

2022 Classes:

- **Jan. 24-28, Jan. 31 and Feb. 1:**
Class to be taught online via GoToMeeting
All nights, 5:30-7:30 p.m.
- **June 6-10 and 13-14:**
Class to be taught online via GoToMeeting
All nights, 5:30-7:30 p.m.
- **Sept. 12-16 and 19-20:**
Class to be taught online via GoToMeeting
All nights, 5:30-7:30 p.m.

Tuition for this online course is \$50. Limited scholarships will be offered. To register for a class, visit <https://ww1.oswego.edu/obcr/small-business-development-center/oswego-county-micro-enterprise-program>.

For more information, visit www.oswegocounty.org/micro.php.

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 Business Resource Center

2022 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 ___ 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 ___

Register and pay online at <https://ww1.oswego.edu/obcr/small-business-development-center/oswego-county-micro-enterprise-program>.