



See your small business grow with a low cost loan from BizCap!

BizCap

BizCap.Org
937.531.7038



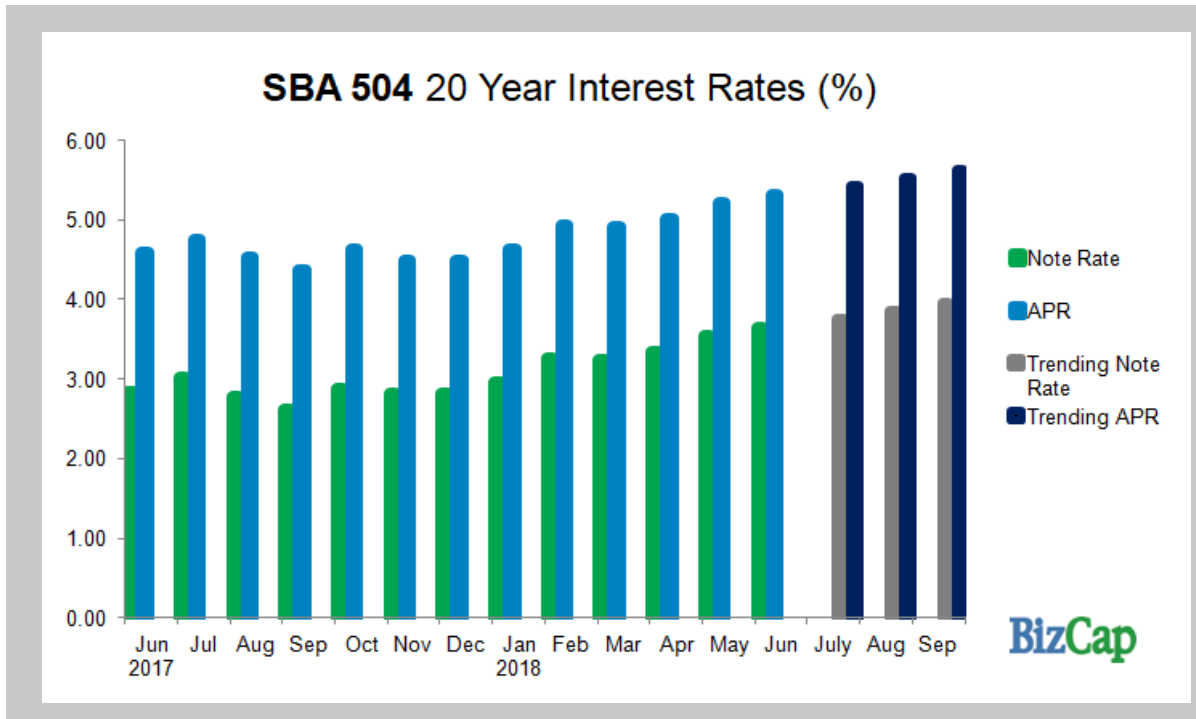
Hickory Dickory Tots Closes the Deal!

BizCap recently closed a loan for **Hickory Dickory Tots**, located in West Chester. The financing allowed the new owner to purchase the business and real estate. BizCap helped to finance the purchase of the property and provided a fixed interest rate on 40% of the purchase price. **First Financial Bank** provided the remainder of the required financing.

Additionally, BizCap approved a State Regional 166 Loan for **Select Signs, LLC** for the purchase of a building. **Select Signs** is growing and needed a larger facility. BizCap will provide a 20 year fixed rate at 3% on 40% of the purchase price. How is this possible? Give Gary Fischer a call at 531.7038 to learn about the regional 166 loan program and others.

Interest Rate Update

Yesterday, the Federal Reserve announced that interest rates will increase by 0.25% and that more rate hikes are likely to occur during the remainder of the year. This puts the prime rate at 5%. The current CDBG rate is now at 3.33% while the Ohio Regional 166 rate is at 3% and likely to increase before the end of the year. As we indicated last month, now is a great time to lock in your interest rate on a small business loan from BizCap.



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	Refinance
	3.298% 5.298% <small>Note Rate</small> <small>APR</small>	3.298% 5.356% <small>Note Rate</small> <small>APR</small>
20 Year	New Loan	Refinance
	3.658% 5.320% <small>Note Rate</small> <small>APR</small>	3.658% 5.369% <small>Note Rate</small> <small>APR</small>

Ohio Regional 166 Loans

Ohio Regional 166 loans are available anywhere in Ohio and have terms of up to 20 years, some even without requiring personal guarantees.

CDBG Loans

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

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

937.531.7038
gfischer@countycorp.com

BizCap

[BizCap](#)
937.225.6328
BizCap is a program of [CountyCorp](#)

Join the challenge!
SOCHE is an active partner
in the 20 by 20 Challenge



This is the challenge:
creating 20,000 internships by 2020.

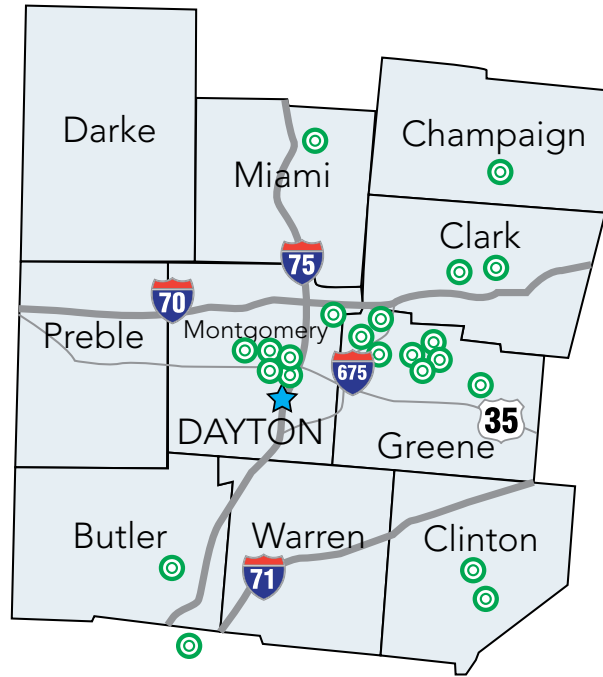
Retention of higher-education graduates who also have on-the-job training and experience through internships is a powerful and critical tool in long-range economic development efforts.

Explore the continuum of services available in southwest Ohio to help you develop and grow your internship program by visiting www.20by20challenge.com.

Build your future workforce: Hire interns.



Representing more than 20 colleges and universities in southwest Ohio, *SOCHE leverages these relationships to provide businesses with access to over 120,000 college students.*



⊙ = SOCHE Member Institutions



**Growing Talent, Economic
 Vitality, and Community**

p: 937-258-8890
 w: SOCHEIntern.org
 e: SOCHEIntern@soche.org

Looking for
 qualified employees?



Hire interns first!



Southwestern Ohio Council
 for Higher Education

*If you are not employing interns,
 you will never even see 40%
 of the most driven,
 career-minded graduates.*

Build your future workforce: Hire Interns

Why hire interns?

CREAM OF THE CROP

4 out of 10 college grads never have to go looking for a job when they graduate because their paid internships became full-time career positions. *If you are not employing interns, you will never even see 40% of the most driven, career-minded graduates.*

TURN-OVER HURTS

Interns who become full-time employees tend to stay longer with the company where they interned. Interns have a nearly 25% greater retention rate after five years when compared to outside hires. *This means more productivity, less downtime, less training time, less drain on energy and resources.*



TEST-DRIVE

The best way to evaluate a potential employee is through an internship. An intern can provide your organization with fresh energy and an out-of-the-box approach with less potential risk. According to a 2012 study by the National Association of Colleges and Employers (NACE), *businesses will hire 58.6% of their interns as new full-time employees.*

INSPIRE YOUR BEST THINKERS

Interns bring fresh ideas and can work with or free-up time for your best employees to explore potentially lucrative new territory.

Why hire interns through SOCHE?



Working with SOCHE for your internship program takes the guess work out of hiring interns and allows businesses to take full advantage of the energy and fresh ideas interns can bring.

SOCHE can help recruit students, manage the application process, support orientation, and administer hiring and payroll throughout the duration of the internship.

We partner with your business as an external resource to support and manage your internship program.

It's fast and easy to begin building your future workforce when you work with SOCHEIntern.



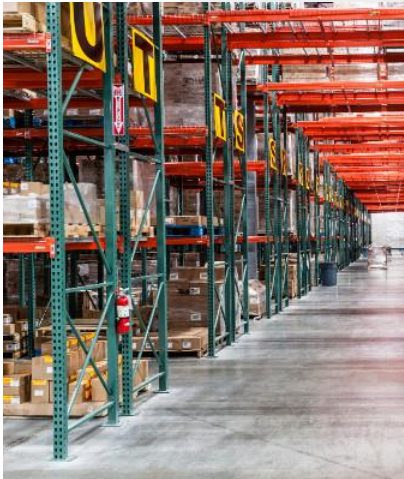
Get started!

SOCHE leverages relationships with its 20+ member Institutions to provide businesses in southwest Ohio with access to over 120,000 college students.



To begin building your future workforce simply complete the form at www.socheinern.org/get-started and a SOCHE representative will contact you to discuss your workforce needs. You can also call us at 937-258-8890 or email us at SOCHEIntern@soche.org to get the process started today.





Controlling Warehouse Construction Costs

Should you add on to your existing facility? Lease or buy a nearby space? Build a new building? Renovate an existing facility? What impact will these options have on your business operations? Are there other concerns or needs that make a move more sensible than expanding current facilities? What are the design factors required for your business that

CONTACT US

Miller-Valentine Group
137 N. Main Street
Suite 600
Dayton, OH 45402
(937) 293-0900
www.mvg.com

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will drive the cost of the new space?

The key to making smart decisions about growing your space with the least pain and smartest investment is to start planning early and partnering with an expert to help assess the needs and the current situation so you move forward intelligently.

[More →](#)



Tilt-Up or Precast? Determining the Best Choice



David S. Dickerson, CCIM
President, Dayton Market
(937) 528-4000



Miller-Valentine Group
Realty Services

Aaron Savino
Managing Director /
Senior Vice President
(937) 297-3259

When it comes to tilt-up versus precast construction, the best approach is not set in stone.

Both methods provide the durability of a low-maintenance exterior and a hard-wall interior. Both methods can also support an array of creative and even daring architectural features and finishes. But from there, a host of factors come into play that can tip the balance in favor of one method over the other

[More →](#)

Site Safety - Keeping safety top of mind in everything we do!

In recognition of their efforts towards our Safety Goals, Field Associates received foot protection on May 9 – [the annual Boot Truck visit.](#)

Additional safety initiatives on that day included:

- CPR/AED Training

- Fall Protection
Demonstration
- Personal Protection
Equipment

Safety — A Company-Wide Commitment



Featured Listings



FOR LEASE
117,600 SF
Light Industrial / Warehouse

I-70 & Hoke Road
Englewood, Ohio

[More Information](#) →



FOR LEASE
40,000 - 158,333 SF
Multi-purpose Facility

209-225 South Alex Road
West Carrollton, Ohio

[More Information](#) →



FOR SALE OR LEASE
Storefront Retail/Office

9685-9725 Dayton Lebanon
Pike
Dayton, OH 45458

[More Information](#) →



FOR LEASE
Professional Office Space

2601 Mission Point Blvd
Beavercreek, OH 45431

[More Information](#) →



FOR SALE OR LEASE
Office, Flex and Residential

224-226 S. Market Street
Troy, Ohio 45373

[More Information](#) →

EXPERIENCE THE DIFFERENCE

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**\$500 GREEN IDEA CONTEST IS BACK,
The Boneyard Build-Off!**
Bring Your Green participants, forward to your employees for 200 points.

In 2016, the B.Y.O. Bottle won the Inaugural Bring Your Green challenge Green Idea contest. That idea has morphed into BYOchange.org -a campaign to encourage consumers to make better choices to reduce waste and environmental impact.

We are now challenging YOU in Bring Your Green 2.0 to further the impact of the Be Your Own Change campaign by helping us **define a mystery challenge** for local teams to up-cycle materials for a finished project that can be used to reduce waste and/ or to educate and mobilize to shift attitudes & behaviors at the [Boneyard Build Off](#) - a "Junkyard Wars" style competition to be held on August 4-5, 2018 at Carillon Park.

Art displays, robotics, drones, crushers, human powered machines, bio-feedback, are all in play! We want all your creative ideas. Just consider four parts of the problem: waste reduction, resource use, consumer experience and the possible visible solution.

Best part of this? If your idea is selected, you will receive a \$500 check and you will see your idea come to life at the [Dayton Mini Maker Faire!](#)

WHO CAN PARTICIPATE?

Individuals, Students, Businesses, Anyone and Everyone!

Ideas accepted through July 8, 2018.

To submit, email your idea in a PDF form to BringYourGreen@mcoho.org. Make sure to include the following in your submission:

1. **Contact information** (name, email address, phone number, and mailing address)
2. **Idea description** (no more than 1000 words)
3. **Potential users** (who can use or display the resulting apparatus, examples include coffee houses, schools, [the Environmental Learning Center](#), etc..)
4. **Any specific resources needed** (do teams need special resources such as programmers, engineers, chemists, waste specialists, etc...)

Bring Your Green participants, forward this to your employees by June 30 for 200 points!

How to claim your points:

Login to your page at BringYourGreen.com

Select any of your buildings to the left of your screen

Click on **ENGAGEMENT**

Click on **CREATIVE CHALLENGES**

Claim Your Points!



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