



Many Views. One Voice. Stronger Together.
Advocate + Connect + Grow

2024

BUSINESS RESOURCE GUIDE

A QUICK REFERENCE GUIDE TO PROGRAMS,
SERVICES, AND RESOURCES TO AID THE
DELAWARE COUNTY REGIONAL BUSINESS
COMMUNITY

SMALL BUSINESS RESOURCE GUIDE

Small businesses are the foundations of our local economy. Whether you're just starting out or are already running your business, the Chamber is here to help.

This Small Business Resource Guide is drawn from multiple publicly accessible online sources. Brief descriptions are given of organizations and programs that help companies establish, maintain, or expand their businesses.

When contacting any of the offices listed, it helps to explain your needs first, rather than simply requesting application materials for a specific program. Programs are constantly changing and program staff often can guide you to alternative or new programs that do not appear here.

The Delaware County Chamber of Commerce believes that thriving communities begin with prosperous businesses. By taking action in three key program areas--advocate, connect, and grow--we are a unified voice of business for the improvement of our communities.

Learn more about the many ways the Chamber supports your business at www.DelawareCounty.org.

INFORMATION RESOURCES

“Starting Your Business in Delaware County”

This Delaware County Chamber of Commerce publication was created to introduce aspiring entrepreneurs to the process of starting a business in Delaware County.

<https://delawarecounty.org/resources/starting-a-new-business/>

New York State Division of Small Business

Comprehensive information on starting and expanding a small business, including:

- Directory of Alternative Lenders
- Capital Assistance
- Procurement Assistance
- Innovation and Technology
- Global and Exporting Assistance
- Venture Funding

Visit: <https://esd.ny.gov/doing-business-ny/small-business-hub>

Email: nylovesmbiz@esd.ny.gov

Call: 1-800-782-8369

Division of Minority and Women Business Development

The Division of Minority and Women's Business Development (DMWBD) has created a one-stop hub for everything you need to know about MWBE success in New York. Information includes:

- Become MWBE-certified
- Grow your MWBE business
- Find top opportunities and contracts with NYS agencies
- Find MWBE-certified businesses to help carry out your project goals.

Visit: <https://esd.ny.gov/doing-business-ny/mwbe>

Email: mwbecertification@esd.ny.gov

Call: 646-846-7364

New York Business Express

Access a comprehensive resource for starting, running, and growing a business in New York.

Visit: <https://www.businessexpress.ny.gov/app/home>

TECHNICAL ASSISTANCE

Delaware County Chamber of Commerce

The Chamber is a private, not-for-profit, membership organization that works to improve our communities through strengthening our local economy. The Chamber offers members opportunities to grow their businesses with money-saving offers, promotion, networking and advocacy.

Visit: www.DelawareCounty.org

Email: info@DelawareCounty.org

Call: 607-746-2281

Delaware County Economic Development

Advice on available loans and incentives, information about available grant programs, assistance with site location, and offer guidance about the community, local labor force, business regulations, and other topics relevant to your business.

Visit: <https://dcecodev.com/>

Email: info@dcecodev.com

Call: 607-832-5123

Center for Agricultural Development and Entrepreneurship (CADE)

CADE seeks to increase the number and diversity of viable farm enterprises and related businesses across the supply chain in New York through technical assistance, education, mentoring, network-weaving, partnerships, advocacy, and research.

Visit: <https://cadefarms.org/>

Cornell Center of Excellence for Food and Agriculture

The Center of Excellence in Geneva, New York, works with partners across the state to increase the size and scope of the food and agriculture economy in New York by fostering the growth of new companies, new products, and existing businesses and as a hub connecting businesses and entrepreneurs with the services they need to succeed.

Visit:

<https://cals.cornell.edu/cornell-agritech/partners-centers-institutes/center-excellence-food-agriculture>

Email: coe-foodag@cornell.edu

Hartwick College Center for Craft Food and Beverage

The Hartwick College Center for Craft Food & Beverage (CCFB) is a resource for quality testing, research, and education that supports small and mid-sized breweries, malthouses, distilleries, farms, bakers, food product developers, and other craft food and beverage producers.

Visit: <https://www.hartwick.edu/about-us/center-for-craft-food-and-beverage/>

Email: bettenhauseh@hartwick.edu

Call: 607-431-4232

Beneficial Ownership Information

As of Jan. 1, 2024, most businesses are now required to report Beneficial Ownership Information (BOI) to the U.S. Department of the Treasury under the Corporate Transparency Act.

Corporations, limited liability companies (LLCs), and any other entities created by the filing of a document with a secretary of any state or any similar office in the U.S. will need to complete the report which identifies owners, investors and senior management of the company.

There are no exemptions for small or very small businesses – even a single-person LLC is required to report.

Visit: <https://fincen.gov/boi>

BUSINESS COUNSELING

Small Business Development Centers (SBDC)

Individual business counseling, research network library, workshops, seminars and on-line classes for entrepreneurs who want to start a business, improve the performance of an existing business or learn about government procurement. Services are provided through a network of regional centers and are free of charge or minimally priced.

Visit: <https://www.nysbdc.org/>

<https://www.binghamton.edu/centers/small-business-development/>

Email: sbdc@binghamton.edu

Call: 607-777-4024

Business Mentor NY

Business Mentor NY is a free, easy-to-use social network that allows entrepreneurs and volunteer business mentors to connect so they can solve problems and build businesses together.

Visit: <https://bmny.micromentor.org/>

SCORE

SCORE is a national nonprofit association dedicated to entrepreneur education and the formation, growth, and success of the nation's small businesses. On-line workshops and courses, business mentoring, and technical assistance.

Visit: <https://www.score.org/centralny>

Call: 315-616-3544

TRAINING and LEADERSHIP DEVELOPMENT

SUNY Delhi Office of Continuing Education and Workforce Development

Work with your business to identify, create, and implement effective workforce solutions. Help workers gain entry level employment skills and additional knowledge, skills and abilities to advance with their chosen organization and field. Program participants complete skill-specific training, gain portable skills, receive industry recognized credentials and/or earn college credits. Services include:

- Workforce Development programs and certifications that increase job-related expertise, learn new skills, and increase professional performance
- SUNY Apprenticeship Program Training
- 5-Hour Pre-Licensing Programs
- Online corporate training and professional development
- Community programs that offer personal enrichment for all ages in our community
- Events, conferences, retreats, and meeting space coordination for external groups

Visit: <https://www.delhi.edu/continuinged>

Email: continuinged@delhi.edu

Call: 607-746-4545

Delaware County Business Center

Short and long-term office rental, meeting and conference room space, and workshops to help create and grow your business are available at our 5 ½ Main Street, Delhi, location. Contact the Delaware County Chamber of Commerce for more information and a schedule of upcoming programs.

Visit: <https://delawarecounty.org/events/calendar/>

Email: info@delawarecounty.org

Call: 607.746.2281

Delaware County Chamber Academy

The Delaware County Chamber of Commerce and GrowthWheel, a Delaware County based business and a premier world-wide trainer of business planning professionals, have partnered to deliver resources to help businesses grow. Through Delaware County Chamber Academy, users can access on-demand courses covering essential entrepreneur skills.

Visit: <https://delawarecountychamber.academy.growthwheel.com/index>

Leaderful Delaware Emerging Leaders Program

Participants receive in-depth exposure to critical issues facing Delaware County and the Catskill Mountains region through lectures, small group conversations, personal introspection, and panel discussions featuring current community leaders.

The innovative curriculum is based on scientific theories of organizational and community leadership. Leaderful Delaware offers an alternative to the traditional model and calls on leaders to be concurrent, collective, collaborative, and compassionate. Strategies include effective facilitation, dialogue skills, intensive listening skills, managing conflict, intercultural competence, leadership styles, and peer coaching.

Programs start in October.

Visit: <https://delawarecounty.org/events/leaderful-delaware/>

WORKFORCE and EMPLOYEES

Chenango-Delaware-Otsego Workforce

CDO Workforce coordinates and focuses employment, training and education development resources across three counties, providing service to employed people, unemployed people and employers alike. Our goal is to improve the long-term growth and development of the workforce.

- Recruit employees
- Find grants and train workers
- Strengthen your workforce
- Access labor market information
- Create custom employment solutions

Visit: <https://www.cdoworkforce.org>

Call: 607-832-5777

NYS Department of Labor Business Services

NYS Department of Labor (DOL) provides links to information on employee/employer issues and programs that can benefit employers.

- Employee training and apprentice programs
- Workforce data
- Unemployment insurance
- Tax incentives
- Alien (foreign worker) certification
- Regional DOL business services representatives
- Layoff transition services
- Safety and health consultations
- Human resource consultations

Visit: www.Labor.NY.gov

Call: 800.HIRE.992

New York State Job Bank

As New York State's main source for job postings and job seeker resumes, the Job Bank includes over 200,000 job listings, covering an array of industries.

Visit: <https://myjobsny.usnlx.com/>

Apprenticeship Programs

Registered apprenticeship is a formal training relationship between an employer and an employee. It is for a specific period of time, and combines hands-on work experience with classroom instruction leading to professional, independent, skilled workers.

Visit: <https://dol.ny.gov/apprenticeship/overview>

U.S. Department of Labor

Information about federal labor laws affecting small businesses.

Visit: www.employer.gov

EMPLOYEE BENEFITS

Paid Family Leave (PFL)

New York State's Paid Family Leave provides employees with job-protected, paid time off to bond with a newly born, adopted or fostered child; care for a family member with a serious health condition or assist loved ones when a spouse, domestic partner, child or parent is deployed abroad on active military service. Participation is required for most private employers with one or more employees (in covered employment) for each of at least 30 days in any calendar year. Insurance coverage for PFL benefits generally will be added to an employer's existing disability benefits policy. PFL coverage is funded by employee payroll contributions.

Visit: <https://paidfamilyleave.ny.gov>

Call: 844-337-6303

Insurance Plans

Workers' Compensation (WC), NYS Disability (DBL) and Paid Family Leave (PFL) WC, DBL and PFL plans are offered by NYS Insurance Fund (NYSIF) for all businesses (other insurance carriers also offer WC, DBL and PFL insurance). The mission of NYSIF is to drive down the cost of WC, DBL and PFL insurance in NYS. NYSIF is a full-service insurer providing claims management, risk management, and related legal services.

Visit: www.nysif.com

Email: pblinfo@nysif.com

Call: 888-875-5790

New York State Paid Sick Leave

New York's paid sick leave law requires employers with five or more employees or net income of more than \$1 million to provide paid sick leave to employees and for employers with fewer than five employees and a net income of \$1 million or less to provide unpaid sick leave to employees.

Visit: <https://www.ny.gov/programs/new-york-paid-sick-leave>

Employer and Unemployment Registration

Information on registering as an employer and for unemployment insurance.

Visit: <https://labor.ny.gov/ui/employerinfo/registering-for-unemployment-insurance.shtm>

Call: 888-469-7365 or 518-457-9000

Workers' Compensation and Disability Benefits

Information on how to obtain workers' compensation and disability benefits for your employees. www.wcb.ny.gov/content/main/Employers/Employers.jsp

HIRING TOOLKITS

The Delaware County Chamber of Commerce has prepared toolkits to assist businesses with hiring decisions:

Diversity, Equity, Inclusion, and Belonging

Having a diverse workforce brings new perspectives and ideas to your business, and prioritizing DEIB concepts can help attract top talent to your company.

<https://delawarecounty.org/resources/diversity-equity-inclusion-and-belonging-toolkit-for-businesses/>

Fair Chance Hiring

Making the decision to be a fair-chance employer to someone with a criminal record, or "justice-involved individuals", is a significant step which requires careful reflection and understanding to ensure that your company has a solid understanding of the impact this decision will have. To ensure that you have all the facts before you begin, we've outlined some important legal and ethical implications that must be considered and properly implemented to maximize the outcomes for both employers and those that you may hire.

<https://delawarecounty.org/resources/fair-chance-hiring-toolkit-for-businesses/>

SEXUAL HARASSMENT PREVENTION

Mandated Policy: Combating Sexual Harassment in the Workplace

In 2022, a new nation-leading sexual harassment prevention policy was crafted by the New York State Department of Labor, in consultation with the New York State Division of Human Rights, through an in-person hearing as well as online feedback from workers, employers, and other stakeholders across New York State.

Visit: <https://www.ny.gov/programs/combating-sexual-harassment-workplace>

NYS Mandated Sexual Harassment Prevention Training

The Chamber has partnered with New Haven Consulting Group, Inc. to provide members with an online “Preventing Sexual Harassment” workshop that meets the requirements of the law. The training is an interactive and self-paced learning system in which participants are assessed, led through a custom content module, and checked at each point of the learning process. This program is available at a member-reduced price of \$25 per participant. Register at <https://form.jotform.com/223483660298161>

WORKER SUBSTANCE USE

Alcohol and Drug Abuse Council of Delaware County

The Alcohol and Drug Abuse Council of Delaware County is dedicated to the prevention of alcohol & substance abuse by providing education, information, & referral services to individuals and families struggling with addiction.

Visit: www.adaonline.org

Call: 607-746-8300

Team Awareness NY

Team Awareness NY is a specialized workplace wellness training program designed to support a healthy work culture and increase the overall wellbeing of those in your workforce, offering a menu of programs, based on the needs of the entire company or even a subset of the company. Trainings are facilitated by professionals in your area. Trainings are made highly interactive by using group discussion, communication exercises, and self-assessments.

Visit: <https://teamawarenessny.org/>

Email: Dan.Ouellette@leafinc.org

Call: 607-432-0090

Tobacco Free Communities

Works with business owners and managers to promote Tobacco-Free Workplaces. These worksites promote employee and patron health by protecting them from secondhand smoke while improving the businesses' bottom line through reduced turnover costs, decreased fire risks, and health benefits premiums, as well as to reduce employee absenteeism due to tobacco use related illnesses.

Visit: <https://gotobaccofreedos.org>

Call: 607-376-7910

WORKPLACE HEALTH CARE

NY State of Health's Small Business Marketplace

The Small Business Marketplace (SHOP) helps employers offer high quality, affordable health insurance coverage to employees directly from NY State of Health certified Insurers. The Small Business Marketplace is the only place where employers can take advantage of the Small Business Health Care Tax Credit, if eligible. You can view and compare all SHOP certified plans and premiums online, and instantly receive a small group eligibility determination.

Visit: <https://nystateofhealth.ny.gov/employer/>

Call: 855-355-5777

Healthy NY

Comprehensive affordable health insurance coverage for small businesses.

Visit: <https://www.dfs.ny.gov/consumers/healthyny>

Delaware County Chamber Healthcare Program

The Chamber, through the SALA Healthcare Program, is offering a cost-effective healthcare solution in partnership with MPowering Benefits. Delaware County Chamber members have the choice of the eBenefits Essential HDHP or Summit preventive care plan and pair it with MPowering Care Plus for your major unexpected accident or illness.

Visit: <https://delawarecounty.org/join-the-chamber/chamber-healthcare-program/>

Email: hpsupport@smallassociations.org

Call: 888-994-4979

FUNDING and INCENTIVES

Catskill Watershed Corporation

The CWC's Economic Development Programs are intended to support environmentally responsible businesses and to create and retain jobs in the Catskills Region. They are intended to help offset impacts of New York City Watershed regulations and the City's acquisition of thousands of acres of land which will remain permanently off limits to development. The cornerstone of the CWC's efforts in the West-of-Hudson (WOH) Watershed is the Catskill Fund for the Future (CFF), a revolving fund initially capitalized, in 1997, by a \$59.7 million appropriation by New York City. This fund is invested and wholly managed by the CWC.

Visit: www.CWOnline.org

Email: scosta@cwconline.org

Call: 845-586-1400

Delaware County Industrial Development Agency

Delaware County Local Development Agency

Assists businesses and industry for the purpose of retaining and expanding existing job opportunities, attracting new jobs, and stimulating the investment of capital in the county. Helps businesses be competitive and profitable by offering financial assistance, business incentives, tax exemptions, and bonds to raise capital. Develops and improves local infrastructure.

Visit: <https://dcecodev.com/ida>

Email: info@dcecodev.com

Call: 607-832-5123

M-ARK Project

Offers a revolving loan program for businesses in the towns of Middletown, Roxbury, and Andes.

Visit: <https://www.markproject.org>

Email: admin@markproject.org

Call: 845-586-3500

Watershed Agricultural Council

Offers micro-loans to farm and forest businesses in the NYC West of Hudson Watershed.

Visit: <https://www.nycwatershed.org>

Call: 607-865-7790

Alternative Lenders Directory

A listing of local and statewide alternative lenders to small and minority and women entrepreneurs.

Visit: <https://esd.ny.gov/lender-directory>

Pursuit Lending

This pool of private bankers lending to small and medium-sized businesses, with an emphasis on minority and women-owned businesses.

Visit: <https://pursuitlending.com>

Call: 1-800-923-2504

U.S. Small Business Administration (SBA)

The SBA offers a variety of financing options through a loan guaranty program with commercial banks and lending institutions. The SBA does NOT provide direct loans or grants to start or grow a business. However, the SBA guaranty programs, by sharing the risk with the lender, do reduce the probability of a loss to the lender and thereby make it easier for the lender to extend credit. For small businesses that are unable to borrow on reasonable terms through conventional lenders, the SBA guaranty program can make the difference in successfully securing a loan.

Visit: www.SBA.gov

SBA 7(a) Loan Program

This is the SBA's primary loan program through which the SBA guarantees major portions of loans made to small businesses by primary lenders. This program is intended for for-profit businesses with:

- Good character
- Fair credit record
- Sufficient management expertise
- A feasible business plan
- Adequate equity in the business (typically a minimum of 20%)
- Sufficient collateral
- Adequate cash flow to repay debt

The fund may be used for business acquisition or start-up, purchase or remodeling of real estate, leasehold improvements, equipment purchases, working capital, and inventory. No debt refinancing. Term loans only. Private lenders provide the loan. Typically, the SBA will guarantee up to 75% of loans (or up to 85% for loans less than \$150,000).

SBA 504 Loan Program

The 504 Loan Program provides growing businesses with long-term fixed-asset financing with a minimum equity injection from the company being financed. Funds may be used for land acquisition, building construction, purchase of existing buildings, site improvements, renovation, restoration, and purchase of major equipment. Maximum 504 Loans can reach \$4 to \$5.5 million depending on the type of business, have fixed interest rates, and loan terms for 10 to 20 years.

SBA Express Loan Program

Gives select lenders the authority to expedite applications for the SBA 7(a) loan program. Qualifying businesses may enjoy a turn-around-time of no more than 36 hours, making this a quick loan processing service that can provide borrowers with up to \$350,000 for a term loan or a revolving line of credit. There are some limitations on real estate and construction. A private lender provides the loan. SBA guarantees up to 50% of the loan.

SBA Microloans

The microloan program provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers start up and expand. The average microloan is about \$13,000. The SBA provides funds to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries administer the Microloan program for eligible borrowers. Microloans can be used for a variety of purposes that help small businesses expand, including working capital, inventory, supplies, furniture, fixtures, machinery, and equipment. Cannot be used to pay existing debts or to purchase real estate.

New York State Tax Incentives

Film Production Tax Credit Program

Production companies may be eligible to receive a fully refundable credit of 25 percent of qualified production costs and post-production costs incurred in New York State (NYS). For the period 2015-2025, productions with budgets over \$500,000 can receive an additional 10 percent credit on qualified labor expenses incurred in Delaware County.

Visit: <https://esd.ny.gov/new-york-state-film-tax-credit-program-production>

Email: filmcredits@esd.ny.gov

Call: 212-803-2328

The Work Opportunity Tax Credit (WOTC)

Helps targeted workers move from economic dependency into self-sufficiency as they earn a steady income and become contributing taxpayers, while participating employers are able to reduce their income tax liability. The maximum tax credit ranges from \$1,200 to \$9,600, depending on the employee hired. To qualify employers for the credit, individuals must be verified as members of a targeted group. The groups include:

- People who receive Temporary Assistance for Needy Families (TANF)
- Veterans who receive Supplemental Nutrition Assistance Program (SNAP) benefits or have a service-related disability or have been unemployed 4 or more weeks
- People with felony convictions
- Disabled persons receiving rehabilitation services
- People (age 18-39) who receive SNAP benefits
- People who receive Supplemental Security income
- People who receive Long-Term Family Assistance
- Qualified Long-term Unemployment Recipients

Workers with Disabilities - Employment Tax Credit (WETC)

Businesses that employ people who currently receive vocational rehabilitation services (or people who received them up to two years prior to hire) may earn \$2,100 more in state tax credits. You get the credit during the second year of employment and can combine it with the WOTC credit.

The Hire-a-Vet Credit (NYS Tax Credit)

encourages the hire of qualified veterans. Businesses must employ a qualified veteran for no less than 35 hours per week for one full year. A qualified veteran is someone who served on active duty in the US Army, Navy, Air Force, Marine Corps, Coast Guard, Reserves, National Guard, New York Guard or New York Naval Militia, and was released from active duty by general or honorable discharge after September 11, 2001. Qualified veterans must attest that they were not employed for 35 or more hours in the previous 180 days.

Minimum Wage Reimbursement Credit (NYS Tax Credit)

The Minimum Wage Reimbursement Credit helps businesses adjust to the rise in the minimum wage rate of pay. Businesses may earn a credit of 75 cents per hour for all hours worked by an eligible employee. An eligible employee is a student who is 16 to 19 years of age at the time of employment at the minimum wage rate.

New York Youth Jobs Program Tax Credit

The New York Youth Jobs Program, formerly called New York Youth Works, encourages businesses to hire unemployed, disadvantaged youth, ages 16 to 24, who live in New York State. This program helps make it easier for youth to find a job and career training path.

How to Apply for Credits

Call the New York State Labor Department at 1-888-4-NYSDOL or visit their website at www.labor.ny.gov

Opportunity Zones (Federal Government)

Opportunity Zones are distressed census tracts designated by the US Department of Treasury under the Federal Tax Cuts and Jobs Acts of 2017. Opportunity Funds provide investors the chance to put that money to work rebuilding the low to moderate income communities. The fund model will enable a broad array of investors to pool their resources in Opportunity Zones, increasing the scale of investments going to underserved areas. Opportunity Zones in Delaware County include towns of Deposit, Masonville, Sidney, and Walton.

Visit: <https://www.eda.gov/opportunity-zones>

State Small Business Credit Initiative (SSBCI)

Managed by the U.S. Department of Treasury, SSBCI provides funds to support programs for small businesses, including socially and economically disadvantaged individual (SEDI) owned businesses and very small businesses (VSB), to recover from the economic effects of COVID-19 and allow them opportunity to succeed in the post-pandemic economy.

Visit: <https://esd.ny.gov/ssbci>

NOTES/CONTACTS:

ADVOCATING AS A VOICE FOR BUSINESS.
CONNECTING MEMBERS TO RESOURCES.
GROWING JOBS AND OPPORTUNITIES.

That's what the Delaware County Chamber of Commerce is all about!

The Delaware County Chamber of Commerce believes that thriving communities begin with prosperous businesses. By taking action in key areas—advocate, connect, and grow-- we are a unified voice of business for the improvement of our communities.



Many Views. One Voice. Stronger Together.
Advocate ♦ Connect ♦ Grow

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