



## Division of Small Business & Technology Development

### Empire State Digital

- New York State has partnered with leading global e-commerce partners to accelerate small businesses' ability to grow their online presence.

\* Shopify      \* Etsy      \* Square      \* Clearbanc

- Each partner is offering specialized solutions including free resources, marketing support, and discounted pricing.
- ESD Resource Partners will provide hands-on assistance, training and counseling to help small businesses launch and grow their digital presence.
- <https://esd.ny.gov/empire-state-digital>



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### New York Forward Loan Fund (NYFLF)

- Working capital loans up to \$100,000 for:
- Small businesses with 20 or fewer employees, nonprofits, and small residential landlords that have seen a loss of rental income, and
- That did not receive a U.S. Small Business Administration Paycheck Protection Program of greater than \$50,000 or an Economic Injury Disaster Loan (EIDL) for COVID-19 of any amount, except for EIDL advance grant of up to \$10,000.
- Businesses that are NOT eligible include: corporate-owned franchises, not-for-profit social clubs, branch banks, payday loan stores, pawn shops, astrology, palm reading, liquor stores, night clubs adult bookstores, massage parlors, strip clubs; track wagering facilities; trailer-storage yards; and marijuana dispensaries.
- The loans are not forgivable; they have a five year term and the first year is interest only.
- To apply, visit: [www.nyloanfund.com](http://www.nyloanfund.com)



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### ESD Small Business Loan and Technical Assistance Programs

- Through a network of alternative lenders, Community Development Financial Institutions (CDFIs) and banks, ESD provides financial and technical assistance to eligible small businesses.
- There are loans available for: (a) working capital, (b) acquisition of machinery & equipment, (c) acquisition and/or improvement of real property, (d) refinancing of debt obligations, (e) technology upgrades or (f) business start-up.
- Directory of Alternative Lenders can be found on <https://esd.ny.gov/lender-directory>
- Please visit the [ESD Resources Contact Page](https://esd.ny.gov/nyforwardloans-info#organizations-available-to-assist) at <https://esd.ny.gov/nyforwardloans-info#organizations-available-to-assist> for NYFLF and other program and business assistance.
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