



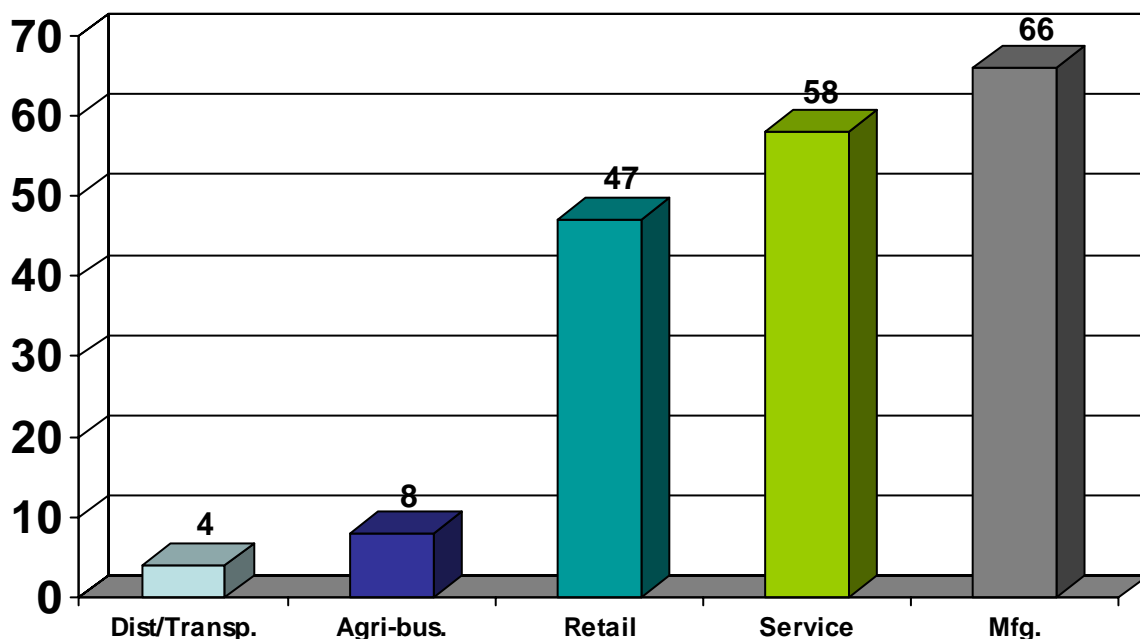
Summary Profile

The County of Oswego IDA's Revolving Loan Fund Program

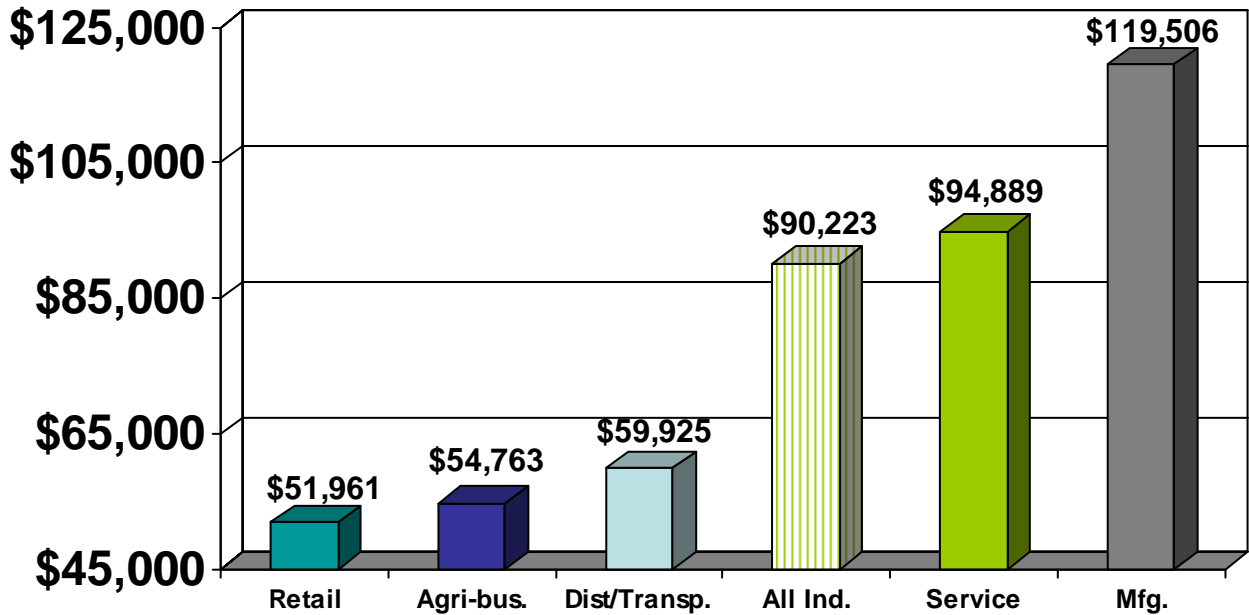
The County of Oswego IDA established a Revolving Loan Fund (RLF) program in 1986 to provide necessary and appropriate gap financing to help facilitate business development and expansion in Oswego County. The primary objectives of the initiative were to create and retain jobs, expand and diversify the economy, and to leverage new capital investment. Provided below is a summary profile of RLF activity since 1986.

- 183 loans have been made through July 31, 2005
- Total loans = \$16,510,837
- Total project costs of funded projects = \$142,440,722
- Total new and retained jobs = 3,043
- Average loan term = 8.7 years
- Bad debt ratio = 4.3%
- Every \$1 loaned has been re-loaned approximately 2.24 times.

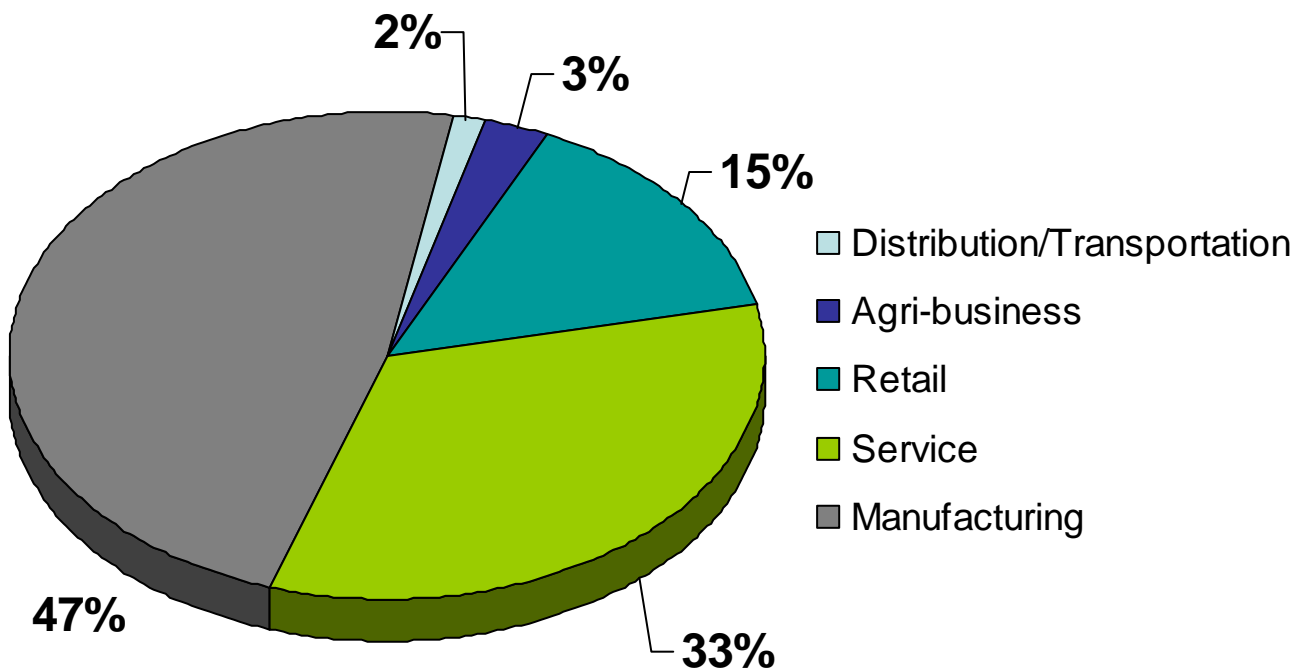
Number of Loans by Industry



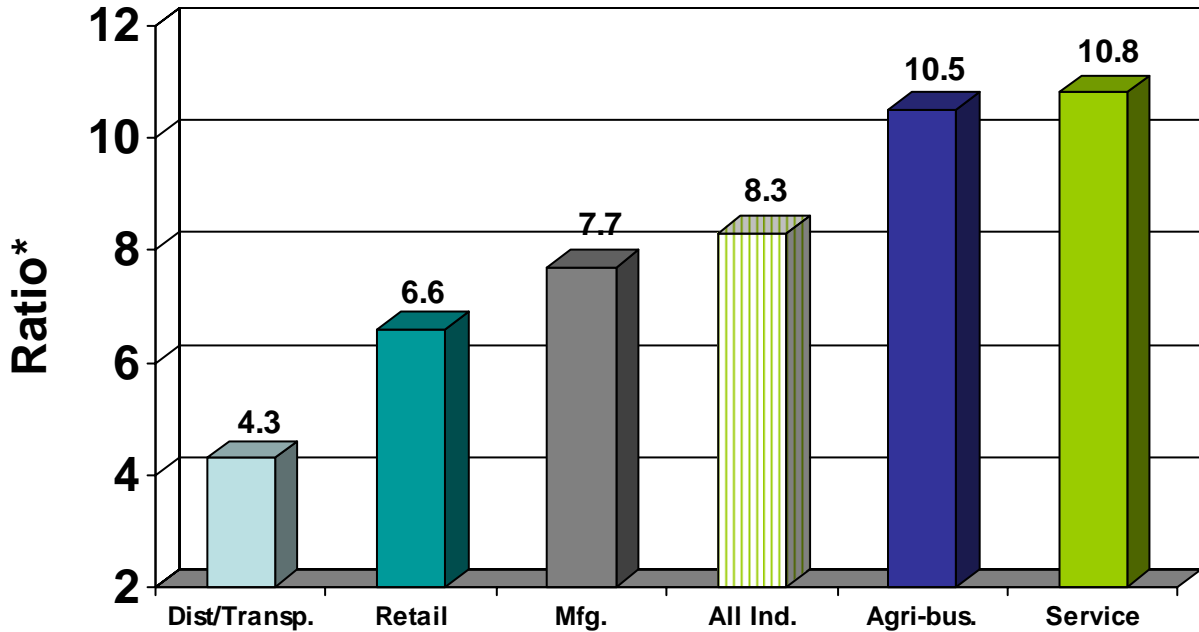
Loans by Average Size by Industry



Distribution of Loans by Industry



Leveraging of Capital Investment by Industry



* Total project cost divided by loan amount.

Job Creation/Retention Impact by Industry

Industry	New	Retained	Total	Loan \$ per N/R*
Distribution/Transportation	26	3	29	\$8,266
Agri-business	86	57	143	\$3,063
Retail	610	71	681	\$3,586
Service	543	51	594	\$9,265
Manufacturing	846	750	1,596	\$4,942
Total:	2,111	932	3,043	\$5,426

- SBA loan per job requirement = \$50,000/job.
- HUD loan per job requirement = \$30,000/job.

Distribution of Loans by RLF

