

**1996
YONKERS**

BUSINESS ASSISTANCE GUIDE

**OVER 100
RESOURCE LISTINGS!**

**FINANCIAL, BUSINESS, TECHNICAL,
TRAINING, ORGANIZATIONS,
WEB SITES**

**COMPILED BY THE CITY OF YONKERS AND
THE YONKERS CHAMBER OF COMMERCE**

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Commerce


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RSNewman & Assoc. Inc.

WELCOME

to the *Business Assistance Guide*

It's a road map to the information, services and support you may need if you're thinking of moving your business to Yonkers, expanding an existing Yonkers-based business or just require some help to keep your business healthy. Whether you operate a one-person show or a bustling enterprise with hundreds or more employees, this *Guide* can make your business life a great deal more productive and help make a dream of almost any size become a reality.

The *Guide* does not provide all the specific details behind every program it lists. Rather, it is designed to point you in the right direction to get what you need, at little and often no cost. It is a comprehensive listing of areas in which help is available from government, the private sector and financial institutions.

Programs of local Yonkers origin are identified by the symbol  and very often represent the first step in the process.

Regarding these programs,
we would encourage you to first contact the
Yonkers Chamber of Commerce, at (914) 963-0332
or the

Yonkers Office of Development, at (914) 377-6080

You can also call these numbers to receive
whatever new programs and information may have
come available since we went to press.

It is our hope that this *Business Assistance Guide*
will become an invaluable key to your success!

A Message From The Mayor



JOHN D. SPENCER
MAYOR



CITY HALL
YONKERS, N.Y. 10701-3886
(914) 377-6300
FAX (914) 377-6048

OFFICE OF THE MAYOR
CITY OF YONKERS

Dear Business Owner:

As our administration entered office in 1996, it was with the pledge that government would forge a solid partnership with the Yonkers business community to make this city a location of choice to work, grow prosperous, live and raise a family. Nowhere is this partnership more evident than with this *Business Assistance Guide*, a document designed to help *anyone* interested in doing business within our community to maximize their success.

The City of Yonkers has so many "positives" as a place to operate a business:

- Population of nearly 200,000
- Diverse and well-trained labor force
- Extreme proximity to New York City
- Affordable rentals and property tax rates
- Unequaled access to major roadways and public transportation
- Miles of frontage along the Hudson River and an active plan to develop the waterfront to maximum potential.

These positives – combined with beautiful neighborhoods, beautiful views, over 70 parks and recreational facilities, nationally recognized schools and a stimulating multi-cultural environment – make Yonkers an ideal place to establish, relocate or expand almost any kind of enterprise.

This *Guide* opens the door to all these advantages and serves as a one-gateway entrance to the search for information and support.

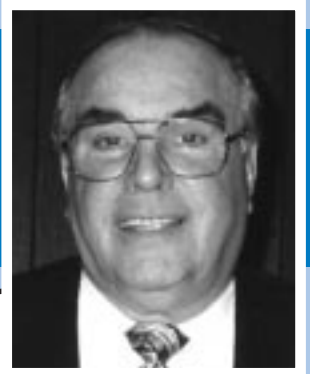
It is with pride and confidence in our future as a community that we look forward to doing business with your business in Yonkers!

Sincerely,

A handwritten signature in blue ink that reads "John D. Spencer". The signature is fluid and cursive.

John D. Spencer
Mayor

A Message From The Chairman



ANGELO R. MARTINELLI
CHAIRMAN OF THE BOARD

THE YONKERS CHAMBER OF COMMERCE

20 SOUTH BROADWAY, YONKERS, NY 10701
VOICE: 914.963.0332 FACSIMILE: 914.963.0455

Dear Friend:

There's something exciting happening in Yonkers and our Chamber of Commerce is half the driving force behind it. This has become a "business-friendly" community.

That's a result of an unusual partnership the Chamber and City Administration have formed. In 1995, the City Council provided funding for a unique "Ombudsman" program run by the Chamber to assist businesses with any problem, ranging from project financing to parking and building violation resolution.

Part of that program called for the creation of a *Business Assistance Guide*. This magnificent book is more than a pretty face - it's a nuts-and-bolts guide to what programs are available to help your business, who to contact and eligibility requirements. It's been our Chamber's business bible and we now can share it with you.

I served six terms as Mayor of Yonkers. My concern then was to facilitate solutions for all businesses, whether they wanted to relocate to Yonkers or had been resident businesses (like my own family-run business, Gazette Press) for 100 years or more. This compendium blueprints the road to solution and is already being heralded as a one-of-a-kind development tool by City, County and New York State officials. It is tangible evidence of the quality of help the Chamber can and does give.

Mayor John Spencer and the City Council have again funded our Ombudsman Program so that we can continue our partnership and serve your every need.

Call us. Tell us your problem. We're up to any challenge!

Sincerely,

A handwritten signature in blue ink that reads "Angelo R. Martinelli".

Angelo R. Martinelli

SERVING NEW YORK STATE'S FOURTH LARGEST CITY SINCE 1893

Agricultural Research and Development Grants

Grants, up to \$50,000, to encourage innovation and development in New York State's Food and Agriculture industry.

Eligibility: Businesses, institutions and individuals with original ideas in production, processing and marketing of farm products.

NYS Dept. of Agriculture & Markets

One Winners Circle, Capital Plaza,
Albany NY 12235
(518) 457-7076

Capital Access Program

A "risk pool," allowing banks to provide finance companies that cannot qualify for conventional bank financing.

Eligibility: Businesses located in Westchester or Rockland County.

Westchester County Association / Jim Curran

707 Westchester Ave.,
White Plains NY 10604
(914) 948-6444

Commercial Investment Program

Provides member banks with lower interest long term funds enabling them to offer long term lower interest financing to qualified businesses.

Eligibility: Businesses located in the Yonkers EDZ or other distressed areas. Also businesses providing jobs or other benefits to low income people.

Federal Home Bank Board

7 World Trade Center, 22 Fl.,
New York NY 10048
(212) 441-6600

Contact: Member banks
(see page 16)

Commercial Loan Program

Low interest loans for acquisition, construction or rehabilitation of



real property, for leasehold improvements, working capital or purchase of machinery and equipment.

Eligibility: Businesses operating within the City of Yonkers that are creating or retaining jobs for low and moderate income persons, and which can not obtain adequate financing through private funding.

Yonkers Office of Economic Development

87 Nepperhan Ave.,
Yonkers NY 10701
(914) 377-6644

Commercial Revitalization Program

Flexible, low cost loans and technical assistance grants, for design and architectural supervision, up to \$300,000 per project, to assist property owners in improving their facades, signage and overall appearance.

Eligibility: Owners of commercial properties in distressed commercial districts in New York State.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Economic Development Zone

A program offering such benefits as: wage and investment tax credits, sales tax exemption on building materials, lower electric, gas and telephone rates and property tax abatement. Financial assistance, work force skills training and technical assistance are also available.

Eligibility: Certified businesses located within the Economic Development Zone. To be certified, a business must plan to expand



its facility or employment within the Zone.

Yonkers Office of Economic Development / Zone Coordinator

87 Nepperhan Ave.,
Yonkers NY 10701
(914) 377-6644

Electricity Business Incentive Rate

Offers reductions of up to 25% on electricity. This is a 15 year program, with 10 years at full benefits and the final five years at a declining discount.

Eligibility: Businesses who are receiving a long-term comprehensive package of economic incentives from county or local government. The rate is also available to businesses which occupy new or vacant buildings that are receiving a substantial real property tax incentive of at least five years.

Con Edison / Tom Bush
511 Theodore Fremd Avenue,
Rye NY 10580
(914) 925-6030

Enlightened Energy Rebates and Energy Surveys

Cash rebates on the purchase of specific high-efficiency equipment. Con Edison also offers energy surveys that show customers how to make cost-saving energy improvements to their facilities.

Eligibility: Businesses that replace old air conditioning, motors and lighting systems with new high-efficiency equipment or that install such equipment in new buildings.

Con Edison
511 Theodore Fremd Avenue,
Rye NY 10580
(914) 925-6030

Expansion, Retention and Attraction

Assistance Program

Low cost loans for acquisition of land and/or buildings; construction, renovation and leasehold improvements; acquisition of machinery and equipment; working capital.

Eligibility: For-profit industrial firms operating or proposing to move to New York State, involved in manufacturing, warehousing, distribution, or research and development.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Export Working Capital Program (EWCP)

Provides short-term, transaction-specific financing for loans of \$833,333 or less, to be used for pre-export financing of labor and materials, financing receivables generated from these sales; and/or letters of credit to foreign buyers.

Eligibility: The small business must have been in business, though not necessarily exporting, for at least 12 months.

Small Business Administration
26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500

Contact: Member banks
(see page 16)

Federal Bonding Program

Provides fidelity bonding for qualified workers in permanent, full-time jobs when the inability to obtain bonding is the only barrier to employment

Eligibility: NYS employers.

Federal Bonding Program
NYS Dept. of Labor
3 Prospect St.,
Yonkers NY 10701
(914) 965-9500 or (718) 797-7764

Handicapped Assistance Loans

Guarantees up to \$750,000 of a loan made by a private lending institution, to assist in the establishment, acquisition or operation of a small business owned by a disabled individual.

Eligibility: Businesses 100 percent owned by one or more disabled individuals who actively participate in managing the business. The disability must limit the individual from engaging in the proposed business activity on an even basis with non-handicapped competitors.

US Small Business Administration
409 Third Street SW,
Washington DC 20416
(800) 368-5855

Industrial Effectiveness Program

Provides grants to share the cost of a consultant to conduct productivity assessment or feasibility studies, working capital to improve productivity and for corporate restructuring or turnaround plans and loans to support a local buy out.

Eligibility: New York manufacturing firms undertaking productivity and operational improvements. Employees, managers or other residents of the State buying out a New York firm.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Industrial Pollution Control Financing Program

Issues special obligation revenue bonds which provide low-cost loans to companies assisting industry in meeting environmental

responsibilities without incurring high financing costs.

Eligibility: Eligible facilities include: sewage treatment, solid waste disposal, resource recovery, water management, water supply, hazardous waste disposal.

NYS Environmental Facilities Corp. / Director of Finance
50 Wolf Road,
Albany NY 12205
(518) 457-4114

International Trade Loan Program

Guarantees a portion of loans made by lending institutions, up to \$1.25 million for working capital and/or facilities or equipment. Loan proceeds to be used to significantly expand existing markets or develop new ones, or when a small business is adversely affected by import competition.

Eligibility: Businesses engaged or preparing to engage in international trade, as well as businesses adversely affected by competition from imports.

US Small Business Administration
26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500

Contact: Member banks
(see page 16)

JDA Direct Loan Program

Provides low interest loans for the construction, acquisition or rehabilitation of plant facilities and for machinery and equipment up to 40% of total cost.

Eligibility: Most New York State businesses, except retail, hotels and apartment buildings. Priority given to projects that contribute to the revitalization of a distressed area.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Loans for Vietnam-Era and

Disabled Veterans

Provides loans up to \$150,000, to set up a small business or to operate or expand an existing small business, to disabled veterans of any era and Vietnam-era veterans who cannot secure business financing on reasonable terms from private sector or guaranty loan sources.

Eligibility: Businesses owned by Vietnam-era veterans, discharged other than dishonorably, who served on active duty for more than 180 days, any part of which was between August 5, 1964 and May 7, 1975, or disabled veterans of any era who were discharged due to disability or who are receiving compensation from the U.S. Department of Veteran Affairs for at least a 30 percent disability.

US Small Business

Administration

26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500

Contact: Member banks
(see page 16)

Low Document Loan Program (Low Doc)

One page application, simplifies the loan process and provides a rapid response from SBA - usually only two or three days. Guarantees up to 90 percent of loans, up to \$100,000.

Eligibility: Businesses whose average annual sales for the preceding two years do not exceed \$5 million, employ 100 or less, including affiliates, and that satisfy other statutory criteria.

US Small Business

Administration

26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500

Contact: Member banks
(see page 16)

Minority and Women Revolving Loan Fund



Flexible, low cost loans of up to \$20,000 for acquisition, construction, rehabilitation, or leasehold improvements of non-residential property, for machinery and equipment or for working capital.

Eligibility: For-profit certified minority or women business enterprises whose principal place of business is within the cities of Yonkers, Mount Vernon or New Rochelle.

Westchester Tri-City Development. Corp.

/ Program Manager
466 Main Street,
New Rochelle NY 10801
(914) 576-5332

National Federation of the Blind Business Loan Program

Provides financial assistance for business or job-related purposes to the visually impaired.

Eligibility: Blind individuals who need financial assistance for either business or job related purposes.

National Federation of the Blind

/ Loan Fund Committee
3530 Dupont Ave., North,
Minneapolis, MN 55412
(612) 521-3202

NY Business Development Corp. Loan Program

Makes possible medium and long-term loans ranging from \$50,000 to \$1,000,000 that conventional lenders, for policy or credit reasons, do not undertake on their own.

Eligibility: Industrial, commercial

and service-oriented businesses located in New York State seeking loans for working capital; real estate construction, acquisition, renovations; machinery and equipment purchases.

NY Business Development Corporation

633 Third Avenue,
New York NY 10017
(212) 803-3672

Pollution Control Loans

Provides loans, up to \$1 million, to small businesses for the planning, design or installation of a pollution control facility.

Eligibility: For-profit businesses that meet SBA size standards and general eligibility criteria and are not engaged in speculation or investment in rental real estate.

US Small Business Administration

26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500

Contact: Member banks
(see page 16)

Productivity Development Program

Provides grants of up to \$35,000 to be matched by funds from the firm, to conduct selected technology feasibility analysis projects.

Eligibility: Traditional manufacturing firms seeking to evaluate new technologies which can lead to improved productivity and profitability.

NYS Energy Research and Development Authority /

Industrial Innovation Programs
99 Washington Ave., Suite 1730,
Albany NY 12210
(518) 473-9746

Recycling Market Development Program (Secondary Materials Program)

Provides grants up to \$100,000 to evaluate specific technologies implementing waste reduction techniques and the expansion of markets for recycled materials. Financial assistance up to \$250,000 for construction, alteration, repair or improvement of buildings or equipment to utilize recycled materials.

Eligibility: Industrial and commercial firms with less than 500 employees or less than \$10 million in gross annual sales.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

REDPP Business Development Loan Program

Business development loans up to \$500,000 or 1/3 project cost, to industrial, manufacturing, commercial, research and development, tourism and service companies for working capital, equipment and machinery, land acquisition, and the acquisition, renovation or construction of facilities.

Eligibility: Projects that involve either distressed areas, minority and women owned businesses, dislocated workers, public assistance recipients or long-term unemployed. Eligible projects must not be financially feasible without REDPP participation.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

REDPP Infrastructure Development Program

Low-cost Regional Economic Development Partnership Program (REDPP) loans and grants to municipalities for infrastructure development related to a specific business project that will directly and quickly create and/or retain jobs in New York State.

Eligibility: Projects that involve either distressed areas, minority and women owned businesses, dislocated workers, public assistance recipients or long-term unemployed. Eligible projects must not be financially feasible without REDPP participation.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Seasonal Line of Credit Program

Provides short-term loans, up to \$750,000, to finance increases in trading assets, such as receivables and inventory, required as a result of seasonal upswings in business.

Eligibility: For-profit businesses that meet SBA size standards and general eligibility criteria and are not engaged in speculation or investment in rental real estate. Business must have been in operation continuously for one year immediately preceding the application date.

US Small Business Administration
26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500
Contact: Member banks
(see page 16)

Section 108 Loan Guarantee Program



Provides low cost capital for acquisition, construction or rehabilitation of real property, relocation, working capital or where job loss is anticipated and machinery or equipment refinancing.

Eligibility: Businesses and/or projects in or relocating to the City of Yonkers where at least 51% of those benefiting are low and moderate income individuals, or if the project is in a low and moderate income area.

Yonkers Office of Development
87 Nepperhan Ave.,
Yonkers NY 10701
(914) 377-6644

Section 504 Certified Development Company Program



Long term financing for acquiring land, buildings, machinery and equipment and for building, modernizing, renovating or restoring existing facilities and sites.

Eligibility: For-profit business whose net worth does not exceed \$6 million and average net profit after taxes does not exceed \$2 million for the previous two years.

Empire State Certified Development Corporation / Yonkers Local Assistance Corporation
87 Nepperhan Ave.,
Yonkers NY 10701
(914) 377-6644

Small and Medium-Sized Business

Assistance Program

Provides flexible, low-cost loans of \$75,000 to \$750,000, not to exceed 50% of total project cost for acquisition of land and/or buildings; construction, renovation and leasehold improvements; acquisition of machinery and equipment; and working capital.

Eligibility: Small (fewer than 100 employees) and medium sized (fewer than 500 employees), for-profit industrial businesses operating or planning to locate operations in New York State that expand employment opportunities and enhance physically substandard or unsanitary areas.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Small Business Innovation Research (SBIR) Program

Reserves a percentage of federal R&D funds for small businesses, based on small business qualification, degree of innovation, technical merit and future market potential. Provides awards of up to \$100,000 for start-up to explore the technical feasibility of the idea, followed by up to an additional \$750,000 for R&D work and evaluation of commercial value.

Eligibility: For-profit businesses, with 500 employees or less, that are American-owned and independently operated, and in which the principal researcher is employed by the business.

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

Small Business Loan Program

Provides loans of \$5,000 to \$50,000 through a group of participating banks, with the County Chamber providing the administrative paperwork and screening tasks.

Eligibility: Businesses located in Westchester

Westchester County Chamber of Commerce
222 Mamaroneck Ave.,
White Plains NY 10605
(914) 948-2110

Small Business Technical Investment Fund (Corporation for Innovation Development Venture Capital Program)

Provides debt and equity capital to technology-based start-ups and young growing business ventures. Investments normally range from \$50,000 to \$150,000, but may be higher. Proceeds are intended to be used primarily for working capital.

Eligibility: Ventures, in New York State, with innovative technology-based products or services ready for introduction to a rapid growth market and with a significant potential for job creation.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Small General Contractor Loans

Provides loans to small general contractors to finance construction or renovation of residential or commercial buildings that will be offered for sale.

Eligibility: Construction contractors and home builders who have already demonstrated the managerial and technical

ability to build or renovate projects comparable in size to those for which they are seeking SBA financing. In addition, they must qualify as small businesses under the SBA's size standards.

US Small Business Administration

26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500

Contact: Member banks
(see page 16)

Small Loan Program

SBA-guaranteed loans of \$50,000 or less, with maturities greater than 12 months, utilizing a simplified application form. Allows lenders to retain half of the guaranty fee normally paid to the SBA.

Eligibility: For-profit businesses that meet SBA size standards and general eligibility criteria and are not engaged in speculation or investment in rental real estate.

US Small Business Administration

26 Federal Plaza, Rm 3100,
New York NY 10278
(212) 264-4500

Contact: Member banks
(see page 16)

Targeted Investment Program

Provides flexible, low-cost loans, not to exceed 33% of total project cost, up to \$1,000,000 to construct or renovate industrial, commercial or mixed-use facilities that create substantial private sector jobs.

Eligibility: Commercial and industrial development projects in economically distressed areas marked by high unemployment and physical blight.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Targeted Jobs Tax Credit

Encourages employers to hire persons who have special difficulties in finding work. When a business hires an individual certified for this program, it can receive up to \$2,400 in tax credits on its federal taxes.

Eligibility: Employers hiring persons who can be certified.

NYS Department of Labor

3 Prospect St.,
Yonkers NY 10701
(914) 965-9500
or (800) 472-8612

Team Hudson Valley Revolving Loan Program

Provides low interest working capital loans and revolving lines of credit, ranging from \$10,000 to \$75,000, to help small businesses finance growth and job creation.

Eligibility: Businesses with fewer than 100 full-time employees, located within Dutchess, Orange, Putnam, Sullivan, Ulster or Westchester counties.

Empire State Economic Development

300 Westage Business Center,
Fishkill NY 12524
(914) 896-5975

Trade Finance Assistance

Assists businesses in obtaining export credit, pre-export financing through working capital loan guarantees, and medium and long-term loans and guarantees to overseas buyers. Guarantee programs that include short-term working capital loans and regular business loans are also available.

Eligibility: U.S. businesses interested in selling their goods and services abroad.

U.S. Export Assistance Center / Westchester Export Assistance Center

707 Westchester Ave., Suite 209,
White Plains NY 10604
(914) 682-6218

UNC Partners-Venture Capital

Provides loans from a revolving fund of nearly \$30 million, in exchange for an equity position in the firm.

Eligibility: Businesses in which African American, Hispanic / Latino, Asian American and/or Native American entrepreneurs exercise substantial ownership.

UNC Partners / Jackie Crowley
711 Atlantic Ave., 3rd Fl.,
Boston MA 02111
(617) 482-7070

Women Incorporated Loan Pool

Provides loans for startup or established women owned businesses through its \$150,000,000 loan pool, in conjunction with The Money Store.

Eligibility: Women Incorporated members (\$29 per year) who have a good credit history and a business plan.

Women Incorporated

/ Regina Harris
666 Fifth Avenue,
New York NY 10103
(800) 930-3993

Yonkers Industrial Development Agency

Offers tax exempt bonds, plus benefits such as real estate tax abatements, sales tax exemptions and utility cost exemptions.

Eligibility: Businesses whose plans to locate, expand or maintain facilities in Yonkers would result in private employment growth.

Yonkers Industrial Development

Agency / Executive Director
Yonkers City Hall,
Yonkers NY 10701
(914) 377-6080

Yonkers Loan Assistance Program

Provides low interest loans of up to \$10,000 for working capital, inventory, equipment, supplies, machinery, construction, rehabilitation and upgrading.

Eligibility: Employment generating businesses and not-for-profit corporations within the City of Yonkers.

Yonkers Local Assistance

Corporation / Executive Director
87 Nepperhan Ave.,
Yonkers NY 10701
(914) 377-6565

SBA ELIGIBILITY REQUIREMENTS

1. Must be "small" per SBA-published size standards, including all affiliates and / or subsidiaries. General definitions of "small" are as follows:

a) **Manufacturing:** 500 to 1,500 employees maximum

b) **Wholesaling:** Number of employees not to exceed 100

c) **Services:** depending on the specific industry, average annual receipts not to exceed \$2.5 to \$21.5 million

d) **Retailing:** depending on the specific industry, average annual receipts not to exceed \$5 to \$21 million

e) **Construction:** depending on the

specific industry, average annual receipts not to exceed \$17 million

f) **Special Trade Construction:** average annual receipts not to exceed \$7 to \$17 million

2. Business must be independently owned and operated.

3. Funds not available from business or personal resources without undue hardship.

Exceptions may be provided for sheltered workshops qualifying under the Handicapped Assistance Loan Program.

American Dream Series

A 10-week course, given at the College of New Rochelle, covering financial and business planning, marketing and other aspects of starting and operating a business. Moderately priced, scholarships are available.

Eligibility: New and prospective business owners and entrepreneurs.

Westchester Center for Training and Development, Inc.
1 Prospect Ave.,
White Plains, NY 10607
(914) 949-2104

American Women's Economic Development Corp. (AWED)

Provides low-cost and no cost courses and counseling on all levels of business development. Hot-line service for advice from experts.

Eligibility: Women entrepreneurs. AWED membership not required for courses, although members receive discounted rates.

American Women's Economic Development Corp. (AWED)
71 Vanderbilt Avenue, Suite 320,
New York NY 10169
(800) 222-AWED

Business Assistance Program

Guides businesses and individuals through the channels of the Federal government. General or specific assistance is available.

Eligibility: Individuals and businesses.

U.S. Department of Commerce / Office of Business Liaison
14 & Constitution Ave. NW,
Washington DC 20230
(202) 482-3176

Business Services Ombudsman Program



Assists businesses in resolving red tape difficulties in their interactions with all levels of government.

Eligibility: Companies doing business in Yonkers.

Yonkers Chamber of Commerce
20 South Broadway,
Yonkers NY 10701
(914) 963-0332

Community Service Center Testing Program



A variety of validated tests and testing techniques is available to assist employers in selecting qualified workers for specific jobs. Tests are administered by

Department of Labor staff.

Eligibility: New York State employers or job applicants.

NYS Department of Labor
3 Prospect St.,
Yonkers NY 10701
(914) 965-9500

Economic Development Through Greater Energy-Efficiency

Provides financial and technical support for detailed engineering feasibility studies of innovative and energy-efficient process modifications to firms to reduce their energy use and related costs.

Eligibility: Industrial firms wishing to investigate the use of new energy technologies in New York State, and those whose survival or growth within, or decision to move into, the State is hindered in part by high energy operating costs.

NYS Energy Research and Development Authority / Manager, EDGE program
Two Rockefeller Plaza,
Albany, NY 12223
(518) 465-6251

Employee Ownership and Participation Assistance

Provides technical assistance, secures state funding for preliminary feasibility studies,

helps obtain financing, assesses the organization and training need, acts as an ombudsman, publishes periodic reports.

Eligibility: Employee-owned companies, business owners who want to sell their companies to their employees, employees threatened by a shut-down or out-of-state relocation.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Employer Resource Center

Provides resources, information and technical assistance on a wide range of dependent care issues. Shares expertise in planning, developing and operating an on-site child care center.

Eligibility: New York State businesses considering providing dependent care as an employee benefit.

NYS Department of Labor / Employer Resource Center
Harriman State Office Campus,
Bldg.12, Rm.126,
Albany NY 12240
(518) 485-1436

Energy-Efficient Industrial Waste Treatment Program

Provides technical and financial assistance to qualifying firms to demonstrate innovative technologies to treat wastes using biological, physical or chemical processes.

Eligibility: Industrial firms (required to provide project cost sharing).

NYS Energy Research and Development Authority / Industrial Waste Treatment Program Manager
Two Rockefeller Plaza,
Albany NY 12223
(518) 465-6251

Entrepreneurial Center, Inc.

Provides training and mentoring. Courses, seminars, workshops, and conferences provide practical, hands-on information. Pricing ranges from \$89 for a one day seminar to \$695 for a 10-week course. Scholarships are available.

Eligibility: Emerging and established small businesses, as well as corporate managers and employees.

The Entrepreneurial Center
100 Manhattanville Rd.,
Purchase NY 10577
(914) 694-4947

Export Counseling

Offers a full range of federal export programs and services under one roof. Businesses receive assistance from the SBA, the Department of Commerce, the Export-Import Bank, and other public and private organizations.

Eligibility: Small and medium sized exporters.

Westchester Export Assistance Center
707 Westchester Ave., Suite 209,
White Plains NY 10604
(914) 682-6218

Export Opportunity Hot Line

Trade experts answer questions on all aspects of exporting, including distribution and marketing.

Eligibility: Businesses, on all levels of expertise, exporting or planning to export.

Small Business Foundation of America
722 12th St. NW,
Washington DC 20005
(800) 243-7232

Foreign Marketing/Export Assistance

Provides basic information on exporting and marketing overseas,

conducts seminars and one-to-one counseling, publishes Export Opportunities Bulletins and promotion opportunities through their "Overseas Trade Show Program."

Eligibility: New York firms planning to export their products.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Industrial Materials Recycling Program

Provides assistance on reducing, recovering and recycling waste as an alternative to disposal, through direct assistance, an active waste exchange, waste management audits, and a variety of available research, technical and development information.

Eligibility: Industries whose activities generate hazardous waste and industrial solid waste.

NYS Environmental Facilities Corp. / Director of Hazardous Waste Programs
50 Wolf Road,
Albany NY 12205
(518) 457-4138

Industrial Technology Extension Service Program

Provides short-term consultation by field representatives to help research, evaluate and implement technology and productivity related improvements.

Eligibility: Established small and medium sized manufacturing firms wishing to address issues of technology based productivity improvements in order to remain viable and competitive.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Labor Exchange Services



Provides employers with job listings available to job seekers statewide, including BOCES and high school counselors, some SUNY and community campuses and other locations.

Eligibility: Employers seeking workers in every category: managerial, technical, professional, skilled, unskilled, full-time, part-time or temporary.

NYS Department of Labor
3 Prospect St.,
Yonkers NY 10701
(914) 965-9500

Labor / Management Affairs Program

Specialists from the Office of Labor-Management Affairs are available to assist in developing labor-management programs.

Eligibility: New York State employers and employee organizations.

NYS Department of Labor / Office of Labor Management Affairs
Harriman State Office Campus,
Bldg. 12, Rm. 540A,
Albany NY 12240
(518) 457-6747

Labor Market Information & Advisory Assistance

Accurate information on the labor market, such as: wage information, demand for labor by occupation, statistics for preparing affirmative action plans, terms of labor contracts, etc.

Eligibility: New York State employers.

NYS Department of Labor
30 Glenn St.,
White Plains NY 10603
(914) 997-9535

Minority Business Development Agency

Agency

Provides managerial and technical assistance, information and advice on starting, managing and expanding a business. Assists with business and financial planning, management and marketing, bid estimating, construction bonding, loan packaging and other business services. Sponsors "Minority Enterprise Week," an annual convention held in Washington D.C.

Eligibility: Socially or economically disadvantaged, racial or ethnic minority individuals including: Hispanics / Latinos, Asia and Pacific Island Americans, Alaska Natives, Native Americans, African Americans and Hasidic Jews.

US Department of Commerce / The Minority Business Development Agency

26 Federal Plaza, Rm. 3720,
New York, NY 10278
(212) 264-3262

Minority Pre-Qualification Loan Program

Utilizes local, private sector organizations as intermediaries to help eligible small businesses develop a viable loan application which is submitted directly to SBA for expedited consideration of a loan pre-qualification. On approval, the intermediary also can assist in locating a competitive lender.

Eligibility: Businesses that are at least 51% owned and managed by a racial or ethnic minority person(s); meet SBA size standards and general eligibility criteria; are not engaged in speculation or investment in rental real estate.

US Small Business Administration

Pace University
1 Pace Plaza, New York NY 10038
(212) 346-1900

Occupational Analysis

Provides personnel consulting services to help employers solve problems and provides instruction in personnel related areas, such as job descriptions, employee handbooks, performance appraisals, etc.

Eligibility: New York State employers.

NYS Department of Labor

3 Prospect St.,
Yonkers NY 10701
(914) 965-9500

OSHA On-Site Consultation

Provides state safety and health experts to visit premises, conduct an inspection and advise on any actions to be taken, if needed to comply with federal Occupational Safety and Health Act (OSHA) requirements.

Eligibility: New York State employers.

NYS Department of Labor

3 Prospect St.,
Yonkers NY 10701
(914) 965-9500

Permit Assistance

Promptly and accurately identifies State permits and licenses required for specific business ventures and assists in the application process.

Eligibility: Companies doing business in New York State.

NYS Office of Business Permits & Regulatory Assistance

Alfred E. Smith Office Bldg.,
7th Floor,
Albany NY 12225
(800) 342-3464 or
(518) 474-8275

Procurement Assistance Program

Provides marketing and technical assistance in securing contracts and sub-contracts from federal

agencies and large federal contractors. Also helps secure contracts from State agencies, departments and authorities.

Eligibility: New York State businesses

Empire State Development

300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Service Corps of Retired Executives (SCORE)

Matches volunteers with small businesses that need advice. Volunteers are seasoned business executives, many, but not all, of whom are retired. Counseling is provided without charge; training programs are available at a nominal charge.

Eligibility: Present and prospective owners/managers of small independent businesses, not dominant in their fields.

US Small Business Administration/ Yonkers Chamber of Commerce
20 South Broadway,
Yonkers NY 10701
(914) 963-0332

Shared Work Program

Rather than laying off a percentage of the work force to cut costs, an employer can reduce the hours and wages of all or a particular group of employees, who can receive partial unemployment insurance benefits to supplement their lost wages.

Eligibility: Companies facing mass layoffs or plant closings due to a temporary decline in business.

NYS Department of Labor/ Liability and Determination Section

Harriman State Office Campus,
Bldg.12,
Albany NY 12240
(518) 457-5807

Site and Building Selection Assistance

Comprehensive "one stop" listing of available properties, as well as coordination of inspection trips and follow-up assistance with developers and realtors.

Eligibility: Firms seeking a new location within New York State.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

Small Business Assistance and Advocacy

Assists, counsels and functions as an advocate for small, minority and women business enterprises.

Eligibility: Small, minority and women business enterprises.

Small and Disadvantaged Business Utilization
14 & Constitution Ave. NW,
Washington DC 20230
(202) 482-1472

Small Business Development Center Program

Provides up-to-date counseling, training and technical assistance in all aspects of small business management, including financial, marketing, production, organization, international trade, venture capital.

Eligibility: Anyone interested beginning a small business for the first time or improving or expanding an existing small business, who cannot afford the services of a private consultant.

US Small Business Administration/

SBDC Small Business Development Center
222 Bloomingdale Road,
White Plains NY 10605
(914) 644-4100

Small Business Institute

Gives small business owners an opportunity to receive intensive counseling from qualified graduate and undergraduate business students working under expert faculty guidance. Businesses receive a detailed report and an oral presentation on the actions needed to improve their business operations.

Eligibility: Present and prospective owners/managers of small independent businesses, not dominant in their fields.

US Small Business Administration/ The Small Business Institute
Westchester Comm. College,
Admin. Bldg., Rm 207,
Valhalla NY 10595
(914) 785-6830

Westchester Economic Development Organization (WeDo)

Coordinates economic development efforts with the County government, acts as an "ombudsman" for businesses in their dealings with the County government, sponsors seminars.

Eligibility: Business and industry located and interested in locating to Westchester County.

Westchester County Association
707 Westchester Ave.,
White Plains NY 10604
(914) 948-6444

Women's Network of Entrepreneurial Training (WNET)

A year long program in which experienced women business owners provide technical and business guidance, training and counseling to women business owners with lesser skills and experience.

Eligibility: Women in business for at least one year, who can demonstrate strong entrepreneurial skills and potential for continued success, and can spend an average of four hours a month with her mentor for at least one year.

U.S. Small Business Administration/ Office of Women's Business Ownership
26 Federal Plaza, Rm. 3100,
New York NY 10278
(212) 264-4352

Yonkers Business Development Center

Provides: comprehensive training, technical assistance, strategic planning, professional mentorship, seminars, networking and access to grants and loans.

Eligibility: Minority and Women business owners in business between 1 and 3 years.

The Yonkers Business Assistance Program/ Yonkers Chamber of Commerce
20 South Broadway,
Yonkers NY 10701
(914) 963-0332

Apprentice Training Assistance

Specialists assist in the development of training programs in over 250 skilled occupations.

Fully skilled workers are produced by blending structured, supervised, on-the-job training with at least 144 hours of related classroom instruction per year.

Eligibility: Employers or Labor Management Committees.

**NYS Department of Labor/
Apprentice Training Office**
Harriman State Office Campus,
Bldg. 12, Rm. 140,
Albany NY 12240
(518) 457-6820

Educational Opportunity Center of Westchester (EOC-W)

Programs offered include: English-as-a-second-language (ESL), High School Equivalency (GED), Ambulette Driver, Cable TV Installers, Security Guard, Computer skills. Customized training programs available. Employee placement services.

Eligibility: Businesses seeking to hire employees trained to their specifications.

**State University of New York/
Educational Opportunity Center**
26 South Broadway,
Yonkers NY 10701
(914) 966-6810 or 6811

Employee Training and Development Program

Customized personal, career and staff development training on a variety of subjects such as, cultural diversity, team building and effective time management. Moderately priced.

Eligibility: Small and medium sized employers.

Westchester Center for Training and Development, Inc.
1 Prospect Ave.,
White Plains, NY 10607
(914) 949-2104

Equal Employment Opportunity Affirmative Action Seminars

Conducts seminars throughout the state. Assists employers in identifying their training needs in the areas of sexual harassment and cultural diversity. Conducts training in these areas.

Eligibility: New York State public and private sector employers.

NYS Department of Labor
3 Prospect St.,
Yonkers NY 10701
(914) 965-9500 or
(800) 472-8612

Information Access Center for Women and Minority Owned Businesses

Provides free one-on-one counseling and nominally priced seminars and workshops. Topics include: start-up, business plans, loan assistance information, management, marketing, internet access and training.

Eligibility: Current and prospective business owners. Women and minority business people from Yonkers, New Rochelle, Mount Vernon and the north Bronx are of special focus.

Information Access Center
Iona College, 715 North Ave.,
New Rochelle NY 10801
(914) 633-2068

Job Training Partnership Act Program

Provides low-cost or no-cost classroom and/or on-the-job training for new hires whose skills are not up to industry standards. Customized training programs available.

Eligibility: Companies that have conducted business in Yonkers during the last year.

Yonkers Private Industry Council
45 South Broadway, Suite 501,
Yonkers NY 10701
(914) 964-0105

New Employee Training Assistance

Matches costs for customized classroom training programs. Reimburses wages during On-the-Job Training programs

Eligibility: Businesses seeking to hire employees trained to their specifications.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

One-stop Workforce Network (OWN)

Provides classroom and/or on-the-job training for prospective new hires whose skills are not up to industry standards. Customized training programs available.

Eligibility: Yonkers businesses.

Yonkers Chamber of Commerce
20 South Broadway,
Yonkers NY 10701
(914) 963-0332

Professional Development Center

Provides low-cost, customized employee training through seminars, courses and educational programs, either on-site or on campus.

Eligibility: Individual businesses, organizations or agencies.

Westchester Community College
75 Grasslands Rd.,
Valhalla NY 10595
(914) 785-6830

REDPP Training Program

Regional Economic Development Partnership Program (REDPP) grants for employee training projects which result in the upgrading or retraining of current employees or the creation of substantial new permanent private sector jobs.

Eligibility: Businesses, consortiums. Grants not available for training of employees of retail businesses.

Empire State Development
300 Westage Business Center,
Fishkill NY 12524
(914) 896-0478

American Women's Economic Development Corp. (AWED)

71 Vanderbilt Avenue, Suite 320,
New York NY 10169
(800) 222-AWED

Support, networking, counseling for women entrepreneurs. Courses, hot line service, the National Conference for Women in Business, networking meetings, seminars, newsletter.

Downtown Yonkers Management Association (DYMA)



5 South Broadway,
Yonkers NY 10701
(914) 377-6918

Provides technical assistance and referrals to businesses in Yonkers' Waterfront / Downtown Area. Coordinates sidewalk sales and marketing efforts. Manages Downtown Rangers, Graffiti Removal and Facade Programs. Newsletter, seminars, ombudsman services.

National Association for the Self-Employed

303 So. Broadway,
Tarrytown, NY 10591
(914) 524-9080 or (800) 232-NASE
A political advocacy group offering monthly newsletter, networking and informational meetings, health plan, and discounts on goods & services

Southwest Yonkers Planning Association (SOYO)



403 South Broadway,
Yonkers NY 10701
(914) 966-1219
Provides technical assistance and

referrals to businesses on the South Broadway / Riverdale Avenue corridor. Coordinates sidewalk sales and marketing efforts. Newsletter, seminars and ombudsman services.

Spanish Community Progress Foundation



(914) 969-5400

Provides technical assistance and referrals to the Hispanic / Latino community. Newsletter, translations services, employee referrals.

Westchester Association of Women Business Owners (WAWBO)

50 Main St., Suite 1000,
White Plains NY 10606
(914) 682-2113

Forum and support group for women business owners. Networking meetings, newsletter, seminars, conferences, exhibitions, directory.

Westchester County Association

707 Westchester Ave., Suite 213,
White Plains NY 10604
(914) 948-6444

Services include sponsorship of forums and study groups to analyze critical issues in Westchester.

Westchester County Chamber of Commerce

222 Mamaroneck Ave.,
White Plains NY 10605
(914) 948-2110

Provides services to the Westchester business community, including a monthly magazine, radio show, seminars and expositions.

Westchester Hispanic Chamber of Commerce

P.O. Box 8208,
White Plains NY 10602
(914) 576-6674

County-wide organization serving the interests of Hispanic / Latino businesses and professionals. Monthly seminars & networking meetings, business start-up assistance, access to corporate purchasing managers, quarterly newsletter, membership directory.

Women Incorporated

666 Fifth Avenue, Suite 352,
New York NY 10103
(800) 930-3993

National organization for women in business. Annual conference, seminars, biannual magazine, newsletter, networking opportunities, \$150,000,000 loan pool, health and dental insurance, corporate discounts.

World Trade Council of Westchester

707 Westchester Ave., Suite 213,
White Plains NY 10604
(914) 948-6444

A central resource for promoting and facilitating international trade in Westchester County. Monthly programs and networking opportunities, newsletter, annual International Trade Conference, access to federal, state and county resources.

Yonkers Chamber of Commerce



20 South Broadway,
Yonkers NY 10701
(914) 963-0332

The voice of business in Yonkers, the Chamber serves as a networking, lobbying and business education organization. Monthly breakfast meetings, networking events, seminars, newsletter.

Yonkers Community Action Program (YCAP)

164 Ashburton Ave.,
Yonkers NY 10701
(914) 423-5905

Provides technical assistance and referrals to businesses on the Ashburton Avenue corridor. Meetings, planning assistance, employee referrals.

Yonkers Minority Business Association

33 South Broadway,
Yonkers NY 10701
(914) 965-8664

The forum for minority businesses in Yonkers to network, obtain

government contracts and technical assistance. Meetings, networking, seminars.

A T & T Business Network <http://www.att.com/bnet/>

A comprehensive information and productivity resource designed for business managers, professionals and entrepreneurs. Links to media and government sites.

Bizresource.com

<http://www.bizresource.com/>
Articles and resources on small business development, motivational coaching and speaking, family business concerns, weekly "Biz Tip" updates.

Entrepreneurial Edge Online

<http://edgeonline.com>
A wealth of business news, information and advice, updated weekly. Includes experts chatting online and an interactive forum.

Fed World

<http://www.fedworld.gov>
The federal government online. Links to all agencies. Download IRS forms.

Homeworks

<http://www.homeworks.com/>
Paul and Sarah Edwards, author and self-employment experts, provide articles in text, audio and video on starting and running a home based business.

W E B S I T E S

Idea Cafe

<http://www.ideacafe.com/>
"A fun approach to serious business," with information on business planning, interviews with celebrity entrepreneurs, "Cyber Schmooz," advice and news.

Inc. Online

<http://www.inc.com/>
Management information, tools and resources for entrepreneurs and small business owners. Software library, searchable database, bulletin boards, extensive web links.

Smallbiz Net

<http://www.lowe.org/>
A searchable full text database of information on all aspects of starting and/or operating a small business.

SOHO (Small Office/Home Office) Central

<http://www.hoaa.com/>
The official site of the Home Office Association of America. Information for the home office professional, what's new in technology, links to other relevant sites.

U.S. Business Advisor

<http://www.business.gov>
A one-stop electronic link to all business information and services provided by the federal government.

U.S. Department of Labor

<http://www.dol.gov>
Information on agencies, programs, regulations and labor statistics.

U.S. Small Business Administration

<http://www.sbaonline.sba.gov>
Info on starting, financing and expanding your business and SBA programs.

Yonkers Chamber of Commerce

<http://www.yonkerschamber.com>
Searchable database of Chamber members, Community Information, Calendar and Event Listings, Downloadable newsletter, links to Member sites .

YONKERS BANKS

Bank of New York

SBA Member

Carolyn Oakley
47 South Broadway
964-0633

Gretchen Knowles
410 South Broadway
964-0452

Anita Vetrano
2195 Central Avenue
779-1770

Grace Schiliro
830 Kimball Avenue
237-2222

Cathy Santos
1044 McLean Avenue
237-1515

Mary Ann Dalton
1222 Nepperhan Avenue
964-0456

Chris Mecora
270 Saw Mill River Road
964-0454

Chase Bank

SBA member

Randy Lee
984 North Broadway
966-0329

Lenore Windisch
314 South Broadway
968-4463

Dennis Riehman
Cross County
Shopping Center
423-7801

Peggy Farrell
1019 Yonkers Avenue
237-0340

Citibank

1925 Central Park Avenue
Remote/ATM only

City & Suburban

Federal Savings Bank

FHLB & SBA member

Executive Offices

3 Executive Boulevard
964-5888

Liz Cullen
760 McLean Avenue
964-9820

Fleet Bank

SBA member

Euclides Pagan
20 South Broadway
963-6400

Robert Hinneman
2604 Central Plaza
793-0500

Juanita Gallo
Cross County
Shopping Center
423-7111

Mary Ann Prata
928 McLean Avenue
776-6400

Mary Anne Benedict
900 Yonkers Avenue
423-2322

First Union National Bank

SBA member

Connie Finney
12 South Broadway
963-8700

Evan Tantalos
Cross County
Shopping Center
963-8705

Denise Baccalore
500 Odell Avenue
963-8706

Chris McCoy
1 Executive Boulevard
476-5442

Linda Murphy
157 Lockwood Avenue
963-0200

Donna Donato
598 Tuckahoe Road
779-4422

Gus Lopez
1076 Yonkers Avenue
776-2480

Hudson Valley Bank

FHLB & SBA member

Executive Offices

21 Scarsdale Road
961-6100

Ramon Torres
61 South Broadway
968-8375

Carol Baxman
512 South Broadway
965-5621

William Popoli
35 E. Grassy Sprain Road
771-3275

Fran Faivre
150 Lake Avenue
968-8440

Linda Johnson
865 McLean Avenue
237-7800

Marine Midland

SBA member

Patrick Trask
403 South Broadway
423-7500

William Doyle
1201 Nepperhan Avenue
476-4500

Anne Haley
1098 Yonkers Avenue
237-3332

Republic National Bank

SBA member

James N. Black, Jr.
16 South Broadway
965-7300

Jim O'Brien
449 South Broadway
965-7306

David Paro
778 Yonkers Avenue
965-7304

Joan Malara
2205 Central Park Avenue
779-5513

Yonkers Savings & Loan Bank

FHLB & SBA member

Executive Offices

6 Executive Boulevard
965-2500

John Fanelli
1759 Central Avenue
793-6700

Nick Golino
2320 Central Avenue
961-8300

Maria Elena Pandolfo
780 Palisade Avenue
968-6900

John Vaccaro
1 Manor House Square
968-4500



THE CITY OF YONKERS
is working extra hard
to make it work for you!

Office of the Mayor

John D. Spencer, Mayor (914) 377-6300

The City Council

Vincenza Restiano, Council President 377-6060

Symra Brandon, 1st District 377-6311

Fernando Fuentes, 2nd District 377-6312

Richard Martinelli, 3rd District 377-6313

Carlo DiNota, 4th District 377-6314

Gordon Burrows, 5th District 377-6315

Edward Fagan, 6th District 377-6316

Starting, relocating or expanding a business in Yonkers?

Let us take you by the hand and guide you easily through departmental contacts and permit applications required to get going. We'll show you and explain all the financial assistance and support services available to your business. The Yonkers Chamber is your one easy gateway to getting ahead in business – the ultimate “business-friendly” environment!



20 South Broadway
Yonkers NY 10701
(914) 963-0332
Kevin Cacace
Vice President, Economic Development