2017 Classes:

- **Jan. 9-14:**
  Oswego Falls Business Center, Fulton
  Monday-Friday, 6-9 p.m
  Saturdays only, 8 a.m. to 1 p.m.

- **June 12-17:**
  Business Resource Center:
  121 East First St, Oswego
  Monday-Friday, 6-9 p.m
  Saturdays, 8 a.m. to 1 p.m.

- **Sept. 11-16:**
  Business Resource Center:
  121 East First St, Oswego
  Monday-Friday, 6-9 p.m
  Saturdays, 8 a.m. to 1 p.m.

Cost is $200. To register for a class, complete the application on the inside of this brochure.

For more information, call 312-3492, or visit www.oswegocounty.org/micro.html.

**Course Outline:**

**Introduction to Small Business Ownership**
- Meet the class participants and learn about one of the best ways to meet new customers
- Meet and listen to current small business owners as they share their insights on owning and operating a small business
- Learn the basic steps of small business start-up and the resources available

**Business Planning and Financing**
- Introduction to the written business plan and how to start writing your own plan
- Learn how to go about obtaining funds from a bank
- Learn how to check your credit history and how to address any related credit problems

**Risk Management**
- Learn about the use of business insurance as one aspect of risk management for your business

**Financial Statements and Accounting**
- Learn how to do a cash flow statement for your business
- Find out what taxes you will be required to pay, when and how to pay them
- Learn how to keep track of simple financial records and how to keep books for your business, as well as how this relates to your important tax information

**Marketing**
- Find out how to identify your market, how to advertise to that market, and how to retain customers

**Business Legalities:**
- Learn about sole proprietorships/corporations, LLCs and partnerships
- Learn how to avoid potential legal problems in your business

**Loan Program**
- Below-prime rate loans are available to graduates

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Oswego County Micro-Enterprise Program

- Small Business Training Classes
- Loan Program
- Business Advisement Services

Step-by-step classroom instruction designed to guide you through aspects of starting and managing a small business.

**Sponsored by:**

City of Fulton Community Development Agency
City of Oswego Community Development Office
Operation Oswego County
SUNY Oswego Office of Business & Community Relations
## 2017 Micro-Enterprise Training Program Application

**DATE/LOCATION OF MICRO CLASS:**

**APPLICANT NAME:**

**ADDRESS**

**CITY, STATE ZIP**

**TOWNSHIP**

**PHONE**

**EMAIL ADDRESS**

**EMPLOYER**

**COMPANY NAME**

**ADDRESS**

Are you currently receiving Unemployment Benefits?  
Yes ____  No ____

Please check if applicable (for statistical purposes only):  
Disabled ____  Veteran ____

**Status of Business:**

Existing (Date Established ____________)  
Start-up (Open Date ____________)  
Purchase (Date ____________)  

**Form of Ownership:**

Partnership ___  Corporation ____  S. Corporation ___  LLC ___  Sole Proprietorship ___  
Location of New/Existing Business

**Type of Business:**

Manufacturing _____  Retail _____  Wholesale _____  Service _____  
Employment Projections:  
Current Employees _____  New Full Time Jobs _____  

Bank Name __________________________________________  
Branch Address __________________________________________  
Phone Number _________________________________

**DESCRIBE PROPOSED BUSINESS OR EXPANSION (include estimated cost):**

__________________________________________________________

Do you have any of the following:  
DBA _____  Business card _____  Attorney _____  Accountant _____  Employer ID Number _______________________

Interested in scholarship for tuition and materials for Micro-Enterprise Training Program?  
Yes____  No_____

(If yes, please call 312-3492 to request a Scholarship Application. Income verification must be provided in order to process the application.)

I understand that the information provided on this form is a preliminary summary of the proposed project to be used for initial eligibility determination only. Micro-loans will require additional application materials. All information provided on this form and attached materials are complete and accurate or represent the best estimate available at present.

**APPLICANT SIGNATURE**

**DATE**

**How did you hear about the Micro-Enterprise Program?**

The following information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants on the basis of visual observation or surname. Ethnicity: Hispanic or Latino ___  Not Hispanic or Latino ___  Race: (Mark one or more) White ___  Black or African American ___  American Indian/Alaska Native ___  Asian ___  Native Hawaiian or Other Pacific Islander ___  Gender:  Male ___  Female ___

RETURN THIS FORM WITH TUITION FEE (CHECKS MADE OUT TO "OSWEGO COLLEGE FOUNDATION INC. C/O OBCR SUNY OSWEGO") TO:  
Office of Business & Community Relations, 103 Rich Hall, SUNY Oswego, Oswego, NY 13126