

December 2017



Small Business
Development Centers



SBDC at TEC | 937-281-0118 | Email | SBDCTEC.COM

Resolution: \$\$ Improve Your Financial Health! \$\$

We're ringing in 2018 ready to energize our clients with a renewed commitment to growing your business. Our Business Advisers are ready to use the ProfitCents tool to better understand your company's finances. ProfitCents creates a narrative report to provide a deeper understanding of your business's financial health. The report turns financial statements into a plain language that helps businesses make better decisions.

[Contact us](#) for an appointment and let us get started on helping you understand your business's financial health. We welcome those of you who are actively in business for *at least 1 entire year* and can provide your company financial reports for a minimum of *3 consecutive periods* (i.e. quarters or years). Let's get started on understanding your business's financial health!

Congratulations Winners!

Congratulations to the winners of the Accelerate Dayton Competition! We're so proud of clients, Liane Wagner, [Fairy Godmother Creations](#); Zontaye Richardson, [TheZe DealZ](#) Thrift Store, Kate Edmondson, [Kate Edmondson LE](#) and new client Gregory Baccus, Flawless Barbershop.

These four business owners have each won \$10,000 of services from local providers to help their businesses grow. Center Director, Kim Woodbury is working closely with the winners to help clarify their needs and secure the proper resources for them. We're excited to be a part of this project and to help our clients grow!



**Join us to help make a difference
for those less fortunate**

This February 25th, [The Entrepreneurs Center](#), the SBDC, and the [Air Force's Small Business Hub](#) are pleased to be a host for the Day of Caring 365's annual Pancake Brunch at 444 E. 2nd Street. Since 1991, the last Sunday in February has been designated the [Day of Caring](#) with brunches held simultaneously at approximately 35 different sites through out Southwest Ohio, Northern Kentucky and Indiana. 100% of proceeds from the Brunch are donated to county Hunger and Housing Organizations in the county where the funds are raised.

We will be holding the brunch from 9 am until 1 pm and will be collecting cash donations for the brunch as well as hygiene items like deodorant, shampoo, diapers and laundry detergent; also distributed to those in need throughout the region.

Please join us on Sunday, February 25th at 444 and come together to help strengthen our community! If you have questions, or cannot attend but would still like to donate, please contact Kim Woodbury at kwoodbury@tecdayton.com.

Thank you,

Kim



Rates are Rising!

You will notice in this report that interest rates are beginning to climb. We anticipate these will continue. For instance, we already know that the rate on Ohio Regional 166 Loans will rise to 3.000% effective March 1st.

If you've been on the fence about moving forward with financing that could help your business grow, now would be a great time to lock in your rate before interest rates rise again.

SMALL BUSINESS LOANS AND RATES

Did you know that with a BizCap loan, your small business can finance up to 90% of the capital investment needed to make your business grow? This means your company can retain "cash in pocket" to fund operations. Why tie up your small business' cash in long-term capital assets when you can put it to better use as you grow your business?

SBA 504 Loans

SBA 504 loans for new projects and to refinance existing real estate or capital equipment debt are available anywhere in Ohio & in Jay, Randolph, Wayne, Union, Fayette, and Franklin counties in Indiana.

10 Year

New Loan

2.647% | **4.657%**
Note Rate | APR

Refinance

2.247% | **N/A**
Note Rate | APR

20 Year

New Loan

2.969% | **4.641%**
Note Rate | APR

Refinance

2.969% | **4.750%**
Note Rate | APR

Ohio Regional 166 Loans

Ohio Regional 166 loans are available anywhere in Ohio and have terms of up to 20 years.

2.833%
Fixed Rate

Montgomery Co. CDBG Loans

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

3.000%
Fixed Rate

DO YOU NEED A SMALL BUSINESS LOAN?

Give us a call today to discuss your project and determine which BizCap loan program is best for you.

Gary Fischer

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BizCap

[BizCap](#)

937.225.6328

Bizcap is a program of [CountyCorp](#)



Sustainability Luncheon



Quarterly Awards!

WASTE NOT!

Thursday Feb 22, 2018

11:30am - 1:00 pm

Top of the Market

32 Webster Street

Dayton, OH 45402



DRG is pleased to welcome the **US Green Building Council SW Ohio Region** as a Sustainability Luncheon host partner! This partnership will provide access to additional educational content and membership in a robust sustainability-focused organization.

Join us on Feb 22 to take a look at the issue of waste in our society and what businesses, organizations and individuals are doing to move the needle.

Highlights:

Keynote Presentation: A panel of 3 will overview their efforts in pursuit of sustainability: **Lexis Nexis** has achieved zero waste in their facilities! learn the journey they took and copy enthusiastically; **Scott Lutcocha of Piazza Produce** is a zero waste worrier in Indianapolis and is on the team that has developed the Zero Waste Certification adopted by USGBC for their TRUE certification. Learn more about this latest LEED platform ; In the U.S., more than 40% of food is thrown away, but 1 in 8 people struggle with hunger. Join us to learn how **Kroger Co.** decided to do something about this through their Zero Hunger | Zero Waste initiative.

BYO Campaign Announcement: Dayton Regional Green, Montgomery County Solid Waste District and Sustainable Dayton (grass root volunteer

1 GBCI /AIA Learning
Unit -pending-

10 points for BYG
Participants

organization) joined hands to promote reduction of
single use items.

BYG Training 101: Our one and only Thomas Blurton
gives tips, insights and insider information on the BYG
Waste and Water Tracking platforms (Energy was
covered in the 1st quarterly luncheon).

Celebrate Bring Your Green 2.0 2nd Quarter Winners!

Sign up today! Early bird pricing ends Feb 20
[RSVP here](#)

Complementary registration for 1 attendee per company
from Bring Your Green (BYG) participants . Check your mail
box for promo code !

