

"GJDC showed us how to install a 125kW photovoltaic array on our roof that will generate all the power we need and **recapture 90% of the capital costs** in subsidies, tax credits and rebates. A win-win for everyone made possible by their good work."

-Steve Sussman, VP, J. Sussman Inc.

Southeast Queens Capital Access

Flexible Small Business Loans

NYC Business Solutions,
Industrial and Transportation

Cost-Free Business Services

BUSINESS SERVICES

As a contracted service partner with NYC Business Solutions Industrial and Transportation, a program of the NYC Department of Small Business Services, GJDC's Business Services Group delivers a set of free services to help Southeast Queens operate and expand.

Upfront Capital Loans

Pre-approval for loans from partner lenders for up to \$150,000 for companies that are competing for City contracts; rapid release of funds for working capital with competitive success.

Access to Incentives and Benefits

- Industrial Business Zone Tax Credits
- Industrial and Commercial Abatement Program
- Commercial Expansion Program
- Energy Efficiency and Cost Reduction Programs
- New York State Excelsior Jobs Program

Training for Your Employees

- Packaged training for employees in specific skill areas, such as Commercial Driver's License and inventory management
- Grants that cover up to 70% of employer costs for customized training to upgrade skills of your current workers

Navigating Government

- Information and guidance on permitting, regulatory and enforcements issues
- Your advocate for changes or additions to street signage
- Your source for research and guidance on any unique issue your company is working through with City or State agencies.

GREATER JAMAICA
DEVELOPMENT CORPORATION

Business Services Group





SOUTHEAST QUEENS CAPITAL ACCESS

If you want to expand or relocate your business in Southeast Queens, Capital Access from the Greater Jamaica Local Development Company, Inc., an affiliate of Greater Jamaica Development Corporation, can help.

GJLDC is a community-based, small business lender that has been making loans since 1980. Our mission is to create local jobs by investing in local businesses.

If you're ready to make your dreams a reality, but the thought of financing is holding you back...it's time to talk with us.

We can help you:

- Expand your business
- Purchase new equipment
- Buy or improve an existing property
- Obtain working capital or a gap loan while you secure funding from another committed source

We'll not only help you obtain the funding, we'll walk you through the process, help you with the paperwork and can often suggest loan structures that work for both lender and borrower.

"Greater Jamaica's creativity in structuring our loan to make everyone comfortable with Deutscher & Daughter, Inc.'s expansion plans proved invaluable. We couldn't have financed our expansion without the Greater Jamaica Revolving Loan Fund."

**Rebecca Deutscher, President
Deutscher & Daughter, Inc**

Benefits

- Financing amounts of \$10,000 to \$300,000 are right-sized for small business
- Interest rates pegged to Wall Street prime means economical repayment
- A range of asset classes can be accepted as collateral
- Flexible terms are tailored to help you grow your small or emerging business
- Special attention given to woman- and minority-owned businesses

Eligibility

- You are a small business – less than \$10MM in annual revenues
- Your business operates in Southeast Queens (114xx zip code)
- The project will create or retain jobs
- Minimum equity participation of 10% of total project cost
- You have been unable to obtain financing through conventional sources

And remember...the Revolving Loan Fund financing you repay to Capital Access will be invested in other businesses in the Southeast Queens community!

Let us help make your dreams a reality. The future of Southeast Queens is secured by making dreams like yours obtainable.

Call or email to get started!
718-291-0282 x139
GJDCbiz@GJDC.org
You'll be glad you did!

Visit our website: <http://www.gjdc.org/business-services>

Business Services Group
Phone: 718-291-0282
Fax: 718-658-1405
gjdcbiz@gjdc.org
www.gjdc.org/business



Greater Jamaica
Development
Corporation



Greater Jamaica Local Development Corporation, Inc. is a non-profit organization affiliated with Greater Jamaica Development Corporation.

GJLDC thanks the US Economic Development Administration, the Empire State Development Corporation and the NYC Department of Small Business Services for their support.

Greater Jamaica Development Corporation
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