

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 6, 2017** – Third Perk Management will be hosting a **PERK-E-Lator** in Dayton. This FREE session will provide an opportunity for new businesses to share their ideas and receive feedback from a panel of experts. In addition, participants will be eligible for the 2018 *Dreamer's Gala* in which winners receive grants. For more information, please call 937-223-7375 or email [thirdperk@outlook.com](mailto:thirdperk@outlook.com).

**November 7, 2017** – The SBDC at Columbus State will be hosting the **Basis of A Successful Enterprise (B.A.S.E.)** in Columbus. This FREE two day workshop will help attendees discover what it takes to build a business that will allow them to live, thrive, and become a successful entrepreneur. To register, please visit [here](#).

**November 7, 2017** – ORV-WBC will be hosting the **WBE & MBE Matchmaker** in Cincinnati. This event will provide attendees with opportunities to network with other MBEs and WBEs, share what they have to offer, and more! To register, please visit [here](#).

**November 7, 2017** – The Defense Logistics Agency (DLA) will be hosting a **DLA Training, Knowledge, and Opportunities Seminar** in Columbus. This FREE event will educate attendees on how to find open solicitations, how to submit a quote through DIBBS, how to use WAWF to get paid, and much more! To learn more and to register, please visit [here](#).

**November 7-8, 2017** – The Dayton Development Coalition and SOCHE will be hosting the **National Initiative for Cybersecurity Education (NICE) Conference and Expo** in Dayton. This event addresses the cybersecurity education, training, and workforce needs of the nation. To learn more and register, please visit [here](#).

**November 8, 2017** – The New Albany Chamber of Commerce will be hosting the **C-Suite Speaker Series** in New Albany. This installment will feature Alex Fischer, President and CEO of The Columbus Partnership, who will discuss his experiences and engagements with the community. To register, please visit [here](#).

**November 8, 2017** – Cincinnati SCORE will be hosting **Business Ownership Exploration Series: 7 Franchise Mistakes** in Cincinnati. This workshop will feature business experts from FranNet MidAmerica who will discuss franchising. To register, please visit [here](#).

**November 9, 2017** – The Hispanic Chamber of Commerce and Frost Brown Todd will be hosting **Doing Business in Peru** in Cincinnati. This FREE program will feature the Ambassador of Peru to the U.S., as well as a panel of companies that currently have operations in Peru. To register, please contact [Heather Slais](#) at 513-651-6111.

**November 9, 2017** – Toyota will be hosting the **28<sup>th</sup> Toyota Opportunity Exchange** in Detroit, MI. This event will provide attendees the opportunity to learn about how Toyota ensures a diverse supplier base and the opportunities available to Tier I and Tier II suppliers. To register, please visit [here](#).

**November 9, 2017** – The SBDC at Columbus State will be hosting **Building Your Message for Business Success** in Columbus. This FREE workshop will educate attendees on how to create a message that articulates who the best customers are, what they want, and how to persuade them to purchase. To register, please visit [here](#).

**November 9, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance

services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**November 9, 16, & 30, 2017** – The SBDC at Columbus State will be hosting **Successful Selling for the Small Business Owner** in New Albany. This FREE series will lead attendees through the development of a simplified business strategy to help build long-term relationships and generate increased revenue. To register, please visit [here](#).

**November 10, 2017** – The SBA will be hosting **Small Business Law** in Columbus. As part of the *Ask the Expert* Series, this FREE workshop will feature a panel of experts from Comek Law, Ohio Bureau of Workers Compensation, and the Law Office of Ambrose Moses. To register, please visit [here](#).

**November 13, 2017** – The SBDC at Kent State-Tuscarawas will be hosting **New Business Start Up** in New Philadelphia. This workshop 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 [here](#).

**November 14, 2017** – Columbus Business First will be hosting **Grow Your Business Expo** in Columbus. This FREE event will provide attendees an opportunity to meet with dozens of Columbus-area business owners, service providers, and professionals who are motivated to do business locally. To register, please visit [here](#).

**November 14, 2017** – The SBA will be hosting **Getting Started in Federal Government Contracting** in Columbus. This FREE workshop will educate attendees on the basics on how to identify core competencies, understand the Federal market place, as well as determine if your products and/or services fit specific government agency needs. To register, please visit [here](#).

**November 14, 2017** – Cultivate will be hosting **Prototyping and Strategy & Planning** in Grove City. This special FREE two session lunch and learn will feature two topics that can benefit all businesses. The first session will discuss product creation at length and the second session will discuss the strategy and planning process. To register, please visit [here](#).

**November 14, 2017** – The SBA will be hosting **Small Business Tax Readiness** in Columbus. This FREE workshop will feature an accountant that will educate attendees on how to avoid various tax problems that confront small businesses. To register, please visit [here](#).

**November 14, 2017** – The Women in Business Network will be hosting **Secrets to Superior Customer Service** in Dayton. This workshop will discuss the five steps that can be taken to ensure that clients are treated well, have a positive opinion of your company, and continue doing business with you. To register, please visit [here](#).

**November 14, 2017** – The SBDC at Columbus State will be hosting **MBE & EDGE Certification Workshop** in Columbus. This FREE workshop will walk attendees through the application process to become a Minority Business Enterprise (MBE) and/or the Encouraging Diversity, Growth, and Equity (EDGE) Certifications. To register, please visit [here](#).

**November 14, 2017** – The SBDC at the Clermont County Chamber of Commerce will be hosting **DIY Marketing: Build Your Website** in Cincinnati. This workshop will walk attendees step-by-step through the process of getting a website up and running. To learn more and to register, please visit [here](#).

**November 14, 2017** – The SBA, WSBA, SCORE, and ECDI will be hosting **Learning to Negotiate** in Columbus. This workshop will feature a panel of successful business owners and the tip and strategies they have used in developing a successful business. To register, please visit [here](#).

**November 15, 2017** – Technology First will be hosting the **2017 Taste of IT Conference** in Dayton. This conference will cover a variety of topics including immersive computing, cloud v. on premise, ransomware strategies, cybersecurity, and more! To register, please visit [here](#).

**November 15, 2017** – Columbus SCORE will be hosting **Learn How the Library is Your Premier Source for Business Information** in Columbus. This workshop will educate attendees on accessing free business data, understanding the industry and competition, identifying target customers for growth, and reviewing sample business plans. To register, please visit [here](#).

**November 15, 2017** – DaytonDefense will be hosting a **Lunch and Learn** in Dayton. This installment will feature Col. Karl Schloer, AFLCMC Senior Material Leader, SOF/R & Battlefield Airmen Program. To register, please visit [here](#).

**November 15, 2017** – 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 the various resources available, the steps to start a business, and more! To register, please visit [here](#).

**November 15, 2017** – ORV~WBC will be hosting **Leaders in Heels: Discover the Best Version of You** in Columbus. This workshop will provide attendees a roadmap of basic principles to create an image that will help silence the inner critic to boost self-esteem. To register, please visit [here](#).

**November 16, 2017** – The African-American Chamber along with multiple state and federal partners will be hosting **Growing Your Business by Exporting** in Cincinnati. This event will cover a variety of topics including export readiness & planning, market overviews, export compliance, export finance, and more! To register, please visit [here](#).

**November 16, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**November 16, 2017** – SODEC, the University of Cincinnati College of Law, and the Cincinnati Bar Association will be hosting **International Law** in Cincinnati. This seminar will discuss a number of topics including China's legal system, the Foreign Corrupt Practices Act, building a compliance program, and more! To register, please visit [here](#).

**November 16, 2017** – Columbus SCORE and Cultivate will be hosting **Launching a Successful Startup Business** in Grove City. This workshop will cover topics such as idea identification, what to focus on in each stage, how to achieve early traction and building a winning team. To register, please visit [here](#).

**November 17, 2017** – The SBA and ExIm Bank will be hosting **Minimize Risk on Export Finance** in Cincinnati. This FREE workshop will discuss the various programs offered by the SBA and ExIm Bank that can support lines of credit, standby letters of credit, debt refi, M7E purchases, and many other export related transactions. To register, please contact [Glenn Clevenger](#) at 513-684-2814.

**November 28, 2017** – The SBDC at The Entrepreneurs Center will be hosting **Google My Business** in Dayton. This FREE workshop will educate attendees on a free and easy-to-use tool for businesses to manage their online presence across Google. To register, please visit [here](#).

**November 28, 2017** – Columbus SCORE will be hosting **Bringing Products to Market** in Columbus. This workshop is designed to provide information and advice on the steps required to go from an idea to a product that can be sole. To register, please visit [here](#).

**November 29, 2017** – The Asian American Commerce Group will be hosting the **2017 Economic Summit** in Columbus. This workshop will educate attendees on how to become a certified Minority Business Enterprise (MBE), obtain contracts, loans, grants, and financing to grow a business. To register, please visit [here](#).

**November 30, 2017** – The SBDC at The Hamilton Mill will be hosting **Steps to Starting a Small Business** in Hamilton. This FREE workshop will educate attendees on self-assessment, business planning, financing, and moving forward with a dream. To register, please visit [here](#).

**November 30, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**December 4, 2017** – Third Perk Management will be hosting a **PERK-E-Lator** in Dayton. This FREE session will provide an opportunity for new businesses to share their ideas and receive feedback from a panel of experts. In addition, participants will be eligible for the 2018 *Dreamer's Gala* in which winners receive grants. For more information, please call 937-223-7375 or email [thirdperk@outlook.com](mailto:thirdperk@outlook.com).

**December 4, 2017** – The SBDC at The Entrepreneurs Center will be hosting **Lean Six Sigma for Small Business** in Dayton. This FREE workshop will feature an expert speaker who will share best tips for small business improvement. To register, please visit [here](#).

**December 5, 2017** – Columbus SCORE will be hosting **What You Need to Know About Franchise Ownership Today** in Columbus. This event will cover a variety of topics including megatrends, franchise concepts targeting central Ohio, financing, building a tangible asset, keys to success, and more! To register, please visit [here](#).

**December 6, 2017** – The SBDC at The Hamilton Mill will be hosting **Access to Capital for Small Businesses** in Hamilton. This FREE workshop will discuss how the SBA lending process works, how banks and credit unions use the SBA, what are eligible and ineligible applications, and more! To register, please visit [here](#).

**December 7, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

**December 8, 2017** – The SBDC at Columbus State will be hosting **Capital Crash Course 2018** in Columbus. This FREE workshop will educate attendees on grants, investing, crowd funding, and traditional lending and how to best determine financial need, financing type, and what to bring to the table to be considered. To register, please visit [here](#).

**December 12, 2017** – Columbus SCORE will be hosting **Planning for Success** in Columbus. This workshop will provide basic information and essential planning tools necessary to start and later successfully manage the sales and marketing of a business. To register, please visit [here](#).

**December 12, 2017** – The Columbus Chinese Chamber of Commerce will be hosting **China's Shifting Economy and Its Impact on Ohio Businesses** in Dublin. This workshop will feature the Senior Vice President of the US-China Business Council who will provide keen insight into the many pressing matters between China and the US. To register, please visit [here](#).

**December 14, 2017** – The Dayton Minority Business Assistance Center (MBAC) will be hosting **Business Orientation** in Dayton. This FREE workshop will provide an overview of business management and assistance

services, financial and bonding resources, and regional contracting opportunities. For more information and to register, please call 937-333-1030.

### **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](http://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](mailto:Pejmaan.Fallah@epa.ohio.gov) or (614) 644-3666.

### **Ohio Incumbent Workforce Training Voucher Program – Online Applications Will be Available Beginning September 25, 2017**

The Ohio Incumbent Workforce Training Voucher Program has made the following changes to the program for FY'18.

- Reimbursement will be made at 33% of the actual cost of training not to exceed the award amount.
- Each eligible applicant will be eligible for up to \$25,000 in assistance.
- Companies that received Voucher Program assistance in FY'16 (based upon FEIN) who utilized 33% or less of their award amount will not be eligible for assistance in FY'18.
- FY'18 (Round 6) awards will reimburse training that begins and is completed between January 1, 2018 and December 31, 2018.
- Only the applicant company may submit the application.
- Incumbent Employee is defined as an individual directly employed by a qualifying employer for six months or longer. Employees that have been employed less than six months are not eligible.

Businesses can **begin the online process on September 25, 2017**. The online applications will be accepted on a first-come, first-served basis and **can be submitted on October 12, 2017 between 10:00 a.m. and 5:00 p.m.**

For more information about the Ohio Incumbent Workforce Training Voucher Program visit [http://development.ohio.gov/bs/bs\\_wtvp.htm](http://development.ohio.gov/bs/bs_wtvp.htm).

For additional assistance, contact Shannon Vanderpool at (614) 644-8560 or [Shannon.Vanderpool@development.ohio.gov](mailto:Shannon.Vanderpool@development.ohio.gov).

## 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:

1<sup>st</sup> Friday – Springboro and Preble County

2<sup>nd</sup> Friday – Centerville and Springfield

3<sup>rd</sup> Friday – North Dayton and West Chester

4<sup>th</sup> Friday – Beavercreek and Oakwood

For information on speakers and how to register, please visit <http://www.bbb.org/dayton/events/>.

## USDA Rural Development Business & Cooperative Programs

Rural Development is pleased to announce important changes to the Business & Industry (B&I) Loan Guarantee Program. These changes will better serve rural communities by helping lenders provide loans to businesses and helping to increase employment opportunities for rural residents. These changes include but are not limited to:

- Removal of the U.S. Citizenship requirement for companies wanting to use the B&I loan guarantee to increase employment in rural areas. The applicant company will need to demonstrate the loan funds will remain in the United States and will be invested in the rural community to create and retain employment opportunities.
- Owner subordinated debt may be included as equity provided the debt was established in exchange for cash and the debt remains in the company for the life of the guaranteed loan. This change can help applicants meet the minimum tangible balance sheet equity requirements of the program. Minimum tangible balance sheet equity for an existing business is 10% while a startup business is 20%. All financial statements must be prepared according to Generally Accepted Accounting Principles.
- New Market Tax Credit projects are now be eligible for assistance through the B&I program. Subordinated debt made by the Community Development Entity can be considered as equity into a project. This is another means of helping the business meet the minimum tangible balance sheet equity requirements.
- The guarantee fee can be reduced to 1% of the guaranteed portion for businesses that support value added agriculture; promotes access to healthy foods; or is a high impact business development investment.
- Loan guarantees can for agricultural production can be 50% or \$5MM, whichever is less, of vertically integrated businesses. This is a substantial increase from the previous agricultural production maximum amount of \$1,000,000.

Should you have any questions regarding these changes or if you would like additional information on the B&I Loan Guarantee Program, please contact one the Business Programs Staff listed below. We are willing to provide training or outreach on these new regulations should that be necessary to effectively implement this program within your organization.

Christie Hooks  
Cindy Musshel

[Christie.Hooks@oh.usda.gov](mailto:Christie.Hooks@oh.usda.gov)  
[Cindy.Musshel@oh.usda.gov](mailto:Cindy.Musshel@oh.usda.gov)

614-255-2397  
614-255-2427

Debbie Rausch            [Deborah.Rausch@oh.usda.gov](mailto:Deborah.Rausch@oh.usda.gov)    614-255-2425  
Jennifer Brown        [Jennifer.Brown@oh.usda.gov](mailto:Jennifer.Brown@oh.usda.gov)    614-255-2423  
Randy Monhemius     [Randy.Monhemius@oh.usda.gov](mailto: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 2<sup>nd</sup> Street  
Office 400  
Dayton, OH 45402  
[Alexander.Kohls@sba.gov](mailto:Alexander.Kohls@sba.gov)  
614-633-6372



## NEWS & UPDATES!

November 6 , 2017

### Events:

- [Sustainability Luncheon early registration ends this week!](#)
- [Free ENERGY STAR PORTFOLIO Manager Training Session](#)

### Bring Your Green 2.0 Updates:

- [1st Quarter Awards- It's All About Energy](#)
- [Employee Challenge 1, Week 4 \(final week\), is now open](#)
- [EPA Assistance for School Sustainability Challenges](#)

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## Events

[Sustainability Luncheon Next Week. RSVP Now!](#)



Join us for an exciting event as we overview the intersection of energy, climate change and public health with Dr Bob Brecha- Professor of Physics and Renewable and Clean Energy, and a contributor to WYSO and the Huffington Post.

LED giveaways for all attendees!

[Read more](#)  
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### Free ENERGY STAR Portfolio Manager Training Session

Representatives from U.S. EPA Region 5 will provide an overview on how to navigate Portfolio Manager, add a property, enter energy data, generate performance reports to assess progress, and share data and reports with others. They will also discuss the ENERGY STAR certification and how to apply if your building is eligible.

This event is free and open to the public.

[Read more](#)  
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## Bring Your Green 2.0 Updates

### Bring Your Green 1st Quarter Awards - It's All About Energy!

Bring Your Green (BYG) participants,

During this year long contest we will hold 3 Milestone Award luncheons. The theme for our first luncheon on November 15 is ENERGY! We will announce the winners with the most energy points.

Schools and businesses are hot on their pursuit of number 1 spot at the leaderboard! But who has # 1 slot for energy points??? Well, you have to come to find out !

[RSVP for your spot at the luncheon today!](#)  
[Back to top](#)

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## Employee Challenge 1, In the Air, week 4 is now open



You made it! Today marks the final week of Challenge 1.

We want to thank you for your participation and engagement.

Generate the last email for this challenge and forward to your employees for points. As we have relayed before, your business will get points as your employees log in to the challenge page to learn more, be inspired and maybe even pledge to take simple actions to transition their lifestyle from conventional to conscientious and reduce their impact.

### HOW TO :

Login to your page at [BringYourGreen.com](http://BringYourGreen.com)  
Select any of your buildings to the left of your screen  
Click on ENGAGEMENT  
Click on EMPLOYEE CHALLENGES  
Take it from there!

Make sure to go to your SUMMARY page and fill in the number of your employees to receive points

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## Schools, EPA Assistance for your Sustainability Challenges

Schools, are you considering which challenges to take? Remain after the luncheon for an overview by the EPA Region 5 offices on 4 challenges they can support with equipment, training and staff. That's 800 points!

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STAY CONNECTED:



# Growing Your Business by Exporting

November 16, 2017

The Ohio SBDC Export Assistance Network  
at the Raj Soin College of Business at Wright State University  
invites you to attend

## Growing Your Business by Exporting

Join Us!

November 16, 2017  
9:00 am – 1:00 pm

AT

HCDC

1776 Mentor Ave.  
Cincinnati, OH  
45212



A how to - Export Seminar. Focusing on Mexico, Canada, China, and Africa

Breakfast & Lunch Sponsored by:



### Topics Covered

- ❖ Export Readiness & Planning
- ❖ Market Overview & Identifying Opportunities in Mexico & Canada / China & Africa
- ❖ Export Compliance
- ❖ Methods of Payment & Trade Finance
- ❖ Cultural Competency

JOIN us to learn how to grow your business for by exporting.

All are welcomed!

[Registration Link](#)



Minority Business  
Assistance Centers  
Cincinnati



RAJ SOIN  
College of Business  
WRIGHT STATE  
UNIVERSITY



African American Chamber  
Greater Cincinnati | Northern Kentucky



Small Business  
Development Centers  
Export Assistance Network



The Ohio SBDC Export Assistance Network is funded in part through a cooperative agreement with the U.S. Small Business Administration and the Ohio Development Services Agency. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. For arrangements, call the Ohio SBDC Export Assistance Center at WSU at 937-775-3524.

# Attend a free workshop with a Google expert trainer.

**Small businesses using advanced digital tools are nearly 3x as likely to reach more customers, new markets, and create jobs.\***

Learn how you can grow your business online at a free workshop hosted by the SBDC at The Entrepreneurs Center with a Google expert trainer! We'll share how you can easily add or update your info on Google Search and Maps, optimize and promote your website, and more.

Customers are looking for you online—learn how to help them find you.

## **Join us**

Tuesday, November 28th

8:30 - 10:30 AM

Montgomery County Business Solutions Center

1435 Cincinnati St. #300, Dayton, OH 45417

Spots are limited.

Register Now at [www.sbdctec.com/workshops/](http://www.sbdctec.com/workshops/)



**Small Business  
Development Centers**



with **Google**

\*Source: Connected Small Businesses, Deloitte, 2017