



2023

SMALL 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

New York State Government

New York Loves Small Business

Comprehensive information on starting and expanding a small business. Includes:

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

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

Email: nylovessmbiz@esd.ny.gov

Call: 800.STATE.NY

Division of Minority and Women Business Development

Helps minority and women business enterprises (MWBs) obtain:

- MWBE certification
- Contracting opportunities
- Technical assistance
- Financial resources
- Information about upcoming events

Visit:

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

Email: mwbecertification@esd.ny.gov

Call: 855.ESD-4MWB

Business Services Web Portal

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 Business Express

Provides a streamlined process of starting a business in New York State. Entrepreneurs and business owners can access a comprehensive resource for starting, running, and growing a business in New York. NY Business Express helps users quickly learn about and access what they need in one central location.

Visit: <https://www.busessexpress.ny.gov>

Taxes/NYS Taxpayer Guidance Program

Information and assistance to help taxpayers voluntarily comply with the tax law by providing accurate and timely forms, instructions and guidance. Visit www.tax.ny.gov/pubs_and_bulls or call (800) 972-1233 (instate) or (518) 485-6800.

NY State of Health's Small Business Marketplace:

Where employers can see if they qualify for federal tax credits that can put money in their pockets, obtain their Small Business Marketplace eligibility determination, easily review and compare available Marketplace-certified health and dental plans, and enroll in Marketplace certified coverage directly with an insurer or through a NY State of Health certified broker. The maximum federal tax credit for small business employers is 50 percent of premiums paid and for small tax-exempt employers is 35 percent of premiums paid. The tax credit is available to NY State of Health-eligible employers for two consecutive taxable years.

<https://info.nystateofhealth.ny.gov/resource/ny-state-healthbrochure-small-business-owners> or call (855) 355-5777.

Healthy NY

Comprehensive affordable health insurance coverage for small businesses.

https://www.dfs.ny.gov/consumers/small_businesses/about_healthy_ny

Property Casualty Insurance – A Small Business Guide

A guide to help small business owners make informed decisions regarding property insurance needs.

https://www.dfs.ny.gov/consumers/small_businesses/prop_casualty_guide

Employer's Guide to Workers' Compensation in New York State

A guide to workers' compensation and disability benefits systems for New York State business owners.

www.wcb.ny.gov/content/main/Employers/EmployerHandbook.pdf

ADVICE AND TECHNICAL ASSISTANCE

Delaware County Chamber of Commerce

The Chamber is a private, not-for-profit, membership organization that works to make the local economy stronger and provides its members with opportunities to grow their businesses with money saving offers, networking, promotion, and advocacy.

www.DelawareCounty.org

info@DelawareCounty.org | (607) 746-2281

Delaware County Economic Development Department

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

<https://dcecodev.com>

info@dcecodev.com | (607) 832-5123

Center for Agricultural Development and Entrepreneurship (CADE)

CADE works to increase the “Triple Bottom Line” of agricultural development by:

- Increasing profit margins of farm business through efficient production systems, effective marketing and distribution programs and sound business principles;
- Promoting sound environmental production practices such as low input, organic, grass-based livestock production, watershed runoff protection, and improved distribution of the lower “food-miles” thus reducing energy consumption; and
- Engendering positive social outcomes such as job creation, generational farm transition, positive connections between farmers and consumers, health benefits of local foods, and locally circulating dollars.

www.CADEfarms.org

info@cadefarms.org | (607) 433-2545

Cornell Cooperative Extension of Delaware County

Initiatives include children, youth and family well-being, community and economic vitality, environmental and natural resource enhancement, agricultural and food systems sustainability, nutrition, health, and safety.

<https://www.ccedelaware.org>

delaware@cornell.edu

(607) 865-6531

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.

www.nyssbdc.org

Business Mentor NY

Need help growing your business? Join Business Mentor NY at <https://businessmentor.ny.gov> to access free business mentorship – from lawyers and accountants to seasoned small business owners and marketing experts!

Email: support@businessmentor.ny.gov

Division of Minority and Women Business Development

Helps minority and women-owned business enterprises (MWBEs) obtain:

- MWBE certification
- Financial resources
- Contracting opportunities
- Information about upcoming events
- Technical assistance

<https://esd.ny.gov/doing-business-ny/mwbe> | email: mwbecertification@esd.ny.gov | (855) ESD-4MWB

Small Business Liaison

Technical assistance and referrals to state programs for starting and expanding a small business.

E-mail: nylovessmbiz@esd.ny.gov | call (800) 782-8369

Hartwick College Center for Craft Food & Beverage

The Hartwick College Center for Craft Food & Beverage is a resource for testing and education that supports small and mid-sized breweries, malhousers, farms, and other craft food and beverage producers.

<https://www.hartwick.edu/about-us/centers-institutes/center-for-craft-food-and-beverage>
macleoda@hartwick.edu | 607-431-4232

TRAINING and BUSINESS COUNSELING

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.

info@delawarecounty.org | www.delawarecounty.org
607.746.2281

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Email: support@businessmentor.ny.gov

SCORE

Greater Binghamton, New York Chapter of SCORE is part of the national nonprofit association dedicated to entrepreneur education and the formation, growth and success of the nation's small businesses. SCORE volunteers serve as "Counselors to America's Small Business." Greater Binghamton SCORE provides free and confidential business counseling tailored to meet the needs of your small business and your personal objectives. Greater Binghamton SCORE also offers workshops, for a modest fee, for both startup entrepreneurs and in-business small business owners. SCORE volunteers are real-world professionals with time-tested knowledge who donate thousands of hours to help small businesses succeed. Counselors are experts in such areas as accounting, engineering, finance, marketing, management and business plan preparation.

<https://greaterbinghamton.score.org> | (607) 772-8860

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.

www.CWOnline.org

scosta@cwconline.org | 845-586-1400

Delaware County Industrial 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.

<https://dcecodev.com/ida>

info@dcecodev.com | (607) 832-5123

M-ARK Project

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

<https://www.markproject.org>

admin@markproject.org | (845) 586-3500

Watershed Agricultural Council

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

<https://www.nycwatershed.org>

(607) 865-7790

Alternative Lenders Directory

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

<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.

<https://pursuitlending.com>

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.

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 to 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.

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

email: filmcredits@esd.ny.gov | (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.

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

WORKFORCE

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.

<https://www.cdoworkforce.org>

(607) 832-5777 | Fax: (607) 832-6078

Recruitment Services

NYS Department of Labor's business service teams coordinate employee recruitment to meet the employment needs of businesses.

<http://labor.ny.gov/businessservices/lookforworkers/lookingforworkersIndex.shtm>

(888) 469-7365 or (518) 457-9000

Employer.gov

Employer.gov has answers to common questions employers have about federal labor laws, including many for small businesses.

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.

<https://gotobaccofreedos.org>

(607) 376-7910

Agricultural Workforce Certification Program (AWCP)

Assists New York farmers with the recruitment, training and placement of agricultural employees.

www.agriculture.ny.gov/AP/AWCP.html | (800) 554-4501

Sexual Harassment Prevention Training

New York State mandates all employees complete annual sexual harassment preventions training. The Delaware County Chamber of Commerce, through New Haven Consulting Group, offers an online course that meets all requirements for only \$25 per employee.

Registration form at <https://form.jotform.com/200223550470138>

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. For a list of insurers offering Paid Family Leave policies, visit the PFL section of the Department of Financial Services website. For more information, visit: <https://paidfamilyleave.ny.gov> or call 844-337-6303

Workers' Compensation (WC), NYS Disability (DBL) and Paid Family Leave (PFL) Insurance Plans

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 | (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.

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

(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

COVID-19 ASSISTANCE

Note: Information regarding financial assistance from federal and state governments for COVID-19 related expenses is constantly changing. Consult with U.S. Small business Administration (www.SBA.gov) and New York State Empire State Development (www.esd.ny.gov) for the most current program availability.

Train to Work Initiative

The Train to Work Initiative will reimburse Delaware County businesses for hiring and training employees. Up to \$5,000 for each full time employee and \$2,500 for part time employees. There is no deadline and the Initiative will accept applications until it runs out of funds.

Contact the Department of Economic Development at ecd@co.delaware.ny.us or 607-832-5123.

Business Pandemic Recovery Initiative

A single portal to access all New York State business recovery programs, including Pandemic Small Business Recovery Grant, Tourism Return-to-Work Grant, Meet in New York Grant, Restaurant Resiliency Program, Restaurant Return-To-Work Tax Credit, Restaurant Return-To-Work Tax Credit, New York Forward Loan Fund (NYFLF), and other programs.

<https://esd.ny.gov/business-pandemic-recovery-initiative>

COVID-19 Funding Options

A resource of private funding options to help small businesses compiled by the U.S. Small Business Administration.

<https://www.sba.gov/covid-19-funding-sources/index.html>

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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