FULTON COUNTY INDUSTRIAL DEVELOPMENT AGENCY

TUESDAY MAY 9, 2023 8:00 A.M. PLANNING DEPARTMENT CONFERENCE ROOM

MEETING NOTES

PRESENT:

MIKE FITZGERALD, CHAIRMAN
SUE COLLINS, VICE CHAIRMAN
JOSEPH GILLIS, SECRETARY
TODD RULISON, TREASURER
JOSEPH SEMIONE, MEMBER
DAVID D'AMORE, MEMBER
DR. GREG TRUCKENMILLER, MEMBER
JAMES MRAZ, EXECUTIVE DIRECTOR
KARA LAIS, FITZGERALD, MORRIS, BAKER, FIRTH PC
SCOTT HENZE, PLANNING DIRECTOR
DR. LESLIE FORD, FULTON COUNTY CENTER FOR REGIONAL GROWTH (ZOOM)
DAVID KIMMEL, PRESIDENT, TWO PLUS FOUR CONSTRUCTION/LAKEWOOD
DEVELOPMENT, LLC

I. MINUTES FROM APRIL 18, 2023 MEETING:

MOTION : Accept as presented.

MADE BY: Joseph Semione SECONDED: Dave D'Amore

VOTE : Unanimous

II. BUDGET REPORT:

MOTION : Accept as presented.

MADE BY: Mike Fitzgerald SECONDED: Sue Collins

VOTE : Unanimous

III. COMMITTEE REPORTS:

A. Nominating Committee:

No report.

B. Audit Committee:

Monthly Bank Reconciliation Report: Mike Fitzgerald

IDA DISCUSSION: Mike Fitzgerald approved the Monthly Bank Reconciliation Reports.

C. Governance Committee:

No report.

D. Finance Committee:

No report.

IV. <u>FULTON COUNTY/FULTON COUNTY CENTER FOR REGIONAL GROWTH (FCCRG)</u> <u>REPORTS:</u>

- 1. Fulton County Report:
- 2. FCCRG Report: (See attached.) Dr. Leslie Ford

IDA DISCUSSION: Leslie Ford presented the FCCRG Report that was attached to the Agenda. She stated that the Brownsfield Summit was very successful. She stated that, in 2022, there were 103 participants. In 2023, there were 210 registered and 25 walk-ins. She stated that as a follow-up to that meeting, a developer has expressed an interest in a couple of buildings in Gloversville.

V. PRESENTATION BY DAVID KIMMEL, PRESIDENT, TWO PLUS FOUR MANAGEMENT AND LAKEWOOD DEVELOPMENT, LLC:

A. Background:

- Mr. Kimmel works in housing and real estate development.
- His company has experience developing new housing.
- Chairman Fitzgerald contacted Mr. Kimmel and asked if he would speak with the IDA Board. Mr. Kimmel agreed.

B. Presentation:

IDA DISCUSSION: Dave Kimmel made a presentation to the IDA Board regarding the development of new housing and the role IDA's can play in assisting. He talked about how a community can attract housing developers. He said communities can help foster housing development by identifying sites,

having zoning in place to promote housing and to understand what the market is for housing in your community. He said a community needs to understand the types of housing needed and what types of housing the local market can support. He stated having a community involved in identifying sites and proper zoning is important with respect to the not-in-my-backyard syndrome, which can often be a detriment to development of new housing. He said some opposition to housing projects is not based on knowledge but more on fear.

David Kimmel stated that an IDA can play an important role in the development of housing by serving as a quarterback for the project. He then reviewed three (3) projects his firm has been involved with. The first is the Watkins-Glen Middle School Project that the Schuyler County IDA was actively involved with. He stated that a 25-year PILOT was approved for that project, along with sales and mortgage tax exemptions by the Schuyler County IDA. The next project was the 23 North Apartments in Wellsville, New York. He stated, in this project, the Village of Wellsville purchased a building and contacted Two Plus Four Companies to renovate the project into senior housing. The third project was a project that was pursued in Watkins Glen that did not move forward. He stated there was a \$780,000 acquisition cost, but there was also \$800,000 in remediation costs that were going to be incurred. He stated the State denied funding because the adjusted purchase price that they calculated showed to be a loss. As a result, they denied funding for the project. He stated the company spent \$90,000 pursuing this project, but it didn't go forward.

VI. OLD BUSINESS:

A. Nexus Renewables:

• Amendment to extend Option Term to December 31, 2023 has been executed.

B. Winstanley Enterprises Project:

1. Tryon Electric Service:

➤ Efforts are now being made to identify those representatives from National Grid and Winstanley Enterprises who should be participating in the discussion of what options are available to bring more power to Tryon.

IDA DISCUSSION: Jim Mraz reviewed the information on the Agenda. He stated a date has been selected for later this month to have this initial meeting between Winstanley Enterprises and National Grid representatives.

C. Back-up Generator Project:

1. Status Report:

➤ The new generator was delivered to Tryon on Thursday, May 4, 2023.

IDA DISCUSSION: Jim Mraz reviewed the information on the Agenda. He stated Koval will hopefully be back at the site this week to train County facilities staff for how to operate and maintain the new generator.

D. Vireo Health Project:

Deadline for Using Sales Tax Exemptions:

- a) On July 13, 2021, the IDA Board adopted a Resolution regarding the Vireo Health Project that:
 - 1) Appointed Vireo Health as the IDA's Project Agent.
 - 2) Established the total project cost to be \$55,000,000.
 - 3) Set July 31, 2022 as the date when the sales tax exemptions expire.
- b) On August 9, 2022, the IDA Board extended the deadline for using sales tax exemptions to May 31, 2023.

2. Request from Vireo Health:

- a) Vireo is requesting to extend the deadline for taking sales tax exemptions to October 31, 2023.
- b) Vireo Health is making these requests because:
 - 1) Delays in completing project due to proposed acquisition by Verano Holdings.
 - 2) Redesigning and re-permitting the project.
 - 3) Lead time in acquiring certain equipment, particularly electrical equipment.

3. Total Sales Tax Exemptions:

- a) On July 13, 2021, the IDA Board approved granting up to \$2,251,520 in sales tax exemptions.
- b) On August 9, 2022, the IDA Board authorized increasing the total sales tax exemptions available from \$2,251,520 to \$3,284,534 contingent upon Vireo signing either a standard Lease or an Agent and Equipment Lease.

IDA DISCUSSION: Jim Mraz reviewed the information on the Agenda. Kara Lais stated that she spoke with IDA Counsel last week regarding the Agent and Equipment Lease. She stated that she was advised that they are prepared to execute that document. She stated that it does not appear that Vireo will be moving forward with executing a PILOT. Although this decision has been finalized, IIP, the company financing the project, has some concerns with respect to the PILOT.

IDA ACTION:

MOTION:

To approve extending the deadline for taking sales tax exemptions from May 31, 2023 to October 31, 2023 and to authorize the IDA Chairman to execute an ST-60 form with filing this form contingent upon the receipt from Vireo Health a signed Agent and Equipment Lease and the balance of the administrative fee due the IDA.

MADE BY:

Todd Rulison Sue Collins Unanimous

SECONDED: VOTE:

NEW BUSINESS: VII.

A. Leasing Lands at Tryon:

- R & R Farms desires to lease approximately 55 acres of land at Tryon to grow corn.
- R & R Farms has offered \$30/acre to do so.

IDA DISCUSSION: Jim Mraz reviewed the information on the Agenda. Joe Semione asked if there were other lands that could be leased to R & R Farms? Jim Mraz stated that this is most of the land that is available for R & R Farms.

IDA ACTION:

MOTION:

To authorize the Chairman to sign a Lease with R & R Farms to lease

approximately 55 acres at Tryon to grow corn.

MADE BY:

Sue Collins Dave D'Amore

SECONDED: VOTE:

Unanimous

B. Sale of Lands to DJF Motorsports:

Background:

- > IDA owns .251 acre parcel on east side of NYS Route 30A across from Johnstown Industrial Park.
- > DJF Motorsports has offered to purchase the parcel.

2. Appraisal:

- > IDA is required to have an appraisal done if it desires to sell property.
- ➤ Whittaker Appraisal Group submitted a quote for \$400 to prepare appraisal.

IDA DISCUSSION: Jim Mraz reviewed the information on the Agenda. He stated that DJF Motorsports has agreed to pay the IDA's legal fees for this transaction. The IDA would pay for the appraisal.

IDA ACTION

MOTION:

To authorize Whittaker Appraisal Group to prepare an appraisal on the parcel at a fee

of \$400.

MADE BY:

Dave D'Amore Joseph Semione

SECONDED:

Unanimous

VOTE:

C. Treasury Bills:

- The IDA Board, on August 16, 2022, invested funds into Treasury Bills.
- Funds were invested in 3-month, 6-month, 9-month and 12-month T-Bills.

• Interest rates were, at the time:

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 3-month T-Bill was reinvested for 12 months in November 2022.
- The second 6-month T-Bill was reinvested for 12 months in February 2023.

• Current interest rates as of May 2, 2023 are:

3-month : 4.720% 6-month : 4.680% 9-month : 4.515% 12-month : 4.590%

• The plan was to reinvest the third T-Bill for another 12 months.

IDA DISCUSSION: Jim Mraz reviewed the information on the Agenda. He stated that NBT's money market is now earning 4.25%. He stated the IDA has the option of taking this 9-month T-Bill and just putting the money into the money market account or reinvesting it into a T-Bill. He stated the T-Bill would lock in the rate, whereas, the money market the rate could still go up or down. After a brief discussion, it was agreed to deviate from the previous plan of reinvesting these T-Bills into 12 months given that the 3-month rate is now more than the 12-month rate.

IDA ACTION:

MOTION:

Authorize the CFO to renew the existing 9-month T-Bill for 3 months.

MADE BY:

Joseph Semione

SECONDED:

Dr. Greg Truckenmiller

VOTE:

Unanimous

D. Fitzgerald Morris Baker Firth Invoices:

• The IDA has received the following invoices from Fitzgerald Morris Baker Firth for legal services:

Benjamin Moore Expansion Project
HDC2Company (Hoffman Carwash)
HDC2 Company (Hoffman Carwash)
\$1,996.46
\$2,179.44
\$178.20

MOTION:

To authorize the payment of these three (3) invoices to Fitzgerald Morris Baker

Firth:

MADE BY:

Sue Collins

SECONDED:

Mike Fitzgerald

VOTE:

Unanimous

E. Mission Statement:

1. Background:

➤ IDA's existing Mission Statement was approved in 2012.

2. Existing Mission Statement:

"The IDA's mission is to create and promote economic growth and prosperity for both residents and entrepreneurs in Fulton County. The IDA's role in Fulton County's Economic Development Program is to develop and maintain an inventory of shovel-ready sites for new and expanding businesses, offer financial incentives, as may be required, to encourage the creation of new and retention of existing jobs and expand the County's tax base. In doing so, the IDA strives to make Fulton County a desirable place to live and do business. "

3. ABO Policy Guidance Regarding Mission Statements:

- a. A mission statement should capture in a few clear and concise sentences the purpose of the public authority, its goals and its reason for existence. The mission statement should address the intent and purpose for which the public authority was created. It should express the philosophy and guiding principles of the public authority, and provide staff and the public with an understanding of the values and culture of the organization. It should describe generally the services the public authority provides, the community it serves, and the reasonable expectations of its stakeholders. The mission statement should also be specific enough to be able to assess the organization's performance and to measure its success in achieving its intended public purpose.
- b. When drafting a mission statement and evaluating its effectiveness, ask the following questions:
 - What is the public purpose for which the authority was created?
 - How can we best achieve that purpose?
 - How do we assess whether an action or decision before the board is consistent with this mission and the public interest?
 - Who are the authority's stakeholders?
 - What are the authority's goals?
 - What are the values of the authority?

IDA DISCUSSION: Jim Mraz reviewed the information on the Agenda. Dave D'Amore stated that the point of this exercise is to try to get the IDA to focus on what we are trying to do. He stated IDA's no longer do just industrial work as the name implies. Other IDA's are trying to rebrand themselves to be more than just industrial. Greg Truckenmiller reaffirmed that IDA's are not just industrial. He stated, for example, many IDA's are involved with pursuing housing and creating infrastructure for a community. He stated that IDA's duties are expanding. Dave D'Amore suggested a revised Mission Statement be: "we provide opportunities for economic development or economic growth." Joe Semione suggested: "we offer incentives to Fulton County businesses." There was a brief discussion regarding creating a Mission Statement and then a Strategy Statement. Jim Mraz suggested that he come back with some ideas for a future meeting based upon the input received today. He stated it may take the IDA Board several meetings and discussions to reach a consensus on how to revise its Mission Statement.

VIII. OTHER BUSINESS:

A. Board Training:

1. Brownfields Summit:

- ➤ Brownfields Summit was conducted on April 25-26, 2023 at Herkimer County Community College.
- ➤ Mike Fitzgerald and Sue Collins attended.

IDA DISCUSSION: Mike Fitzgerald stated there was a lot of discussion regarding financing stacks that are involved with redevelopment of Brownfield sites. He talked about the cost to clean up contamination and how funding for that cleanup often involves developers' equity, traditional bank financing and government grants. Sue Collins stated that one takeaway she had from this Summit was the multiple funding sources needed for Brownfield projects. She stated Brownfield projects need developers with experience and knowledge of these various funding programs. Mike Fitzgerald referenced how a developer commented that he does not like to work on projects that have multiple property owners. He stated he prefers to have projects involved with just one (1) owner. Mike Fitzgerald also referenced that EPA has a multi-purpose grant that can provide up to \$800,000 in grant funding for asbestos cleanup.

B. FCCRG's Small Business Symposium:

• FCCRG will be hosting a Fulton County Small Business Symposium on:

Tuesday June 13, 2023 4:30 – 7:00 p.m. Holiday Inn

- IDA will have a table at this event.
- See attached flyer.
- See IDA handouts.

C. 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

Dave D'Amore

SECOND

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Dr. Greg Truckenmiller

VOTE

Unanimous

TIME

9:25 a.m.

MOTION

To go out of Executive Session.

MADE BY

Dr. Greg Truckenmiller

SECOND

Joseph Semione

VOTE

Unanimous

TIME

10:14 a.m.

IX. <u>NEXT MEETING:</u>

Tuesday June 13, 2023 8:00 a.m.

X. <u>CLOSE MEETING:</u>

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MOTION

To close the meeting.

MADE BY

Sue Collins

SECONDED:

Dave D'Amore

VOTE

Unanimous

TIME

10:14 a.m.

Fulton County Center for Regional Growth

May 2023

Business Marketing / Business Leads / Business Inquires

- 1. The CRG EPA Brownfield Assessment Grant Community Outreach Meeting has been postponed. A new date will be announced shortly. EPA approved the use of some of the grant funds for legal work needed to move abandoned brownfield properties to a third party. CRG will be setting up an EPA Brownfield Grant Taskforce meeting for the third week of May to finalize which properties to go forward with on Phase 2 studies.
- 2. The Microenterprise CARES Act grant has had 3 rounds of \$500,000 each for a total of \$1.5 million to date. It has assisted 30 businesses at varying levels based on loss, need, & business size.

The Microenterprise CARES Act grant Round 4 Amendment has been built and routed through the County and will meet the NYS HCR Board in May. That new amount will be another \$250,000.00 making the total awarded to date \$1.75 million.

The current Microenterprise Grant for \$300,000.00 is moving along well. There have been two drawdowns that assisted 11 businesses. There are currently grant applications for five other businesses at the County for signature to close out this grant. The NYS HCR office has already asked if CRG will be applying for another round.

- 3. A large project in Gloversville has been approved for funding. An announcement will be made soon.
- 4. The Mohawk Valley Brownfields Developer Summit took place April 25 26 at Herkimer College. There were 210 registered plus 25 walk-ins attending from all over NY State. This year our six-county event was noticed!!! EPA sent their regional people and discussed with the event planning team how the EPA might rollout a program like this on a national level. The NYS Executive Office took notice and Lt. Governor Antonio Delgado gave the Opening Welcome Address. RACER Trust, the group who handled 100's of millions of General Motors brownfield sites, was the keynote speaker on day one.

Lisa Garcia, Regional Administrator for Region 2 US EPA gave the keynote for day two. The Mohawk Valley Regional Economic Development Council (MVREDC) has also expressed interest in the program.

- CRG's Fulton County Small Business Symposium is progressing well. See attached flyer and press release to go out on May 2. Municipal leaders will be asked to help promote the symposium to small businesses in their areas.
- 6. Still pursuing a possible agriculture loan with CRG's six-county JDA loan pool.
- Still many ongoing activities with the City of Gloversville such as the Local Waterfront Revitalization Program and the Brownfield Opportunity Area.
- The Gloversville Downtown Revitalization Initiative administration is an ongoing process. Our Downtown Development Specialist continues to meet with project awardees, making sure they get their updated budgets and costs together and is initiating contact with state agencies on their behalf.
- 9. Additionally, our Gloversville Downtown Development Specialist (GDDS) is promoting the new GRIP (Gloversville Revitalization and Improvement Program) Grant to businesses and property owners in the DRI Zone and will be hosting an informational meeting on May 16 about the eligibility guidelines for projects. The GRIP Grant is one of the twelve transformative projects in the Gloversville DRI.
- 10. The GDDS assisted MVEDD with the Gloversville Clean-Up press conference on April 17 and organized a CRG team to help pick up litter on Earth Day. By assisting our MVEDD partner, this initiative helped them go forward with potential grants through the Keep America Beautiful program and it also helped highlight the greenspace assets in Gloversville.



For immediate release:

May 2, 2023

Contact:

Jennifer Donovan, Downtown Development Specialist 518.725.7700 ext. 1004

JennD@fccrg.org

www.downtowngloversville.org

CRG to Host Fulton County Small Business Symposium on June 13 at Holiday Inn

Event to Bring the Experts into One Room for Small Businesses to Meet

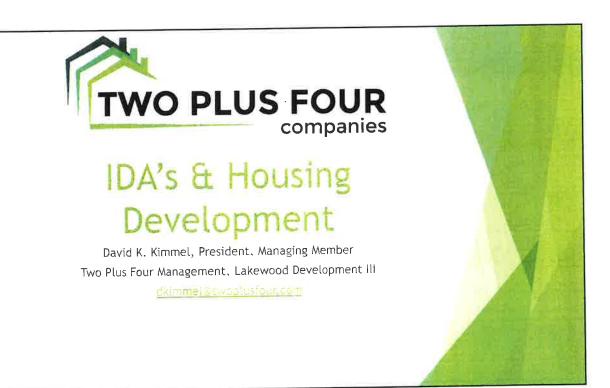
GLOVERSVILLE, NY – The Fulton County Center for Regional Growth (CRG) is pleased to announce that it will host a Fulton County Small Business Symposium on Tuesday, June 13, from 4:30 to 7 p.m. at the Holiday Inn, 308 Comrie Avenue, Johnstown.

The event, sponsored by Community Bank, Community Loan Fund of the Capital Region, First Choice Financial Credit Union and Pursuit Lending, is free and is designed to put Fulton County small businesses in the same room as the experts. It also allows business owners time to ask questions of local, regional, and state agencies, and network with other businesses.

The format includes participants visiting vendor tables and networking, as well as listen to presentations on business development and marketing. The structure for the event includes:

- 4:30 to 5:25 p.m., Visit Vendor Tables and Network (The experts are here for you! Come meet them and ask questions one on one)
- 5:25 5:30 p.m., Ron Peters, President & CEO of CRG (Welcome Remarks)
- 5:30 5:50 p.m., Greg Chanese from the Small Business Development Center (What Is the Small Business Development Center and How Can It Help Your Business Grow)
- 5:50 6:10 p.m., Betsy Emery from Emery Designs (Best Marketing Strategies, How to Have a Better Footprint in the Digital World for Your Business)
- 6:10 to 7 p.m., Q&A, a word from our sponsors (Community Bank, Community Loan Fund, First Choice Financial Credit Union, Pursuit Lending), and more networking

In addition to the Small Business Development Center and Emery Designs, vendors include Mohawk Valley Economic Development District (MVEDD), FMS Workforce Solutions, Fulton County IDA, Fulton-Montgomery Chamber of Commerce, Fulton County Veterans Agency, and Fulton County Tourism. Business owners are encouraged to RSVP by emailing jennD@fccrg.org or calling (518) 725-7700 ext. 4.



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Who am I?

- David K. Kimmel
- Credentials:
 - ▶ STAR Certified (USDA-515 Program)
 - C3P (Certified Credit Compliance Professional, LIHTC)
 - ▶ Bachelor Degree: Syracuse University
 - Masters of Business Administration: Syracuse University
- Worked in affordable housing for 8 years



The Housing Process Basics

- Site Selection
- Market Analysis
- Financial Analysis
- ▶ What is the state looking for?
 - Walkable Neighborhoods
 - Proximity to Public Transportation
 - Integrated settings
 - > 10% Capture Rate of Market



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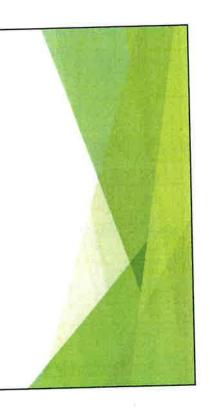
How can a community foster development?

- ▶ Clear zoning regulations
 - > Easy to understand and not overly onerous to achieve
- Openness to "sketch reviews" and to new/unique ideas
- Responsiveness
- \$\$\$\$
- Land Acquisition/Disposition
 - Requires RFP



How can an IDA help?

- There are many ways an IDA can be helpful:
 - Site selection
 - Site Remediation
 - Coordination of project
 - ▶ PILOTS
 - Marketing
 - RFP/Land Acquisition
 - ESD/REDC or other Government Funds

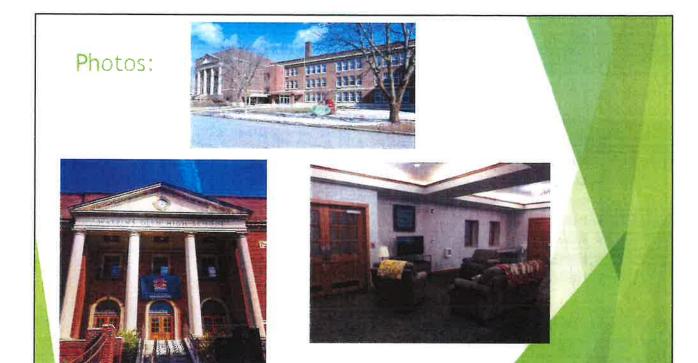


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Case Study: Watkins Glen Middle School (Watkins Glen, NY)

- SCOPED identified Watkins Glen Middle School in their redevelopment plan and acquired the space.
 - Issued an RFP for the space
 - Lakewood Development II, LLC won the RFP
- Project: 51 apartments (7 two-bedroom, 44 one-bedroom), Age Restricted 55+, 8 Project Based Section 8 Vouchers
- Financing: Low-Income Housing Tax Credits, Housing Trust Fund, Historic Tax Credits (Federal & State), ESD Grant (\$900,000)
- Awarded: 2014, Completed 2015
- \$14,339,587 Total Project Cost



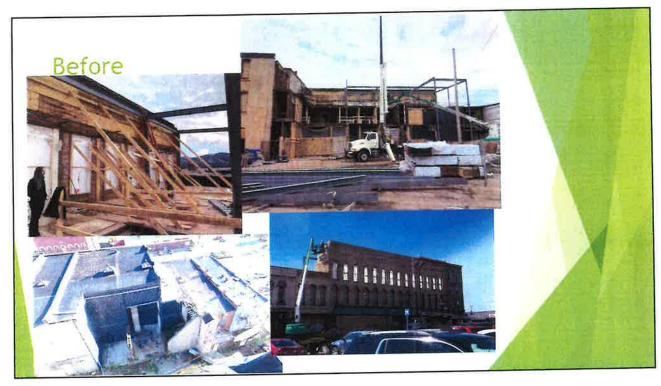


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Case Study: 23 North Apartments (Wellsville, NY)

- Former Burrous Building (furniture store)
- Village of Wellsville purchased the building post collapse of the back wall to stabilize the structure to protect village residents, as well as adjacent businesses
- Village acquired \$2,000,000 of various programs (\$500,000 Restore NY, \$1,000,000 ESD Grant, \$500,000 NYSHCR Main Street)
- 16 apartments
 - > 12 One Bedroom, 4 Two Bedroom
 - > 55+ Age Restricted
- Awarded 2018, Completed 2019
- ▶ \$10,315,038 Total Project Cost







Case Study: Roosterfish Brewery Redevelopment (Watkins Glen, NY)

- Building owned by Roosterfish Brewing (109-111 N Franklin St.)
 - Old Auto Shop
 - ▶ Identified buried tanks
- > \$780,000 Acquisition Price
 - > \$800,000 in Remediation
- > \$12,610,648 Total Project Cost
- Denied Funding
 - NYSHCR Recognized an adjusted value of \$-20,000 for the parcel, ruled that the \$780,000 was unfeasible

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WHO: Fulton County Center for Regional Growth

WHAT: Small Business Information Night

WHEN: Tuesday, June 13, from 4:30 to 7 p.m.

WHERE: Holiday Inn, 308 Comrie Avenue, Johnstown

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About Fulton County Center for Regional Growth:

Fulton County Center for Regional Growth's (CRG) mission is to strengthen Fulton County's economic base, facilitate sustainable growth, enhance the competitive position of our region, its counties, towns, and cities and facilitate investments that build capacity, create jobs, improve quality of life, and increase the standard living for all its residents. CRG is a 501(c)(3) non-profit. To become a member, visit our website at www.fccrg.org/crg-membership. To stay in touch with CRG, follow us on Facebook at www.facebook.com/fccrg/. To learn more about Downtown Gloversville, visit www.downtowngloversville,org and www.facebook.com/DowntownGloversville,

Fulton County Small Business Symposium

Hosted by

Fulton County Center for Regional Growth

Learn from the Experts, Network with Businesses & Agencies

Tuesday, June 13, 2023 4:30 to 7 p.m.

Holiday Inn, 308 N. Comrie Ave. Johnstown, NY 12095

The experts are here for you! Come meet them and ask questions one on one. This event is free to Fulton County businesses and those starting new businesses. Participants can visit vendors to find information on how to succeed in business. Networking opportunities are also available. Light refreshments provided. RSVP by calling (518) 725-7700 ext. 4 or emailing JennD@fccrg.org

- 4:30 to 5:25 p.m., Visit Vendor Tables and Network
- 5:25 5:30 p.m., Ron Peters, President & CEO of CRG (Welcome Remarks)
- 5:30 5:50 p.m., Greg Chanese, Small Business Development Center (What is the Center and How it Can Help)
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 - 6:10 to 7 p.m., Q&A, a Word from Our Sponsors, and More Networking

Sponsored by

XXXX Community Bank

