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Department of Workforce Development

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Every day new businesses are started and many people think they have to learn the ropes by trial and error, all by themselves.

It is true that reliable and practical small business assistance is hard to find - but it is available! Seneca County's Microenterprise Program is working to bring "assistance proven by experience" to Seneca County for-profit businesses and it's FREE!

Whether you are a start-up business, a growing business, or a business with a question or a problem, an experienced certified advisor will help you find the best solution for your situation.

Here is a partial list of the assistance available:

- **A Business Plan**
Any business that plans to prosper long term needs a business plan. Get help developing one or have yours reviewed.
- **Start-up Assistance**
Get advice about market research, deciding if you need a corporation or a dba, record keeping, permits, licensing, insurance and more.
- **Pricing**
A price that is both competitive and profitable is important but hard to get a handle on by yourself. We can help.
- **Record Keeping**
A good system is essential. Have your system reviewed or get help setting one up.
- **Marketing**
Learn how to research your market and how to reach your customers in cost-effective ways.
- **Personnel**
Get help determining if employees will increase or decrease your bottom line. Learn your obligations and start developing an employee handbook.
- **Obtain Funding**
Step-by-step assistance helps you assess your borrowing potential, determine the best funding sources, prepare a feasibility study and, if appropriate, an entire funding proposal.

[Business Gateway Toolkit](#)

Seneca One Stop
Finger Lakes Works

Finger Lakes Works
Workforce
New York

County Office Building, 1st floor
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Seneca County Microenterprise Loan:

Who qualifies?

For-profit businesses in Seneca County

What's needed?

Decent credit, 10% equity, collateral, 1 job created for every \$10,000 borrowed. (Owner's job *may* count as one.) Start-up businesses also need another funding source for part of the money.

What's the cost?

No application fee. Closing cost are approximately \$300; 5% interest rate.

How much can I borrow?

Up to \$25,000. Additional funding may be available through other loan funds.

What do I need to do?

Call or email Seneca One Stop - Finger Lakes Works today to get the business assistance you need and/or to find out if the county loan programs are the right match for your business.

Chris Brown at 315-539-1907 or cbrown@co.seneca.ny.us

Resources:

- [NYS EcDev Events Calendar](#)
- [FLCC's Small Business Development Council](#)
- [Our Favorite Links \(Microsoft Word Document\)](#)