**STEPS’ Micro-Enterprise Primary Loan Application**

Email: [StepsCommunity@pivitalPHP.org](mailto:stepscommunity@pivitalphp.org) Phone: (315) 651-9919

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| **Applicant Information** | |
| Name | Business Name |
| Address | |
| Phone Number | |
| Fax Number | |
| Email | |
| Business Address | |
| Website | |
| **Business History** | |
| Describe your business idea and any steps you have taken to develop your business. | |
| Describe any training (classes/workshops), education, or experience you have related to your business idea? | |
| Have you completed a business plan with Onondaga Small Business Development Center for your potential business? (Please note that a business plan created with OSBDC will be required prior to approval) If yes, please attach. | |
| Capital Investments:  How much money have you invested in the following categories to date?  Property: $\_\_\_\_\_\_\_\_\_\_\_\_\_  Equipment: $\_\_\_\_\_\_\_\_\_\_\_\_\_  Inventory: $\_\_\_\_\_\_\_\_\_\_\_\_­\_  Other: $\_\_\_\_\_\_\_\_\_\_\_\_\_  What are your funding sources, and how much did each one contribute to date?  Personal Cash: $\_\_\_\_\_\_\_\_\_\_\_\_\_  Micro-Enterprise Grant: $\_\_\_\_\_\_\_\_\_\_\_\_\_  Bank Loan: $\_\_\_\_\_\_\_\_\_\_\_\_\_  Other: $\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| **Current Business Needs** | |
| List all current business expenses and liabilities below (ex. Rent, Operating Costs, Insurance, Payroll, etc.) | |
| Funding amount requested (Up to $1500): $\_\_\_\_\_\_\_\_\_\_\_\_\_  What will the funds be used for? Please provide an estimated breakdown of how you plan to use funds.  *Note: The amount awarded will be 100% Loan.* | |
| **Future Goals and Community Impact** | |
| Please state two objectives for your business that you would like to see within the next two years.  1.  2. | |
| Economic Impact  Job Impact: Note the number of full-time or full-time equivalents to be created or retained by this project. Please differentiate “new” versus “retained” jobs  \_\_\_\_\_\_\_\_\_\_\_\_\_ Jobs created if applicable  Total Yearly Business Expenditures in: Value of goods to be purchased as a result of this loan  Seneca County $\_\_\_\_\_\_\_\_\_\_\_\_\_ Seneca County $\_\_\_\_\_\_\_\_\_\_\_\_\_  New York State $\_\_\_\_\_\_\_\_\_\_\_\_\_ New York State $\_\_\_\_\_\_\_\_\_\_\_\_\_  Anticipated Projected Sales:  Current Year: $\_\_\_\_\_\_\_\_\_\_\_\_\_  Next Year: $\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| Current assessed property value associated with your business: $\_\_\_\_\_\_\_\_\_\_\_\_\_  Square footage of space converted to business usage sourced from: \_\_\_\_\_\_\_\_\_\_\_\_\_    New Construction \_\_\_\_\_\_\_\_\_\_\_\_\_  Vacant Property \_\_\_\_\_\_\_\_\_\_\_\_\_  Private Residential Property \_\_\_\_\_\_\_\_\_\_\_\_\_  Estimated number of new construction jobs created as a result of this project: \_\_\_\_\_\_\_\_\_\_\_\_\_  Acres of land to be added to agricultural production as a result of this project: \_\_\_\_\_\_\_\_\_\_\_\_\_  Acres of land to be removed from agricultural production as a result of this project: \_\_\_\_\_\_\_\_\_\_\_\_\_  List all debt outstanding to date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| How did you hear about the Micro-Enterprise Program? | |
| Client Signature  I certify that the above information is true and correct to the best of my knowledge and understand that this information may be verified by authorized government officials.  Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |

Please return this form by email to [StepsCommunity@pivitalphp.org](mailto:StepsCommunity@pivitalphp.org) or mail to:

STEPS Office

PO Box 621, 7180 Main St.

Ovid, NY 14521

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FOR OFFICE USE ONLY

*Approved By:*

Accountant:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_\_\_

Project Director: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Supportive Signature 1: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Supportive Signature 2: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_