2019 Classes:

• Jan. 14-19:
  SUNY Oswego Business Resource Center, 121 E. First St., Oswego
  Monday-Friday, 6-9 p.m.
  Saturday, 8 a.m. - 1 p.m.
• June 3-8:
  SUNY Oswego Business Resource Center, 121 E. First St., Oswego
  Monday-Friday, 6-9 p.m.
  Saturday, 8 a.m. - 1 p.m.
• Sept. 16-21:
  SUNY Oswego Business Resource Center, 121 E. First St., Oswego
  Monday-Friday, 6-9 p.m.
  Saturday, 8 a.m. - 1 p.m.

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

For more information, call 312-3493, or visit www.oswegocounty.org/micro.php.

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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In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. (Not all prohibited bases apply to all programs).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).

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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 Business Resource Center
2019 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 312-3493 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:
SUNY Oswego Business Resource Center, 121 East First Street, Oswego, NY 13126