

VILLAGE OF HOMER
MICROENTERPRISE PROGRAM GUIDELINES
Funded by: The New York State Office of Community Renewal under the
Community Development Block Grant Program 2018

MICROENTERPRISE DEFINITION:

A microenterprise is a business that employs or will employ five or fewer persons, including the business owner(s). The total number of employees includes full and part-time employees without regard to the number of hours each employee works. To be eligible for assistance, a new or existing microenterprise must meet a low-to-moderate income test; that is the business owner(s) must be low-to-moderate in income (based on family size and gross, annual income) OR a majority of the jobs to be created must be low-to-moderate income jobs and/or available to low-to-moderate income persons. Low-to-moderate income limits are provided in the chart below.

PROGRAM PURPOSE:

The purpose of the Microenterprise Program is to provide financial assistance to entrepreneurs, start-up businesses, and existing microenterprises that will increase economic opportunity and/or create jobs for persons who are low-to-moderate in income. The Program is especially interested in assisting entrepreneurs who are, or businesses that are owned by low-to-moderate income persons.

LOCATION OF PROGRAM:

To be eligible for assistance the microenterprise must be located in the Village of Homer, and the business location must be zoned appropriately for the proposed business use.

ELIGIBILITY:

1. At the time of application an existing business must have no more than five (5) employees, one (1) or more of which is the principal and owns the enterprise at the time of application. This includes both part-time and full-time employees without regard to the total number of hours worked by any employee, i.e. total head count. The project must meet a low-to-moderate income test; that is, either the owner(s) must be low-to-moderate in income based on family size and gross, annual income; or the project must result in the creation of jobs, the majority of which meet the low-to-moderate income test. The Village will make this determination with information provided by the applicant.
2. The number of jobs to be considered a "Microenterprise" is not based on "full-time equivalents", but the total head count of employees with each employee, regardless of whether they are full or part-time".

3. The business owner(s)' and the business's Village payments including, but not limited to, taxes and water and sewer charges, must be current.
4. If funds are awarded the Village, applicants for participation must have a current business plan. Assistance in creating a business plan may be provided.
5. If funds are awarded the Village, successful applicants for Microenterprise funds will be required to attend classroom training approved by the State funding source. The training is generally a three-day obligation and can be paid for with State funds, for Village-approved applicants.
6. Successful applicants are required to provide a minimum of 10% cash equity for the project, based on the total project cost. The equity must be in owner's cash and cannot result in the incurrence of debt (i.e. a loan).
7. Other requirements will be provided in Program Guidelines to be provided to all applicants, if the funding is awarded to the Village.

MICROENTERPRISE PRIORITIES:

Generally, most types of microenterprises are eligible for assistance if they meet the low-to-moderate income test noted in #1 under "eligibility" above. If Micro funds are awarded to the Village, the Village may prioritize certain businesses in a rating and ranking system to be used to review applications and award funds to projects.

ELIGIBLE USES OF FUNDS:

1. Funds can be used to purchase capital equipment and fixtures including, but not limited to, manufacturing, processing, or display equipment; computer hardware; office furniture, display fixtures, or other equipment/fixtures that directly support the business activities of the applicant. All assets acquired with Village funds shall be stored and used at the business's primary Village location and will be secured by the Village via a UCC filing.
2. Funds can be used for working capita. The specific use(s) must be detailed in the microenterprise application for assistance and in commitments or agreements/documents executed with the Village. In general, working capital will only be considered for new businesses or expansion of an existing business's services, capabilities, or employment. The Village reserves the right to file a UCC lien on the business.
3. Funds can be used for the purchase of inventory. The general type and amount of inventory must be detailed in the microenterprise application for assistance and in any commitment or agreements/documents executed with the Village. The Village reserves the right to file a UCC lien on the business.
4. Software that is specifically related to the business activity of the applicant may be purchased under the Microenterprise Program. The Village reserved the right to file a UCC lien on the business.

5. Other uses, not specifically noted but deemed appropriate by the Village, will be considered.

INELIGIBLE USES OF FUNDS:

1. The refinancing of existing debt and/or payment of interest as a result of interim financing is ineligible under the Microenterprise Program.
2. Any activity(ies) that will result in the loss of a job or jobs or the reduction of hours for any existing employee is ineligible under the Microenterprise Program.
3. Motor vehicles cannot be purchased or leased under the Microenterprise Program.
4. Construction, renovations and building repairs that trigger Davis Bacon prevailing wage rates are ineligible
5. Any illegal activities; activities that are inconsistent with or will detract from the character of the Village; activities that are reasonably objectionable to the Village or do not comply with local zoning regulations or other municipal plans are ineligible for funding under the Microenterprise Program.
6. Religious, political activities, lobbying and/or governmental activities are ineligible.
7. Use of funds by a not-for-profit is ineligible;
8. Costs incurred prior to approval of grant award by the Village to the business are ineligible.

FINANCIAL ASSISTANCE:

1. The total amount of assistance available per project is proposed to be \$5,000 to \$35,000. The amount to be provided per project will be determined by the Village's Review Committee based on a review of the application and supporting documentation.
2. All assistance is in the form of a grant, which is subject to recapture if the business closes or relocates outside the Village within five (5) years of the date of project completion. The amount of funds recaptured is determined by the terms of the grant agreement and is generally based on the amount of time the business operated in the Village and the amount of funds provided.
3. A minimum of 10% of the total project cost must be provided as owner's equity. Equity must be in the form of cash, not loan funds.
4. If the total project cost exceeds the maximum amount of assistance provided by the Village, the owner is responsible for providing the balance. The balance of the project cost must be documented prior to approval and can be in the form of owner's cash or a loan.

TRAINING:

The state funding source, the New York State Office of Community Renewal, requires all participating business owners to complete a Business Ownership or Entrepreneurial training course approved by the Office of Community Renewal. The applicant must provide proof of successful completion of such training. The training can be completed after award of funds.

DISBURSEMENT OF FUNDS:

Village grant funds will be disbursed based on a mutually agreed upon schedule between the Village and the applicant following the approval of the owner's microenterprise application. In most cases grant assistance will be paid based upon documented costs. The type of documentation required will be based on the expense to be paid; i.e. equipment/working capital/inventory, etc.

OTHER TERMS AND CONDITIONS:

- 1) The microenterprise owner agrees to repay any grant funds in full or in part if the business ceases operation or moves outside the Village of Homer prior to the end of the five-year regulatory period.
- 2) A Grant Agreement between the Village and the microenterprise owner(s) will be executed prior to the disbursement of any funds. This Agreement will detail the terms and conditions of the funding.
- 3) All low-to-moderate income jobs to be created through this program will be verified and monitored pursuant to a process established by the New York State Office of Community Renewal (OCR). The process requires the completion and submission of certain forms and reports to which the microenterprise must agree. The employment monitoring will continue until such time as the jobs obligation is met.
- 4) The microenterprise is required to comply with all local, State, and national laws, regulations, or requirements that would normally and routinely apply to such businesses, and as may be required of recipients of State and/or federal funding.
- 5) All of the above Terms and Conditions will be included in a Grant Agreement, which the business owner must sign.
- 6) Any of the above may be subject to change if the grant is awarded to the Village.

Attachments:

- 1. Income limits for Cortland County as determined by the US Department of Housing and Urban Development**
- 2. Determining “low-to-moderate income” jobs**
- 3. Project Scoring and Funding Priorities**
- 4. Obtaining a DUNs number for your business**
- 5. Application**
- 6. Submission requirements**
- 7. Approved Business Owner or Microenterprise Training Programs**

**LOW-TO-MODERATE INCOME LIMITS FOR CORTLAND COUNTY
(April 2017)**

FAMILY SIZE	MAXIMUM INCOME LIMIT
1	\$36,350
2	\$41,550
3	\$46,750
4	\$51,900
5	\$56,100
6	\$60,250
7	\$64,400
8	\$68,550

*The Applicant/Business Owner or the employees will be considered "low-to-moderate in income" (low/mod) if the family's **gross annual** income does not exceed the maximum income for that family size. Example, a family has two adults and three children (total five persons); the income opposite the number "5", which is \$56,100, is the maximum income that family can earn on an annual basis and be eligible. If the family's gross, annual income is less than \$56,100 they are considered a low/mod income family. If the family's gross annual income is greater than \$56,100, they do not meet the low/mod income test. Family is defined as those persons in household that are related by marriage, birth or adoption. Family and household is not the same thing. Please ask if you have questions. We can help you determine if you are low/mod.

ATTACHMENT #2
DETERMINING LOW-TO-MODERATE INCOME JOBS

To be eligible for funding under the Village's Microenterprise Program, the project must meet the low-to-moderate income benefit test in one of two ways; either (1) the business owner(s) must be low-to-moderate in income, or (2) the jobs to be created (or retained) must be filled by or available to low-to-moderate income persons. If the business owner is low-to-moderate in income, this section can be ignored.

If a business owner is not low-to-moderate in income, their project must result in the creation (and in some cases retention) of jobs, 51% of which are considered low-to-moderate income jobs. In addition, the business owner must provide first consideration for the jobs to be created to those persons who are low-to-moderate in income. Jobs may be claimed to be available to low-to-moderate income persons when both the following conditions are met:

- 1) The jobs do not require special skills that can only be acquired with substantial (i.e. one year or more) training or work experience, and/or education beyond high school is not a prerequisite to fill such jobs, unless the business agrees to hire and train unqualified persons; **and**
- 2) Actions are taken by the business owner to insure that low-to-moderate income persons receive "first consideration" for filling such jobs.

Principles involved in providing "first consideration" are as follows:

- 1) The business owner must use a hiring process that under normal circumstances would result in at least 51% of those interviewed meeting the low-to-moderate income status test;
- 2) The business owner must consider a sufficient number of low-to-moderate income job applicants to give reasonable opportunity to fill the position with a low-to-moderate income person;
- 3) The business owner must give consideration to the distance from the residence of a low-to-moderate income job applicant and the availability of transportation to the job site in order for the job applicant to be considered a serious applicant for the job.

The Village is required to monitor job creation/retention activities to determine if the jobs to be created/retained are filled by persons low-to-moderate in income, or meet the first consideration test. To meet this obligation, the Village is required and, therefore, the business owner agrees to follow a plan approved by the NYS HCR. Information on and the forms for completion included in the plan will be provided at a later date.

**ATTACHMENT #3
SCORING AND PRIORITIES**

A committee composed of representatives of Village, the Cortland Area Chamber of Commerce, and the Village business owners, among others, will review applications and determine how program funds will be awarded.

Depending on the level of program demand, projects may be ranked and funded according to the following scoring system:

<u>Measure</u>	<u>Point Award</u>
1. Timely submission of <u>complete</u> application	5 pts
2. The creation of jobs	1 pt. for each FTE job
3. The Microenterprise owner is low-to-moderate in income	5 pts.
4. The Microenterprise owner is a State-certified Minority-owned or Women-owned Business Enterprise (M/WBE)	2 pts.
5. Overall feasibility of the project.*	0 – 10 pts.
6. Your business has not received grant funds through a Village program in the last 36 months	5 pts.
7. The business owner is a veteran	5 pts.
8. The project is a true start-up	3 pts.

*The committee will review all projects to determine the financial feasibility of a project and what other feasibility issues may exist. This will be a comparative measure of all projects in the eligibility pool with the greatest number of points being awarded to the project with the greatest feasibility (or least number of feasibility issues). The long-term feasibility of the microenterprise will be assessed under these scoring criteria. Point award will range from 0 to ten points.

ATTACHMENT #4
OBTAINING A DUNS NUMBER FOR YOUR BUSINESS

The Microenterprise funds for which you are applying were awarded to the Village of Homer from New York State Homes and Community Renewal (HCR) as part of the federal Community Development Block Grant Program (CDBG). In keeping with federal regulations, the OCR requires that recipients of CDBG funds secure a DUNS number. If awarded funding, we cannot disburse any funds until you obtain a DUNS number. If you are an existing business and already have a DUNS number at your current location, you do not need to obtain another one.

DUNS stands for Data Universal Numbering System. A DUNS is a unique nine-digit identification number provided by Dun and Bradstreet (D&B). All Microenterprise Program participants **must** have a DUNS number. This requirement is part of the Patriot Act and the federal government's determination that there is a need for improved statistical reporting for businesses that receive federal funds, such as the Microenterprise funds. There is no cost to obtain a DUNS number and it can be obtained at the website address listed below or by phone.

DUNS numbers are site-specific. Therefore, if your business has more than one location, you may have more than one DUNS number. If you are not sure if you have a DUNS number or if you have misplaced the number you can search the website. If it is determined that you do not have a DUNS number, you will be requested to enter certain information about your business and will be assigned a number, free of charge. Enter this number on the application (Attachment 5) in the area requested and keep it in a safe place for future reference.

You can request a DUNS number online at the following web address: <http://fedgov.dnb.com/webform/displayHomePage.do> (when you get to the home page, click on "Begin the D-U-N-S Search/Request Process" option located on the left hand side of the home page) OR <http://www.dnb.com> (click on D&B D-U-N-S Number in the upper right hand corner to begin) OR by phone at 1-866-705-5711.

PROJECT APPLICATION

PLEASE SUBMIT THIS APPLICATION TO:

**VILLAGE OF HOMER OFFICE
31 NORTH MAIN STREET
HOMER, NEW YORK 13077**

APPLICATIONS ARE DUE ON OR BEFORE:

October 12, 2018

QUESTIONS REGARDING THIS APPLICATION MAY BE DIRECTED TO:

Dan Egnor

VILLAGE'S CDBG PROGRAM ADMINSTRATOR

**PHONE: (607) 749-3322
EMAIL: degnor@homerny.org**

COMPLETE THE FOLLOWING APPLICATION AND SUBMIT IT WITH THE INFORMATION REQUIRED IN ATTACHMENT #6. RETAIN ALL OTHER PARTS OF THE GUIDELINES, WITH THE EXCEPTION OF THE APPLICATION, FOR FUTURE REFERENCE.

**VILLAGE OF HOMER
MICROENTERPRISE ASSISTANCE PROGRAM**

PROJECT APPLICATION

I. PERSONAL INFORMATION (For corporations and partnerships, this page shall be completed by each corporate officer or partner).

Name: _____

Social Security #: _____

Mailing Address: _____

Business Name: _____

Property Address: _____

Business Phone #: _____ Cell Phone #: _____

E-mail Address: _____

DUNS # (REQUIRED – See Attachment 4)

If corporation, specify your position:

II. BUSINESS INFORMATION (Please Check Appropriate Box and Answer Any Questions Below Box Checked).

Specify Business Type:

- Corporation – Complete and submit Sections I and II for each officer

Specify position: _____

Date and State incorporated: _____

- Partnership – Complete and submit Sections I and II for each partner

Number of Partners: _____

Specify percent of ownership interest: _____

Date on which business began operations: _____

LLC

Name of LLC: _____

Number of Members: _____

Name of Managing Member: _____

Date on which business began operations: _____

Sole Proprietorship

DBA: Name _____

Other: Specify _____

Check all that applies- Applicant/Business is:

- Start-up (In business less than 6 months prior to submission of application)
- Located or to locate in Downtown Business District
- State certified minority of women-owned business

**III. LOW-TO-MODERATE INCOME QUALIFYING CRITERIA:
CHECK ONE**

- Applicant/Business Owner is low-to-moderate in income (**proceed to Part V**)
- Project will result in creation of new low-to-moderate income jobs; specify number of new jobs _____; complete appropriate chart below

IV. JOBS INFORMATION: EXISTING/NEW/RETAINED

EXISTING BUSINESS: Check here if project involves an existing business and list all jobs currently at the business. Indicate the number of full-time jobs by position below (full-time jobs are 37.5 hours or more); indicate the number of part-time jobs by position below and the number of hours worked for each part-time position entered.

Summary of Existing Jobs:

Position	# Full-time jobs	# Part-time jobs	Total part-time hours worked	Wages

For office use only Total FTEs				

NEW BUSINESS/NEW JOBS: Check here if project involves the creation of a new business OR if an existing business is going to create new jobs. Indicate the number of full-time jobs to be created by position below (full-time jobs are 37.5 hours or more); Indicate the number of part-time jobs to be created by position below and the number of hours to be worked for each part-time job to be created:

Summary of New Jobs to-be-created:

Position	# Full-time jobs	# Part-time jobs	Total part-time hours worked	Wages
For office use only Total FTEs				

V. PROJECT INFORMATION NARRATIVE AND COST

Total Cost of Project: \$ _____

Amount of Project Cost Requested from Village: \$ _____

Provide a *detailed* description of the proposed Microenterprise Project by component including use of all funds requested (attach additional page is necessary):

VI. TRAINING

Training: Have you completed a Business Owner or Entrepreneurship Training program within the past 24 months? Yes No

If so, please provide a Copy of the Certificate showing completion of course and date.

If the training was completed after _____, AND you are awarded a Microenterprise grant, AND the course is approved for the Village's MAP, you may be eligible for reimbursement.

Did you pay for this training? Yes No

If yes, how much? _____ (Receipt must accompany application)

VII. CONFLICT OF INTEREST DISCLOSURE

Under certain circumstances, an applicant for State or federal funding may have a "conflict of interest" and may need a waiver in order to participate in a program. For example, a conflict of interest may be present if the applicant is related to an employee, officer, or elected official of the Village of Homer. There are other cases where a conflict of interest may also be present. Please answer the questions below to help us make that determination. If a conflict does exist, the Village will request a waiver on your behalf, if necessary and appropriate. Waivers are reviewed and granted by the NYS HCR.

DISCLOSURE

Please place an "X" in the appropriate box for all questions listed below so that we may make a determination of whether any conflicts may be applicable to your project. Answer for all applicants if there is more than one applicant.

1. Are you now, or have you ever been an employee, agent, consultant, an officer or an elected official of the Village? YES NO

If yes, please provide details in the space below question #3.

2. Are you related to an employee, an agent, or an elected or appointed official of the Village, or a consultant working for the Village, (i.e.: are you related to the Mayor, the Village Clerk, a Member of any Village Board, an employee the Department of Public Works, etc.). YES NO

If so, please indicate to whom you are related and the relationship on the space provide below question #3.

3. Do you have a business connection to any of the people listed in#1? YES NO

If yes, please note the relationship below.

VIII. CERTIFICATION/CREDIT AUTHORIZATION/SIGNATURE

By signing below, I certify that all information, which has been or will be furnished in support of this application, is given for the purpose of obtaining funds under the Village of Homer's Microenterprise Assistance Program. I further certify that all information submitted has been examined and approved by me and is true, correct, and complete. I understand that this information will be used to assess my proposed project and that additional information may be needed in order to rate and rank my project in accordance with funding criteria. I agree to abide by all requirements to be set forth in connection with said Program. In addition, I understand that falsification of any item contained herein, or fraudulent misrepresentation of my business could result in criminal and/or civil penalties applicable to local, state, and federal laws. Lastly, I agree that verification of any information contained herein, or to be provided in support of this grant request, may be obtained, and a formal credit check may be undertaken by any source deemed appropriate by the Village.

SIGNATURE: _____ DATE: _____

SIGNATURE: _____ DATE: _____

Village of Homer
FAMILY INCOME VERIFICATION FORM
Effective April 2018 (For LMI Owners)

The following information is required from the New York State Office of Community Renewal (OCR) that either provided the funds for the job you are applying for or the assistance for your business. Information will be used to determine applicability of the person's status as a member of a low-to-moderate income family and for statistical purposes only. All information is required to be kept confidential by the State and the Village will not release this information to anyone.

Name: _____

Address: _____

- Check all that apply to your household:
- Female Headed Household
 - Elderly person(s)
 - Disabled person(s)

INSTRUCTIONS: (1) Determine your family size by counting yourself and each family member who *currently* resides with you in the same housing unit. A family member is a person who is related to you by birth, marriage, or adoption only. (2) Circle the appropriate family size below. (3) Total the income from all sources received during the last calendar year (January through December) by yourself and each member of your family who *currently* resides with you. Income includes wages, salaries, tips, business income, interest, dividends, the taxable portion of pensions and annuities, IRA distributions, rents, royalties, partnership income, unemployment compensation, and social security; less alimony paid, and un-reimbursed employee business expenses calculated consistent with IRS Form 2106. (4) On the same line for the number of family members you circled, place a check next to the income range that represents your family's total gross income for the year.

EXAMPLE: You are a family of four people and the total income of the four family members is \$29,250 per year. You will circle the number "4" in the far left-hand column and across from the number 4, you will place a check next to the income range "\$24,600 - \$32,450" since \$29,250 falls within that range. Please contact your employer if you need further guidance.

Family
Size (circle)

My Family Income is (check one)

1	___ < \$13,650	___ \$13,650 – 22,749	___ \$22,750 – 36,350	___ > \$36,350
2	___ < \$16,240	___ \$16,240 – 26,000	___ \$26,000 – 41,550	___ > \$41,550
3	___ < \$20,420	___ \$20,420 – 29,250	___ \$29,250 – 46,750	___ > \$46,750
4	___ < \$24,600	___ \$24,600 – 32,450	___ \$32,450 – 51,900	___ > \$51,900

5	___ < \$28,780	___ \$28,780 – 35,050	___ \$35,050 – 56,100	___ > \$56,100
6	___ < \$32,960	___ \$32,960 – 37,650	___ \$37,650 – 60,250	___ > \$60,250
7	___ < \$37,140	___ \$37,140 – 40,250	___ \$40,250 – 64,400	___ > \$64,400
8	___ < \$41,320	___ \$41,320 – 42,850	___ \$42,850 – 68,550	___ > \$68,550

9 or more - # _____ Actual income = \$ _____

Are you currently unemployed? YES NO

Racial Group (Check one): White Black/African American Asian American Indian/Alaskan Native Na-tive Hawaiian/Other Pacific Islander American Indian/Alaskan Native and White Asian and White Black/African American and White American Indian/Alaskan Native & Black/African American Other Multi-Racial

Hispanic (HUD has designated Hispanic as an Ethnic Group. If you check this ethnic origin, please also check one of the racial groups above)

The information provided herein will be confidential and will only be used to provide statistical data required under the Community Development Block Grant program. It is subject to verification pursuant to the rules and regulations of the New York State Office of Community Renewal or other State administrative entity for the Small Cities Program, and the U.S. Department of Housing and Urban Development.

I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE, THE INFORMATION PROVIDED HEREIN IS TRUE, CORRECT, AND COMPLETE.

Signature: _____

Date: _____

SUBMISSION REQUIREMENTS

A. FOR THOSE QUALIFYING AS A LOW-TO-MODERATE INCOME OWNER (LMI):

The following information is required for **only** those Applicants/Business Owners that qualify for Microenterprise funds as a member of a low-to-moderate income family. Family in this context is defined as all persons that reside in the same household that are related by birth, marriage or adoption.

1. Completed and signed family income verification form (included at the end of this Attachment);
2. Business and personal federal income tax returns for the past three years;
3. Documentation of wages for all employed family members of Applicant's family (including Applicant if paid as an employee of the business);
4. Copies of birth certificates or adoption documentation for all family members of Applicant's family;
5. Copies of personal bank statements (both checking and savings) for the last two months.

B. THE FOLLOWING INFORMATION IS REQUIRED FROM ALL APPLICANTS, INCLUDING LMI OWNERS:

1. Documentation of source of all other funds required to complete the project if total project exceeds \$35,000 maximum;
2. Documentation of source of owner's 10% cash equity in project (available at time application is submitted);
3. Cash flow projections (Income and expenses) for one year; should be provided on a monthly basis;
4. Vendor and/or contractor quotes for all components of the project;

5. Proof of site control for project (i.e. deed, long-term lease, executed purchase option, etc.);
6. For projects that involve job creation, provide list of jobs to be created; include number of jobs, timetable for hiring, salaries or wages for jobs and description of jobs with hours;
7. List of all properties owned by the Applicant/Business in the Village of Homer;
8. For existing businesses: copy of last two quarters NYS-45 (Quarterly Combined Withholding, Wage Reporting, And Unemployment Return) or NYS-45-ATT (Quarterly Combined Withholding, Wage Reporting, and Unemployment Insurance Return – Attachment); these forms are needed to document that you are qualified as a Microenterprise (5 or fewer employees including the owner(s))
9. Resume(s) of Applicant/Business Owner/partners/corporate officers; resumes should include (at a minimum) education and employment histories.
10. Current financial statements of applicant business (within last two months), to include: balance sheet and income statements;
11. Complete copies of the last three federal income tax returns filed. Both personal and business tax returns are required if appropriate. Partnerships also shall provide personal income tax statements for all partners and corporations shall provide personal income tax statements from all corporate officers.
12. List of credit references to include banks and suppliers. The applicant should note that credit references will be verified. Also, a full credit report will be requested.



At Onondaga Community College

Fast Track to Business Start-up

The Fast Track to Business Start-up class is offered by the Small Business Development Center at Onondaga Community College. It is an intensive 3 day class to help entrepreneurs get their business off the ground quickly. It provides information on business related topics and professionals who provide their knowledge and expertise. The classes are held at Onondaga Community College on a monthly basis.

The fee is \$125.

Syllabus

Day 1 Topics:

- Introductions
- Legalities
- Insurance
- Available Resources

Day 1 Speakers:

- Attorney
- Insurance Agent
- Lender
- Small Business Administration

Day 2 Topics:

- Marketing
- Business Plan

Day 2 Speakers:

- Marketing Executive
- Social Media Specialist

Day 3 Topics:

- Budgeting/Accounting Statements
- Financing

Day 3 Speakers:

- Bookkeeper
- Payroll Service
- CPA

***Small Business Development Center
Onondaga Community College
Mulroy Hall
4926 Onondaga Rd.
Syracuse, NY 13215
315.498.6070
sbdc@sunyocc.edu***

www.onondagasbdc.org



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