

Center on Self-Employment

National Center on Self-Employment, Business Ownership, and Telecommuting

NEW YORK SELF-EMPLOYMENT RESOURCES FOR PEOPLE WITH DISABILITIES

1. BOSS Microloan Program

Provides microloans of \$400 to \$50,000 with an interest rate of 9% to small businesses run by immigrants. Also provides business counseling and technical assistance.

<https://whidc.org/programs/micro-business-loans/>

2. Grameen America

Provides microloans starting at \$2,000 to low-income female entrepreneurs in America from minority backgrounds including Latinas.

[Grameen America](#)

3. New York City Office for People with Developmental Disabilities

Provides generalized support for people with DD who want to pursue self-employment.

<https://opwdd.ny.gov/types-services/employment-services>

4. Center for Disability Services Health Innovations Incubator & Technology Center

Promotes technological advancements and research that improve life for people with disabilities.

<https://www.cfdsny.org/hii-tech>

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5. New York Forward Loan Fund

Government agency program with the Empire State Development that is designed to produce loans for small businesses negatively affected by the pandemic.

<https://esd.ny.gov/nyforwardloans-info>

6. Lift Fund New York

Provides up to 500K in loans for startups in New York.

<https://www.liftfund.com/locations/new-york/>

7. The New York State COVID-19 Pandemic Small Business Recovery Grant Program

Provides flexible grant assistance to viable small businesses and for-profit arts and cultural organizations negatively affected by the pandemic.

<https://nysmallbusinessrecovery.com>

8. The Restaurant Resiliency Fund

Set aside \$25 million for restaurants in distressed or underrepresented communities.

<https://agriculture.ny.gov/restaurantresiliency>

9. ADK Small Business Resiliency Fund

Lake Champlain – Lake George Regional Planning Commission provides loans of 25K to 150K with 0% interest for first year and 1.9% for remaining loan term. Loan term up to 10 years.

<https://www.lclgrpb.org/adk-small-business-resiliency-fund>

10. Citizens New York Neighborhood Business Grants

Grants up to \$10,000 will fill gaps in funding by prioritizing businesses owned by people of color, immigrants, and women. supported by Wells Fargo.

<https://www.citizensnyc.org/grantmaking>

11. Citizens NYC Program for Community Leaders

Provides funding of up to 10K for community led projects. Provides funding plus access to other community leaders engaged in similar project.

<https://www.citizensnyc.org/>

12. Start Small Think Big

Partners with small business owners in marginalized communities, including communities of color, women, LGBTQIA+ communities, immigrant communities, veterans, people with disabilities, people with low incomes (under 500% of Federal Poverty Guidelines), and formerly incarcerated individuals. they offer legal, financial, and marketing support services.

<https://www.startsmallthinkbig.org/get-free-small-business-services>

13. Angelpad

Incubator for New York City startups.

www.angelpad.com

14. Accompany Capital

Provides loans to emerging companies run by underrepresented entrepreneurs.

- Provides credit builder loan of 2K.
- Provides microloan of 500 to 50K.
- Provides small business loans of \$75,000 to \$25,000 to women, immigrant, and refugee owned businesses.

<https://accompanycapital.org/loans/>

15. Capital Regional Chamber

Administers several micro loan programs that can provide up to \$25,000 for startups, and up to \$50,000 for existing businesses with a proven track record. Special emphasis on lending to women and minority owned businesses.

<https://capitalregionchamber.com/micro-loan-programs-2/>

16. Community Capital New York

Loan amounts: \$1,000 to \$50,000 Interest rate: fixed between 8.375% - 10% Maximum Loan term: five years.

<https://communitycapitalny.org/small-business/apply-for-a-loan/terms-and-eligibility/>

17. Access Loan

New York City Economic Development Corporation's (NYCEDC) NYC Capital Access Loan Guaranty Program (Cap Access) provides up to a 40 percent guarantee on loans for qualified New York City micro and small businesses having trouble accessing loans.

<https://www1.nyc.gov/nycbusiness/description/nyc-capital-access-loan-guaranty-program>

18. Brooklyn Alliance Capital

Provides loans of \$500 to \$10,000 to under-served minority and immigrant entrepreneurs and low-income small business owners.

<https://www.brooklynchamber.com/services/financing/>

19. Ulster County, New York, Microloan Funds

Loans are available in New Paltz, Lloyd, Shandaken, Shawangunk, Ellenville, and Saugerties.

Loans in Saugerties are up to 50K.

Loans are available in Ellenville for up to 50K or 33% of project cost.

Loans in Lloyd are available for up to 50% of project cost or 75K.

<https://ulstercountyny.gov/economic-development/revolving-loan-funds>

20. Renaissance Economic Development Corporation

Provides loans to support small businesses in New York State.

- Small Business Express Impact Loan 15K 8% interest 36 months.
- Small Business Loan Program 100K 4-6% interest rate 72 months.
- SBA Community Advantage Loan up to 250K Prime plus 4% 7 years.

<https://renaissance-ny.org/wp-content/uploads/2022/03/Englsih.png>