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AEP Ohio has offered grants to local economic development organizations since 2005. To date, over 200 grants totaling over \$750,000 have been awarded to support projects in communities and counties throughout the AEP Ohio service territory.



October 5-11
[Website](#)



LAND BANK GRANT \$642,500

The Fairfield County Land Reutilization Corporation ("Land Bank") has recently learned that it has been awarded a Neighborhood Initiative Program grant in the amount of \$642,500. The Neighborhood Initiative Program is a program of the Ohio Hardest Hit Fund Project. The funds will be used to stabilize property values by removing and greening vacant and blighted properties in targeted areas in an effort to prevent future foreclosures for existing homeowners.

Jim Bahnsen, Land Bank Board Chair stated, "The proposal for the grant was a collaborative effort, and we are excited to receive the grant

award in order to reduce blight and supporting community economic development."

This is the first grant that the Land Bank has received. It was created by the Board of County Commissioners in September, 2013. Its operations are funded by the collection of delinquent taxes, of which 5% is set aside for its operations. Commissioner Mike Kiger, Board of Commissioners President, stated, "It is great to hear of the grant award and to be a part of the progress of the Land Bank, an organization that will be helpful to all within the county."

ALLIANCE AWARDED LEAP GRANT

[The Fairfield 33 Development Alliance](#) announced that it received a Local Economic Advancement Program (LEAP) grant awarded by AEP Ohio. The grant award of \$5,000 will help Fairfield 33 Development Alliance with site certification of Lancaster industrial sites and will support economic development efforts in Fairfield County.

"We very much appreciate the support of AEP Ohio for this project," said Bob Clark, Fairfield County Economic Development Director. Mike Pettit, Lancaster City Economic Development Director, adds, "This will be instrumental in helping us market the site for future economic development."

AEP Ohio's LEAP grants support projects that promote the retention and attraction of manufacturing jobs and investment. Examples of acceptable programs and projects are retention and expansion surveys, site feasibility studies, retaining existing industries, attracting new industries, conducting special studies, performing research and other creative uses.

Grant projects must leverage additional funds from other sources, demonstrate joint participation from more than one group and provide benefits to an area or region, according to AEP Ohio program guidelines. The company awards grants of up to \$10,000 for eligible projects.



Mike Pettit (left) and Bob Clark (right) accept the LEAP grant award from AEP Community Affairs Director Jon Buck

"We are pleased to be able to provide financial support to help facilitate economic development projects that help to bring jobs and prosperity to local communities," said Pablo Vegas, AEP Ohio president and chief operating officer.

AEP Ohio serves nearly 1.5 million customers in Ohio and the northern panhandle of West Virginia. In Ohio, the company provides electricity to more than 920 communities located in 61 of the state's 88 counties. In West Virginia, the company serves Ohio and Marshall Counties, providing service to approximately 41,000 customers. The company's headquarters is in Gahanna, Ohio, with regulatory and external affairs offices in downtown Columbus. A subsidiary of American Electric Power and the largest of its regional utility divisions, AEP Ohio comprises Ohio Power Company and Wheeling Power.

WORKFORCE TRAINING VOUCHERS

The Ohio Development Services Agency is now accepting applications for the Ohio Incumbent Workforce Training Voucher Program.

This is an incredibly valuable resource available to eligible businesses in the Columbus Region. Nearly \$30 million is available to employers to help fund training programs.



Do you know or are you a veteran currently transitioning out of active military service or already out? Now there is a new FREE world-class entrepreneurship training option for veterans who have dreamed of owning their own business.

Examples include

- Certificate, equipment and improved process efficiency training
- Computer skills training
- Classes at accredited institutions

Preparation in advance is critical, as demand is high. A pre-application is now available, and applications for the grant

program will be accepted for review on September 30, beginning at 10:00 a.m.

To review program details and apply, please [click here](#).

Don't miss this opportunity to secure grant funding that will help you upgrade one of your most important assets – your existing employees.

Boots to Business: From Service to Startup- For currently Transitioning Service Members, offered partly at military bases worldwide and then online

Boots to Business: REBOOT- For all honorably discharged veterans and their spouses, offered at SBA resource partner locations nationwide and then online

For veterans currently transitioning out of active duty, Boots to Business: From Service to Startup is offered as a component of the Department of Defense's (DoD) redesigned Transition Assistance Program (TAP) renamed Transition GPS.

[Read More](#)

SEEKING OPEN MARKET CONTRACTORS

Ohio is seeking Open Market Contractors for work with state and public agencies via Indefinite Quantity Construction Contracts (IQCC). Since 2011, public agencies in Ohio have been utilizing this contract, called "eziQC", to accomplish over \$45M in repair, alteration, modernization, rehabilitation, and minor new construction of infrastructure, building structures and other real property.

The time has come for these contracts to be rebid and the Invitation to Bid is being made available through the Ohio Department of Administrative Services and is being administered by

National Joint Powers Alliance (NJPA) and The Gordian Group, Inc. Once awarded for up to a three year period, a contractor can compete on reputation and performance for a potentially steady stream of work for the duration of the contract.

The solicitation for this opportunity is currently available through NJPA. We would like to invite you to join us at the [Pre-Bid Seminar](#) on October 14th at 1:30 PM CT to obtain additional information regarding the IQCC procurement system, contract documents and bid forms. There is no charge to attend this seminar, however space is limited,

please [click here](#) to register now.

Attendance at the Pre-Bid seminar is highly recommended. Failure to attend and understand the scope of this Bid will not prevent a Contractor from performing under this Contract. Bids for all contracts covered by this solicitation are due by 4:30 PM CT on October 28, 2014.

This can be a new key to your company's future growth. You deserve to learn about it.

REVERSE TRADE FAIR OCTOBER 8

Is your business interested in selling to government? The Central Ohio Organization of Public Purchase is putting on a Reverse Trade Fair, October 8.

You will have the opportunity to meet and network with buyers and public procurement professionals and give your business an opportunity to make new contacts and renew existing relationships.

There will be more than 21 state and local Exhibiting Agencies for businesses to network with. This is a great learning opportunity to better understand how to compete for government contracts and potentially increase sales.

Early registration discounts apply through September 30, sign up now [here!](#)

**Reverse Trade Fair
Ohio 4-H Center
2201 Fred Taylor Drive
OSU Campus
Columbus, Ohio
8am**

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 rob.in.wotring@sba.gov. Please indicate which webinar session you wish to attend.

Dates & Times

| | |
|------------|------|
| October 9 | 11am |
| November 4 | 2pm |
| December 4 | 11am |

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.

YOU CAN BE AN EXPORTER

Just starting to learn about exporting?

Visit the BusinessUSA [Explore Exporting page](#) for all exporting resources, read the [Exporting Basics section](#) or try the [Begin Exporting tool](#) that will help identify the right resources just for your business.

Great Reads! Read two excellent and easy-to-follow books on exporting from the International Trade Administration: Learn the ropes with the excellent Exporting 101 handbook **"A Basic Guide to Exporting"** (read for [free online](#))

Hear the practical and often humorous advice of 25 other small business owners who became successful exporters in

"Exporters: The Wit and Wisdom of Small Businesspeople Who Sell Globally" Want to know if you are ready to export? Take this easy [Export Readiness Assessment](#) and download this handy [Small Business Export Business Planner](#).

Do you have a website? Then you may already have foreign prospects!

Learn about how [having an international-enabled website and using ecommerce](#) can help you attract and/or sell to foreign customers.

What are the exporting rules you need to follow? Browse BusinessUSA's [export compliance information](#) about export

The Best Ways to Get Started in Exporting

October 23, 2014

Join Food Export - Midwest and the Ohio Development Services Agency for a full day of exporting education topics. The fee is \$50 per person. The seminar will be held at the International Trade Assistance Center at Columbus State Community College. From discussions on developing export readiness skills to export documentation and navigating free trade agreements, increase your knowledge to become a more competitive exporter. To register for this event, please visit [Food Export's website](#).

WORK-SHARE PROGRAMS CAN AVOID LAYOFFS

Even though a business may be non-seasonal, it can still experience significant swings in the amount of revenue it takes in; sometimes things are very busy, while at other times things may be slow. Businesses that have dramatic work reductions often terminate members of their staff in order to make ends meet, but it can be the wrong thing to do.

If you're experiencing slow times but don't want to lose valuable help by laying off staff,

explore whether you can use a work-share program to tide you, and your workers, over until business improves.

Work-share programs

These are state-level programs that provide partial unemployment compensation for workers who have their hours reduced because of a temporary slowdown in the employer's business.

In states with work-share programs (also

referred to as short-time compensation, shared work programs, or other terms), workers can continue on the company payroll while receiving partial unemployment compensation benefits.

This arrangement applies only if an employer voluntarily agrees to participate in the program.

To participate, an employer must [\(Read more\)](#)

WHEN TO GET BUSINESS ADVICE FROM THE PROS

What you don't know *can* hurt you. This is especially true for small business owners, who need to comply with a myriad of tax laws, government regulations and other requirements. Getting expert advice will help you avoid legal, financial and tax pitfalls – but hiring a lawyer can be expensive, costing you cash that could be used to grow your business. Since every business has its own set of unique challenges, it can be difficult to pinpoint which legal matters you can tackle by yourself and which ones require expert advice. Here are just a few general guidelines.

What You Can Do On Your Own:

File your “doing business as” name. Depending on the structure of your business, you may be required to file the fictitious name (the “doing business as” or DBA) of your business with local and state governments. Partnerships and sole proprietors typically must register DBAs, but rules are different for each state. Some states simply require businesses to place a notice in local newspapers; others ask for a small registration fee. [Contact your state government's business department](#) to find out the requirements.

Apply for an Employer Identification Number. If you are starting a small business, you will need to obtain an Employer Identification Number (EIN) for tax purposes. [IRS.gov has a free step-by-step tool](#) that helps you quickly apply for an EIN with no extra paperwork. After completing the application and verification process, you will receive your EIN.

Create basic contracts and agreements.

Simple contracts and agreements with customers and vendors all can be made either without a lawyer. For instance, [SCORE offers a free non-disclosure agreement template \(link is external\)](#), which can help keep your business' proprietary private.

What You May Need Help With:

File a patent. Patenting a product can give you a leg up on the competition, but the process can be expensive and take several years. This may or may not be the best strategy for your business. [Before you file](#), consult a patent attorney to evaluate if your product is worth patenting, find out what type of patent you should pursue and

identify what rights you will or will not have as a result of the patent.

Form a corporation. Although forming a partnership, limited liability company or partnership can potentially be done without legal help, forming a corporation is a much more complicated matter. Incorporating involves a complex set of legal and tax requirements at both the state and federal level. If the requirements are not fulfilled, you could lose precious time and money. A business formation lawyer can help guide you through the incorporation process painlessly.

Deal with lawsuits. If you need to take legal action or if others are taking legal action against you, you will need to hire an attorney. Lawsuits can be related to copyright infringement, labor laws, health code violations, environmental damages or other matters. Hire an attorney that specializes in the topic you are dealing with.

38% GO ONLINE TO RESEARCH FOR SERVICES

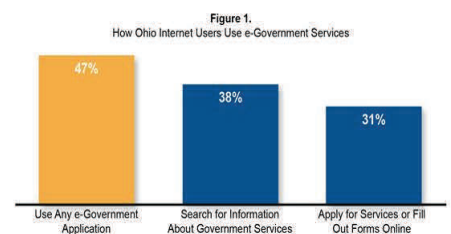
According to Connect Ohio's recently published report, *Making Government Accessible: E-Government Usage in Ohio*, E-Government usage increases among Internet users who are veterans (52%) and adults with disabilities (51%).

Altogether, this represents approximately 385,000 veterans across the state and

nearly 630,000 Ohio adults with disabilities who rely on the Internet to find information and interact with the government agencies that help them on a daily basis.

[Read more on our blog](#)

[Download the research paper](#)



ENTREPRENEURSHIP DEGREE PROGRAM

Franklin University is introducing a new Entrepreneurship Degree program this fall, teaching students the formal processes required to build a business.

Program chair Terry Boyd says the program sees three main targets: current students interested in launching their own business, existing business owners interested in progressing their company through entrepreneurial thinking, and those aspiring to advance a non-profit.

Community resources, experienced faculty and coursework will combine to prepare

students for the path to entrepreneurship.

The core classes will help students develop the management skills and business acumen necessary to be a business owner; delving into topics such as marketing, reaching customers, creating a niche for ideas, as well as developing a business plan. Further, students can expect to discuss developing accounting, finance and HR resources, and also how to go from launching to growing.

A capstone course will give students a chance to design and imagine how the

company would operate and put their business plan into action, allowing them to look at areas where they are strong versus where they need to grow. Once the course is complete, if a student desires, the university will connect them with a network of organizations and coaches to help them get to the next phase.

For more information on Franklin University's Entrepreneurship Degree Program, click [here](#).

CAREER CRUISING FOR GRADES 7-12

Representatives from public schools in Fairfield County attended a demonstration of the Career Cruising Program available free to all 7th through 12th grade students.

This innovative career exploration software is made available to our schools through a Straight A Fund Grant awarded to the Fairfield County ESC. The program includes the powerful *Career Matchmaker Interest Inventory* that provides students with a ranked list of careers they should learn more about and tells them why these careers might interest them. The information students discover about

careers they may choose is stored in their *Living Portfolio* that grows and evolves with each student, transforming career exploration into pathways to success.

Students will have one-click access to hundreds of up-to-date, detailed occupational profiles designed to bring the real world into their classroom. High School students will use Pathfinder software to think about the impact their studies have on achieving their future goals and helps them create a four-year plan that aligns with their graduation requirements and career aspirations. Parents will have access to view all of their

student's information.

Career Cruising *Achieve* gives high school student a place to manage their college application process by organizing and tracking application deadlines and requirements, college visits, financial assistance, local scholarship opportunities and applications. In addition, all High School students will have access to *Method Test Prep* that will help them prepare for both ACT and SAT college entrance tests.

COLLEGE NAVIGATOR IS A FREE TOOL

Having a good pipeline for talent can make or break a business and any economic development efforts. The National Center for Education Statistics site and its College Locator lets you search by radius and by program of study. So, if you are looking for ways to support your business

or find and engage your education partners, check it out. There's more geeky data under the hood in the Data Center, but here's a great place to start.

<http://nces.ed.gov/collegenavigator/>

College Navigator is a free consumer information tool designed to help students, parents, high school counselors, and others get information about over 7,000 postsecondary institutions in the United States - such as programs offered, retention and...

COPE WITH TESTS



Most people — adults and kids — feel some anxiety before a test. A little bit of anxiety may be helpful, keeping a person sharp and focused. For some kids, test anxiety impacts them so much that they do poorly on tests.

This, in turn, can cause even more anxiety when other tests come up. Test anxiety can turn into a vicious cycle. Here are some [tips on how to help children do their best on tests](#) and how to help them cope with test anxiety.

TEACH MONEY SKILLS

Kids learn important money lessons from watching how adults around them earn, spend, save, and borrow. The Consumer Finance Protection Bureau and the Federal Deposit Insurance Corporation have created [some great resources](#) to help teach children, teens, and young adults how to make good financial decisions to achieve their goals throughout the stages of their lives



WORKFORCE DEVELOPMENT MONTH

Fairfield County employers know that the key to having a successful and prosperous business is equipping themselves with knowledgeable, dedicated, and quality employees. Each month, the Fairfield County Workforce Development team, a component of Fairfield County Job and Family Services, serves over three thousand customers by bringing them together with these businesses. These individuals who seek to be a part of this dynamic workforce may need assistance identifying, preparing for, obtaining, and maintaining self-sufficient employment.

The Ohio Means Jobs - Fairfield County Resource Room helps individuals seek employment online, and through on-site hiring events and career fairs. Job Fairs

held locally serve as an opportunity for Fairfield County job seekers to speak with potential employers, complete applications, submit resumes, and discover further information about companies and educational opportunities

Workforce Development also partners with several different groups, such as: Adult Basic Literacy Education [ABLE/GED], which prepares individuals for the GED; Opportunities for Ohioans with Disabilities [OOD], which assists people with disabilities finding and achieving gainful employment; Drop Out Recovery & Job Readiness Program, which serves young adults, ages 16 - 21; Mature Services Employment and Training Solutions, a program which is eligible for trainees who are 55 years and

older;

Workforce Development Services, which connects job seekers and employers; an ODJFS Customer Service Representative, who specializes in trade adjustment assistance and reemployment programs; and an ODJFS Veterans' Representative, who offers training and employment assistance to qualified veterans.

Workforce Center
239 West Main Street
Lancaster, OH 43130
740.689.2495
Mon-Fri 8am-4pm

DISABILITY EMPLOYMENT AWARENESS

The Fairfield County Board of Developmental Disabilities, and its employment arm, JobFusion, are participating in National Disability Employment Awareness Month, which is an annual awareness campaign that takes place each October. The purpose of National Disability Employment Awareness Month is to educate about disability employment issues and to celebrate the many and varied contributions of America's workers with disabilities.

"We all have a role to play in — and benefit to gain from — increasing opportunities for meaningful employment for people with disabilities. This year's theme encapsulates this in three powerful words. It conveys that advancing disability employment is about much more than just hiring. It's about creating a continuum of inclusion. And the first step on this continuum is expectation," said Kathy Martinez, assistant secretary of labor for disability employment policy

when announcing this year's National Disability Employment Awareness Month theme, which is "Expect. Employ. Empower."

Reflecting this year's theme, throughout the month, Fairfield DD and JobFusion will engage in a variety of activities to educate the community on disability employment issues and on the role of the community in fostering a disability-friendly work culture.

The capstone event this year is a presentation by Randolph Lewis on October 28th at 6:30 pm at Ohio University-Lancaster.

Lewis served as Senior Vice President of Supply Chain & Logistics at Walgreen, Co. He oversaw all of Walgreen's distribution facilities across the country for 16 years.

Believing that people with disabilities could do more, he pioneered a disability employment model in its distribution centers that

resulted in ten percent of its entire workforce consisting of people with disabilities who are held to the same performance standards, are paid the same wages and work side-by-side with non-disabled workers. It is serving as a model for other companies in the U.S. and abroad including large employers such as P&G, Lowe's, UPS, Marks & Spencer (UK), Natura (Brazil) and Ica (Sweden).

The event is free and open to the public, however reservations are required to attend. Reserve a seat by emailing Lisa Motsch at SOCIL: lsocil@sbcglobal.net by Wednesday, October 15th.

Find out more about this event and how Fairfield DD is bringing about a vibrant community where people lead fulfilling lives and make meaningful contributions by visiting www.fairfielddd.com

YOU CAN START DIALING 10 DIGITS

To ensure a continuing supply of telephone numbers, the new 220 area code will be added to the area served by 740. This is known as an area overlay. Get ready to change the way you dial local calls! The new dialing procedure requires you to dial 1 + area code + telephone number for ALL calls.

Effective September 20, 2014 you can begin using the new dialing procedures whenever you make a call from the 740 area code. Beginning March 21, 2015, you MUST use the new dialing procedures.

In addition to changing your dialing procedures, all services, automatic dialing equip-

ment or other types of equipment that are programmed with a seven (7) digit number will have to be reprogrammed. You may also want to check your business stationery or advertising materials to ensure the area code is included.

For more questions, [click here](#).



TOBINISM

"Wisdom takes root when you learn the best answer can be silence"

Alligator Arms

Choices are put in front of us everyday as leaders. Not everything that happens to us is positive but the good news is we always have a choice on how we react. There are several paths to travel as a leader! Let's discuss two paths..

One path is that of the 'alligator arms' leader, it is safe and many travel it. It is said that the alligator arms leader operates in:

'A state in which an individual does not travel nor reach outside of their comfort zone; therefore, they stay within what they view as safe and secure.'

Read the rest of this article... from an 'alligator arms' leader to an 'orangutan' arms leader [Click Here](#)

NOMINATIONS NEEDED FOR DON WENDEL LEGACY AWARD BY OCTOBER 3



The Fairfield County Foundation is currently accepting nominations for the 2014 Don C. Wendel Legacy Award. The Don

C. Wendel Legacy Award is named for the first Chairman of the Fairfield County Foundation Board of Trustees.

"Don was instrumental in the success of the Foundation and his inspiration and leadership carried the Foundation through the challenges of its early years," said Amy Eyman, Executive Director of the Fairfield County Foundation. "Don dedicated his life to making this world and community a better place, and we're honored to give an award that celebrates his leadership, his loving spirit, his generosity and the example he set for others."

The Don C. Wendel Legacy Award is given to community members who have been instrumental in the success of philanthropy and who have made a significant contribution to our community. To nominate someone for this award, complete the form available at www.fairfieldcountyfoundation.com and submit it to the Fairfield County Foundation no later than 4 p.m. on October 3, 2014. Previous recipients of the award include Judge Farrell Jackson, Robert Johnston and William Sitterley.

This year's award will be presented at the Foundation's 25th Anniversary Dinner on October 15 at The Lodge in Lancaster. For more information about the dinner, please contact the Foundation at 740-654-8451.

About the Fairfield County Foundation:

The Fairfield County Foundation is a 501 (c) (3) non-profit that along with its supporters, helps to sustain and enhance the quality of life and economic viability in our community. Its scholarship program helps to sustain opportunities for local youth to achieve their academic goals. The Foundation was formed in 1989 and grants today continue to support the arts, children's programs, health and wellness projects, community development, academics, and more.

For more information about the Foundation, please call 740-654-8451 or visit www.fairfieldcountyfoundation.org.



The Wagnalls Memorial Presents:

Roald Dahl's Willy Wonka!
 Show Dates:
November: 7, 8 & 9 * 14, 15 & 16 * 21, 22 & 23
 Friday's and Saturday's shows begin at 7:00pm
 Sunday's shows starting at 2:00pm
[More!](#)

OHIO UNIVERSITY LANCASTER THEATRE PRESENTS

WINNER
OF
THREE
TONY
AWARDS,
1979



Sometimes
I think
my head
is so big
because
it is
so full
of dreams-

The Elephant Man
 Show Dates:
October 15-18, 7:30 PM
October 19, 2:00pm
 Tickets \$10 & \$12,
 \$5 Opening night!
[More!](#)



FREE RETIREMENT PLANNING SEMINAR
 Investing, Social Security, Medicare, and Long-Term Care Options & Execute your Healthcare Power of Attorney
 Reserve your seat today by Calling Leslie Eisel at 614-837-4765, ext. 126

When: Saturday, October 11, 2014 ~ 10:30 am till 12:30 pm
 Where: Wagnalls Memorial Library ~ 150 E. Columbus Street, Lithopolis, Ohio



The Pickerington Area Chamber of Commerce cordially invites you to

A TASTE OF PICKERINGTON

2014

PICKERINGTON MARKETPLACE

MOUNT CARMEL & HEALTH FAIR

11 am - 3pm
OCTOBER 4
COLUMBUS ST.
IN THE OLDE VILLAGE
INFORMATION
REGISTRATION

let's grow together www.pickeringtonchamber.com

GENEVA Hills

FIRELIGHT FRIDAYS

Come join us Friday's in October for Hayrides, Night Hikes, Campfire Stories, Night Field Games, Pumpkin Carving/Painting, Fellowship & S'mores.

Every Friday in October from 6-10pm
\$3 Donation

Economic Development 411
COLUMBUS REGION

ED411 is an annual half day economic development training summit designed to help appointed officials and business leaders in the Columbus Region gain a better understanding of economic development. You can find more information [here!](#)

The training summit will be held Monday, December 5, 2014 at 8:00 a.m. and is located in the Ohio Union at Ohio State University.



The Decorative Arts Center of Ohio invites you to a Movie Night featuring:

MONSTER HOUSE

FREE Admission
 Sponsored by
 Fairfield Federal

October 3, 2014
 6:00pm - 8:30pm
 *Hotdogs
 *Popcorn
 *Refreshments

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 prioritized. Criteria may include the enterprise's ownership, (women or minorities), number of jobs created, industry, and/or reinvestment in an existing facility.

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 and approved before a project can begin.

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 requires the same information as your bank, including tax returns, a business plan for 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 disbursement 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

LOAN FUND BALANCES

As of September 26, 2014

EDA \$ 499,636.70
CDBG \$ 163,799.60

Scheduled Loan Review Committee (LRC) Meetings

October 21, 2014
November 17, 2014
December 15, 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?
- ◇ What kind of business do I want?
- ◇ What products/services will my business provide?
- ◇ Why am I starting a business?
- ◇ How much money do I need to get my business set up?
- ◇ 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?
- ◇ 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!*

fairfield 33 corridor
Central Ohio's Road to Opportunity

Chamber Contacts
Click on a Chamber

Baltimore (BACC)
Judith Cosgray
740.438.0837

Bremen
Mike Hermick
740.569.9150

**Canal Winchester
(CWACC)**
Kevin Douglas
614.837.1556

Lancaster-Fairfield
Travis Markwood
740.653.8251

**Pickerington
(PACC)**
614.837.1958

CHAMBER & BUSINESS EVENTS

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]

Oct 3: Women's Leadership Coalition ~ Kristal & Forche Orthodontics ~ 8:00am

Oct. 8: Chamber Networking Luncheon ~ 11:00am-12:30pm ~ [More](#)

Oct 14: Fall Trade Show ~ The Eagles ~ 5:00pm

Oct 17: Women of Winchester Networking Coffee ~ 8:30am ~ [Details](#)

Oct 21: Free LinkedIn Seminar by Jeff Young~ 11:30am-1:30pm ~ [More](#)

Nov 5: Legislative Update ~ The Lodge in Lancaster ~ 11:30am

Nov 5: Chamber Tailgate Auction ~ 6:00pm [Details](#)

COMMUNITY CALENDAR

Oct 3: Decorative Arts Center of Ohio Movie Night: "Monster House" ~ 6pm ~ [Details](#)

Oct 3-4: Canal Winchester Historic Ghost Tour ~ 7pm ~ 614.833.1846~[More](#)

Oct 3-31: Firelight Friday's at [Geneva Hills](#) ~ 6pm-10pm ~ Every Friday in October

Oct 4: Courage, Conquer, and Cure 5K~Canal Winchester~8am~[More](#)

Oct 4: 2014 Taste of Pickerington and Fall Festival ~ 11am-3pm ~ [Details](#)

Oct 17-26: Pickerington Community Theatre Production: "Hello Dolly" ~ [More](#)

Oct 18: Bremen Pumpkin 5K Run/Walk ~ Howell Park ~ 5:30pm ~ [Details](#)

Oct 23: "Carol Burnett Show" Skits ~ Pickerington Senior Center ~ 6:00pm [More](#)

Oct 25: Eagle-Gazette Media Fall Craft Show ~Fairfield County Fairgrounds~9am-3pm

Oct 25: Pumpkin Hike~[Alley Park](#)~Lit Jack-O-Lantern Hike, Hot Dog Roast and Cider

Oct 29: The Haunted Village ~ Hayrides and Trick-or-Treat ~ 6pm-8pm ~ [More](#)

Nov 8: Veterans Ceremony ~ Canal Winchester ~ 10am ~ 614.837.6647