



Elements of Business

Accelerate
YOUR
business for FREE

The Ohio Small Business Development Center (SBDC), The Columbus District Office of the SBA, SCORE and the Ohio Development Services Agency are offering a FREE seven-month Elements of Business training series at Business Solutions Center in Dayton

Each class enhances the setup or growth of your small business.

[Register](#)

Business Solution Center
1435 Cincinnati Street
Dayton, Ohio 45417

- Introduction to Services Available
- Legal, Accounting & Insurance
- Building Bank Relationships/Access to capital
- Money Management
- Marketing Tips
- E-presence setup & management
- Procurement Opportunities & Certifications

- | | |
|----------|-------------|
| March 15 | 9:00-12:00 |
| April 12 | 9:00-12:00 |
| May 10 | 9:00-12:00 |
| June 14 | 9:00-12:00 |
| July 12 | 9:00-12:00 |
| Aug 9 | 9:00 -12:00 |
| Sept 13 | 9:00-12:00 |



Small Business Development Centers



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



February 2017 Program Update

Small Business Loan Rates:

SBA 504 10 year loan	2.51% Note Rate 4.598% APR
SBA 504 20 year loan	2.86% Note Rate 4.607% APR
Ohio Regional 166 up to 20 years	**2.50% fixed
Montgomery County CDBG up to 15 years	3.00% fixed

All rates quoted above are **FIXED** for the entire term of the loan.

The February 2017 SBA 504 debenture rate is now at **4.607%** for 20 years and **4.598%** for 10 years. With interest rates rising now is a good time to lock your rate in for 10 or 20 years. Give us a call today to discuss your project and determine which BizCap loan program is best for you.

**** The Ohio Regional 166 rate remains at 2.50%. If you know of a small business in the State of Ohio that plans to build or purchase a building, machinery or equipment, please contact Gary Fischer at (937) 531-7038 for more details.**

Eligible Areas for BizCap small business loans:

SBA 504 loans: *Anywhere* in Ohio & in Jay, Randolph, Wayne, Union, Fayette & Franklin Counties in Indiana

Ohio Regional 166 loans: *Anywhere* in Ohio

CDBG Loans: Montgomery Co. (OH) only

Gary Fischer, Business Loan Officer (937) 531-7038

gfisher@countycorp.com

Steve Naas, President (937) 531-7026

snaas@countycorp.com

Click [HERE](#) to visit our BizCap website.



Are you looking For a Summer Job?

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

Then we have just what you're looking for...
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



Montgomery
County

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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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