



## **SMALL BUSINESS RESOURCE GUIDE**

### **CONGRESSWOMAN LOUISE SLAUGHTER**

**Rochester Office:** 585-232-4850

**Website:** [www.Louise.House.gov](http://www.Louise.House.gov)

#### **LOCAL RESOURCES:**

##### **U.S. SMALL BUSINESS ADMINISTRATION**

Congress created the U.S. Small Business Administration (SBA) to help America's entrepreneurs form successful small enterprises. Today, the SBA offers financing, training, and advocacy for small firms. SBA also works with thousands of lending, educational, and training institutions nationwide.

While the SBA does not offer direct loans or grants, it does enable its lending partners to provide financing to small businesses when funding is otherwise unavailable on reasonable terms by guaranteeing major portions of loans made to small businesses.

The eligibility requirements and credit criteria of the program are very broad in order to accommodate a wide range of financing needs. When a small business applies to a lending partner for a loan, the lender reviews the application and decides if it merits a loan on its own or if it requires additional support in the form of an SBA guaranty. SBA backing on the loan is then requested by the lender. In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending partner for a portion of its loss.

By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain. To qualify for an SBA guaranty, a small business must meet the SBA's criteria, and the lender must certify that it could not provide funding on reasonable terms without an SBA guaranty.

SBA Direct is a great way to access SBA programs. Simply type in your business zip code when prompted at [SBA Direct | SBA.gov](#) and resources in your area will be displayed.

## **REGIONAL CONTACT INFORMATION:**

### **Buffalo District Office**

Franklin J. Sciortino, District Director  
111 West Huron Street, Suite 1311  
Buffalo, New York 14202  
Phone: (716) 551-4301  
Fax: (716) 551-4418

### **Rochester Branch Office**

Branch Manager TBD  
4100 Federal Building  
100 State Street  
Rochester, NY 14614  
Phone: (585) 263-6700

## **SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)**

SCORE is a nonprofit association dedicated to providing entrepreneurs with free, confidential face-to-face and email business counseling. Business counseling and workshops are offered at 389 chapter offices across the country. From marketing advice to finances, sales, and operations, SCORE's volunteer counselors help you find the answers. Just as important, counselors will help you develop and think through your business plan to make sure you're asking the right questions. When you seek help from a SCORE business counselor, you get the benefit of all his or her ideas—and the strength of knowing that someone who knows and understands your small business is available for ongoing support. Seeking advice from a SCORE counselor provides a distinct advantage as you go forward.

### **Rochester Office**

4100 Federal Building  
100 State Street  
Rochester, NY 14614  
Phone: (585) 263-6700

## **U.S. DEPARTMENT OF COMMERCE, EXPORT ASSISTANCE CENTER**

This center assists small businesses with trade and exporting issues.

### **Regional Contact Information**

Timothy McCall, International Trade Specialist  
400 Andrews Street, Suite 710  
Rochester, NY 14604  
Phone: (585) 263-6480  
Fax: (585) 325-6505

## **SUNY BROCKPORT SMALL BUSINESS DEVELOPMENT CENTER**

The SUNY Brockport Small Business Development Center is one of 23 regional centers in New York State. Their mission is to assist new and existing small business owners in all areas of start-up, expansion, and the resolution of organizational, financial, and marketing problems that may arise in day-to-day operations. An entrepreneur needing answers to any of these problems may come in for a one-on-one counseling with a Business Advisor. The professionals on staff provide this expert and confidential counseling free of charge. They also draw from outside resources for continued improvement in the quality of our services. These outside resources include various local, state, and federal government entities. If you are presently operating or plan to operate a business perhaps they can assist you.

### **Rochester Contact Information**

Mr. Jan Pisanczyn  
55 St. Paul Street, Riverside Entrance  
Rochester, NY 14604  
Phone: (585) 395-8410  
Fax: (585) 232-7274

## **EMPIRE STATE DEVELOPMENT CORPORATION**

Empire State Development (ESD) is New York State's economic development agency. This organization, with co-headquarters in Albany and New York City, is supported by a network of 18 additional [ESD Offices](#) throughout the state and around the world. The organization is comprised of highly qualified professionals who help businesses: start up a company in New York State; relocate to or establish a presence in New York State; expand already existing operations in New York State; retain and enlarge their work force in New York State; compete more effectively and profitably in the domestic and global marketplace.

### **Regional Contact Information**

Vincent Esposito, Director  
400 Andrews Street Suite 710  
Rochester, NY 14604  
Phone: (585) 325-1944  
Fax: (585) 325-6505

## **MONROE COUNTY INDUSTRIAL DEVELOPMENT AGENCY (COMIDA)**

The County of Monroe Industrial Development Agency (COMIDA) is a not-for-profit, public benefit corporation and governmental agency. Its purpose is to encourage established businesses to expand locally and to attract new industries to the Greater Rochester area. The agency's primary goal is to help businesses create and retain jobs.

### **Regional Contact Information**

Lydia Birr  
Monroe County  
City Place, Suite 8100  
50 West Main Street, Suite 8100  
Rochester, New York 14614  
Phone: (585) 753-2000

## **BUSINESS AND SOCIAL SCIENCE DIVISION OF CENTRAL LIBRARY**

Business librarians can assist with searches of their many business related databases. Intellectual property search resources are also available.

### **Regional Contact Information**

4th floor, Bausch & Lomb Public Library Building  
Central Library of Rochester and Monroe County  
115 South Avenue  
Rochester NY 14604  
Phone (585) 428-8130

## **ROCHESTER ECONOMIC DEVELOPMENT CORPORATION (REDCO)**

REDCO (Rochester Economic Development Corporation) is a not-for-profit development corporation, established in 1983, dedicated to stimulating and increasing business investment in the City of Rochester, New York. REDCO's purpose is the creation and retention of jobs, as well as providing viable commercial services for city residents.

As a non-profit development company, REDCO has the ability to provide creative solutions for economic development projects. These include the ability to offer low interest rate loans, provide access to New York State and Federal programs, develop and operate commercial/industrial real estate, and offer specialized loan programs, such as the US Small Business Administration 504 loan program.

There are several ways in which REDCO can provide assistance for qualified economic development projects. Assistance available includes:

- Low interest financing
- Access to NYS and Federal programs
- Commercial real estate development
- Technical industrial assistance
- SBA 504 Loans

REDCO also links businesses with other organizations, such as the City of Rochester, as well as other local economic development agencies.

### **Regional Contact Information**

30 Church Street - 005A  
Rochester, NY 14614  
(585) 428-6912

## URBAN LEAGUE OF ROCHESTER

The [Urban League of Rochester's Business Development Center](#) assists minorities and women in launching and growing their businesses through classroom instruction and one-on-one technical assistance. The Urban League also assists dislocated workers, the disabled, and other small aspiring businesspersons in the start-up, development and/or expansion of independent self-owned micro enterprise ventures. The Center is one of 20 Entrepreneurial Assistance Program (EAP) Centers in NY State, funded by New York State's Empire State Development.

### **Regional Contact Information**

Stephanie Miles  
265 North Clinton  
Rochester, NY 14605  
Phone: (585) 325-6530 x3066  
smiles@ulr.org

## PATHSTONE

[PathStone](#) provides guidance to low- to moderate-income individuals who wish to start or expand their business and provide credit to businesses that provide jobs to low- to moderate-income individuals.

Their programs include:

- [E-commerce](#) training
- [Loan Fund](#)
- [Microenterprise Assistance Program](#)- business plan development and training
- [Technical Assistance](#)

### **Regional Contact Information**

400 East Avenue  
Rochester, NY 14607  
peci@pathstone.org  
(585) 340-3384

## **PROCUREMENT TECHNICAL ASSISTANCE CENTER (PTAC)**

[PTAC](#) helps companies with all aspects of securing government contracts.

### **Regional Contact Information**

50 West Main Street, Suite 8100  
Rochester, New York 14614  
[ptac@monroecountyfingerlakesptac.org](mailto:ptac@monroecountyfingerlakesptac.org)  
(585) 753-2015

## **NATIONAL RESOURCES:**

### ***STARTING A SMALL BUSINESS***

#### **SMALL BUSINESS DEVELOPMENT CENTERS**

These centers offer workshops and one-on-one mentorships for aspiring and existing small businesses owners. They offer training, consulting, and other vital resources to allow the business to become more competitive and run effectively.

#### **National Contact Information**

[Small Business Development Website](#)

#### **WOMEN'S BUSINESS CENTERS**

This program helps level the playing field for women entrepreneurs by offering comprehensive courses, workshops, conferences and counseling for all stages of creating and growing a small business. There is also a particular focus on providing resources for economically and socially disadvantaged women.

#### **National Contact Information**

2365 Main Street  
Buffalo, NY 14214  
Phone: (716) 888-8285

[Women's Business Centers Website](#)

## **BUSINESSUSA**

BusinessUSA is a one-stop shop for small business hopefuls and owners. It provides resources to begin and advance your small business from the brainstorm stage to the capital stage.

### **National Contact Information**

Phone: 1-844-BIZ-USA2

[BusinessUSA Website](#)

## **U.S. EXPORT ASSISTANCE CENTERS**

The mission of these centers is to assist small businesses with entering the global marketplace and becoming more competitive. They provide counseling services to help obtain export financing and locate business opportunities overseas.

### **National Contact Information**

Phone Number: (212) 809-2675 (NYC Location)

[U.S. Export Assistance Website](#)

## **MINORITY BUSINESS DEVELOPMENT AGENCY**

This agency is dedicated to enhancing the competitive edge and function of minority-owned small businesses through consulting, procurement, staffing, and any other small business needs.

### **National Contact Information**

Office of Business Development: (OBD) – (202) 482-1940

Office of Legislative, Education, & Intergovernmental Affairs: (OLEIA) – (202) 482-6272

Office of the National Director (OND): (202) 482-2332

[Minority Business Development Agency Website](#)

## **8(A) BUSINESS DEVELOPMENT PROGRAM**

The 8(a) program provides business assistance to small businesses that are at least 51 percent owned by socially and economically disadvantaged persons. It assists in the procurement of sole-source contracts and helps to build competitive edge and know-how.

### **National Contact Information**

[8 \(a\) Business Development Program Website](#)

## **VETERAN BUSINESS OUTREACH CENTERS**

Their mission is to help create, develop, and retain veteran-owned small business enterprises. The centers offer mentorships, referrals, and trainings for veterans who are aspiring or current business owners.

### **National Contact Information**

Phone Number: (518) 380-5069 (Albany Location)

[Veteran Business Outreach Centers Website](#)

## **SMALL BUSINESS ADMINISTRATOR'S "SIZE UP" TOOL**

The SBA website offers a free analytic service that allows you to evaluate your business against the competition. It measures by industry, size, location, and offers ideas to increase your business's competitive edge.

### **National Contact Information**

[Small Business Administrator's "Size Up" Tool Website](#)

## **FEDBIZOPPS**

FedBizOpps is a database that contains almost 25,000 federal business procurement opportunities to grow your small business clientele and portfolio.

### **National Contact Information**

[FedBizOpps Website](#)

## ***RESOURCES FOR OBTAINING SMALL BUSINESS LOAN***

### **SBA'S LEVERAGING INFORMATION AND NETWORKS TO ACCESS CAPITAL (LINC) TOOL**

The SBA has a matching tool that allows you to connect with prospective SBA lenders based on the needs of your business. If there is a match, you will be contacted within 48 hours.

#### **National Contact Information**

Phone: (800) 827-5722

[SBA LINC Tool Website](#)

### **"ACCESS FINANCING" LOAN AND GRANTS SEARCH TOOL**

The Business USA website offers a search tool that researches possible government financing programs that can help you start or grow your business.

#### **National Contact Information**

Phone: (844) 249-8722

[Access Financing Website](#)

### **SURETY BOND GUARANTEE PROGRAM**

For small businesses that require surety bonds, SBA offers bid, performance, and payment bond guarantees issued by surety companies.

#### **National Contact Information**

Phone: (202) 205-6546 (East Coast Locator)

[Surety Bond Guarantee Program Website](#)

## **THE SMALL BUSINESS ADMINISTRATION'S 7 (A) LOANS**

The 7(a) loans are used for business expenses and are offered by private lending institutions. The SBA guarantees up to 85% of approved loans to streamline the loaning process for small businesses.

### **National Contact Information**

[Small Business Administration's 7 \(A\) Loans Website](#)

## **THE SMALL BUSINESS ADMINISTRATION'S 504 LOANS**

504 loans provide a financing option for purchases of major fixed assets such as equipment or real estate.

### **National Contact Information**

[Small Business Administration's 504 Loans Website](#)

## **MICROLOAN PROGRAM**

SBA offers intermediary lenders' funds for eligible borrowers. Microloans can be up to \$50,000 and can be used for capital, supplies, or other business needs.

### **National Contact Information**

[Microloan Program Website](#)

## **SMALL BUSINESS INVESTMENT PROGRAM**

SBA indirectly provides long-term equity and debt investments through Small Business Investment Companies.

### **National Contact Information**

[Small Business Investment Program Website](#)

## ***SMALL BUSINESS PROCURING GOVERNMENT CONTRACTS***

### **GOVERNMENT CONTRACTING CLASSROOM**

SBA offers several free online contracting courses that provide the framework for contracting with governmental agencies. The trainings can be applied to both prospective and established small businesses.

#### **National Contact Information**

[Government Contracting Classroom Website](#)

### **PROCUREMENT AND TECHNICAL ASSISTANCE (PTA) CENTERS**

PTA centers provide training and counseling services for small business that want to sell contracts to local, state, and federal governments.

#### **National Contact Information**

[PTA Website](#)

Phone: (718) 482-5306 (LaGuardia Location)

### **U.S. GENERAL SERVICES ADMINISTRATION (GSA) SCHEDULING**

GSA scheduling simplifies the procurement process through long-term government-wide contracts. The contracts provide access to volume-discount pricing of millions of commercial services and products.

#### **National Contact Information**

[GSA Website](#)