

Village of Cobleskill New Business Start Up Guide



Presented by
Cobleskill Partnership Inc.

Village of Cobleskill New Business Start-Up Guide

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Introductory letters

Cobleskill Partnership, Inc. Board

Mayor
Mike Sellers

Deputy Mayor
A.I. Sandy MacKay

Clerk-Treasurer
Sheila Hay-Gillespie

Code Enforcement
Michael Piccolo

Village of Cobleskill
378 Mineral Springs Road, Suite 2
Cobleskill, NY 12043



"A Good Place to Live"

www.schohariecounty-ny.gov

Trustee
Theodore Brinkman
Mark A. Galasso
A. I. Sandy MacKay
Carol McGuire

Attorney
Meredith Savitt

Deputy Clerk-Treasurer
Darlene Angle

On behalf of our Village I want to thank you for considering Cobleskill as the home for your business. I know that you will find our small business community and our local government very supportive of your efforts. We truly respect the talent and hard work you will be putting into your business.

I can tell you that, as the economic center of Schoharie County, the Village of Cobleskill is committed to helping entrepreneurs, building local economic strength, and preventing the displacement of locally-owned businesses by chains.

We believe that as your small business prospers, our entire Village will prosper. If you have any questions or ideas, I ask that you please let us know how we can be of help to you.

Sincerely,

Michael Sellers
Mayor



**COBLESKILL
PARTNERSHIP
INC.**

P.O. Box 10
Cobleskill, NY 12043
518-296-8122

Welcome to Cobleskill from the Cobleskill Partnership, Inc.

Cobleskill Partnership, Inc., (CPI) is a registered, 501c-3 not-for-profit corporation which operates as a partnership between village government, SUNY Cobleskill, and village business leaders. Our mission is to help promote the development of existing and prospective small businesses through educational programs, economic development initiatives, and infrastructure improvements designed to further the ongoing economic revitalization of the Village of Cobleskill. For over 6 years, CPI's all volunteer board, with the support of our membership, has undertaken numerous initiatives designed to achieve our mission. These initiatives include:

- Co-sponsorship, along with SUNY, The Schoharie County Planning & Development Agency, and The Schoharie County Chamber of Commerce of an entrepreneurial training program designed to help educate and nurture small business.
- Publication of an annual business guide and map designed to promote the myriad of existing businesses located in the village.
- Acquisition of an abandoned village landmark building for conversion into a small business incubator and community resource center.
- Development and publication of a small business guide to getting started in the Village of Cobleskill.
- Installation of side-street signs to help draw attention to existing business and free parking locations.
- Design and installation of a community bulletin board to help promote village events.
- Production of cultural and recreational events such as free concerts in the village park, a not-for-profit coffee house featuring live concerts, window painting contests, and an annual holiday celebration.
- Beautification events including an annual clean up day.
- Support for the development and implementation of an economic revitalization study by the renowned consulting firm, Hyett-Palma.

We wish to congratulate you on your decision to start a new business in Cobleskill and welcome you to join our organization. CPI stands ready to offer additional support as needed to insure your success. Please feel free to contact us at the address below or call one of the board members on the enclosed list to request additional information.

Thanks again for choosing Cobleskill as the site for your new business.

Sincerely,

CPI Board of Directors

**Cobleskill Partnership, Inc
Board of Directors 2007**

President: Mark Eamer
Markeamer54@yahoo.com

Vice President: James Poole
tjournal@yahoo.com

Secretary: Maggie Jackman:
carpetsandthensome@cstdsl.net

Treasurer: Brian Kaiser
jbhauser@midtel.net

Past President: Donna Lavigne
dlavigne@midtel.net

Board Members:

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Jacqui Hauser, Executive Director
Jacqui.hauser@cartus.com

Section 2

Navigating the process

Regulations and codes

How to apply for permits and approvals

Village Boards and Commission info

Village of Cobleskill Planning, Environment & Codes Office
378 Mineral Springs Road, Suite 5
518-234-4661

Introduction

Opening a business in the Village of Cobleskill is easy if you are familiar with the various steps involved. Depending on the type and location of your business you may need to meet with one or more boards, submit one or more applications, and work with one or more officials. Becoming familiar with the process and officials involved will help minimize the confusion, duplication, and lack of preparation that can delay an opening needlessly. It will also help set realistic time frames that are critical to an orderly, successful opening. It is also worthwhile for you to consult the Village Code which is available online at <http://www.schohariecounty-ny.gov/CountyWebSite/villcob/index.jsp>. If at any point the process is unclear, Village officials stand ready to help smooth the way.

Direct any questions to the Planning, Environment & Codes Office at 518-234-4661.

Navigating the Process

1. Determine the Type of Business

The type of business you are interested in opening, e.g.: retail, service, manufacturing, distribution, not-for-profit etc., along with the extent of signage and construction involved, will determine the applicable codes, and the permits and inspections necessary for approval.

2. Select a Location

Zoning rules vary depending on which district your business is located in. Consult the zoning map available in the Planning, Environment & Codes Office located at the Village Hall to determine the district applicable to your prospective location. The following commercial districts may apply:

- CB Central Business
- GB General Business
- VB Village Gateway
- MU Mixed Use
- C-I Commercial-Industrial

- HD Historic District Overlay, shaded in gray below

**Below is a map of part of the Village,
with the Historic District shaded in gray.**



***Note: Special rules and a review by the Village Historic District Review Commission may apply for projects located in the Historic District.
A consultation with the Planning Office is recommended.**

3. Consult the Use Regulations for permit and application requirements

- a) Call or visit the Village Planning, Environment and Codes Office for detailed guidance on Village Code requirements for the type of business and location you have selected.

KEY to Schedule of Uses on next pages:

P = Permitted use.

S = Permitted use subject to site plan review (See Article VII).

SP = Special Use Permit (See Article VI) and see Note 5 below

N = Use not permitted.

AS = Additional standards

NAS = No additional standards

ZONING

160 Attachment 1

Village of Cobleskill

Schedule of Use Regulations

KEY:
 P = Permitted use.
 S = Permitted use, subject to site plan review (see § 160-7).
 SP = Special use permit (see § 160-6 and Note 2 below).
 N = Use not permitted.
 AS = Additional standards.
 N/A S = No additional standards.
 X = All municipal uses permitted, notwithstanding purposes prohibited.

Land Use District

Use Category*	Section	LC	RR	R-1	R-2	R-3	RMF	CB	GB	VG	MU-1 MU-2	C-1	FG	Combined Residential Business Overlay (Refer to Base Zoning District)	RC	P	
Agriculture																	
Agriculture, nonanimal		P	P	N	N	P	S	N	N	N	S	N	N	N	N	P	X
Agriculture, animal		P	P	N	N	N	N	N	N	N	N	N	N	N	N	P	X
Agricultural accessory buildings used for commercial purposes		S	S	N	N	N	S	N	N	N	S	N	N	N	N	S	X
Residential																	
Boardinghouse and rooming house		N	N	N	N	S	S	S/AS	S	S	S	N	N	S ¹	N	X	X
Mobile home(s)	160-6.4	N	SP/S	N	N	N	N	N	N	N	N	N	N	N	N	SP/S	X
Multifamily		N	N	N	N	S	S	S/AS	S	S	S	N	N	S ¹	SP/S	X	X
Multiple occupancy dwelling	160-8.5	N	N	N	N	S/AS	S/AS	N	S/AS	N	S/AS	N	N	N	N	N	X
Single-family		N	P	P	P	P	P	N	P	N	P	N	N	S ¹	P	X	X
Two-family	160-8.6	N	N	N	P/AS	P/AS	P/AS	N	P/AS	N	P/AS	N	N	S ²	P/AS	X	X
Three- or four-family		N	S	N	N	S	S	S/AS	S	S	S	N	N	S ²	S	X	X

COBLESKILL CODE

Land Use District

Use Category ²	Section	LC	RR	R-1	R-2	R-3	RMF	CB	CB	VG ²	MU1 MU2	C-1	PG	Combined Residential Business Overlay (Refer to Base Zoning District)	RC	P
Residential-accessory																
Home occupation	160-8.10	N	P/AS	P/AS	P/AS	P/AS	N	N	P/AS	N	P/AS	N	N	S ⁴	P/AS	X
Accessory uses/buildings		N	P	P	P	P	P	N	P	N	P	N	N	S ⁴	P	X
Commercial uses																
Adult entertainment	160-8.3	N	N	N	N	N	N	N	N	SPS	N	SPS	N	N	N	X
Animal hospital		N	S	N	N	N	N	N	N	S	N	N	N	N	N	X
Appliance and computer repair		N	N	N	N	N	N	S	S	S	S	N	N	N	N	X
Bank		N	N	N	N	N	N	S	S	S	S	N	N	N	N	X
Bar/avern/nightclub	160-8.2	N	N	N	N	N	N	S/AS	S/AS	S/AS	N	N	N	N	N	X
Bed-and-breakfast		N	S	N	N	S	N	S	S	S	S	N	N	S ⁴	S	X
Bus corporation/stand		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Car wash	160-8.3	N	N	N	N	N	N	N	S/AS	S/AS	S/AS	N	N	N	N	X
Coin-operated laundry		N	N	N	N	N	N	S	S	S	S	N	N	S ⁴	N	X
Convenience store without gasoline sales		N	S	N	N	N	N	S	S	S	N	N	N	N	N	X
Cybercafé		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Drive-in or drive-through facility		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Dry cleaners		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Feignourds		N	N	N	N	N	N	N	N	N	N	N	N	N	N	X
Flowers market	160-8.16	P/AS	N	N	N	N	N	P/AS	P/AS	P/AS	P/AS	N	N	N	P/AS	X
Freestanding drive-through business		N	N	N	N	N	N	N	N	S	N	N	N	N	N	X
Funeral home	160-8.7	N	S/AS	N	N	N	S/AS	N	N	S/AS	N	N	N	N	S/AS	X
Galleries and museum		N	N	N	N	N	N	S	S	S	S	N	N	S ⁴	S	X
Games arcade	160-8.8	N	N	N	N	N	N	P/AS	P/AS	P/AS	N	N	N	N	N	X

ZONING

Land Use District¹

Use Category ¹	Section	I.C.	RR	R-1	R-2	R-3	RMF	CB	CB	VG ²	MU 1 MU 2	C-1	FG	Combined Residential Business Overlay (Refer to Base Zoning District)	RC	P
Gasoline station	160-8.9	N	N	N	N	N	N	N	N	P/AS	N	N	N	N	N	X
Go-f course		N	S	N	N	N	N	N	N	N	N	N	N	N	S	X
Indoor theaters/auditorium		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Kennel		N	S	N	N	N	N	N	N	S	N	N	N	N	N	X
Livery/taxi	160-8.13	N	N	N	N	N	N	N	N	P/AS	P/AS	P/AS	N	N	N	X
Lunch wagon or movable diner	160-8.14	N	N	N	N	N	N	P/AS	P/AS	P/AS	P/AS	P	N	N	N	X
Medical and dental clinic		N	S	S	S	S	S	S	S	S	S	N	N	S ¹	N	X
Manufactured home sales		N	N	N	N	N	N	N	N	S	N	N	N	N	N	X
Motor vehicle repair facility		N	N	N	N	N	N	N	N	SP/S	N	N	N	N	N	X
New/used vehicle sales		N	N	N	N	N	N	N	N	S	N	N	N	N	N	X
Nursery school or day-care facility	160-8.15	N	P/AS	P/AS	P/AS	P/AS	P/AS	P/AS	P/AS	P/AS	P/AS	P/AS	N	N	N	X
Outdoor market	160-8.16	P/AS	N	N	N	N	N	P/AS	P/AS	N	N	N	N	N	N	X
Performing art studio		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Personal services		N	N	N	N	N	N	S	S	S	S	N	N	S ²	N	X
Offices		N	N	N	N	N	N	S	S	S	S	S	N	S ⁴	N	X
Radio and television antennas and dish antennas	160-8.17	N	N	N	N	N	N	N	N	P/AS	N	P/AS	N	N	N	X
Recreational vehicles	160-8.18	N	P/AS	P/AS	P/AS	P/AS	P/AS	N	N	N	P/AS	N	P	N/AS	N	X
Recreation, passive or active		S	S	N	N	N	N	N	N	N	N	N	S	N	P	X
Recreational business		N	S	N	N	N	N	N	S	S	S	N	N	N	N	X
Restaurant with drive-in facility		N	N	N	N	N	N	N	S	S	N	N	N	N	N	X
Restaurant without drive-in facility		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Retail		N	N	N	N	N	N	S	S	S	S	N	N	S ⁴	N	X
Truckload sales	160-8.23	P/AS	N	N	N	N	N	N	N	P/AS	N	N	N	N	N	X

COBLESKILL CODE

Land Use District

Use Category ²	Section	I.C.	RR	R-1	R-2	R-3	R/MF	CB	GB	VG ³	ML 1 ML 2	C-I	FG	Combined Residential Business Overlay (Refer to Base Zoning District)	RC	P
Village inn/hotel	160-8.24	N	N	N	N	N	N	S/S	S/S	S/S	N	N	N	N	N	X
Visual art studio		N	N	N	N	N	N	S	S	S	SP/S	N	N	S'	N	X
Wireless telecommunications towers and facilities	160-6.6	N	SP/S	N	N	N	N	N	N	N	N	SP/S	N	N	N	X
Commercial accessory																
Enclosed storage shed		N	N	N	N	N	N	S	S	S	S	S	N	S'	N	X
Sidewalk café	160-8.20	N	N	N	N	N	N	P/S	P/S	P/S	P/S	N	N	N	N	X
Institutional																
Cemetery		N	S	N	N	N	N	N	N	N	N	N	N	N	N	X
Cemetery storage facility		N	S	N	N	N	N	N	N	N	N	N	N	N	N	X
Charitable organization		N	N	N	N	N	N	S	S	S	S	N	N	N	N	X
Convent/monastery		N	S	N	N	N	N	N	N	S	S	N	N	S'	N	X
Group home		N	S	N	N	N	N	N	N	S	S	N	N	S'	S	X
Hospital		N	S	S	S	S	S	N	N	S	N	N	N	N	N	X
Membership club		N	N	N	N	N	N	S	S	S	N	N	N	N	N	X
Nursing home		N	S	S	S	S	S	N	N	S	S	N	N	N	N	X
Public utility facility	160-6.5	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	SP/S	X
Religious uses		N	S	S	S	S	N	N	S	S	S	N	N	N	N	X
Rest home		N	S	N	N	N	N	N	N	S	N	N	N	S'	N	X
Schools (public and private)		N	S	N	N	N	N	N	N	S	S	N	N	N	N	X
Institutional accessory																
Off-street parking		N	S	S	S	S	S	S	S	S	S	S	N	S'	S	
Industrial																
Collage industry		N	S	N	N	N	N	S	S	S	S	N	N	N	N	N

ZONING

Land Use District

Use Category ¹	Section	LC	RR	R-1	R-2	R-3	RMF	CB	CB	VG ²	MU 1 MU 2	C-1	FG	Combined Residential Business Overlay (Refer to Base Zoning District)	RC	T			
Yard		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N			
Light industry	160-8.12	N	N	N	N	N	N	N	S:AS	S:AS	S	S	N	N	N	N			
Manufacturing		N	N	N	N	N	N	N	N	N	S	S	N	N	N	N			
Printing/publishing		N	N	N	N	N	N	N	N	N	N	S	N	N	N	N			
Quarrying and soil mining subject to Mine Land Reclamation Law		N	N	N	N	N	N	N	N	N	N	P	N	N	N	N			
Quarrying and soil mining not subject to Mine Land Reclamation Law		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N			
Rail transfer		N	N	N	N	N	N	N	N	N	S	S	N	N	N	N			
Recycling		N	N	N	N	N	N	N	N	N	N	S	N	N	N	N			
Research lab		N	N	N	N	N	N	N	N	N	S	S	N	N	N	N			
Storage of bulk fuels and flammable materials	160-8.21	N	S:AS	N	N	N	N	N	N	S:AS	N	S:AS	N	N	N	N			
Truck terminal		N	N	N	N	N	N	N	N	N	N	S	N	N	N	N			
Warehouse		N	N	N	N	N	N	N	N	N	S	S	N	N	N	N			
Wholesaling		N	N	N	N	N	N	N	N	N	S	S	N	N	N	N			
Industrial accessory																			
Business offices		Only accessory to specifically allowed industrial use														N	N	N	X
Off-street parking																N	N	N	X
Industrial landfill		N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	X		

NOTES:

- 1 Refer to § 160-2.1 for district names.
- 2 All uses specified herein are subject to additional standards if in the Historic Overlay District or Flood Hazard Overlay District.
- 3 Structures with multiple floors. For structures in all commercial areas, the second or higher floors, if present, may contain either apartment dwellings or commercial or professional office uses.
- 4 Consult standards for Combined Residential Business Overlay (CRBO) District, § 160-3.1

Village of Cobleskill Planning, Environment & Codes Office
378 Mineral Springs Road, Suite 5
518-234-4661

4) Applications for permits and for approvals:

- a) The Planning, Environment and Codes office will give you the application forms that you need. Completed forms and application fees must be returned to that office.
- b) Be prepared to complete and submit different applications as called for in the enclosed Schedule of Uses e.g.: for Site Plan Review, Signage, Special Use Permits, etc.
 - i) Some projects will require several separate applications and application fees.
 - ii) Some applications need to be submitted with attachments, extra copies, etc.
- c) Application fees range from \$10 for a non-illuminated sign permit to \$25 for a site plan review application, and up to thousands of dollars for construction permits. The specific fee is detailed in the application and is due when the application is submitted.
- d) Payment of the application fee(s) does not guarantee approval and/or issuance of a permit.

5) Examples of applications:

a) Sign applications

Most new businesses need a sign. Please note that window graphics are signs too. You need a separate application, application fee and permit for each sign you propose. If your project requires site plan review, the Village Planning Board will review your sign(s) as part of your site plan review. If your sign will be located in the Historic District you will also need to submit an application to the Planning, Environment and Codes office for Village Historic District Review Commission review and approval of the sign design. Special requirements apply to font style and sign style in the Historic District. Printed guidelines are available at the Planning, Environment and Codes Office.

b) Site plan review application

Some new businesses will need site plan review and approval by the Village Planning Board. Site plan review/approval comprises three steps, each of which can require different submissions.

- i) Sketch plan.
- ii) Preliminary site plan review.
- iii) Final site plan review

Note: As your site plan review moves forward, the Planning Board will advise you of necessary additional submissions. The length of time required for site plan review and approval depends on the nature and complexity of your project.

Your being prepared can substantially cut down on the approval time, as Boards meet only once a month.

Village of Cobleskill Planning, Environment & Codes Office
378 Mineral Springs Road, Suite 5
518-234-4661

6) Village Boards and Commissions whose approval you may need:

b) Village Planning Board

- i) Meets at 7:30pm on the first Wednesday of each month, at the Village Hall.
- ii) Applications are due in the Planning, Environment & Codes Office seven business days before the meeting date.
- iii) You need to attend every meeting at which your project is reviewed.
- iv) Plan on at least two months from application to final site plan approval.

c) Village Historic District Review Commission

- i) Meets at 7:30pm on the second Wednesday of each month, at the Village Hall.
- ii) Application is due in the Planning, Environment & Codes Office seven business days before the meeting date.
- iii) You need to attend every meeting at which your project is reviewed.
- iv) Plan on at least one month from application to receiving your Certificate of Appropriateness.

d) Village Zoning Board of Appeals

If your application(s) is denied by the Code Enforcement Official, the Planning Board, or by the Historic District Review Commission you have the right to apply to the Village Zoning Board of Appeals for a variance from the Village Code. The official denial document will be accompanied by an application for the Zoning Board of Appeals and instructions on that application process. **Please note that a variance requires a public hearing.**

- i) The Zoning Board of Appeals generally meets at 7pm on the third Monday of the month, at the Village Hall, to hold public hearings on applications, but meetings are scheduled only as applications are received. Check with the planning office to confirm meeting times.
- ii) Application is due in the Planning, Environment & Codes Office at least twenty-one days prior to the meeting date.
- iii) You need to attend the public hearing on your application.
- iv) The Zoning Board of Appeals must issue a Decision on your application no later than sixty-two days after the close of the public hearing.

7) Time Frames

A thoroughly prepared application for a typical business without extensive signage, construction or variance issues should take no more than 60 days.

**PUBLIC NOTICE
OF
MEETINGS FOR THE
BOARD OF TRUSTEES
OF THE
VILLAGE OF COBLESKILL
FOR THE YEAR 2007**

The Board of Trustees of the Village of Cobleskill shall hold, for the calendar year 2007, Regular Meetings at 7:00 p.m. on the first and third Tuesday of every month at the Village Hall, 378 Mineral Springs Road, Cobleskill, New York, to wit:

February 6	January 16
March 6	February 20
April 3	March 20
May 1	April 17
June 5	May 15
July 3	June 19
August 7	July 17
September 4	August 21
October 2	September 18
	October 16
	November 20
December 4– Organizational Meeting	December 18

Special meetings and budget hearings will be announced as set.

Sheila Hay-Gillespie
Clerk-Treasurer

Village of Cobleskill
Planning, Environment & Codes Department (518) 234-4661, ext. 251
Fax (518) 234-2487

The **Village of Cobleskill Planning Board** will hold regular meetings at 7:30PM, on the following dates (first Wednesday of each month, except the July meeting*) in Conference Room #1 at the Village Hall, 378 Mineral Springs Road, Cobleskill, NY. Special meetings will be announced as they are scheduled.

Deadline for submission of application material for the Planning Board is nine calendar days prior to the meeting date.

Applicants must attend the meeting to answer any questions that the Planning Board members might have about their projects.

January 3, 2007
February 7, 2007
March 7, 2007
April 4, 2007
May 2, 2007
June 6, 2007
July 5, 2007 (Thursday)*
August 1, 2007
September 5, 2007
October 3, 2007
November 7, 2007
December 5, 2007

Village of Cobleskill
Planning, Environment & Codes Department (518) 234-4661, ext. 251
Fax (518) 234-2487

The **Village of Cobleskill Historic District Review Commission** will hold regular meetings at 7:30PM, on the following dates (second Wednesday of each month) in Conference Room #1 at the Village Hall, 378 Mineral Springs Road, Cobleskill, NY. Special meetings will be announced as they are scheduled.

Deadline for submission of application materials for the HDRC is nine calendar days prior to the meeting date.

Applicants must attend the meeting to answer any questions that the Commission members might have about their projects.

January 10, 2007
February 14, 2007
March 14, 2007
April 11, 2007
May 9, 2007
June 13, 2007
July 11, 2007
August 8, 2007
September 12, 2007
October 10, 2007
November 14, 2007
December 12, 2007

Section 3

Professional/Educational resources

Business/Marketing tips

DBA form

Educational opportunities and seminars

1. SOURCES OF ASSISTANCE (All sources provide information & services at no charge)

www.ny.gov - This website has links to all the departments listed below. It appears to be the easiest site to navigate and makes finding information a breeze.

STATE PERMITS & LICENSES

Governor's Office of Regulatory Reform
PO Box 2107
Agency Building 1 – 4th Floor
Empire State Plaza
Albany, NY 12220-0107
(518) 486-3292
Fax (518) 473-9342
www.gorr.state.ny.us

LEGAL STRUCTURE FOR YOUR BUSINESS

NYS Department of State
Division of Corporations, State Records
& Uniform Commercial Code
41 State Street
Albany, NY 12231-0001
(518) 473-2492
Fax (518) 474-1418
www.dos.state.ny.us

SOLE PROPRIETORSHIP

Register with the County Clerk's Office
in the County where business is located.

UNEMPLOYMENT COMPENSATION

New York State Department of Labor
Unemployment Insurance Division
W A Harriman Campus - Bldg. 12
Albany, NY 12240
(518) 457-2635
Fax (518) 485-6175
www.labor.state.ny.us

WAGE & HOUR INFORMATION

New York State Department of Labor
W A Harriman Campus - Bldg 12, Room
116
Albany, NY 12240
(518) 457-9000
www.labor.state.ny.us

FEDERAL & SELF EMPLOYMENT TAXES

Internal Revenue Service
Clinton Ave & N. Pearl Street
Albany, NY 12207
(518) 427-4250
1-800-829-3676 - Tax Forms
1-800-829-1040 - General Information
1-800-829-4933 - Employer ID Number
www.irs.gov

STATE SALES TAX

New York State Dept. of Taxation & Finance
New York Sales Tax
W A Harriman Campus – Bldg 9
Albany, NY 12227
1-800-972-1233
Forms 1-800-462-8100
www.tax.state.ny.us

STATE INCOME TAX

Forms Control Section
Taxpayer Assistance Bureau
Dept. of Taxation & Finance
State Campus
Albany, NY 12227
1-800-462-8100
www.tax.state.ny.us

NYS DEPT. OF ECONOMIC DEVELOPMENT

Empire State Development
Mohawk Office
2087 Genesee Street
Utica, NY 13501
(315) 793-2366

NYS DEPT. OF HEALTH

Corning Tower
Empire State Plaza
Albany, NY 12237
www.health.state.ny.us

Business Assistance

There are many organizations that help businesses with loans, grants, location, and economic development:

Schoharie County Planning & Development Agency

349 Mineral Springs Road
Cobleskill, NY 12043
Phone: 518-234-3751 Fax: 518-234-3951

Schoharie County Industrial Development Agency

349 Mineral Springs Road
Cobleskill, NY 12043
Phone: 518-234-3751 Fax: 518-234-3951

Schoharie County Chamber of Commerce

113 Park Place, Suite 2
Schoharie, NY 12157
Phone: 518-295-6550 Fax: 518-295-7453
www.schohariechamber.com

Cobleskill Service Center

Extension Center
173 South Grand Street
Cobleskill, NY 12043
Phone: 518-234-4377

Small Business Development Center

SUNY Cobleskill
Warner Hall - Room 208
Cobleskill, NY 12043
Phone: 518-255-5528 Fax: 518-255-5258

Mohawk Valley Economic Development District

28 West Main Street - PO Box 69
Mohawk, NY 13407
Phone: 315-866-4671 Fax: 315-866-9862

Southern Tier East Regional Planning Development Board

375 State Street
Binghamton, NY 13903
Phone: -607-724-1327 Fax: 607-724-1194

US Department of Agriculture Rural Development

113 Hales Mills Road
Johnstown, NY 12095-9742
Phone: 518-762-0077 Fax: 518-762-7020

NYS Dept. of Economic Development Empire State Development

Mohawk Valley Office
207 Genesee Street
Utica, NY 13501
Phone: 315-793-2366
www.empire.state.ny.us

Professional/Educational Resources/Where to go for help:

1. Accountants: To help with business plan and projections. See attached list.
2. Lawyers: To help with purchase contracts, real estate transactions, setting up corporation, etc. See attached list.
3. SUNY Cobleskill: Small business series collaborated between SUNY Cobleskill, Schoharie County Planning & Development Agency/Industrial Development Agency (IDA), the Schoharie County Chamber of Commerce, and Cobleskill Partnership, Inc. (CPI). If you are going into business this is a must. Contact Gail Browning.
4. Local banks: Help to coordinate funding for startup costs and growth of your business. See attached list.
5. Small Business Administration (SBA): A federal program to assist businesses with capital. Local banks partner with the SBA with funding.
6. Economic Development Corporations

Business Plan: What information is needed

1. Company history: An overview of the function and history of your company
2. Products/Services: What is the function of your product/service?
3. Market: How and will your customers buy your product? Is your location right for your product? What are the market trends, demographic analysis?
4. Marketing Plan: How do you intend to sell your product?
5. Management & Personnel: Who will you have working for you? What are their qualifications, agreements, experience?
6. Operations: How do you intend to make your product or provide your service? How much labor will be needed?
7. Fund required: How much money will you need? What will it be used for? Where will the money come from?
8. Financial information: 3 years of projections, 3 years personal tax returns; If buying a business, that company's latest 3 years of tax returns and current interim statement.
9. Additional documents: Purchase contracts/agreements, real estate contracts
10. Costs and fees:
 - a. Down payment – typically 15%-20% of the total project cost will be required as a down payment. Proof of those funds will also be required.
 - b. Closing costs – SBA fees, lawyer fees, mortgage tax (if buying real estate), State and County taxes, appraisal fees, environmental fees, documentation fees for bank.

Business Tips From the Schoharie County Chamber of Commerce

1. Remaining Competitive in a Global Marketplace

The following tips have proven effective in competing with the retail giants. The tips have been excerpted from a study done at Iowa State University, **IMPACT OF THE RURAL PHENOMENON ON RURAL COMMUNITIES**, by Kenneth E. Stone, 1997.

Attitudes and Actions

In general, it is best to take a positive attitude toward the opening of a new mass merchandise store in your area. The following thoughts are offered in this regard:

- **In a free enterprise economy, all firms are free to compete.** However, local officials should be careful not to offer unduly generous incentives to large firms that could place smaller firms at a disadvantage.
- **Recognize that a discount mass merchandise store will probably enlarge your town's retail trade area size.** Try to figure out ways to capitalize on the increased volume of traffic in your town.
- **It is possible to co-exist and even thrive in this type of environment.**
- **You may need to change your methods of operations as described below.**

Merchandise Tips

The following suggestions are offered with regard to merchandise mix:

- **Try to handle different merchandise.** If you sell the same brand, variety or style of merchandise as the mass merchandisers, you will be compared on price. If you can hold your price within 10 to 15 percent of theirs, you are probably okay. However, if you allow your prices to rise, say 50 percent higher than they do, then you are in trouble as consumers will perceive that everything else you sell is higher priced also. The solution is to handle different brands, varieties, styles, etc. Many merchants are finding that private label merchandise works well when available.

- **Try to handle complementary merchandise.** In many areas, the mass merchandisers handle only fast moving items. For example some of the mass merchandise garden centers handle only two or three varieties of hostas. Hosta fans soon learn they will not find selection at these stores. However, if you fill out your lines with new and different hostas, you can gain the reputation of being the hosta center.

- **Look for voids in the mass merchandiser's inventory.** Most mass merchandisers do not carry a very good selection of plumbing supplies. It would behoove local hardware owners to carry a complete line of plumbing supplies to fill these voids, if it fits their operation and the market.

- **Consider upscale merchandise.** Not all customers desire or demand lower priced merchandise. For example, most mass merchandisers handle low-end apparel. Clothing dealers who serve middle-to-upper income households might want to handle more upscale apparel.

- **Get rid of the "dogs."** Nearly all businesses end up with some merchandise that does not sell and ends up cluttering the sales space. This is bad for at least two reasons: 1) merchandise must turn to generate a profit and 2) old merchandise tarnishes the image of

your store. Merchants should identify the "dogs" and clear them out by whatever means possible.

- **Buy well.** From time to time, nearly all merchants have an opportunity to purchase merchandise at exceptional prices. If the merchandise is something you know you can sell, you should take advantage of the good buys. With good buys you can enhance your pricing image while making better profit margins. Storeowners should also be on the lookout for opportunities to purchase cooperatively with other local merchants or through a larger buying cooperative.

Marketing Tips

There are always ways of improving marketing practices. The following tips are offered to merchants regardless of their competition.

- **Know your customers.** It is important to know the demographics of your trade area in order to have the optimal merchandise mix. The breakdown of the population by income, age, occupation, etc. is available from census data, which can be found at most libraries. In addition, several marketing firms can quickly generate a detailed report, tailored to your specific trade area for a nominal fee. You may also want to conduct customer focus groups where diverse groups of customers under the direction of a third party moderator, discuss what they like and dislike about your business. These can be done by community colleges, other colleges and universities and by private consultants.

- **Extended opening hours is a necessity!** Lifestyles have changed dramatically in the last generation. Now it is quite common for a household to have multiple wage earners working outside the household. Most of these people simply cannot get to local stores to shop if they stay open only from 8:00 a.m. to 5:00 p.m., and by necessity, they shop at mass merchandisers and shopping malls where the opening hours are in tune with today's societal needs. Downtown merchants and other independent merchants cannot seriously compete in this environment unless they cooperate and offer similar convenient opening hours.

- **Adopt a "no hassle" returns policy.** Most mass merchandisers have very liberal return policies and they have shaped consumer's expectations. Unfortunately, some independent merchants have more restrictive policies, which frustrate and anger customers. Studies have shown that angry customers typically tell 10 to 20 other people about their bad experience and this can be disastrous for your store. It is essential that independent merchants adopt returns policies similar to those of the mass merchandisers. This policy should be stated on signs at the checkout station, as well as on receipts and shopping bags, so that there is no doubt in the customer's mind about the policy. Signs such as "All sales final!" have little place in today's retail stores.

- **Sharpen your pricing skills.** Most customers judge the pricing structure of your store on the few things they know of price of. Consequently, if you are selling a popular brand of soft-white incandescent light bulbs for 200 percent more than the mass merchandisers, they declare your store to be high priced, when in fact, most of your other products may be competitively priced. The solution is variable markup, where you identify several "price sensitive" items and mark them down to be competitive with the mass merchandisers. Furthermore these price sensitive items should be prominently displayed on end caps and other conspicuous places. Conversely, on unique items or items where you are the sole source, you can take higher markups.

- **Focus your advertising.** Stress your competitive advantage. Every business must have one or more competitive advantages, in the eyes of the customer, in order to succeed. For example Sears established a huge competitive advantage many years ago when it

adopted "Satisfaction Guaranteed." With Wal-Mart, "Everyday Low Prices," is a strong competitive advantage. Smart firms incorporate these competitive advantage mottoes into nearly every advertisement. Unfortunately, many smaller merchants do not get their full money's worth from their ads because they often fail to promote their competitive advantages. For example, a nursery that offers free landscape planning or free delivery ought to incorporate these facts into every ad. After a period of repetition, customers will automatically know your competitive advantages and may patronize your store when the need arises.

Service Tips

Superior service can become an important competitive advantage for many smaller businesses. Large chain stores usually don't have the flexibility to offer many of these services.

- **Emphasize expert technical advice.** It is difficult to find workers in discount mass merchandise stores who know the merchandise. Many smaller stores build a loyal clientele base because the owner and employees are able to help customers analyze their problems and help them to find the necessary tools, supplies and equipment.
- **Offer deliveries where appropriate.** Many customers, because of schedules or health problems, have a need for deliveries. Others have a need for delivery of certain items that are heavy or bulky. Typically mass merchandisers cannot respond to these needs. Some smaller merchants can carve out a substantial market share by offering delivery service.
- **Offer on-site installation and service of certain items.** Many people have a need for services such as professional tree planting, sod installation, tree pruning, etc. Larger discount stores cannot readily provide this service. Independent merchants can draw a substantial volume of trade by providing these and other services.
- **Develop special order capability.** It is not possible for merchants to carry every conceivable item in inventory. However, they should make arrangements with suppliers or cooperating partner stores to quickly ship out of-stock merchandise. So rather than let a customer walk out the door when an item is not in stock, it is better to say, "I'm sorry I do not have it in stock, but I can get it for you in two days."
- **Offer other services as appropriate.** Independent merchants can develop many loyal customers by offering "how to do it" classes, rentals of certain items that will boost sales of collateral merchandise, a branch post office, etc.

Customer Relations Tips

In past years, small businesses had the reputation of excellent customer relations. However, now days many consumers perceive that they are treated no better in small firms than in larger ones. Research has shown that poor customer relations are the primary reason that customers quit doing business with a store. The following suggestions are offered for all businesses.

- **Make sure customers are "greeted."** According to surveys, the primary thing that offends customers is the failure to be greeted or acknowledged when entering a store. This is particularly acute when the customer is in a buying mood. All store personnel should be trained to "greet" customers when they enter a store, determine their needs and assist them in any way possible.
- **Offer customers a smile instead of a frown.** It's a fact that all customers prefer doing business where they are treated in a friendly manner.

- **Make employees "associates."** Firms like J.C. Penney, Wal-Mart and The Home Depot call their employees associates and treat them as part of the team. Independent merchants can emulate this. In particular, regular store meetings should be held where everyone is apprised of the latest happenings and plans and where all problems and suggestions can be aired.
- **Solicit complaints.** Many times customers have had a bad experience in a store, but they are reluctant to complain to store personnel for various reasons. Instead, they go around complaining to other people. Good merchants would rather hear of the complaint first so they can find a remedy. They should provide an environment where customers feel comfortable complaining. This can be done by soliciting complaints through ads in the media, through signs at the checkout counter and on shopping bags. You must be prepared; however, to solve these problems when complaints are made.
- **Learn how to handle irate customers.** Dealing with irate customers is something that few people enjoy, but it is crucial to the success of the business. The worst thing store representatives can do is to argue with or be rude to an irate customer. The following process with the acronym of LEAR is recommended. (L) Listen. It is easy to become defensive and turn off the customer while you are thinking of your response, but it pays to set everything aside and listen intently. (E) Empathize. Put yourself in the shoes of the customer and think how you would like the situation resolved. (A) Ask. Ask questions to get all the facts on the table. (R) Resolve. Resolve the situation to the satisfaction of the customer. Most merchants have found that by merely asking, "What do you see as a reasonable solution?" they can achieve a win-win solution.
- **Train employees (often).** In the eyes of the customer, the employee **is** the business. Training employees can have one of the highest payoffs of any investment in the business. New employees should be trained on store policies and in the use of any equipment or machines to be used. As they progress in the company, they should receive recurring training on new products or techniques and industry trends. There is an array of training available through educational institutions, parent companies, suppliers and others. In addition employees should be given access to trade journals, videotapes and other educational items.

Continually Improve the Efficiency of Your Business

Businesses may be doing all the right things as mentioned above, but unless they are efficiently operated; they are probably doomed to failure. Some of the top mass merchandisers such as Wal-Mart and The Home Depot continually strive to improve their operating efficiency. The following are some of the things you can do to improve your efficiency.

- **Adopt modern technology.** Mass merchandisers have improved their efficiency dramatically by adopting new technology. Much of that technology is now available and affordable to the smaller merchant. For example, powerful computers are available at ever decreasing costs. Software packages to handle nearly all store functions are also available. Computers reduce the need for people, improve accuracy and provide quick analyses of the business' performance. In addition, point of sale (POS) scanner equipment is now available and affordable to all but the smallest businesses. In addition to scanning prices and speeding customers through the checkout line, they can revolutionize inventory control when tied in with the store computer and ultimately with supplier's computers.
- **Become familiar with your financial statements.** Many merchants do not like to deal with the finances of the business. If they can "farm" this operation out to a bookkeeper or accountant, they feel "out-of-sight, out-of-mind". Good merchants must become intimately

familiar with the finances and operations of their businesses. They should constantly monitor gross profit margins, operating expenses, net profits and the various ratios important to the business.

- **Relentlessly find ways to reduce operating costs.** One of the reasons that the mass merchandisers can lower prices and still make a profit is that they control their operating costs. In addition to adopting technology, they find ways to save on utilities, insurance, transportation, etc. They are also always finding ways to continually reduce "shrinkage" by reducing shoplifting, pilferage and damage to merchandise. Smaller merchants can do the same thing.

Additional Reading

Discount Store News. "Discounter of the Decade." December 1989.

Mahoney, Tom. *The Great Merchants*. New York: Harper & Brothers, 1955.

State of Iowa. *Iowa Retail Sales & Use Tax Report*. Des Moines, IA, 1976-1996.

Stone, Kenneth E. "Competing with the Mass Merchandisers," *Small Business Forum*, 1995.

_____. *Competing with the Retail Giants*. New York: John Wiley & Sons, Vol. 9, No. 1, Spring 1991.

_____. "The Status of Retail Trade in Iowa's Small Towns After 10 Years of Wal-Mart Stores." Iowa State University Department of Economics, Mimeo, 1997.

Walton, Sam and John Huey. *Sam Walton, Made in America*. New York: Doubleday, 1992.

DBA FORM

THIS FORM MUST BE FILLED OUT BY ANYONE WISHING TO START A BUSINESS. THE FORM CAN BE COMPLETED AND BROUGHT TO THE SCHOHARIE COUNTY CLERK'S OFFICE AT THE SCHOHARIE COUNTY OFFICE BUILDING IN SCHOHARIE AND THEY WILL NOTARIZE IT FOR YOU. ALL PARTIES NAMED ON THE FORM MUST BE PRESENT, UNLESS IT HAS ALREADY BEEN NOTARIZED ELSEWHERE. THE CHARGE TO FILE IS \$25.00. COPIES ARE \$1.00 EACH, CERTIFIED COPIES ARE \$5.00. ONCE THE FORM HAS BEEN FILED YOU WILL RECEIVE A PAMPHLET FROM THE CLERK'S OFFICE WITH INFORMATION ON HOW TO PROCEED IN OBTAINING A NEW YORK STATE TAX IDENTIFICATION NUMBER

CERTIFICATE OF CONDUCTING BUSINESS UNDER AN ASSUMED NAME

I/WE THE UNDERSIGNED DO HEREBY CERTIFY THAT I/WE NOW INTEND TO CONDUCT BUSINESS UNDER THE NAME OF:

AT: _____

IN THE COUNTY OF SCHOHARIE.
STATE OF NEW YORK

DO FURTHER CERTIFY THAT THE NAMES AND ADDRESSES OF THE PERSON(S) CONDUCTING BUSINESS ARE LISTED BELOW:

NAME: _____ NAME: _____

ADDRESS _____ ADDRESS _____

I/WE HAVE THIS _____ DAY OF _____ 20____ MADE AND SIGNED THIS CERTIFICATE:

STATE OF NEW YORK:
COUNTY OF SCHOHARIE:

ON THIS _____ DAY OF _____ 20____ BEFORE ME PERSONALLY APPEARED:

NOTARY PUBLIC/COMMISSIONER OF DEEDS

Small Business Series Micro-enterprise Training Program

This Micro-enterprise program is a collaboration between SUNY Cobleskill, The Schoharie County Planning and Development Agency / Industrial Development Agency (IDA), the Cobleskill Partnership, Inc. and the Schoharie County Chamber of Commerce. Courses with an asterisk * are required classes for a certificate, as well as any other three courses (a total of six courses meet requirements for a certificate).

Call 518-255-5528 to Register

*Starting Up Your Business

Participants will learn practical information on how to start up a successful enterprise. Steps to take and resources available will be covered. Topics, in a more general outline, include financing, marketing, banking relations, legal structure, franchising, finding the right location.

*Expanding Your Business (for those already in business!)

Look at options for business expansion - is it time to add more employees, rehab the existing facility or change location? Discuss the ways to best manage an increased number of customers with efficiency and productivity while taking your business to the next level. This discussion will address the necessary components of preparation for your next steps - including zoning and signage ordinances. Better management of inventory and pricing your products and services more competitively are included topics.

*Developing a Business Plan I

The business plan is the lifeline of any start-up or existing small business. Proper planning is often overlooked by small business until problems of funding needs arise. The old saying "Failing to plan is planning to fail" holds true with most entrepreneurial ventures. The course will cover the how, what and why of a successful business plan. A business planning guide will be distributed and reviewed, that explains the components of a business plan, the financial projections, and the supporting documentation required. Participants will be given the basic knowledge to develop the plan, as well as, further support for future operations and expansion.

*Financial Statements: Understanding and Preparing

Every business needs them, but not everyone is certain how to read or prepare a financial statement. Participants will be taken step-by-step through balance sheets, income statements, and other documents to both create and understand profit and loss itemization.

Small Business Series cont'd

Accounting Practices - TAX TIME

Determine the best accounting system for your business; the instructor will also discuss dealing with State and Federal taxes and managing your payroll. This is an excellent session to solve individual businesses' strategies relating to tax / payroll aspect of your operation.

Niche Marketing of Ag Business

Discussion and presentation of ag business marketing to maximize exposure: topics include value added ag products and networking among ag businesses - how the network can offer introductory package pricing among members of the agricultural community.

Developing your Business Plan II: Where are the Resources? Preparing and Presenting Your Plan to Financial Institutions

This course will explore possible funding sources for start-up and existing small businesses. Part I of this session will focus on the types of revolving loan funds available, how to apply and key points that funding organizations look for when reviewing an application. Part II of the session addresses preparation for presentation of your business plan to financial institutions, realistic timeframes for processing of SBA loans, micro-loans, and when to apply to keep your operation intact.

Best Practices for All Businesses: Legal Issues, Avoiding Litigation, and Learning Negotiation Skills

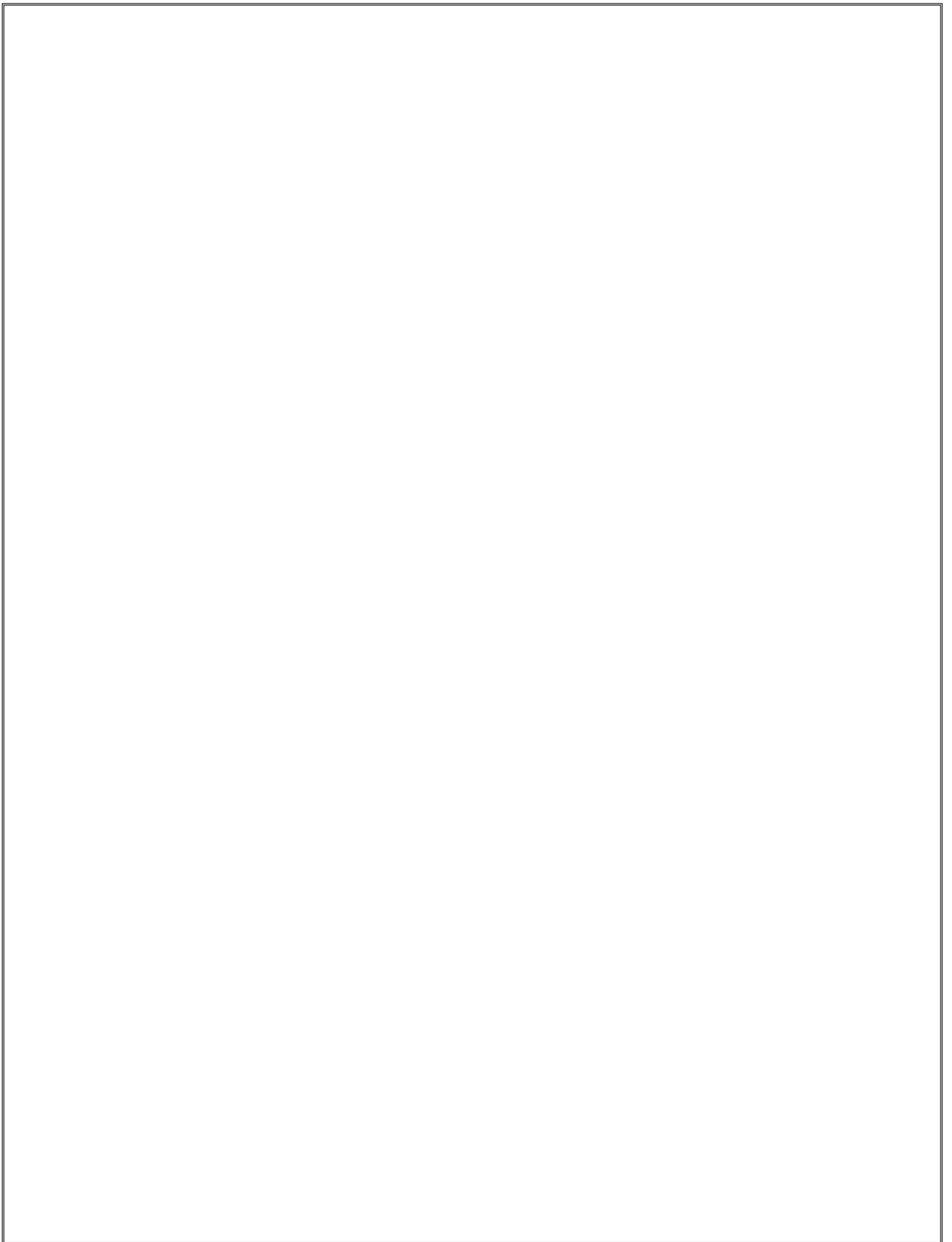
This seminar will address the legal issues of starting or expanding a business: Should I consider sole proprietorship, a partnership, incorporate, and S-corporation, or LLP? The instructor will also focus on legal audits, licensing, financing, joint ventures, employment issues and representation before federal, state and local administrative agencies. Dealing with employee issues, harassment, discrimination, American Disabilities Act and business ethics is included in the program. Make sure your business is protected through compliance with federal law.

Introduction to Quick Books for Business

Learn the basics: How to set up your company's books, invoice your customers, pay your bills, an overview of financials.

Effectively Working with the Media: From Press Release to Crisis

From paid media advertising to effectively using press releases, the media helps deliver the message that shows the uniqueness of your business. What can you do when things go awry? It's time for crisis management techniques. We'll address these and other issues to help your business maximize the media for greater success.



Section 4

Sources of professional assistance
Attorneys, banks, insurance agents

Insurance Agencies

Barry Scott Agency
823 E. Main St., Cobleskill, N.Y. 12043
518-234-2304

Colonial Insurance Agency, LLC
108 Union Street, Cobleskill, N.Y. 12043
518-234-3575

Fire Mark Insurance Agency
826 E. Main St., Cobleskill, N.Y. 12043
518-234-2121

Maureen LaRose
980 E. Main St., Cobleskill, N.Y. 12043
518-234-4359

Donna M. Lavigne Agency
552 Main Street, PO Box 819, Cobleskill, N.Y. 12043-1615
518-234-4003

Lewis L. Wilson Insurance
826 E. Main St., PO Box 39, Cobleskill, NY 12043
518-234-2534

Accountants

Beckley & Quirini

2441 State Rte. 7, Suite 1, Cobleskill, N.Y. 12043

518-234-4829

First Pioneer Farm Credit

2668 State Rte. 7, Cobleskill, N.Y. 12043

518-296-8188

Jeffrey Haslun

579 Main St., Suite 1, Cobleskill, N.Y. 12043

518-234-4334

J. Strauss & Associates

996 E. Main St., PO Box 639, Cobleskill, N.Y. 12043

518-234-3352

Timothy Sweeney

Hynds ville Road.

Cobleskill, N.Y. 12043

518-234-7516

Sherwood Veith

597 E. Main St., Cobleskill, N.Y. 12043

518-234-0942

Attorneys

Frank Decker
571 Main St., Cobleskill, N.Y. 12043
518-234-2261

Albert Gustafson
600 Main Street #3, P.O. Box 12, Cobleskill, N.Y. 12043
518-234-5040

Mallery Law Offices
545 Main St., Cobleskill, N.Y. 12043
518-234-3431

Peter Mauhs
6 Union Street, Cobleskill, N.Y. 12043
518-234-3525

Craig Morlang
117 Granite Dr., Cobleskill, N.Y. 12043
518-234-2621

Parshall & West
Shad Point, East Cobleskill, N.Y. 12043
518-296-8844

Michael Shultes
523 W. Main St., Cobleskill, N.Y. 12043
518-234-2317

Edward Wildove
558 Main St., Cobleskill, N.Y. 12043
518-234-2545

Banks

Bank of Richmondville
857 E. Main, Cobleskill, N.Y. 12043
518-234-4397

First New York Federal Credit Union
795 E. Main St, Suite 1, Cobleskill, N.Y. 12043
518-234-2583

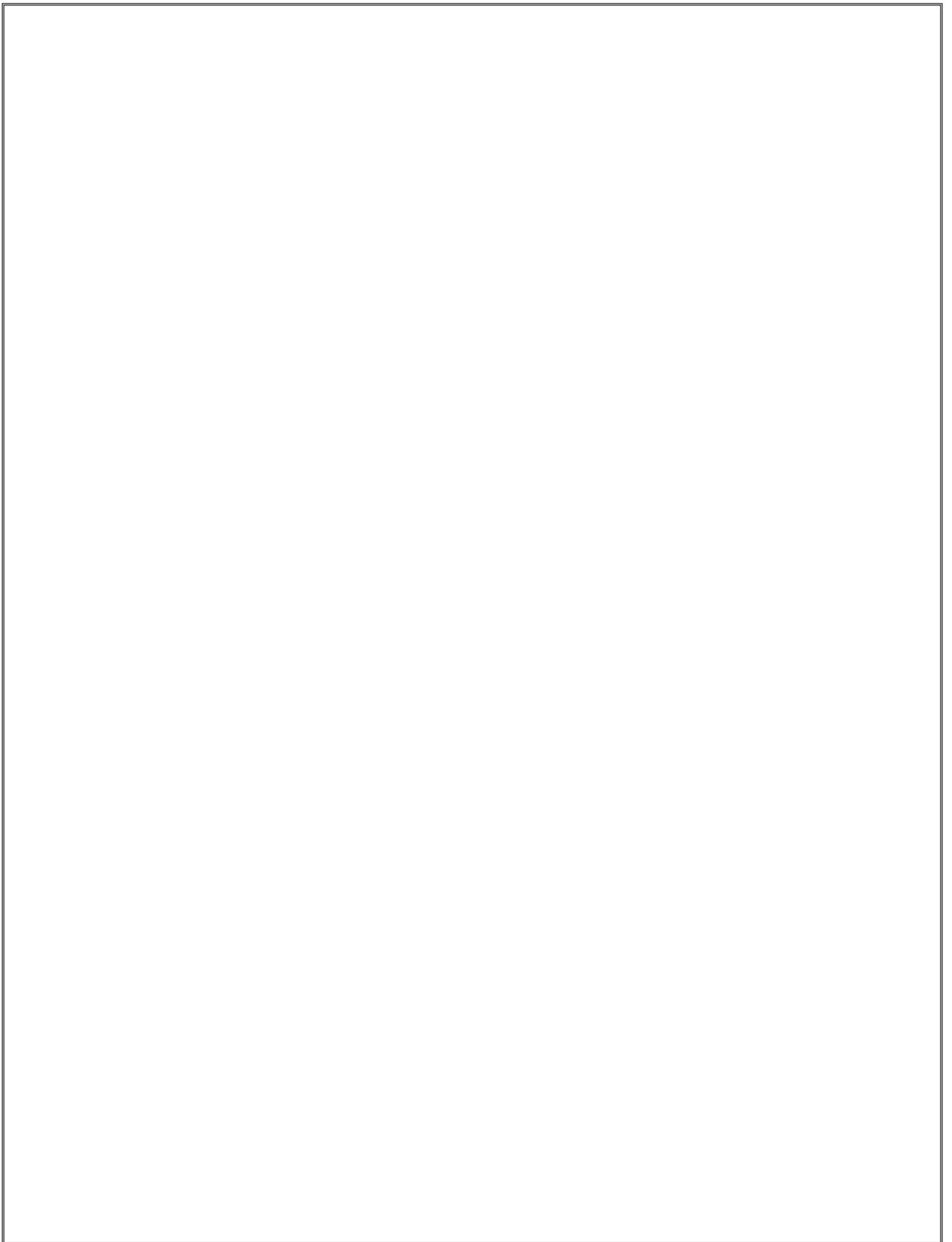
First Pioneer Farm Credit
2668 State Rte. 10, Suite 21, Cobleskill, N.Y. 12043
518-296-8188

Keybank
117 Veterans Drive, Cobleskill, N.Y. 12043
518-234-3511

NBT Bank
691 E. Main St. Cobleskill, N.Y. 12043
518-234-4331

Trustco Bank
104 Merchant Place, Cobleskill, N.Y. 12043
518-254-0290

Wilber National Bank
750 E. Main St., Suite 1, Cobleskill, N.Y. 12043
518-234-2535



Section 5

Applications to professional groups

Cobleskill Partnership Inc. needs your help!

CPI brings together people from business, government, education, civic groups and churches whose common aim is improving downtown Cobleskill for those who live, work and shop there.



What we're doing:

- Rehabilitating the former school behind The Community Library.
- Erecting business signs at the intersections of Main and South Grand, Division and Union Streets.
(To be done this spring/summer.)
- The spring and fall Golding Park Café coffeehouse series.
- Arts in the Park, a summer music series.
- The annual holiday celebration in December.
- Working with local and county officials and real estate brokers to attract businesses downtown.

Now's your chance to sign on...

Annual Membership categories

- \$100 Corporate \$40 Not-for-profit
 \$50 Small business \$25 Family/Individual

Method of payment _____

Interests?

- Meetings/planning Special events
 Fundraising Membership
 Helping with the Café and Arts in the Park
 Other _____

Name _____

Address _____

Phone _____ E-mail _____



Please complete this application and return with your payment to:
 Schoharie County Chamber of Commerce
 113 Park Place, Ste. 2
 Schoharie NY 12157

MEMBERSHIP APPLICATION

Business Name: _____ Phone _____
 Contact Person _____ Fax _____
 Complete Mailing Address _____
 Delivery or business location (if different from mailing address): _____
 Date Founded: _____ E-mail address _____ WEB Address: _____

MEMBERSHIP CATEGORY (Check one):

- Business Member *see below*
- Associate Business \$110
- Government Organization/Agency \$175
- Affiliate \$75
- Interested Individual \$50
- Public/Private School \$175
- Service/Not-For-Profit Organization 501 (C) \$175

NUMBER OF EMPLOYEES: Full-Time _____ Part-Time _____ Seasonal _____ TOTAL (FTE's) _____

MEMBERSHIP INVESTMENT

Would you like to make a contribution* to support Chamber programs at this time? \$ _____
 (*Deductible as a normal business expense, NOT as a charitable contribution)

METHOD OF PAYMENT: Check Cash Money Order (enclosed)

ADDITIONAL INFORMATION: The following information will be used to respond to requests and referrals and as your FREE business listing on our website: 25 word description (include business type, hours of operation, specialties, etc).

How would you participate in our Member-to-Member Discount program?

- A. _____ Cash or _____ % discount on products or services (describe product or service _____)
- B. _____ Cash or _____ % discount on products or service over _____ amount.
- C. _____ Buy one get one free (2 for 1) or _____ X free with the purchase of Y.
- D. Other (explain in detail) _____

Which Chamber committees would you be interested in being involved with? Agri-Business Business & Education Economic Development Governmental Affairs Tourism & Promotion Membership Personnel & Facilities Activities/Events/Fundraising Website Ad Hoc (topics vary)

BUSINESS INVESTMENT SCHEDULE

Any Business with No Employees	\$110.00	Any Business 10-24 Employees	\$275.00
Any Business with up to 2 Emp.	\$135.00	Any Business 25-49 Employees	\$300.00
Any Business 3-5 Employees	\$175.00	Any Business 50-99 Employees	\$400.00
Any Business 6-9 Employees	\$250.00	Any Business 100 or more Emp.	\$500.00

SIGNATURE _____

(Date) _____

Contributions or gifts to the Schoharie County Chamber of Commerce are not tax deductible as charitable contributions. However, they may be deductible as a normal business expense.

Greater Schoharie Business Alliance

"Working to enhance the business environment"

Membership Application

Name: _____

Business / Profession: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

email: _____

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