

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.



This publication is not an endorsement of the views, opinions, products, or services of the companies, organizations, and other entities appearing here. All WHEDco programs and services are extended to the public on a nondiscriminatory basis.

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SOUTH BRONX Small Business Resource Guide

This guide highlights a variety of free and low-cost resources to help start-up, existing, 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/small-business.

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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, one-on-one financial counseling sessions and free tax preparation 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

2700 E Tremont, 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 Economic Development Corporation

851 Grand Concourse, Ste. 123, Bronx, NY 10451
info@boedc.org
718.590.6252 , www.bxedc.org

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 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 Express Service Team (BEST)

110 William Street, New York, NY 10038
<http://www.nyc.gov/nycbest>, 888-727-4692

NYC Best Team provides key advice to help business owners expedite permits and licensing processes, resolve or avoid fines and violations in the five boroughs. We assign a single point-of-contact to answer questions and advocate for your small business. The Best Team will advocate for City government, State government, utilities, and compliance consultations to identify and resolve issues before an inspector walks through the door. The Best Team will work with your business to avoid fines, and to support secure licenses or permits. The services will be available in multiple languages.



NYC Financial Empowerment Centers

<https://www.nyc.gov/site/dca/consumers/get-free-financial-counseling.page>, OR Call 311 to book an appointment.

NYC Financial Empowerment Centers provide FREE one-on-one professional financial counseling and coaching to support you in reaching your goals. Work with counselors to: Create a budget, establish or improve credit, set up a spending plan, open a safe and affordable bank account and file your taxes for free. NYC FEC can also help you develop a strategy to reduce debt or lower payments, access emergency government resources and separate personal and business finances.



TrustPlus

530 West 166th St., 4th Floor, New York, NY 10032
(212) 927-5771, <https://mytrustplus.org>

Neighborhood Trust is a national nonprofit financial services innovator built for workers. Their Financial Coaches and digital products help workers reduce debt, improve credit, and strengthen their overall financial health, confidentially and at no cost to them.

Free Business Services

WORKSHOPS, ADVISING & BUSINESS ASSISTANCE



LEHMAN
COLLEGE

Small Business Development Center at Lehman College

250 Bedford Park Blvd. West, Bronx, NY 10468
sbdc.bronx@lehman.cuny.edu
718.960.8806, <https://bronx.nysbdc.org>

The Small Business Development Center at Lehman College (SBDC) at Lehman College provides individualized consultation, business management, information, and educational programs to increase the ability of small businesses to compete in domestic and international markets.



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

132 W 31 st, 9th Fl., New York, NY 10001
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.



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.

Free Business Services

WORKSHOPS, ADVISING & BUSINESS ASSISTANCE



SCORE NYC

851 Grand Concourse, Rm. 123, Bronx, NY 10451
646.580.2066
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 Auto Merchants Association

990 Woodycrest Ave Bronx NY 10452
631.380.8262, <https://www.uamanys.org>
Info@Uamanys.org

The United Auto Merchants Association (UAMA), is a non-profit organization that assists in the development and stability of small to mid-sized automotive repair and maintenance businesses. UAMA works diligently to provide the highest quality of services and resources to meet the latest automotive service / repair industry requirements and service standards.



WHEDco

50 E 168th St, Bronx, NY 10452
business@whedco.org, 718.839.1100, www.whedco.org

The Women's Housing and Economic Development Corporation (WHEDco) is a community development nonprofit founded on the radically simple idea that all people deserve healthy, vibrant communities, from award-winning affordable homes to high-quality early education and youth programs, fresh, healthy food, cultural programming and economic opportunity. WHEDco provides training, counseling and technical assistance that helps over 500 individuals launch and operate small businesses each year through our Home-Based Childcare Programs, Bronx CookSpace food business incubator and Commercial Revitalization initiatives with neighborhood small businesses.

Free & Low-Cost Legal Assistance

COUNSEL FOR ENTREPRENEURS & SMALL BUSINESSES



Brooklyn Legal Services Corporation A (BKA)

260 Broadway, Suite 2, Brooklyn, NY 11211
718.487.2300.

CLAHelp@bka.org, www.bka.org/ced

BKA advances economic justice through innovative, collaborative, neighborhood-based legal representation and advocacy. BKA's lawyers provide free legal services to underserved small business owners around new commercial leases/subleases; lease changes, renewals, or terminations; enforcing terms of a lease, sublease, or oral/unwritten agreement with a landlord; and combatting landlord harassment and/or breach of contract. BKA also offers free and low-cost legal services to worker-owned cooperatives, community non-profits, and other groups.



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.



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.

Free & Low-Cost Legal Assistance

COUNSEL FOR ENTREPRENEURS & SMALL BUSINESSES



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.



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



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.



Volunteers of Legal Service Brooklyn Legal Services Corporation A (BKA)

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.

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.

Ascendus

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, Ascendus, previously known as Accion East, has been a nonprofit lender of 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

11 Broadway, Ste. 1515, New York, NY 10004
212.898.7850, 357.730.6468
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 BOC Capital

85 S. Oxford St., 2nd Fl., Brooklyn, NY 11217
rsantiago@bocnet.org
718.624.9115
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



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.



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.

WE nyc Women Entrepreneurs NYC

888.SBS.4NYC (888-727-4692)
http://we.nyc

WE NYC, a program of NYC Small Business Services, 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
imarino@springbankny.com
718-879-5000

www.springbankny.com

Spring Bank, an active member of a NYState Banking Development District (BDD), provides loans with flexible terms to small businesses 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, www.lespeoples.org

Owned, operated, and funded by its members, the LES People's has a community that represent businesses in a wide variety of industries, with an average loan size of \$50,000 and a maximum loan size of \$250,000. The LES People's Federal Credit Union is expanding to the Bronx with the new Bronx People's Federal Credit Union.



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/2MSRlrO>

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
Jorge Rolon, Office Manager
718.532.2927
www.bxl.nyc

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.

Advocacy & District Needs

WHEDco AREA COMMUNITY BOARDS, POLICE PRECINCTS & COMMUNITY SERVICES

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)

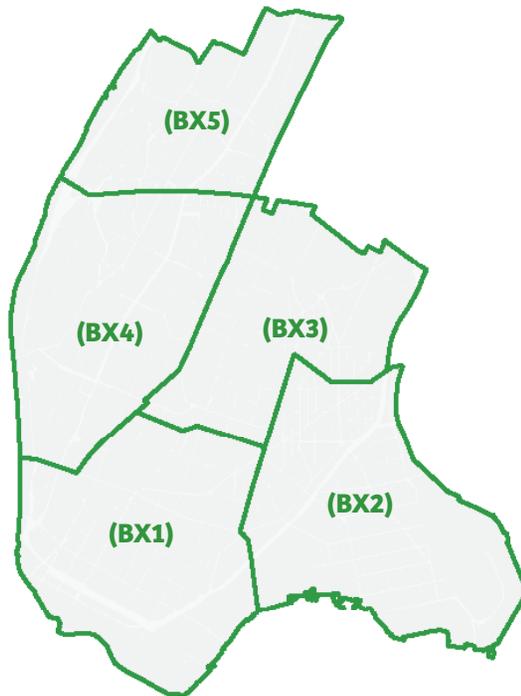
CLAREMONT • CROTONA PARK EAST
MELROSE • MORRISANIA
1426 Boston Rd, Bronx, NY 10456
718.378.8054 • bx03@cb.nyc.gov

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



Bronx Borough President Vanessa Gibson



851 Grand Concourse,
Room 206, Bronx, NY
10451
(718) 588-7500
vgibson@council.nyc.gov

NYPD Community Affairs

40TH PRECINCT
257 Alexander Ave.
Bronx, NY 10454
718.402.2270

42ND PRECINCT
830 Washington Ave.
Bronx, NY 10451
718.402.3887

41ST PRECINCT
1035 Longwood Ave.
Bronx, NY 10459
718.542.4771

44TH PRECINCT
2 E. 169th St.
Bronx, NY 10452
718.590.5511

NYC of Transportation

LIGHTING • PEDESTRIAN SAFETY
PARKING • 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 (GFNYC)

FREE GRAFFITI REMOVAL ON
COMMERCIAL PROPERTIES
Contact 311
GraffitiFreeNYC@edc.nyc
www.nycedc.com/program/
graffiti-free-nyc

South Bronx Elected Officials

CONGRESS MEMBERS, STATE SENATORS, BOROUGH PRESIDENT & COUNCILMEMBERS

NY State Assembly Member Chantel Jackson Assembly District 79: South Bronx



Contact:
780 Concourse Village
West, Ground Fl., Bronx,
NY 10451
718-538-3829
https://nyassembly.gov/
mem/Chantel-Jackson

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 Jose M. Serrano NYS Senate District 29: East Harlem, Port Morris, Mott Haven, Highbridge



Contact:
335 E 100th Street New
York, NY 10029
(212) 828-5829
serrano@nysenate.gov

Bronx District Attorney Darcel D. Clark Bronx, New York



Contact:
198 East 161 St., Bronx,
NY, 10451
718-590-2000
https://www.bronxda.
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 Althea Stevens NYC Council District 16: Claremont, Concourse, Highbridge, Morris Heights, Mount Eden, Morrisania



Contact:
1377 Jerome Ave
Bronx, NY 10452
(718) 588-7500
District16@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 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 347-973-0945 or
email us at business@whedco.org
to get help from WHEDco.

Visit whedco.org/business for more information.



50 East 168th Street

Bronx, NY 10452

T. 718.839.1100 F. 718.839.1170

whedco.org