



Proposed Agenda

Check-in, networking	7:45-8:15
Keynote Speaker - Scott McGohan, McGohan Brabender	8:15-8:45
Why Angel Investing An overview of angel investing, formation and role of the Angel Capital Association (ACA), History of the Queen City Angels, how it was formed and how it has evolved over the years - Tony Shipley, Founder/Chair of the Queen City Angels, National ACA Board member	8:45-9:30
View from the Heavens What angel investors look for, what verticals, what revenue, what team - Dan Kincaid, QCA investor	9:30-10:00
Break	10:00-10:15
Entrepreneur Panel 4 successful founders discuss their deals, how they raised money, how they exited Dan Kincaid - Sense Diagnostics, Eron Buccarielli-Tieger - Soundster, Joe D'Silva - P&C Pharma, Jeff June - ISCHEMIA CARE	10:15-11:15
What's a Term Sheet & What's a Cap Table? Equity (common, preferred, participating preferred) and convertible notes - John Habbert, QCA Board member, investor and co-manager of QCA First Funds	11:15-11:45
Lunch – keynote speaker - David S. Dickerson, MAI, CCIM, Partner/President Miller-Valentine Group Realty Services - overview of the Downtown Dayton Expansion Initiatives	11:45-1:00
Due Diligence - Roy Kulick, John Habbert, Don McKee (QCA investors)	1:00-1:30
Speed dating (angels and entrepreneurs)	1:30-3:00
Break	3:00-3:15
Portfolio Strategies & Post Investment Relationships - Tony Shipley, Don McKee, QCA investors (Board member for numerous QCA portfolio companies)	3:15-3:45
Wrap-up	3:45-4:00

Hello and good afternoon everyone!

We're excited to share a great opportunity for the investment community from not only a training perspective, but also a networking perspective. We'd love to see you at the event and encourage you to share this link, along with the invite, to others in the community that may be interested in attending.

Please contact me with any questions.

REGISTRATION LINK

<https://secure.utcdayton.com/DDCDaytonRegionInvestorBootcamp2017/attendee/attendee.asp>

Mitch Heaton | Vice President, Economic Development

Dayton Development Coalition | 900 Kettering Tower | Dayton, OH 45423

☎ (937) 229-9092 – direct line | ☎ (937) 304-3771 – cell

✉ mheaton@daytonregion.com | 🌐 www.daytonregion.com





Dear Professional Colleague,

I'm writing to personally invite you to the very first "Investor Training Boot Camp" for the Dayton Region. With help from our friends at Queen City Angels, we hope this in-depth, technical look at angel investing and the opportunities here in the Dayton Region will help cultivate a strong network of investors for the community's growing start-up scene.

The all-day event will take place Wednesday, March 22nd at the Montgomery County Business Solutions Center. Our goal is to bring a broad range of experienced investors to share their best practices and lessons learned with our local investment community. We're also working with local entrepreneurs to share details of their success. Our speakers will be announced in the coming weeks, and we believe you will find the line-up compelling.

Our investment community is alive and well within the Dayton Region, and we're experiencing tremendous growth in both deal flow and investment levels. The growth is like nothing we've seen before in our Region. We believe the Boot Camp curriculum will educate investors on what they need to know to take advantage of this unique environment and give you a chance to connect with promising local entrepreneurs. This course was developed "by investors for investors," and will not be open to the general public. We are reaching out directly to investors like you and select entrepreneurs. It will be a wonderful opportunity to network with fellow investors.

If you haven't heard of Queen City Angels, QCA was ranked #2 out of nearly 370 angel chapters and was a founding member of the Angel Capital Association, VentureOhio, and the first angel chapter inside a 200 mile radius of Cincinnati.

We anticipate a tremendous turnout, and encourage you to extend this invitation to fellow investors who would be interested in attending. Registration information is below. We hope to see you there.

Sincerely,
Roger Edwards
Vice President, Accelerant Venture Capital Fund



Please join us for our Regional LEDO Quarterly Meeting on Thursday, March 23rd, 2017.

We are re-establishing this community centered quarterly meeting in order to connect on a more consistent basis.

The meeting will be hosted at the Fort Piqua Plaza. Registration will begin at 8:30 a.m. with bagels, pastries, etc., and the meeting will begin promptly at 9.

The agenda will include:

- Welcome & Introductions
- a Panel Discussion with Regional Utility Partners
- GASB 77, Trends in Government Economic Development,
and the Possible Effects of Border Reform (Presentation by Ernst & Young)
- an Update from our Regional MEP, FASTLANE
- Site Selection Analysis and Updates
- a Regional Talent Update from Lucious Plant

LOCATION

Fort Piqua Plaza

308 N Main St.

Piqua, OH 45356

9 a.m. to 10:30 a.m.

Please RSVP by Friday, March 20 to [Mitch Heaton](#) or [Ms. Shawn Underwood](#).

We greatly look forward to seeing you on March 23rd.

Mitch Heaton | Vice President, Economic Development

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✉ mheaton@daytonregion.com | 🌐 www.daytonregion.com



March 13, 2017 – Shawnee State University will be hosting **PORTSFUTURE Entrepreneurship Roundtable** in Portsmouth. This FREE event will feature a panel of local entrepreneurs, as well as introduce various resources available to start or grow a business. To register, please visit [here](#).

March 14, 2017 – Cultivate will be hosting **Start with Why?** in Grove City. This FREE event will educate attendees on why people don't buy what you do, but why you do it, how inspired leaders communicate with potential customers, about the Golden Circle and how it applies to your business or innovation, and more! To register, please visit [here](#).

March 14, 2017 – The SBDC at Ohio University will be hosting **Elements of Business: Introduction to Services Available** in Cambridge. This FREE session will introduce various local, state, and federal resources that aim to help small businesses. To register, please visit [here](#).

March 14, 2017 – FASTLANE will be hosting **Supply Chain Speed Networking** in Dayton. As part of the *Women in Manufacturing Breakfast Series*, this event will give attendees the opportunity to meet everyone in the room, learn about their company, and products and services in the hopes of finding ways to collaborate and do more business locally. To register, please visit [here](#).

March 14-17, 2017 – Xavier Health will be hosting the **FDA/Xavier PharmaLink Conference** in Cincinnati. This premier event offers a robust and collaborative discussion with FDA Officials and Industry Experts. The key outcomes of this conference is to inspire collaboration, lead innovation, and make a difference. To learn more and to register, please visit [here](#).

March 15, 2017 – DaytonDefense will be hosting their monthly **Lunch and Learn** in Dayton. This month will feature Arthur Huber III, Air Force Research Laboratory (AFRL) Deputy Director for Operations. Mr. Huber will be speaking on a variety of AFRL UAS activities with focus on their latest initiatives in Ground Based Sense & Avoid for Unmanned Systems. To register, please visit [here](#).

March 15, 2017 – Technology First will be hosting the **Ohio Information Security Conference** in Dayton. This conference will focus on four areas/tracks: management, technical, implementation, and workforce development. To learn more and to register, please visit [here](#).

March 15, 2017 – ORV~WBC will be hosting **Do You Know Where Your Data Is?** in Powell. This event will feature the story of Joyce Dorsey with R. Dorsey + Company who experienced a devastating fire at her business and was back in operation in two days because of disaster preparedness. To register, please visit [here](#).

March 15, 2017 – Dayton SCORE, the SBA, and the SBDCs at TEC and Wright State will be hosting **Elements of Business: Introduction to Services Available** in Dayton. This FREE session will introduce various local, state, and federal resources that aim to help small businesses. To register, please visit [here](#).

March 16, 2017 – The SBA will be hosting **Contracting and 8(a)** in Xenia. This FREE workshop will educate attendees about the information that they need and provide resource partners that can help you accomplish your goals in government contracting. To register, please contact [Jill Nagy-Reynolds](#) at 614-469-6860 ext.276.

March 16, 2017 – The Dayton Business Journal and Aileron will be hosting **The Evolution of Leadership** in Tipp City. This workshop will offer facilitated, interactive sessions on making conscious decisions, strengthening soft skills, and understanding how to "show up" and lead. To register, please visit [here](#).

March 16, 2017 – The OSU South Centers and Ohio EPA will be hosting a **Manufacturers Roundtable** in Piketon. This FREE workshop will educate attendees about free and confidential non-regulatory compliance

assistance services available to assist small businesses. To register, please contact [Jennifer Dunn](#) at 740-289-1605 ext. 301.

March 16, 2017 – The Yellow Springs Chamber of Commerce will be hosting **Public Relations: The Most Expensive “Free” Advertising You’ll Ever Have** in Yellow Springs. This workshop will discuss public relations, the good and bad of media releases, and how to get the most attention on your material by the right audience. To register, please visit [here](#).

March 16, 2017 – The SBDC at Ohio University will be hosting **The Importance of Succession Planning** in Athens. This FREE event will educate attendees on how establishing a succession plan provides a framework for soothing any transition to with family members, senior managers, or other leadership. To register, please contact [Trenia Twyman](#) at 740-597-1460.

March 18, 2017 – Cincinnati SCORE will be hosting **Small Business Accounting – Remove the Mystery** in Norwood. This course is aimed at any small business entrepreneur who is seeking a strong foundation & understanding of how to use and optimize the accounting system to support their success. To register, please visit [here](#).

March 20, 2017 – The U.S. Commercial Service and Southern Ohio District Export Council (SODEC) will be hosting **ASEAN: Market Update & Opportunities** in Cincinnati. This seminar will explore the opportunities for selling products and services to the 10 countries that comprise the Association of Southeast Asian Nations (ASEAN). To register, please visit [here](#).

March 21, 2017 – The SBDC at Wright State will be hosting **Business Finance Basics – Accounting Solutions** in Dayton. This FREE event is designed to help the newer or pre-venture business owner organize and keep track of their financials. To register, please visit [here](#).

March 22, 2017 – Innovate New Albany will be hosting **Innovate Like a Pro: Find & Address Your Target Customer’ Important, Unsatisfied Needs** in New Albany. This FREE event will educate attendees on the essential elements and application of the Jobs-To-Be-Done (JTBD) approach and nailing a value proposition. To register, please visit [here](#).

March 22, 2017 – The SBDC at Clermont County Chamber of Commerce will be hosting **Hiring Your First (or Next) Employee** in Cincinnati. This FREE workshop will educate attendees on what they need to know when hiring an employee. To register, please visit [here](#).

March 23, 2017 – The Patent and Trademark Resource Center will be hosting **Trademark Basics** in Dayton. This FREE session offers basic trade and service mark information and search techniques for using the U.S. Patent and Trademark Office (USPTO) and other online databases. To register, please visit [here](#).

March 23, 2017 – Cincinnati SCORE will be hosting **Small Business Website – Selection & Design Basics** in Cincinnati. This event will cover a variety of topics including web site fundamentals, controlling web site development costs, value of search engine optimization, marketing your site, and more! To register, please visit [here](#).

March 23, 2017 – The SBDC at Ohio University will be hosting **Basis of a Successful Start (BOSS) Class** in Lancaster. This FREE event will educate attendees on the types of ownership, licensing, tax requirements, sources of financing, identifying your customer, and how to market your product or service. To register, please visit [here](#).

March 23, 2017 – The Dayton Development Coalition, Accelerant, and Queen City Angels will be hosting **Investor Training Boot Camp** in Dayton. This event will bring a broad range of experienced investors to share their best

practices and lessons learned, as well as local entrepreneurs to discuss details of their success. To register, please visit [here](#).

March 24, 2017 – Innovate New Albany will be hosting **Serious About Your Startup? How to Condense 3 Years of Traction into 10 Weeks** in New Albany. This FREE event is designed for any early stage entrepreneur serious about gaining success in the marketplace rapidly. To register, please visit [here](#).

March 28, 2017 – The SBDC at The Entrepreneurs Center will be hosting **Business Basics: Successful Start-Up** in Dayton. This FREE workshop will focus on the business idea, logistics of a business, and an organized pathway toward success. To register, please visit [here](#).

March 29, 2017 – The Japan America Society of Greater Cincinnati will be hosting **Working Effectively with Japanese Management, Customers, and Coworkers** in Cincinnati. This workshop will help attendees learn the cultural and business etiquette rules that will make a difference in your business relationships with Japanese. To register, please visit [here](#).

March 30, 2017 – The SBDC at The Entrepreneurs Center will be hosting **Recordkeeping for the Small Business** in Dayton. This FREE workshop will provide an overview of record keeping and is designed to help participants understand how record keeping can benefit their small business. To register, please visit [here](#).

March 30, 2017 – The SBA, Vet Biz Central, and American Legion will be hosting **Boots to Business Reboot** in Delaware. This is a training program that provides participants an overview of business ownership as a career vocation, the components of a business plan, an introduction to resources, and more! To register, please visit [here](#).

March 30, 2017 – FASTLANE will be hosting **Cyber Security: Where Do You Start** in Dayton. This event will feature Shawn Waldman of Secure Cyber Defense who is a subject matter expert when it comes to FBI criminal justice compliance and cyber security. To register, please visit [here](#).

March 31, 2017 – REDI Cincinnati will be hosting **Unlocking the Tri-State Region: Foreign Direct Investment Symposium** in Cincinnati. This event will concentrate on foreign direct investment strategy as it relates to capital flows into infrastructure and real estate, and manufacturing, trade, and workforce. To register, please visit [here](#).

April 1, 2017 – The Patent and Trademark Resource Center will be hosting **Copyright Basics for Business** in Dayton. This FREE session offers intellectual property information and search techniques for using the U.S. Patent and Trademark Office (USPTO) and other online databases. To register, please visit [here](#).

April 3, 2017 – The Dayton Business Journal will be hosting **BizWomen Mentoring Monday** in Dayton. This one-of-a-kind event will bring together women in a casual, fast-paced coaching atmosphere that will allow mentees the opportunity to have multiple conversations with different coaches. To register, please visit [here](#).

April 4, 2017 – The SBDC at the Greater Cincinnati Urban League will be hosting **Start Up Tuesday** in Cincinnati. This FREE workshop is designed to provide the essential information needed to help start a business. To register, please visit [here](#).

April 5, 2007 – The Small Business Administration (SBA) will be hosting the **10th Annual SBA Export Lenders' Roundtable** in Washington, DC. This FREE event will cover important topics surrounding SBA's International Finance Programs and the trade and export finance environment. To register, please visit [here](#).

April 5, 2017 – The SBDC at Columbus State will be hosting **Business Plan 101: Write the Tool that Drives Your Business** in Columbus. This 5 week course will cover all aspects of a business plan – executive summary, business

and product description, organizational structures, the marketing plan, and business financial statements. To register, please visit [here](#).

April 5, 2017 – The Centerville Public Library will be hosting **Hire Right** in Centerville. As part of the *Brown Bag Business Lunch & Learn* series, this FREE event will educate attendees on how to search for talent, review resumes, and interview candidates. To learn more, please visit [here](#).

April 6, 2017 – The ORV~WBC will be hosting **The 2017 South Central Ohio Healthcare Supplier Diversity Symposium** in Cincinnati. This premier event draws 350 CEOs, senior executives, supply chain management, and diversity managers from healthcare providers and their major suppliers to increase diverse spend throughout the region. To register, please visit [here](#).

April 6, 2017 – The American Advertising Federation will be hosting **What Do You Stand For** in Dayton. This event will feature Blaise D'Sylva, VP of Media for Dr. Pepper Snapple Group and the 10 things (or more) that he believes in as he works in the advertising business today. To register, please visit [here](#).

April 6, 2017 – The SBDC at Columbus State will be hosting **Market Your Way to Success** in New Albany. This FREE 4 week series will educate attendees on knowing who your customers are, what they want, and using that information to strategically position the product or service. To register, please visit [here](#).

April 11, 2017 – The SBDC at Ohio University will be hosting **Elements of Business: Legal, Accounting, and Insurance** in Cambridge. This FREE workshop will educate attendees on these topics and the importance they play in running a small business. To register, please visit [here](#).

April 11-12, 2017 – ODOT will be hosting the **Civil Rights Symposium for Transportation** in Columbus. This event will explore the value that diversity and inclusion brings to both the industry and the state and will feature guest speakers such as Martin Luther King III. To register, please visit [here](#).

April 12, 2017 – Dayton SCORE, the SBA, and the SBDCs at TEC and Wright State will be hosting **Elements of Business: Legal, Accounting, and Insurance** in Dayton. This FREE session will educate attendees on these topics and the importance they play in running a small business. To register, please visit [here](#).

April 18, 2017 – The Small Business Administration (SBA) will be hosting **Understanding Working Capital in Your Small Business** in Wilmington. This FREE event will educate small businesses on the various programs the SBA offers and how to utilize them. To register, please contact [Glenn Clevenger](#) at 513-684-2814 ext. 205.

April 19, 2017 – DaytonDefense will be hosting a **Lunch and Learn** in Dayton. This event will feature Kevin Buckley, AFPEO for Air Force Mobility Programs who will speak about his mission to execute USAF mobility system programs, his direction from Secretary of the Air Force-Acquisition for reform, and his challenges for industry. To register, please visit [here](#).

April 21-23, 2017 – UP Dayton will be hosting **Startup Weekend** in Dayton. This event is designed to provide superior experiential education for technical and non-technical entrepreneurs. Participants create working startups during the event and are able to collaborate with like-minded individuals outside their daily networks. To register, please visit [here](#).

April 25, 2017 – Frost Brown Todd will be hosting **LogisticsConnect** in Cincinnati. This conference will feature prominent speakers who will discuss the changing demographics of the workforce and emerging trends in the industry. To learn more and to register, please visit [here](#).

April 26, 2017 – The Small Business Administration (SBA) and the State of Ohio will be hosting the **2017 Ohio Business Matchmaker** in Dayton. This premier event focuses on helping Ohio and surrounding businesses to develop relationships with government buyers and large prime contractors. To register, please visit [here](#).

April 27, 2017 – The Dayton Area Chamber of Commerce's Minority Business Partnership will be hosting a **Business Opportunity Breakfast** in Dayton. This event provides attendees an opportunity to learn more about certifying as a Minority Business Enterprise (MBE), resources available, and industry insight. To register, please visit [here](#).

April 27, 2017 – Frost Brown Todd will be hosting the **2017 Labor & Employment Seminar** in West Chester. This seminar will cover a variety of topics including FMLA/ADA Update, Legal traps of Telecommuting, Capturing Non-Exempt Time, OSHA Update/Immigration (The New I-9), Workplace Investigation Best Practices, and more! To register, please visit [here](#).

April 29, 2017 – The Patent and Trademark Resource Center will be hosting **Patents Basics** in Dayton. This FREE session offers basic trade and service mark information and search techniques for using the U.S. Patent and Trademark Office (USPTO) and other online databases. To register, please visit [here](#).

May 2, 2017 – The SBA, the US Commercial Service, and the Ohio Export Assistance Network at Wright State will be hosting an **Export Panel Discussion** in Dayton. As part of *Small Business Week*, this FREE event will feature an expert panel that will discuss a variety of topics on exporting including the resources available and the International Market Access Grant for Exporters (IMAGE). To register, please contact [Alex Kohls](#) at 614-633-6372.

May 2, 2017 – The Small Business Administration (SBA) will be hosting **Maximizing the Value of Your Business** in Grove City. As part of *Small Business Week*, this FREE event will educate attendees on the importance of valuing their small business and how to maximize that valuation. To register, please contact [Shannon Feucht](#) at 614-469-6860 ext. 244.

May 2, 2017 – The Small Business Administration (SBA) will be hosting **Free Resources to Help Your Business** in Cincinnati. As part of *Small Business Week*, this FREE event will educate attendees on the various federal, state, and local resources available. To register, please contact [Nicole Pickard](#) at 513-684-2814 ext. 207.

May 2, 2017 – The Small Business Administration (SBA) will be hosting a **Contract Financing Panel Discussion** in Columbus. As part of *Small Business Week*, this FREE event will provide valuable insight into contract financing by a panel of experts. To register, please contact [Shanda Harris](#) at 614-469-6860 ext. 236.

May 2, 2017 – Xavier Health will be hosting **Case for Quality Metrics Workshop** in Cincinnati. This workshop will educate attendees on how more informed decisions can both trigger needed actions, and drive the Right-First-Time mentality as close to the initial days of development as possible. To register, please visit [here](#).

May 2, 2017 – The SBDC at Columbus State will be hosting **Basis of a Successful Enterprise (B.A.S.E.)** in Columbus. This FREE 2 day workshop will help attendees discover what it takes to build a business around their dreams and passion. To register, please visit [here](#).

May 2, 2017 – The SBDC at the Greater Cincinnati Urban League will be hosting **Start Up Tuesday** in Cincinnati. This FREE workshop is designed to provide the essential information needed to help start a business. To register, please visit [here](#).

May 2-5, 2017 – The FDA and Xavier University will be hosting the **MedCon Conference** in Cincinnati. This conference will feature the FDA's Jeff Shuren with CDRH strategic priorities as FDA and industry come together to advance product reliability for global patients. To learn more and to register, please visit www.XavierMedCon.com.

May 3, 2017 – The Small Business Administration (SBA) will be hosting **Federal IT Contracting Opportunities: Air Force** in Dayton. As part of *Small Business Week*, this FREE event will educate attendees on the opportunities available and how to best position your business to win a contract. To register, please contact [Jill Nagy-Reynolds](#) at 614-469-6860 ext. 276.

May 3, 2017 – The SBA, the US Commercial Service, and the Ohio Export Assistance Network at the OSU South Centers will be hosting an **Export Panel Discussion** in Dayton. As part of *Small Business Week*, this FREE event will feature an expert panel that will discuss a variety of topics on exporting including the resources available and the International Market Access Grant for Exporters (IMAGE). To register, please contact [Alex Kohls](#) at 614-633-6372.

May 3, 2017 – The SBDC at The Entrepreneurs Center and the Dayton Metro Library will be hosting **Market Research that Won't Break the Bank** in Dayton. This FREE workshop will cover a variety of topics including identifying potential customers, researching competitors, mining for valuable information, analyzing business locations, and more! To register, please visit [here](#).

May 5, 2017 – The Small Business Administration (SBA) will be hosting **Ten Keys to Running a Healthy Business** in Columbus. As part of *Small Business Week*, this FREE event will educate attendees on the various aspects that are essential for a successful business. To register, please contact [Shannon Feucht](#) at 614-469-6860 ext. 244.

May 5, 2017 – The Small Business Administration (SBA) will be hosting **Ask the Expert** in Columbus. As part of *Small Business Week*, this FREE event will feature experts who will cover a variety of topics relevant to small businesses. To register, please contact [Barry Peel](#) at 614-469-6860 ext. 232.

May 9, 2017 – The SBDC at Ohio University will be hosting **Elements of Business: Building Bank Relationships/Access to Capital** in Cambridge. This FREE workshop will educate attendees on the importance of a strong banking relationship and the various programs available that provide access to capital. To register, please visit [here](#).

May 10, 2017 – Dayton SCORE will be hosting **Elements of Business: Building Bank Relationships/Access to Capital** in Dayton. This FREE workshop will educate attendees on the importance of a strong banking relationship and the various programs available that provide access to capital. To register, please visit [here](#).

May 11, 2017 – The Small Business Administration (SBA) will be hosting **Capital and Export Financing** in Xenia. This FREE event will educate attendees on the various programs and services the SBA offers to small businesses, especially working capital and export financing. To register, please contact [Gwendolyn List](#) at 513-684-2814 ext. 200.

May 11, 2017 – The SBDC at Columbus State will be hosting **Social Media Strategy for Small Business** in New Albany. This FREE event will provide attendees a foundation of social media knowledge to help build a better online marketing strategy and tactics to grow a business. To register, please visit [here](#).

Save the Date! May 31-June 1, 2017 – Serving Logistics will be hosting the **Columbus Logistics Conference** in Columbus. This premier event will include a variety of experts covering various topics on international trade such as classification, NAFTA/EU, compliance, accounting, purchase orders, legal updates, and more! To learn more and 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.

2017 Ohio Export Internship Program

The Ohio Export Internship Program is designed for companies looking to export for the first time or to improve their current export initiatives. This program matched businesses with highly motivated students from Ohio universities and colleges who have taken export-focused coursework. Participating businesses are provided a 50% reimbursement for intern wages. For more information, please visit www.eip.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 – Beaver Creek 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](#).

Alexander Kohls
 U.S. Small Business Administration (SBA)
 Dayton Senior Area Manager
 District International Trade Officer
 200 West 2nd Street
 Office 400
 Dayton, OH 45402
Alexander.Kohls@sba.gov
 614-633-6372

BizCap Small Business Loan Rates – March 2017

Loan Type	Term	Rate
SBA 504 (M&E or real estate)	10 years	4.817%
SBA 504 (real estate only)	20 years	4.827%
SBA 504 Refinance (M&E or real estate)	10 years	4.867%
SBA 504 Refinance (real estate only)	20 years	4.869%
Ohio Regional 166	Now up to 20 years	2.67% fixed
CDBG	Up to 15 years	3.00% fixed
Child Day Care	Up to 5 years	3.00% fixed

Most recent adjustment to Prime Rate was 4.00% on 3/15/17.

SBA 504 rates quoted are the effective interest rates for the entire term of the loan for all loans approved after 10/1/16.

The actual SBA 504 note interest rate is MUCH lower! Want to find out more? Call [Gary Fischer](mailto:gary.fischer@bizcap.com) at 937-531-7038

Last Updated: March 16, 2017



2017 Summer YouthWorks

Montgomery County Workforce Division

In 2016, over 2,300 Montgomery County youth were placed at nearly 500 work sites in various industries. The youths' wages were provided through state and county funds, which is a tremendous benefit to the participating businesses. This collaboration provides the work experience and guidance needed to create a strong and informed future workforce. Thank you for your participation!

In 2017, YouthWorks will continue to provide employment opportunities for young people that will help shape their future and create a generation of career informed youth.

In order to provide the most benefit to the youth, we need you and 499 other employers to provide sufficient work sites for another successful year!

Montgomery County will:

- Approve applications
- Contribute the salary for the youth
- Issue Workers Compensation insurance
- Provide job readiness training
- Perform job coaching services for all youth
- The employer agreement is available online at OhioMeansJobs.com/Montgomery

Participating businesses will:

- Identify positions, required skills, and attire for participating youth
- Employ youth between the ages of 14-18 for 8 weeks during the summer of 2017
- Agree to deliver a valuable work experience and knowledge of your industry by training, mentoring, and evaluating the youth

To participate, contact YouthWorks at
YouthWorks@jfs.ohio.gov



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Are you looking For a Summer Job?

Would you like to make your own money and prepare for your future?

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YouthWorks!

What is the Summer YouthWorks Program?

The program provides job readiness skills training and summer employment for eligible youth in Montgomery County. Students will work at various businesses which will help build your resume, develop independence and expose you to the business community and mentors.

Eligibility Requirements

Participants must be full-time students, 14 to 18 years old and live in Montgomery County. Eligibility is based on household monthly income and size.

How do I apply for the 2017 Summer YouthWorks Program?

Beginning Monday, February 6, 2017, visit OhioMeansJobs.com/Montgomery to complete an online application to register.

If you need additional assistance, contact YouthWorks at (937) 224-1482.

You may also visit YouthWorks at 1111 S. Edwin C. Moses Blvd., Dayton, 45422.

Office Hours: Tuesday - Friday: 10 am - 7 pm
Saturday: 8 am - 4 pm
Sunday & Monday: Closed



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