

TRAINING PROVIDER AGREEMENT

EFFECTIVE DATE: 1st day of May, 2021

CONTRACT PARTIES: This Microenterprise Training Program Agreement (“**Agreement**”), is made by and between **OGDEN CITY**, a municipality and political subdivision of the State of Utah, hereinafter (“**City**”), and **SUAZO BUSINESS CENTER**, a Utah Non-Profit Corporation hereinafter “**Training Provider**”.

TABLE OF CONTENTS

SECTION 100. Definitions

SECTION 200. Recitals

SECTION 300. Resolution

DEFINITIONS

SECTION 100. Definitions

- 1. Business Information Center (“BIC”)** acts on behalf of the City for all services related to Agreement.
- 2. Business Startup Training Program** means a Business Startup Training Program (“**BSTP**”), administered by Training Provider, which is acceptable to the City and establishes Competency in all of the following CBS: Becoming Bankable (Good Credit), Bookkeeper vs CPA vs CFO, Business Plan, Business Registration and Licensing, Business Strategy, Business Taxation, Business Development Resources 101 (Custom Fit, SBDC, etc), Cash Flow Projections (2 years: month-by-month), Contract Negotiation & Compliance, Determining If Debt Will Increase Profitability, Generally Accepted Accounting Principles (GAAP), Generating Sales, HR Basics (FSLA, UI, Worker's Compensation, Employee vs 1099 contractors), Financing Your Business, Market Research, Marketing Plan, and Completing Ogden City Loan Application.
- 3. Competency** means a business owner is proficient; or business has reasonable plan to generate adequate revenue and has already researched market to procure services from a qualified source.
- 4. Critical Business Skills (“CBS”)** means Critical Business Skills includes, but are not limited to: Becoming Bankable (Good Credit), Bookkeeper vs CPA vs CFO, Business Plan, Business Registration and Licensing, Business Strategy, Business Taxation, Business Development Resources 101, Cash Flow Projections (2 years, month-by-month), Contract Negotiation & Compliance, Determining If Debt Will Increase Profitability, Digital Marketing, Finding the Right Location, Generally Accepted Accounting Principles (GAAP), Generating Sales, HR Basics (FSLA, UI, Worker's Compensation, Employee vs 1099 contractors), Financing Your Business, Market Research, Marketing Plan, Monitoring Service Providers, Networking, Ogden City Loan Application, Ogden City

TRAINING PROVIDER AGREEMENT

Default Loan Remediation, Opening a Bank Account, Pitching Your Business, QuickBooks, Sales Tax Basics, SWOT (Strength Weakness Opportunities Threats) Your Business, and Customized 1-on-1 Business Consultation (as needed).

5. **Eligible Microenterprise** means a Microenterprise which was determined eligible for Technical Assistance and executed a Technical Assistance Agreement (TA AGREEMENT) with City, which authorizes reimbursement for business training that has not yet commenced.
6. **Essential Eligibility Documentation (“EED”)** means required Microenterprise documentation that must be submitted to City to request TA reimbursement, by Training Provider, which must be delivered as a single package to bicinfo@ogdencity.com and include all the following:
 - a. Indexed Table of Contents
 - b. Signed and Dated TA Application
 - c. TA Plan
 - d. Certified Payroll Report
 - i. *If Microenterprise has no employees, they may substitute certification that business has no employees as of the date of TA Application.*
 - e. Completed IRS Form W-9¹
 - f. Completed City ACH Direct Deposit Authorization Form
 - g. Ogden City Business License²
 - i. *If this is not available when submitting a TA Application because the individual is seeking TA to establish a Microenterprise, applicant may substitute proof of Ogden City residency (as determined reasonable by the City), and attach a “Letter of Explanation” where the individual agrees to deliver Business License to the City with first CBS certificate is delivered to City with reimbursement request.*
 - h. For at least 51% of Microenterprise Owners:
 - i. Valid Picture Identification
 - ii. Last Year’s Federal Individual Income Tax Return
 - iii. Completed CDBG Form, “Self-Certification of Annual Income by Beneficiary³”
 - iv. Resume / Experience Summary
7. **Low (80%) Income Limit (“LIL”)** means a household that earns equal to or less than the Low (80%) Income Limit in Weber County, Utah, which is established each year by the United States Department of Housing and Urban Development (HUD)⁴.

¹ IRS Form W-9: <https://www.irs.gov/forms-pubs/about-form-w-9>

² Ogden City Business License: <https://www.ogdencity.com/195/Business-Licensing>

³ CDBG Self-Certification of Annual Income Form: <https://www.hudexchange.info/resource/4786/cdbg-selfcertification-of-annual-income-form/>

⁴HUD Low (80%) Income Limits: <https://www.huduser.gov/portal/datasets/il.html>

TRAINING PROVIDER AGREEMENT

8. **Microenterprise** means a business licensed in Ogden City that has five employees or less, including all owners, and 51% owners meet the Low (80%) Income Limit (LIL) definition.
9. **Microenterprise Loan Program** means Ogden City Microenterprise Loan Program (“MLP”)⁵, which offers Technical Assistance (TA) reimbursement and loans to a Microenterprise. Microenterprises who desire to apply for a MLP loan and lack three years’ experience owning and operating a business in the United State, must complete a Business Startup Training Program (BSTP), before applying for a MLP loan.
10. **Ogden City Default Loan Remediation** means Eligible Microenterprise that was authorized in TA Agreement for support to submit an Ogden City Loan Modification Request and develop CBS Competency including but not limited to: Becoming Bankable (Good Credit), Cash Flow Projections (2 years, month-by-month), Contract Negotiation & Compliance, Determining If Debt Will Increase Profitability, SWOT (Strength Weakness Opportunities Threats) Analysis of Business, and any other TA deemed necessary by City.
11. **Reimbursement Request** means a formal request submitted to BIC from Training Provider, to request an Eligible Microenterprise be reimbursed because CBS Competency is certified and completed in accordance with TA Plan. Reimbursement Request must also include proof Microenterprise previously paid Training Provider for certified CBS Competency.
12. **Technical Assistance (“TA”)** means CBS and/or BSTP taught to an Eligible Microenterprise by a Training Provider that are available in both English and Spanish.
13. **Technical Assistance Agreement (“TA Agreement”)** means a future contract between a Microenterprise and City where Microenterprise agrees to complete and pay for CBS Competency when scheduled in TA Plan, and City agrees to Reimbursement Request(s) when CBS Competency is certified by Training Provider.
14. **Technical Assistance Application (“TA Application”)** means a certified dated application developed by Training Provider and accepted by City, which requests Microenterprise TA reimbursement from the City and includes: legal business name, federal employer identification number (or other equivalent number used for IRS form W-9), business street address, business mailing address, business phone, business, email, business website, sum gross business sales/receipts from prior tax year, disclosure of all owner full names with percent owned, personal address, personal email, personal phone, Race and Ethnicity Disclosure (for 51% of owners), authorization for Training Provider to be TA Representative and deliver EED⁶.

⁵ Ogden City Microloan Program Guidelines (MLP): <https://www.ogdencity.com/DocumentCenter/View/9745/>

⁶ Per OMB Approval Number 2535-0113, collection of Race and Ethnic Data is required under 24 CFR—PART 1—Nondiscrimination in Federally Assisted Programs of the Department of Housing and Urban Development (HUD)—Effectuation of the Title VI of the Civil Rights Act of 1964. HUD’s Title VI regulations, specifically 24 CFR 1.6, require recipients of Federal financial assistance to maintain and submit racial and ethnic data so HUD may determine whether such programs comply with Title VI data collection requirements.

TRAINING PROVIDER AGREEMENT

- 15. Technical Assistance Plan (“TA Plan”)** means a Training Provider’s plan, signed by both the Training Provider and Microenterprise, that will be delivered to City with TA Application, and must include: CBS Competency Evaluation; Price quote for all CBS deficiency training; dates CBS deficiency training will be completed dates that are specific, reasonable, will be completed in no more than seven (7) months in the future; and indicates if BSTP certification is required because the Microenterprise expects to apply for MLP.
- 16. Training Provider** means a qualified for-profit or non-profit entity who has executed this Training Provider Agreement with the City within the last 365 days.

RECITALS

SECTION 200. Recitals

- 1. WHEREAS**, on or about January 5, 2021, Ogden City Council adopted Microenterprise Technical Assistance (“TA”) as a primary objective of the City’s Microenterprise Loan Program (“MLP”) in Resolution 2021-1; and
- 2. WHEREAS**, Suazo Business Center has nineteen (19) years’ experience delivering Technical Assistance to local businesses in both English and Spanish, meets the TA standards of City, and desires to become a Training Provider as set forth in this Agreement.

RESOLUTION

SECTION 300. Resolution

NOW, THEREFORE, in consideration of the mutual covenants and agreements stated herein and of the delivery for services hereinafter described, the parties hereto do mutually agree as follows:

- 1. Performance of Services.**
 - a. City hereby agrees to refer Microenterprises that require TA to Training Provider.
 - b. Training Provider hereby agrees to deliver TA to Microenterprises as set forth herein.
 - c. Any services not specifically described herein but which may be implied as required thereby or necessary to complete the work for the use or purpose intended, shall be within the scope of services to be provided hereunder.
- 2. Scope of Services:** City offers TA reimbursement to Eligible Microenterprises who are establishing, stabilizing, or expanding a Microenterprise and need CBS or BSTP taught by Training Provider, subject to MLP eligibility and funding availability.
- 3. Time of Performance.** This Agreement shall commence upon execution date noted above and shall continue for up to three hundred sixty-five (365) days. This Agreement shall be terminated on the **three hundredth and sixty-sixth (366th) day (“Termination Date”)**.

TRAINING PROVIDER AGREEMENT

Extension of contract period may be allowed by mutual agreement of the parties.

4. **TA Courses:** Training Provider agrees to teach both CBS and BSTP; and deliver BSTP Syllabus (“Exhibit A”), pre-approved by the City.
5. **Training Provider Compensation:** City agrees to pay Training Provider within thirty (30) business days for:
 - a. **Eligible Microenterprise:** One-hundred and zero one hundredth dollars (\$100.00) for each Eligible Microenterprise EED delivered to City.
 - b. **Ogden City Default Loan Remediation:** An additional One-hundred and zero one hundredth dollars (\$100.00) will be paid to Training Provider for Ogden City Default Loan Remediation, when a complete Loan Modification request is delivered to City that was previously authorized in a TA Agreement.
6. **Compensation.** For such CBS services set forth in Exhibit B, Training Provider shall be paid based on the payment schedule demonstrated in Exhibit B. Training Provider agrees that Eligible Microenterprises, must execute a Training Agreement with the City, before any Training Services commence
7. **TA Reimbursement:** City agrees to pay Reimbursement Requests.
8. **TA Plan:** Training Provider agrees to develop and use TA Plan, acceptable to the City.
9. **TA Application:** Training Provider agrees to develop, then use TA Application, acceptable to the City.
10. **TA Reporting:** Training Provider agrees to share its annual report by or before April 1 of each year and demographic information for all advising sessions provided to Weber County clients.
11. **Termination of Agreement for Cause.** If, through any cause, Training Provider shall fail to fulfill, in a timely and proper manner, its obligations under this Agreement, or if Training Provider shall violate any of the covenants, agreements or stipulations of this Agreement, City shall have the right to terminate this Agreement by giving written notice to Training Provider of such termination and specifying the effective date thereof. In the event of termination for cause, Training Provider shall be entitled to receive only the pro rata share of the total compensation which is equal to any satisfactory work completed as of the date of termination. Notwithstanding the above, Training Provider shall not be relieved of liability to City for damages sustained by City by virtue of any breach of the Agreement by Training Provider, and City may withhold any payments to Training Provider for the purpose of setoff until such time as the exact amount of damages due City from Training Provider is determined.

TRAINING PROVIDER AGREEMENT

- 12. Termination for Convenience.** The City or Training Provider may terminate the Agreement at any time by giving written notice to the other and specifying the effective date thereof, at least fifteen (15) days before the effective date of such termination.
- 13. Non-assignability.** Training Provider shall not assign any interest in this Agreement and shall not transfer any interest in the same (whether by assignment or novation) without the prior written consent of the City thereto.
- 14. Interest of Training Provider.** Training Provider covenants that Training Provider presently has no interest and shall not acquire any interest, direct or indirect, which would conflict in any manner or degree with the performance of the services hereunder. Training Provider further covenants that in the performance of this Agreement no person having such interest shall be employed.
- 15. Insurance requirements.** Training Provider shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by Training Provider, its agents, representatives, employees or subcontractors. Insurance is to be placed with insurers that meet the State of Utah’s insurance licensing requirements. The amount of insurance shall not be less than:

| <u>Type of Insurance</u> | <u>Minimum Coverage</u> |
|--|--|
| Commercial General Liability | \$500,000 per occurrence/\$1,000,000 aggregate |
| Workers Compensation | Utah Statutory |
| Professional Liability (Errors and Omissions) | \$1,000,000 |

- a. Failure to maintain or renew coverage or to provide evidence of renewal will be treated by City as a material breach of contract.
- b. Limits of liability amounts must meet contract requirements before contract is initiated.
- c. The City shall be furnished with original certificates of insurance effecting coverage required within, signed by a person authorized by that insurer to bind coverage on its behalf. All certificates are to be received and approved by the City before work commences.
- d. The City reserves the right to require complete, certified copies of all required insurance policies at any time.

TRAINING PROVIDER AGREEMENT

- e. Each certificate shall state that coverage shall not be canceled, non-renewed or limit reduced by endorsement except after thirty days prior written notice by certified mail, return receipt requested, has been given to the City.
- f. As required by the City, Training Providers shall require subcontractors to provide certificates to City evidencing coverage.
- g. Any deductibles or self-insured retentions must be declared to and approved by the City. At the option of the City, either: the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects the City, its elected officials, officers, employees, agents and volunteers; or Training Provider shall provide a financial guarantee satisfactory to the City guaranteeing payment of losses and related investigations claim administration and defense expenses.

16. Standard of Care. Training Provider agrees to perform the services set forth in Exhibit B in compliance with the standard of care set forth in UCA 13-8-7(3)(a) which is incorporated herein by reference.

17. Registration and Licenses. Training Provider shall have at the commencement, and for the duration of its performance under this Agreement, all necessary business and professional licenses required by applicable state, local, and federal laws.

18. Attorney's Fees. In the event either party institutes litigation to enforce its rights under this Agreement, the prevailing party in such litigation shall be entitled to an award of its reasonable attorney's fees and costs.

19. Notice. Any notice, or notices, required or permitted to be given pursuant to this Agreement, may be personally served on the other party by the party giving such notice, or may be served by certified mail, return receipt requested, to the following addresses:

CITY:
OGDEN CITY
ATTN: BIC
2549 Washington Blvd, STE 420
Ogden, UT 84401
(801) 629-8613
bicinfo@ogdencity.com

TRAINING PROVIDER:
SUAZO BUSINESS CENTER
ATTN: SILVIA CASTRO
960 W 1700 S
Salt Lake City, UT 84104
(801) 521-1709
silvia@suazocenter.org

AND

OGDEN CITY ATTORNEY
2549 Washington Blvd STE 840
Ogden, UT 84401

20. Independent Training Provider. Training Provider is independent of the City and shall

TRAINING PROVIDER AGREEMENT

perform all services according to its own methods without being subject to the control of the City except as to the results obtained. The City shall not carry Worker's Compensation insurance or any health or accident insurance to cover Training Provider. The City shall not pay nor be responsible for any contribution to Social Security, unemployment insurance, federal or state withholding taxes, nor provide any other contributions or benefits which might be expected in an employer-employee relationship. Training Provider, as an independent Training Provider, shall provide and be responsible for any and all of Training Provider, and its employees or agents, Worker's Compensation contributions, federal and state withholding, unemployment compensation contributions and social security tax withholding, etc. Training Provider agrees to report and pay any contributions for taxes, unemployment insurance, Social Security and other benefits.

21. **When Rights and Remedies Not Waived.** In no event shall any payment by City hereunder constitute or be construed to be a waiver by City of any breach of conditions or any default which may then exist, or while any such breach or default shall exist, in no way impair or prejudice any right or remedy available to City with respect to such breach or default.
22. **Integrated Document.** This Agreement embodies the entire agreement between City and Training Provider for the scope of services and the terms and conditions. No verbal agreements or conversations with any officer, agent or employee of City prior to the execution of this Agreement shall affect or modify any of the terms or obligations contained in any documents comprising this Agreement. Any such verbal agreement shall be considered as unofficial information and in no way binding upon City.
23. **Compliance with Laws.** Training Provider shall comply with all laws, ordinances, regulations, rules, etc., of the federal, state and local governments in connection with the performance of this Agreement.
24. **Severability of Provisions.** If any provisions of this Agreement are held invalid, the remainder of this Agreement shall not be affected thereby if such remainder would then continue to conform to the terms and requirements of applicable law.
25. **Modifications.** No oral modifications or amendments to this Agreement shall be effective, but this Agreement may be modified or amended by written agreement.
26. **Governing Law.** This Agreement, its terms and conditions, shall be governed by Utah law.

THIS SPACE IS INTENTIONALLY LEFT BLANK

TRAINING PROVIDER AGREEMENT

IN WITNESS WHEREOF, the parties hereto execute the foregoing instrument as of the day and year first above written.

CITY:

OGDEN CITY, a municipality and political subdivision of the State of Utah

BY:

ttchristopulos

[ttchristopulos \(Jun 10, 2021 08:34 MDT\)](#)

Tom Christopulos, Community & Economic Development Director

TRAINING PROVIDER:

SUAZO BUSINESS CENTER, a Utah Nonprofit Corporation

BY:

Silvia Castro

Silvia Castro, Director

Lee Ann Peterson

Chief Deputy Recorder

Jun 10, 2021



Exhibit A: BSTP Syllabus

Suazo Business Center Entrepreneurship Program

1. **PROGRAM INTAKE PROCESS** – Potential clients referred by the Ogden Business Center will meet with Suazo staff to review understanding and competency of business concepts. From that meeting an individual plan will be made in terms of program classes needed and/or advising.
2. **PROGRAM QUALITY CONTROL, INSTRUCTORS & ADVISORS** – Suazo Business Center advisors and teachers are culturally competent and bilingual. They have college education from US Accredited Universities and the majority are or have been business owners in the US and experts in their fields. Suazo advisors sign non-disclosure agreements, will not share information, or use it to compete with the participants' businesses. We are committed to the success of program participants. At the end of each program module, Suazo Business Center surveys participants to gauge quality of the program and to find areas of improvement. The curriculum is culturally competent. It can be deployed in a classroom setting and a virtual setting.
3. **GENERAL PROGRAMS OVERVIEW** - Suazo Business Center has two Programs. Start-Up and Growth. They are six months in duration each. They are comprised of different courses, which upon completion of each course, the client receives a certificate. When the client completes the 6-month program, they receive a diploma of completion. The client can pay for the entire program or a la carte depending on competency and desire to learn the content.

To take the 2 curriculums as a program, the client pays \$100 per month for six months. Individual advising appointments are \$20 per 45-minute session.

Start-up Curriculum (Inicio Empresarial) - Meets once a week for 2.5 hours in person. 1.5 hour digitally

- Personal Finance
- Financing Your Business
- Marketing Plan
- Business Plan / Plan Empresarial
- Basics of Accounting

Growth Curriculum (Crecimiento Empresarial) - Meets once a week for 2.5 hours in person, 1.5 hours digitally.

- QuickBooks
- Business Strategy
- Digital Marketing
- Sales Funnels

Exhibit A: BSTP Syllabus

In addition to the classes offered we have 2 monthly workshops, the ELLA series (Entrepreneurs Latina Leaders Advancing) which focuses on female clients and monthly workshops on various subject areas, such as:

- Selling on Instagram
- The Art of the Pitch
- Business Taxation
- Sales Tax Basics

4. **BUSINESS STARTUP TRAINING PROGRAM (“BSTP”) OVERVIEW** - BSTP is an Ogden City approved program that teaches the Critical Business Skill competencies required for microenterprise owners who lack three years’ experience owning and operating a business in the United States and wish to apply for the Ogden City Microenterprise Loan Program¹. BSTP is fifteen months in duration comprised of different courses. Upon completion of each course, the client receives a certificate. When the client completes the 15-month program, they receive a diploma of completion. The client can pay for the entire program or may pay \$100 per month for the duration of the program. Individual advising appointments are \$20 per 45-minute session.

Business Startup Training Program (“BSTP”) Curriculum (*Ogden City Microenterprise Loan*) Meets once a week for 2.5 hours in person, 1.5 hours digitally, or one-on-one advising/mentoring sessions.

- Startup Curriculum
- Growth Curriculum
- Bookkeeper vs CPA vs CFO
- Business Development Resources 101 (Custom Fit, SBDC, etc.)
- Business Registration and Licensing
- Business Taxation
- Cash Flow Projections (2 years month-by-month)
- Contract Negotiation & Compliance
- Determining If Debt Will Increase Profitability
- HR Basics (FSLA, UI, Worker’s Compensation, Employee vs 1099 contractors, Recruiting, etc.)
- Market Research
- Ogden City Loan Application

5. **ADDITIONAL SUPPORT** – Program Participants receive 2 complimentary advising sessions per month for the duration of their Suazo Business Center Program they are enrolled in. The one-on-one advising ensures the participants understand and know to apply the concepts they are learning.
6. **FINANCIAL INCENTIVE** – Program Participants will pay for the courses and Ogden city will refund the cost if they complete the program requirements.

¹ BSTP is required for any microenterprise that owners lack three (3) years owning and operating a business in the United States (“Less Experienced”) and desire to apply for an Ogden City Microenterprise loan (ogdenbic.com). Suazo Business Center will work with Less Experienced owners to determine if they should apply for an Ogden City Microenterprise and should enroll for BSTP.



Exhibit B
Training Provider Agreement
Critical Business Skill ("CBS") Rates
Suazo Business Center ("SBC")



| RATE | Rate Frequency | Critical Business Skill | Payment Type | BSTP* | Training Provider CBS Info |
|-------------|------------------------|--|-----------------------------|-------|---|
| \$ 40.00 | Competency Certificate | Art of the Pitch | Reimburse Business | No | |
| \$ 100.00 | Competency Certificate | Becoming Bankable (Good Credit) | Reimburse Business | Yes | Personal Finance |
| \$ 40.00 | Competency Certificate | Bookkeeper vs CPA vs CFO | Reimburse Business | Yes | |
| \$ 40.00 | Competency Certificate | Business Development Resources 101 (<i>Custom Fit, SBDC, etc.</i>) | Reimburse Business | Yes | |
| \$ 300.00 | Competency Certificate | Business Plan | Reimburse Business | Yes | |
| \$ 80.00 | Competency Certificate | Business Registration and Licensing | Reimburse Business | Yes | |
| \$ 300.00 | Competency Certificate | Business Strategy | Reimburse Business | Yes | |
| \$ 80.00 | Competency Certificate | Business Taxation | Reimburse Business | Yes | |
| \$ 120.00 | Competency Certificate | Cash Flow Projections (2 years month-by-month) | Reimburse Business | Yes | |
| \$ 80.00 | Competency Certificate | Contract Negotiation & Compliance | Reimburse Business | Yes | |
| \$ 200.00 | Competency Certificate | Determining If Debt Will Increase Profitability | Reimburse Business | Yes | |
| \$ 200.00 | Competency Certificate | Digital Marketing | Reimburse Business | No | |
| \$ 100.00 | Competency Certificate | Financing Your Business | Reimburse Business | Yes | |
| \$ 80.00 | Competency Certificate | Finding the Right Location | Reimburse Business | No | |
| \$ 200.00 | Competency Certificate | Generally Accepted Accounting Principles (GAAP) | Reimburse Business | Yes | Basics of Accounting |
| \$ 100.00 | Competency Certificate | Generating Sales | Reimburse Business | Yes | Sales Funnels |
| \$ 80.00 | Competency Certificate | HR Basics: FSLA, UI, Worker's Compensation, Employee vs 1099 contractors, Recruiting, etc. | Reimburse Business | Yes | |
| \$ 200.00 | Competency Certificate | Market Research | Reimburse Business | Yes | |
| \$ 200.00 | Competency Certificate | Marketing Plan | Reimburse Business | Yes | |
| \$ 80.00 | Competency Certificate | Monitoring Service Providers | Reimburse Business | No | |
| \$ 80.00 | Competency Certificate | Networking | Reimburse Business | No | |
| \$ 100.00 | Competency Certificate | Ogden City Loan Application Support | Reimburse Business | Yes | |
| \$ 40.00 | Competency Certificate | Opening a Bank Account | Reimburse Business | No | |
| \$ 80.00 | Competency Certificate | Pitching Your Business | Reimburse Business | No | |
| \$ 250.00 | Competency Certificate | QuickBooks | Reimburse Business | No | |
| \$ 40.00 | Competency Certificate | Sales Tax Basics | Reimburse Business | No | |
| \$ 40.00 | Competency Certificate | Selling on Instagram | Reimburse Business | No | |
| \$ 200.00 | Competency Certificate | SWOT (Strength Weakness Opportunities Threats) Your Business | Reimburse Business | No | |
| \$ 100.00 | Eligible Application | Ogden City Microenterprise Default Loan Remediation packet | City Pays Training Provider | No | Application, Cash Flow Projections (2 years month-by-month), Contract Negotiation & Compliance, and historical: Balance Sheets, Cash Flows, and tax returns |
| \$ 100.00 | Eligible Application | Ogden City Microenterprise Essential Eligibility Documentation (EED) packet | City Pays Training Provider | No | See Training Provider Agreement for EED requirements |
| \$ 45.00 | Per Session | Customized 1-on-1 Business Consultation (45 minutes) | Reimburse Business | Yes | |
| \$ 1,500.00 | Program | Business Startup Training Program Curriculum (BSTP) | Reimburse Business | Yes | See Exhibit A for CBS taught. |
| \$ 600.00 | Program | SBC: Growth Curriculum (6 months) | Reimburse Business | Yes | QuickBooks, Business Strategy, Digital Marketing, and Sales Funnels |
| \$ 600.00 | Program | SBC: Startup Curriculum (6 months) | Reimburse Business | Yes | Personal Finance, Financing Your Business, Marketing Plan, Business Plan / Plan Empresarial, and Basic Financial Statements |

* This Critical Business Skill (CBS) taught as part of the Business Startup Training Program (BSTP) curriculum. BSTP teaches 19 CBS in 15 months with 24 included one-on-one consultations. BSTP is only required for Eligible Microenterprises that SBC determines should apply for an Ogden City Microenterprise Loan when owners lack three (3) years owning and operating a business in the United States, and an Ogden City loan is the best loan source. See Exhibit A and Training Provider Agreement for more information.

** These Programs teach up to five CBS, and include two monthly one-on-one consultations. See Exhibit A for additional information.