

A Guide to Women- and Minority-Owned Business Funding Opportunities

How to Navigate the Funding Process

U.S. Senator Kirsten Gillibrand
New York



2015

**Note: This document will be updated as information becomes available.*

Table of Contents

Introduction.....	5
Federal Section I.....	6
Small Business Administration	6
1) 7(a) Loan Program.....	6
2) CDC/504 Loan.....	7
3) Surety Bond Guarantee Program	7
4) Microloans	8
5) Small Business Investment Companies (SBICs)	8
6) Mentor-Protégé program.....	9
7) Women-Owned Small Business Federal Contract Program	9
8) Small Business Development Centers	10
9) SCORE Association.....	10
10) Office of Native American Affairs	10
11) Office of Veterans Business Development	11
12) Small Business Learning Center.....	11
13) Disaster Assistance:.....	11
14) HUB Zone.....	12
15) The Office of Women’s Business Ownership	13
16) U.S. Export Assistance Centers.....	14
17) Export Express Loans	15
18) Export Transaction Financing.....	15
19) International Trade Loans.....	16
Federal Section II	17
The National Women’s Business Council	17
1) Resources for Women in Business.....	17

Federal Section III..... 18

United States Department of Agriculture 18

1) Women and Minorities in Science, Technology, Engineering and Mathematics Fields Program (WAMS).....18

1) Rural Business Opportunity Grants (RBOG)19

2) Rural Economic Development Loans and Grants19

3) Rural Business Enterprise Grants20

Federal Section IV 21

National Aeronautics and Space Administration (NASA)..... 21

1) Mentor-Protégé Program21

Federal Section V..... 22

United States Department of Veterans Affairs 22

1) Mentor – Protégé Program22

Federal Section VI 23

Department of Defense 23

1) Depart of Defense Procurement Technical Assistance Program (PATP)23

State Section I..... 24

Empire State Development 24

1) Minority and Women Business Enterprise in New York State Certification24

2) Minority and Women-Owned Business Enterprises (MWBE) Development & Lending Program24

3) Procurement Assistance Program25

4) Minority and Women Revolving Loan Trust Program.....25

5) Community Development Financial Institution Assistance Program (CDFI).....26

6) Entrepreneurial Assistance Program (EAP)26

State Section II 28

New York State Agencies Mentor Protégé Programs 28

1) Metro Transit Authority Small Business Mentoring Program28

2) The Port Authority of New York & New Jersey Mentor-Protégé Program28

3) Dormitory Authority of the State of New York.....29

State Section III.....30

New York State Business Development Corporation.....30

Additional Resources.....31

1) Small Business Agency List.....31

2) Women and Minority-Owned Research Sources.....33

Business Certifications.....34

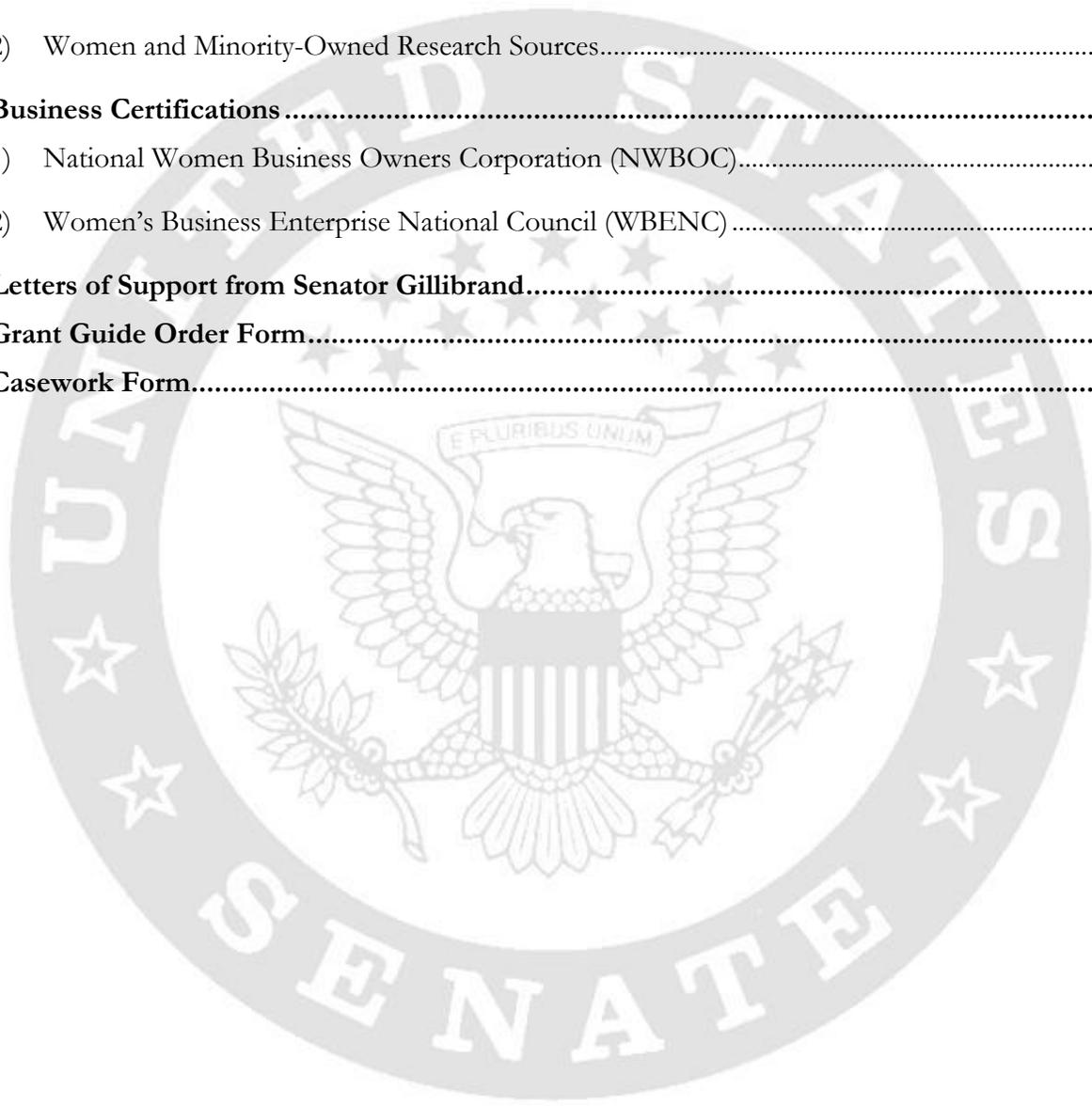
1) National Women Business Owners Corporation (NWBOC).....34

2) Women’s Business Enterprise National Council (WBENC).....34

Letters of Support from Senator Gillibrand.....35

Grant Guide Order Form.....37

Casework Form.....38



Introduction

Dear Fellow New Yorker,

America's economic recovery will, in part, rest on our ability to unlock the economic potential of women and minority entrepreneurs. If we can promote the talent of women and minority business leaders and foster the success of a new generation of entrepreneurs, then America's economy will be stronger than ever. Today, there are nearly 20 million women and minority-owned businesses in the United States. During these difficult economic times, the costs of doing business can sometimes become a tremendous burden for our entrepreneurs and small business owners, particularly for women and minority owners that continue to face unfair disadvantages. To help with these costs, agencies throughout the Federal and New York State Governments are utilizing programs to offer loans, grants, tax incentives and other types of assistance to startup, growing, and established women and minority-owned businesses to allow for success and expansion of their enterprises.

Finding the resources that meet your needs in the complex web of agencies can be an impossible task. For this reason, I have created this guidebook to serve as a starting point in providing information from relevant federal agencies about what resources are available to individuals, businesses, community organizations and local governments. The information in this guidebook details energy program grants, loans, and tax credits. Its contents are by no means comprehensive, and as new programs and opportunities emerge, its contents will be updated to provide New Yorkers with the most up-to-date information possible.

My Senate website (www.gillibrand.senate.gov) is continually updated with critical information about various funding opportunities that are available to you, how to access them, and where to apply. You can also request hard copies of this guidebook, and other thematic funding guidebooks, by filling out the guidebook order form at the end of this guidebook and mailing it back to my New York City office or by emailing an electronic copy to grants@gillibrand.senate.gov. Furthermore, if you need assistance from a federal agency or with an immigration case, please refer to the casework form at the end of the GOAL or visit <http://gillibrand.senate.gov/services/casework/form/>. As you move forward with any grant opportunities, please contact Andrew Usyk, my Grants Director, for letters of support, when applicable. You can reach him in my Washington, D.C. Office at grants@gillibrand.senate.gov, or (202)-224-4451.

Sincerely,



Kirsten Gillibrand
United States Senator

Federal Section I

Small Business Administration

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation

The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U. S. Virgin Islands and Guam.

1) 7(a) Loan Program

- The 7(a) Loan Program is SBA's primary program to help start-up and existing small businesses obtain financing when they might not be eligible for business loans through normal lending channels. The name comes from section 7(a) of the Small Business Act, which authorizes SBA to provide business loans to American small businesses. SBA itself does not make loans, but rather guarantees a portion of loans made and administered by commercial lending institutions.

Additional information:

- 7(a) loans are the most basic and most commonly used type of loans. They are also the most flexible, since financing can be guaranteed for a variety of general business purposes, including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions).
- All 7(a) loans are provided by lenders who are called participants because they participate with SBA in the 7(a) program. Not all lenders choose to participate, but most American banks do. There are also some non-bank lenders who participate with SBA in the 7(a) program.

Eligibility:

- Eligibility requirements are designed to be as broad as possible in order that the lending program can accommodate the most diverse variety of small business financing needs. All businesses that are considered for financing under SBA's 7(a) loan program must meet SBA size standards, be for-profit, not already have the internal resources (business or personal) to provide the financing and be able to demonstrate repayment.
- Eligibility factors for all 7(a) loans include: size, type of business, use of proceeds, and the availability of funds from other sources.

Contact information

- For more information, please visit:
<http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/sba-loan-programs/7a-loan-program>

2) CDC/504 Loan

- The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide, with each covering a specific geographic area.

Additional information:

- Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 Program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.
- Interest rates on 504 loans are pegged to an increment above the current market rate for five-year and 10-year U.S. Treasury issues. Maturities of 10 and 20 years are available. Fees total approximately three (3) percent of the debenture and may be financed with the loan.

Eligibility:

- To be eligible, the business must be operated for profit and fall within the size standards set by the SBA. Under the 504 Program, the business qualifies as small if it does not have a tangible net worth in excess of \$7.5 million and does not have an average net income in excess of \$2.5 million after taxes for the preceding two years. Loans cannot be made to businesses engaged in speculation or investment in rental real estate.

Contact information:

- US Small Business Administration
409 3rd St, SW
Washington DC 20416
Telephone: (800) 827-5722
For more information, please visit: <http://www.sba.gov/content/cdc504-loan-program>

3) Surety Bond Guarantee Program

- The U.S. Small Business Administration's (SBA) Surety Bond Guarantee (SBG) program can guarantee bid, performance and payment bonds for individual contracts of \$5 million or less. This Federal guarantee encourages companies to bond small businesses having difficulty obtaining bonding on their own.

Additional information:

- There is no limit to the number of bonds that can be guaranteed for any one contractor. SBA's guarantee gives sureties an incentive to provide bonding for eligible contractors, and thereby provides greater access to contracting opportunities.
- A surety guarantee, an agreement between a surety and the SBA, provides that SBA will assume a predetermined percentage of loss in the event the contractor should breach the terms of the contract.

Eligibility:

- Small and emerging contractors who cannot obtain surety bonds through regular commercial channels.
- The contractor's business must be independently owned and operated and qualify as a small business under federal regulations.

Contact information:

- Pam Swilling
Office of Surety Guarantees
409 Third Street SW, suite 8600
Washington, D.C. 20416
Email: pam.swilling@sba.gov
Telephone: (202) 205 6546

4) Microloans

- The Microloan Program provides very small loans to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$13,000. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

Additional information:

- The maximum term allowed for a microloan is six years. However, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the intermediary lender, and the needs of the small business borrower. .

Contact information:

- Small Business Administration
Telephone: (800) 827 5722
Website: <http://www.sba.gov/content/microloan-program>

5) Small Business Investment Companies (SBICs)

- Small Business Investment Companies (SBICs) are privately owned companies that are licensed by the SBA to provide debt and equity capital to small businesses. They can obtain loans from the SBA to supplement their own capital.

Additional information:

- For the SBIC program, a small business is a business with net worth of \$18 million or less and an average after-tax income for the two preceding years of \$6 million or less. There are alternative size standards in some industries. The SBIC sells a debenture to the SBA, which guarantees repayment and creates a pool of these debentures for resale on the secondary market. SBICs can borrow three times their private capital to a maximum of \$113 million.

Contact information:

- Small Business Administration
Telephone: (518) 402-8839
Website: <http://www.sba.gov/INV>

6) Mentor-Protégé program

- The 8(a) Business Development Mentor-Protégé Program is designed to enable successful firms to provide various forms of business development assistance to program participants. The goal of the program is to enhance the capability of participants to be competitive, achieve entrepreneurial success and contribute to our economy.

Eligibility:

- Interested businesses should consult with their SBA District Office Business Opportunity Specialist before they apply for the Mentor-Protégé program.
- The business must be a participant in the program and must meet at least one of the following three conditions:
 - Be in the developmental stage of the program,
 - Have never received a business contract, or
 - Be less than half the size of the small business size standard corresponding to its primary NAICS code.
- The firm must also be in good standing with SBA Program requirements and all SBA reporting requirements.
- Protégés may generally have only one mentor at a time. However, SBA may authorize a second mentor after review of the request.

Contact information:

- Small Business Administration
Telephone: (800) 827 5722
For your nearest SBA office call 1800 8ASK SBA or visit: <http://www.sba.gov/tools/local-assistance>
Email: 8aquestions@sba.gov

7) Women-Owned Small Business Federal Contract Program

- Authorizes contracting officers to set aside certain federal contracts for eligible women-owned businesses and economically disadvantaged women-owned businesses.

Eligibility:

- To be eligible, a firm must be at least 51% owned and controlled by one or more women, and primarily managed by one or more women. The women must be U.S. citizens. The firm must be “small” in its primary industry in accordance with SBA’s size standards for that industry. In order for a WOSB to be deemed “economically disadvantaged,” its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule.

Contact information:

- SBA Answer Desk
1-800-U-ASK-SBA (1-800-827-5722)
Answer Desk TTY: (704) 344-6640
Email: wosb@sba.gov

8) Small Business Development Centers

- Small Business Development Centers (SBDCs) offer free one-on-one expert business advice and low-cost training in finance, management, marketing, e-commerce and social media. SBDCs also allow access to all of the SBA's financial and procurement assistance programs. SBDCs are hosted by leading universities and state economic development agencies. Approximately 900 SBDC locations are available nationwide.

Eligibility:

- Small Business Development Centers serve all small businesses and aspiring entrepreneurs.

Contact information:

- SBA Small Business Development Centers
Telephone: (800) 827 5722
For your nearest Small Business Development Center, please visit:
<http://www.sba.gov/tools/local-assistance/sbdc>
Website: www.sba.gov/sbdc

9) SCORE Association

- The SCORE Association “Counselors to America’s Small Business” is a nonprofit national network of nearly 14,000 entrepreneurs, business leaders and executives who volunteer as mentors to America’s small businesses. SCORE members are trained to serve as counselors advisors and mentors to aspiring entrepreneurs and business owners. SCORE provides a number of local and online workshops, templates and tools to assist small businesses. These services are offered free of charge or at a very low cost.

Eligibility:

- Start up or existing small businesses are encouraged to use SCORE’s services.

Contact information:

- SCORE Association
Telephone: 1-800-634-0245.
Website: www.score.org

10) Office of Native American Affairs

- The Office of Native American Affairs (ONAA) ensures American Indians, Alaska Natives and Native Hawaiians have full access to SBA’s programs and services. ONAA’s goal is to promote and support Native American entrepreneurs. ONAA also provides business counseling and delivers a network of training services including the online tool “Native American Small Business Primer.” Other services include a Native American contractor registration and business development workshops.

Eligibility:

- Office of Native American Affairs services are available to all Native American entrepreneurs and businesses.

Contact information:

- Office of Native American Affairs
409 3rd Street, S.W. Suite 6700
Washington, DC 20416
United States
Telephone: 202 205 7364
Fax: 202 205 6139
Website: www.sba.gov/naa

11) Office of Veterans Business Development

- The Office of Veterans Business Development ensures that veterans, service-disabled veterans and Reserve and National Guard component members receive special consideration in all of SBA's entrepreneurial programs and resources. SBA's 69 district offices, along with the 16 Veterans Business Outreach Centers, provide a range of services including online and in-person training, counseling, mentoring, workshops and referrals.

Eligibility:

- All Veteran entrepreneurs, start ups and businesses.

Contact information:

- NYS Veterans' Business Outreach Centre
Telephone: 1-800-732-7232
Email: michael.gragg@farmingdale.edu
Website: www.sba.gov/vets

12) Small Business Learning Center

- The SBA Small Business Learning Center is a virtual campus complete with free online courses, workshops, podcasts, learning tools and business readiness assessments. The Center has contact information for businesses requiring local counseling, mentoring and training in their local area.

Eligibility:

- All businesses have full access to this service online.

Contact information:

- The online Small Business Learning Center is available at: www.sba.gov/training

13) Disaster Assistance:

- Recover from disasters with affordable, timely and accessible financial assistance to homeowners, renters and businesses of all sizes. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster:
 - real estate
 - personal property

- machinery and equipment
- inventory and business assets.
- Businesses can also receive working-capital loans to sustain business while on active duty through the Military Reservist Economic Injury Disaster Loan (MREIDL) program.

Eligibility:

- After a Presidential disaster declaration, you must first register with the Federal Emergency Management Agency (FEMA). To obtain a registration number, call FEMA at 1-800-621-3362 (TTY: 1-800-462-7585) or visit <http://www.fema.gov/disaster-survivor-assistance>.
- The following information is required to complete the SBA online application:
 - Contact information for all applicants
 - Social security numbers for all applicants
 - FEMA registration number
 - Deed or lease information
 - Insurance information
 - Financial information (e.g. income, account balances and monthly expenses)
 - Employer Identification Number (EIN) for business applicants

Contact information:

- SBA Customer Service Center
Telephone: 1-800-659-2955 (TTY: 1-800-877-8339)
Email: disastercustomerservice@sba.gov

14) HUB Zone

- The HUBZone program helps small businesses in urban and rural communities gain preferential access to federal procurement opportunities. The program encourages economic development in historically underutilized business zones through the establishment of preferences. The HUBZone program aims to promote economic development and employment in distressed areas by providing access to more federal contracting opportunities.

Eligibility:

- A business (except tribally-owned concerns) must be a small business for its primary NAICS code. SBA has tools to determine if your business is small.
 - It must meet one of the following ownership and control requirements:
 - Owned and controlled at least 51 percent by U.S. citizens
 - Wholly owned or owned in part by one or more Indian Tribal Governments or by a corporation that is wholly owned by one or more Indian Tribal Governments
 - An ANC owned and controlled by Natives or a direct or indirect subsidiary corporation, joint venture, or partnership of an ANC
 - Wholly owned or owned in part by a CDC
 - A small agricultural cooperative or a small business concern wholly owned or owned in part by one or more small agricultural cooperatives.
- Except for certain concerns owned by Indian Tribal Governments, all other small businesses must have a principal office located in a qualified HUBZone.

- At least 35 percent of all of its employees must reside in a HUBZone. Reside means to live in a primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.
- The HUBZone office has a 35 percent and principal office calculator that businesses can use to guide them in determining whether requirements are met.

Contact information:

- HUBZone offers eligibility assistance on Tuesdays and Thursdays from 2-3pm ET via toll free number: 1-888-858-2144 access code 3061773#.
- If you are seeking status information, need help in resolving technical difficulties, or need individualized assistance please email hubzone@sba.gov.
- You may also request an appointment by completing the HUBZone Analyst Appointment Form at <http://www.sba.gov/tools/content/hubzone-analyst-appointment-form>.

15) **The Office of Women's Business Ownership**

- The Small Business Administration's Office of Women's Business Ownership (OWBO) fosters the participation of women entrepreneurs in the economy, especially those who have been historically under-served or excluded. OWBO reaches out to women entrepreneurs through a number of programs that are coordinated through every SBA district office across the country and Women's Business Centers (WBCs). OWBO's programs provide long and short term business training and counseling, mentoring, access to credit and capital, and marketing and federal contracting opportunities. WBCs provide free or low-cost assistance, often in multiple languages, as well as access to SBA programs and services and community resources.

Eligibility

- All female entrepreneurs, startups and small to medium businesses

Contact information:

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

355 Food Center Drive Suite C-104,
Bronx, New York 10474
Director: Marcia Cameron
Phone: 718-842-1717 ext 225
Email: mcameron@hpedc.org
Website: <http://www.bronxwbc.org/>

705 Forest Avenue, 2nd Fl. Rear
Staten Island, NY 10310-2506
Phone: 718-816-4775
Email: wbcsl@bocnet.org
Website:

http://www.bocnet.org/boc/boc_services_womens_business_ctr.asp

BOC Women's Business Center Business Outreach Center Network, Inc.

85 South Oxford Street, 2nd Floor
Brooklyn, NY 11217
Director: Liliana Blanco
Phone: 718-625-1276
Email: wbc@bocnet.org

Women's Business Center Local Development Corporation of East New York

80 Jamaica Avenue, 3rd Fl
Brooklyn, NY 11207
Director: Elisa Balabram
Phone: 718-385-6700
Email: info@ldceny.org
Website:

<http://ldceny.org/womensbusinesscenter/>

Women's Entrepreneurial Business Center ComLinks, Inc.

343 West Main Street
Malone, NY 12953
Director: Nick Curtis
Phone: 518- 483-1261
Email: Nicholas.curtis@comlinkscas.org

Canisius College Women's Business Center

2365 Main Street
Buffalo, NY 14214
Director: Melinda Sanderson
Phone: 716-888-8280
Email: wbcinfo@canisius.edu
Website: <http://www.canisius.edu/wbc/>

Queens Women's Business Center Queens Economic Development Corp.

120-55 Queens Blvd., Suite 309
Kew Gardens, NY 11424
Director: Johanna Maynard
Phone: 718-263-0546
Email: aormeno@queensny.org

WISE Women's Business Center

The Tech Garden
235 Harrison Street
Syracuse, NY 13202
Phone: 315-443-8693
Director: Joanne Lenweaver
Email: jmlenwea@syr.edu
Website: www.wisecenter.org

Women's Business Center of New York State The Business Training Institute, Inc.

200 Genesee Street
Utica, NY 13502
Phone: 315-733-9848
Email: nywbc@aol.com
Website: www.nywbc.org

Women's Enterprise Development Center, Inc.

1133 Westchester Avenue, Suite N220
White Plains, NY 10604
Director: Joy Rosenzweig
Phone: 914-948-6098
Email: info@wedcbiz.org
Website: <http://wedcbiz.org/>

16) U.S. Export Assistance Centers

- If your business is ready to export, U.S. Export Assistance Centers can provide assistance through trade promotion, financial assistance and business counseling. They can also help you navigate export loans available to interested businesses. U.S. Export Assistance Centers are supported by SBA, U.S Department of Commerce and U.S. Export-Import Bank staff. Export Centers are designed to be a one stop shop for small to medium sized businesses.

Eligibility:

- Export assistance centers serve all small to medium businesses and aspiring entrepreneurs.

Contact Information:

- Toni Corsini
Regional Manager, Export Solutions Group
Office of International Trade, SBA
U.S. Export Assistance Center
290 Broadway, Room 1312
New York, New York 10007
Tel: (212)809-2645
Fax: (212) 809-2687
Email: toni.corsini@sba.gov

17) Export Express Loans

- The SBA Export Express program provides exporters and lenders a streamlined method to obtain SBA backed financing for loans and lines of credit up to \$250,000. Lenders use their own credit decision process and loan documentation; exporters get access to their funds faster. The SBA provides an expedited eligibility review and provides a response in less than 24 hours.

Additional information:

- SBA Export Express loans are available to businesses that meet the normal requirements for an SBA business loan guaranty. Financing is available for manufacturers, wholesalers, export trading companies and service exporters. Loan applicants must demonstrate that the loan proceeds will enable them to enter a new export market or expand an existing export market. Applicants must have been in business, though not necessarily in exporting, for at least 12 months.
- The SBA does not establish or subsidize interest rates on loans. Interest rates are negotiated between the borrower and the lender, but may never exceed SBA interest rate caps. Rates can either be fixed or variable, and are tied to the prime rate as published in The Wall Street Journal.

Contact information:

New York City:

Territory: New York City & 5 Boroughs
 Toni Corsini
 22nd Floor
 New York, New York 10004
 Telephone: (212) 809-2645
 Fax: (212) 809-2687
 Email: toni.corsini@mail.doc.gov

Western New York:

Patrick Hayes
 Regional Manager, Export Solutions Group
 Office of International Trade
 600 Superior Avenue, Suite 700
 Cleveland, Ohio 44114
 Telephone: (216) 522-4731
 Fax: (216) 522-2235
 Email: patrick.hayes@sba.gov

- For more information, please visit: <http://www.sba.gov/content/export-loan-programs>

18) Export Transaction Financing

- SBA's Export Working Capital Program (EWCP) loans are targeted for businesses that are able to generate export sales and need additional working capital to support these sales. SBA's aim for the EWCP program is to ensure that qualified small business exporters do not lose viable export sales due to a lack of working capital.

Additional information:

- Application is made directly to lenders. Interested businesses are encouraged to contact the SBA staff at a U.S. Export Assistance Centers (USEAC) to discuss whether they are eligible for the EWCP program and whether it is the appropriate tool to meet their export financing needs. The participating lenders review / approve the applications and submit the request to the SBA staff at the USEAC location servicing the exporters' geographical territory.
- The maximum EWCP line of credit/loan amount is \$2 million. Participating banks receive a 90 percent SBA guaranty provided that the total SBA guaranteed portion to the borrower does not exceed \$1.5 million. In those instances where the SBA guaranteed portion reaches

the \$1.5 million cap, banks can still get a 90 percent guaranty thanks to a co-guaranty program between SBA and the Export-Import Bank of the United States (EXIM).

- The SBA does not establish or subsidize interest rates on loans. The interest rate can be fixed or variable and is negotiated between the borrower and the participant lender.

Contact information:

- Small Business Administration
Telephone: (800) 827-5722
Email: answerdesk@sba.gov

19) International Trade Loans

- The SBA International Trade Loan program is a term loan designed for businesses that plan to start/continue exporting or those that have been adversely affected by competition from imports. The proceeds of the loan must enable the borrower to be in a better position to compete.

Additional information:

➤ **Eligible Businesses**

Small businesses that are in a position to expand existing export markets/develop new export markets or small businesses that have been adversely affected by international trade and can demonstrate that the Loan proceeds will improve their competitive position are eligible for International Trade Loans

➤ **Loan Amount**

The maximum gross amount (\$2 million) and SBA-guaranteed amount (\$1.5 million) for an International Trade loan is the same as a regular 7(a) loan. However, there is an exception to the maximum SBA 7(a) guaranty amount to one borrower. When there is an International Trade loan and a separate working capital loan, the maximum SBA guaranty on the combined loans can be up to \$1.75 Million as long as the SBA guaranty on the working capital loan does not exceed \$1,250,000.

➤ **Interest Rate**

The SBA does not establish or subsidize interest rates on loans. Interest rates are negotiated between the borrower and the lender, subject to SBA caps. Rates can either be fixed or variable, and are tied to the prime rate as published in The Wall Street Journal. For loans greater than \$50,000 and maturity in excess of 7 years, lenders may charge up to 2.75 percent over prime rate.

Contact information:

- Small Business Administration
Telephone: (800) 827-5722
For more information, please visit: <http://www.sba.gov/content/international-trade-loan-fact-sheet-small-businesses>

Federal Section II

The National Women's Business Council

The National Women's Business Council (NWBC) was established as part of the Women's Ownership Act of 1988 (also known as House Resolution 5050) as an advisory body of women business owners. The council provides independent advice to the President, Congress and U.S. Small Business Administration on economic issues of importance to women business owners. a

The National Women's Business Council's main role is to offer policy recommendations, and therefore does not provide technical training or counseling to women entrepreneurs. However, the Council realizes that training is an essential component to starting and growing a business at every level. The Council has compiled a number of resources available for women in business on their website.

1) Resources for Women in Business

- The NWBC provides information about the following resources categories on their website:
 - Counseling and Training
 - Women's Business Centers
 - Small Business Development Centers
 - SCORE – Counselors to America's Small Businesses
 - The Small Business Training Network
 - Local Training Resources
 - Government Resources
- These resources are continuously being updated through the National Women's Business Council's website: <http://www.nwbc.gov/resources>.

Contact information:

- National Women's Business Council
409 Third Street, SW, Suite 210
Washington, DC 20024
Telephone: (202) 205-3850
Fax: (202) 205-6825
Email: info@nwbc.gov

Federal Section III

United States Department of Agriculture

National Institute of Food Agriculture

The National Institute of Food and Agriculture (NIFA) is an agency within the U.S. Department of Agriculture (USDA). NIFA is one of four USDA-Research, Education and Economics agencies. These agencies provide federal leadership in producing and distributing information regarding science relating to agricultural research, education and extension.

1) Women and Minorities in Science, Technology, Engineering and Mathematics Fields Program (WAMS)

- The Women and Minorities in Science, Technology, Engineering and Mathematics Fields Program (WAMS) has been created to increase promotion of a safe, sufficient, and nutritious food supply for all Americans and for people around the world; sustainable agricultural policies that foster economic viability for small and mid-sized farms and rural businesses, protect natural resources and promote value-added agriculture.

Additional information:

- The purpose of this program is to increase America's competitiveness by expanding participation in new economic enterprises through the increased involvement of women and other groups underrepresented in Science, Technology, Engineering and Mathematics (STEM) fields.
- The WAMS program provides an opportunity to give attention to producing future innovations and innovators in STEM fields integral to food and agricultural systems.

Eligibility:

- Eligible applicants include state agricultural experiment stations, colleges and universities, university and other research foundations, institutions and organizations, federal agencies, national laboratories, private organizations or corporations, and individual applicants.
- There are no limitations on the number of applications that may be submitted by an eligible institution.

Contact information:

- Salaria Afele-Faamuli
National Program Leader
1400 Independence Avenue, SW, Stop 2201
Washington, DC 20250-2250;
Email: sfaamuli@nifa.usda.gov
Telephone: (202) 720-1973

USDA Rural Development

USDA Rural Development is committed to helping improve the economy and quality of life in America. USDA Rural Development has continuously promoted economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. These financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone. USDA Rural Development also offers technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. USDA Rural Development also provides technical assistance to assist communities undertake empowerment programs.

1) Rural Business Opportunity Grants (RBOG)

- The RBOG program promotes sustainable economic development in rural communities with exceptional needs through the provision of training and technical assistance for business development, entrepreneurs, and economic development officials and to assist with economic development planning.

Additional information:

- Certain communities are given high funding priority including those suffering from natural disaster, fundamental economic structural change, persistent poverty, long-term population decline or job deterioration.

Eligibility:

- Rural Indian tribes, rural public bodies, rural nonprofit corporations, and cooperatives with primarily rural members that conduct activities for the mutual benefit of the membership are eligible provided they have sufficient financial strength and expertise to carry out the activity to be funded.
- Any area except a city or town with a population of greater than 50,000 and the urbanized area contiguous and adjacent to such a city or town.

Contact information:

- USDA Rural Development State Office
441 South Salina St, Suite 357
Syracuse, NY 13202
Telephone: (315) 447-6400
Website: http://www.rurdev.usda.gov/BCP_RBOG.html

2) Rural Economic Development Loans and Grants

- This program offers zero-interest loans for local utilities. Borrowers then re-lend the funds at zero interest to rural businesses. The recipients repay the lending utility directly and the utility is responsible for repayment to the Agency. This fund provides assets to nonprofit organizations and public organizations to finance community facilities in rural areas.

Eligibility:

- Loans are made to electric and telephone utilities that have current loans with the Rural Utilities Service (RUS) or Rural Telephone Bank loans. It can also consist of guarantees that are not delinquent on any federal debt or in bankruptcy proceedings.
- To receive funding under the REDLG program (which will be forwarded to selected eligible projects) an entity must:
 - have borrowed and repaid or pre-paid an insured, direct, or guaranteed loan received under the Rural Electrification Act or,
 - be a not-for-profit utility that is eligible to receive assistance from the Rural Development Electric or Telecommunication Program
 - be a current Rural Development Electric or Telecommunication Programs Borrower
- Economic development projects benefitting rural areas are eligible for this program. Funding may be used for feasibility studies, start-up costs and incubator projects.

Contact information:

- USDA Rural Development State Office
441 South Salina St, Suite 357
Syracuse, NY 13202
Telephone: (315) 447-6400
Website: http://www.rurdev.usda.gov/bcp_redlg.html

3) Rural Business Enterprise Grants

- The goal of these grants are to encourage the development of small and emerging business enterprises and to create and expand rural distance learning networks. The program provides educational instruction or job training related to potential employment.

Additional information:

- These grants are available to qualified nonprofit organizations for technical assistance and training to rural communities for improving passenger transportation services or facilities.

Eligibility:

- This grant program gives priority to rural areas having a population of 25,000 or less. It is preferred that these grants are used on projects in communities with a large proportion of low-income residents and/or high unemployment.

Contact information:

- USDA Rural Development State Office
441 South Salina St, Suite 357
Syracuse, NY 13202
Telephone: (315) 447-6400
Website: http://www.rurdev.usda.gov/bcp_rbeg.html

Federal Section IV

National Aeronautics and Space Administration (NASA)

The vision of the Office of Small Business Programs at NASA Headquarters is to promote and integrate all small businesses into the competitive base of contractors that pioneer the future of space exploration, scientific discovery and aeronautics research.

NASA has committed itself to provide small businesses maximum practicable opportunities to participate in NASA prime contracts and subcontracts. Moreover, NASA will work to develop small businesses in high tech areas that include technology transfer and the commercialization of technology.

1) Mentor-Protégé Program

- The NASA Mentor-Protégé Program is value-focused and is aligned with NASA's current and future strategy and mission. The Center-focused Program enhances the technical and business capabilities of eligible Protégés to perform as prime contractors, subcontractors and suppliers under contracts. Long-term business relationships are developed, while providing clear guidance through documented processes and procedures.

Additional information:

- A Protégé may not participate in the NASA Mentor-Protégé Program more than twice.
- Mentors are entities that have an active and approved subcontracting plan negotiated with NASA, and that are eligible for the award of federal contracts. Each mentor chooses their own protégé.

Eligibility:

- To be an eligible protégé the business must be a Small Disadvantaged Business (SDB), Woman-Owned Small Business (WOSB), Historically Black College or University (HBCU), Minority Institution (MI), Veteran-Owned Small Business (VOSB), Service-Disabled Veteran-Owned Small Business (SDVOSB), in a Historically Underutilized Business Zone (HUBZone), or a NASA Small Business Innovation Research (SBIR) Phase II Company.

Contact information:

- NASA Headquarters
Attn: Mentor-Protégé Program Manager
Phone: (202) 358-2088
Fax: (202) 358 3261
smallbusiness@nasa.gov

Federal Section V

United States Department of Veterans Affairs

The Office of Small and Disadvantaged Business Utilization (OSDBU) serves as the Department of Veterans Affairs (VA) advocate for assisting and supporting the interests of small businesses. A related mission of this office is to provide outreach and liaison support to businesses (large and small) and other members of the private sector concerning acquisition related issues. In addition, the office is responsible for monitoring VA implementation and execution of the socioeconomic procurement programs.

1) Mentor – Protégé Program

- The VA Mentor-Protégé Program is designed to assist service-disabled veteran-owned small businesses (SDVOSBs) and veteran-owned small businesses (VOSBs) in enhancing their capabilities to perform contracts and subcontracts for VA. The program is also designed to improve the performance of VA contractors and subcontractors by providing developmental assistance to protégé entities, fostering the establishment of long-term business relationships between SDVOSBs, VOSBs and prime contractors, and increasing the overall number of SDVOSBs and VOSBs that receive VA contract and subcontract awards.

Additional information:

- Protégés may participate in the program in pursuit of a prime contractor as subcontractors under the mentor's prime contract with the VA, but are not required to be a subcontractor to a VA prime contractor or be a VA prime contractor.

Eligibility:

- Eligible business entities approved as mentors may enter into agreements with eligible protégés.
- Mentors provide appropriate developmental assistance to enhance the capabilities of protégés to perform as contractors and/or subcontractors. Eligible small business entities capable of providing developmental assistance may be approved as mentors.

Contact information:

- Milagros Ortiz
VA Mentor-Protégé Program
Email: milagros.ortiz@va.gov
Telephone: (202) 461-4300

I encourage you to also to utilize the VA's website to stay informed of contracting and conference opportunities: <http://www4.va.gov/osdbu/>

Federal Section VI

Department of Defense

1) Depart of Defense Procurement Technical Assistance Program (PATP)

- Procurement Technical Assistance Centers are a local resource available, as no or nominal cost, that can provide assistance to businesses in marketing products and services to the Federal, state, and local governments.

Contact information:

- There are seven PTA centers located across New York State.

Cattaraugus County PTAC

303 Court Street
Little Valley, NY 14755
Phone: (716) 938-2779
Fax: (716) 938-2779
Email: ptac@cattco.org

LaGuardia Community College PTAC

30-20 Thomson Ave, Room B309
Long Island City, NY 11101
Phone: (718) 482-5289
Fax: (718) 609-2091

New York City Department of Small Business PTAC

110 William Street, 7th Floor
New York, NY 10038
Phone: (212) 513-6444
Fax: (212) 618-8899
Email: Bizhelp@nyc.gov

North Country PTAC

1241 Coffee Street
Watertown, NY 13601
Phone: (315) 788-4400
Fax: (315) 788-3369
Email: pta@watertownny.com

Rochester PTAC

50 West Main St. Suite 8100
Rochester, NY 14614
Phone: (585) 753-2015
Fax: (585) 753-2028

Rockland Economic Development Corporation/PTAC

Two Blue Hill Plaza, 3rd Floor
Pearl River, NY 10965-1575
Phone: (845) 735-7040
Fax: (845) 735-5736

SoBRO PTAC

555 Bergen Avenue, 3rd Floor
Bronx, NY 10455
Phone: (718) 732-7540
Fax: (718) 292-6645
Website: <http://www.sobro.org>

State Section I

Empire State Development

Empire State Development (ESD) is committed to the economic prosperity of New York. Examples of ESD programs include supporting new companies operate old manufacturing facilities, investing in nanotech research and development or revitalizing older city centers to support livable communities. ESD works to ensure that New York State's investments create one of the most efficient, productive and competitive economic development climates in the country. As demonstrated below, ESD provides women and minority-owned businesses with the necessary support to be successful in their fields.

1) Minority and Women Business Enterprise in New York State Certification

- The minority and women-owned business certification program is designed to assist the growth and development of businesses owned and controlled by women and minority groups. An important activity of the program is to increase the participation of those businesses in the procurement activities of New York State.
- New York State Certification affords your business the opportunity to be listed in a statewide Directory of Certified Minority and Women-Owned Business Enterprises (MWBE) used by state agencies and contractors.
- The directory is used by all state agencies and authorities as the primary source for identifying MWBEs for participation in State procurement. It is also used by most of the state's prime contractors and many corporations.

Eligibility:

- An on-going independent business owned, operated and controlled by minority group members and/or women is eligible.

Contact information:

- Empire State Development
633 3rd Ave 33rd Floor
New York, New York
Albany Telephone: (518) 292-5250
New York City Telephone: (212) 803-2414

2) Minority and Women-Owned Business Enterprises (MWBE) Development & Lending Program

- The Minority and Women-Owned Business Enterprises (MWBE) Development and Lending Program provides financial assistance in the State, as well as to projects and programs that assist the development of entrepreneurship among minority groups and women in New York State.

The program provides financial assistance through:

- Lending in conjunction with local, community and regionally-based entities
- Lending for certified government contractors and eligible government contractors
- Direct financial assistance
- Incubator assistance

- Technical assistance

Eligibility:

- Eligible recipients include certified minority and/or women-owned business enterprises, banking organizations, technical assistance providers, incubator sponsors, municipalities, authorities, agencies, and administering corporations.
- The funding can be used for linked deposits, minority and women revolving loan trust funds, contractor development assistance, business development loans, franchise loans, and incubator assistance.

Contact information:

- Empire State Development
633 Third Avenue
New York City, New York 10017
Telephone: (212) 803-3100
For regional contact information, visit: <http://www.esd.ny.gov/RegionalOverviews.html>

3) **Procurement Assistance Program**

- The Procurement Assistance Program has been designed to help small businesses in New York State identify contracting opportunities with state government agencies and find the resources needed to compete in this marketplace. Procurement is especially important to women and minority-owned businesses considering the opportunity for partnerships that it offers.

Additional information:

- The program offers procurement workshops, including federal, state, and local government contracting information, and identifies agencies that might purchase a company's products or services. The program also assists in informing how businesses can be placed on bidders' lists.

Eligibility:

- Any individual or business may view the New York State Contract Reporter. Additionally, other services available to New York State firms or New York State branches of foreign firms are eligible.

Contact Information:

- ESD Small Business Division
Empire State Development
633 Third Avenue
New York City, New York 10017
Telephone: (518) 292-5266

4) **Minority and Women Revolving Loan Trust Program**

- The Minority and Women Revolving Loan Trust Fund Program was created by the State of New York in 1995 and is administered through ESD for the purpose of making low-cost financial assistance available to minority and women-owned businesses unable to access

traditional financial services. ESD's goal is to help start-up these businesses to successfully grow in today's economy.

Additional information:

- ESD has capitalized loan pools totaling more than \$3.5 million for 12 community-based economic development organizations located throughout the State. These organizations administer the Revolving Loan Trust Program at the local level and working capital loans.
- The organizations provide related technical assistance services to businesses to help them survive and grow. These services include assistance with completion of loan applications, business plan development, mentorship and peer group programs, and available Credit Union services.

Eligibility:

- Minority and/or women-owned business enterprises.

Contact information:

- For regional contact information, please visit:
<http://www.esd.ny.gov/BusinessPrograms/MWBERevolvingLoanTrustFund.html>

5) Community Development Financial Institution Assistance Program (CDFI)

- Community Development Financial Institutions ("CDFI") provide micro-loans to businesses who often do not qualify for bank loans, as well as one-on-one counseling and business development assistance to facilitate credit-readiness. Every year these CDFI's help thousands of minority and women-owned business enterprises survive and flourish in New York State. Since 1997 ESD has awarded \$13,416,193 in grants to federally-certified CDFIs.

Eligibility:

- Minority and women business entrepreneurs are eligible to apply for micro-loans.

Contact information:

- A list of Small Business Lending contacts for ESD's current CDFI grantees can be found at:
<http://www.esd.ny.gov/businessprograms/cdfi.html>

6) Entrepreneurial Assistance Program (EAP)

- The EAP establishes centers in local communities to provide instruction, training, technical assistance and support services to individuals who have recently started their own business or are interested in starting a business. The program's EAP centers are located throughout the State.

Additional information:

- The EAP offers such programs on developing basic business management skills, refining business concepts, devising early-stage marketing plans and preparation of action plans. In addition, the program actively assists EAP client efforts to obtain business financing. Two thirds of the centers operate or are formally affiliated with a micro-loan fund.

Contact:

- Joyce Smith,
NYC Office, Empire State Development
Telephone: (212) 803-3234
Website: <http://www.esd.ny.gov/businessprograms/eap.html>



State Section II

New York State Agencies Mentor Protégé Programs

1) Metro Transit Authority Small Business Mentoring Program

- The MTA seeks to increase, facilitate and encourage the participation of small businesses, including Minority, Women-Owned and Disadvantaged Business Enterprises (M/W/DBEs) by providing a supportive framework for eligible firms to develop and grow within the construction industry and to establish stable, long-term business relationships with the MTA. The SBMP provides:
 - Pre-qualification
 - Training
 - General business, organizational and professional skills development
 - Construction expertise
 - Access to working capital
 - Experience working with MTA construction projects (\$25,000 to \$1,000,000)
 - Fast-track payments.

Contact information

- Aimee Howell
Small Business Mentoring Program
Telephone: (212) 878-4755
- Wayne Cummings
Small Business Mentoring Program
Telephone: (212) 878-4757
Email: sbfp@mtahq.org
Website: www.mta.info/mta/sbmp/index.html

2) The Port Authority of New York & New Jersey Mentor-Protégé Program

- The objective of The Port Authority of New York and New Jersey's Mentor-Protégé Program is to increase the number of Port Authority-certified Minority and Woman-Owned Business Enterprises (M/WBEs) capable of bidding successfully on larger construction contracts with the Port Authority and other public and private organizations.
- The program seeks to improve the protégés' management, organization and construction skills by teaching them new strategic tools to speed the growth of their businesses.

Contact Information

- Dorothy Pentzke
Program Manager
Telephone: (646) 256-3569
Email: pentzkegroup2@gmail.com
- Pamela Parlor
Port Authority Manager Contract Compliance
Email: pparlor@panynj.gov
Website: <http://www.panynj.gov/business-opportunities/sd-mentor-protege-program.html>

3) Dormitory Authority of the State of New York

- The Opportunity Program Group has six programs to maximize minority and women-owned businesses. These include the:
 - Construction Contracting Program
 - Equal Employment Opportunity (EEO) Program
 - Commodity Compliance Program
 - Construction-related Professional Services Program
 - City University of New York (CUNY) Set-Aside Program
 - Financial and Professional Services Program.

Contact Information

- New York City Office
One Penn Plaza, 52nd Floor
New York, New York 10019-0098
Telephone: (212) 273-5000
Fax: (212) 273 5121
Website: http://www.dasny.org/construc/mwsbeopp/OOP_ProgramBrochure.pdf

State Section III

New York State Business Development Corporation

The New York State Business Development Corporation is committed to providing women and minorities access to business financing. Through their outreach programs, the corporation participates regularly in business seminars and conferences for minority and women-owned businesses. Staff are available to female run organizations and minority communities on a daily basis.

If you are a minority or women-owned business and are seeking a loan, I encourage you to contact the New York State Business Development Corporation. They are confident that women and minority-owned business can obtain financing. New York regional office details are provided below.

Contact Information:

Corporate Office

50 Beaver Street, Suite 600
Albany, NY 12207
Telephone: 518-463-2268
Fax: (518) 463 0240

New York City Office

5 Hanover Square, Suite 1003
New York, NY 10004
Telephone: 212-785-5642
Fax: (212) 785 5987

Long Island Office

534 Broadhollow Road, Suite 430
Melville, NY 11747
Telephone: 516-845-2700
Fax: (516) 845 2705

Buffalo Office

300 International Blvd., Suite 126
Williamsville, NY 14221
Telephone: 716-626-3423
Fax: (716) 626 3001

Rochester Office

70 Linden Oaks, 3rd Floor
Rochester, NY 14625
Telephone: 585-662-4150
Fax: (585) 662 4151

Syracuse Office

290 Elwood Davis Road
Executive Office Suite 20
Liverpool, NY 13088
Telephone: 315-453-8195
Fax: (315) 453 8197

Watertown Office

215 Washington Street,
Suite 102 Watertown, NY 13601
Telephone: 315-755-2700
Fax: (518) 694 8551

Jamestown Office

200 Harrison Street
Jamestown, NY 14701
Telephone: 716-720-5362
Fax: (716) 720 5372

Additional Resources

1) Small Business Agency List

Provided below is a comprehensive website list of organizations that may assist with business opportunities for women and minority-owned businesses.

<http://business.usa.gov/>

Business Advisor
Gateway to the Field Government

<http://www.sba.gov/oit>

Office of International Trade (OIT)
To Assist Small Business Exporters

<http://www.sba.gov>

Small Business Administration with local state resources

<http://www.fedworld.gov>

FedWorld - A Comprehensive Indexing of Government Resources on the Internet

www.ccr.gov

Central Contractor Registration

<http://www.stat-usa.gov>

Stat-USA Integrates Different Federal Data Sources in to One Site

<http://www.bpn.gov>

Procurement Registration Website

<http://www.acq.osd.mil/osbp>

DOD – Office of Small Business Programs

www.ccr.gov

& Click on Dynamic Small Business Search Button for Dynamic Small Business Search

www.usps.com/purchasing

Selling to the US Postal Service

www.osec.doc.gov/osdbu

Office of Small & Disadvantaged Business Utilization
Major Federal Executive Procurement Agencies

www.gsa.gov

Doing Business with GSA

<https://www.fpds.gov>

Federal Procurement Data System-Next Generation

www.onlinewbc.gov

Small Business Administration's Online Women's Business Center Internet Site

www.dau.mil

Defense Acquisition University

www.sba.gov/services/financialassistance/index.html

SBA Financial Assistance Programs

<http://www.acq.osd.mil/dpap/>

Defense Procurement Home Page, DFAR/FAR

www.womenbiz.gov

Gateway for Women-Owned Businesses
Selling to the Federal Government

www.acqnet.gov

Federal Acquisition Virtual library

<http://www.women-21.gov>

Official Site for Federal Government Resources for Women

<http://www.safaq.hq.af.mil/>

Business Opportunities with Air Force Major Commands

<http://www.nasa.gov>

NASA Web Site

<http://osbp.nasa.gov>

Office of Small & Disadvantaged Business Utilization
Procurement Information at NASA

<http://www.pr.doe.gov/>

Doing Business with Department of Energy

<http://www.epa.gov/oam/>

Doing Business with the Environmental Protection Agency

<http://www.epa.gov/oam/ptod/index.htm>

EPA Acquisition Policy Information

<http://www.va.gov/osdbu/>

VA Office of Small & Disadvantaged Business Utilization

www.ustreas.gov/offices/management/dcfo/procurement

US Treasury - Office of Procurement

<http://www.faa.gov>

Doing Business with the Federal Aviation Administration

www.firstgov.gov

The Official Government Gateway

www.ndia.org

National Defense Industrial Association
Small Business Resource Center

<http://www.sadbu.cecom.army.mil/sadbu>

Army Business Opportunities

<http://www.sellingtoarmy.info/>

US Army Office of Small & Disadvantaged Business Utilization

<http://www.thecre.com/fedlaw/default.htm>

Fed Law – Federal Legal Research

www.dodbusopps.com

Procurement Opportunities of more than 750 Buying Activities Worldwide

<http://www.nwbc.gov>

National Women's Business Council

<http://www.sba.gov/services/training/index.html>

Small Business Classroom

www.ogc.doc.gov/

Legal Research/Government Contracts

<https://epic.od.nih.gov/index.asp>

Site for business to NIH

<https://epic.od.nih.gov/naics/index.asp>

NAICS Search Site

www.div2000.com

Diversity Business Website - Site for Women & Minority Owned Business & Fortune 1000 Business

<http://www.secnav.navy.mil/smallbusiness/pages/index.aspx>

U.S. Dept. of the Navy
SADBU Resources

<http://www.sba.gov/category/navigation-structure/starting-managing-business/starting-business/business-law-regulations>

Legal & Regulatory Information for America's Small Businesses

www.fbo.gov

FedBizOpps - Federal Business Opportunities

<http://web.sba.gov/subnet>

Solicitation Search/Subcontracting Opportunities

www.dhs.gov

Department of Homeland Security

<http://www.dhs.gov/do-business-dhs>

DHS - Open for Business
Contracting Opportunities, Procurement Assistance & Acquisition Policies & Regulations

www.aafes.com

Army and Air Force Exchange Service (Aafes)

www.sba.gov/training

SBA Training Site for Small Businesses

www.osdbu.gov

Federal OSDBU Directors Interagency Council

<http://www.sba.gov/content/government-contracting-field-staff-directory>

Procurement Center Representative Directory

<http://www.sba.gov/subcontracting-directory>

SBA – Government Contracting Subcontracting Opportunities Directory

<http://www.wifcon.com/>

Where in Federal Contracting Procurement Information/Federal Contracting Issues

<http://www.acq.osd.mil/osbp/sb/initiatives/sdvosb/>

Service-Disabled Veteran Owned SB Contracting Program

<http://www.sba.gov/about-offices-content/3/3071>

SBA NY Regional Office

www.sba.gov/osg

Surety Bond Program
Darryl Bellamy, Surety Bond Specialist
(303) 844-2607, ext. 261

www.acquisition.gov

Acquisition Central - Integrated Acquisition Environment

www.logtool.net

Military Log Tool

<http://airforcesmallbiz.org/opportunities/>

Long Range Acquisition Estimate (LRAE) Procurement Forecast

www.grants.gov

Government Grants

<http://www.sba.gov/women>

My Biz for Women On-Line Tool for Business Start-Up

<http://www.regulations.gov>

Your Voice in Federal Decision Making

www.USASpending.gov

Information on Government Spending

2) **Women and Minority-Owned Research Sources**

The SBA has compiled an archive of women-owned and minority business research. Sources include research studies, summaries and reports relating to women and minority owned businesses.

- For women-owned business research, please visit:
<http://www.sba.gov/advo/research/women.html>
- For minority-owned business research, please visit:
<http://www.sba.gov/advo/research/minority.html>

Business Certifications

1) National Women Business Owners Corporation (NWBOC)

- The NWBOC provides national certification for woman owned businesses. Approved by the U.S. Small Business Administration, the certification provided, called “Women Business Enterprise” (WBE) ensures that a private, for-profit company is truly owned and controlled by a woman or women.

Additional Information

- Obtaining certification is an important business development strategy for two primary reasons:
 - Purchasing agents have confidence that the business they are doing business with, is in fact female-owned.
 - Publicly and privately held corporations also track and have programs for doing business with women-owned companies and certification verifies this.

Contact Information

- NWBOC
1001 W. Jasmine Drive, #G
Lake Park, Florida 33403
Email info@nwbooc.org
Telephone: 1-800-675-5066.
Website: www.nwbooc.org

2) Women’s Business Enterprise National Council (WBENC)

- The Women's Business Enterprise National Council (WBENC), founded in 1997, is the largest third-party certifier of businesses owned, controlled, and operated by women in the United States.
- WBENC provides and manages the development, enforcement and implementation of its gold standard of certification, which is nationally accepted by thousands of major corporations and a select group of government entities. WBENC certification is a rigorous, multi-faceted business application and review process that is conducted by a trained Certification Review Committee. This process is to ensure that female owned businesses applying for certification are 51 percent owned, operated, and controlled by a woman or group of women.

Contact Information

- WBENC
1120 Connecticut Avenue, NW
Suite 1000
Washington, DC 20036
Email: support@wbenc.org
Telephone: 202-872-5515
Fax: 202-872-5505
Website: www.wbenc.org

Letters of Support from Senator Gillibrand

While Senator Gillibrand does NOT decide which organizations are awarded grants or other federal funding, there are instances in which it is appropriate for the Senator to write a letter of support for an application. If you wish to request a letter of support for your application, you must supply Senator Gillibrand with the following:

1. A description of your organization,
2. Summary of the application,
3. a description of what the money will be used for, and
4. a draft letter of support

Please forward this information by email to grants@gillibrand.senate.gov or by mail to the nearest regional office:

Capital District

Senator Kirsten Gillibrand
Leo W. O'Brien Federal Office Building
1 Clinton Square
Room 821
Albany, NY 12207
Tel: (518) 431-0120
Fax: (518) 431-0128

Buffalo/Western New York

Senator Kirsten Gillibrand
Larkin at Exchange
726 Exchange Street, Suite 511
Buffalo, NY 14210
Tel: (716) 854-9725
Fax: (716) 854-9731

Hudson Valley Office

Senator Kirsten Gillibrand
PO Box 893
Mahopac, NY 10541
Tel. (845) 875-4585
Fax (845) 875-9099

Long Island

Senator Kirsten Gillibrand
155 Pinelawn Road
Suite 250 North
Melville, NY 11747
Tel: (631) 249-2825
Fax: (631) 249-2847

New York City

Senator Kirsten Gillibrand
780 Third Avenue
Suite 2601
New York, New York 10017
Tel. (212) 688-6262
Fax (212) 688-7444

North Country

Senator Kirsten Gillibrand
PO Box 273
Lowville, NY 13367
Tel. (315) 376-6118
Fax (315) 376-6118

Rochester Region

Senator Kirsten Gillibrand
Kenneth B. Keating Federal Office Building
100 State Street
Room 4195
Rochester, NY 14614
Tel. (585) 263-6250
Fax (585) 263-6247

Syracuse/Central New York

Senator Kirsten Gillibrand
James M. Hanley Federal Building
100 South Clinton Street
Room 1470
PO Box 7378
Syracuse, NY 13261
Tel. (315) 448-0470
Fax (315) 448-0476

Washington D.C.

Senator Kirsten Gillibrand
United States Senate
478 Russell Senate Office Building
Washington, DC 20510
Tel. (202) 224-4451
Fax (202) 228-0282



Grant Guide Order Form

If you would like to order additional grant guides from our office, please indicate what guides you would like to have and complete the below address information. If you have any questions, please contact us at 212.688.6262.

Guide

- | | |
|--|---|
| <input type="checkbox"/> Affordable Housing
<input type="checkbox"/> Ag/ Rural Development
<input type="checkbox"/> At Risk Youth / Anti-Gang
<input type="checkbox"/> Broadband
<input type="checkbox"/> Brownfields/Superfund Site Cleanup
<input type="checkbox"/> College Sexual Assault Prevention and Response
<input type="checkbox"/> Exporting and Foreign Direct Investment
<input type="checkbox"/> Faith-Based / Community Initiatives
<input type="checkbox"/> Fire and Emergency Services
<input type="checkbox"/> Food Hubs and Food Systems
<input type="checkbox"/> General Grants
<input type="checkbox"/> Green Energy and Clean Technology
<input type="checkbox"/> Higher Education | <input type="checkbox"/> Historic Preservation/Arts/Culture/Tourism
<input type="checkbox"/> Home Heating and Weatherization
<input type="checkbox"/> Homeland Security
<input type="checkbox"/> Innovation and Cluster Based Economic Development
<input type="checkbox"/> K-12 Education and Libraries
<input type="checkbox"/> Lead Paint Remediation
<input type="checkbox"/> Minority and Women Owned Business
<input type="checkbox"/> Obesity Prevention / Nutritious Foods
<input type="checkbox"/> Senior Services
<input type="checkbox"/> Small Business
<input type="checkbox"/> Social Services /Community Groups
<input type="checkbox"/> Veterans Services
<input type="checkbox"/> Water and Wastewater Funding |
|--|---|

Mail to: **Senator Kirsten Gillibrand, 780 Third Ave, 26th Floor, New York New York 10017**

Name: _____

Title: _____

Organization: _____

Address: _____

City, State, ZIP: _____

Casework Form

If you have encountered a problem involving a federal government agency or federally subsidized benefit that you have not been able to successfully resolve, Senator Kirsten Gillibrand's staff of constituent liaisons may be able to assist you in the following areas:

Employment Issues: including assistance with disability benefits, employer-provided health care plans and COBRA, Family Medical Leave Act (FMLA) benefits, pensions, unemployment benefits, Federal and State Workers Compensation claims, and retirement-related issues.

Consumer Affairs: including assistance obtaining a home loan modification under the Making Home Affordable Program, insurance claims, dissatisfaction with consumer products or services, environmental regulations, and concerns regarding air quality, water or land contamination.

Immigration Issues: including issues with visitor visas, family and employment based visas, lawful permanent resident status, naturalization, international adoptions, detention, passports, customs and border issues, and assistance to American Citizens in crisis abroad.

Veteran Issues: including issues with VA pension and disability benefits, education benefits, veteran burial or funeral issues, and issues regarding the VA medical centers.

IRS Issues: including connecting constituents with the Taxpayer Advocate Service to address federal tax issues including lost or delayed tax refunds, penalty abatements, payment installation plans, tax credits, referrals to IRS Low Income Tax Clinics and paper tax forms.

Military Issues: including issues pertaining to the Department of Defense, Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves and New York State National Guard, as well as obtaining military records, medals and academy nominations.

Health Care Issues: including issues with Medicare and Medicaid, health insurance, insurance providers, nursing homes, hospitals, prescription drugs, and 9/11 health matters.

Social Security: including issues with Supplemental Security Income, Social Security Disability, survivors' benefits, and retirement benefits.

Social Services: including issues with food stamps, HEAP (low-income heating program), FEMA and disaster relief, and issues related to federally subsidized housing.

Please visit the "Services" section of www.gillibrand.senate.gov or call (212) 688-6262 for further information. Please note that if you are seeking assistance with a case that involves a lawsuit or litigation, Senate Rules prohibit the Office of Senator Gillibrand from giving legal advice or intervening in the proceeding