

A Guide to Small Business Funding Opportunities and Incentives

How to Navigate the Funding Process

U.S. Senator Kirsten Gillibrand
New York



2015

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

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Introduction

Dear Fellow New Yorker:

As we continue to take significant steps towards economic recovery, small businesses must be at the heart of our efforts. Small businesses not only make up more than 98 percent of all U.S. firms and employ over 50 percent of our workforce, but more importantly, are responsible for creating over 65 percent of all new jobs since the 1970s. As Senator, I am fully committed to supporting New York's small businesses and ensuring that our entrepreneurs and small business owners have the funding to expand and prosper.

New and growing small businesses face specific challenges, and providing them with adequate financial and technical assistance is essential to maintaining their existence and ensuring their ability to sustain themselves. There are a large number of agencies dedicated to offering loans, grants, tax incentives and other types of assistance to startup, growing, and established small businesses. However, many small business owners are either unaware of the range and extent of assistance available to them, or are unsure of where to find this information.

Finding the resources that meet your needs in this 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. Its contents are by no means comprehensive and will be updated periodically as more details become available.

In addition to this guidebook, 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 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 this document 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

Section I

Small Business Loans and Capital Access Programs

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 which expands the availability of lenders making loans under SBA guidelines.

Eligibility:

- The eligibility requirements are designed to be as broad as possible in order that this 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:

- US Small Business Administration
409 3rd St, SW
Washington DC 20416
Telephone: (800) 827-5722
Website: <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 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
Website: <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.swelling@sba.gov
Telephone: (202) 205 6546

4) Disaster Loan

- If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration - even if you don't own a business. As a homeowner, renter and/or personal-property owner, you may apply to the SBA for a loan to help you recover from a disaster.

Additional information:

- Personal Property Loan: This loan can provide a homeowner or renter with up to \$40,000 to help repair or replace personal property, such as clothing, furniture, automobiles, etc., lost in the disaster. As a rule of thumb, personal property is anything that is not considered real estate or a part of the actual structure. This loan may not be used to replace extraordinarily expensive or irreplaceable items, such as antiques, collections, pleasure boats, recreational vehicles, fur coats, etc.
- Real Property Loan: A homeowner may apply for a loan of up to \$200,000 to repair or restore their primary home to its pre-disaster condition. The loan may not be used to upgrade the home or make additions to it. If, however, city or county building codes require structural improvements, the loan may be used to meet these requirements. Loans may be increased by as much as 20 percent to protect the damaged real property from possible future disasters of the same kind.

Contact information:

- US Small Business Administration
Telephone: 800-659-2955
Email: disastercustomerservice@sba.gov
Website: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>

5) 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>

6) Military Reservists Loan

- The purpose of the Military Reservist Economic Injury Disaster Loan program (MREIDL) is to provide funds to eligible small businesses to meet its ordinary and necessary operating expenses that it could have met, but is unable to meet, because an essential employee was "called-up" to active duty in their role as a military reservist.
- These loans are intended only to provide the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty. The purpose of these loans is not to cover lost income or lost profits. MREIDL funds cannot be used to take the place of regular commercial debt, to refinance long-term debt or to expand the business.
- Federal law requires SBA to determine whether credit in an amount needed to accomplish full recovery is available from non-government sources without creating an undue financial hardship to the applicant. The law calls this credit available elsewhere. Generally, SBA determines that over 90 percent of disaster loan applicants do not have sufficient financial resources to recover without the assistance of the Federal government. Because the Military Reservist economic injury loans are taxpayer subsidized, Congress intended that applicants with the financial capacity to fund their own recovery should do so and therefore are not eligible for MREIDL assistance.

Additional information:

- The law authorizes loan terms up to a maximum of 30 years. SBA determines the term of each loan in accordance with the borrower's ability to repay. Based on the financial circumstances of each borrower, SBA determines an appropriate installment payment amount, which in turn determines the actual term.
- Loan Amount Limit - \$2,000,000: The actual amount of each loan, up to this maximum, is limited to the actual economic injury as calculated by SBA, not compensated by business interruption insurance or otherwise, and beyond the ability of the business and/or its owners to provide. If a business is a major source of employment, SBA has authority to waive the \$2,000,000 statutory limit.

Contact information:

- Small Business Administration
Phone: (800) 827-5722
Email: answerdesk@sba.gov
Website: <http://www.sba.gov/content/military-reservists-economic-injury-loans>

7) Patriot Express & Pilot Programs

- The new Patriot Express loan is offered by SBA's network of participating lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85 percent for loans of \$150,000 or less and up to 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

Additional Information:

- The SBA and its resource partners are focusing additional efforts on counseling and training to augment this loan initiative.

Eligibility

- Eligible military community members include veterans, service-disabled veterans, active-duty service members eligible for the military's Transition Assistance Program, Reservists and National Guard members, current spouses of any of the above, or a widowed spouse of a service member or veteran who died during service or of a service-connected disability.

Contact information:

- Small Business Administration
Telephone: (800) 827 5722
Email: answerdesk@sba.gov
Website: <http://www.sba.gov/content/express-programs>

8) 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>

9) Small Business Innovation Research Program (SBIR)

- SBIR awards are competitive grants to small businesses (500 or fewer employees) to research and develop new ideas for selected government agencies. Government agencies with the largest research budgets fund the SBIR program. The SBA coordinates and oversees the SBIR program but does not provide funding for the awards.

Additional Information:

- Phase I grants allow a company to determine if an idea has scientific and technical merit and is feasible.
- Phase II evaluates the idea's commercial potential.
- Phase III is private sector development of the idea.

Eligibility:

- Only United States small businesses are eligible to participate in the SBIR program. An SBIR awardee must meet the following criteria at the time of Phase I and II awards:
 - Organized for profit, with a place of business located in the United States;
 - More than 50 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the United States, or by another for-profit business concern that is more than 50 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the United States; and
 - No more than 500 employees, including affiliates.
- For awards from agencies using the authority under 15 U.S.C. 638(dd)(1), an awardee may be owned and controlled by more than one VC, hedge fund, or private equity firm so long as no one such firm owns a majority of the stock.
- Phase I awardees with multiple prior awards must meet the benchmark requirements for progress toward commercialization.

Contact information:

- US Small Business Administration
Office of Technology
409 Third Street, SW
Washington, DC 20416
Telephone: (202) 205-6450

10) Small Business Technology Transfer Program (STTR)

- The STTR program is similar to the SBIR program, but it requires the small business to work with a nonprofit research institute. The SBA coordinates and oversees the STTR program but does not provide funding for the awards.
- Each year, five federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships.
 - Department of Defense
 - Department of Energy
 - Department of Health and Human Services
 - National Aeronautics and Space Administration
 - National Science Foundation
- These agencies designate R&D topics and accept proposals.

Eligibility:

- Small businesses must meet certain eligibility criteria to participate in the STTR Program (no size limit for nonprofit research institution).
 - American-owned and independently operated
 - For-profit
 - Principal researcher need not be employed by small business
 - Company size limited to 500 employees.
- The nonprofit research institution must also meet certain eligibility criteria.
 - Located in the US
 - Meet one of three definitions

- Nonprofit college or university
- Domestic nonprofit research organization
- Federally funded R&D center (FFRDC).

Contact information:

- US Small Business Administration
Office of Technology
409 Third Street, SW
Washington, DC 20416
(202) 205-6450



Section II

Technical Support and Development Programs

1) Small Business Development Centers (SDCS)

- SBDCs provide free or low-cost assistance to small businesses using programs customized to local conditions. The SBDC also focuses on projects that advance the job development, investment, and economic growth priorities of New York State, with an emphasis on manufacturers, exporters and technology-oriented firms.

Additional Information:

- SBDCs support small business in marketing and business strategy, finance, technology transfer, government contracting, management, manufacturing, engineering, sales, accounting, exporting, and other topics. SBDCs are funded by grants from the SBA and matching funds. There are more than 1,100 SBDCs with at least one in every state and territory.

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

2) Women's Business Centers (WBC)

- The Women's Business Centers are dedicated to training and assisting women in business or those who want to startup a business. Centers provide a variety of business skills and ongoing technical assistance to women in thirty-four counties. WBCs are similar to Small Business Development Centers, except they concentrate on assisting women entrepreneurs. Programs include training, counseling, technological support, and networking. 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:

- Patricia Badgley
Women's Business Center
Email: NYWBC@aol.com
Telephone: (877) 844-9848
Website: <http://www.sba.gov/content/womens-business-centers>

3) 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 Willian 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>

4) 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

5) 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)

6) 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>.

7) 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

8) 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, startups and businesses.

Contact information:

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

9) 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 Small Business Learning Center is available online at: www.sba.gov/training

Section III

Export Assistance

1) 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
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

2) 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:

- US Small Business Administration
New York City:
Toni Corsini
Telephone: (212) 809-2645
Fax: (212) 809-2687
Email: toni.corsini@mail.doc.gov
Website: <http://www.sba.gov/content/export-loan-programs>
- Western New York:
Patrick Hayes
Telephone: (216) 522-4731
Fax: (216) 522-2235
Email: patrick.hayes@sba.gov

3) 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

4) 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
Website: <http://www.sba.gov/content/international-trade-loan-fact-sheet-small-businesses>



Section IV

New York State Small Business Grants

Empire State Development

1) 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 New York 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 information:

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

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

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

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:

ESD NYC Office
633 Third Avenue
New York City, New York 10017
Telephone: (212) 803-3100

ESD Albany Office
625 Broadway
Albany, New York 12207
Telephone: (518) 292-5100

Buffalo Office
95 Perry Street, Suite 500
Buffalo, New York 14203
Telephone: (716) 846-8200

3) Manufacturing Assistance Program

- Empire State Development's Manufacturing Assistance Program (MAP) encourages manufacturers to invest in projects that will significantly increase the productivity and competitiveness of their operations by providing capital grants of up to \$1 million.

Eligibility:

- Resident New York State manufacturers employing 50 to 1,000 workers are encouraged to apply. Additionally, projects where investments of at least \$1 million are being made to significantly improve the productivity and/or competitiveness of a manufacturing operation are eligible.

Contact information:

- Please contact your ESD regional office:

ESD NYC Office

633 Third Avenue

New York City, New York 10017

Telephone: (212) 803-3100

ESD Albany Office

625 Broadway

Albany, New York 12207

Telephone: (518) 292-5100

Buffalo Office

95 Perry Street, Suite 500

Buffalo, New York 14203

Telephone: (716) 846-8200

4) Metropolitan Economic Revolving Fund

- The Metropolitan Economic Revitalization Fund (MERF) provides loans to businesses or governments investing in projects that retain or create a significant number of private-sector jobs in economically distressed areas that are within the geographic area known as the NEW YORK portion of the service area of the Port Authority of New York and New Jersey. These areas include New York City and parts of Nassau, Westchester and Rockland counties.

Eligibility:

- Eligible applicants include for-profit and not-for-profit businesses and village, town and county governments located in the areas described above.

Contact information:

- Please contact the Program Administrator at (212) 803-3219 or your ESD regional office:

ESD NYC Office

633 Third Avenue

New York City, New York 10017

Telephone: (212) 803-3100

ESD Albany Office

625 Broadway

Albany, New York 12207

Telephone: (518) 292-5100

Buffalo Office

95 Perry Street, Suite 500

Buffalo, New York 14203

Telephone: (716) 846-8200

5) Industrial Effectiveness Program (IEP)

- The Industrial Effectiveness Program (IEP) provides technical and financial assistance to help New York State manufacturing firms address competitiveness issues that increase productivity, efficiency and market share. The eligible projects include information system upgrades, market expansion and product commercialization, and new product design and development.

Eligibility:

- New York State manufacturers that employ fewer than 500 workers

Contact information:

- Please contact your ESD regional office:

ESD NYC Office

633 Third Avenue

New York City, New York 10017

Telephone: (212) 803-3100

ESD Albany Office

625 Broadway

Albany, New York 12207

Telephone: (518) 292-5100

Buffalo Office

95 Perry Street, Suite 500

Buffalo, New York 14203

Telephone: (716) 846-8200

New York State Department of Labor

1) H-1B Technical Skills Training Grant

- These grants are financed by a user fee paid by employers to bring foreign workers into the U.S. under a new H-1B nonimmigrant visa. The grants are a long-term solution to domestic skill shortages in high skill and high technology occupations. H-1B technical skills grants are focused on addressing the high skill technology shortages of American businesses; they are not intended to address labor shortages due to reasons other than technical skill shortages.

Eligibility:

- Eligible applicants for these grants will be local Workforce Investment Boards established under section 117 of the Workforce Investment Act and representing a local or regional public-private partnership that is comprised of at least a Local Board, business or business-related non-profit organization such as a trade association, and one community-based organization, higher education institution or labor union that will carry out such programs.

Contact information:

- Kia Mason

US Department of Labor

200 Constitution Ave NW, Room N-4716

Washington, DC 20210

Email: mason.kia@dol.gov

Telephone: (202) 693-2606

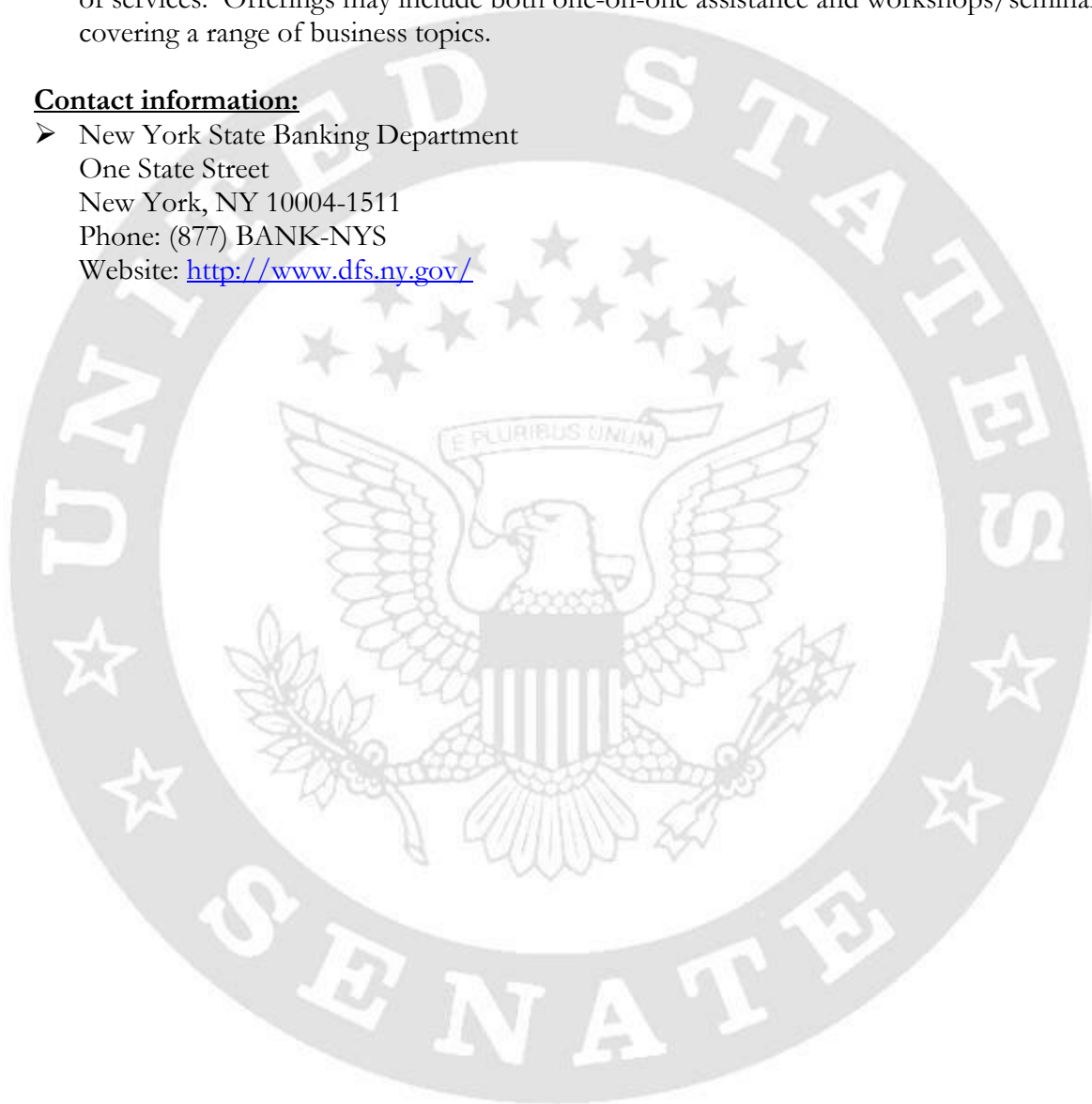
New York State Banking Department

1) New York State Banking Small Business Resources

- The Banking Department offers several agencies that provide technical assistance to small and start-up businesses. The entities profiled here have programs which help entrepreneurs to obtain financing and manage their credit - i.e., developing business and marketing plans, applying for loans/equity, cash flow management, etc. - although some offer a broader menu of services. Offerings may include both one-on-one assistance and workshops/seminars covering a range of business topics.

Contact information:

- New York State Banking Department
One State Street
New York, NY 10004-1511
Phone: (877) BANK-NYS
Website: <http://www.dfs.ny.gov/>



Other Available Resources

There are additional resources available for small businesses, start-ups and entrepreneurs.

- For small business resources specific to New York State, including information on starting or expanding a business, please visit: <http://www.nylovesmallbiz.com>
- For more information on federal small business loans, please visit: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/sba-loan-programs>
- For veterans looking for business assistance, please visit the Veterans Business Outreach Center at: <http://www.vboc.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:

Capitol District

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

Hudson Valley Office

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

Long Island

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

New York City

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

North Country

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

Rochester Region

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

Westchester County (For address, please call)

Senator Kirsten E. Gillibrand
Tel. (914) 725-9294
Fax (914) 472-5073

Syracuse/Central New York

Senator Kirsten E. 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 E. 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"/> City Infrastructure
<input type="checkbox"/> Faith-Based / Community Initiatives
<input type="checkbox"/> Fire and Emergency Services
<input type="checkbox"/> General Grants
<input type="checkbox"/> Green Energy and Clean Technology
<input type="checkbox"/> Green Schools
<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