INDEPENDENT STUDY

Internship Report



Pamela Drake | ENG 4900 | December 7, 2016

Patrick Corbett, MA, PhD

**Intern:** Pamela Drake

August 31, 2016

**Internship Program:** Professional & Technical Writing Program

Patrick Corbett, MA, PhD

Assistant Professor

Internship Coordinator

**Internship Placement:** Small Business Development Center

25 Chapel Street, HB 11th Floor

Brooklyn NY 11201

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| **Center Management Robert Piechota**  Director  **Miriam Colón**  Associate Director & Olé Coordinator  **Office Management Roxanna Astorga**  Office Manager  **Business Advisors Kathryn Dickerson** (Intern Supervisor)  **Pascual Castaño** |
| **Sanford Gerber**  **Ryan Letts**  **Tanique Thompson**  **Janet Page** |
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**Organization Program**

The tasks that I will perform at the SBDC will directly relate to the work and outcomes I have practiced in PTW courses. Most specifically, I will exercise skills in technical communications project coordination, digital media platforms to manipulate content fragments, as well as produce complex technical documentation, document research, and team writing skills.

As an intern, under the supervision of Katheryn Dickerson, Advisor, I will be working on Brooklyn SBDC marketing, public relations, and branding for SBDC and its clients and will engage in the following qualitative research activities and social media initiatives:

* Implementation of Skype for Business and training videoconferencing and messaging.
* Assist in development of digital platforms to help create and maintain an optimized workflow for obtaining processing and processing new contents into a shared relational database system.
* Assist in the rolling out of Brooklyn SBDC website.
* Assist in organizing and maintaining a shared digital media that will allow SBDC staff and clients to increase communication and collaboration across several information channels.
* Contribute ideas verbally and in writing during meetings focused on social media branding.
* Establish roles and schedules for creating and releasing content on website and social media.
* Create material promoting increased following on social media.

**Outcomes: I will:**

* Gain hands-on learning experience in professional and technical writing skills.
* Learn how to manage the technical communications processes and digital infrastructure of a large collaborative.
* Further explore the field of communications.
* Demonstrate professionalism and increase credibility of degree.
* Add to compilation of a portfolio and accreditation of project.

**DAILY PRODUCTIVITY LOG:**

**Week 1: 8/29/16**

### Setup workstation.

* Discussed scope of work and goals.

**Week 2: 9/5/16**

* Attended SBDC weekly meeting and officially welcomed to the SBDC team where I discussed my scope of work and goals with the SBDC team.
* Attended an on-site visit to a client restaurant business in preparation for client’s grand opening event.
* Planned and strategized how to effectively promote the client’s grand opening event.
* Conducted an interview with a client in order to promote his Meetup (The Art of Smartphone Filmmaking) scheduled for Friday, September 17, 2016.
* Assigned to research and create public facing documents to address questions about resources for women, minority, and economically disadvantaged businesses and starting a business with no assets.

### Worked on public facing documents.

### Researched and reported on:

### Women Entrepreneurs & Business Owners

### The National Women’s Business Council

### The Division of Minority and Women’s Business Development

**Week 3: 9/12/16**

* Attended the weekly SBDC meeting and participated in tech training on using Dropbox and documentation storage procedures.
* Drafted a blurb for the client digital Meetup to be held this Friday, September 17th, 2016.

### Worked on public facing documents.

* Researched WMBE Certification and the National Women’s Business Council & the National African-American Small Business Loan Fund.

**Week 4: 9/19/16**

* Attended the weekly SBDC meeting and participated in tech training.

### Worked on public facing documents.

* Researched WMBE Certification and the National Women’s Business Council & the National African-American Small Business Loan Fund.

### Attended the weekly SBDC meeting and participated in tech training.

* Worked on submitted the draft for client’s Meetup.
* Requested a Citation from the Borough President of Brooklyn Office for an SBDC client’s restaurant’s grand opening.

**Week 5: 9/26/16**

### Attended the weekly SBDC meeting and participated in tech training.

* Worked on client-facing documents.

### Attended the weekly SBDC meeting. Participated in session by tech team guest speaker Josh Brill, one of the founders of the social media app AdHoc.

### Met with Miriam to review e-invite for her client.

**Week 6: 10/3/16**

### Attended the weekly SBDC meeting and participated in tech training.

* Worked on Insurance Referrals.
* Worked on MWBE.
* Worked on a press release for SBDC client.
* Attended training on investment platforms.
* Created an e-vite for an SBDC client.

**Week 7: 10/17/16**

### Attended the weekly SBDC meeting and participated in tech training.

* Worked on Insurance Referrals.

### Worked on MWBE.

* Worked on a press release for SBDC client.

### Worked on SBDC website.

### Participated in training for Profit Mastery.

**Organization’s Culture**

Small Business Development Centers (SBDCs) provide assistance to small businesses and aspiring entrepreneurs throughout the United States and its territories. SBDCs help entrepreneurs realize the dream of business ownership and help existing businesses remain competitive in a complex, ever-changing global marketplace. SBDCs are hosted by leading universities and state economic development agencies, and funded in part through a partnership with Small Business Administration (SBA). There are over 1,000 SBDCs in the United States, and 8 SBDCs in NYC. Brooklyn SBDC is the largest in the city, serving a population of 2.6 million people.

The Brooklyn SBDC offers a variety of useful professional services at no charge to start-up and existing small businesses. To help ensure that small businesses are prepared, SBDC services include:

* Accounting & Bookkeeping
* Bonding Assistance
* Business Plan Development
* Disaster Relief/Recovery Assistance
* Financial Analysis
* Government Procurement
* International Trade & Exporting
* Marketing & Advertising
* MWBE Support

I chose to do my internship at the SBDC because of the aspects of aspect of social media and marketing. I wanted to have a new challenge while learning and improving a new set of skills. Working in SBDC would allow me to actively contribute to the company’s objectives by applying the knowledge I obtained during my education such as the important aspects of communication including marketing communication, advertising, PR, media, written communication, information architecture, organization and content management.

Although the dress code is informal, it is also very professional and organized. The office consists of the director, nine business advisors, and an office manager. Except for the director who has an office, each staff has their own cubicle area. The business advisors each have a field of specialization, and together with Katheryn Dickerson, my supervisor, we discussed what my scope of work would involve.

My role was to concentrate on improving my communication and social media skills and abilities and use them to help market the organization. As a student in the Professional & Technical Writing Program, I planned to create and share content across digital platforms using social media platforms as a marketing tool.

**Weekly Staff Meetings**

The hour long weekly staff meeting consists of a “hot or not” segment where each person gives a one-minute update of their activities. The meetings are very fast and yet informative. As an intern, I participated in several meetings, and gave updates on my tasks. After the one-minute sessions, ­­there were thirty-minute sessions where either tech training or open discussion would take place.

**Social Media Initiatives**

One of my projects was to review the SBDC’s social media accounts and evaluate how they could be optimized for more engagement. Although SBDC has a Twitter, LinkedIn, Instagram, and Facebook accounts, the challenge is bringing people to it. After analyzing the accounts, I determined that the user engagement was insufficient and needed to be increased. Based upon my findings, I created a social media initiative plan with basic website tips to increase user engagement by efficiently monitoring and responding to customers.

**SBDC Website**

Although the SBDC currently has a webpage on their headquarters’ website, the team felt that it should not be the sole driver for their marketing approach. The new Brooklyn SBDC is being developed to communicate with their clients and prospective clients. In designing the website, I considered all aspects of the design to cater for a diversity of audiences to have the widest impact. As SBDC has a clear brand vision, it was important to carry out the brand across each of the social media platforms.

**Internal and client-facing Documents** (See Appendix A)

I wrote and produced several internal and client-facing documents which are housed in the library of the Brooklyn SBDC’s website. The library of resources is intended to address the most immediate needs of small business owners. The internal and client-facing documents include:

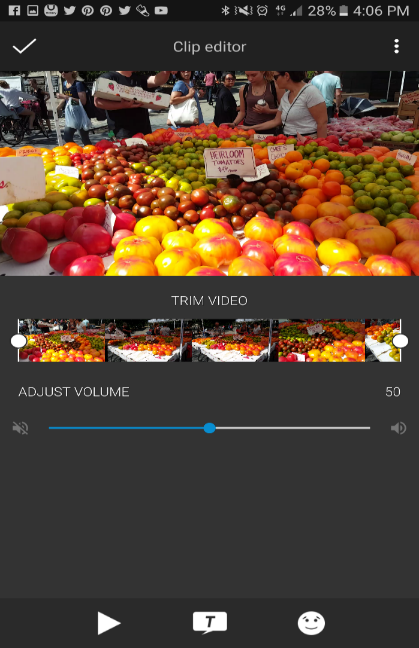
* Business Lenders
* SBDC Staff List
* The Minority and Women-owned Business
* Minority, Female, and disadvantages Businesses
* Business Insurance Referrals
* Accountant Referrals in NYC
* Starting a small business when you have zero assets

**Press Releases**

I was given the opportunity to write press releases and blurbs about clients’ enterprises and distribute them. By having free-range to come up with ideas, I was able to create attention grabbing headlines to help gain valuable PR and get meaningful exposure for the company (See Appendix B).

**“The Art of Smartphone Filmmaking” Meetup**

Along with Tanique Thompson, one of the business advisors, I attended the “Art of Smartphone Filmmaking”. to learn about producing broadcast quality videos using a smartphone by a creative agency and corporate communications. While videos can be an effective way to boost a business, they can be very expensive to produce without the right equipment and time. With apps for smartphones, it is no longer necessary to hire a large production crew to shoot, edit, and distribute a video. In a few simple steps, a smartphone can be used to create professional impressive videos to promote a business.



The Art of Smartphone Filmmaking” Meetup Video take with Android Smartphone

The Meetup covered was hosted by Prosper Digital and covered:

* Reviewing ios and android editing software.
* Best videography practice for narrative films vs promotional videos.
* How to address sound.
* On location practice assignment
* Sharing the work from the phone

The Meetup included a field trip to the farmer’s market to take a short video with our phones. After taking the video, we returned back to the Meetup location and edited our videos. By the end of the Meetup, I learned how to produce broadcast quality video using my smartphone and the WeVideo video editor app.

**Sumui Restaurant/Grand Opening**

I went with Miriam to visit her client at the client’s new restaurant. We consulted and made plans for her grand opening. The client is the owner of a Thai restaurant in Brooklyn and, with the help of the SBDC staff, has acquired additional loans to supplement her business. I also requested a Citation from the Borough President of Brooklyn, Eric Adams, and invited him to attend the grand opening.



**Reflection**

This internship has been one my best experiences. While working at the Small Business Development Center (SBDC), I received hands-on experience meeting with small business entrepreneurs in a confidential and professional environment. I had the opportunity to apply my educational, organizational, and time management skills to assist in solving real life business issues through counseling sessions with clients and gained clarity on what steps to take to realize business goals.

In counseling sessions, I gained a new perspective of the issues that small business owners face and learned about the policies and procedures that govern them. I was challenged to find ways to meet the clients’ needs and that meant conducting detailed research. I also learned about an assortment of industries from chocolates manufacturing to beauty products, each industry having unique and special needs.

The crux of my experience was creating internal and public-facing documents which I became very familiarized with. In continuing my desire to work in communications, social media and content management was a large part of my experience. I created a wide range of marketing strategies ranging from press releases and promotional materials to social media and communications processes.

The following objectives were met:

* I gained hands-on learning experience in professional and technical writing skills by composing and publishing documentations.
* I managed technical communications processes and digital infrastructure of a large collaborative by working on SBDC’s new website.
* I increased my knowledge about communications and public relations by applying social media strategies.
* I demonstrate professionalism and increase the credibility of my professional and technical writing degree.
* I added to the compilation of my e-portfolio and accreditation of my projects.

On a whole, I had a very productive internship. There was always something to learn and do and I was fortunate to learn about the policies and procedures. The staff were all very accommodating and eager for me to contribute. As the SBDC is a very client based organization, I appreciated meeting clients and discussing ways that SBDC would help them.

As I prepare for graduation, I feel even more confident that along with my degree, the experiences from my internship, will put me on the right path to a career in communication and social media.

**Internal and Client Facing Documents**

Brooklyn SBDC Staff

Brooklyn SBDC staff and interns assist small business clients in creating business plans, income statements, balance sheets, cash flow analyses, loan packages, marketing plans, and business strategy. Visit us at [brooklyn.nyssbdc.org](http://brooklyn.nyssbdc.org). We look forward to working with you! Contact us!

Please reach those listed here by phone at **(718) 797-0187**

**Staff\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| **Pascual Castaño**  Business Advisor  International Trade, Fashion, Restaurants  Speaks Spanish  pcastano@citytech.cuny.edu | **Kathryn Dickerson**  Business Advisor  Technology, Technology Transfer Initiative with the Department of Defense, New Media  Speaks Italian  kdickerson@citytech.cuny.edu |
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**Center management\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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**Office management\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Roxanna Astorga**

Office Manager

Speaks Spanish

rastorga@citytech.cuny.edu

**Common Question: I am a female/minority/economically disadvantaged small business owner (or aspiring small business owner) and I would like to know if there are any special funding opportunities or other resources out there for me.**

**How can I finance a start-up small business with little or no money or assets?**

Finding financing in any economic climate can be challenging, whether you're looking for start-up funds, capital to expand or security money for difficult times. To help you find the money you need:

* **ask family members or friends for a gift or a loan**

Turning to family members or friends and receive a monetary "gift" can be a viable option for securing money however, you should document the gift and know the gift tax rules before receiving a monetary gift. If the gift is to qualify for a loan, the terms of the loan should be documented.

* **use equity investors**

Equity investors become your co-owners or shareholders. It is important to consider carefully how much ownership you are willing to share in the business. For information about equity investors, see [Borrowing Money for Your Business](https://www.sba.gov/starting-business/business-financials/borrowing-money-your-business#Equity Investment).

* **create a savings plan**

Creating a savings plan by distinguishing needs from wants, creating and following a budget, and using the resources you already have at your disposal are ways to acquire start-up equity. For tips on savings, see [How to Save Cash to Start a Business](https://www.sba.gov/offices/district/nd/fargo/resources/how-save-cash-start-business)

* **get a bank loan or SBA-guaranteed loan**

Traditionally, banks have been the major source of small business funding and while some banks require years of business history, others offer non-restrictive business loans. For more information, see [Loans and Grants](https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/general-small-business-loans-7a/7a-loan-application-checklist)

* **use online peer-to-peer (P2P) lending**

P2P lending online companies have become a viable alternative to standard bank loans and connect borrowers to investors without the intermediation of a bank or traditional financial institution. Although P2P lending tend to have simplified applications and accelerated decisions, it is important to know your risk tolerance. For more information, see [P2P Lending and Crowdfunding – Explore the New Frontier for Small Business Lending](https://www.sba.gov/blogs/p2p-lending-and-crowdfunding-explore-new-frontier-small-business-lending)

* **use crowdfunding**

Crowdfunding involves sharing your ideas with many investors in the hopes that they will fund your idea. This spreads the risk among backers and creates a strong network of support for your business. To learn if crowdfunding is right for you, see

[Crowdfunding – Is it Right for Your Business? Where Do You Start?](https://www.sba.gov/blogs/crowdfunding-it-right-your-business-where-do-you-start)

* **Pitch competition**

**NY State grants**

The Grants Gateway of the New York State Division of Budget illustrates the fact that almost no grants are able to be applied for by for-profit entities. Browse among the funding opportunities and note the eligibility criteria for each grant. The vast majority are for nonprofits and governmental entities.

<https://grantsgateway.ny.gov/IntelliGrants_NYSGG/module/nysgg/goportal.aspx>

Ideas:

* <https://www.weebly.com/inspiration/funding-for-small-business-owners-that-dont-have-venture-capital>
* Talk about Airbnb and other out of home businesses – mention how common it is but emphasize that in NYC home-based businesses are often illegal [http://www.nytimes.com/2012/08/26/realestate/running-a-home-business-in-new-york.html?\_r=0](https://urldefense.proofpoint.com/v2/url?u=http-3A__www.nytimes.com_2012_08_26_realestate_running-2Da-2Dhome-2Dbusiness-2Din-2Dnew-2Dyork.html-3F-5Fr-3D0&d=CwMFaQ&c=pRW6ZPn_LDv0DnDIAK65Ad0CA4hBS-2mAmNa2_oHfF0&r=EQ2-gStz53byx49gH3etzkCkYaxmujpXXb0kM_S7onw&m=-G1tzaT1-MvtXKXD8x3mJS-ZjoGnu14ND8F8EvslMjU&s=Rm_edEoG0zq-40CZIQH3a5RJyy0vTjsv67aVWbhXV1w&e=)
* Give reasons why to keep it legal (main idea is that it makes you eligible for funding in the future)
* Types of businesses:
  + handicrafts, baked goods and other non-prohibited food types, woodworking
  + offer services
    - accounting
    - coaching
    - teaching (a topic you know, like yoga or a technical skill)
    - designing (graphic design, interior design)
    - programming
    - physical labor (moving, yardwork, cleaning, organizing)
    - small-scale fabrication (3D printing)
    - rental service (equipment, space)
  + sell or resell online
* Approaches to take
  + Operate out of your home
  + Operate out of a coworking space
  + Operate off your phone <https://www.sba.gov/blogs/can-you-really-start-business-just-smartphone-yes>
  + Operate principally online

**Women Entrepreneurs & Business Owners (WEBO)**

**What is WEBO Power?**

WEBO is a community of Women Entrepreneurs and Business Owners. It supports the efforts of members of providing access to resources, experts and events, to better manage and grow business. As a member of WEBO, you can list your business in the business listings and connect with other members, view the latest market developments and trends, keep track of important news and events and publish your events, and read and share comments and motivational stories.

**Can I become a WEBO Power member if I am not an entrepreneur?**

It is not necessary to be an entrepreneur to sign up for WEBO Power. Whether you have a venture or contemplating on starting a venture, or supporting a women led venture, you

**How much does it cost to become a member?**

Listing your business of WEBO Power is free.

**Who can I contact for more information?**

For more information about WEBO, please contact the Brooklyn Small Business Development Center at [sbdc@citytech.cuny.edu](mailto:sbdc@citytechlcuny.edu).

**National Women's Business Council (NWBC)**

**What is the NWBC?**

NWBC is a non-partisan federal advisory council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. The NWBC providing insights into what program offerings can be improved to increase corporate utilization of women-owned firms as suppliers. The Council is the government’s only independent voice for women entrepreneurs. Members are prominent women business owners and leaders of women’s business organizations.

**How can the NWBC help my business?**

The NWBC offers a variety of services including The Grow Her Business: A Resource from Start-up to Scale-up resources platform; a searchable repository which serves as a resource of valuable information and guidance for entrepreneurs seeking to grow and scale their businesses.

**Who can I contact for more information?**

For more information about the NWBC, please contact the Brooklyn Small Business Development Center at [sbdc@citytech.cuny.edu](mailto:sbdc@citytechlcuny.edu).

**Grow Her Business: A Resource for Start-up to Scale-up**

**What is Grow Her Business?**

Grow Her Business is a searchable repository of nearly 200 premiere, growth-oriented programs, powered by the National Women’s Business Council (NWBC). It is intended to provide a resource of valuable information and guidance for women entrepreneurs seeking to grow and scale their businesses.

**What are the benefits of Grow Her Business?**

Grow Her Business helps to:

* refine business models and seek finance.
* generate revenue and test products.
* establish record in sales and balance revenue.
* advance and grow the company.

**Who can I contact for more information?**

For more information about Grow Her Business, please contact the Brooklyn Small Business Development Center at [sbdc@citytech.cuny.edu](mailto:sbdc@citytechlcuny.edu).

**The Minority and Women-owned Business Enterprise (MWBE)** **Certification**

1. **What is an MWBE?**

Certification Programs connects certified businesses with opportunities to sell their products and services to

government agencies. The program's goal is to promote fairness and equity in procurement processes by providing services designed to strengthen the ability of certified M/WBEs to increase their capacity and effectively contribute to the economy. Certification is a review process designed to ensure that a small business is actually owned, controlled, and operated by the applicants.

1. **Can being certified really help my business?**

Although certification does not guarantee work to any certified business, certification gives you exclusive access to opportunities to sell your product or service to the government, networking events, and inclusion in the online directories of certified businesses.

Some of the services below are only available through third-party certifications:

* **Access to loans:** Though third-party intermediaries, you can get help in submitting loan applications.
* **Access to databases:** You are granted access to large databases utilized by major corporations allowing you to search and connect with prospective customers.
* **Access to networking opportunities:** Attending conferences and events held by corporations, government, entities, and other W/MBEs will enable you to gain valuable face-time with potential purchasers.
* **Access to educational opportunities and training:** Trainingprograms, educational workshops, and mentorship programs can prepare you with strategies for selling to large corporations, establish supplier diversity programs within your business, and learn best practices for obtaining government contracts.

If you are not certified, you can miss out on opportunities for reduced-competition access to public contracts. However, it is up to you to market your business.

1. **How much does it cost to be certified?**

Certification is free and does not require legal, financial, or other paid professional assistance to complete the process. Third-party fees may apply.

1. **What certifications are available?**

Federal, state and local governments have their own certification processes and applications, as do different agencies, such as transportation, health and hospitals, education and environment.

* **New York City (NYC) Certification**

MWBE certification is administered by New York City Small Business Services (SBS) Division of Economic and Financial Opportunity. The mission of SBS is to promote equality of economic opportunities for MWBEs and to eliminate barriers to their participation in city contracts.

* **New York State (NYS) MWBE Certification**

The New York State Governor has mandated 30% utilization of MWBEs in all state contracting and has several initiatives and resources dedicated to helping make this happen.

* **Federal MWBE Certification**

Federal agencies are authorized to set aside specific requirements for competitions limited to 8(a) participants. Unlike the city and the state, the federal certification program allows you to acquire a contract set a side just for your business. To qualify for the program, a small business must be certified by SBA.

1. **Can I apply for both city and state certifications at the same time?**

Yes, but you will have to submit two separate applications. If you do not want to submit two applications, you can submit the city application first and if approved, you may apply for the fast track application with the state.

1. **Where can I get more information?**

SBDC can assist you with the process. For more information about your eligibility and the certification process, contact the Brooklyn Small Business Development Center at [sbdc@citytech.cuny.edu](mailto:sbdc@citytechlcuny.edu) or call (718) 797-0187.

**Accountant and Bookkeeping - Referrals in NYC**

Below are accountants and bookkeepers in the NYC area you may consider retaining as part of your small business financial maintenance. Read more about accounting for small businesses [here](https://www.sba.gov/managing-business/running-business/managing-business-finances-accounting).

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| **ASAP Virtual Assistants, LLC**  Cecilia Bedminster  Eloise Thomas  Bookkeepers and certified QuickBooks Pro and Xero advisors.  (814) 682-2727  [asapvapros@gmail.com](mailto:asapvapros@gmail.com) | **Candela & Associates, LLC**  [www.c-allc.com](http://www.c-allc.com)  Budgeting, Real-time bookkeeping, Invoice Processing and Receivable Management, Bill Pay and Payable Management, Payroll Processing, Reconciliation of Accounts  **Anthony Candela, CPA**  (646) 328-1943  [anthonly@c-allc.com](mailto:anthonly@c-allc.com) |
| **CF Joseph, CPA, PC**  [www.cfjcpapc.com](http://www.cfjcpapc.com)  **Christopher Joseph,** CPA**,** PC  ­­(845) 406-9096  [joseph@cfjcpapc.com](mailto:joseph@cfjcpapc.com) | **Bethel Tax Services, LLC**  [www.betheltax.com](http://www.betheltax.com)  **Matthew Close, EA**  (203) 470-7866  [mclose1040@gmail.com](mailto:mclose1040@gmail.com)  (works with many freelancers; offers discounts to armed services personnel and support) |
| **Dobson’s Tax** and **Accounting Service**  Eugene Dobson  (718) 479-9191  [eugene.dobson@verizon.net](mailto:eugene.dobson@verizon.net) | **Jean G. Joseph, CPA, PC**  [www.josephtax.com](http://www.josephtax.com)  Accounting, auditing, taxation, payroll services, business consulting, and other specialty services.  (212) 300-7615  [josephtaxservice@aol.com](mailto:josephtaxservice@aol.com) |
| **MI Consultor QBO**  [www.facebook.com/Mi-Consultor-QBO-461716417291549/](http://www.facebook.com/Mi-Consultor-QBO-461716417291549/)  Bookkeeping Services, Tax Preparation, QuickBooks Consulting, QuickBooks classes  [consultorqbo@gmail.com](mailto:consultorqbo@gmail.com) |  |

**Business Lenders**

Below is list of lenders who lend to small businesses

**CDFIs (Community Development Financial Institutions)**

|  |  |
| --- | --- |
| [Accion East](http://www.accioneast.org/)  Accion East  (646) 833-4540 | [Business Outreach Center Network](http://www.bocnet.org/boc/home.asp) (718) 624-9115  [info@bocnet.org](mailto:info@bocnet.org) |
| [NYBDC](http://www.nybdc.com/)  (212) 785-5642  nybdc@nybdc.com | [Excelsior Growth Fund](http://www.excelsiorgrowthfund.org/) (a program of NYBDC)  (212) 758-5781 |
| [TruFund Financial Services](http://www.trufund.org/)  (646) 843-6518 | [Valley Economic Development Center (VEDC)](http://vedc.org/)  (212) 231-4313 |

**Local Credit Unions**

Brooklyn

LESPFCU

**Local Banks**

Apple

Dime

Astoria

Flushing

**Private Funding Programs**

Tory Burch Foundation

**Business Insurance**

Referrals to business insurance companies or brokers in the NYC area. Read about why you should consider insurance for your small business [here](https://www.sba.gov/managing-business/running-business/insurance).

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