



Very Small Businesses Making a Very Big Difference

NYS Microenterprise 2004 Provider Directory



Funded by CitiGroup Foundation

SENSES/MicroBizNY

275 State Street

Albany, NY 12210-2101

Phone: 518-463-5576

Fax: 518-432-9073

Website: www.microbizny.org

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Statewide Programs

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- Trickle Up Program



Cornell University
Agriculture Innovation Center, Northeast Center for Food Entrepreneurship

7 Brenner Ridge Road
Pleasant Valley, NY 12569
Phone: (845)-483-9588
Fax: (845)-483-9588
Web site: www.nysaes.cornell.edu/necfe
E-mail: rw74@cornell.edu

Category- Practitioner Agency , Practitioner Support Agency

Services Provided- Identification and direction to appropriate resources to assist the business in its growth and development activities. The level of direct involvement is dependent on the company's needs, abilities, and program classification it would fall under.

Target Population Served- Small to mid-sized companies involved in specialty and food production as well as value added horticulture based projects in rural areas.

Counties Served- New York State

Count Me In

240 Central Park South, Suite 7H
New York, NY 10019
Phone: (212)-245-1245
Fax: (212)-245-1236
Web site: www.count-me-in.org
E-mail: info@count-me-in.org

Category- Practitioner Agency, Lender

Services Provided- Count Me In provides women's economic independence by providing access to business loans, consultation, and education. The first online microlender, Count Me In uses unique women-friendly credit scoring systems to make loans of \$500-\$10,000 available to women across the United States who have nowhere to turn for that all important first business loan. The organization provides access to networks that expand contacts, markets, skills and confidence.

Target Population Served- Women across the United States who have nowhere to turn for that all important first business loan

Counties Served- The United States

Karp Resources

Karen Karp

P.O. Box 515
Southold, NY 11971
Phone: (631)-765-9406
Fax: (631)-765-9068
Web site: www.karpresources.com
E-mail: Karen@karpresources.com

Category- Practitioner Agency

Services Provided- Business plans, feasibility studies, project management, curriculum development – culinary management and entrepreneurship.

Target Population Served- Non-profits, small business and entrepreneurs.

Counties Served- The United States and the UK



**Ms. Foundation for Women
Collaborative Fund for Women's Economic Development**

120 Wall Street, 33rd Floor
New York, NY 10005
Phone: (212)-742-2300
Fax: (212)-742-1653
Web site: www.ms.foundation.org
E-mail: CMcAndrews@Ms.Foundation.org

Category- Lender

Services Provided- We provide grant funding to non-profit economic development organizations, specifically towards microenterprise development programs.

Target Population Served- Low-income women

Counties Served- National

National Foundation for Teaching Entrepreneurship (NFTE)

120 Wall St, 29th Floor
New York, NY 10005
Phone: (212)-232-3333 x 320
Fax: (212)-232-2244
Web site: www.nfte.com
E-mail: stevem@nfte.com

Category-

Services Provided- NFTE's mission is to teach entrepreneurship to low-income young people, ages 11 through 18, so they can become economically productive members of society by improving their academic, business, technology and life skills. NFTE is a 501 (c) (3) non-profit organization.

Target Population- Youth aged 11-17

Counties Served- National

New York Business Development Corporation

50 Beaver Street
Albany, NY 12207
Phone: (518)-463-2268
Fax: (518)-463-0240
Web site: www.nybdc.com
E-mail: ccarter@nybdc.com

Category- Lender

Services Provided- Innovative financing, real estate and equipment acquisition, working capital and to re-finance debt.

Target Population Served- Small businesses

Counties Served- New York State

NYS Credit Union League

19 British American Blvd.
Latham, NY 12110
Phone: (518)-437-8122
Fax: (518)-782-4212
Web site: www.nyscul.org
E-mail: akramer@nyscul.org

Category- Practitioner Agency,

Services Provided- Technical assistance, and training

Target Population Served- Credit Unions

Counties Served- New York State



**Rural Opportunities, Inc.
Rural Opportunities Enterprise Center**

400 East Avenue
Rochester, NY 14607
Phone: (585)-340-3377
Fax: (585)-340-3329
Web site: www.ruralinc.org
E-mail: jbell@ruralinc.org

Category- Practitioner Agency, Lender

Services Provided- Technical assistance and lending.

Target Population Served- Low-moderate income.

Counties Served- New York State

The New York State Small Business Development Center

Mercy College, 555 Broadway
Dobbs Ferry, NY 10522
Phone: (914)-674-7485
Fax: (914)-693-4996
Web site: www.nyssbdc.org
E-mail: sbusiness@mercy.edu

Category- Practitioner Agency

Services Provided- The Development Center offers free one-on-one counseling for start-up and existing businesses.

Target Population Served- Anyone

Counties Served- New York State

Trickle Up Program

104 West 27th Street, 12th Floor
New York, NY 10001
Phone: (212) 255-9880 X 212
Toll Free: 866-246-9980
Fax: (212)- 255-9974
Website: www.trickleup.org
E-mail: jonahg@trickleup.org

Services Provided- Trickle Up is a microenterprise development organization based in New York City, with a mission to help the lowest income people worldwide take the first steps out of poverty, by providing conditional seed capital, business training, and relevant support services essential to the launch or expansion of a microenterprise. Half of U.S. funding activity supports New York microenterprises through over 25 New York Coordinating Partner Agencies. Trickle Up provides grants of \$500 followed by \$200 to individuals who work with a local partner agency to develop a Business plan and subsequent business report.

Target Population Served- Trickle Up works only with entrepreneurs whose income is less than 175 percent of federal poverty guidelines. Trickle Up entrepreneurs have the motivation to start their own businesses but are unable to access microcredit for initial start-up costs and therefore require assistance with initial capital to help them launch their enterprise. Trickle Up also targets entrepreneurs who meet one or more of the following criteria: women, especially single mothers; public assistance recipients; members of minority groups, refugees and recent immigrants.

Counties Served- New York State



Capital Region

Albany, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, and Schoharie

Organizations

- Albany-Colonie Regional Chamber of Commerce (EAP)
- Albany Local Development Corporation (ALDC)
- Better Neighborhoods, Inc. (BNI)
- Capital District Community Loan Fund (CDCLF)
- Center for the Advancement of Sustainable Tourism/AEDC (EAP)
- Central BID
- Centro Civico of Amsterdam, Inc.
- Cohoes Local Development Corporation
- Fulton County Economic Development Corporation
- Minority Contractors Technical Assistance Program (MCTAP)
- Regional Farm & Food Project
- Rensselaer Gateway Development Corporation
- Schenectady County Community Business Center (SCCB)
- Schenectady Local Development Corporation
- Small Business Development Center, at University of Albany
- Technical Assistance Center
- TRIP, Inc
- Women's Business Center of New York State



The Capital Region

County	Number of Microenterprises			Total Employment		Total Private-Non-farm Employment
	Number of Microenterprises without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbussines Employment	Percent of county	
Albany	15,128	4,211	19,339	26,305	9.6%	274,220
Fulton	2,720	674	3,394	4,509	16.7%	27,028
Montgomery	2,395	632	3,027	4,072	18.7%	21,821
Rensselaer	7,721	1,469	9,190	11,620	17.7%	65,501
Saratoga	12,370	2,470	14,840	18,926	19.5%	97,137
Schenectady	7,384	1,510	8,894	11,392	14.6%	78,224
Schoharie	1,776	374	2,150	2,769	23.9%	11,605
Total	49,494	11,340	60,834	79,593	13.9%	575,536



**Albany Center for Economic Success, Inc. (ACES)
Orange Street Incubator and Technical Assistance Program**

255 Orange St. Suite 101
Albany, NY 12210
Phone: (518)-427-7804
Fax: (518)-427-6203

Category- Practitioner Agency

Service Provided- ACES is a Business Incubator providing business plan development, technical assistance, financial assistance, and referral below market rate rents, ect.

Target Population Served- Minorities, women, disadvantaged entrepreneurs , and the low to moderate-income population.

Counties Served- Albany

**Albany-Colonie Regional Chamber of Commerce
EAP Center**

1 Computer Drive South
Albany, NY 12205
Phone: (518)-458-9851
Fax: (518)-458-1055
Web site: www.ac-chamber.org
E-mail: lesleym@ac-chamber.org

Category- Practitioner Agency, Lender

Services Provided- Guidance for start-up businesses including one-on-one business counseling, counseling upon clients request, 60 hours of entrepreneurial training to help develop an acceptable/workable business plan, and technical assistance. In addition, loan packages, site selection, and follow-up interviews are an intricate part of the EAP Program.

Target Population Served- Minorities, women, dislocated workers, individuals with disabilities, veterans, and the low to moderate-income population.

Counties Served- Metropolitan Statistical Area- Albany, Schenectady and Troy

Albany Local Development Corporation (ALDC)

21 Lodge St.
Albany, NY 12207
Phone: (518)-434-2532
Fax: (518)-434-9846
Web site: www.albanyny.org
E-mail: dalym@ci.albany.ny.us

Category- Lender

Services Provided- Services include small business lending, administration of the Albany IDA, Albany Empire Zone Program, and assistance with the development review process; including the planning board, board of zoning appeals and the Historic Resources Commission.

Target Population Served- City of Albany

Counties Served- Albany



**Better Neighborhoods, Inc.
Minority Enterprise Loan Program (MELP)**

986 Albany Street
Schenectady, NY 12307
Phone: (518)-372-6469
Fax: (518)-372-6460
Web site: www.better-neighborhoods.org
E-mail: eaugust@better-neighborhoods.org

Category- Lender

Services Provided- BNI is an affordable housing provider and offers a variety of programs to the community: rehabilitation and development of single family homes for first time home buyers, a homebuyer education program for homebuyers and home owners, rental management, tool library, and a minority enterprise loan program.

Target Population Served- Low-moderate income families.

Counties Served- Schenectady

**Capital District Community Loan Fund
Microenterprise: Lending, Training, and Support**

255 Orange Street
Albany, NY 12210
Phone: (518)-436-8586
Fax: (518)-689-0086
Web site: www.cdclf.org
E-mail: paul@cdclf.org

Category- Lender

Services Provided- Provides loans, technical assistance, business planning training, the matched savings program (IDA), networking and referrals.

Target Population Served- Low-income, minorities, women and people who traditionally have had difficulty accessing capital.

Counties Served- Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

**Center for the Advancement of Sustainable Tourism/AEDC
EAP Center**

PO BOX 747
Saranac Lake, NY 12983
Phone: (518)-891-5523 X. 16
Fax: (518)- 891-9820
Web site: www.CAST-online.com
E-mail: wayne@cast-online.com

Category- Practitioner Agency, Lender

Service Provided- AEDC provides microenterprise training and technical assistance for all its participants. They also provide access to microloans, the Intermediate Relending Program (IRP), and a bank-sponsored Tourism Loan Fund. Graduates from the program are provided with specialized business information, marketing strategies, technology training, small business loans, and management skills building.

Target Population Served- Primarily serves minorities, women entrepreneurs, and the tourism industry.

Counties Served- Clinton, Essex, Fulton, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Oneida, Saratoga, St. Lawrence, Warren, and Washington



**Central BID
Central Avenue Business Improvement District**

176 Central Avenue
Albany NY, 12206
Phone: (518)-462-4300
Fax: (518)-462-2609
Web site: www.centralbid.com
E-mail: Anthony@centralbid.com

Category- Practitioner Support Agency

Services Provided- Business Improvement District working on Economic Development for Central Avenue in Albany.

Target Population Served- The areas and the population (living and traveling) into the Central Business District.

Counties Served- Albany

Centro Civico of Amsterdam, Inc.

143-145 E. Main St.
Amsterdam, NY 12010
Phone: (518)-842-3762
Fax: (518)-842-9139
E-mail: iramos@centrocivico.org

Category- Practitioner Agency, Practitioner Support Agency

Services Provided- Centro Civico of Amsterdam, Inc. is a not-for-profit community based agency with a wide variety of programs and services. Centro Civico will soon be offering a business and entrepreneurial training program and business incubation spaces.

Target Population Served- The Hispanic population, however all services are open to all individuals.

Counties Served- Fulton and Montgomery

**Cohoes Local Development Corporation
Small Business Loan Program**

P.O. Box 753
130 Remsen Street
Cohoes, NY 12047
Phone: (518)-687-2334
Fax: (518)-687-2336
E-mail: jscavo@ci.cohoes.ny.us

Category- Practitioner Support Agency

Services Provided- Cohoes Local Development Corporation (CLDC) is a 501 C 3 Non Profit focused on job creation and retention, and housing opportunities in the city of Cohoes. The City of Cohoes and CLDC in the first year of operation have:

- Purchased the former Cohoes Saving Bank
- Secured a long term lease with the Albany County Sheriffs Department, creating 20 jobs
- Stimulated the building of the new Hudson River Savings Bank on Mohawk Street
- Started the Downtown Facade Program- \$35K investment leads to over 20 buildings improved and investment of over \$100K downtown Cohoes.
- Provided 5 small business loans which has lead to an increase in over 50 jobs in Cohoes

Target population Served- Current business owners or proposed business owners wishing to receive funding for land costs, building costs, or machinery and equipment costs that would increase the economic activity within the city limits of Cohoes, retain existing jobs, create new jobs, and/or increase the real property base.

Counties Served- All businesses must be located or proposed to be located within the corporate limits of the City of Cohoes (in Albany County) in order to receive a loan.



**Fulton County
Economic Development Corporation**

Johnstown Professional Office Complex
55 East Main Street, Suite 110
Johnstown, NY 12095
Phone: (518)-762-8700
Fax: (518)-762-8702
Web site: www.sites4u.org
E-mail: fcged@sites4u.org

Category- Practitioner Agency

Services Provided- Promote and market Fulton County, increase the employment level and develop the economy of the local area.

Target Population Served- Fulton County

Counties Served- Fulton

**Minority Contractors Technical Assistance Program
MCTAP**

955 State St.
Schenectady NY, 12307
Phone: (518)-372-4409
Fax: (518)-372-5143
E-mail: mctap123@aol.com

Category- Practitioner Agency

Services Provided- Bidding assistance for minority construction and building trades contractors. Minority small business starts up coaching and technical assistance.

Target Population Served- Low to moderate-income minority population of Schenectady with focus on Hamilton Hill.

Counties Served- Albany, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady and Schoharie

Regional Farm & Food Project

295 Eighth Street
Troy, NY 12180
Phone: (518)-271-0744
Fax: (518)-271-0745
Web site: www.capital.net/~farmfood
E-mail: farmfood@capital.net

Category- Practitioner Agency

Services Provided- The project provides informal guidance, information, and referrals to people involved in agriculture. We match farmers with mentors who are compensated for their assistance. Counseling, troubleshooting, and educational programs associated with the organization often address business, management, and marketing issues.

Target Population Served- Farmers and start-up farmers.

Counties Served- Albany, Columbia, Dutchess, Fulton, Greene, Montgomery, Rensselaer, Schenectady, Schoharie, Ulster, Warren and Washington



**Rensselaer Gateway Development Corporation
SmartUp (8 week Entrepreneurial Assistance Program)**

31 Second Street
Troy, NY 12180
Phone: (518)-274-7474
Fax: (518)-272-7729
Web site: www.rensselaergateway.com
E-mail: jhill@renscochamber.com

Category- Practitioner Agency

Services Provided- RGDC's role in economic development is multi-faceted. Our guiding principle is to be a catalyst for encouraging and enabling businesses to make the connections they need to succeed, and to work with the professionals that can help them reach their goals. Business development and planning, business plan writing, locate sites and buildings, ombudsman to state and local governments, financing, demographic and community information.

Target Population Served- Small to mid-sized businesses are our primary market, but we do serve all businesses looking to expand and grow in our community. Additionally, we support larger business development initiatives in conjunction with Rensselaer County Economic Development & Planning and local municipalities.

Counties Served- RGDC focuses on sustaining and expanding businesses (large and small, new and established) in Rensselaer County and the surrounding gateway communities, which includes Watervliet, Green Island, Cohoes and Waterford.

**Schenectady County Community Business Center
SCCB**

920 Albany Street
Schenectady, NY 12307
Phone: (518)-382-3069
Fax: (518)-688-2028
Web site: www.sccbc.org
E-mail: jcorcoran@sccbc.org

Category- Practitioner Agency, Lender (Small Business Resource Center)

Services Provided-

- Microenterprise Incubator (start-up businesses)
- Seminars & Training (new & existing businesses)
- Mentoring & Consulting (new & existing businesses)
- Loan Programs (Microenterprise & Small Business Revolving Loan Fund)

Target Population Served- Microenterprise program (training & loans) is aimed at low-to moderate income individuals. All other programs are available to anyone.

Counties Served- Schenectady

**Schenectady Local Development Corporation
Microenterprize Program**

105 Jay St. rm #14
Schenectady, NY 12305
Phone: (518)-382-5147
Fax: (518)-382-5275
E-mail: schndyslscsg@yahoo.com

Category- Practitioner Support Agency

Services Provided- This Corporation is organized and chartered for the purpose of furthering the economic development and promoting and assisting the growth and development of business concerning the city of Schenectady.

Target Population Served- Persons with low to moderate incomes.

Counties Served- Schenectady



Small Business Development Center, University at Albany

One Pinnacle Place, Suite 218
Albany, NY 12203
Phone: (518)-453-9567
Fax: (518)-453-9572
Web site: www.nyssbdc.org
E-mail: wbrighman@viamail.albany.edu

Category- Practitioner Support Agency

Services Provided- The SBDC provides non cost, one-to-one counseling, assistance with start-up and existing businesses in developing business plans, identify sources of funding, market research, management information and financial analysis.

Target population Served- Under 500 employees.

Counties Served- Albany, Rensselaer, Schenectady, Saratoga, Warren, Schoharie, Montgomery, Fulton, Greene, and Columbia

Technical Assistance Center

101 Broad St.
Plattsburgh, NY 12901
Phone: (518)-564-2214
Fax: (518)-564-3220
Web site: www.TAC.plattsburgh.edu
E-mail: tac@plattsburgh.edu

Category-Practitioner Agency

Services Provided- Economic development

Target Population Served- Businesses and non-profits

Counties Served-Clinton, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis Montgomery, Oneida, Oswego, Schoharie, St. Lawrence, Warren and Washington

TRIP, Inc.

Neighbor Works Home Ownership Center

251 River Street
Troy, NY 12180
Phone: (518)-690-0020
Fax: (518)-690-0025
E-mail: bobbi@triponline.org

Category- Practitioner Agency, Lender

Services Provided- Budget and credit counseling, homebuyer education and down payment assistance.

Target Population Served- Below 80% HUD median income.

Counties Served- Rensselaer



**Women's Business Center of New York State
Women's Business Center**

200 Genesee Street

Utica, NY 13502

Phone: 1-877-844-9848 or (315)-733-9848

Fax: (315)-733-0247

Web site: www.nywbc.org

E-mail: nywbc@aol.com

Category- Practitioner Agency

Services Provided- Counseling, training, referrals, technology, networking, mentoring, loan referrals, and MWBE certification assistance.

Target Population Served- Women entrepreneurs who want to start-up or expand businesses, especially low-income women.

Counties Served- Albany, Broome, Cayuga, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Steuben, Tioga, Tompkins, Warren and Washington



Central New York Region

Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, and Oswego

Organizations

- Alternatives Federal Credit Union (CENTS)
- Appleseed Trust
- Center for Business & Community Development Agency
- Center for the Advancement of Sustainable Tourism/AEDC (EAP)
- City of Fulton Community Development Agency
- City of Oswego Community Development Office
- City of Syracuse Office of Economic Development
- Cornell Cooperative Extension of Cayuga County
- Entrepreneur Center of the Business Training Institute, Inc.
- Head Quarters, Inc: Syracuse Microlending Cooperative
- Jubilee Home of Syracuse
- Local Development Corporation of the City of Watertown
- Madison County Industrial Development Agency
- Microcredit Group of Central New York Inc.
- Mohawk Valley Chamber of Commerce
- Operation Oswego County
- Rome Industrial Development Corporation
- SCORE– Chapter 98
- SCORE– Chapter 198
- SCORE- Chapter 201
- Southwest Economic Business Resource Center
- Women’s Business Center of New York State
- Worker Ownership Resource Center



The Central Region

County	Number of Microenterprises		Total Employment			
	Number of Microenterprises Without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbusiness Employment	Percent of county	Total Private-Non-farm Employment
Cayuga	3,963	886	4,849	6,315	18.2%	34,778
Chenango	3,013	562	3,575	4,412	19.6%	22,622
Cortland	2,319	575	2,894	3,845	15.5%	24,806
Herkimer	3,194	702	3,896	5,057	20.3%	24,960
Jefferson	4,840	1,304	6,144	8,301	13.7%	60,812
Lewis	1,515	347	1,862	2,436	24.6%	9,910
Madison	4,016	799	4,815	6,137	20.9%	29,333
Oneida	10,682	2,612	13,294	17,615	13.5%	130,745
Onondaga	23,612	5,769	29,381	38,924	13.1%	297,774
Oswego	5,446	1,204	6,650	8,642	19.1%	45,239
Totals for the Region	62,600	14,760	77,360	101,781	15%	680,979



**Alternatives Federal Credit Union
Business CENTS**

125 North Fulton Avenue
Ithaca, NY 14850
Phone: (607)-273-4611 x. 841
Fax: (607)-277-6391
Web site: www.businesscents.org
E-mail: cents@alternatives.org

Category- Practitioner Agency, Lender

Services Provided- Alternatives offers one-on-one technical assistance, an 11-week business-planning course and monthly seminars.

Target Population Served- Low-income men and women.

Counties Served- Tioga, Cortland, Tompkins, Schuyler, Chemung, and Seneca

Appleseed Trust

220 Herald Place, 2nd Floor
Syracuse, NY 13202
Phone: (315)-424-9485
Fax: (315)-424-7056
Web site: www.appleseedtrust.org
E-mail: appleseedtrust@hotmail.com

Category- Practitioner Agency, Lender

Services Provided- Appleseed Trust assists primarily low and moderate-income residents of the Syracuse Community to start, expand or enhance their small businesses through skills training and peer support as well as offer credit that may otherwise be unavailable to them

Target Population Served- Primarily low-moderate income

Counties Served- Onondaga

**Center for Business & Community Development
Small Business Development Center**

103 Rich Hall
SUNY Oswego, NY 13126
Phone: (315)-312-3492
Fax: (315)-312-3374
Web site: www.oswego.edu/cbcp/
E-mail: Halleron@oswego.edu

Category- Practitioner Agency

Services Provided- Pre-business planning, business plan development, loan application assistance, micro training, general and specific business training, one-on-one counseling, class or workshop trainings, and client research.

Target Population Served- Open to all

Counties Served- Oswego



Center for the Advancement of Sustainable Tourism/AEDC

EAP Center

PO BOX 747
 Saranac Lake, NY 12983
 Phone: (518)-891-5523 X. 16
 Fax: (518)- 891-9820
 Web site: www.CAST-online.com
 E-mail: wayne@cast-online.com

Category- Practitioner Agency, Lender

Service Provided- AEDC provides microenterprise training and technical assistance for all its participants. They also provide access to microloans, the Intermediate Relending Program (IRP) of RDA, and a bank-sponsored Tourism Loan Fund. Graduates from the program are provided with specialized business information, Marketing Strategies, technology training, small business loans, and management skills building.

Target Population Served- Primarily serves minorities and women entrepreneurs, and the tourism industry

Counties Served- Clinton, Essex, Fulton, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Oneida, Saratoga, St. Lawrence, Warren, and Washington

City of Fulton Community Development Agency

Fulton Microenterprise Business Development Program

125 West Broadway
 Fulton, NY 13069
 Phone: (315)-593-7166
 Fax: (315)-593-7754
 Web site: www.fultoncda.com
 E-mail: fultonmicro@alltel.net

Category- Practitioner Agency, Lender

Services Provided- Provides program support and financing, works with SUNY Oswego Small Business Development Center to provide training.

Target Population Served- Low and moderate-income persons.

Counties Served- City of Fulton, Oswego

City of Oswego Community Development Office

20 west Oneida Street 3rd Floor
 Oswego, NY 13126
 Phone: (315)-343-3795
 Fax: (315)-342-8231
 Web Site: www.oswegony.org
 E-mail: mvanouse@oswegony.org

Category- Practitioner Agency, Lender

Services Provided- Training and micro-loans

Target Population Served- Low-moderate income

Counties Served- Oswego

City of Syracuse Office of Economic Development

Rebuild Syracuse, Inc.- Syracuse Empire Zone

312 City Hall, 233 East Washington Street
 Syracuse, NY 13202
 Phone: (315)-448-8100
 Fax: (315)-448-8036
 Web site: www.ezsyracuse.com
 E-mail: msimcuski@edsyracuse.com

Category- Practitioner Agency

Services Provided- Administers the New York State Empire Zones program for the city of Syracuse.

Target Population Served- Local entrepreneurs, start-up businesses, and existing businesses looking to expand.

Counties Served- City of Syracuse, Onondaga



**Cornell Cooperative Extension of Cayuga County
Small Business/Consumer Development Program**

248 Grant Avenue
Auburn, NY 13152
Phone: (315)-255-1183
Fax: (315)-255-1187
Web site: www.cce.cornell.edu/Cayuga
E-mail: nca5@cornell.edu

Category- Practitioner Agency

Services Provided- They offer a series of 12 week classes for start-up and existing small businesses; seminars and workshops on assessed area entrepreneurship needs; discussion groups in response to client requests.

Target Population Served- All income groups with emphasis on low-moderate income population.

Counties Served- City of Auburn, Cayuga County

**Entrepreneur Center of the Business Training Institute, Inc.
Entrepreneurial Assistance Center**

The Radisson Center
200 Genesee Street
Utica, NY 13502
Phone: (315)-733-9848
Fax: (315)-733-0247
E-mail: lainoleo@aol.com

Category- Practitioner Agency

Services Provided- Sixty hours of training and technical assistance programs are provided through the following: small business training program with ongoing technical assistance, specialized consulting services, and on-site visits. Participants develop an individualized business action plan.

Target Population Served- Women, minorities, dislocated workers, and the disabled.

Counties Served- Oneida, Madison, and Herkimer

**Head Quarters, Inc.
Syracuse Micro-lending Cooperative**

124 East Jefferson St.
Syracuse, NY 13202
Phone: (315)-474-1939
Fax: (315)-474-0637
Web Site: www.homehq.org

Category- Lender

Services Provided- Provide small loans for initial business set-up costs

Target Population- Women and minority owned businesses

Counties Served- Onondaga



**Jubilee Homes of Syracuse
Southwest Economic Business Resource Center**

506 West Onondaga Street, Floor 2
Syracuse, NY 13205
Phone: (315)-471-2720
Fax: (315)-471-2718
Web site: www.jubilee-homes.org
E-mail: swebrc@twcny.rr.com

Category- Practitioner Agency

Services Provided- Jubilee Homes is a provider of computer and business related workshops and serves as a hub for small businesses. All services are offered free of charge. Private business counseling is also available.

Target Population Served- Minority and women owned businesses and start-ups within the city of Syracuse.

Counties Served- Onondaga

Local Development Corporation of the City of Watertown

800 Starbuck Avenue; Suite 801
Watertown, NY 13601
Phone: (315)-786-3494
Fax: (315)-786-3495
E-mail: druther@gisco.net

Category- Practitioner Support Agency, Lender

Services Provided- The primary purpose of the Local Development Corporation of the City of Watertown is to stimulate growth of private sector employment in the Watertown area by participating with banks and other government agencies in assisting in the financing needs of companies wishing to expand or to locate in Watertown. The agency will consider loan requests for eligible businesses situated in or having an economic impact on the city of Watertown.

Target Population Served- Business Community

Counties Served- City of Watertown, Onondaga

**Madison County Industrial Development Agency
Canastota Business Center**

11 Madison Boulevard
Canastota, NY 13032
Phone: (315)-697-9817
Fax: (315)-697-8169
E-mail: plcann@twcny.rr.com

Category- Practitioner Support Agency

Services Provided- Support, education and financing incubator.

Target Population Served- People in the county

Counties Served- Madison

**Mohawk Valley Chamber of Commerce
Economic Development Services**

520 Seneca Street
Utica, NY 13502
Phone: (315)-724-3151
Fax: (315)-724-3177
Web site: www.mvchamber.org
E-mail: info@mvchamber.org

Category- Practitioner Agency, Lender

Services Provided- Low interest financing, employee job training funds, strategic business planning

Target Population Served- 260,000

Counties Served- Oneida, Herkimer and Madison



**Operation Oswego County
Oswego County Microenterprise Training Program**

44 West Bridge Street
Oswego, NY 13126
Phone: (315)-343-1545
Fax: (315)-343-1546

Web site: www.oswegocounty.org/micro.html
E-mail: ooe@oswegocounty.org

Category- Practitioner Agency

Services Provided- The agency works cooperatively with SUNY Oswego's Small Business Development Center and the cities of Oswego and Fulton to provide a Microenterprise Training Program which is designed to guide the entrepreneur through all aspects of starting and managing a small business. Step-by-step classroom instruction is presented by local business professionals on topics including, business planning and financing, accounting and tax issues, marketing, and business insurance. Graduates of the program are eligible to apply for a microenterprise loan to expand or start their business in Oswego County from the IDAs microenterprise revolving fund.

Target Population Served- 122,000

Counties Served- Oswego

Rome Industrial Development Corporation

139 West Dominick St
Rome, NY 13440
Phone:(315)- 337-6360
Fax: (315) -337-0918

Web site: www.romeny.org

E-mail: mkaucher@romeny.org, pzawko@romeny.org

Category- Lender, Practitioner Support Agency

Services Provided- Loans, location assistance, Empire Zones incentives, Technical Assistance

Loan Funds: Community Reinvestment Fund (HUD), Commercial District Fund (NYS), Microloan Fund (US SBA), and General Fund (RIDC)

Programming: NYS Empire Zones program (Rome Empire Zone), Location Assistance (property database) US SBA Technical Assistance administrator, Loan Fund Administration/Technical Assistance

In conjunction with SCORE / SBDC

Target Population Served- EO lender and programming; certain targeted programs

Counties Served- City of Rome, Central & Western **Oneida** County (Microloan program only)

**SCORE Chapter 98 Syracuse
Business Counseling**

401 South Salina Street 5th Floor
Syracuse, NY 13202
Phone: (315)-471-9393 x 245
Fax: (315)- 471-9288

Web site: www.swns.net/score/

E-mail: syracuseSCORE@juno.com

Category- Practitioner Support Agency

Services Provided- Counseling to America's small businesses. SCORE has counseling sessions with clients and also conducts "going into business" workshops.

Target Population- Small business entrepreneurs

Counties Served- Cortland, Madison, Onondaga and Oswego



SCORE Chapter 198

P.O. Box 3050
Utica, NY, 13504-7553
Phone: (315)-792-7553

Category- Support Agency

Services Provided- Free and confidential business advice to those currently in business and those wanting to start a business

Target Population Served- Those who currently run their own business or those wishing to start one

Counties Served- Herkimer, Oneida and Otsego

SCORE Chapter 201

Service Corps of Retired Executives

36 South Street
Auburn, NY 13021
Phone: (315)-255-7291
Fax: (315)-255-3077
E-mail: tapco@a-znet.com

Category- Practitioner Support Agency

Services Provided- SCORE provides counseling and training, free and confidential services to help prospective and established small business owners and managers, identify problems, determine causes, and find solutions.

Target Population Served- Start-up businesses, and improving existing businesses

Counties Served- Cayuga and Seneca

Technical Assistance Center

101 Broad St.
Plattsburgh, NY 12901
Phone: (518)-564-2214
Fax: (518)-564-3220
Web site: www.TAC.plattsburgh.edu
E-mail: tac@plattsburgh.edu

Category- Practitioner agency

Services Provided- Economic development

Target Population Served- Businesses, and non-profits

Counties Served- Clinton, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego, Schoharie, St. Lawrence, Warren and Washington



**Women's Business Center of New York State
Women's Business Center**

200 Genesee Street
Utica, NY 13502
Phone: 1-877-844-9848 or (315)-733-9848
Fax: (315)-733-0247
Web site: www.nywbc.org
E-mail: nywbc@aol.com

Category- Practitioner Agency

Services Provided- Counseling, training, referrals, technology, networking, mentoring, loan referrals, and MWBE certification assistance

Target Population Served- Women entrepreneurs who want to start-up or expand businesses, especially low-income women

Counties Served- Albany, Broome, Cayuga, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Steuben, Tioga, Tompkins, Warren and Washington

**Worker Ownership Resource Center
Entre**

400 East Church Street
Elmira, NY 14901
Phone: (607)-737-5212
Fax: (607)-734-4490
E-mail: dkscrivens@yahoo.com

Category- Practitioner Agency

Services Provided- WORC offers entrepreneurial training classes and technical assistance.

Target Population Served- Minority & women owned or start-up businesses.

Counties Served- Cayuga, Chemung, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates



Finger Lake Region

Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne,
Wyoming, and Yates

Organizations

- ACCORD
- Action for Better Community, Inc.
- Alternatives Federal Credit Union (CENTS)
- Buffalo Niagara Enterprise
- Community Microenterprise Center, Inc.
- Genesee Co-Op Federal Credit Union
- Massachusetts Avenue Project
- Microenterprise Assistance Center
- Orleans Economic Development Agency
- SBDC Geneseo Outreach
- SCORE- Chapter 23
- SCORE Chapter 201
- Urban League of Rochester
- Wayne County Industrial Development Agency
- Worker Ownership Resource Center
- Yates County Industrial Development Agency



Finger Lake Region

Number of Microenterprises

Total Employment

County	Number of Microenterprises			Total Employment		
	Number of Microenterprises Without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbusiness Employment	Percent Of county	Total Private-Non-farm Employment
Genesee	2,858	707	3,565	4,735	16.0%	29,589
Livingston	3,424	727	4,151	5,354	19.3%	27,687
Monroe	39,066	8,417	47,483	61,407	13%	474,169
Ontario	6,160	1,382	7,542	9,828	16.1%	60,863
Orleans	1,863	412	2,275	2,957	19.6%	15,075
Seneca	1,670	366	2,036	2,641	17.8%	14,832
Wayne	4,993	1,026	6,019	7,716	21.8%	35,356
Wyoming	2,074	462	2,536	3,300	20.1%	16,380
Yates	1,645	308	1,953	2,463	28.7%	8,584
Total	63,753	13,807	77,560	100,401	14.7%	682,535



**ACCORD Corporation
Entrepreneurial Assistance Program**

84 Schuyler Street
P.O. Box 573
Belmont, NY 14813
Phone: (585)-268-7605
Fax: (585)-268-3653
Web site: www.accordcorp.org
E-mail: lbenedict@accordcorp.org

Category- Practitioner Agency

Services Provided- Accord Corporation is an EAP center and offers 2 10-week classes in the spring and summer. The class is called "How To Start Your Own Business or Expand Your Existing Business." The classes total 60 hours. Included is business computer training. In addition, we provide 15 hours of one-on-one training. Moreover, we help entrepreneurs prepare for the lenders.

Target Population Served- Low-income minorities and women, disabled and displaced entrepreneurs.

Counties Served- Allegany, Cattaraugus, Steuben and Wyoming

Action for a Better Community, Inc.

ABC Enterprise Center

917 East Main Street
Rochester, NY 14605
Phone: (585)-271-7360
Fax: (585)-271-3512
Web site: www.abcinfo.org
E-mail: mnjoku@abcinfo.org

Category- Practitioner Agency

Services Provided- Small business incubator that offers entrepreneurial training, technical assistance, and office space and support services. The agency also offers a microenterprise program.

Target Population Served- Low to middle income.

Counties Served- Monroe and Ontario

**Alternatives Federal Credit Union
Business CENTS**

125 North Fulton Avenue
Ithaca, NY 14850
Phone: (607)-273-4611 x841
Fax: (607)-277-6391
Web site: www.businesscents.org
E-mail: cents@alternatives.org

Category- Practitioner Agency, Lender

Services Provided- Alternatives offers one-on-one technical assistance, an 11-week business-planning course and monthly seminars.

Target Population Served- Low-income men and women.

Counties Served- Tioga, Cortland, Tompkins, Schuyler, Chemung and Seneca



Buffalo Niagara Enterprise

665 Main Street; Suite 200

Buffalo, NY 14203

Phone: (716)-842-1330

Fax: (716)-842-1724

Web site: www.buffaloniagara.org

E-mail: tkucharski@buffaloniagara.org

Category- Practitioner Support Agency

Services Provided- Buffalo Niagara Enterprise is a regional economic development organization representing the eight counties of Western New York to be the driving force in marketing the Buffalo Niagara region by establishing our community as a world recognized place to expand and attract capital investment and quality jobs.

Target Population Served- 1.6 million people

Counties Served- Erie, Niagara, Cattaraugus, Chautauqua, Allegany, Wyoming, Genesee, and Orleans

Community Microenterprise Center, Inc.

C/o 61 Waldo Avenue

Rochester, NY 14609

Phone: (585)-244-4817

Fax: (585)-461-9218

E-mail: srbeth1@juno.com

Category- Practitioner Agency & Practitioner Support Agency

Services Provided- We are one of two programs in Rochester that offers space for microentrepreneurs. As we work with perspective tenants, we refer them to a variety of services available and offer some ourselves, such as accounting and space design. We are working with two RIT interns who will canvas North Clinton where we are located to assess the needs and then develop a program that responds to the needs, e.g. accounting, legal services, technology, business planning, lending and credit repair. SCORE and volunteers from local churches are also part of the picture. We are working toward a collaborate group of many involved in microenterprise work in Monroe County. We have a long and strong relationship with the North Clinton Business Association who shares our phone, mailbox, and meets monthly at our building.

Target Population Served- Our charter has us work in all of Monroe County but we are targeting the northeast of the City of Rochester- people living there and/or willing to establish businesses there. While we have in mind certain types of microenterprises and owners who need a start and support, we are also considering some anchor tenants.

Counties Served- Monroe - northeast of the City of Rochester

Genesee Co-op Federal Credit Union Microenterprise Development Program

741 South Ave.

Rochester, NY 14620

Phone: (585)-461-2230 x 16

Fax: (585)-461-3189

Website: www.genesee.coop

E-mail: Genevieve@gencoopfcu.com

Category- Lender

Services Provided- Community development financial institution, loans up to \$25,000 to start-up and existing micro-businesses, referrals for TA, business plan development, business training microbusiness IDA program for very low income women, credit counseling through loan underwriting process, financial literacy program, DBA accounts, low cost checking, and new program pending funding approval including revolving loan funds for minority and women entrepreneurs.

Target Population Served- Entrepreneurs who do business within our CDFI Investment Area-Rochester. Special programs focus: women and minorities

Counties Served- Monroe



Massachusetts Avenue Project

Food Ventures

382 Massachusetts Ave.

Buffalo, NY 14213

Phone: (716)-816-0961

Fax: (716)-882-5338

E-mail: tomar@mass-ave.org

Category- Practitioner Agency

Services Provided- Business planning assistance, technical assistance for both business and production, shared use of incubator kitchen.

Target Population Served- Low-to- moderate-income individuals, who want to start business in the food industry.

Counties Served- Niagara, Erie, Chautauqua, Cattaraugus, Orleans, Wyoming, Allegany, and Geneva

Microenterprise Assistance Center

MAP

202 Holcomb Building

Geneseo, NY 14456

Phone: (585)-245-5754

Fax: (585)-245-5027

Web Site: www.wyomingco.net/econ/MAP%20Brochure%20Text%20Link.html

E-mail: englishk@geneseo.edu

Category- Practitioner Support Agency, Lender

Services Provided- A 12 week class that covers different aspects of a business plan – homework will eventually be incorporated into a business plan that can be used to seek funding from a bank or from the MAP loan fund. We offer technical assistance in Marketing, Income Projection, and Business Plan Development.

Target Population Served- Low to moderate-income entrepreneurs at least 18 years of age maintaining a permanent residence in either Livingston or Wyoming County. Owners of existing microenterprises are also eligible if they wish to expand their business and provide employment opportunities for low to moderate-income individuals.

Counties Served- Livingston and Wyoming

Orleans Economic Development Agency

Microenterprise Assistance Program

111 West Avenue

Albion, NY 14411

Phone: (585)-589-7060

Fax: (585)-589-5258

Web site: www.orleansdevelopment.org

E-mail: dkennedy@orleansdevelopment.org

Category- Practitioner Agency, Lender

Services Provided- Training, technical assistance and a revolving loan fund.

Target Population Served- The low- moderate income population

Counties Served- Orleans

SBDC Geneseo Outreach

1 College Circle

Geneseo, NY 14454

Phone: (585)-245-5429

Fax: (585)-245-5430

E-mail: gotcsik@geneseo.edu

Category- Practitioner Support Agency

Services Provided- Support in business planning and problem solving for start-up and existing small businesses.

Target Population Served- Start-up and existing businesses in the counties served.

Counties Served- Livingston and Wyoming, we also have out reach offices in the South Wedge neighborhood in Rochester and Geneva



SCORE

Rochester Chapter 23

Room 410 Federal Bldg. 100 State St.
Rochester, NY 14614
Phone: (585)-263-6473
Fax: (585)-263-3146
Web site: scoreochester.org

Category- Practitioner Support Agency

Services Provided- SCORE offers one-on-one counseling at no cost and workshops and seminars at minimal cost.

Target Population Served- Individuals interested in going into business and those already in business, 500,000 in 4 counties

Counties Served- Genesee, Monroe, Ontario and Yates

SCORE

Auburn Chapter 201

36 South Street
Auburn, NY 13021
Phone: (315)-252-7291
Fax: (315)-255-3077
E-Mail: tapco@a-znet.com

Category- Practitioner Support Agency

Services Provided- SCORE provides counseling and training , free and confidential services to help prospective and established small business owners and managers, identify problems, determine causes, and find solutions.

Target Population Served- Start-up businesses, improving existing businesses.

Counties Served- Cayuga and Seneca

**Urban League of Rochester
Business Development Division**

265 North Clinton Avenue
Rochester, NY 14605
Phone: (585)-325-6530 x3066
Fax: (585)-325-4864
Web site: www.ulr.org
E-mail: smiles@ulr.org

Category- Practitioner Agency

Services Provided- The Urban League offers a 60-hour business planning workshop series, one-on-one technical assistance and consulting services, including business and marketing plans and loan packages.

Target Population Served- Minorities, women, the poor, dislocated workers, disabled individuals, and anyone interested in starting or growing a business

Counties Served- Monroe, Wayne, Livingston and Ontario

**Wayne County Industrial Development Agency
Microenterprise Program**

16 William Street
Lyons, NY 14489
Phone: (315)-946-5917
Fax: (315)-946-5918
Web site: www.wedcny.org
E-mail: bharper@co.wayne.ny.us

Category- Lender

Services Provided- Microenterprise loans for businesses of 5 employees or less including start-ups and age-related business. Looking for job creation targeted at providing employment for low-to-moderate income level persons.

Target Population Served- All

Counties Served- Wayne



**Wayne County Industrial Development Agency
Microenterprise Program**

16 William Street
Lyons, NY 14489
Phone: (315)-946-5917
Fax: (315)-946-5918
Web site: www.wedcny.org
E-mail: bharper@co.wayne.ny.us

Category- Lender

Services Provided- Microenterprise loans for businesses of 5 employees or less including start-ups and age-related business. Looking for job creation targeted at providing employment for low-to-moderate income level persons.

Target Population Served- All

Counties Served- Wayne

**Worker Ownership Resource Center
Entre**

400 East Church Street
Elmira, NY 14901
Phone: (607)-737-5212
Fax: (607)-734-4490
E-mail: dkscrivens@yahoo.com

Category- Practitioner Agency

Services Provided- WORC offers entrepreneurial training classes and technical assistance.

Target Population Served- Minority & women owned or start-up businesses.

Counties Served- Cayuga, Chemung, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates

**Yates County Industrial Development Agency
Yates County Revolving Loan Fund**

1 Keuka Business Park, Suite 104
Penn Yan, NY 14527
Phone: (315)-536-7328
Fax: (315)-536-2389
Web site: www.yatesida.com
E-mail: info@yatesida.com

Category- Practitioner Support Agency

Services Provided- Nonprofit created by General Municipal Law. We are Yates County's economic development agency.

Target Population Served- 22,000

Counties Served- Yates



Mid-Hudson Region

Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan Ulster,
and Westchester

Organizations

- AV Financial Consulting Services
- Capital District Community Loan Fund (CDCLF)
- Columbia Hudson Partnership
- Dutchess County Economic Development Corporation
- Gateway to Entrepreneurial Tomorrows (GET)
- Greene County Planning & Economic Development
- MicroBusiness Program
- Office on Wheels
- Orange-Ulster BOCES
- Regional Farm & Food Project
- SCORE- Chapter 533
- Technical Assistance Center
- Village of Monticello
- Westchester Housing Fund- The Enterprise Fund
- Women's Enterprise Development Center



Mid Hudson Region

County	Number of Microenterprises		Total Employment			
	Number of Microenterprises Without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbusiness Employment	Percent of county	Total Private-Non-farm Employment
Columbia	5,180	1,025	6,205	7,901	26.3%	30,092
Dutchess	17,603	4,210	21,813	28,777	19.8%	145,609
Greene	3,206	729	3,935	5,141	28.2%	18,247
Orange	19,763	4,930	24,693	32,849	20%	164,394
Putnam	8,152	1,928	10,080	13,269	37.5%	35,426
Rockland	21,984	5,510	27,494	36,609	25.5%	143,417
Sullivan	5,190	1,267	6,457	8,553	25.2%	33,946
Ulster	14,176	2,839	17,015	21,711	26%	83,562
Westchester	79,359	19,848	99,207	132,041	24.4%	541,149
Total	174,613	42,286	216,899	286,851	24%	1, 195,842



**AV Financial Consulting Services
Economic Literacy and Train the Trainee**

2417 Third Ave. Suite 605
Bronx, NY 10451
Phone: (347)-328-7314
Fax: (718)-823-6592
Web site: www.avconsultingservices.com
E-mail: awildavelez@msn.com

Category- Practitioner Agency

Services Provided- Consulting/Training and professional management services. The company is an 8A certified MWBE firm.

Target Population Served- Low-to-moderate income, disabled-work-release and transitional population

Counties Served- NYC and Westchester

**Capital District Community Loan Fund
Microenterprise: Lending, Training, and Support**

255 Orange Street
Albany, NY 12210
Phone: (518)-436-8586
Fax: (518)-689-0086
Web site: www.cdclf.org
E-mail: paul@cdclf.org

Category- Lender

Services Provided- Provides loans, technical assistance, business planning training, the matched savings program (IDA), networking and referrals.

Target Population Served- Low-income, minorities, women and people who traditionally have had difficulty accessing capital.

Counties Served- Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington

**Columbia Hudson Partnership
MicroLoan Program**

444 Warren Street
Hudson, NY 12534
Phone: (518)-828-4718
Fax: (518)-828-0901
Website: www.chpartnership.com
E-Mail: dpearce@chpartnership.com

Category- Lender

Services Provided- SBA MicroLoans in Columbia and Greene Counties, is the *only*, and traditional Economic Development support for Columbia County.

Target Population Served- To assist women, low-income and minority business owners, and other individuals possessing the capability to operate successful businesses.

Counties Served- Columbia and Greene



Dutchess County Economic Development Corp.

3 Neptune Road
 Poughkeepsie, NY 12601
 Phone: (845)-463-5402
 Fax: (845)-463-5401
 Website: www.dcedc.com
 E-mail: rcoan@dcedc.com

Category- Practitioner Agency, Practitioner Support Agency

Services Provided- Economic Development, workforce development, Empire Zone, tourism, small business development, business retention and attraction, technology development, and IDAs

Target Population Served- 280,150

Counties Served- Dutchess

GET

Gateway to Entrepreneurial Tomorrows

One Civic Center Plaza
 4th Floor Suite 400
 Poughkeepsie, NY 12601
 Phone: (845)-454-1700 x 1020
 Fax: (845)-454-1702
 E-mail: gethudsonvalley@aol.com

Category- Practitioner Support Agency

Services Provided- Free and confidential assistance to budding entrepreneurs

Target Population Served- Primarily urban areas and minority groups, though not exclusive to others

Counties Served- Dutchess, Orange and Ulster

**Greene County Planning & Economic Development
 Microenterprise Assistance Program**

411 Main Street
 Catskill, NY 12414
 Phone: (518)-719-3290
 Fax: (518)-719-3789
 Web site: www.greenecountymicro.com
 E-mail: kheck@discovergreene.com

Category- Practitioner Agency, Lender

Services Provided- Classroom training, possibility of one-on-one technical assistance, microenterprise resource room, and microenterprise loan fund.

Target Population Served- Low-moderate income people.

Counties Served- Greene

MicroBusiness Program

444 Warren Street
 Hudson, NY 12534
 Phone: (518)-828-4718
 Fax: (518)-828-0901
 Website: www.chpartnership.com
 E-Mail: mlane@chpartnership.com

Category- Practitioner Agency

Services Provided- MicoBusiness Training and Technical Support , and traditional Economic Development support.

Target Population Served- To assist women, low-income and minority business owners, and other individuals possessing the capability to operate successful businesses.

Counties Served- Columbia



Office on Wheels

4355 Wickham Avenue
Bronx, NY 10466
Phone: (718)-324-5344
Fax: (718)-325-8737
E-mail: Hnieves490@aol.com

Category- Practitioner Support Agency

Services Provided- Full array of secretarial/administrative services including start-up support and grant writing.

Target Population Served- Small businesses, predominantly minorities.

Counties Served- Bronx, Kings, New York, Queens and Westchester

**Orange-Ulster BOCES, Adult Education
Business and Industry Education**

53 Gibson Road
Goshen, NY 10940
Phone: (845)-291-0100
Web site: www.ouboces.org
E-mail: flocatell@ouboces.org

Category- Practitioner Agency

Services Provided- This program is a highly innovative training service provider with a heavy emphasis on practical training. We offer early-stages business training (classroom workshops, incubator services), technical assistance, Internet marketing and computer lab training. We will be launching a service-focused incubator in the fall of 2004.

Target Population Served- All

Counties Served- Dutchess, Orange, Rockland, Sullivan and Ulster

Regional Farm & Food Project

295 Eighth Street
Troy, NY 12180
Phone: (518)-271-0744
Fax: (518)-271-0745
Web site: www.capital.net/~farmfood
E-mail: farmfood@capital.net

Category- Practitioner Provider

Services Provided- The project provides informal guidance, information, and referrals to people involved in agriculture. We match farmers with mentors who are compensated for their assistance. Counseling, troubleshooting, and educational programs associated with the organization often address business, management, and marketing issues.

Target Population Served- Farmers and start-up farmers

Counties Served- Albany, Columbia, Dutchess, Fulton, Greene, Montgomery, Rensselaer, Schenectady, Schoharie, Ulster, Warren and Washington



SCORE

Chapter 533

Business Resource Center – Room 101
SUNY Ulster
1 Development Court
Kingston, NY 12401
Phone: (845)-339-0468
Fax: (845)-339-0780
E-mail: score@sunyulster.edu

Category- Practitioner Agency

Services Provided- Workshops developed and conducted by SCORE members are regularly offered to the general public on topics related to business start-up.

Target Population Served- Prospective business owners, those already in business, and not-for-profit organizations

Counties Served- Ulster

Technical Assistance Center

101 Broad St.
Plattsburgh, NY 12901
Phone: (518)-564-2214
Fax: (518)-564-3220
Web site: www.TAC.plattsburgh.edu
E-mail: tac@plattsburgh.edu

Category- Practitioner Agency

Services Provided- Economic development

Target Population Served- Business, and non-profits

Counties Served- Clinton, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego, Schoharie, St. Lawrence, Warren and Washington

Village of Monticello

Downtown CBIP

2 Pleasant Street
Monticello, NY 12701
Phone: (845)-794-6130
Fax: (845)-794-2327
E-mail: rsush@hotmail.com

Category- Lender

Services Provided- CBIP is a municipality that provides grants and loans to commercial property owners and microenterprises, and also administers housing rehabilitation programs.

Target Population Served- 6,512

Counties Served- Sullivan



**Westchester Housing Fund
The Enterprise Fund**

14 Saw Mill River Road, Suite 3
Hawthorne, NY 10532
Phone: (914)-592-3244
Fax: (914)-592-2549
Web site: www.whfinance.org
E-mail: kjacobs@bestweb.net

Category- Practitioner Agency, Lender

Services Provided- Westchester Housing Fund provides one-on-one technical assistance and microenterprise loans to start-up and emerging entrepreneurs in a seven county area in the lower Hudson Valley.

Target Population Served- Businesses with sales of less than \$750,000 and five or fewer employees.

Counties Served- Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester

Women's Enterprise Development Center, Inc.

707 Westchester Avenue, Suite 213
White Plains, NY 10604
Phone: (914)-948-6098
Fax: (914)-948-6913
Web site: www.westchester.org/resources/business/wedc.htm
E-mail: ajaniak@westchester.org

Category- Practitioner Agency

Services Provided- The Women's Enterprise Development Center is a U.S. Small Business Administration (SBA) designated women's business center whose mission is to help women entrepreneurs achieve economic self-sufficiency through small businesses ownership. WEDC provides entrepreneurial training, mentoring opportunities, life skills seminars, technical assistance, networking opportunities and access to capital programs for women who wish to start or expand a small business. Programs are offered in English and Spanish.

Target Population Served- Women business owners including women transitioning off public assistance, survivors of domestic violence, displaced homemakers; women of Hispanic or Latino descent; and child care providers

Counties Served- Dutchess, Orange, Putnam, Rockland and Westchester



New York City Region

Bronx, Kings Nassau, NY, Queens, Richmond, and Suffolk Organizations

- ACCION
- AV Financial Consulting Services
- Bay Ridge Bensionhurst Alliance, Inc.
- Bedford Stuyvesant Restoration, Corporation
- BOC- Capital Corporation
- BOC- Network Inc.
- BOC- North Brooklyn Business Outreach Center
- Boricua College Small Business Development Center
- Bronx Overall Economic Development Corporation
- Brooklyn Economic Development Corporation: LAUNCH, and On Track
- Brooklyn Economic Development Corporation: Eureka! Fund
- Business Resource & Investment Center One-Stop Capital Shop
- Church Avenue Merchants Block Association- CAMBA (EAP)
- Chinatown Manpower Project (EAP)
- College of Staten Island
- Community Development Corporation of Long Island Inc.
- Cornell University Cooperative Extension/NYC
- East Harlem Business Capital Corporation
- Enterprise Center/F.I.T.
- Greater Woodhaven Development Corporation
- Harlem Business Outreach Center (EAP)
- Hofstra University (EAP)
- Hunts Point Economic Development Corporation (EAP)
- Interracial Council for Business Opportunity (EAP)
- Leviticus 25:23 Alternative Fund, Inc.
- Local Development Corporation of Crown Heights
- Local Development Corporation of East New York (EAP)
- Lower Eastside Peoples FCU
- Mount Hope Housing Company, Inc.
- National Minority Business Council Inc. NMBC
- NYANA's Business Center for New Americans
- ODA Community Development Corporation
- Office on Wheels
- Pratt Area Community Council
- Project Enterprise
- Queens Overall Economic Development Corporation– QOEDC (EAP)
- Renaissance Economic Development Corporation (EAP)
- SCORE- Counselors to America's Small Business
- SCORE- How to Start Your Own Business
- Seedco
- Small Business Development Center at Lehman College
- South Bronx Overall Economic Development Corporation -SoBRO Venture Center (EAP)
- Staten Island Economic Development Corporation
- St. Nicholas Neighborhood Preservation Corporation
- Suffolk County Community College (EAP)
- The Workshop in Business Opportunities
- Washington Heights & Inwood Development Corporation
- West Brighton Community Local Development Corporation
- Women's Housing & Economic Development Corporation
- Women's Venture Fund



New York City Region

County	Number of Microenterprises			Total Employment		
	Number of Microenterprises Without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbusiness Employment	Percent of county	Total Private-Non-farm Employment
Bronx	80,683	9,881	90,564	106,910	35.1%	304,495
Kings	159,424	27,339	186,763	231,989	35.5%	653,954
Nassau	110,824	29,871	140,695	190,109	24.5%	775,569
NYC	196,348	60,494	256,842	356,915	13.5%	2,651,374
Queens	155,955	25,775	181,730	224,369	33.2%	675,299
Richmond	24,396	4,855	29,251	37,282	30%	124,151
Suffolk	104,978	28,271	133,249	180,017	23.9%	752,189
Total	832,608	186,486	1,019,094	1,327,591	22.4%	59,937,031



ACCION New York

115 East 23rd Street
New York, NY 10010
Phone: (212)-387-0494
Fax: (212)-387-0277
Web site: www.accionnewyork.org
E-mail: loans@accionnewyork.org

Category- Lender

Services Provided- Individual and group loans, credit start products, business advisory services, free monthly bi-lingual credit management services. Loan consultants work with each individual personally to develop a loan application and understand their credit.

Target Population Served- Business owners who cannot qualify for bank loans, individuals in need of starting, repairing or further developing their credit.

Counties Served- Metropolitan New York including Nassau, Suffolk, Richmond, Westchester County and parts of New Jersey.

AV Financial Consulting Services Economic Literacy and Train the Trainee

2417 Third Ave. Suite 605
Bronx, NY 10451
Phone: (347)- 328-7314
Fax: (718)-823-6592
Web site: www.avconsultingservices.com
E-mail: awildavelez@msn.com

Category- Practitioner Agency

Services Provided- Consulting/Training and professional management services. The company is an 8A certified MWBE firm.

Target Population Served- Low-to-moderate income, disabled-work-release and transitional population

Counties Served- NYC, including the boroughs, and Westchester

Bay Ridge Bensonhurst Alliance, Inc.

9201 4th Avenue, 7th Floor
Brooklyn, NY 11209
Phone: (718)-491-1705
Fax: (718)-921-4526
E-mail: pcondren@verizon.net

Category- Practitioner Agency

Services Provided- Coalition of merchant's organizations.

Target Population Served- 3200 small businesses in Southwestern Brooklyn on ten major commercial streets.

Counties Served- Kings (western)

Bedford Stuyvesant Restoration Corporation Restoration Capital Fund

1368 Fulton St.
Brooklyn, NY 11216
Phone: (718)-636-6924
Fax: (718)-857-5984
E-mail: bmcrac@restorationplaza.org

Category- Practitioner Agency

Services Provided- Financial products and technical assistance.

Target Population Served- Women and Minorities

Counties Served- Kings



**BOC Capital Corp.
Microloan Fund**

85 south Oxford Street, 2nd Floor
Brooklyn, NY 11217
Phone: (718)-625-1296
Fax: (718)-246-1881

Web site: www.bocnet.org/boccapitalcorp/
E-mail: boccapital@bocnet.org

Category- Lender

Services Provided- BOC Capital Corp. is a not-for-profit Community Development Financial Institution (CDFI) and a certified Community Development Entity (CDE) dedicated to providing micro-enterprise financing since 2001.

•Order-based loans – \$500 to \$25,000 loans to finance production costs related to purchase orders or cash outlays required to fulfill contracts; Short-term loans – \$500 to \$25,000 loans with repayment terms shorter than one year for eligible business purposes; Long-term loans – \$1,000 to \$25,000 loans with repayment terms from one to three years for eligible business purposes.

Target Population Served- BOC Capital Corp.'s special focus is on micro and small business, women, minority, refugees, and immigrant-owned as well as low income entrepreneurs. Technical Assistance: provides business development consultation services for start-up and existing small businesses and entrepreneurs, loan packaging, credit counseling and ongoing TA.

Counties Served- All five boroughs of NYC.

Business Outreach Center Network, Inc. (BOC)

Network Services

85 South Oxford Street, 2nd Floor
Brooklyn, NY 11217
Phone: (718)-624-9115
Fax: (718)-246-1881

Web site: www.bocnet.org
E-mail: info@bocnet.org

Category- Practitioner Agency

Services Provided- BOC Network is a not-for-profit membership organization with eight member centers in New York City and Newark, New Jersey. BOC Network offers counseling and technical assistance to microentrepreneurs and small business owners at all stages of business development. Business counselors provide one-on-one needs assessment, business planning, marketing and management guidance as well as access to financing, pro-bono legal services and other business development resources through extensive linkages. In addition BOC Centers offer a variety of business workshops in various languages.

Target Population Served- Business training is delivered on both basic and advanced levels in business planning, American business practices, financial management and sector-specific areas, including childcare business development, refugee microenterprise development and a specialized urban fashion group.

Counties Served- Brooklyn, Bronx, Manhattan, Richmond and Queens

BOC offer a variety of business workshops and hosts a monthly fashion business-networking group – Fort Greene Fashion Group.



Business Outreach Center Network, Inc. (BOC)

North Brooklyn Business Outreach Center

85 South Oxford Street, 2nd Floor

Brooklyn, NY 11217

Phone: (718)-624-9115

Fax: (718)-246-1881

Web site: www.bocnet.org/centers/northbrooklynboc

E-mail: northbrooklyn@bocnet.org

Category- Practitioner Agency

Services Provided- BOC Network is a not-for-profit membership organization with eight centers in New York City and Newark, New Jersey. BOC Network operates the North Brooklyn Business Outreach Center. North Brooklyn BOC offers counseling and technical assistance to microentrepreneurs and small business owners at all stages of business development. Business counselors provide one-on-one needs assessment, business planning, marketing and management guidance as well as access to financing, pro-bono legal services and other business development resources through extensive linkages. In addition North Brooklyn BOC offer a variety of business workshops and hosts a monthly fashion business-networking group – Fort Greene Fashion Group.

Target Population Served- Business training is delivered on both basic and advanced levels in business planning, American business practices, financial management and sector-specific areas.

Counties Served- North Brooklyn and surrounding areas

Boricua College Small Business Development Center

9 Graham Avenue

Brooklyn, NY 11206

Phone: (718)-963-4112 x. 565

Fax: (718)-963-2031

Web site: <http://brooklyn.nyssbdc.org>

E-mail: boricuasbdc@mindspring.com

Category- Practitioner Agency

Services Provided- Provide technical assistance to start-up and existing businesses including business planning, loan information and related issues. In addition to one-on-one counseling the Center provides over 20 workshops a year to entrepreneurs and existing businesses on many topic areas.

Target Population Served- Start-up and existing businesses, predominantly Brooklyn residents and businesses

Counties Served- Kings

Bronx Overall Economic Development Corporation

Springboard Loan Fund

198 E. 161st Suite 201

Bronx, NY 10451

Phone: (718)-537-5261

Fax: (718)-537-5262

Web site: www.boedc.com

E-mail: srodriguez@boedc.org

Category- Lender

Services Provided- Loans of \$1,000- \$7,000

Target Population Served- Businesses located in Bronx Community

Counties Served- Bronx



Brooklyn Economic Development Corporation

Launch; On Track

175 Remsen Street
Brooklyn, NY 11201
Phone: (718)-522-4600
Fax: (718)-797-9286
Web site: www.bedc.org
Email: mschulman@bedc.org

Category- Practitioner Agency

Services Provided- Training, one-on-one technical assistance, networking, marketing events

Target Population Served- LAUNCH: serves entrepreneurs with mental illness and, or a history of emotional distress, and On-Track: serves entrepreneurs with physical disabilities, including blindness

Counties Served- NYC, Queens, Kings, Bronx, and Richmond

Brooklyn Economic Development Corporation

Eureka! Fund

175 Remsen Street
Brooklyn, NY 11201
Phone: (718)-522-4600 x.35
Fax: (718)-797-9286
Web site: www.bedc.org
Email: agarcia@bedc.org

Category- Lender

Services Provided: Microloans up to \$2,500 first time; and Microloans up to \$10,000 total

Target Population Served- Only- graduates of LAUNCH, and On-Track, both programs of the BEDC

Counties Served- NYC, Queens, Kings, Bronx, and Richmond

Business Resource & Investment Center-One Stop Capital Shop

BRISC

290 Lenox Ave. 2nd Floor
New York, NY 10027
Phone: (212)-410-0030
Fax: (212)-876-4236
Web site: www.UMEZ.org
E-mail: eclark@umez.org

Category- Practitioner Agency, Lender

Services Provided- Small business loans from \$50,000-\$250,000, and Technical assistance

Target Population Served- Upper Manhattan Empowerment Zone small business

Counties Served- NYC

Church Avenue Merchants Block Association (EAP)

CAMBA

884 Flatbush Avenue, 2nd Floor
Brooklyn, NY 11226
Phone: (718)-282-2500
Fax: (718)-282-8329
E-mail: brians@camba.org

Category- Practitioner Agency, Lender

Services Provided- Workshops, small grants, family day care training for individuals who want to start a home day care business, provide detailed analysis of business plans. They also provide micro loans.

Target Population Served- Local residents, immigrants and refugees, most are low-income.

Counties Served- NYC



Chinatown Manpower Project (EAP)

Business Outreach Center

125 Canal Street, Suite 302
New York, NY 10002
Phone: (212)-966-7328
Fax: (212)-966-7501
E-mail: karinawong@cmpny.org

Category- Practitioner Agency

Services Provided- Chinatown Manpower Project actively addresses the issues affecting microentrepreneurs through one-on-one counseling and training programs that are complemented with seminars and workshops. They offer both short-term and long-term training programs including EAP, Business American Style and evening seminars on various topics.

Target Population Served- Minorities and immigrants.

Counties Served- NYC, Queens, Kings, and Richmond

College of Staten Island Small Business Development Center

2800 Victory Boulevard, 2A-300
Staten Island, NY 10314
Phone: (718)-982-2560
Fax: (718)-982-2323
Web site: www.nyssbdc.org
E-mail: schwartzm@postbox.csi.cuny.edu

Category- Practitioner Agency

Services Provided- Business plan development, sources of funding. Develop marketing plans that comply with licensing and regulations.

Target Population Served- People wanting to start their own small business or assist them with their existing business

Counties Served- Richmond

Community Development Corporation of Long Island, Inc.

Microloan Program

2100 Middle Country
Centereach, NY 11720
Phone: (631)-471-1215
Fax: (631)-737-0683
Web site: www.cdcli.org
E-mail: tdavis@cdcli.org

Category- Practitioner Agency, Lender

Services Provided- The Community Development Corporation of Long Island is a not-for-profit dedicated to promoting job creation and community economic development by making equity investments, grants and loans to small businesses that do not qualify for financing from traditional sources.

Target Population Served- Minority and woman-owned businesses.

Counties Served- Nassau and Suffolk

Cornell University Cooperative Extension/NYC

16E 34th Street, 8th Floor
New York, NY 10016-4328
Phone: (212)-340-2952
Fax: (212)-340-2953
E-mail: szf3@cornell.edu

Category- Practitioner Support Agency

Services Provided- Cornell cooperates with community-based organizations and government agencies to address local issues, provide research-based information, create and launch innovative educational programs, promote active learning.

Target Population Served- All of New York City

Counties Served- NYC



Cornell University Cooperative Extension/NYC

16E 34th Street, 8th Floor
New York, NY 10016-4328
Phone: (212)-340-2952
Fax: (212)-340-2953
E-mail: szf3@cornell.edu

Category- Practitioner Support Agency

Services Provided- Cornell cooperates with community-based organizations and government agencies to address local issues, provide research-based information, create and launch innovative educational programs, promote active learning.

Target Population Served- All of New York City

Counties Served- NYC

East Harlem Business Capital Corporation Business Development Center

2261-63 First Avenue- 3rd Fl. (entrance at 357 E. 116th St.)
New York, NY 10035
Phone: (212)-427-6590
Fax: (212)-427-6537
E-mail: EHBCC@aol.com

Category- Practitioner Agency, Lender

Services Provided- The EHBCC is a nonprofit economic development organization whose mission is to enhance the economy and commerce of East Harlem, in order to create jobs and help entrepreneurs and small businesses become successful. EHBCC has a loan program for small businesses and provides training and technical assistance to entrepreneurs and existing businesses. In addition, EHBCC coordinates the Empire Zone in East Harlem.

Target Population Served- EHBCC provides services to entrepreneurs who will be starting a business in East Harlem or who have an existing business in the East Harlem area. EHBCC's target area is East Harlem, which is coterminous with the boundaries of Manhattan Community Planning Board 11 (i.e. 96th Street to 142nd Street, from Fifth Avenue to the East River).

Counties Served- East Harlem in NYC

Enterprise Center/F.I.T. Creative Enterprise Ownership Program

Seventh Avenue at 27th Street; #B-119
New York, NY 10001
Phone: (212)-217-7250
Fax: (212)-217-7853
Web site: [www.fitnyc.edu/enterprise center](http://www.fitnyc.edu/enterprise%20center)
E-mail: enterprise@fitnyc.edu

Category- Practitioner Agency

Services Provided- The University of Continuing Education offers classes in business usually \$125 each.

Target Population Served- People who own small businesses or starting their own business

Counties Served- Varied throughout New York City



**Greater Woodhaven Development Corporation
Commercial Revitalization**

84-01 Jamaica Avenue
Woodhaven, NY 11421
Phone: (718)-805-0202
Fax: (718)-805-2929
E-mail: gwdcbid@hotmail.com

Category- Practitioner Agency, Lender

Services Provided- Administrator of the Woodhaven Business Improvement District Commercial revitalization, graffiti removal program, home improvement loans, and after-school programs

Target Population Served- All residents in the Woodhaven Community.

Counties Served- Queens

Harlem Business Outreach Center (EAP)

102C West 116th Street
New York, NY 10026
Phone: (212)-828-0082
Fax: (212)-828-9715
E-mail: hboc116@verizon.net

Category- Practitioner Agency, Lender

Services Provided- The Center provides 60 hours of training and technical assistance.

Target Population Served- Low-income minority, women, and immigrants.

Counties Served- Community Districts 10 and 11, which include postal codes 10026-10039. The area of concern is Central Harlem and East Harlem. The population is about 224,852 people at the time of the 2000 Census. It is a minority community which is about 55% Black/African American, 35% Hispanic, 5% white, 2% Non Hispanic and 1% American Indian. It is also a low-income community, with more than 35% of the population living below the poverty- level or receiving some form of income support.

Hofstra University (EAP)

145 Hofstra University, Room 243 F
Hempstead, NY 11549
Phone: (516)-463-5285
Fax: (516)-463-3907
E-mail: bdcjmt@hofstra.edu

Category- Practitioner Agency

Services Provided- Hofstra University EAP provides sequential classroom training, technical assistance and on-going support to individuals starting and expanding businesses.

Target Population Served- Minority group members, dislocated workers, the physically challenged, and women.

Counties Served- Nassau

**Hunts Point Economic Development Corp.
Women's Business Resource Center**

866-c Hunt Point Ave.
Bronx, NY 10474
Phone: (718)-842-8888
Fax: (718)-620-1153
Web site: www.hpwbrc.org
E-mail: Ebalabram@hpwbrc.org

Category- Practitioner Agency

Services Provided- One-on-one business counseling, business training, and business referral

Target Population Served- Women

Counties Served- Bronx



**Interracial Council for Business Opportunity
Entrepreneurial Assistance Program (EAP)**

350 Fifth Avenue, Suite 2202
New York, NY 10118
Phone: (212)-947-4900 X25
Fax: (212)-947-1506
E-mail: Interracial_Council@msn.com

Category- Practitioner Agency

Services Provided- 15 week Training Course (60 hours), and one-on-one technical assistance

Target Population Served- Start-up and existing M/WBE firms

Counties Served- Bronx, Manhattan and Westchester

Leviticus 25:23 Alternative Fund, Inc.

928 McLean Avenue
Yonkers, NY 10704-4103
Phone: (914)-237-3306
Fax: (914)-237-3916
Web site: www.leviticusfund.org
E-mail: draynor@leviticusfund.org

Category- Lender

Services Provided- Leviticus 25:23 Alternative Fund is a not-for-profit financial intermediary motivated by faith that offers investors a socially-responsive means to serve low-income neighborhoods. The Fund provides flexible capital and financial services for the development of affordable housing and community facilities, especially child-care centers throughout New York, New Jersey and Connecticut.

Target Population Served- Not-for-profit developers of affordable housing and community facilities in low-income communities.

Counties Served- NYC

**Local Development Corporation of Crown Heights, Inc.
Minority and Women Revolving Loan Trust Fund**

230 Kingston Avenue
Brooklyn, NY 11213
Phone: (718)-604-0020/ (718)-467-8800
Fax: (718)-467-8803
E-mail: LDCCH752@aol.com

Category- Lender

Services Provided- Non-for-profit organization, trying to help those individuals who are not able to help themselves

Target Population Served- low-income families

Counties Served- Kings



Local Development Corporation of East New York

Sherry Roberts

80 Jamaica Avenue-3rd Floor
Brooklyn, NY 11207
Phone: (718)- 385-6700
Fax: (718)-385-7505
Web site: www.ldcenyn.org
E-mail: sherry@ldcenyn.org

Category- Practitioner Agency, Lender

Services Provided- Business Counseling meetings are set up by appointment to advise clients how to get financing appropriate. Counselors work with established businesses to address specific issues effecting their business, such as the fundamentals of starting and managing a growing business. The Center also teaches clients the benefits of using the Internet towards their business: from developing the ability to use designed applications, to navigating the World Wide Web for useful information. Specially designed workshops focus on answering specific questions in specific industries: Child Care- workshops dedicated to starting a home-based child care service. Information includes instructions on how to obtain Health Department regulations, find the first customer and establish a child care center. Catering- The workshop features tips on obtaining a first contract, use of commercial kitchens, where to shop and cooperative buying arrangements. Retail- The workshop features information on retail vending and opening a retail store.

Target Population Served- Start up businesses and pre-existing businesses

Counties Served- East New York and Brownsville sections of Brooklyn

Lower East Side People's FCU Microenterprise Loan Program

37 Avenue B
New York, NY 10009
Phone: (212)-529-8197 x24
Fax: (212)-529-8368
Web site: www.lespfcu.org
E-mail: eramos@lespfcu.org

Category- Lender

Services Provided- As a full service financial institution, we offer deposit, credit and convenience services.

Target Population Served- Low-to-moderate income individuals and businesses

Counties Served- Lower East Side section of New York City (Manhattan borough of NYC)

Mount Hope Housing Company Inc. Asset Building Program

2003-05 Walton Ave
Bronx, NY 10453
Phone: (718)-299-7177 x17
Fax: (718)-299-5623
Web site: www.mounthopehousing.org
E-mail: George_Llanos@mounthopehousing.org

Category- Practitioner Agency

Services Provided- Mount Hope Housing Company Inc. offers a matched savings program. Each \$1 saved is matched by \$2, up to \$1,500 in a 1-3 year period, for a combined total savings and match of up to \$4,500. Permissible uses include homeownership, small business start up or expansion or post secondary education. We provide one-on-one technical assistance such as business plan development, permit and license acquisition, financial literacy training, asset specific training, access to financial resources etc.... Mount Hope Housing also refers their participants to local EAP centers and small business development centers in the Bronx.

Target Population Served- Our mission is to develop, educate and empower community residents while invigorating and investing in neighborhood infrastructure and physical space.

Counties Served- Bronx



**National Minority Business Council, Inc.
NMBC, Inc.**

25 West 45th Street
New York, NY 10036
Phone: (212)-997-4753
Fax: (212)-997-5102
Web site: www.nmbc.org
E-mail: nmbc@msn.com

Category- Practitioner Agency

Services Provided- Business development services.

Target Population Served- Minority business owners

Counties Served- Manhattan, Queens, Kings, Bronx, and Richmond

**NYANA's Business Center for New Americans
Microenterprise Program for Immigrants & Refugees**

17 Battery Place
New York, NY 10004
Phone: (212)-898-4112
Fax: (212)-898-7821
Web site: www.nyana.org
E-mail: ytshering@nyana.org

Category- Lender

Services Provided- NYANA's microenterprise program provides access to capital in the form of loans up to \$35,000; trickle up grants for all low-income, and IDA match funds for low-income refugees. Technical assistance is also provided in the form of one-on-one and/or classroom training in business management and use of technology for managing or growing one's business. The program is a recipient of a Hewlett Packard award and has two state of the art technology labs for microentrepreneurs. The program is also a participant of MicroMentor, which matches suitable mentors who are experts in business or have business experience with microentrepreneurs.

Target Population Served- In Queens everyone is served; in the other boroughs only the immigrants and refugees are served.

Counties Served- NYC and some refugees in New Jersey

**ODA Community Development Corp.
ODA Minority Business Development Center**

12 Heyward Street
Brooklyn, NY 11211
Phone: (718)-522-5620
Fax: (718)-522-5931
Web site: www.odabdc.org
E-mail: oda@odabdc.org

Category- Practitioner Agency

Services Provided- A minority business development center that assists minority entrepreneurs (including Hasidic Jews) with business plans, financing sources, procurement, minority certification and general business counseling.

Target Population Served- Minority businesses with one million or more in total annual revenues. Smaller business start-ups are provided with counseling.

Counties Served- Kings, and Richmond



Office on Wheels

4355 Wickham Avenue
Bronx, NY 10466
Phone: (718)-324-5344
Fax: (718)-325-8737
E-mail: Hnieves490@aol.com

Category- Practitioner Support Agency

Services Provided- Full array of secretarial/administrative services including start-up support and grant writing

Target Population Served- Small businesses predominantly minorities.

Counties Served- Bronx, Queens, Kings, Manhattan, and Westchester

Pratt Area Community Council Entrepreneurship Resource Center

1224 Bedford Avenue
Brooklyn, NY 11216
Phone: (718)-783-3549
Fax: (718)-783-3289
Web site: www.prattarea.org
E-mail: smallbiz@prattarea.org

Category- Practitioner Agency

Services Provided- Pratt Area Community Council is a multilateral community development corporation that focuses on low-income housing development, community organizing, and economic development. The economic development work consists of the following activities: commercial revitalization, commercial property agent, and business counseling for start-ups and existing businesses, and general education workshops.

Target Population Served- Residents and businesses of Fort Greene, Clinton Hill and Bedford Stuyvesant.

Counties Served- Kings

Project Enterprise

144 West 125th Street, 4th Floor
New York, NY 10027
Phone: (212)-678-6734
Fax: (212)-678-6737
Web site: www.projectenterprise.org
E-mail: arvar@projectenterprise.org

Category- Lender

Services Provided- Project Enterprise provides business training, networking opportunities and business loans to entrepreneurs in the under-resourced neighborhoods of New York City. Project Enterprise also offers a Peer Lending program with loans starting at \$1,500 and a Fast Track Program with loans starting at \$3,000. Both tracks provide basic business training to entrepreneurs prior to their eligibility for loans and on-going peer support as entrepreneurs work in groups and actually review loans of other entrepreneurs.

Target Population Served- Low-income and minority and women entrepreneurs

Counties Served- NYC, Kings, Queens, and Bronx



**Queens Economic Development Corporation (EAP)
QOEDC**

120-55 Queens Blvd Suite 309
Kew Gardens, NY 11424
Phone: (718)-263-0546
Fax: (718)-263-0594
Web site: www.queensny.org
E-mail: sferdinand@queensny.org

Category- Practitioner Agency

Services Provided- Entrepreneurial training, community development, business assistance, advocacy, neighborhood development, marketing and tourism

Target Population Served- Queens County

Counties Served- Queens

**Renaissance Economic Development Corporation (EAP)
Small Business Loan Program**

1 Pike Street
New York, NY 10002
Phone: (212)-964-6022
Fax: (212)-964-6003
Web site: www.renaissance-ny.org
E-mail: info@renaissance-ny.org

Category- Practitioner Agency, Lender

Services Provided- Renaissance EDC is certified as a community development financial institution ("CDFI") and a SBA intermediary lender. Renaissance provides direct financing and technical assistance services throughout New York City.

Target Population Served- Renaissance focuses on low-income, immigrant neighborhoods where the barriers of language, culture, and conventional loan underwriting have stymied the growth of small businesses. Underpinning all of Renaissance's lending activity is a commitment to increase business opportunities for low-income, minority, women, and immigrant entrepreneurs.

Counties Served- NYC

**SCORE
Counselors to America's Small Businesses**

26 Federal Plaza, Room 3100
New York, NY 10278
Phone: (212)-264-4507
Fax: (212)-264-4963
Web site: www.scorenyc.org
E-mail: info@scorenyc.org

Category- Practitioner Agency

Services Provided- Help people in business or start-ups who need assistance to solve business problems, business plans, marketing and international trade.

Target Population Served- Anyone

Counties Served- Manhattan, Kings, Queens, Bronx, and Staten Island

**SCORE
How to Start Your Own Business**

120-55 Queens Boulevard
New York, NY 11424
Phone: (718)-263-8961
Fax: (718)-263-9032
E-mail: score588@aol.com

Category- Practitioner Agency

Services Provided- Advise clients how to go into business, and look into loans.

Target Population Served- 2.2 million

Counties Served- Queens, Kings, and Bronx



**Seedco
Neighborhood Economy Initiative**

915 Broadway
New York, NY 10010
Phone: (212)-204-1307
Fax: (212)-473-0357
Web site: www.seedco.org
E-mail: scohen@seedco.org

Category- Practitioner Support Agency

Services Provided- A national community development operating intermediary which creates opportunities for low wage workers and their families by engaging with community partners and anchor institutions to develop, operate, and learn from model programs.

Target Population- Harlem, Lower East Side, and Bedford Stuyvesant

Counties Served- NYC, and Brooklyn

Small Business Development Center at Lehman College

250 Bedford Park Boulevard, West
Old Gym Building, Room 007
Bronx, NY 10468
Phone: (718)-960-8806
Fax: (718)-960-7340
E-mail: Clarence@blnc.org

Category- Practitioner Agency

Services Provided- Technical assistance and one-on-one counseling.

Target Population Served- For-profit business community.

Counties Served- Bronx, Westchester, and Upper Manhattan

**SoBRO
Entrepreneurial Development Program**

555 Bergen Avenue
Bronx, NY 10455
Phone: (718)-732-7534
Fax: (718)-292-6645
E-mail: epowell@sobro.org
Web site: www.sobro.org

Category- Practitioner Agency

Services Provided- SoBRO's Entrepreneurial Development Program, (EDP) provides training, technical assistance and business development resources to South Bronx businesses and residents in order to establish businesses, resulting in the creation of jobs and wealth within the community

Target Population Served- The program assists individuals in the pre-start-up phase, entrepreneurs in the process of establishing a business, and newly established small business in the critical growth phase.

Counties Served- Bronx, Queens, Kings Westchester, and Manhattan



Staten Island Economic Development Corporation

Empire Zone Program

900 South Avenue, Suite 402
Staten Island, NY 10314
Phone: (718)-477-1400
Fax: (718)-477-0681
Web site: www.siedc.net
E-mail: win@siedc.net

Category- Practitioner Agency

Services Provided- SIEDC provides an array of services aimed at helping new and growing businesses complete tasks that are critical to success, such as finding real estate, securing financing and cutting costs.

Target Population Served- 3,000

Counties Served- Richmond

St. Nicholas Neighborhood Preservation Corp.

11 Catherine Street
Brooklyn, NY 11211
Phone: (718)-388-5454 x162
Fax: (718)-486-5982
E-mail: chickey@stnicksnpc.com

Category- Practitioner Agency

Services Provided- St. Nick's offers an annual 60-hour small business training covering personal credit, business plan writing, accounting, marketing, management, insurance, and legal issues. Additionally, we offer on-going one-on-one technical assistance to start-ups, and existing business and small business seminars.

Target Population Served- Low and moderate-income individuals, minorities, and women.

Counties Served- Greenpoint-Williamsburg Community

Suffolk County Community College (EAP) Entrepreneurial Assistance Center

Michael J. Grant Campus
Sally Ann Slacke Building
Crooked Hill Road
Brentwood, NY 11717
Phone: (631)-851-6206
Fax: (631)-851-6222
Web site: www.sunysuffolk.edu/web/open/EAPC.html
E-mail: gordond@sunysuffolk.edu

Category- Practitioner Agency

Services Provided- The Entrepreneurial Assistance Center is a resource for Suffolk County residents interested in starting and/or expanding their businesses. Several programs are conducted geared toward empowering clients with information in forming a business enterprise. There is a 60-hour training program, seminar series and youth entrepreneurial summer camp.

Target Population Served- Women, minorities, disabled, dislocated workers, and youths

Counties Served- Suffolk



**The Workshop in Business Opportunities
How to Build a Growing Profitable Business**

220 East 23rd Street, Suite 309
Manhattan, NY 10010
Phone: (212)-684-0854 x105
Fax: (212)-684-1096
Web site: www.wibo.org
E-mail: akajunju@wibo.org

Category- Practitioner Agency

Services Provided- Founded in 1966 in Harlem WIBO is a private non-profit organization that provides a 16-week workshop, "How to Build a Growing Profitable Business," to those men and women with the drive to become entrepreneurs. The mission is to enable small business owners and budding entrepreneurs from under-served communities to obtain financial success by starting, operating, and building successful businesses that develop economic power, provide jobs and improve communities.

Target Population Served- Lower-income minorities and women.

Counties Served- Kings, NYC, Bronx, and Queens

**Washington Heights and Inwood Development Corporation
BO\$\$ Microbusiness Development Program**

57 Wadsworth Ave.
New York, NY 10033-7048
Phone: (212)-795-1600
Fax: (212)-781-4051
Web site: www.whidc.org
E-mail: whidc@aol.com

Category- Lender

Services Provided- BO\$\$ provides one-on-one business counseling/TA and loans from \$400 to \$50,000. They also assist other groups to establish or expand their own microloan programs throughout the NYC area.

Target Population Served- Upper Manhattan: Most are low income, recent immigrants, speak Spanish, with minimal education and business management experience/training.

Counties Served- Manhattan, and extreme western Bronx

**West Brighton Community Local Development Corp.
Smart Business Center**

1146 Forest Avenue, 2nd Floor
Staten Island, NY 10310
Phone: (718)-816-4775
Fax: (718)-816-7234
Web site: www.wbcldc.org
E-mail: info@wbcldc.org

Category-Practitioner Agency

Services Provided-One-on-one counseling, stand alone workshops on industry specific or population timely issues, starting and growing business seminar series (at least twice a year.)

Target Population Served- Small businesses and entrepreneurs located on Staten Island with a special emphasis on women, minorities and refugees.

Counties Served- Richmond



**Women's Housing and Economic Development Corporation
Family Day Care Training and Network Program**

50 East 168th Street
Bronx, NY 10452
Phone: (718)-839-1124
Fax: (718)-839-1172
Web site: www.whedco.org
E-mail: dperez@whedco.org

Category- Practitioner Agency

Services Provided- Training, technical assistance and support for new and existing home-based childcare businesses. They also provide financial literacy training and referral services.

Target Population Served- Low-income women

Counties Served- Bronx

Women's Venture Fund

240 West 35th Street, Suite 501
New York, NY 10001
Phone: (212)-563-0499
Fax: (212)-868-9116
Web site: www.womensventurefund.org
E-mail: info@wvf-ny.org

Category- Practitioner Agency, Lender

Services Provided- WVF provides training, technical assistance through workshops and seminars, and small initial internal loans.

Target Population Served- Low-income and women entrepreneurs.

Counties Served- The greater New York City Area



North County Region

Clinton, Essex, Franklin Hamilton, Warren, Washington, and
St. Lawrence

Organizations

- Capital District Community Loan Fund (CDCLF)
- Center for the Advancement of Sustainable Tourism/AEDC
- ComLinks
- County of Clinton Industrial Development Agency
- Friends of the North Country
- Massachusetts Avenue Project
- Regional Farm and Food Project
- Technical Assistance Center
- Warren County Planning Department
- Washington County Local Development Corporation
- Women's Business Center Of New York State



North County Region

Number of Microenterprises

Total Employment

County	Number of Microenterprises			Total Employment		
	Number of Microenterprises Without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbusiness Employment	Percent of county	Total Private-Non-farm Employment
Clinton	3,541	972	4,513	6,121	14.4%	42,525
Essex	2,653	712	3,365	4,543	21.5%	21,107
Franklin	2,397	644	3,041	4,106	18.3%	22,453
Hamilton	508	147	655	898	32.1%	2,795
St. Lawrence	4,841	1,154	5,995	7,904	16.4%	48,101
Warren	4,441	1,325	5,766	7,958	18.8%	42,408
Washington	3,358	664	4,022	5,120	25.3%	20,265
Total	21,739	5,618	27,357	36,650	18.4%	199,654



**Capital District Community Loan Fund
Microenterprise: Lending, Training, and Support**

255 Orange Street
Albany, NY 12210
Phone: (518)-436-8586
Fax: (518)-689-0086
Web site: www.cdclf.org
E-mail: paul@cdclf.org

Category- Lender

Services Provided- Provides loans, technical assistance, business planning training, the matched savings program (IDA), networking and referrals.

Target Population Served- Low-income, minorities, women and people who traditionally have had difficulty accessing capital.

Counties Served- Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington

**Center for the Advancement of Sustainable Tourism/AEDC
EAP Center**

PO BOX 747
Saranac Lake, NY 12983
Phone: (518)-891-5523 X. 16
Fax: (518)-891-9820
Web site: www.CAST-online.com
E-mail: wayne@cast-online.com

Category- Practitioner Agency, Lender

Service Provided- AEDC provides microenterprise training and technical assistance for all its participants. They also provide access to microloans, the Intermediate Relending Program (IRP) of RDA, and a bank-sponsored Tourism Loan Fund. Graduates from the program are provided with specialized business information, Marketing Strategies, technology training, small business loans, and management skills building.

Target Population Served- Primarily serves minorities and women entrepreneurs, and the tourism industry

Counties Served- Clinton, Essex, Fulton, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Oneida, Saratoga, St. Lawrence, Warren, and Washington

**ComLinks
Microenterprise Assistance Program**

343 West Main Street
Malone, NY 12953
Phone: (518)-483-1261
Fax: (518)-483-8599
Web site: www.comlinkscaa.org
E-mail: cfo@capital.net

Category- Practitioner Agency, Lender

Services Provided- Revolving Loan Fund and Technical Assistance

Target Population Served- Low to Moderate Income

Counties Served- Franklin



**County of Clinton Industrial Development Agency
The Development Corporation**

61 Area Development Drive
Plattsburgh, NY 12901
Phone: (518)-563-3100
Fax: (518)-562-2232
Web site: www.thedevelopcorp.com
E-mail: afkurtz@thedevelopcorp.com

Category- Practitioner Agency

Services Provided - The Development Corporation is an economic development corporation that provides a broad range of private and public services. The Development Corporation has a legacy of retention and expansion of local industry, industrial park development and management and of attracting new jobs and investment to the county. The Development Corporation is active in several areas including: general industrial/economic development; management and marketing of New York State Empire Zone locations; Foreign Trade Zone #54 administration. Five (5) sites around Clinton County.

Target Population Served- Clinton County

Counties Served- Clinton

Friends of the North Country

P.O. Box 446
Keeseville, NY 12944
Phone: (518)-834-9606
Fax: (518)-834-9687
Web site: www.friendsofthenorthcountry.org
E-mail: vjohnson@friendsofthenorthcountry.org

Category- Practitioner Support Agency

Services Provided- Assist small businesses, work with communities to support and improve infrastructure for Main Street businesses

Target Population Served- Low and moderate-income.

Counties Served- Clinton, Franklin, Essex, Hamilton, and Warren

Technical Assistance Center

101 Broad St.
Plattsburgh, NY 12901
Phone: (518)-564-2214
Fax: (518)-564-3220
Web site: www.TAC.plattsburgh.edu
E-mail: tac@plattsburgh.edu

Category- Practitioner Agency

Services Provided- Economic development

Target Population Served- Businesses, and non-profits

Counties Served- Clinton, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego, Schoharie, St. Lawrence, Warren, and Washington



Regional Farm & Food Project

295 Eighth Street

Troy, NY 12180

Phone: (518)-271-0744

Fax: (518)-271-0745

Web site: www.capital.net/~farmfood

E-mail: farmfood@capital.net

Category- Practitioner Provider

Services Provided- The project provides informal guidance, information, and referrals to people involved in agriculture. We match farmers with mentors who are compensated for their assistance. Counseling, troubleshooting, and educational programs associated with the organization often address business, management, and marketing issues.

Target Population Served- Farmers and start-up farmers.

Counties Served- Albany, Columbia, Dutchess, Fulton, Greene, Montgomery, Rensselaer, Schenectady, Schoharie, Ulster, Warren and Washington

Warren County Planning Department

Micro Enterprise Loan Program

1340 State Route 9

Lake George, NY 12804

Phone: (518)-761-6410

Fax: (518)-761-6411

Web site: www.co.warren.ny.us/planning

E-mail: whitej@co.warren.ny.us

Category- Practitioner Agency, Lender

Services Provided- Loans, Technical Assistance, and Training

Target Population Served- Low and middle income

Counties Served- Warren

Washington County Local Development Corporation

Microenterprise Assistance Program

383 Broadway

Fort Edward, NY 12828

Phone: (518)-746-2292

Fax: (518)-746-2293

Web site: www.wcldc.org

E-mail: mgalough@co.washington.ny.us

Category- Practitioner Agency, Lender

Services Provided- Classroom instruction and low-cost financing.

Target Population Served- Businesses with less than 10 employees

Counties Served- Washington



**Women's Business Center of New York State
Women's Business Center**

200 Genesee Street

Utica, NY 13502

Phone: 1-877-844-9848 or (315)-733-9848

Fax: (315)-733-0247

Web site: www.nywbc.org

E-mail: nywbc@aol.com

Category- Practitioner Agency

Services Provided- Counseling, training, referrals, technology, networking, mentoring, loan referrals, and MWBE certification assistance

Target Population Served- Women entrepreneurs who want to start-up or expand businesses, especially low-income women.

Counties Served- Albany, Broome, Cayuga, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Steuben, Tioga, Tompkins, Warren, and Washington.



Southern Region

Broome, Chemung, Delaware, Otsego, Schuyler, Steuben, Tioga, and
Tompkins

Organizations

- ACCORD
- Alternatives Federal Credit Union
- Delaware County Department of Economic Development
- SCORE Chapter—198
- The Minorities and Women Business Enterprise Development Center, Inc. (MWBE)
- Tioga County Local Development Corporation
- Women's Business Center of New York State
- Worker Ownership Resource Center



Southern Region

Number of Microenterprises

Total Employment

County	Number of Microenterprises			Total Employment		
	Number of Microenterprises Without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbusiness Employment	Percent of county	Total Private-Non-farm Employment
Broome	9,221	2,020	11,241	14,583	12.2%	119,316
Chemung	3,891	859	4,750	6,171	12.4%	49,965
Delaware	3,622	728	4,350	5,554	20.8%	26,765
Otsego	4,161	758	4,919	6,173	21.6%	28,616
Schuyler	1,154	211	1,365	1,714	21.5%	7,955
Steuben	5,187	974	6,161	7,772	15.9%	48,738
Tioga	2,749	462	3,211	3,975	22.8%	17,430
Tompkins	6,004	1,084	7,088	8,881	14.2%	62,752
Total	35,989	7,096	43,085	54,823	15.2%	361,537



**ACCORD Corporation
Entrepreneurial Assistance Program**

84 Schuyler Street
P.O. Box 573
Belmont, NY 14813
Phone: (585)-268-7605
Fax: (585)-268-3653
Web site: www.accordcorp.org
E-mail: lbenedict@accordcorp.org

Category- Practitioner Agency

Services Provided- Accord Corporation is an EAP center and offers 2 10-week classes in the spring and summer titled, "How To Start Your Own Business or Expand Your Existing Business." The classes total 60 hours. Included is business computer training. In addition, we provide 15 hours of one-on-one training. Moreover, we help entrepreneurs prepare for the lenders.

Target Population Served- Low-income minorities and women, disabled and displaced entrepreneurs.

Counties Served- Allegany, Cattaraugus, Steuben, and Wyoming

**Alternatives Federal Credit Union
Business CENTS**

125 North Fulton Avenue
Ithaca, NY 14850
Phone: (607)-273-4611 x841
Fax: (607)-277-6391
Web site: www.businesscents.org
E-mail: cents@alternatives.org

Category- Practitioner Agency, Lender

Services Provided- Alternatives offers one-on-one technical assistance, an 11-week business planning course and monthly seminars.

Target population Served- Low-income men and women.

Counties Served- Tioga, Cortland, Tompkins, Schuyler, Chemung, and Seneca

**Delaware County Department of Economic Development
Main Street Revitalization Microenterprise Program**

97 Main Street; Suite 1
Delhi, NY 13753
Phone: (607)-746-8595
Fax: (607)-746-8836
Web site: www.ed-dcny.us
E-mail: ecodev@co.delaware.ny.us

Category- Practitioner Agency, Lender

Services Provided- The agency is a one-stop service provider who meets the needs of prospective entrepreneurs and existing business owners by providing technical assistance, business plan development, workforce development, seminars/workshops, assistance in identifying financing alternatives and strategies, as well as direct financial assistance through the administration of loan programs that are available through the Delaware County Industrial Development Agency and Local Development Corporation.

Target Population Served- 48,055

Counties Served- Delaware



SCORE
Chapter 198
P.O. Box 3050
Utica, NY, 13504-7553
Phone: (315)-792-7553

Category- Practitioner Support Agency
Services Provided- Free and confidential business advice to those currently in business and those wanting to start a business
Target Population Served- Those who currently run their own business for those wishing to start one
Counties Served- Herkimer, Oneida, and Otsego

The Minorities and Women Business Enterprise (MWBE) Development Center, Inc.

P.O. Box 3239
113 Court Street
Binghamton, NY 13902
Phone: (607)-724-2118
Fax: (607)-724-4795
E-mail: mwbe@stny.rr.com

Category- Practitioner Agency
Services Provided- MWBE is a non-profit organization committed to providing entrepreneurial assistance, career option training, and access to equipment and resources for our community. The center is dedicated to enhancing existing programs and designing future programs that empower our clients to be successful.
Target Population Served- Minorities, women, youth, potential and existing entrepreneurs, dislocated and disabled workers, and economically challenged.
Counties Served- Broome

**Tioga County Local Development Corporation
Small Business Loan Fund**

56 Main Street
Owego, NY 13827
Phone: (607)-687-8259
Fax: (607)-687-1435
E-mail: tinneyl@co.tioga.ny.us

Category- Lender
Services Provided- Loan programs for small business start-up and expansions.
Target Population Served- All
Counties Served- Tioga



**Women's Business Center of New York State
Women's Business Center**

200 Genesee Street
Utica, NY 13502
Phone: 1-877-844-9848 or (315)-733-9848
Fax: (315)-733-0247
Web site: www.nywbc.org
E-mail: nywbc@aol.com

Category- Practitioner Agency

Services Provided- Counseling, training, referrals, technology, networking, mentoring, loan referrals, and MWBE certification assistance.

Target Population Served- Women entrepreneurs who want to start-up or expand businesses, especially low-income women.

Counties Served- Albany, Broome, Cayuga, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Steuben, Tioga, Tompkins, Warren, and Washington.

**Worker Ownership Resource Center
Entre**

400 East Church Street
Elmira, NY 14901
Phone: (607)-737-5212
Fax: (607)-734-4490
E-mail: dkscrivens@yahoo.com

Category- Practitioner Agency

Services Provided- WORC offers entrepreneurial training classes and technical assistance.

Target Population Served- Minority & women owned or start-up businesses.

Counties Served- Cayuga, Chemung, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates



Western Region

Allegany, Cattaraugus, Chautauqua, Erie, and Niagara

Organizations

- ACCORD
- Allegany Community Development Services, Inc.
- Buffalo Niagara Enterprise
- Canisius College- Women's Business Center
- Chautauqua Opportunities for Development, Inc.
- Child and Family Services
- Jeremiah Partnership c/o Bethel Community Development Corporation
- Massachusetts Avenue Project (MAP)
- Niagara County Industrial Development Agency
- Niagara Small Business Development Center
- Score Chapter 299
- Small Business Development Center
- Small Business Development Center at Jamestown Community College
- University of Buffalo Law School Community Economic Development Clinic



Western Region

County	Number of Microenterprises			Total Employment		
	Number of Microenterprises Without Employees	Number of Microenterprises With 1-4 Employees	Total	Microbusiness Employment	Percent of county	Total Private-Non-farm Employment
Allegany	2,503	468	2,971	3,745	18.6%	20,102
Cattaraugus	4,066	968	5,034	6,635	16.2%	40,891
Chautauqua	6,665	1,649	8,314	11,042	15.9%	69,625
Erie	40,128	11,044	51,172	69,442	12.6%	550,639
Niagara	8,510	2,393	10,903	14,862	16.6%	89,340
Totals for the region	61,872	16,622	78,394	105,726	13.7%	770,597



**ACCORD Corporation
Entrepreneurial Assistance Program**

84 Schuyler Street
P.O. Box 573
Belmont, NY 14813
Phone: (585)-268-7605
Fax: (585)-268-3653
Web site: www.accordcorp.org
E-mail: lbenedict@accordcorp.org

Category- Practitioner Agency

Services Provided- Accord Corporation is an EAP center and offers 2 10-week classes in the spring and summer, titled "How To Start Your Own Business or Expand Your Existing Business." The classes total 60 hours. Included is business computer training. In addition, we provide 15 hours of one-on-one training. Moreover, we help entrepreneurs prepare for the lenders.

Target Population Served- Low-income minorities and women, disabled and displaced entrepreneurs.

Counties Served- Allegany, Cattaraugus, Steuben and Wyoming

**Allegany Community Development Services, Inc.
Business Loan Program**

84 Schuyler Street
P.O. Box 117
Belmont, NY 14813
Phone: (585)-268-7605
Fax: (585)-593-3653
E-mail: lbenedict@accordcorp.org

Category- Lender

Services Provided- Small and micro-business loans, business training, computer lab access.

Target Population Served- Low-income small micro-businesses.

Counties Served- Allegany and Cattaraugus

Buffalo Niagara Enterprise

665 Main Street; Suite 200
Buffalo, NY 14203
Phone: (716)-842-1330
Fax: (716)-842-1724
Web site: www.buffaloniagara.org
E-mail: tkucharski@buffaloniagara.org

Category- Practitioner Support Agency

Services Provided- Buffalo Niagara Enterprise is a regional economic development organization representing the eight counties of Western New York to be the driving force in marketing the Buffalo Niagara region by establishing our community as a world recognized place to expand and attract capital investment and quality jobs.

Target Population Served- 1.6 million people

Counties Served- Erie, Niagara, Cattaraugus, Chautauqua, Allegany, Wyoming, Genesee, and Orleans

**Canisius College
Women's Business Center**

2365 Main Street
Buffalo, NY 14214
Phone: (716)-888-6650
Fax: (716)-888-6654
Web Site: www.canisius.edu/wbc
E-mail: wbcinfo@canisius.edu

Category- Practitioner Agency

Services Provided- Training, counseling, and coaching (individuals and groups).

Target Population Served- Women small business owners or women who would like to start a small business.

Counties Served- Allegany, Cattaraugus, Chautauqua, , Erie, Genesee, Monroe, and Niagara



**Chautauqua Opportunities for Development, Inc. (codi)
Chautauqua Microenterprise Loan Fund**

402 Main Street, Suite 2
Dunkirk, NY 14048
Phone: (716)-366-2334x12
Fax: (716)-366-7407
E-mail: econdev@netsync.net

Category- Practitioner Agency

Services Provided- CODI provides lending, training, and consulting. Their 8-week course, Small Business Essentials, covers the basic information needed by a new or existing business owner in order to build a successful enterprise.

Target Population Served- Low to moderate-income residents as well as women and minorities.

Counties Served- Chautauqua

**Child and Family Services
Ways To Work Loan Program/ Wheels for Work I, II**

844 Delaware Avenue
Buffalo, NY 14209-2008
Phone: (716)-882-7283
Fax: (716)-882-7283
Web site: www.childfamilybny.org
E-mail: Lauries@childfamilybny.org

Category- Lender

Services Provided- The Child and Family Services Ways to Work Loan Programs offer small loans to families who do not qualify for conventional credit. The loans are designed to help families keep their jobs and complete their schooling. By paying the loans on time, families develop positive credit histories so they can qualify for conventional credit in the future. The interest rate is less than 8%. Financial literacy workshops are offered on a monthly basis. The topics include: spending plan development, youth employment and savings, home buyer programs, defensive driving, the wise use of credit, and savings vehicles.

Target Population Served- Families who have a dependent child or child support order and need a loan for reliable transportation, necessary appliances, computers, tools, equipment, child care, security deposits, rent or mortgage arrears. Qualifying families are either working a minimum of 20 hours each week or are attending a college program, having completed nine credit hours the previous term and are enrolled in nine credits the current term.

Counties Served- Erie

**Massachusetts Avenue Project
Food Ventures**

382 Massachusetts Ave.
Buffalo, NY 14213
Phone: (716)-816-0961
Fax: (716)-882-5338
E-mail: tomar@mass-ave.org

Category- Practitioner Agency

Services Provided- Business planning assistance, technical assistance for both business and production, shared use of incubator kitchen.

Target Population Served- Low-to- moderate income individuals, who want to start business in the food industry.

Counties Served- Western New York



**Niagara County Industrial Development Agency
Niagara County Microenterprise Assistance Program**

6311 Inducon Corporate Drive
Sanborn, NY 14132
Phone: (716)-298-8050
Fax: (716)-298-8053
Web site: www.ncida.org
E-mail: Langdon@ncida.org

Category- Practitioner Agency, Lender

Services Provided- The NCIDA is a not for profit public benefit corporation that provides financial incentives and financing to companies wishing to start or expand a business in Niagara County.

Target Population Served- 220,000

Counties Served- Niagara

**Niagara Small Business Development Center
Business Development Centers**

3111 Saunders Settlement Road
Sanborn, NY 14132
Phone: (716)-614-6480
Fax: (716)-614-6825
Web site: www.niagarasbdc.org
E-mail: sbdc@niagaracc.edu

Category- Practitioner Agency

Services Provided- One-on-one counseling for business startups and planning help with preparation of business plans training seminars and International trade

Target Population Served- Existing small businesses and start-ups

Counties Served- Erie, Niagara, and Orleans

**SCORE
Chautauqua Region Chapter 299**

101 W. Fifth St.
Jamestown, NY 14701
Phone: (716)-484-1101
Fax: (716)-484-1103
Web site: www.score.org

Category- Practitioner Support Agency

Services Provided- Counselors to America's Small Business, Score is a resource partner of the U.S. Small Business Administration. SCORE advises small businesses, start-ups, and assists in problem areas of existing businesses.

Target Population Served- Approximately 250,000

Counties Served- Chautauqua, Cattaraugus, and Allegany



**Small Business Development Center
Small Business Development**

Cleveland Hall 206
1300 Elmwood Avenue
Buffalo, NY 14222
Phone: (716)-878-4030
Fax: (716)-878-4067
Web site: <http://buffalonyssbdc.org>
E-mail: smallbus@buffalostate.edu

Category-Practitioner Support Agency

Services Provided- Provide management and technical assistance to start-up and existing small business firms. Direct one-on-one counseling, and services are free of charge.

Target population Served- Any existing small business firm or individual considering starting a small business.

Counties Served-Erie, and the Niagara Frontier

Small Business Development Center at Jamestown Community College

525 Falconer St.
Jamestown, NY 14701
Phone: (716)-665-5754
Fax: (716)-665-6733
Website: www.Jamestown.nyssbdc.org
E-mail: iredobies@mail.sunyjcc.edu

Category- Practitioner Agency

Services Provided- The SBDC provides management and technical assistance to start-up and existing businesses. Business advisers provide clients with confidential and individual counseling sessions

Target Population Served- Start-up and existing businesses in Chautauqua county

Counties Served- Chautauqua

**University of Buffalo Law School
Community Economic Development Clinic**

University of Buffalo Law School
Room 516 O'Brian Hall
Buffalo, NY 14260
Phone: (716)-645-2480
Fax: (716)-645-2900
E-mail: lbreen@buffalo.edu

Category- Practitioner Agency

Services Provided- Legal Services and tax compliance education

Target Population Served- Small businesses, childcare businesses, and non-profit corporations

Counties Served- Erie and occasional service to other counties