



# Empire State Development

Filling the Gaps:  
Small Business Credit Innovations

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Empire State Development (ESD) is New York State's lead economic development agency. ESD promotes business investment and growth that leads to job creation and prosperous communities across New York State.

ESD's Division for Small Business supports the continuous development and growth of small businesses.



# New Small Business Initiatives

Over \$160MM in New Access to Capital Programs launched under Governor Cuomo, leveraging another \$750MM in private capital:

- \$50MM Small Business Revolving Loan Fund
- \$45MM Innovate NY Fund
- \$50MM Innovation Venture Capital Fund
- \$8.4MM Capital Access Program
- \$10MM Surety Bond Assistance Program

# New Small Business Initiatives

Other New Major Initiatives:

- Start Up NY
- Innovation Hot Spot and NYS Incubator Network
- Business Mentor NY
- Bridge to Success Loan Program



# Visit New York State's Small Business Resource Center for additional assistance accessing a wide range of small business support services

- Startup Assistance
- Technical Assistance
- Access to Capital



- Government Contracting
- Training
- Mandated Government Filings

<http://www.nyfirst.ny.gov>

# Download the New York State Directory of Small Business Programs

New York State Directory  
of Small Business Programs



STATE OF NEW YORK

THIS DIRECTORY WAS DEVELOPED BY **Empire State Development**

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<http://esd.ny.gov/SmallBusiness/Data/NYSDirectorySmallBusinessProgram.pdf>

## Other Resources



**New York State  
Directory of Small Business  
Alternative Lending Programs**

<http://www.esd.ny.gov/SmallBusiness/AlternativeFunding.html>



# Contact Information

*Empire State Development*

<http://www.esd.ny.gov>

*Division for Small Business*

<http://www.esd.ny.gov/SmallBusiness.html>

**800-782-8369**

*Division of Minority and Women Business Development*

<http://www.esd.ny.gov/MWBE.html>

**212-803-2414**

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