



Unlocking Potential: Empowering New York City's Immigrant Entrepreneurs

NYC
Small Business
Services

careers
businesses
neighborhoods

nyc.gov/immigrantbusinesses



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Dear New Yorkers:

New York City is a city of immigrants, and these immigrants play a crucial role in driving New York City's economy. Immigrants are more than twice as likely as native-born residents to start their own business, and they comprise almost half of the city's more than 220,000 small businesses. Small businesses also serve as an equalizer and can be a pathway to the middle class, which is why many immigrants choose to start their own business. But immigrant businesses are so much more. Immigrant entrepreneurs are vital not only to creating local jobs and growing the New York City economy, but they also contribute to our city's identity. Immigrant-owned businesses are centerpieces of their neighborhoods, and they contribute in a significant way to the diversity and vibrancy of this city.

Starting and growing a small business can be a difficult endeavor for any entrepreneur, which is why SBS is here to help. We are deeply committed to helping immigrant entrepreneurs who we know face a unique set of challenges. From language barriers and cultural hurdles, to limited financial literacy and proximity to resources, immigrant entrepreneurs confront a complex set of difficulties that are further compounded by the everyday challenges of starting and running a small business.

It is the responsibility of this administration and of SBS to help small businesses overcome these challenges. A core focus on the de Blasio administration is fighting inequality, and addressing the needs of immigrants is at the forefront of these efforts. We aim to build a city of shared prosperity, where growth and inclusion are two sides of the same coin, and where every business owner – no matter where they are from, what they look like, or what language they speak – has access to the resources they need to succeed.

One of the businesses we have served is the Arepa Lady, owned by a Colombian-born business owner named Maria Cano. She started by serving arepas out of a food truck in Jackson Heights, and after years of building her business, she was able to open her own restaurant. Her story, and the many stories of small businesses in New York City, inspire us to continue to do more to serve the businesses that make this city what we know and love.

Sincerely,



Maria Torres-Springer
Commissioner
NYC Department of Small Business Services

Dear New Yorkers:

In his “One New York Rising Together” campaign platform, Mayor Bill de Blasio pledged to make New York City a safe and open community for all, regardless of immigration status.

The Mayor’s Office of Immigrant Affairs is working to deliver on that pledge by championing progressive policies that minimize economic inequality, while helping to integrate immigrants into our communities.

Building on our Charter mandate, our office promotes the well-being of immigrant communities by recommending policies and programs that facilitate the successful integration of immigrant New Yorkers into the civic, economic, and cultural life of the city. This work is done together with our City agency partners and community groups throughout New York City.

We salute Commissioner Torres-Springer and are proud to work with the NYC Department of Small Business Services to support New York City’s immigrant entrepreneurs. Recognizing that the city flourishes when immigrant business owners and their employees are doing well, our office has been working to make New York City more livable for immigrants. This report details some of these accomplishments, from creating a municipal ID program for all New Yorkers regardless of immigration status, to investing in citizenship programs that help green card holders take the challenging final step to becoming U.S. citizens. Our policy initiatives and programs help millions of immigrants build safer, more stable, and more economically viable lives in New York City.

Historically, America has welcomed immigrants to its shores and encouraged integration into the very fabric of American society. Nowhere is that more true today than in New York City. We live in the most culturally diverse city in the world, and the Mayor’s Office of Immigrant Affairs is proud to advocate on behalf of our City’s immigrants and serve as a bridge between immigrant communities and City government.

Sincerely,



Nisha Agarwal
Commissioner
Mayor’s Office of Immigrant Affairs

Executive Summary

GOALS

6x the total number of educational offerings for immigrant entrepreneurs **by 2016**

Launch an **Immigrant Resource Toolkit** in six languages

Train **50** community groups to assist local immigrant businesses

Provide at least **10,000** immigrant entrepreneurs with free training and business services by 2018

New York City has always been and will continue to be a city of immigrants. Approximately six out of every 10 New Yorkers are either immigrants or the children of immigrants. Additionally, nearly half of the city's approximately 220,000 businesses are owned by immigrants – creating local jobs and lifting up neighborhoods. Supporting immigrant entrepreneurs is vital to supporting the growth of New York's economy and ensuring that New York City continues to be a place where everyone has the opportunity to succeed.

Under Mayor de Blasio, the NYC Department of Small Business Services (SBS) has focused its work around three key pillars: good jobs, stronger businesses, and a fairer economy. Our goal is to expand economic opportunity by empowering communities and ensuring that every entrepreneur in New York City – no matter where they are from, where they live, or what they look like – has the resources they need to succeed and thrive in New York City. Supporting the success of immigrant New Yorkers is critical to this mission and is a strategic priority for SBS. In this report, we highlight some of the challenges faced by immigrant entrepreneurs in our city, as well as steps that this administration has taken to reduce the barriers they face.

Through investments to expand educational offerings, technology, and public-private partnerships like the strong partnership we have with Citi Community Development, we have created a set of initiatives designed to ensure equal access, expand responsive program offerings, and build community trust and capacity in immigrant communities to empower at least 10,000 immigrant New Yorkers by 2018.

Initiatives include:

Ensure Equal Access

- Help All New Yorkers Understand How To Comply with the Law
- Make Key Materials and Services Available in More Languages
- Update Language Access Plan and Create a Language Access Cabinet
- Implement Language Access Complaint System and Evaluate Access to Services

Expand Responsive Program Offerings

- Scale Innovative Programs for Immigrant Entrepreneurs
- Expand Business Growth and Capacity Building Educational Offerings
- Promote Worker-Owned Cooperative Business Education and Other Responsive Educational Content
- Further Access to Personal Financial Counseling and Small Business Financing

Build Community Trust and Capacity

- Train Community Groups To Assist Local Businesses
- Create an Immigrant Resource Toolkit for Immigrant Service Providers
- Support Businesses by Providing Educational Events in Communities
- Leverage Marketing and Communications Capacity To Better Engage Immigrant Communities

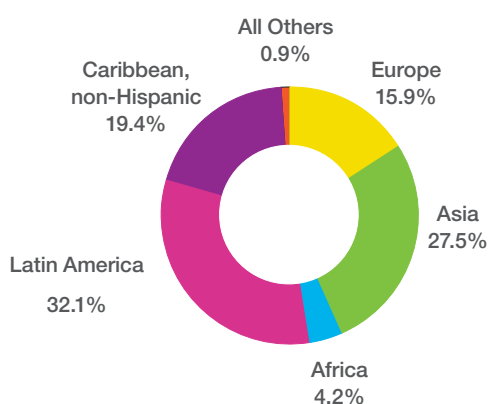
For more on how New York City supports immigrant entrepreneurs visit nyc.gov/immigrantbusinesses.

Our Immigrant City

“For generations, New York has been a city that unleashed human potential. A place offering opportunity for everyone, no matter how your life’s story began; opportunity for innovators and visionaries to write new chapters in our history; and for parents and grandparents to write brighter ones for the next generation.”

– Mayor Bill de Blasio, State of the City 2015

Areas of Origin of the Foreign-born Population of New York City



NYC Foreign-born = 3,066,599

Source: U.S. Census Bureau, 2011 American Community Survey-Summary File. Population Division-New York City Department of City Planning

Population Division-NYC Department of City Planning

New York City is one of the great international capitals, a city that draws immigrants from countries all over the world and where one can find every culture and every language represented. More than one-third of New Yorkers are foreign-born and approximately six out of every 10 New Yorkers are either immigrants or the children of immigrants.¹

A core focus of the de Blasio administration is fighting inequality, and addressing the needs of immigrants is at the forefront of that effort. This administration is committed to ensuring that New York remains a place of opportunity for all and that entrepreneurship continues to offer families a pathway to the middle class.

Immigrant Entrepreneurship and New York City

Around the world, New York City is seen as a beacon of opportunity thanks in part to the achievements of immigrant New Yorkers. Immigrants have established some of the most iconic New York City businesses. Neighborhood landmarks like Lombardi’s Pizza and Russ & Daughters are characteristic of New York’s rich immigrant history, while emerging immigrant-founded tech and fashion companies continue to reflect the contribution of immigrants to New York’s future as a capital for innovation and creativity. If New York City hopes to continue to be the model for innovation and inclusive growth, we must ensure this city remains one of possibility and success for all.

¹The Newest New Yorkers, NYC Department of City Planning, 2013



BURGER HEIGHTS

BURGERS

Heights Burger \$4.95
Beef burger with American cheese, lettuce, tomato, and our Heights Sauce, on a freshly buttered and toasted bun.

The Amsterdam \$6.25
Go south of the border with queso fresco, tomato, sour cream and our homemade guacamole. Let us know if you want it spicy!

The Wadsworth \$6.50
Say Aloha to this burger served with grilled ham and pineapple, provolone, lettuce, tomato and BBQ sauce.

The Broadway \$8.95
Who cares about calories? Two patties (1/2 lb), two slices of cheese, bacon, lettuce, tomato, and Heights Sauce on a bun.

The Saint Nicholas \$6.50
Take a savory vacation to the islands with our fresh beef blend, topped with Guava Serranitos, caramelized onions, tomato and red cabbage slaw.

Build a Burger starting at \$3.95
Start with our basic Fresh beef burger and add what you like. No additional charge for lettuce, tomato, or sauce.
Add Ons: Extra Beef Patty \$2.50, Bacon \$1.50, Avocado \$1.00, Guacamole \$1.50, American Cheese \$1.00, Provolone Cheese \$1.25

GOURMET

The Cabrini
A beautifully crafted baby spinach, red...

The Auburn
A turkey burger with onions, lettuce, tom...

The Rivers
A Maui Maui fish p...
colossal, 3000' w...
toasted p...
Add an Extra L...

VEGGIE

The Fort W...
A vegan burger con...
peppers served wi...

The Benne...
A combination of p...
accompanied by ca...
and creamy sauce...

DRINKS

Soft Drinks
Regular \$1.99

Coca-Cola, Diet Coke, Sprite, Fanta, Pepsi, Diet Pepsi, 7-UP, Diet 7-UP, Minute Tapioca

ICE CREAM

Ice Cream \$2.00
Available in Vanilla, Chocolate, or both in a Twist, Cup or Cone.
Add a topping for \$0.75

Italian Gelato \$4.00
Vanilla, Chocolate, Coffee, Hazelnut, Strawberry, Mint Chocolate Chip, Dulce de Leche

COMBOS

ONLY Heights Burger, Fries & Soft Drink \$10.00

ONLY Heights Burger, Fries & Shake \$12.50
Combo prices include tax

Kids' Deal (10 or under) \$5.00
Kids' burger or dog with kids' fries and a juice

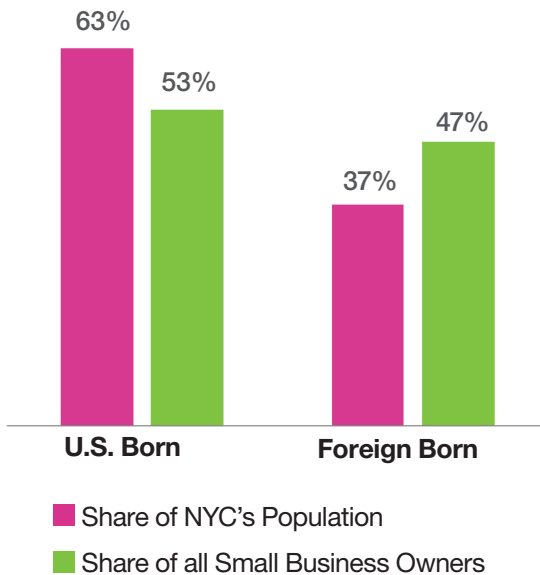
SHAKES

Italian Gelato Shakes \$4.95
Vanilla, Chocolate, Coffee, Hazelnut, Strawberry, Mint Chocolate Chip, Dulce de Leche, Nutella

777 Washington Heights, NYC | 212.929.8866 | www.burgerheights.com

Ramon Pallone wanted to bring a high quality, family-friendly burger spot to a diverse and vibrant neighborhood — so he chose Washington Heights. The NYC Business Solutions Washington Heights Center assisted Ramon in developing a business plan and provided other free services that helped him successfully launch Burger Heights in the summer of 2014.

Small Business Ownership in NYC



Source: Analysis by the Center for Innovation through Data Intelligence (CIDI) of 2008-2012 American Community Survey. "Small business owners" are people who live in New York City and have an incorporated business in the New York metro area.

Immigrant-owned businesses are not only an important part of New York's identity but also play a significant role in the city's economy. While immigrants represent a sizeable portion of New York's population, they also tend to be more entrepreneurial than non-immigrants. The Kauffman Index of Entrepreneurial Activity, which tracks monthly business creation, found that nationally, immigrants were nearly twice as likely as non-immigrants to start businesses nationwide.² In New York City, immigrant New Yorkers represent a little over one-third (37 percent) of the city's population, but own almost half (47 percent) of all small businesses.³

Neighborhood Revitalization and Economic Growth

The significant numbers of immigrant-owned businesses in New York City bring tremendous benefits to our neighborhoods. As a recent report by Americas Society/Council of the Americas and the Fiscal Policy Institute shows, immigrants play an outsized role in establishing and growing what can best be described as "main street" businesses, including grocery stores, restaurants, clothing stores, and other businesses that are key to neighborhood growth and quality of life.⁴ As the Fiscal Policy Institute points out, main street businesses generate neighborhood-level economic activity by making areas attractive places to live and work, and spurring local spending. Not only do main street businesses provide communities with much needed services, but they also tend to be valuable for hiring local employees as they are more likely to be medium-sized employers (with approximately 11–49 employees on average).

In this same report, analysis by the Fiscal Policy Institute found that from 2000–2013, immigrant-owned businesses accounted for a sizeable share of growth in main street businesses in 31 of the country's 50 largest metropolitan areas. Out of these 31 metropolitan areas, New York City saw the largest increase in main street businesses.

Immigrant Small Businesses as a Strategic Priority

Despite their significant contributions and successes, New York City's immigrants also reflect the City's economic inequities. According to a 2013 study by the NYC Department of City Planning (DCP), one-fifth of New York City's foreign-born households live below the poverty rate. Furthermore, while the median household income in the city stood at \$49,800, native-born New Yorkers had significantly higher incomes (\$54,700) than their foreign-born counterparts (\$43,700). Tending to the needs of immigrants offers the unique opportunity to both lift low-income New Yorkers and create channels for these individuals to continue to play an important role in our city's economy.

Under Mayor de Blasio, SBS has focused its work around three key pillars: creating good jobs, stronger businesses, and a fairer economy. SBS aims to expand economic opportunity by empowering all communities and supporting immigrant New Yorkers is critical to this mission. In this report, we highlight some of the challenges immigrant entrepreneurs face in starting and building their small businesses, as well as steps that this administration has taken toward reducing the barriers to their success. This report will also outline how SBS plans to continue to empower immigrant New Yorkers in the years to come through initiatives designed to ensure equal access to services, expand responsive program offerings, and build trust and capacity in immigrant communities.

² Kauffman Index of Entrepreneurial Activity, 2013

³ Analysis by the Center for Innovation through Data Intelligence (CIDI) of 2008-2012 U.S. Census American Community Survey data

⁴ Bringing Vitality to Main Street: How Immigrant Small Businesses Help Local Economies Grow, Americas Society/Council of the Americas and Fiscal Policy Institute, 2015

Understanding Immigrant Entrepreneurs

Since the start of the administration, SBS has created a robust community engagement strategy across the five boroughs to ensure that the development of policies and programs are responsive to the diverse New Yorkers who we serve. To inform how the City can better serve immigrant businesses, SBS partnered with other City agencies and local elected officials to present available services for business owners at immigrant business town halls. SBS also held several immigrant business forums with key stakeholders including ethnic press outlets, business owners, immigrant advocates, and community-based organizations to discuss needs and opportunities to better serve immigrant businesses. Business owners and entrepreneurs not only shared their concerns, but also provided recommendations for how to better reach their communities and address their unique needs. Based on these conversations and the abundant research into the challenges and needs of immigrant entrepreneurs, we identified the following major barriers to immigrants' success:

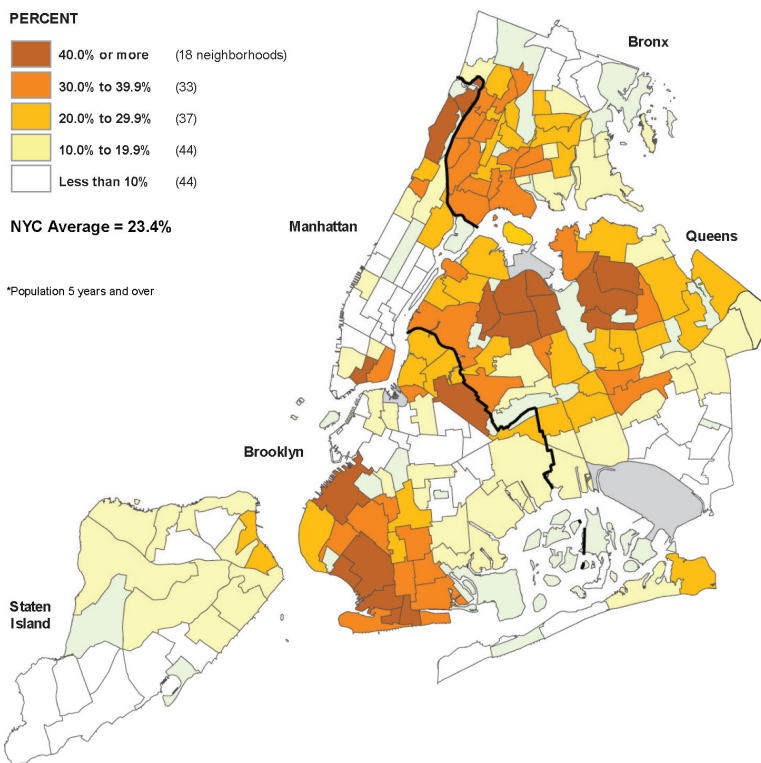
Language and Literacy Barriers

Some of the largest immigrant groups in New York City exhibit limited English proficiency and are unaware of language and translation services offered by the City. Additionally, even when translated into their native language, City regulations and instructions are often not written in plain language and can be difficult to understand due to high rates of illiteracy among certain immigrant communities. Analysis by DCP finds that more than six percent of native-born New Yorkers over 25 years old have limited English language proficiency, whereas approximately 49 percent of foreign-born New Yorkers have limited English proficiency.⁵

Trouble Bridging the Technological Divide

From lacking an online presence to a reliance on cash payments, immigrant small businesses face a more significant technological divide compared to their non-immigrant counterparts. A survey completed by the Fund for Public Advocacy and ACCION USA in 2012 found that more than 87 percent of the immigrant businesses surveyed reported not having a website, and 30 percent of the surveyed businesses only accepted cash payments.⁶ While these do not directly correlate with success, it illustrates that there are opportunities to incorporate technology to help immigrant businesses grow.

Percent of Population* Not Proficient in English New York City, 2007–2011



Sources: U.S. Census Bureau, 2007–2011 American Community Survey—Summary File
Population Division—New York City Department of City Planning

⁵The Newest New Yorkers, NYC Department of City Planning, 2013

⁶Immigrant Entrepreneurs: Paving the Way for Job Creation, 2012



Mark J. Kim
TIME by Coqueta | Queens

“Provide more translators and translated materials for the immigrant community. This community is generally very entrepreneurial with quick access to sources of cash; they simply need assistance getting started.”

– **Business Owner from Woodhaven, Queens**

Limited Financial Literacy and Access to Capital

Immigrant entrepreneurs are often less likely than other entrepreneurs to have the necessary collateral to secure a loan, as many lack an established credit history, and some of New York’s fastest growing immigrant communities lack access to basic banking and financial services. A report by the Brookings Institution and the Federal Reserve Bank of Chicago found that nationwide, only 63 percent of immigrant household heads have a checking account, compared to 76 percent of native-born household heads.⁷ The Immigrant Financial Services Study conducted by the NYC Department of Consumer Affairs (DCA) with support from Citi Community Development found that many of the City’s largest immigrant groups lack clear information about accessing financial products and often face both perceived and structural barriers to accessing these products.⁸

Difficulty Navigating New York City’s Regulatory Environment

New York City has more than 6,000 rules and regulations, and approximately 250 business-related license and permit requirements. This can make starting and running a business needlessly complicated. For example, in order to open a restaurant, a business owner may have to interact with more than eight City agencies to receive the necessary permits, licenses, and inspections. Navigating this complex process is further complicated by linguistic and cultural barriers.

Proximity to City Services

The offices of many City agencies are located in Manhattan, whereas immigrant populations are spread across the five boroughs and are more concentrated in the outer boroughs. Approximately 36 percent of New York City’s foreign-born population, or approximately 1.09 million people, live in Queens and 31 percent or 947,000 of the city’s foreign-born New Yorkers live in Brooklyn. Together, Brooklyn and Queens account for more than two-thirds of the immigrant population in New York City.⁹ For many business owners, traveling to a City agency in Manhattan to receive services is both a time and financial burden.

Distrust of Government

Some immigrants come to the United States to flee repressive governments in their native country and may not see City government as a trusted resource for services. Additionally, New Yorkers who are undocumented may be less likely to seek out services from the government.

Vulnerability to Exploitative Business Service Providers

Due to the distrust of government and lack of familiarity with the available resources offered by community-based organizations and banks, immigrants often fall prey to exploitative business service providers who take advantage of their situation and charge exorbitant fees.

⁷ A World of Opportunity, Center for an Urban Future, 2007

⁸ Immigrant Financial Services Study: Examining the Financial Services Needs of Recent Immigrants, NYC Department of Consumer Affairs, 2013

⁹ The Newest New Yorkers, NYC Department of City Planning, 2013

A New Chapter



Photo: NYC Mayor's Office

IDNYC Program

In 2014, the de Blasio Administration worked with City Council Speaker Melissa Mark-Viverito, the City Council, and community leaders to enact legislation (Local Law 35) creating IDNYC, the largest and most ambitious municipal ID program in the country. The IDNYC card is helping more New Yorkers, regardless of immigration status, homeless status, or gender identity, access public- and private-sector services, programs, and benefits. IDNYC is recognized as a form of identification by the New York Police Department, can be used for entry into schools and public buildings, and can be used to open a bank or credit union account at participating financial institutions across New York City. The program launched in January 2015 and has been met with tremendous demand, with more than 200,000 IDNYC cards issued since launch.

Ensure Equal Access

The de Blasio administration is committed to ensuring that all New Yorkers have access to the resources that they need to be successful. Through initiatives like IDNYC, the largest municipal identification program in the nation, New York City is once again taking the lead in creating a more accessible City for all New Yorkers, regardless of their immigration status. Under this administration, SBS has invested significantly in reducing barriers to our services and will continue to work toward furthering access to City services for immigrant New Yorkers.

Small Business First

In July 2014, Mayor de Blasio announced the launch of Small Business First, an unprecedented interagency effort led by SBS and the Mayor's Office of Operations, in coordination with more than 15 City agencies to reduce the regulatory burden on small businesses in New York City.

Informed by an extensive outreach process that generated ideas from business owners and stakeholders across the City, including immigrant entrepreneurs and service providers, Small Business First consists of 30 initiatives designed to simplify the regulatory landscape many small businesses confront when starting and operating their businesses. The participating agencies will implement reforms to support businesses by making it easier for them to comply with City regulations, thereby saving them time and money. Small Business First will fundamentally change the way City government interacts with all businesses by:

- Providing clear information and coordinated services
- Creating an environment of education and compliance, as opposed to punitive enforcement
- Reducing the burden imposed by complex regulations and fines
- Ensuring equal access for all business owners

Small Business First aims to support businesses across all five boroughs, and several of these initiatives will directly engage immigrant communities to better address their needs.

Partnership with New York City's Public Libraries

New York City's three library systems, comprising 210 branches across all five boroughs, offer free quality services to immigrants and their families including English Speakers of Other Languages (ESOL) classes, citizenship education, and support with skills development and job placement.

In an effort to better reach entrepreneurs and business owners across the five boroughs, SBS is partnering with the New York Public Library, Brooklyn Public Library, and Queens Public Library systems to offer free business services at local community branches. Our partnership with New York City's libraries includes trainings for frontline library staff, free on-site business courses offered in up to eight different languages, and multilingual materials and information on City services available to assist immigrants looking to start or grow a business in New York City. Resources will be available at 18 library locations across the city with more branches to be added throughout the year. As part of the partnership, the frontline library staff in these 18 branches have been trained to help immigrants looking to start or grow their own

Immigrant Business Initiative Make the Road New York Entérate! Network

Through the Immigrant Business Initiative, Make the Road New York launched the Entérate! Network, a community-based initiative designed to open pathways for immigrant small business owners. Through the initiative, they can build a business network and access vital government resources. Make the Road New York is also partnering with SBS to deliver NYC Business Solutions services in Spanish throughout Brooklyn, Queens, and Staten Island.

business find the resources they need. Business courses and other resources will be available on-site in eight languages (Spanish, Chinese, Korean, Russian, Haitian Creole, Arabic, Bengali, and English), tailored according to the neighborhood and need. Courses will include some of the most popular NYC Business Solutions offerings like “10 Steps to Starting a Business,” “Business Planning Basics,” and “Business Financial Roadmap.”

Expanded Language Access Capacity

In the past year, SBS has made great strides towards reaching attainable goals that promote the spirit of the City’s language access law (Executive Order 120) and the Mayor’s initiative to remove barriers between citizens and services. In partnership with the Mayor’s Office of Immigrant Affairs (MOIA) and the Mayor’s Office of Operations, we have communicated the overall language access strategy and request process across the agency, updated our intranet to make it easier for staff to access all of our language access resources, streamlined our translation and interpretation request process, and created customized guides for frontline staff to easily access language assistance.

Our Work Continues: Ensure Equal Access

To achieve our goal of ensuring equal access to all New Yorkers, we recognize there is more work to do.

Help All New Yorkers Understand How To Comply with the Law

Business owners often have a hard time understanding City regulations and how to comply with them. Often, business owners see written communication from City agencies as overly complicated or technical. As part of Small Business First, City agencies will provide more information to business owners and their representatives in an easy-to-understand language and format.

Plain language training will be provided to agency staff responsible for creating written messages for the public. Training these staff members to write more clearly will help City agencies to provide business owners with notices and resource materials that are easier to understand.

Make Key Materials and Services Available in More Languages

Increasing translations of critical materials needed by businesses and informational guides from agencies is necessary in a city where half of the population speaks a language other than English at home. In 2014, SBS translated promotional materials, forms, and other collateral into eight languages and partnered with immigrant service providers to bring SBS services directly to immigrant communities. Through support from Citi Community Development, the most downloaded online business resources on the NYC Business Solutions Business Library have been made available in Spanish, Russian, Chinese, Korean, and Haitian Creole. As part of our commitment to Small Business First, SBS will work with the City’s regulatory agencies to translate materials explaining their top functions. Added translations will help business owners with limited English proficiency obtain the information they need to comply with City laws.

Update Language Access Plan and Create a Language Access Cabinet

Over the next six months, SBS will be releasing a new agency Language Access Plan that will further build on our plans to extend language access capacity and services. SBS will also create a language access cabinet comprised of agency Senior Staff

who will communicate with MOIA and attend regular trainings to receive resources and information to continue improving language services within the agency so that language access is integrated into program development, service delivery, marketing, and communication.

Implement Language Access Complaint System and Evaluate Access to Services

SBS will support the implementation of the recently launched language access complaint system. In partnership with 311 and MOIA, SBS will track language access complaints from the public and use that information to improve services and staff training.

Expand Responsive Program Offerings

In 2014, SBS launched several new programs and initiatives in partnership with immigrant service providers, community-based organizations, and private partners that build upon existing SBS services to better address the needs of immigrant small businesses.

NYC Business Solutions and Non-English Business Education

SBS operates seven NYC Business Solutions Centers across the five boroughs, which offer free business services to help businesses start, operate, and expand in New York City. Entrepreneurs and businesses of any size and at any stage can access the following set of nine free services at each of the centers:

- Business Courses
- Legal Assistance
- Financing Assistance
- Navigating Government
- Incentives
- Recruitment
- Training
- Selling to Government
- Certification

Partnership Profile Business Outreach Center Network



The Business Outreach Center Network (BOCNET) is one of five Immigrant Business Initiative community-based partners selected by SBS to execute tailored strategies that address the specific needs of target immigrant business communities.

With support from the Immigrant Business Initiative, BOCNET has launched the Latino Entrepreneurship Technology Initiative to conduct an assessment of the financial management and IT skillsets of Spanish-speaking entrepreneurs, and deliver tailored training and individual counseling for immigrant small business owners on technological tools that can help them run their business. In addition, BOCNET is partnering with SBS to deliver NYC Business Solutions services in Spanish throughout Brooklyn, Queens, and the Bronx – supplementing their existing financing assistance and training programs in business development, financial literacy, and management.

BOCNET client Rosa Echeverri is a Colombian immigrant who arrived five years ago and is now the proud small business owner of Go Babies! Child Care located in Elmhurst, Queens. With support from the Latino Entrepreneurship Technology Initiative, Rosa has increased her technological literacy and has incorporated the use of spreadsheets in organizing work schedules and managing cash flow. To continue building her skillset, Rosa is taking part in an upcoming QuickBooks training in Spanish – an NYC Business Solutions course delivered by BOCNET through the Immigrant Business Initiative.

In 2014, NYC Business Solutions served more than 8,000 businesses and entrepreneurs citywide, 4,000 of whom participated in one of the more than 500 business courses held each year. NYC Business Solutions courses include “10 Steps to Starting a Business,” “Business Financing Roadmap,” “Business Financial Management,” and “Social Media Fundamentals.” Last year, SBS more than doubled the number of non-English courses and, in the first quarter of 2015, has provided more services to immigrant entrepreneurs than in all of 2014.

Immigrant Business Initiative

In October 2014, SBS and Citi Community Development launched the Immigrant Business Initiative in partnership with five community-based organizations across the five boroughs to provide business services within communities to help immigrant-owned businesses start, operate, and expand. Through the Immigrant Business Initiative, SBS is delivering business services in Spanish, Chinese, Haitian Creole, Russian and Korean in partnership with BOCNET, Brooklyn Public Library/ HABNET Chamber of Commerce, Make the Road New York, Renaissance Economic Development Corporation, and Shorefront YM-YWHA. These community partners also deliver NYC Business Solutions services, coordinate community-based outreach, and connect immigrant business owners to additional City resources. Since October 2014, the Immigrant Business Initiative has provided more than 500 services to immigrant entrepreneurs in New York City.

NYC Craft Entrepreneurship Program

In partnership with Etsy and Citi Community Development, SBS operates the NYC Craft Entrepreneurship Program, a free course that provides New Yorkers with craft skills with the business training needed to sell their products online to supplement their income. Since its launch, the NYC Craft Entrepreneurship Program has graduated more than 300 students from courses conducted in all five boroughs. In September 2014, SBS expanded this course to be available in Spanish and to date, more than 30 Spanish-speaking New Yorkers have graduated from the program.

Partnership Profile Citi Community Development



“We are committed to building our partnership with the City of New York to expand economic opportunities for immigrant entrepreneurs and small business owners, whose success significantly contributes to job creation, neighborhood revitalization and the broader growth of the city’s economy.”

**– Bob Annibale, Global Director of
Citi Community Development**

Northwest Bronx Childcare Entrepreneurship Program

This year, SBS, Citi Community Development, the University Neighborhood Housing Program, and Fordham Bedford Community Services launched the Northwest Bronx Childcare Entrepreneurship Program to help childcare providers in the Northwest Bronx grow their business. The program is available to both Spanish and English-speaking entrepreneurs. By the end of 2015, the program will have graduated 50 participants, at least half of whom will have completed the course in Spanish.

Our Work Continues: Expand Responsive Program Offerings

SBS strives to deliver high-quality programs and services that best meet the needs of immigrant businesses across the city.

Scale Innovative Programs for Immigrant Entrepreneurs

The Immigrant Business Initiative is an example of a public-private partnership that builds on the strengths of immigrant service providers and brings innovative solutions to community challenges. SBS will build on these initial investments to include support for additional groups with limited English proficiency and bring services closer to communities.

Expand Business Growth and Capacity Building Educational Offerings

The success of the NYC Craft Entrepreneurship Program, Food Business Pathways, and the Northwest Bronx Childcare Entrepreneurship Program highlight the value of multi-session educational offerings that provide intensive, cohort-based courses to equip entrepreneurs with the resources to address challenges and accelerate the growth of their businesses. SBS will work to expand our multi-session educational offerings and ensure that immigrant small businesses benefit from these unique programs.

For nearly a decade, Citi Community Development has served as a model for the impact public-private partnerships can achieve for immigrant business communities. From funding translations of most downloaded online business resources, to supporting the innovative work of our NYC Craft Entrepreneurship Program and Immigrant Business Initiative, Citi Community Development has been a key partner in bringing critical resources to immigrant New Yorkers. Below are some programs offered by the City and supported by Citi Community Development that are actively expanding opportunities for immigrant entrepreneurs.

- NYC Craft Entrepreneurship Program
- Immigrant Business Initiative
- Northwest Bronx Childcare Entrepreneurship Program
- Women Entrepreneurs NYC (WE NYC)
- Food Business Pathways
- NYCitizenship in Schools

ПОГОВОРИМ О БИЗНЕСЕ

Shorefront YM-YWHA предлагает бесплатную помощь в открытии собственного бизнеса. Подробная информация по телефону 718-646-1444 x324.

«Мне нравится работать с людьми, которые претворяют в жизнь свою мечту о собственном бизнесе».

Марина Дьячкова | Координатор по вопросам малого бизнеса
Shorefront YM-YWHA | Бруклин



Shorefront YM-YWHA (Shorefront Y) является партнером программы Immigrant Business Initiative. Подробная информация на сайте www.nyc.gov/immigrantbusinesses.

Фото: Дженифер Макфарлейн (Jennifer MacFarlane)



Supporting New York City Immigrants on the Path to Citizenship

Assisting New York City immigrants to increase the stability of their families and communities and access greater economic opportunity by moving along the path to citizenship is a key priority for MOIA. With support from Citi Community Development, in 2014 and 2015 MOIA expanded its citizenship application assistance and financial empowerment program NYC Citizenship in Schools. It launched the first City government sponsored citywide immigrant-targeted advertising campaign to encourage eligible immigrants to apply for the federal Deferred Action for Childhood Arrivals (DACA) program. MOIA is also leading efforts to coordinate a citywide legal services delivery plan to implement President Obama's executive action on immigration together with a coalition of local legal service providers and community organizations.

Promote Worker-Owned Cooperative Business Education and Other Responsive Educational Content

The worker-owned cooperative model strikes to the core of our mission to create good jobs, stronger businesses, and a fairer economy, and speaks to the needs of many immigrant entrepreneurs. As SBS works with the City Council to promote the worker-cooperative model citywide through our NYC Business Solutions Centers and our "10 Steps to Starting a Worker Cooperative" course, we will continue to promote the cooperative-ownership business model and develop additional educational content that addresses the challenges that immigrants face in starting and operating their enterprises.

Further Access to Personal Financial Counseling and Small Business Financing

Through Small Business First, the City will develop connections between DCA's Office of Financial Empowerment and regulatory agencies that work with small business owners so that valuable financial counseling services reach the business owners who need it. SBS will also work to ensure that all small business owners can connect to personal financial counseling services and small business financing assistance.

Build Community Trust and Capacity

Fundamental to our success in working with and reaching immigrant entrepreneurs is the development of trust and awareness of our services in diverse communities. SBS is committed to building a stronger relationship with immigrant communities through sustained engagement and expanded community partnerships.

Immigrant Business Town Halls

To help the City serve immigrant businesses more effectively, SBS, agency partners, and local elected officials presented available services for business owners at immigrant business town halls in neighborhoods with a high concentration of immigrants like Sunset Park and Parkchester. Business owners and entrepreneurs were able to ask questions and access services on site. These meetings are part of an ongoing effort by the administration to better serve immigrants by conducting events and forums for small businesses and entrepreneurs in their neighborhoods.

Immigrant Entrepreneur Outreach Campaign and Website

This spring, SBS and Citi Community Development launched an advertising campaign to help raise awareness of free business services available through the Immigrant Business Initiative and to build inroads into immigrant communities. As part of this citywide outreach and marketing campaign, SBS worked with community partners to create advertisements that would appear in targeted community media outlets, bus shelters, and phone kiosks. SBS also launched a dedicated webpage for immigrant entrepreneurs (nyc.gov/immigrantbusinesses) listing services offered by SBS for immigrant business owners across the City. This campaign marks SBS' first exclusively non-English advertising campaign.



**Immigrant Business Initiative Partner
Brooklyn Public Library**

Small Business First Advisory Board

As part of Small Business First, a Small Business Advisory Board with a diverse group of members will be created in 2015 to provide public feedback and review City laws that impact businesses. The Small Business Advisory Board will have five core functions:

1. Provide feedback on plans to implement Small Business First
2. Recommend policy changes and possible new initiatives
3. Raise issues that the community is facing in their interactions with the City, so that Small Business First can find ways to improve processes
4. Select a topic (e.g., signage, dry cleaning industry) for an annual focused review of regulations
5. Ensure that the potential impact of legislation on business owners is a formal consideration in the legislative process by reviewing legislation introduced in the City Council

By institutionalizing a public feedback channel as well as a review of City laws and rules, Small Business First is establishing a mechanism for the small business regulatory system to continuously improve.

Our Work Continues: Build Community Trust and Capacity

SBS will work to increase current partnerships with community-based institutions and non-English media outlets in order to expand the reach of our services and build trust and capacity in immigrant communities.

Train Community Groups To Assist Local Businesses

Community-based organizations and other groups are often trusted resources for local business owners because they are located in their neighborhoods and speak their language. As part of our commitment through Small Business First, SBS will provide neighborhood organizations with tools to assist small business owners in

finding City information and services. In doing this, SBS will extend our reach into communities to help immigrant business owners throughout the City receive the information and services they need.

Create an Immigrant Resource Toolkit for Immigrant Service Providers

Thanks to the support of Citi Community Development and in conjunction with community partners and our colleagues at DCA and MOIA, SBS will develop a comprehensive Immigrant Small Business Toolkit to be made available in English as well as the top six languages spoken by New Yorkers with limited English proficiency. The Immigrant Small Business Toolkit will be a resource for immigrant entrepreneurs and institutions to access critical small business information on-the-go and in their respective language.

Support Businesses by Providing Educational Events in Communities

As part of Small Business First and agency efforts to increase community engagement, SBS will hold educational events in neighborhoods where business owners can get their questions answered directly by staff from regulatory agencies and business support agencies. Many agencies already engage in outreach efforts either on an ongoing basis or around specific initiatives, but we will expand this by holding events where multiple City agencies come together to provide information, answer questions, and link business owners to needed resources.

Leverage Marketing and Communications Capacity To Better Engage Immigrant Communities

This spring, SBS launched a citywide marketing and outreach campaign to promote SBS services for immigrant entrepreneurs. While this campaign is expected to increase awareness and access to our services, it must be part of a persistent outreach and marketing effort. SBS will work to ensure that communication of new and existing services is offered in multiple languages and that we partner with ethnic media and trusted community partners to better connect with immigrant New Yorkers.

Accomplishing Our Goals and Measuring Our Success

SBS will continue to address the needs of immigrant small businesses through investments in the agency's educational resources, partnerships, technology, and outreach efforts.

While public information on language accessibility will be available through the 311 Language Access Complaint system, SBS will also measure its success in ensuring equal access by tracking the total number of immigrant business owners that make use of our services. To ensure that SBS produces services that are unique and responsive to immigrants' needs, SBS will integrate regular feedback channels so programs continue to meet the needs of business owners and build upon the outreach and idea submission mechanism created as part of Small Business First to accept ongoing recommendations for how the City can improve its services for all entrepreneurs. SBS will also track the effectiveness our outreach activities and deliverables designed to engage and empower immigrant New Yorkers and launch regular advertising campaigns in low-to-moderate income communities with high concentrations of foreign-born residents to raise awareness about business services.

Through these and other activities, SBS will measure the effectiveness and success of the initiatives proposed in this paper and achieve the following goals:

6x the total
number of
educational offerings for
immigrant entrepreneurs
by 2016

Launch an
**Immigrant
Resource Toolkit**
in six languages

Train **50**
community
groups to assist local
**immigrant
businesses**

Provide at least
10,000
immigrant entrepreneurs
with free training
and business
services by 2018

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