

## 2010 Classes:

- **Jan. 23-Feb. 20:**  
324 Rich Hall, SUNY Oswego  
*Saturdays only, 8 a.m. to 1 p.m.*
- **April 6-May 25:**  
SOVAC Training Center, Gertrude  
Drive, Central Square  
*Tuesdays only, 6-9 p.m.*
- **June 14-19:**  
Oswego Falls Business Center, 163  
South First Street, Fulton  
*Monday-Friday, 6-9:30 p.m.*  
*Saturday, 8 a.m.-2:30 p.m.*
- **Sept. 18, 25, Oct. 2, 9, 16:**  
SUNY Oswego Phoenix Center,  
Oswego County Industrial Park  
(off of exit 14 on 481), Phoenix  
*Saturdays only, 8 a.m. to 1 p.m.*
- **Nov. 2, 4, 11, 16, 18, 23:**  
118 Rich Hall, SUNY Oswego  
*10 a.m. to 3 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](http://www.oswegocounty.org/micro.html).**

*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).*

## 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

## 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

# 2010 Micro-Enterprise Training Program Application

DATE/LOCATION OF MICRO CLASS: \_\_\_\_\_ APPLICANT NAME: \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY, STATE \_\_\_\_\_ ZIP \_\_\_\_\_ TOWNSHIP \_\_\_\_\_

SS# \_\_\_\_\_ 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 \_\_\_ 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 "RESEARCH FOUNDATION OF SUNY-OBCR") TO:

Office of Business & Community Relations, 103 Rich Hall, SUNY Oswego, Oswego, NY 13126