

CONTACT INFORMATION	
Organization Name	CITY OF OSWEGO COMMUNITY DEVELOPMENT OFFICE
Program Name,	Microenterprise Loan Program
Staff Contact	Linda Goodness, Asst. Director
Street 1	20 W. Oneida
Street 2	
City	Oswego
State/Zip	NY, 13126
Phone #	315-343-3795
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Email	mvanouse@oswegony.org
Website	www.oswegony.org/dept_development.html
ORGANIZATION DESCRIPTION	The City of Oswego Community Development Office provides resources and financial assistance to businesses in the City of Oswego. Business training, scholarships available. Micro and Commercial loans available. Micro Enterprise rental assistance program and façade grant program for downtown locations.
COUNTIES SERVED BY FINANCING PROGRAMS	Oswego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Existing and start-up businesses with 1-5 employees located in the City of Oswego seeking working capital and start-up funds. Micro rental assistance program for low/moderate income start ups.
SERVE PRE-STARTUPS?	YES - The Oswego Micro Enterprise Program is designed to nurture new start up businesses with training, counseling and financing resources.
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES - The Oswego Micro Enterprise Program is designed to nurture new start up businesses.
SERVE OPERATING BUSINESSES?	YES - The Oswego Micro Enterprise Program also encourages existing business growth, expansion of services and succession planning with counseling and financing resources.
LOAN AMOUNTS	Micro Loans: \$500-20,000; Commercial Loans: \$7,500 -\$50,000 or greater w/ large job creation commitment.
INTEREST RATES	2% below Prime or 4% whichever is higher. 3% loans available to income eligible Micro business owners.
FEES	\$100 application fee; waived for low/moderate income
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$508,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Micro Rental Assistance, Business Technical assistance, Façade grants for downtown locations.