

CONTACT INFORMATION	
Organization Name	OPERATION OSWEGO COUNTY, INC.
Program Name,	SBA 504 Program
Staff Contact	
Street 1	44 West Bridge Street
Street 2	
City	Oswego
State/Zip	NY, 13126
Phone #	(315)343-1545
Fax #	(315)343-1546
Email	oc@oswegocounty.org
Website	www.oswegocounty.org
ORGANIZATION DESCRIPTION	Operation Oswego County's mission is to establish and implement sound economic development strategies in order to enhance the economic vitality of Oswego County's businesses, industries and citizens leading to an overall better quality of life.
COUNTIES SERVED BY FINANCING PROGRAMS	Oswego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Businesses eligible for SBA 504 loans are independently owned, for-profit businesses that are ready to expand and create jobs. They must have a net worth less than \$15 million and annual after-tax profit of less than \$5 million. Depending on type of loan, for every \$65,000 of a regular SBA 504 loan, and/or for every \$100,000 of a manufacturing SBA 504 loan, the project must create at least one new job.
SERVE PRE-STARTUPS?	YES
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES
SERVE OPERATING BUSINESSES?	YES
LOAN AMOUNTS	\$50,000 minimum; \$5 million maximum (regular) and \$5.5 million maximum (manufacturing)
INTEREST RATES	4.3% (20 yrs) and 3.5% (10 yrs)
FEES	2.50%
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,522,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Women's Network for Entrepreneurial Training, Micro Enterprise Training classes, IDA Economic Development Fund Loans, USDA IRP Loans and Micro Enterprise Loans.