### **2019 SOUTH BRONX**

# Small Business Resource Guide



Business Services • Financing Opportunities Legal Assistance • Advocacy • Community Contacts

And more tools to help your business succeed!



The Women's Housing and Economic Development Corporation (WHEDco) is a community development organization founded on the radically simple idea that all people deserve healthy, vibrant communities. We build award winning, sustainable, affordable homes — but our work is not over when our buildings are complete. WHEDco believes that to be successful, affordable housing must be anchored in strong communities that residents can be proud of. WHEDco's mission is to give the South Bronx access to all the resources that create thriving neighborhoods — from high-quality early education and after-school programs, to fresh, healthy food, cultural programming, and economic opportunity. For more information, visit whedco.org.



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## SOUTH BRONX Small Business Resource Guide

2019

This guide highlights a variety of free and low-cost resources to help start-up, established, and expanding business in the Bronx succeed.

Small businesses are vital to the success of our neighborhoods, workforce and families. Many organizations offer free and low-cost programs, services, and information to help small business owners in the Bronx grow.

WHEDco is pleased to connect you to some of these resources as we work together to build a greater Bronx. For additional resources to assist with your business, visit **whedco.org/business**.

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### WORKSHOPS, ADVISING & BUSINESS ASSISTANCE



### Ariva

69 E. 167th St. Bronx, NY 10452 718.292.2983 info@ariva.org www.ariva.org

Ariva empowers low-income micro-entrepreneurs in New York to establish and build credit through workshops and one-on-one financial counseling sessions with certified advisors. Services are available in Spanish, English, and French at various locations in the Bronx and throughout New York City.



### **Bronx Council on the Arts**

1738 Hone Avenue, Bronx, NY 10461 718.931.9500 contact@bronxarts.org www.bronxarts.org

The Bronx Council on the Arts (BCA) is dedicated to advancing cultural equity in the Bronx. BCA was the first organization in the Bronx to focus equally on supporting local artists, serving the community, and catalyzing relationships between the two. BCA serves the community with cultural services and arts programs, including grants, workshops, arts advocacy, and cutting-edge exhibitions.



### **Bronx Overall Economic Development Corporation**

851 Grand Concourse, Ste. 123, Bronx, NY 10451 info@boedc.org 718.590.6252 facebook.com/BOEDC

The Bronx Overall Economic Development Corporation (BOEDC), the economic development branch of the Office of the Bronx Borough President, helps businesses relocate and expand, recruit employees, access federal, state, and municipal benefits, implement energy-reduction projects, and more.



### **Business Center for New Americans**

120 Broadway, Ste. 230, New York, NY 10271

Tshering Gurung tgurung@nybcna.org 347-730-6468 nybcna.org

The Business Center for New Americans (BCNA) helps New Yorkers achieve financial independence and home ownership through workshops about obtaining microloans, developing business management skills, understanding everyday cash management, and more.

### WORKSHOPS, ADVISING & BUSINESS ASSISTANCE



### boc Business Outreach Center Network

1231 Lafayette Ave., 2nd Fl., Bronx, NY 10474 Nancy Carin ncarin@bocnet.org 718.624.9115 www.bocnet.org

The Business Outreach Center Network (BOC) is a not-for-profit organization that provides free business services to entrepreneurs in all five boroughs, resources are available for start-ups in all stages of development ranging from a business plan to a business loan to get started.



### **Empire State Development Corporation**

633 Third Ave., 36th Fl., New York, NY 10017 nys-nyc@esd.ny.gov 212.803.3130 www.esd.ny.gov

The Empire State Development Corporation (ESDC) under the guidance of New York State government promotes economic growth through business investment and job creation. The ESDC offers tax-based incentives, operation support programs, loans and funding, and innovation development initiatives to businesses in a wide variety of industries, including manufacturing, distribution, and transportation.



### **NYC Business Solutions Bronx Center**

400 E. Fordham Rd., 7th Fl., Bronx, NY 10458 Natalie Williams, Director nwilliams@nycbusiness-solutions.com 718.960.7916 www.nyc.gov/nycbusiness

The NYC Business Solutions Bronx Center offers a set of no cost services on behalf of the NYC Department of Small Business Services (SBS) to help companies start, operate and expand in New York City. Services include business courses, legal assistance, financing assistance, recruitment, navigating government, M/WBE certification, training and incentives.

### WORKSHOPS. ADVISING & BUSINESS ASSISTANCE



### NYC Department of Small Business Solutions (SBS)

110 William Street, 2nd Fl., New York, NY 10038 212.618.8810 www.nyc.gov/nbat

The Department of Small Business Services (SBS) helps unlock economic potential and create economic security for all New Yorkers by connecting New Yorkers to good jobs, creating stronger businesses, and building vibrant neighborhoods across the five boroughs.

SBS's Business Acceleration Team assists individuals and groups opening or operating food and beverage, industrial, and retail businesses with managing clients, navigating regulations, and planning for consultations with city agencies.



851 Grand Concourse, Rm. 123, Bronx, NY 10451 718.590.6252

www.newyorkcity.score.org

SCORE NYC is a volunteer organization which provides a great deal of services designed to help small businesses. These services, most of which are FREE, are geared to both new businesses just starting our and existing businesses looking to grow. SCORE NYC's services include FREE mentoring by highly experienced volunteers who can help with marketing, business plans, financial reviews, social media strategies, to name a few. SCORE NYC offers over 150 workshops covering a broad base of different subject areas. Their counselors can also help entrepreneurs prepare to apply for loans.



### United States Small Business Administration

26 Federal Plaza, Ste. 3100, New York, NY 10278 212.264.4354

www.sba.gov/offices/district/ny/new-york

The SBA provides financial assistance for new or existing programs, free counseling, and assistance to businesses owned and controlled by socially and economically disadvantaged individuals, women, and veterans. SBA regularly hosts events, workshops, and trainings on topics ranging from marketing to intellectual property rights.

### WORKSHOPS. ADVISING & BUSINESS ASSISTANCE



### Small Business Development Center at Lehman College

250 Bedford Park Blvd. West, Bronx, NY 10468 sbdc.bronx@lehman.cuny.edu 718 960 8806

The Lehman College Bronx SBDC, provides high quality one-on-one business management, consulting, information and education programs that builds the capacities of firms to compete in the domestic and international markets, helping the future business owners.



### Small Business Development Center at Pace University

163 William St., Rm. 328, New York, NY 10038 Andrew Flamm, Director sbdc@pace.edu 212.618.6655 www.pacesbdc.org

The Pace University Small Business Development Center (SBDC) provides in-depth and confidential one-on-one business advisement, training, and research in areas such as financing, marketing and procurement to help entrepreneurs grow or launch their business. Housed within the Lubin School of Business, the Pace SBDC is part of a statewide network and combines the resources of Pace University, the private sector, and government to enable small businesses to reach their full potential, all at no cost to our small business clients.



### Start Small Think Big

8 W. 126th St., 3rd Fl., New York, NY 10027 hello@startsmallthinkbig.org 646.723.4053 www.startsmallthinkbig.org

Start Small Think Big is non-profit organization based in Harlem that provides underserved entrepreneurs in NYC with access to the legal, marketing, and financial they need to help grow thriving businesses. Marketing and Financial services are provided by in-house experts and experienced volunteers. Example services include setting up a bookkeeping system, creating projections, answering tax questions, brand assessment, product photography and much, much more.



### **WENYC**

http://we.nyc

WE NYC is an initiative based out of the NYC Department of Small Business Services, that is dedicated to helping women start and grow their business. WE NYC offers a range of tailored business services including networking events, business courses, and mentorship sessions.

### Free & Low-Cost Legal Assistance

COUNSEL FOR ENTREPRENEURS & SMALL BUSINESSES



### Lawyers Alliance for New York

171 Madison Ave., 6th Fl., New York, NY 10016 212.219.1800

www.lawyersalliance.org

Lawyers Alliance for New York is the leading provider of business and transactional legal services for nonprofit organizations and social enterprises that are improving the quality of life in NYC neighborhoods. Clients include community loan funds, low-income federal credit unions, community development corporations, workforce development groups, business improvement districts and community revitalization organizations, nonprofits involved in for-profit business ventures, and other economic opportunity organizations.



### **Legal Aid Society**

230 E. 106th St., New York, NY 10029 Rolando Gonzalez, Community Development Project rrgonzalez@legal-aid.org 212.426.3054 www.legal-aid.org

The Legal Aid Society offers free legal services to small businesses and not-for-profit organizations, including assistance with the following: choosing a business structure, incorporation, commercial leasing, contracts, partnership agreements, employee issues, intellectual property and other small business legal issues except for litigation matters.



### Neighborhood Entrepreneur Law Project

42 West 44th Street, New York, NY 10036 nelp@nycbar.org 212.382.6633

www.citybarjusticecenter.org

The Neighborhood Entrepreneur Law Project (NELP) provides free legal services to microentrepreneurs in New York City who are either starting or expanding a business. NELP provides assistance through presentations, legal clinics, and direct pro bono representation. They address a range of topics that are essential for microentrepreneurs to jump-start their businesses on sound legal footing.

### Free & Low-Cost Legal Assistance

COUNSEL FOR ENTREPRENEURS & SMALL BUSINESSES



### **NYC Business Solutions Center**

400 E. Fordham Rd., 7th Fl., Bronx, NY 10458 Natalie Williams, Director nwilliams@nycbusiness-solutions.com 718.960.7916

The NYC Business Solutions Center—Bronx provides a variety of services to help entrepreneurs aiming to start, improve, and grow their businesses, including legal advice.



### **Start Small Think Big**

www.nyc.gov/nycbusiness

8 W. 126th St., 3rd Fl., New York, NY 10027 hello@startsmallthinkbig.org 646.723.4053

www.startsmallthinkbig.org

Start Small Think Big is non-profit organization based in Harlem that provides underserved entrepreneurs in NYC with access to the marketing, financial and legal services they need to help grow thriving businesses. Legal services are provided through a network of pro bono volunteers. Services include Entity Formation, Contract Drafting, Commercial Lease Review, Intellectual Property and Doing Business Online, among others.



### **Volunteers of Legal Service**

212.996.4400 www.volsprobono.org

Volunteers of Legal Service's Microenterprise Project provides free legal services to small business owners seeking assistance on a variety of legal issues, including commercial leasing, governance, contracts, and intellectual property.



### **Urban Justice Center**

123 William St., 16th Floor; New York, NY 10038 cdpcapacity@urbanjustice.org

cdp.urbanjustice.org

The Community Development Project (CDP) is a project of the Urban Justice Center. CDP provides legal, participatory research and policy support to strengthen the work of grassroots and community-based groups in New York City to dismantle racial, economic and social oppression. Our capacity-building team offers legal advice and counseling to new and existing worker cooperatives and grassroots non-profits, as well as non-litigation representation in commercial lease matters for small businesses.

### Financing | Non-Traditional Lending Resources

The following resources fund small businesses and educate entrepreneurs about the process of becoming loan-ready, or "bankable." Most of these lenders specialize in serving traditionally underserved communities including low- and moderate-income entrepreneurs offering loans to finance equipment purchases, space improvements, expansion, and business acquisition.



80 Maiden Ln., Ste. 903, New York, NY 10038 Martin Nowak, Loan Consultant mnowak@accioneast.org 646.833.4525 www.accioneast.org

For over 25 years, Accion East, a nonprofit lender, has provided affordable loans to entrepreneurs and established small business owners. Customized loans of up to \$250,000 and microloans from \$1,000 to \$50,000 are available. Common loan uses include working capital, equipment purchases, operating costs, marketing and promotional materials, vehicle purchases, location changes, inventory purchases, and expansion.



### **Business Center for New Americans**

120 Broadway, Ste. 230, New York, NY 10271 Tshering Gurung tgurung@nybcna.org 347-730-6468 nybcna.org

The Business Center for New Americans (BCNA) helps New Yorkers achieve financial independence and home ownership through workshops about obtaining microloans, developing business management skills, understanding everyday cash management, and more.



### **BOC Capital**

85 S. Oxford St., 2nd Fl., Brooklyn, NY 11217 rsantiago@bocnet.org 718.205.3773 www.boccapital.org

Operated with the Business Outreach Center (BOC), BOC Capital is a participating lender providing affordable payback rates starting with microloans at a minimum of \$500 to \$50,000 as well as community advantage and contract based loans ranging from \$50,000 to \$500,000 in all five Boroughs.

### Financing | Non-Traditional Lending Services



### **Excelsior Growth Fund**

5 Hanover Sq., Ste. 1003, New York, NY 10004 Aissatou Bah aissatou.bah@excelsiorgrowthfund.org 212.785.5781 www.excelsiorgrowthfund.org

Excelsior Growth Fund (EGF) helps small businesses grow by providing streamlined access to business loans and advisory services. EGF's signature product, the EGF SmartLoan™, provides up to \$100,000 in fast, transparent, and affordable financing through a secure online platform. Larger loans up to \$500,000 are also available. EGF is a nonprofit organization and is certified by U.S. Department of Treasury as a Community Development Financial Institution (CDFI).



### **NDC Grow America Fund**

24 Whitehall St., Ste. 71, New York, NY 10004 Conor McCarthy, Loan Officer cmccarthy@ndconline.org 212.682.1106 www.ndconline.org

The NDC Grow America Fund, a community development lender, offers financing, education, and workshops, including monthly courses on business credit, to entrepreneurs and economic development professionals. NDC's average loan size is \$450,000, but smaller loans are available to a variety of diverse businesses, from repair shops to consulting firms.



### **Renaissance Economic Development Corporation**

2 Allen St., 7th Fl., New York, NY 10002 212.964.6022

www.renaissance-ny.org

Renaissance Economic Development Corporation (REDC) is a nonprofit organization established in 1997 by Asian Americans for Equality. REDC's mission is to transform low-to-moderate income and immigrant communities in New York City by providing low-interest small business loans, training and counseling services.

### Financing | Non-Traditional Lending Services



### Tri-State Business Opportunity Fund

40 Broad St., Ste. 602 New York, NY 10004 info@vedc.org 212.231.4313 www.vedc.org

The mission of the Valley Economic Development Center's (VEDC) Tri-State Business Opportunity Fund is to support consistent, highquality employment in communities in the New York area. The VEDC specializes in funding minority- and women-owned businesses, including start-ups and nonprofits, with loans ranging from \$50,000 to \$500,000 and microloans between \$2,500 and \$50,000. When packaging loans, the VEDC considers credit history, not credit score.

### **TruFund Financial Services**



39 W. 37th St., 7th Fl. New York, NY 10018 info@trufund.org 212.204.1303 www.trufund.org

TruFund Financial Services, which provides services such as access to capital, industry-specific training, one-on-one consulting, and business assessment, focuses on funding minority- and women-owned start-ups, nonprofits, and restaurants. TruFund's loans generally range from \$50,000 to \$750,000, but smaller loans are available on a case-by-case basis. TruFund provides loans for contract lending, purchase order financing, business acquisition, equipment, expansion, and more.



http://we.nyc

WE NYC helps women entrepreneurs raise money to start growing their business through its WE Fund programs. WE Fund Crowd is a City-led crowdfunding initiative to help women entrepreneurs access affordable capital. In partnership with the crowdfunding platform Kiva, New York City women entrepreneurs can access to crowdfunded loans, of which NYC will contribute the first 10%. WE Fund Growth is helping women entrepreneurs grow their businesses with affordable, low-interest loans from local lending institutions.

### Financing | Lending Institutions

Below are select banks and other lending institutions that specialize in financing entrepreneurs and small businesses. Many provide government backed loans administered through the United States Small Business Administration (SBA). SBA loans allow banks to provide capital to businesses that might not have otherwise been accepted. If you have questions about SBA loans or applying for financing, consider utilizing the educational services of one of the non-traditional lending resources listed in this guide before reaching out to a traditional lender.

### **Community Banks**

### **Spring Bank**

69 E. 167th St, Bronx, NY 10452 Inés Marino imarino@springbankny.com 718-879-5022



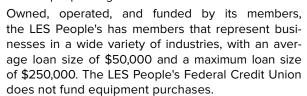
www.springbankny.com

Spring Bank, an active member of a NYState Banking Development District (BDD), provides loans with flexible terms to smallbusinesses that enhance their communities' local economies. A certified B Corp, Spring Bank meets rigorous standards of social and environmental performance, accountability, and transparency. Its Small Business Grow Loan ranges from \$10,000 to \$150,000.

### **Credit Unions**

### Lower East Side People's Federal Credit Union

37 Avenue B, New York, NY 10009 212.529.8197, ext. 131 www.lespeoples.org



### **USALLIANCE**



20 E 179th St, Bronx, NY 10453 (800) 431-2754 www.usalliance.org

USALLIANCE Financial is a full-service credit union that offers a wide range of banking services. They develop and implement custom-made, secure, and innovative products for many great organizations, in addition to our 110,000 members worldwide.

### **Commercial Banks**

### **Bank of America**

Small Business Loans & Financing: 888.666.4000 www.bankofamerica.com

### Capital One Bank

Business Banking Services: 1.888.755.2172 www.capitalone.com/small-business

### Chase Bank

Small Business Banking: 1.800.242.7324 www.chase.com/business-banking

### Citi Bank

Small Business Banking: 1.877.528.0990 www.online.citi.com

### HSBC

Business Banking Customer Service 1.877.472.2249 www.us.hsbc.com

### Santander

Small Business Banking: Dawn Kasulke, Regional Director, Business Banking 917.421.4692 http://bit.ly/2UOrsBt

### **TD Bank**

Small Business Loans & Lines of Credit: 1.855.278.8988 https://go.td.com/2MSRIrO

### **Incubators**

### WORKSPACE & START-UP SUPPORT FOR ENTREPRENEURS



### **Bronx CookSpace**

50 E. 168th St. Bronx, NY 10452 718 839 1109

www.bronxcookspace.org

Bronx CookSpace is a licensed, fully equipped commercial kitchen that provides flexible, affordable workspace and individualized technical assistance to small food businesses. By providing affordable space, WHEDco gives food entrepreneurs a place to test products and ideas as they develop their businesses in a cost-effective manner.

The 4,000-square-foot kitchen is divided into four workspaces, or bays, that can be rented individually or together. Equipped with a loading dock, a parking lot, and 24-hour security services, the space is ideal for caterers, bakers, and food and beverage manufacturers looking to grow their businesses.



### BXL Bronx Business Incubator/Women's Business Center

890 Garrison Ave Bronx, NY 10474 Katy Rivera, Office Manager krivaera@bocnet.org 718.532.2927 www.bxl.nvc

Operated by the BOC, the BXL Business Incubator provides affordable space and WBC which is located inside of our Incubator provides free business resources for start-ups in all stages of development. Its 96 workstations including offices, plus conferences rooms are available to lease on a month to month basis.

# Notes

# **Notes**



### **Community Services**

### NYPD Community Affairs

### 40<sup>™</sup> PRECINCT

257 Alexander Ave. Bronx, NY 10454 718.402.2270

### 41ST PRECINCT

1035 Longwood Ave. Bronx, NY 10459 718.542.4771

### 42<sup>ND</sup> PRECINCT

830 Washington Ave. Bronx, NY 10451 718.402.3887

### **44TH PRECINCT**

2 E. 169th St. Bronx, NY 10452 718.590.5511

### **NYC Department** of Transportation

PEDESTRIAN SAFETY PARKING LIGHTING • SIDEWALKS Contact 311 1400 Williamsbridge Rd. Bronx, NY 10461 www.nyc.gov/dot

### NYC Department of Sanitation

COMMUNITY CLEANUP • RECYCLING GARBAGE REMOVAL • LOT CLEANING Contact 311 59 Maiden Ln., 5th Fl.

New York, NY 10038 www.nyc.gov/dsny

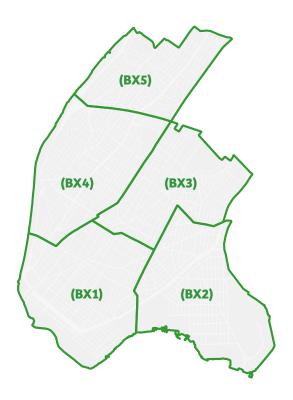
### **Graffiti Free NYC**

FREE GRAFFITI REMOVAL ON COMMERCIAL PROPERTIES

Contact 311
GraffitiFreeNYC@edc.nyc
www.nycedc.com/program/
graffiti-free-nyc

### Advocacy & District Needs

COMMUNITY BOARDS, CONGRESS MEMBERS, & BOROUGH PRESIDENT



### Community Board #1 (BX1)

MELROSE • MOTT HAVEN • PORT MORRIS 3024 Third Ave. Bronx, NY 10455 718.585.7117 bx01@cb.nyc.gov

### Community Board #2 (BX2)

HUNTS POINT • LONGWOOD 1029 E. 163rd St., Rm. 202 Bronx, NY 10459 718.328.9125 bx02@cb.nyc.gov

### Community Board #3 (BX3)

CLAREMONT • CROTONA PARK EAST MELROSE • MORRISANIA 1426 Boston Rd Bronx, NY 10456 718.378.8054 bx03@cb.nyc.gov

### Community Board #4 (BX4)

CONCOURSE • HIGHBRIDGE • MT. EDEN 1650 Selwyn Ave., 11A-B Bronx, NY 10457 718.299.0800 bx04@cb.nyc.gov

### Community Board #5(BX5)

SOUTH FORDHAM - UNIVERSITY HEIGHTS MORRIS HEIGHTS - MOUNT HOPE

BCC Campus, Gould Hall, Room 200 2155 University Avenue Bronx, NY 10453 718.364.2030 bx05@cb.nyc.gov

## U.S. Congress Member Jose E. Serrano Consituents: All of South Bronx



Contact: 1231 Lafayette Ave, 4th Fl. Bronx, NY 10474 (718) 620-0084 https://serrano.house.gov

### Bronx Borough President Ruben Diaz, Jr. Borough of the Bronx



Contact: 851 Grand Concourse. 3rd Fl. Bronx, NY 10451 (718)590-3554 webmail@bronxbp.nyc.gov

### **South Bronx Elected Officials**

STATE SENATORS, & COUNCILMEMBERS

### NY State Senator Jose M. Serrano NYS Senate District 29:

East Harlem, Port Morris, Mott Haven, Highbridge



Contact: 107 East Burnside Ave Bronx, NY 10453 (212) 828-5829 serrano@nysenate.gov

### NYC Councilmember Diana Ayala NYC Council District 8:

East Harlem, Mott Haven, Highbridge, Concourse, Longwood, Port Morris



Contact: 214 St. Ann's Ave Bronx, NY 10454 (347) 297-4922 dayala@council.nyc.gov

### NY State Senator Luis R. Sepulveda NYS Senate District 32:

Morrisania, Longwood, Soundview



Contact: 900 Rogers Place Bronx, NY 10459 (718) 991-3161 sepulveda@nysenate.gov

### NYC Councilmember Fernando Cabrera NYC Council District 14:

Morris Heights, University Heights, Fordham, Kingsbridge



Contact: 2065 Morris Avenue Bronx, NY 10453 (347) 590-2874 fcabrera@council.nyc.gov

### NY State Senator Gustavo Rivera NYS Senate District 33:

Claremont Village, Mt. Hope, Belmont, Fordham Heights, University Heights,

Fordham Manor



Contact: 2432 Grand Concourse, Ste. 506 Bronx, NY 10458 (718) 933-2034 givera@nysenate.gov

### NYC Councilmember Vanessa L. Gibson NYC Council District 16:

Claremont, Concourse, Highbridge, Morris Heights, Mount Eden, Morrisania



Contact: 1377 Jerome Ave Bronx, NY 10452 (718) 588-7500 vgibson@council.nyc.gov

### NY State Senator Alessandra Biaggi NYS Senate District 34:

Spuyten Duyvil, Riverdale, Hunts Point, Castle Hill, Throggs Neck, Pelham Gardens, Pelham Parkway, City Island, & Pelham



Contact: 3190 Riverdale Ave, Bronx, NY 10463 (718) 822-2049 biaggi@nysenate.gov

### NYC Councilmember Rafael Salamanca Jr. NYC Council District 17:

Concourse, Crotona Park East, East Tremont, Hunts Point, Longwood, Melrose, Morrisania, Port Morris, West Farms



Contact: 1070 Southern Boulevard Bronx, NY 10459 (718) 402-6130 salamanca@council.nyc.gov



# What does your business need? Call/text us at 347-906-2335 or email us at business@whedco.org to get help from WHEDco. Visit whedco.org/business for more information.

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