

Volume 12, Issue 8 August 25, 2014

The advantage is yours!

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### October 5-11

#### October 6

Extreme Bull Riding Girls Barrel Racing

### October 11

Fair Fun Run 8am Details on Website

The Budweiser Clydesdales
Are Coming!

Website



## CARROLL GETS \$300K IN GRANTS

Fairfield County recently received notification from the Ohio Development Services Agency (ODSA) that the Village of Carroll will be awarded a \$300,000 grant for infrastructure improvements within the village. The grant money was awarded through ODSA's Neighborhood Revitalization Program (NRP). The NRP grant program is part of the State's Community Development Block Grant (CDBG) program and is designed to invest in public facilities such as the construction, reconstruction or rehabilitation of public infrastructure in low- and moderate-income neighborhoods.

Neighborhood Revitalization projects are designed to improve the quality of life, livability and functionality of distressed areas and neighborhoods to carry out a comprehensive strategy of revitalization. NRP grant monies are awarded on a competitive basis from the state. Carroll will also receive funding in 2014 through a separate CDBG program known as the Allocation Program. The Allocation Program is a non-competitive amount of funding the County receives each year from the state.

The village worked with the Fairfield County Regional Planning Commission (RPC) to receive the grant. Through several public meetings and a public survey, the residents of the village identified specific projects that they believe were the most important to improve the health, safety and quality of life in the village.



High Street view (facing east) will get new sidewalks

The specific projects included for funding through the FY2014 Neighborhood Revitalization Program grant for the Village of Carroll include:

- Construction of Sidewalks on High Street-Construct new 5' wide concrete sidewalks along the south side of High Street and the east side of Beaver Street. New handicapped ramps will also be constructed as part of this project.
- Rehabilitation of Beaver Street- Rehabilitate the section of Beaver Street from
  High Street to Water Street. This project
  will be directly in front of Bloom-Carroll
  schools.
- Widening of Oberle Avenue- The project will involve the widening a narrow stretch of road at a dangerous curve.
- Drainage improvements to the old canalinstall new storm drain in old Ohio Canal bed to alleviate ponding.
- Canal Park Improvements (Allocation Funded)- The project will repair the basketball court in Canal Park and include striping, installation of new concrete pad, backboard and hoops.
- Center Street Curb Improvements
   (Allocation and Locally Funded) Installation of new curbs, including gutters, on Center Street from High Street to
   Market Street. In addition, this project
   will also construct new ADA ramps.
- New residential water meters (OPWC Funded)- Installation of new water meters which include radio read electronic devices and new meter pits.

For more information on this grant or other CDBG programs, please contact the Fairfield County RPC at 740-652-7110.

Oberle Ave. to be widened



## AMERICAN APPRENTICE GRANTS

Hands-on apprenticeships, where workers earn and learn at the same time, are a proven path to good, secure, middle-class jobs. 87% of apprentices are employed after completing their programs. Apprentices can earn a significant premium for their skills—as much as \$300,000 more than their peers over a lifetime, according to some studies.

Employers benefit as well. Given a potential shortage of 1.6 million middle-skill workers by 2020, according to the McKinsey Global Institute, we need more apprenticeships that allow companies to develop a skilled workforce that can drive improvements to their bottom lines. 98% of employers with apprenticeship programs would recommend apprenticeships to other employers.

The return on investment is impressive—studies from across the globe suggest that for every dollar spend on apprenticeship, employers get an average of \$1.47 back

in increased productivity, reduced waste and greater front-line innovation.

At the beginning of 2014 there were only 375,000 apprentices in programs, well short of our potential.

This fall \$100 million will be available in American Apprentice Grants to increase apprenticeship in high-growth fields; align apprenticeships with further learning and career advancement opportunities; and take successful apprenticeship models to scale.

The president continues to call on Congress to create a \$2Billion training fund to help state and regions double the number of apprentices over fiver years.

Result for this initiative are already happening. There are 10,000 more apprenticeships in America since January. Employers and unions have pledge to add more.

Community colleges are stepping up to link apprenticeships with college degrees



**SBA Export Express Program** - The Small Business Administration (SBA) has suspended the guaranty fee and on-going fee for loans under \$150,000. This guaranty fee suspension will remain in place until September 30, 2014. Basically, this provides a savings for the small business of the 2 percent guaranty fee and a savings for the lender of the 52 basis points on-going fee.

For more information, please contact Mr. Patrick Hayes, International Trade Finance Manager-Eastern U.S. at Patrick.hayes@sba.gov or (216) 522-4731



# ...TIPS AND TOOLS

The website of Business USA offers these tips and tools for small business.

Free Images: Need FREE high-quality images to use in your small business or local agency social media? Check out this list of image resources.

Advice before Starting a Business: Practical, "I wish I had known before I started my business" advice from a business start-up founder/ survivor.

Naming a Business: Are you in the process of naming your business? Read this first.

What's YOUR cluster? Learn about the industries, careers, and clusters succeeding in your state at <a href="ClusterMapping.us">ClusterMapping.us</a>.

**Government Contracts by Agency:** See which federal agencies are the <u>top spenders on government contracts</u> (courtesy

FEDMINE(c). As always, you can find current opportunities (contracts, grants, challenges and more) through the <u>BusinessUSA Find Opportunities smart tool</u>.

**Patent Trolls:** 3 things every inventor or business owner should know about <u>patent risk and patent trolls</u>

### SUCCESSION PLANNING FOR FAMILY BUSINESS

Passing on a family business is a complex and delicate process – and one that shouldn't be entered into lightly. An expert on the topic, Conway Center for Family Business Co-Founder Bea Wolper answers The Metropreneur's questions on how to pass on a family business.

How can a business prepare for a successful transition?

There are several steps that can help a family business begin their succession planning.

 Identify key advisors and meet with them to develop a succession plan that addresses leadership, management, ownership and financial issues in the business.

### SBA FREE FINANCING WEBINARS

The Small Business Administration Columbus District Office will present a FREE webinar for small business owners and entrepreneurs through ATT Connect. This webinar will provide information about financing options for your business; SBA loans, programs and services; how to apply for a loan; and, what to include in your business plan.

The webinar should last about 40 minutes with a Q&A at the end. ATT Connect is a call-in and web site login conferencing system which provides an audio presentation over the phone and a video presentation over the internet.

All that is needed to participate is a computer with internet access and a phone to call a toll-free number. This webinar will be offered in 2014 on the following dates and times:

The Webinar is FREE, but registration is required so that you may receive instructions and the access code needed to participate.

You may register by contacting Robin Wotring at (614)469-6860 x282 or robin.wotring@sba.gov. Please indicate which webinar session you wish to attend.

### Dates & Times

September 9 2pm October 9 11am November 4 2pm December 4 11am

### OCTOBER IS OHIO MANUFACTURING MONTH

On October 4, 2013, more than 825 manufacturers in 48 states opened their doors to more than 35,000 guests\* in a national effort to showcase what careers in manufacturing are – and are not. There are many myths and misconceptions surrounding these careers and these events help to show students, parents, educators and legislators that manufacturing is alive and well across the United States and that there is great career potential in these jobs. This year, the nationally recognized Manufacturing Day is October 3.

In Ohio, a <u>state-wide collaborative effort</u> goes into Ohio Manufacturing Month,

which occurs during the entire month of October. Ohio House Bill 77 was passed in April of 2013, designating October as Manufacturing Month.

Tours and open houses, hosted by manufacturers, provide parents, students, educators and legislators with an opportunity to see, first-hand, the career potential that lies within factory walls.

In 2014, PolymerOhio and OH! Manufacturing are stepping up their effort by organizing tours of manufacturing facilities for educators, in addition to student tours. Helping educators understand what Manufacturing Month is about and what their students will experience is important in the effort to later organize tours for students.

We will be working with career and technical centers as well as manufacturers in our 11-county OH!Manufacturing region to organize these tours, which will occur over the next several months.

Beginning in August, we will begin working with educators and manufacturers to organize various types of events to highlight the significance of manufacturing to Ohio's economy.

### GET INVOLVED WITH OHIO MANUFACTURING

Manufacturing Month Overview for Manufacturers

Manufacturing Month – Host an Educational Fair

Manufacturing Month – Provide a Tour or Open House

Manufacturing Month – Career and Technical Centers

Manufacturing Month – Public Schools

Manufacturing Month – Create a Manufacturing Community

\*Manufacturing Day Site

For More Details on How You Can Participate Or

Do You Need More Information

Contact Kirbie Earley PolymerOhio 614.776.5720

# EXPORTS ARE INCREASING

Ex-Im Bank Chairman and President Fred P. Hochberg issued the statement below about the export data released for June from the Bureau of Economic Analysis (BEA) of the U.S. Commerce Department.

According to BEA, the United States exported \$195.9 billion of goods and services in June 2014. Exports of

goods and services over the last twelve months totaled \$2.3 trillion, which is 46 percent above the level of exports in 2009, and have been growing at an annualized rate of 8.8 percent when compared to 2009.

"These numbers show that the world's consumers continue to 'Buy American' for

the quality and reliability of our products and services," said Export-Import Bank Chairman and President Fred P. Hochberg. "Given a level playing field, U.S. exporters can compete with anyone in the world, and Ex-Im Bank is proud to support them abroad as they support jobs here at home."

# WIOA FOR JOB SEEKERS

On July 22, President Obama signed the Workforce Innovation and Opportunity Act into law. This is the first major update to federal job training programs in more than 15 years. Portia Wu, assistant secretary for employment and training, answers three questions on how this law is helping to prepare workers for jobs available today and in the future.

What will WIOA do? WIOA will modernize federal job training programs by streamlining and coordinating employment, education and training services provided by states. It will elevate work-based training options like Registered Apprenticeship and on-the

-job training programs. And it will foster greater innovation to ensure workers are getting the right training to prepare them for the 21st century economy.

How is this good for job seekers and employers? WIOA will provide job-seekers with improved tools to identify and access training options and other employment services best suited to their needs that lead to industry-recognized credentials. And businesses will have stronger connections to the system, with better access to resources to find and train the skilled workers they need to grow their companies.

What are the next steps? Now comes the hard, but most important, part — implementing the law. Before the law begins to take effect on July 1, 2015, we will be working with our federal partners to set the foundations in place. We will engage in a series of listening sessions with stakeholders in the workforce communities to better understand how this law can meet their needs and put American workers in the best possible position to compete successfully in the global economy.

- Read the Blog Post
- Learn About WIOA

# Veterans Services Commission Reports Bonus Application Deadline for Iraq War Veterans

The Bonus Application deadline for service in Iraq is December 31, 2014. The Veteran must have been a resident of the State of Ohio when they enlisted and must also be a current resident of the State of Ohio. To apply for the bonus, please bring your DD-214 and driver's license to: Fairfield County Veterans Service Commission, 227 East Main Street, Lancaster, Ohio.



#### **2014 SUMMIT ON SUSTAINABILITY & THE ENVIRONMENT**

Friday, October 10, 2014 8AM - 3PM Hilton Columbus Downtown 401 N High St Columbus, OH 43215 The Summit on Sustainability & the Environment is MORPC's signature environmental conference, bringing hundreds of community leaders together to explore and share sustainable ideas and solutions, and to celebrate individual and collaborative sustainability efforts with the Green Region Awards. Join the conversation and learn how we can create a more sustainable future.

register now!

# NOW ACCEPTING APPLICATIONS

Fairfield Leadership is a nine month program offered by the Lancaster Fairfield Chamber of Commerce.

It is designed to help the Lancaster and Fairfield County community meet its need for the active participation of informed, dedicated community leaders.

The Leadership Program is based on leadership principles designed to help participants develop into more effective leaders.

Ideal participants are rising stars in any organization. Those who possess ability, have demonstrated commitment to community service, and have potential for responsible and effect leadership.

The program runs from September through April. Application for the 2014-2105 Fairfield Leadership Program may be obtained at the Lancaster Fairfield County Chamber of Commerce:

109 North Broad Street, Ste 100 P.O. Box 2450 Lancaster, OH 43130 Tel: 740.653.8251 Web: www.lancoc.org



### Principles include:

- Visionary Leadership
- Customer driven excellence
- Organizational learning
- Personal learning
- Valuing employees
- Valuing partners
- ♦ Agility
- Focus on the future
- Managing for innovation
- Management by fact
- Social Responsibility
- Focus on results
- Creating value
- Systems perspective

### VALUE OF LOCAL INTERNSHIPS/PARTNERSHIPS

Thoughts from departing intern Kristen Adkins..."Now that my internship is completed, I can look back on my experiences and what I learned in my time with the Fairfield County Economic Development Department. Completing an internship in the public sector was very informational for me and a great learning experience. There are differences between public and private sectors that you wouldn't know about if you didn't see them first hand. I think that after learning about these differences, I can make a better decision about which sector I prefer.

This internship gave me the opportunity to become more familiar with office software and web design, which I think are useful skills in a variety of careers. I've become more comfortable communicating with others on a professional level because this internship has required me to correspond with clients, business owners, web designers, and other Fairfield County workers. This internship was a very positive experience for me and I think that future interns will gain a new perspective on the public sector and their future career goals.

In August of 2014, I will graduate from Ohio University Lancaster with a Bachelor's of Science in Applied Management.

My name is Amber Fitzpatrick, the new intern with Fairfield County's Economic Development Department. As the previous interns have done, I worked with Kim Jeffers at Ohio University Lancaster for assistance on securing this internship and would recommend future students to meet with her for guidance.

I believe an internship requirement is an advantage that small businesses in and around the Lancaster area should take advantage of. Students in the Applied Management program are urged to choose a project based internship and gain real world experience in Marketing, Accounting, Human Resources and other business operations. I would urge businesses to contact Ohio University Lancaster to see how an intern can benefit their company.

The requirement of an internship is also beneficial for the student. Allowing students to participate in an internship for school credit is important as it complements the learning that the student is doing in the classroom. Internships provide good practical experience that can help to further enhance the student's skills.

Further, internships give students an opportunity to "audition" a job or a field before taking a permanent position. The student can gain a grasp of the environment they enjoy working in to help them better search upon graduation for a career they will enjoy to the fullest.

Finally, more employers are expecting to see an internship on a student's résumé, giving those that have completed an internship an advantage at securing a position upon graduation.

From a personal view as I started my internship search, I wanted something with value that would allow me to dabble into a few different business sectors. As well, I was looking for something "hands on" that would set me up with great skills upon graduation.

I hope to stay in Fairfield County after graduation and hope that the skills I gain, along with the networking opportunities in the Economic Development Department, will allow me to do this.

Could your business
utilize an intern
from
Ohio University
Lancaster or
Pickerington??

# COUNTY AIRPORT BOARD VACANCY

Fairfield County Board of Commissioners is accepting resumes and letters of interest for a vacancy on the Fairfield County Airport Authority Board.

The new volunteer board member will begin serving January 1, 2015. Airport Board Members can serve three year terms.

The Airport Authority Board meets the 2nd Monday of every month at 6:00 p.m. at the Fairfield County Airport. Please submit resumes and letters of interest to Rachel Elsea by September 30, 2014.

Those with engineering experience are strongly encouraged to apply.

The Commissioners will conduct interviews in October.

For more information, please contact Rachel Elsea at <a href="mailto:relsea@co.fairfield.oh.us">relsea@co.fairfield.oh.us</a>

### NEW CHAMBER PERSONALITIES



The Canal Winchester Area Chamber of Commerce has selected Kevin Douglas as their new president and chief executive officer.

Douglas was selected to replace the outgoing president, Amanda Lemke, after she took a position with the City of Canal Winchester.

"I am very excited to lead the Canal Winchester Area Chamber of Commerce into its next chapter." Douglas said. "With Canal Winchester being one of Ohio's fastest growing communities, I am looking forward to building the chamber and providing the area's businesses and organizations with even more developmental and networking opportunities."

Prior to taking the position, Douglas worked with other central Ohio chambers of commerce and in the utility industry. He lives in Pickerington with his wife Mackinzie.

For more information regarding Canal Winchester area business, local events or to become a member, contact the Canal Winchester Area Chamber of Commerce at 614-837-1556

or visit www.canalwinchester.com.



The Lancaster Fairfield Chamber of Commerce announces that it has hired Leslie Stebelton as its new Marketing Coordinator. Leslie is a graduate of the Ohio University E.W. Scripps School of Journalism



and has worked as a staff reporter for the Logan Daily News and most recently as the Community Relations Specialist for The Citizens Bank in Logan, OH.

Leslie has a strong foundation of writing, marketing and public relation skills that the Chamber will leverage for its members. Please help welcome Leslie to the team and feel free to begin contacting her for items regarding the weekly enewsletter, Fairfield Business Monthly publication or other marketing-related items here at the Chamber. Her email address is <a href="mailto:leslie@lancoc.org">leslie@lancoc.org</a>

# MEET CLIFFORD, THE BIG RED DOG

The Fairfield County District Library is committed to providing early literacy opportunities for its youngest community members. On Monday, September 8, 2014 from 5:00 p.m. to 7:00 p.m., the Library will be hosting an open house for the public to preview the Early Literacy Center (ELC) and meet Clifford, the Big Red Dog.

The ELC is located inside the Northwest Branch Library, 2855 Helena Drive NW, Carroll. The new ELC will provide parents and caregivers the

opportunity to play and learn with their children.

The ELC will include games, manipulatives, and professional instruction to help with early literacy skills.

Northwest Branch & Early Literacy Center Hours of Operation begin September 2, 2014



### Hours of Operation

Tuesday Wednesday Thursday Friday Saturday 10:00 a.m. to 7:00 p.m. 10:00 a.m. to 5:00 p.m. 10:00 a.m. to 2:00 p.m.

Closed on Sunday and Monday.

## SHERMAN'S MARCH AND RECONSTRUCTION

The Fairfield Heritage Association is presenting a Civil War Symposium September 27-28 at Shaw's Restaurant & Inn, 123 N. Broad St., Lancaster. Topics will include Sherman's March to the Sea, Abraham Lincoln's difficulty being re-elected. and Reconstruction.

#### Scheduled to appear are:

- John Marszalek, executive director and managing editor of the Ulysses S. Grant Association. He is the author of many award-winning books, including Sherman, A Soldier's Passion for Order and Sherman's March to the Sea and A Black Congressman in the Age of Jim Crow.
- Frank J. Williams, former chief justice of the Rhode Island Supreme Court and one of the leading experts on Abraham Lincoln. He is the co-founder and 16-year chair of the Lincoln Forum, which brings

together Lincoln and Civil War devotees. His books include *Judging Lincoln*.

- Mark Grimsley, associate professor at The Ohio State University. He teachers military history with an emphasis on the Civil War. He maintains two history-related blogs: Blog Them Out of the Stone Age and Civil Warriors. His books include The Hard Hand of War: Union Military Policy Toward Southern Citizens, 1861-65.
- E. Chris Evans, a Civil War scholar, researcher, speaker and historian. He served on the Civil War in Ohio Advisory Board and the Civil War Institute of the Ohio Historical Society. He has written many feature articles for Civil War magazines, including "Did Sherman Really Burn Columbia?"

Frank Bullock, a Civil War scholar, speaker and historian. He has lectured on the Civil War and Civil War personalities since 2003 and is well known for his portrayal of William Tecumseh Sherman.

Early-bird ticket prices are \$125 for the weekend, including meals, tours and book signings; and \$80 for students. One-day passes are available for \$90. After Sept. 5, the ticket price will increase to \$160 for the weekend and \$90 for students. Advance registration is required.

Contact the FHA office at 740-654-9923 or register online at <a href="https://www.fairfieldheritage.org">www.fairfieldheritage.org</a>.

For further information contact:Laura Bullock, 740-653-6910 or Andrea Brookover, , 740-654-9923

### CW LABOR DAY

The 94th annual Canal Winchester Labor Day Festival, presented by Diley Ridge Medical Center is coming to the streets of Historic Downtown Canal Winchester Aug 30-Sept 1.

The 3 day event will feature FREE daily festival admission and FREE Sunday Car Show admission, as well as FREE Daily Entertainment on two stages with more than ten groups playing throughout the weekend.

Over 30 food vendors and more than 30 arts & craft vendors will offer visitors dining and shopping choices throughout the weekend, including a QUILT SHOW hosted by "Quilters on the Canal" each day at the Community Center on Trine Street. Those over 21 may visit Kingy's Hospitality Tent at its NEW location behind the Stradley Park Stage on South High Street. The 2014 festival will also offer several NEW activities and events, including Pony Rides in the Green Space behind Stradley Stage all weekend, and CANAL BOAT RACES, a FREE team event located near Kingy's Hospitality Tent on Saturday.

Festivities will wrap up Monday September 1 with a parade sponsored by Waste Management at 1:00 pm. Visitors are encouraged to come early . The 2014 Canal Winchester Labor Day Parade Marshal will be Mr. Bob Wood- Longtime resident of Canal Winchester.

"The Canal Winchester Labor Day Festival is a family event with a wide selection of food vendors, arts & crafts vendors, rides, games, free entertainment, hospitality tent and a renowned parade. There is something sure to please everyone in the family," said Mayor Mike Ebert.

For additional details and schedule information, please visit www.cwlaborday.org.

### SMECK FARM FAIR

The Fairfield County Historical Parks have been making extensive changes to Smeck Historical Farm in Baltimore, Ohio, which the public will be invited to explore at the district's latest community event, the Smeck Farm Harvest Fair. The fair takes place Sunday, September 7, from 11:00am-5:00pm and is free and open to the public. Public parking and continuous shuttle service will be available at Liberty Union High School, 500 Washington Street, Baltimore, Ohio.

The Fairfield County Antique Tractor Club will be exhibiting and demonstrating historic farming equipment and processes throughout the day. Visitors will be able to take in historical demonstrations on blacksmithing, milling, lathing, spinning and basket weaving, as well as kid-friendly activities provided by the Wahkeena Nature Preserve and the Friends of Ohio Barns.

The park will also host William McKinley Camp 21 Sons of Union Veterans, who will be firing the Sherman cannon at 12:00pm, 2:00pm and 4:00pm. The Fairfield Herb Society, Fairfield County Soil and Water Conservation District, National Wildlife Federation's Backyard Habitat and Green Machine Gardens will be on hand with gardening and nature exhibits. Second Wind Bluegrass Band will be providing music with concessions supplied by Bob's Brats and Burgers.

For additional information, contact the Historical Park's office at 740-681-7249 x. 5 or visit their website: www.historicalparks.org or Facebook.com/FairfieldCountyParks

#### About Smeck Historical Farm

Smeck Historical Farm is a 50-acre park consisting of mature mixed hardwoods, deep ravines, meadows, a Civilian Conservation Corps pine plantation and fields that are partially divided by the Little Walnut Creek and the Ohio-Erie Canal. The park was donated to the people of Fairfield County by the late Harold Smeck in 1999, and is home to the foundation walls of the Fetter-Hood Barn .

### Chatty Crafters

Do you knit? Orochet? Embroider?

Compare projects and swap patterns at our weekly Craft & Chat!

This is not a formal class but instead a chance to meet and connect with other textile arts enthusiasts.

No registration necessary. Feel free to bring your own drinks and snacks:

When: Mondays 11:00 am - 1:00 pm
Where: The Wagnalls Memorial Library Reading
Room

### Lancaster Holiday Market Seeking Artisans

Applications are now open for the Third Annual Lancaster Holiday Handmade Market, December 6 & 7 at The Lodge.

Need Ohio artists and craftspeople to sell their products. All types of unique, high-quality goods are welcome, including but not limited to ceramics, paintings, photography, jewelry, metalwork, fabric, stone, woodwork, baskets, and more. Submissions will be juried.

Deadline for application is October 1.

www.lancasterhandmademarket.com



### 5K Run or 1 Mile Walk

September 20, 2014 Howell Park Bremen, OH

Check in and Race Day Registration Begins at 9am
Registration Form



\$1.6 Million Campaign Goal for Fairfield County
Campaign Chair Dean DeRolph

Campaign Kick-off Set for September 9 @ 7:45AM at Crossroads RSVP 740.653.0643

To give or to volunteer call 740.653.0643



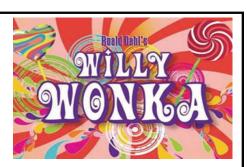
### Opening Night Gala

September 20 7-9pm

bed, bath and boudoir...

RSVP to 740.687.0101 by Sept 8 Donation \$10.00 per person

Exhibit available thru March 1, 2015



Coming to the Wagnalls
Community Theater
Roald Dahl's
Willy Wonka

Auditions Held September 6-7 Need cast of all ages!! MORE

### 2014 TASTE OF FAIRFIELD COUNTY AGRICULTURE



Thursday, September4, 2014 4:30-7:00 pm JD Equipment 1200 Delmont Rd SW Lancaster

- Free Admission
- · Local Foods "Chopped" Competition
- Cooking Demonstrations
- Family Friendly
- · Local Agricultural Vendors
- Free Samples of Local Foods
- · Farm Machinery Demonstrations

For more information contact the Lancaster/Fairfield County Chamber of Commerce: (740) 653-8251

### RLF LOANS FOR SMALL BUSINESSES

#### **HISTORY**

The Fairfield County Revolving Loan Fund (RLF) was created in 1992, using grants from two separate agencies - the United States Economic Development Administration (EDA) and the Ohio Department of Development (ODOD), Office of Housing and Community Partnerships, through its Community Development Block Grant (CDBG) Program. Matching funds were contributed by the City of Lancaster and Fairfield County.

The purpose of the Revolving Loan Fund is to assist new or existing small businesses achieve their goals and create jobs in Fairfield County.

Typical loans range from \$10,000 to \$100,000 with a fixed rate that is generally 2 points below prime at the time of application. Terms vary according to collateral and may be up to 20 years.

The EDA Revolving Loan Fund may be used throughout Fairfield County, while the CDBG Revolving Loan Fund cannot be used within the City of Lancaster or City of Canal Winchester.

#### **ELIGIBLE PROJECTS**

Loans may be made to private, for-profit businesses located in Fairfield County. Applicants may be in the manufacturing, agribusiness, wholesale, service and/or retail sectors and must have fewer than 200 employees. All taxes must be current and an **Equal Opportunity Employment** policy must be in place and followed.

Loan applications may need to be returns, a business plan for prioritized. Criteria may include the enterprise's ownership, ( women or minorities), number of jobs created, industry, and/or reinvestment in an existing facilitv.

Funds received from the Revolving Loan Fund may be used to purchase land or an existing building, machinery and equipment, furniture and fixtures, inventory, and a limited amount of working capital. Funds cannot be used to restructure existing debt.

An application must be processed before a project begins.

#### **HOW TO APPLY**

Speak with a private lender first. The Revolving Loan Fund can only lend money in conjunction with a lending institution. RLF participation is determined by the lenders willingness to participate in the project.

The application package reguires the same information as your bank, including tax start-ups, financial reports and projections for existing, expanding businesses, a personal financial statement, and a signed application detailing the project and requested use of funds.

The RLF process from application to loan approval and disbursal of funds can take from 6 weeks to 4 months, depending upon the project and fund requirements.

The application is presented to the Loan Review Committee. This committee discusses the application and reviews the strength of the borrower and viability of the proposed project. Plan ahead, ask your commercial lender if the RLF can be a participant in your project..

#### LOAN FUND **BALANCES**

As of August 22, 2014

\$ 495,035.90 EDA CDBG \$ 160,998.01

Scheduled **Loan Review Committee** (LRC) Meetings

> **September 15, 2014** October 21, 2014 November 17, 2014

Loan applications should be received in the Fairfield County Economic Development office at least one week prior to a scheduled LRC meeting If possible.

740.652.7160

### Are **YOU** ready to start a Business ?

Many people dream of having their own business. To see if starting a business is right for you, ask yourself some important questions.

The questions at the right will help you identify your readiness to start a business. Click Here for a Free Readiness Assessment.

When you ARE ready, call Fairfield County Economic Develop-

- Am I prepared to spend the time, money & resources needed to get started?
- $\Diamond$ What kind of business do I want?
- $\Diamond$ What products/services will my business provide?
- Why am I starting a business?
- $\Diamond$ How much money do I need to get my business set up?
- $\Diamond$ Who are my customers and who is my competition?
- Will I need to get a loan?
- Do I have professional people to help me \*\* a banker, a lawyer, an accountant?
- $\Diamond$ What will be the legal structure of the company?
- How long can I finance the company until I start making a profit?

# Fairfield County Economic Development

210 East Main Street Rooms 404 & 407 Lancaster, OH 43130

Phone: 740.652.7160

**Email:** 

Bob Clark/Director
rdclark@co.fairfield.oh.us
Linda Kauffman/Assistant
lkauffman@co.fairfield.oh.us



Make Fairfield County **Your Advantage!** 



#### Farmers' Markets

Baltimore

Fridays 4-7pm
Old Basil Western Firehouse

#### Bremen

Saturdays 9am-Noon 119 W Main St

#### Bremen Produce Auction

Tues & Fri Noon 1151 Mt Zwingli Road

#### Carroll

Every other Sunday Noon-3pm Bessie Benton Park

#### Lancaster

Tuesdays 3-6pm Kroger's' lot on Main St Saturdays 8am-Noon JFS Parking Lot

#### Olde Pickerington

Thursdays 4-7pm 89 North Center St

### CHAMBER & BUSINESSEVENTS

#### RECURRING CHAMBER NETWORKING LUNCHEONS

RSVP's Needed [Visit Chamber website or call] Location and time may vary with a Special Event

Lancaster/Fairfield: First Wednesday at 11:30am at 230 North Columbus Street

Baltimore: Second Tuesday at 6:00pm at Baltimore VFW Post 3761

Canal Winchester: Second Wednesday at 11:30am at 22 Trine Street [Senior Center]

Pickerington: Third Thursday at 11:30 at 150 Hereford Drive [Senior Center]

Bremen: Fourth Tuesday at Noon at 161 Carter Street [Bremen Historical Society]

Aug 28: Athena Banquet~ Lancaster County Club~ 5:30pm~ RSVP 740.653.8251

Aug 30: Bremen Chamber Golf Outing~Pumpkin Vine~8:15am~740.569.9150

**Sept 4:** A Taste of Fairfield County Agriculture~1200 Delmont Road SW~4:30pm

Sept 5: PACC Women's Leadership Coalition~8am~836 Refugee Road

Sept 12: PACC Golf Challenge~Noon~Pine Hills Golf Course~Register~ More

**Sept 12:** Logistics Job Fair~Cols State~315 Cleveland Ave~9am-Noon~More

**Sept 19:** OhioMeansJob Career Expo~9am-Noon~Ohio University Lancaster

### COMMUNITY CALENDAR

**Aug 27-30:** Millersport Sweet Corn Festival ~ <u>Details</u>

**Sept 1:** Pickerington Lions Club Labor Day Parade (10am) and Fish Fry (11am)

**Sept 5:** Straight "A" Fund Grant Kick-off~5pm~955 Liberty Center~ More

**Sept 5-6:** Lithopolis Honeyfest~Fun, Food, Entertainment, Bee Beards~<u>Details</u>

**Sept 9:** United Way Community Care Day/Campaign Kick-off~7:45am~Crossroads

**Sept 11:** *Taste of Home* Expo~4:30-7pm~1965 N Columbus St~740-681-4601

**Sept 13:** Save the Date—The Artful Table~Decorative Arts Center~ More to Come

**Sept 18:** Founder's Day Banquet~6:30pm~Pickerington Senior Center~ More

**Sept 19:** Humane Society Golf Outing ~Valley View~12:30pm~740.687.0627

Sept 25: FMC Foundation Evening of Wine, Tapas & More~5:30pm~Fisher~687.8107

Sept 27: BPW Fall Into Fashion~11am~Eagles Event Center~862.8179~More

**Sept 27:** Drug & Electronic Collection Day~Pickerington~10am-2pm~More

**Sept 27-28:** Frontier Spirit 1799~Alley Park~11am to 5pm~Lancaster Parks