycheck Protection Program (PPP) will open for a second round today, January 11, for new borrowers and certain existing PPP borrowers. Community financial institutions are able to make First Draw PPP Loans starting today, and Second Draw PPP Loans starting Wednesday, January 13. PPP will open to all participating lenders shortly thereafter.

This round of PPP authorizes up to \$284 billion toward job retention and certain other expenses through March 31, 2021.

Read SBA Press Release

Member Banks

Member Credit Unions





Feb. 19-25, 2021 Featured



Black Mon in White Coats

February 18-21 - Free Documentary Screening: "Black Men in White Coats" Online.

Why is it easier to visualize a black man wearing an orange jumpsuit than a white lab coat? This is the provocative question posed by the filmmakers of "Black Men in White Coats," a documentary examining the systemic barriers that prevent black men from becoming medical doctors. The documentary explores how health care, the national economy, and the lives of all citizens would benefit if our medical workforce better reflected the diversity of our population. Dayton Metro Library is offering a free online screening of the film, February 18-21. <u>Registration</u> is required.

f DowntownDayton Also This Week

February 20 - International PechaKucha Day 2021: Dayton

4 p.m. online.

February 20th is PechaKucha's birthday and International PechaKucha Day 2021 - a record-setting, 24-hour, around-the-globe Live Stream of local creativity broadcast to the world! Theme: LOVE - because that's what the World needs now! Traversing the time zones, we'll hear LIVE from local PechaKucha Night Organizers and presenters including some from PechaKucha Night Dayton! Dayton will be featured in hour 19 of the 24 hour event - 4 pm ET on 2/20. We will share the hour with presenters from PK cities Albany, NY and Ellensburg, WA. <u>More info</u>.

OPEN* BUSINESS SPOTLIGHT

Get to know Mike's Vintage Toys in our OPEN* Business Spotlight!

In this series, we profile some of the small businesses that make downtown great! We ask a series of questions about each business, letting them tell you about themselves in their own words, including their background, what services they offer, how they're responding to the pandemic challenges, and more. It's a great way to learn more about your favorite businesses, or discover a new spot you may not be familiar with yet.

This week, we learn about an Oregon District shop where you can find a vintage action figure, the Lego set from your childhood, or a Ghostbusters telephone!

Click here to read about Mike's Vintage Toys



DOWNTOWN EVENT HIGHLIGHTS

Thru February 27 - Exhibit: Litho-Lino-Mono-More

<u>The 48 High Street Gallery</u>, 48 High St. LITHO-LINO-MONO-MORE is the Dayton Society of Artist's 16th annual juried printmaking exhibition. The call for art was open to any printmaker living, working, or attending school in Ohio. Kay Smith Award: Exhibition Dates: Friday, February 5-Saturday Feb 27th. Book an appointment to see the exhibition in person. The exhibition will also be able to be viewed online.

Thru February 28 -Black History Month

<u>Edward A. Dixon Gallery</u>, 131 N. Ludlow St.

The entrance of the gallery will be dedicated to Black History Month featuring artwork from Alice Gatewood Waddell, members of the African American Visual Arts Guild (AAVAG) members (Clifford Darrett, David Redmon, LaChrisa Gales) and other local art. You can view the artwork beginning February 1st in-person during normal gallery hours or online here. Artwork will be on display and available for purchase until February 28th.

Thru March 14 - Virtual Field Trip with Black Violin

Online.

Black Violin enters the student virtual space with an all new, high energy, performance that takes their unique blend of classical music, hip-hop, jazz and pop to new heights. This virtual performance is free for students and educators, but you must register! Once registered, you can watch it any time until March 14, 2021. <u>Register</u>.

February 19 - Karaoke

<u>Yellow Cab Tavern</u>, 700 E. Fourth St., 7-9:45 p.m.

We're hosting Karaoke every Friday! Entry is free! We have four barrel mics that have detachable metal screens. We'll have two of these mics on stage at more than a 12 foot distance if duos would like to perform! Then after each performance we'll switch out the two mics with two freshly sanitized ones! We request that performers not touch the mics or mic stands. We also have mic covers available and singers are encouraged to wear a mask while singing. Guests who are not singing will be required to stay at their table with their group during all performances.

February 20 -Julie Riley: Becoming a Self-Sustained Artist

10 a.m.-noon; online.

Virtually join the Dayton Society of Artists for a workshop given by Julie Riley about how she became a self-sustained artist. She switched careers from the software industry and began to pursue painting full-time in early 2018 and was completely sustained by her art sales by 2019. Hear how she broke into the art market, how she organizes her time, and other tips and tricks to becoming a successful artist in the Davton market. Additionally, hear updates on how she navigated 2020 and updated her marketing to continue sales throughout the pandemic. Registration is limited. \$5 (If the \$5 is cost prohibitive, e-mail director@daytondsa.org or call 937-228-4532 for free registration!)

February 20 - Online Valorant Tournament

6-9 p.m.; online.

Register for Connect E-Sports' online Valorant tournament. \$15 a player, with \$5 a person feeding into the Prize Pool pot. Winning team of 5 to split the Prize Pool (up to \$150, \$30 a person). Registration as a full team of 5 or free agent registration. Capped at 6 teams, will open up to more teams if the demand is there. Players can play online or in-person at Connect. Registration closes Friday February 19th at 4:00 pm. Registration and details can be found <u>here</u>.

February 21 -Third Sunday Market

Front Street Complex,

1001 E. Second St.; 11 a.m.-4 p.m. Fine Art, jewelry, home goods, fashion, and decor are just some of the things our local vendors and artists offer! Tour a multitude of art studios and galleries and experience "how it is made" with live demos. Meet and greet the painters, potters, glass artists, photographers, ceramicists, carpenters, sculptors, and creatives that call Front Street home. Stay warm while shopping with our vendors inside the CD hall. Scott Lindberg returns to entertain us on the acoustic guitar. Grab lunch in the courtyard from The Rolling Oasis Treat Truck. 3rd Sunday is free to attend. Visit frontstreet.art for more information.

February 23 -The Pizza Bandit Jumps the Pizza for Charity

7:30 p.m.; online.

Join us virtually as we raise money to onboard more local restaurants to 937 Delivers' equitable delivery service! Hosted by Zac Pitts and Bork Torkleson at Mike's Bike Park, we'll start the evening with Jon Murray attempting the Lil' Bandit Challenge and then jumping a regular sized slice of pizza on a kids bike! Then we'll move onto the main event of BMX Date Night Crew jumping giant inflatable slices of pizzas before the grand finale of attempting to jump a whole GIANT inflatable pie. We'll be raising money during the live broadcast in a classic telethon manner or we'll be offering 20 limited and socially distanced V.I.P. tickets for \$50 to view the event in person. To purchase a V.I.P. ticket go here

February 24 - Wednesday Trivia at Troll Pub Troll Pub at the Wheelhouse.

216 Wayne Ave.; 6:30-8:30 p.m.

Do you have a bunch of useless knowledge and absolutely nowhere to put it? Do you love Trivia? Join us for three rounds of general knowledge trivia, followed by our extra special fourth audio visual and music round! Get there early to get your seat and grab dinner and enjoy their amazing menu! Prove your smarts! Prizes go top performing teams! No phones, teams of 6 or less, FREE to play. Come back every week for more Trivia and great food and drink specials!

February 24 - Cellarbration

Warped Wing Brewing Company, 26 Wyandot St.; 4 p.m.

We're excited to introduce to you a unique cellar beer experience like never before! Now presenting - Cellarbration - a month-long exploration of vintage & barrel aged beers. Join us for the month of February for special tappings of some of our most coveted beers, right from our cellar. We'll be exploring weekly tappings as well as releasing a selection of vintage bottles & cans, which will be available to purchase at the taproom as well as online (home delivery & shipping) beginning February 3rd. You don't want to miss this! <u>More info</u>.

February 25 -Riverway Conversations: Huffy Bicycles

February 20 - RiverScape Virtual Winter Yoga

9:30-10:30 a.m. online.

Join Tori of Speakeasy Yoga for a FREE one hour yoga class! These will be live virtual classes. The class link will be shared a day or two ahead of each date. We hope you will join us! <u>More info</u>.

February 23 - LORE Story: Workshop Graduation

7 p.m.; online.

LORE Storytellers, recent graduates from the February 2021 4-week storytelling workshop, will get on stage to entertain you with their real-life stories of triumph, transformation and tragedy. You might laugh, you might shed a tear, you might be speechless, but regardless, you want to be here! <u>More info</u>.

10 a.m.; online.

Register a free conversation with Bob Stomel, director of sales for Miamisburgbased Huffy Bicycles. Bob will talk about industry trends, including how the pandemic created an unparalleled increase in demand. Laura Estandia of Miami Valley Trails, and Wade Johnson of Tri State Trails will also give updates on the latest local trail news. Follow @DFoleyRiverway on Twitter for news about the latest economic development opportunities happening in the communities along the Riverway. <u>Register now!</u>

Support Our Local Small Businesses When They Need You the Most!

The pandemic has been hard on all of us. So much of what we consider normal has changed, and we've all had to find ways to adapt. In downtown Dayton, the pandemic has been especially difficult for our great collection of independent small businesses who provide the products and services we love. We encourage you to continue to support these local businesses during this difficult time in any way you can. They're the backbone of our community, and they need our support more than ever.

If you miss your favorite local, independent businesses, check out our lists of what's OPEN*. We've put together a list of downtown <u>restaurants</u> with **carry out**, **curbside pickup**, or **delivery** services, as well as those open **outdoor or indoor**. Many of our <u>retail and service</u> <u>businesses</u> 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 <u>OPEN*</u> - Things to Do page!

Now, more than ever, it's a great time to support local businesses and Be Downtown.



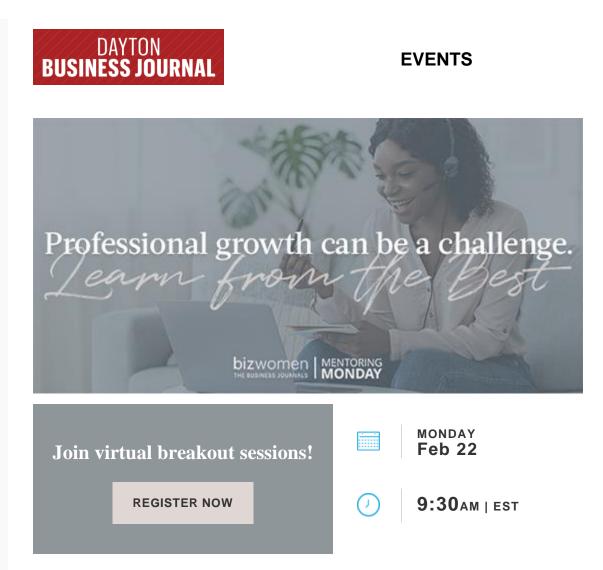
Downtown's OPEN*

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DOWNTOWNDAYTON.ORG





Empowering women to reach their full potential

The Dayton Business Journal will bring together local women in a casual, virtual career coaching atmosphere.

Don't miss your opportunity to participate in small group speed coaching sessions with the most influential women in the local business community. The atmosphere is spirited and powerful as everyone gains career insights and makes new connections.

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SBA's Emerging Leaders Program Helps Entrepreneurs Accelerate Growth

APPLICATIONS FOR COLUMBUS & DAYTON CLASSES NOW OPEN



WHAT: Emerging Leaders is an intensive, executive-level training initiative designed to accelerate the growth of small businesses with potential for job creation. During the course of seven months, participants are given the opportunity to work with experienced mentors, attend specialized workshops and develop connections with their peers, city leaders and the financial community.

For additional information, visit: http://www.sba.gov/emergingleaders

To sign up, visit: https://www.interise.org/sbaemergingleaders

COST: This program is <u>FREE</u>. The only cost is your time and commitment to complete the curriculum, which includes 100 hours of combined classroom, homework and peer-to-peer mentoring.

ELIGIBILITY:

- Does your business have annual revenues of at least \$250,000
- Does your business employ at least one other individual other than yourself?
- Have you been in business at least three years?

BENEFITS: You will engage in focused development and expansion strategies, including options for accessing new capital and securing government contracts. Upon graduation, you will have a three-year strategic growth action plan with benchmarks and performance targets to help you emerge as self-sustaining businesses that creates jobs and builds communities.

To apply for the Columbus Emerging Leaders program, contact Shannon Feucht, Economic Development Specialist, at <u>shannon.feucht@sba.gov</u> To apply for Dayton Emerging Leaders program please contact Alex Kohls, Area Manager <u>alexander.kohls@sba.gov</u>

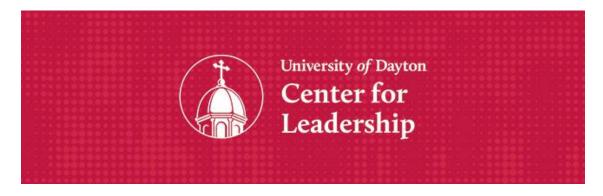
SBA Columbus District Office

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CALLING ALL WOMEN LEADERS!



The Center for Leadership is calling all women

leaders who want to challenge themselves to career exploration and continue to rise in their organization.

The Women Lead. certificate program utilizes a research-driven curriculum with an intersectional approach that includes several assessments as well as tools and hands-on skills practice that can be immediately implemented to increase your leadership effectiveness. We are excited to offer this high caliber program designed by women leaders for women leaders.

Excellent facilitators, a dynamic curriculum, and a new network of accomplished women leaders ensure this program is a transformative experience for you both professionally and personally.

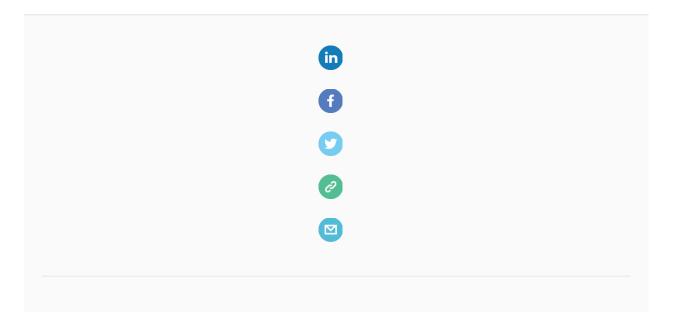
<u>Apply now</u> for this six-month interactive leadership development program focusing on such critical topics as:

- Dismantling the Double Bind
- Leadership & Work-Life Integration: The Hustle Without the Burnout
- Managing Conflict and Difficult Conversations: Know Your Triggers
- Maximizing Influence: Develop Your Positional and Personal Power
- Unleashing Your Inner Negotiator

"If you are looking for a leadership program focused on your role as a woman in leadership, the Women Lead. program will benefit you now and in the future. Each session enlists an expert on a topic to share real-world experiences, how we can overcome obstacles, and enhance our strengths to achieve success! One of the most valuable aspects of this program is the connections made with women leaders throughout the community and beyond!" -Christine, Women Lead. '20

Full Program Schedule

For more information please contact Maddie Weiler at 937-229-3193 or weilerm2@udayton.edu.



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NDC Small Business Apply for a PPP Loan



NDC Releases Free Webinar Series For Small Business Owners

The National Development Council, a national leader in community and economic development training, has decided to release a training to assist small business owners who have been affected by the pandemic.

In addition to increasing the flow of capital to small business owners through the <u>Paycheck Protection Program</u>, <u>New York Forward</u>, <u>SBA 7(a) loans</u>, and a <u>variety of other programs</u>, we aim to bridge the information divide that often excludes small business owners. To that end, we are releasing our <u>Cash</u> <u>Reigns Supreme webinar series and accompanying workbook</u>.

Cash Reigns Supreme Webinar Series

The three-part Cash Reigns Supreme webinar series is designed to teach small business owners the importance of financial statements and how they can be used to make better business decisions. Participants learn how third parties, including lenders, evaluate financial statements to make lending decisions.

Specific topics include:

- The importance of maintaining current and accurate financial records
- Balance Sheet and Profit & Loss Statements
- The importance of CASH
- Determining your company's cash needs
- · Cash flow statements and cash flow forecasting
- Accounting terminology
- Selecting an accounting system
- Preparing for growth

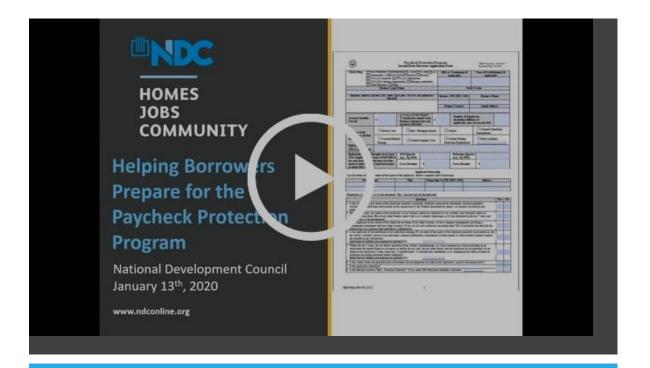
CLICK HERE to View the Free Training Webinars and to Download the Coursebook



Still Have Questions About PPP?

We hear you...

... and we are here to help, NDC has made available the below webinar to help answer some of those questions. In this webinar, a NDC loan officer reviews the requirements, documents, and updates related to the First and Second Draw PPP Program. At the end of the session you will understand how to prepare for and obtain a First or Second Draw PPP loan with NDC's GAF. Click below to view.



Are you ready? APPLY NOW for a Forgivable Paycheck Protection Program Loan

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For Immediate Release

Contact:

Crystal Jones, Vice President of Marketing, Diversity and Community Impact 937.360.3324 (mobile) Twitter: @clarkstatenews

Registration for New Drone FAA License Prep Course Now Open Through Clark State Workforce and Business Solutions

February 5, 2021 (Springfield, OH) –Clark State College Workforce and Business Solutions will offer a Drone Federal Aviation Administration (FAA) License Prep Course for Unmanned Aerial Systems (UAS) Operations, Planning, and Piloting on March 6th and 7th, from 9 a.m. - 4 p.m.

The two-day course will prepare students to sit for the Part 107 License Exam and provide a hands-on opportunity to practice drone flying through simulation and directly on mini and mid-sized unmanned aerial drones.

"We are excited to offer this opportunity to both our community and industry partners," said Lesli Beavers, director of Clark State Workforce and Business Solutions. "Being licensed for commercial drone use is increasingly popular and useful in a variety of fields. Emergency service agencies, real estate agents, photographers and videographers, agriculture, construction and many more industries can utilize drone flying and imaging to enhance their businesses and services."

The Part 107 License exam prep course will also provide students a take-away copy of the ASA 2021 Remote Pilot Test Prep guide, to fully prepare for the licensing exam. Clark State will provide all necessary equipment for the course to be held on its main campus in Springfield, and cost is \$375.00 per participant. Registration is now open at: https://events.r20.constantcontact.com/register/eventReg?oeidk=a07ehk18g7x0f016538 &oseq=&c=&ch=

Dr. Adam Parrillo, interim assistant dean, associate professor and GIS/Geospatial program coordinator at Clark State, said currently there is one overarching certification for commercial operations of drones: the Part 107 Remote Pilot Certification.

"While individuals can fly recreationally without, the certification must be obtained to do any commercial (receive financial benefit) activity with a drone," he said. "While it is only a 60 question multiple-choice knowledge examination, you must know the regulations for drone activity including the various classifications of airspace, the basics of drone safety, how to read air charts, understand weather conditions, and flight crew management."

Parrillo said it can be difficult for a novice to navigate all of the information and a course like this helps guide the potential pilot through the information; providing tips on how to comprehend and also how to take the exam.

"Once licensed, the world of drones becomes much more tangible in terms of jobs and even careers," said Parrillo. "We hope that this workshop not only assists individuals in the preparation to become remote pilots but also links them into Clark State's opportunities to get hands-on flight time and practice activities that mirror current commercial activities."

In 2020 Clark State College was also selected by the FAA as a partner for the Unmanned Aircraft Systems-Collegiate Training Initiative Program or the UAS-CTI.

The FAA's UAS-CTI program recognizes institutions that prepare students for careers in unmanned aircraft systems (UAS), commonly referred to as drones. In order to qualify for the initiative, schools must offer a bachelor's or associate degree in UAS or a degree with a minor, concentration or certificate in UAS. Schools must provide curriculum covering various aspects of UAS training, including hands-on flight practice, maintenance, uses, applications, privacy concerns, safety and federal policies concerning UAS.

In addition to the partnership with the FAA, Clark State also introduced a UAS Operations and GIS Image Analysis certificate designed to provide the technical background necessary to begin a successful career in UAS operations and data handling. Unmanned Aerial Systems (UAS) along with Geographic Information Systems (GIS) have been identified by the U.S. Bureau of Labor as high growth industries.

This certificate is designed for those students who seek to enhance their job-related skills in becoming a UAS operator with the ability to manage and analyze data products. This certificate is one year in length in order to develop foundational skills and knowledge necessary for the workforce.

"There's been much interest in the commercial drone marketplace, from larger global companies like Amazon to small startups looking to serve local demand," said Parrillo. "Added to this, government agencies at many levels are looking to facilitate the growth of this multi-billion-dollar industry."

About Clark State College

Founded in 1962, Clark State College has campuses in Springfield, Beavercreek, Xenia and Bellefontaine, Ohio. Clark State offers the latest degree and certificate options in more than 125 professional fields. The total economic impact of Clark State on Champaign, Clark, Greene and Logan Counties reached approximately \$161 million in 2016. Registration is open year-round, and financial aid is available for those who qualify. The next academic term begins February 15, 2021.