

# FULTON COUNTY INDUSTRIAL DEVELOPMENT AGENCY

TUESDAY  
DECEMBER 13, 2022  
8:00 A.M.

PLANNING DEPARTMENT CONFERENCE ROOM

## AGENDA

PRESENT:

\_\_\_ JOSEPH SEMIONE, CHAIRMAN  
\_\_\_ MIKE FITZGERALD, VICE CHAIRMAN  
\_\_\_ TODD RULISON, TREASURER  
\_\_\_ JOSEPH GILLIS, SECRETARY  
\_\_\_ DAVID D'AMORE, MEMBER  
\_\_\_ SUE COLLINS, MEMBER  
\_\_\_ DR. GREG TRUCKENMILLER, MEMBER  
\_\_\_ JAMES MRAZ, EXECUTIVE DIRECTOR  
\_\_\_ KARA LAIS, FITZGERALD, MORRIS, BAKER, FIRTH PC  
\_\_\_ SCOTT HENZE, PLANNING DIRECTOR  
\_\_\_ TIM BECKETT, FULTON COUNTY CENTER FOR REGIONAL GROWTH  
\_\_\_ JACK WILSON, LIAISON, ECONOMIC DEVELOPMENT AND ENVIRONMENT COMMITTEE

I. MINUTES FROM NOVEMBER 8, 2022 MEETING:

MOTION :  
MADE BY :  
SECONDED :  
VOTE :

II. BUDGET REPORT:

MOTION :  
MADE BY :  
SECONDED :  
VOTE :

### III. **COMMITTEE REPORTS:**

#### A. Nominating Committee:

- No report.

#### B. Audit Committee:

- Monthly Bank Reconciliation Report: Todd Rulison

#### C. Governance Committee:

- No report.

#### D. Finance Committee:

- No report.

### IV. **FULTON COUNTY/FULTON COUNTY CENTER FOR REGIONAL GROWTH (FCCRG) REPORTS:**

1. Fulton County Report: Jack Wilson
2. FCCRG Report: (See attached.) Tim Beckett

### V. **OLD BUSINESS:**

#### A. **Fulton County Site Inventory Report:**

1. Status Report:
  - FCCRG's Site Committee met on June 23, 2022.

#### B. **Nexus Renewables Project:**

1. NYSERDA is now providing an additional financial incentive for solar projects.
2. NYSERDA has increased its financial incentive from 12 cents/watt of energy produced to 19 cents.
3. Nexus' proposed project at Tryon is 3 MW or 3 million watts.
4. The 19 cents/watt incentive will total \$570,000 for Nexus' project.

#### C. **Vireo Health Project:**

1. PILOT/Lease:
  - At present, Innovative Industrial Properties (IIP) owns the land upon which the 324,000 SF building is being constructed on.
  - If a Lease/PILOT was to be executed, the structure would be for IIP, as record owner, to lease the project to Vireo. Vireo leases to IDA and IDA leases back to Vireo.

- As such, in the event of a default on PILOT payments, the IDA could go after both Vireo and IIP to recapture real property tax exemptions taken in accordance with the IDA's Uniform Tax Exemption Policy (UTEP).
- IIP is not comfortable being on the hook for PILOT payments Vireo did not make or recaptured payments if Vireo defaults.
- At present, the IDA's UTEP says that if the IDA decides to recapture real property tax exemptions, it would do so as follows:

Years 1-5 of PILOT: 100% of the real property tax exemptions granted shall be repaid to the affected taxing jurisdictions, unless agreed to otherwise, in writing, by the applicable taxing jurisdiction

Years 6-7 of PILOT: 75% of the real property tax exemptions granted shall be repaid to the affected taxing jurisdictions, unless agreed to otherwise, in writing, by the applicable taxing jurisdiction

Years 8-9 of PILOT: 50% of the real property tax exemptions granted shall be repaid to the affected taxing jurisdictions, unless agreed to otherwise, in writing, by the applicable taxing jurisdiction

Year 10 of PILOT: 25% of the real property tax exemptions granted shall be repaid to the affected taxing jurisdictions, unless agreed to otherwise, in writing, by the applicable taxing jurisdiction

Years 11+ of PILOT: 0% of the real property tax exemptions granted shall be repaid to the affected taxing jurisdictions.

- IIP has advised that, to be comfortable with the PILOT structure, IIP would like the following stipulations incorporated into the Lease/PILOT:
  1. IIP would receive from the IDA any notice of defaults sent to Vireo and Vireo/IIP given an opportunity to cure.
  2. Modify the Recapture language in the PILOT so that recapture of PILOT benefits would be prohibited for years Vireo was in compliance. For instance, if Vireo was in good standing for years 1-3 but defaults in year 4, the IDA could only go after year 4 and not any of the exemptions received in years 1, 2 or 3.
  3. In the event Vireo goes defunct, IIP would have a period of 2 years to find another company to take over and operate the facility. The PILOT would be halted during this period with requirement to pay full taxes and then go back to PILOT if a new company takes over.

Stipulations 2 and 3 above would constitute "Deviations" from the IDA's UTEP. The UTEP specifically authorizes the IDA to make deviations per the following language in the UTEP:

1. The Agency reserves the right to deviate from any provision in this Uniform Tax Exemption Policy in special circumstances. In determining whether special circumstances exist to justify a deviation, the Agency may consider factors, which include but not be limited to the following:
  - a. The magnitude and/or importance of any permanent private sector job creation and/or retention of existing jobs related to the Project.
  - b. The impact of the Project on existing and proposed businesses and/or economic development projects.
  - c. The amount of private sector investment generated or likely to be generated by the Project.
  - d. Demonstrated public support/opposition for the Project.
  - e. The estimated value of the tax exemptions requested.

- f. The extent to which the proposed Project will provide needed services and/or revenues to Affected Tax Jurisdictions.
  - g. Other factors outlined in Section 874(4)(a) of the Act.
2. If the Agency is going to deviate from any provision of the UTEP, the Agency shall adopt a resolution that:
  - a. Identifies the deviation provided.
  - b. Identifies the reasons for the deviation.
  - c. Identifies such terms and conditions as the Agency shall deem just and proper.

IDA DISCUSSION:

IDA ACTION:

MOTION:

MADE BY:

SECONDED:

VOTE:

2. Increase in Sales Tax Exemptions:
  - At August 9, 2022 meeting, IDA Board approved increasing the total amount of sales tax exemptions Vireo can take contingent upon Vireo signing either a Lease or Agent and Equipment Lease with the IDA.
  - To date, Vireo has not signed either Agreement.
  - New ST-60 form increasing the total sales amount has not yet been filed with NYS Department of Taxation and Finance.

IDA DISCUSSION:

**D. Winstanley Enterprises Project:**

1. November 8, 2022 Meeting:
  - At the November 8, 2022 meeting, IDA Board approved three (3) motions:
    - a. To authorize the Chairman to execute an Amendment to the Purchase and Sale Agreement to decrease the purchase price from \$5,800,000 to \$3,925,880 with the \$1,824,120 reduction serving as a credit to Winstanley Enterprises for the higher cost they will be incurring to abate and demolish the buildings on the 242 acres of land to be sold to Winstanley.
    - b. To authorize IDA Counsel to send an amended 90-day notice to New York State acknowledging the decrease in the purchase price and the reason for doing so.
    - c. To authorize the Chairman or Vice Chairman to execute and deliver a deed and other such transfer and title documents that are required to complete the sale of the real property located along County Road 158 and County Highway 107 in the Town of Perth, County of Fulton to WE Acquisitions, LLC or its assign, in accordance with the terms and conditions of a Purchase and Sale Agreement dated November 9, 2021, as amended, subject to the approval of the Agency's legal counsel as to form and content.

2. Status Report:

- First Amendment to Agreement was executed on November 17<sup>th</sup>.
- Revised 90-day notice was mailed out on November 16<sup>th</sup>.
- FCCRG has been contacted regarding potential grant money.
- Attorneys are working toward a closing on January 31, 2023.

IDA DISCUSSION:

**E. Fulton County Sewer District No. 4: Tryon:**

1. Back-up Generator Project:

- ATS delivered in September.
- Generator delivery has been delayed. Delivery now anticipated in January 2023.
- Koval has installed underground conduits and wires and has poured concrete pad for new generator.
- National Grid has installed the gas line to the Generator.
- Processed second progress payment to Koval. Amount: \$25,000

2. Transfer of Land to Fulton County Sewer District No. 4:

- Sent all executed documents to Jason Brott, County Attorney, to have the Chairman of the Board to sign.
- All documents have been executed.
- Deed was filed in County Clerk's Office on November 29, 2022.
- Emailed NYMIRE to advise that the property had been transferred. NYMIRE will keep the property on the County's liability policy but the risk will no longer be assigned to the IDA.

IDA DISCUSSION:

**F. Treasury Bills:**

- Funds invested into Treasury Bills on Tuesday, August 16, 2022.
- Funds were invested in 3-month, 6-month, 9-month and 12-month T-Bills.
- Interest rates were:

|          |   |       |          |          |
|----------|---|-------|----------|----------|
| 3-month  | : | 2.37% | matures: | 11/17/22 |
| 6-month  | : | 2.89% | matures: | 2/16/23  |
| 9-month  | : | 2.91% | matures: | 5/18/23  |
| 12-month | : | 3.18% | matures: | 8/10/23  |
- The first T-Bill was reinvested on November 17, 2022 at a rate of 4.54%.
- The second T-Bill expires on February 16, 2023.

## **G. Labor Market Analysis Update:**

### **1. Report Components:**

The report is organized into four (4) components:

- a. Key Findings.
- b. Employer Survey.
- c. Fulton County Region Economic Profile.
- d. SWOT Analysis.

### **2. Employer Surveyor:**

Some of the key findings from the Employer Survey were:

- Based upon feedback received, the Fulton County Region Labor Market Area was defined as the area within a 45-minute drive.
- Most new hire recruitment is focused on the local region or within an hour's drive.
- Technical skills in all fields are the most sought-after need by employers.
- The majority of workers are not ready to work and require training.
- Business training is desired on-site, but awareness of public off-site opportunities seems limited.
- None of the 19 respondents utilize FMCC or HFM-BOCES for training.
- Online recruiting is the method of choice, and Indeed is the industry leader according to responders.
- New hires are more traditionally driven for good pay and benefits rather than social benefit-oriented objectives.
- Job turnover for low-skill and non-specifically trained individuals is high due to lower wage levels and lack of available transportation in the area.
- Competition for new hires exists throughout upstate NY markets.
- The area is considered by many as a good place to work, but impacted by competition, lower equivalent pay rates, adequate transportation opportunities and governmental regulations.

### **3. Fulton County Region Economic Profile:**

- DCG Corplan uses a unique methodology for organizing Demographics, Economics, and Market Access into quantifiable categories called "Econographics." Econographics uses a comprehensive market profiling where indices are developed from NYS benchmarking. When the Fulton County Region Labor Market Area (LMA) meets or exceeds a NYS benchmark value, it creates an *Advantage*.
- This Analysis identified key Advantages the Fulton County Region LMA has over New York State's mean including:
  - Well educated workforce.
  - Active labor force.
  - Good worker mobility.
  - Affordable living costs.
  - Good local health care opportunities.
  - Outward-focused economic climate.
  - Attractive service wage patterns.
  - Real estate and electric utility affordability.
  - Modest per capita retail spending.
  - Efficient airport accessibility.

### **4. SWOT Analysis:**

- DCG Corplan conducted an analysis to identify the Strengths, Weaknesses, Opportunities and Threats (SWOT) of the Fulton County Region LMA.
- DCG then compared the Fulton County LMA against other regions in New York State.
- Metropolitan Statistical Areas (MSAs) were used for data collection and analysis.

- Twelve (12) competitive upstate New York MSAs were identified:
  - Albany MSA (Albany, Rensselaer, Saratoga, Schenectady, Schoharie Counties)
  - Binghamton MSA (Broome, Tioga Counties)
  - Buffalo MSA (Erie, Niagara Counties)
  - Elmira MSA (Chemung County)
  - Glens Falls MSA (Warren, Washington Counties)
  - Ithaca MSA (Tomkins County)
  - Kingston MSA (Ulster County)
  - Poughkeepsie MSA (Dutchess, Orange Counties)
  - Rochester MSA (Livingston, Monroe, Ontario, Orleans, Wayne, Yates Counties)
  - Syracuse MSA (Madison, Onondaga, Oswego Counties)
  - Utica-Rome MSA (Herkimer, Oneida Counties)
  - Watertown MSA (Jefferson County)
  
- The SWOT Analysis identified the following **Strengths** for the Fulton County Region LMA as compared to the other 12 Upstate regions:
  - √ Well educated workforce
  - √ Good east-west highway transportation
  - √ Outstanding recreational amenities
  - √ Active labor force
  - √ Good worker mobility
  - √ Efficient airport accessibility
  - √ Good working environment
  - √ Available job-training opportunities
  
- The SWOT Analysis identified the following **Opportunities** for the Fulton County Region LMA as compared to the other 12 Upstate regions:
  - √ Stable population
  - √ Available working aged individuals
  - √ Fairly diverse racial makeup
  - √ Plentiful female labor opportunities
  - √ Minimal language barriers
  - √ More labor potential per household
  - √ Good access to health care
  - √ Good leisure activities options
  - √ Attractive electric power rates
  - √ Good access to US markets
  
- The SWOT Analysis identified the following **Threats** for the Fulton County LMA as compared to the other 12 Upstate regions:
  - √ Somewhat older labor force
  - √ Moderate affordable living costs
  - √ Moderate production labor costs
  - √ Moderate real estate costs
  - √ Over-dependence on service-oriented industries
  - √ Mostly localized business focus
  - √ High turnover among new hires
  - √ Training required for all new hires
  - √ Competition for labor
  - √ Restriction governmental regulations
  - √ Lack of training opportunity awareness

- The SWOT Analysis identified the following **Weaknesses** for the Fulton County Region LMA as compared to the 12 Upstate regions:

- √ Rising crime rates
- √ High production industry wages
- √ High service industry wages
- √ High retail spending per capita
- √ Lack of mass transit opportunities
- √ Lack of class “A” office development

- DCG Corplan’s SWOT Analysis concluded by recommending the following strategies be pursued:

#### Strength-Opportunities Strategies (S-O)

- Market the Region as alternative to either Albany or Utica markets, citing time to markets and labor draw.
- Target specific industries that are prevalent in both lateral markets but are not currently present in the Fulton County Region LMA that can take advantage of available knowledge workers.
- Foster population growth and diversity with focus on marketing to “Gen-Xers”, urbanites, or other transplants seeking an outdoor recreation-oriented located to raise families.

#### Weaknesses-Opportunities Strategies

- Investigate commuter bus routes expansion to allow for rush hour mass transit commutes to Albany and Utica, with north-south routing throughout Fulton County Region LMA.
- Promote local entrepreneurial activity in new product development with training matches by local institutions to provide job-ready applicants in manufacturing industries.
- Develop affordable housing options close to work centers to attract new labor to the region.

#### Strengths-Threats Strategies (S-T)

- Dedicated efforts should be coordinated with academia to attract and graduate more “knowledge workers” to the area and, if necessary, to incentivize company retention that employ larger numbers of these workers.
- Take advantage of training opportunities to raise level of entry-level worker readiness for new employers.
- Sustainability of new company attraction will depend on continued monitoring of and adjustments to operational costs by local building owners, suppliers, and vendors to improve the Fulton County Region’s affordability.
- Meeting or exceeding the market offerings of other competitive areas, especially in the area of incentives will be of crucial importance. Judicious implementation of available NY State incentives should be considered as other areas will also be competing for these programs. PILOT or other property tax incentives for new investment should be considered to reduce operating costs.

#### Weaknesses-Threats Strategies (W-T)

- Proactive marketing efforts to market the Fulton County Region’s specific location advantages as distinct and unique from other regions of New York State and the Northeast for use in business attraction. As a gateway location to the Adirondack Park, the Region’s many recreational and quality of life amenities are important elements in the marketing strategy.
- Follow “best practices” by other economic development organizations that market business and recreational potential together under one umbrella – follow this lead for the Fulton County Region.
- Promote the availability of technical workers that can provide technology support in several industries to the lateral markets of Albany and Utica from a centrally located base will enliven the local job market.



- Encourage new project development studies for cultural and recreational amenities, as well as healthcare facilities can be beneficial in combating image of complacency with current image perception by outsiders.
- Proactive efforts to attract higher earning workers to the Region by improving the housing stock among other investments will be necessary to counteract the “Blue Collar” perception of the area.
- Rising crime rates in parts of Albany and Schenectady are detrimental to attracting new families to the area. Promotion of successful instances of community policing and other interdictions designed to mitigate crime perception is vital.
- Concentrated outreach to local employers to raise awareness of training opportunities available from public academic institutions.

IDA DISCUSSION:

**VI. NEW BUSINESS:**

**A. Invoices from Fitzgerald, Morris, Baker, Firth (FMBF):**

- IDA received the following invoices from FMBF:
  - General Legal Services in 2022 : \$5,345.83
  - Sale of 13 Acres to Lott : \$ 519.50

IDA DISCUSSION:

IDA ACTION:

MOTION:

MADE BY:

SECONDED:

VOTE:

**B. Board Training:**

**INTERNAL FINANCIAL CONTROL SYSTEM:**

**1. SUMMARY:**

- A. The Fulton County Industrial Development Agency utilizes an internal control system to preserve the assets of the organization.
- B. System procedures shall be reviewed annually by the independent auditors who will make recommendations to the Board of Directors for suggested changes.
- C. In addition, during the year, changes may be recommended by IDA’s management. However, such changes shall not be implemented until reviewed by independent auditors and approved by the IDA Board.

**2. CASH RECEIPTS:**

- A. The Chief Financial Officer shall open the daily mail and make copies of the checks received and file same.
- B. The Chief Financial Officer shall prepare and make a bank deposit as needed.
- C. Upon completion of the deposit, the Chief Financial Officer shall enter the deposit in the appropriate Agency's records.
- D. All bank accounts shall be reconciled monthly.

**3. CASH DISBURSEMENTS:**

- A. All purchases shall be made according to the IDA's Procurement Policy. The IDA's Procurement Policy shall be reviewed annually by the IDA Board.
- B. All invoices received shall be reviewed by the Chief Financial Officer and verified for accuracy and completeness. The Chief Financial Officer shall then forward them to the Executive Director for review for completeness and accuracy.
- C. All invoices received that do not have prior authorization by the IDA Board shall be submitted to the IDA Board at their next regularly-scheduled meeting to get authorization to pay.
- D. All invoices received that IDA Board authorization has been given and once reviewed and approved by both the Chief Financial Officer and Executive Director, the Chief Financial Officer shall transfer the necessary funds and prepare a check for payment.
- E. All IDA checks shall have two (2) signatures. One shall be by the Chief Financial Officer. The second shall be by an authorized member of the IDA Board. In the absence of the Chief Financial Officer, the second signature can be by another member of the Audit Committee. The Executive Director shall not be an authorized signer.
- F. An authorized signer may not sign his/her check for reimbursement of approved travel, unless signed by a second IDA Board member.

**4. BUDGET REPORTS:**

- A. Budget Reports shall be prepared regularly by the Chief Financial Officer in a format approved by the Board of Directors.
- B. Budget Reports includes the following information:
  - List of all IDA Accounts
  - Current Year Budgeted Amount for each Account
  - Year to Date Expenditures for each Account
  - Balance in each Account
  - Current Balances for all Investments
- C. All Budget Reports shall be reviewed by the Executive Director prior to presentation to the IDA Board.
- D. All investment of IDA funds shall be in accordance with investment policies. Investment activities shall be reported to the Board monthly. All investment decisions must have the Executive Director's approval after review for compliance with current investment policies.

**5. QUARTERLY TAX RETURNS:**

- A. Quarterly Federal and State Tax Returns shall be signed by the IDA Treasurer or any member of the Audit Committee.

**6. BANK STATEMENT:**

- A. The Chief Financial Officer shall provide at each IDA Board of Directors' meeting a copy of the latest Bank Statement to verify the funds actually in the IDA's bank account. (Added January 9, 2018.)

**7. MONTHLY BANK ACCOUNT RECONCILIATION FORMS:**

- A. The Chief Financial Officer shall provide, at each IDA Board of Directors' meeting, Monthly Bank Account Reconciliation Forms for each IDA bank account that a member of the Audit Committee will review and, if found acceptable, sign.

**PROPOSED ADDITION:**

**8. TREASURY BILLS:**

- A. The IDA Board shall determine whether to invest funds into Treasury Bills.
- B. The CFO shall invest funds into Treasury Bills as directed by the IDA Board.
- C. The CFO shall provide monthly reports to the IDA Board regarding the status of all investments in Treasury Bills.

IDA DISCUSSION:

IDA ACTION:

MOTION:

MADE BY:

SECONDED:

VOTE:

**VII. OTHER BUSINESS:**

**A. Executive Session:**

1. Upon a majority vote of its total membership, taken in an open meeting pursuant to a motion identifying the general area or areas of the subject or subjects to be considered, a public body may conduct an executive session for the below enumerated purposes only, provided, however, that no action by formal vote shall be taken to appropriate public moneys:
  - i. matters which will imperil the public safety if disclosed;
  - ii. any matter which may disclose the identity of a law enforcement agent or informer;
  - iii. information relating to current or future investigation or prosecution of a criminal offense which would imperil effective law enforcement if disclosed;
  - iv. discussions regarding proposed, pending or current litigation;
  - v. collective negotiations pursuant to article fourteen of the civil service law;
  - vi. the medical, financial, credit or employment history of a particular person or corporation, or matters leading to the appointment, employment, promotion, demotion, discipline, suspension, dismissal or removal of a particular person or corporation;
  - vii. the preparation, grading or administration of examinations;
  - viii. **the proposed acquisition, sale or lease of real property or the proposed acquisition of securities, or sale or exchange of securities held by such public body, but only when publicity would substantially affect the value thereof.**

MOTION: To go into Executive Session to discuss the proposed acquisition, sale or lease of real property or the proposed acquisition of securities, or sale or exchange of securities held by such public body, but only when publicity would substantially affect the value thereof.

MADE BY :  
SECOND :  
VOTE :

TIME :

MOTION : To go out of Executive Session.

MADE BY :  
SECOND :  
VOTE :

TIME :

**VIII. NEXT MEETING:**

Annual Meeting  
Tuesday  
January 10, 2023  
4:00 p.m.

**IX. CLOSE MEETING:**

MOTION :  
MADE BY :  
SECONDED :  
VOTE :

TIME :

## ***Fulton County Center for Regional Growth***

**December 2022**

### **Business Marketing / Business Leads / Business Inquires**

1. The Governor was recently in town and announced the following projects that were selected for funding through the Downtown Revitalization Initiative Grant:
  - a. Renovating the Historic Glove Theatre – DRI award \$1,994,000
  - b. Renovating the Carriage House – \$1,360,000
  - c. Constructing Glove City Lofts – \$1,250,000
  - d. Activating St. Thomas Square for year-round activities – \$1,120,000
  - e. Revitalizing Daniel Hayes Mill – \$1,050,000
  - f. Initiating Downtown Business Improvement Fund – \$600,000
  - g. Enhancing Public Amenities at Trail Station Park – \$495,000
  - h. Improving Streetscapes and Connectivity – \$441,000
  - i. Creating a downtown plaza – \$435,000
  - j. Transforming a vacant building into a microbrewery – \$359,000
  - k. Renovating Schine Memorial Hall, third floor – \$346,000
  - l. Reviving former City Hall – \$250,000
2. The next meeting of the Steering Committee for the Village of Dolgeville BOA Nomination Study will take place on Thursday, December 15, 2022, from 10-12 in the Community Room of the Health Center located at 36 Slawson Street, Dolgeville.
3. CRG recently attended the Center for Economic Growth (CEG) Annual Meeting held at the Hudson Valley Community College, North Campus in Ballston Spa. It was a good meeting with many contacts.
4. CRG is preparing its 2023 Performance Goals.
5. Received an RFP for an out-of-country bakery. Project was not a fit for our location.
6. Packaging a new loan through CRG's NYS Job Development Ag. Lending Program.
7. Assisting a start-up business with site selection and business planning.

8. CRG's tentative 2023 Microenterprise Grant Classes are as follows:

**Day 1 -January 23rd: Introduction & Business Basics**

6 pm – 6:15 pm: Introduction –  
6:15 – 7:15 pm: Business Legal Issues  
7:15 – 7:30 pm: Break  
7:30 – 8:30 pm: Employee Issues  
8:30 – 9:00 pm: Local Businessperson who received a grant

**Day 2 –January 30th: Marketing, Advertising & Social Media**

6 pm – 6:45 pm: Marketing & Branding  
6:45 – 7:00 pm – Break  
7 pm – 7:45 pm – Advertising & Market Strategy  
7:45 – 8:00 pm – Break  
8:00 – 8:45 pm – E-Commerce & Social Media  
8:45 – 9:00 pm - Questions

**Day 3 – February 6th: Business Accounting, Finance and Taxes**

6 pm – 6:45 pm – Business Recordkeeping and Finance  
6:45 – 7:00 pm – Break  
7 pm – 7:45 pm – Business Grants, Loans and other financial information  
7:45 – 8:00 pm – Break  
8:00 – 8:45 pm – Taxes  
8:45 – 9:00 pm - Questions

**Day 4 – Monday February 13th: Developing a Business Plan and How to Be Successful**

6 pm – 6:45 pm  
6:45 – 7:00 pm – Break  
7 pm – 7:30 pm  
7:30 – 7:10 pm – Break  
7:10 – 8:00 pm  
8:00 – 8:15 pm – Break  
8:15 – 8:45 pm -  
8:45 – 9:00 pm – Presentation of Certificate