



NYC Business Solutions, Lower Manhattan Center
79 John Street, New York, NY 10038
212-618-8914
lowermanhattanbsc@nycbusiness-solutions.com
Hours: M-F, 9am-5pm
Walk-ins welcome

Hello,

Congratulations on opening your new business!

I am writing to you on behalf of NYC Business Solutions, an initiative of the NYC Department of Small Business Services. I would like to inform you of the numerous services offered for entrepreneurs, by the City of New York, **at no cost to you**. Regardless of your business stage, sector, or need, we provide resources that will make your business more successful and profitable!

Below, I've listed just a few of the ways NYC Business Solutions can help your business start, operate, and expand. Get in touch with us to learn more about our core services – we are here for you at every step of the way!

Before Opening:

- 1) Work with our pro-bono legal consultants to address any questions concerning your lease or legal structure.
- 2) Meet with a Client Manager to ensure your business is compliant with City and State regulations.
- 3) Connect with a Recruitment Account Manager to help you find, hire, and train staff.

After Opening:

- 1) Take one of our free courses on topics such as Business Financial Management, Social Media Fundamentals, or Selling to Government.
- 2) Speak with an Account Manager to find out if you are eligible to be certified as a Minority & Woman Owned Business (M/WBE).
- 3) Sit down with a Financing Account Manager to analyze your financials and determine the best loan or credit options for your business. We can also help you refinance existing debt.

Once again – Congratulations! I wish you all the best in your new venture. Please do not hesitate to reach out by calling 212-618-8914 or emailing lowermanhattanbsc@nycbusiness-solutions.com.

Sincerely,

Vivek Jayaraman
Director
NYC Business Solutions, Lower Manhattan Center



We will connect
you with the
resources you
need to **start,**
operate or
expand your
business.

NYC[™]
Small Business
Services

| careers
| businesses
| neighborhoods



Trained business specialists are available to:

- ▶ **Conduct an assessment of your business needs and answer questions.**
- ▶ **Connect you with free resources ranging from business courses to legal services.**
- ▶ **Assist with navigating government rules and regulations.**
- ▶ **Help apply for funding to launch or grow your business.**

TAKE ADVANTAGE OF OUR **FREE BUSINESS SERVICES**

BUSINESS COURSES



Develop your business plan and get guidance on the right strategy for your business. Learn computer-based bookkeeping, how to master marketing, what it takes to get to sell to the government, and much more.

INCENTIVES



Save money and maintain a competitive edge with government incentives. Your business will benefit from tax credits, energy cost savings and dozens of other government incentives.

TRAINING



Give your employees the skills they need to take your business to the next level. Whether you want to invest in new technology, seek a larger market share, or reduce costs, we offer employee training solutions to help you achieve your business goals.

LEGAL ASSISTANCE



Access our network of pro bono attorneys who can answer all of your legal questions. They'll guide you and help you consider a legal structure, trademark your products and services, and review your contracts or business lease.

NAVIGATING GOVERNMENT



Cut through the red tape. We'll connect you with the right government agencies and utilities to get permits and licenses, resolve violations, and help your business recover from emergencies and natural disasters.

SELLING TO GOVERNMENT



Learn what it takes to become a government contractor. We will connect you to resources that will help your business compete on government contracts, and sell goods and services to the City of New York.

FINANCING ASSISTANCE



Secure the financing you need. We'll help you identify alternative lenders and package your loan application so that you can operate or expand your business.

RECRUITMENT



Hire talented staff to open a new location or expand your existing business. We'll save you time and money by recruiting and screening jobseekers from a citywide pool of qualified candidates, and refer only the right fit for your business.

M/WBE CERTIFICATION



Getting certified in NYC as a Minority & Women-Owned Business Enterprise (M/WBE), Locally Based Enterprise (LBE), or Emerging Business Enterprise (EBE) puts your business in position to compete on government contracts and access exclusive programs designed to help small businesses grow. Visit nyc.gov/getcertified to learn more.

To learn more visit nyc.gov/nycbusiness

We have trained business specialists located throughout the five boroughs that can help you.



CENTER LOCATIONS

Bronx

400 East Fordham Road
7th Floor
(entrance on
Webster Avenue)

Brooklyn

9 Bond Street
5th Floor

Lower Manhattan

79 John Street

Upper Manhattan

361 West 125th Street
2nd Floor

Washington Heights

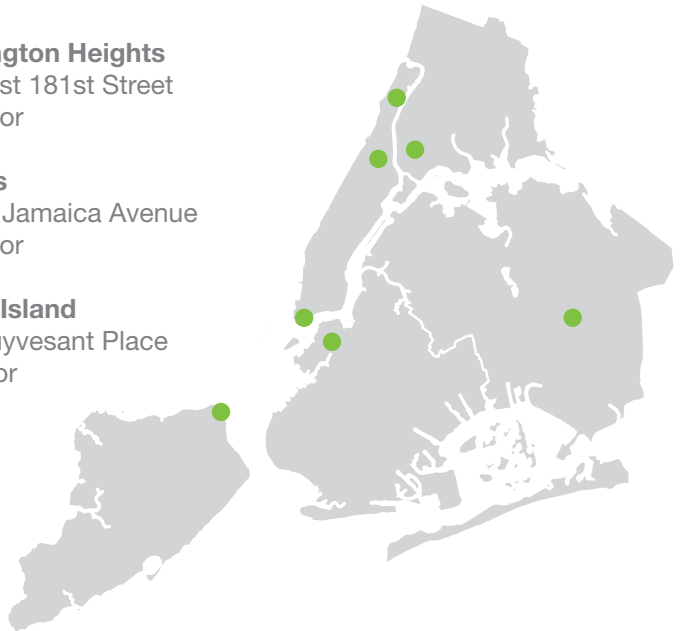
560 West 181st Street
2nd Floor

Queens

168-25 Jamaica Avenue
2nd Floor

Staten Island

120 Stuyvesant Place
3rd Floor



nyc.gov/nycbusiness

Call 311

Equal Opportunity Employer/Program – Auxiliary aids and services are available upon request to individuals with disabilities



Training Grants

NYC Business Solutions offers two grant programs to help you develop a skilled workforce: **On-The-Job Training** and **Customized Training**. Review the guidelines below to determine which is right for your business.

I. On-The-Job Training (For New Employees)

This grant reimburses **70% of up to 280 hours of training wages** while newly hired employee(s) participate in on-the-job training, in which a current employee instructs the new employee on the skills needed to perform his/her job through 1:1 instruction or shadowing. Some classroom training is also permissible. If applicable, we'll also use your job description to screen and refer candidates for you to interview.

Is My Business Eligible? (Must meet **all** of the following requirements)

My Business...

- Is a local NYC business
- Has been in operation for at least 1 year
- Needs permanent positions (at least 30 hrs/wk)
- Has open positions which pay
 - At least \$10/hr with supplemental benefits
 - OR
 - \$11.50/hr without benefits

My New Hire is...

- At least 18 years of age
- A NYC resident
- Legally authorized to work in the US
- Categorized as **one** of the following:
 - Long-term unemployed
 - Unemployed due to Hurricane Sandy
 - Veteran/ Spouse of Veteran
 - Recent graduate
 - NYCHA Resident

II. Customized Training (For New and Existing Employees)

This grant reimburses up to **70% of the cost of training**. Training needs are identified by the Business and must fulfill **one** of the following criteria:

- Training on recently purchased equipment or software
- Training to launch a new product or service; enter new market area
- Training for staff to get promoted or take on new responsibilities
- Training to update obsolete skills

Is My Business Eligible? (Must meet **all** of the following requirements)

My Business...

- Is a For-Profit Company
- Has at least 5 current employees
- Is not legally required to provide training

My Employees...

- Work a minimum of 30 hours/week
- Earn less than \$71,919/year
- Are W2 workers

To learn more and apply, visit <http://www.nyc.gov/training> or contact Orieta Laska, Recruitment Account Manager, at (212) 618-8914 or olaska@nycbusiness-solutions.com.

NYC Business Solutions' services are always 100% free, courtesy of the City of New York.

ABOUT US

The Department of Small Business Services (SBS) helps unlock economic potential and create economic security for all New Yorkers by connecting New Yorkers to good jobs, creating stronger businesses, and building thriving neighborhoods across the five boroughs.

nyc.gov/sbs

NYC
Small Business
Services

Bill de Blasio
Mayor

careers
Connecting
New Yorkers to
jobs and training

businesses
Helping businesses
form and grow in
New York City

neighborhoods
Investing in
New York City's
communities

GET IN TOUCH

Call **311** or visit
nyc.gov/sbs

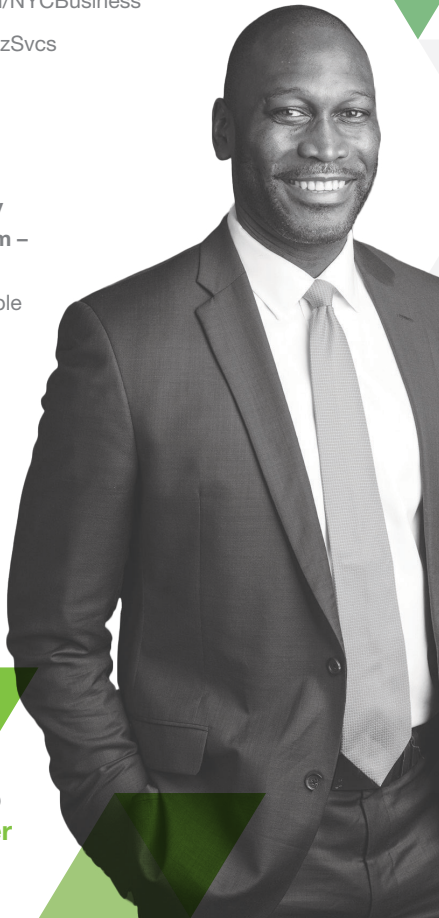
 [facebook.com/NYCBusiness](https://www.facebook.com/NYCBusiness)

 [@NYCSmallBizSvcs](https://twitter.com/NYCSmallBizSvcs)

 [@nycsmallbiz](https://www.instagram.com/nycsmallbiz)

**Equal Opportunity
Employer/Program –**
Auxiliary aids and
services are available
upon request to
individuals with
disabilities

Gregg Bishop
Commissioner



**IT'S WHAT
WE DO**





WE PREPARE AND HELP NEW YORKERS TO FIND JOBS

and help businesses find the talent they need.

SERVICES

- ▶ **Develop job search skills** through résumé and interviewing workshops
- ▶ **Train local residents** to acquire skills in growing fields
- ▶ **Connect jobseekers** to employers with open positions

WE HELP BUSINESSES

start, operate, and grow.

SERVICES

- ▶ **Help minority and women-owned businesses (M/WBEs)** get City-certified and compete for contracts
- ▶ **Connect entrepreneurs** to free resources ranging from business courses to legal services
- ▶ **Explain** government rules and regulations
- ▶ **Help entrepreneurs** apply for funding to launch or grow a business



BUSINESS COURSES



LEGAL ASSISTANCE



FINANCING ASSISTANCE



INCENTIVES



NAVIGATING GOVERNMENT



RECRUITMENT



TRAINING



SELLING TO GOVERNMENT



M/WBE CERTIFICATION

WE WORK WITH COMMUNITY-BASED ORGANIZATIONS

to build vibrant neighborhoods where New Yorkers can shop, work, and live.

SERVICES

- ▶ **Oversee the largest network of Business Improvement Districts (BIDs) in the country**, which delivers more than \$127 million in additional services throughout the five boroughs
- ▶ **Offer training, tools, and one-on-one assistance** to local community-based organizations
- ▶ **Administer grant programs** to strengthen and revitalize commercial districts
- ▶ **Work with community partners** to identify local commercial district needs and plan targeted solutions



OPEN SOONER. OPERATE EASIER. RECOVER FASTER.



NYC BUSINESS ACCELERATION (NYCBA) provides free services to help you cut through red tape as you start, operate or recover after a disaster. Our team will help guide you through government licensing, permitting, and compliance, providing support throughout the process.



careers
businesses
neighborhoods

ONE-ON-ONE ASSISTANCE

Client managers provide guidance and one-on-one support to ensure your business is in compliance with city and state requirements. Client managers will also facilitate and coordinate many city services that can include plan examinations, inspections and regulations, and more.

MULTIPLE CITY AGENCIES. ONE LOCATION.

Staff from multiple city agencies are located in one location to enable streamlined plan examinations, consultations, and inspections. Services include:

Plan Examination

NYC Department of Buildings and Fire Department plan examiners work in conjunction with licensed professionals and filing representatives to review applications for food, retail, and industrial establishments.

Consultations

Before opening for business, free on-site consultations are available to prepare you for the inspections process.

Inspections

NYCBA schedules the rangehood inspection for the NYC Fire Department, the grease interceptor inspection on behalf of the NYC Department of Environmental Protection, and the pre-operational health inspection for the NYC Department of Health and Mental Hygiene.

CLOSED DUE TO AN EMERGENCY? OUR TEAM IS HERE TO HELP.

If your business has suffered damages as a result of a natural disaster or unforeseen crisis, NYCBA can provide assistance to help you recover. We will help you document your business needs, coordinate with multiple city agencies to ensure immediate safety and recovery, provide one-on-one consultation to discuss the reopening and/or rebuilding process, and provide information about city, state, and federal recovery programs.

For more information email businesshelp@sbs.nyc.gov, call (212) 618-8810, or visit nyc.gov/sbs and click “**Business Acceleration.**”

110 William Street, 2nd Floor, New York, NY 10038



10 Things Every Business Should Know

This flyer includes important tips that every business selling goods and services should know to avoid violations.

#1 Check if You Need a Business License

To find out if you need one of DCA's 55 licenses, visit nyc.gov and search "Business Toolbox" or **contact 311**. You can also visit nyc.gov/business to find out what you need to start and operate businesses in New York City. DCA encourages business owners to view the Business Owner's Bill of Rights, available at nyc.gov/bizrights.

#2 Post Prices and Payment Methods

- If you sell goods, the price of each item must be either on a tag on the item or on a sign where the item is displayed.
- If you do more than \$2 million worth of business in a year, you must put individual price tags on most items.
- If your business sells a service—for example, hair or nail salons, dry cleaners, laundries, tailors, repairers, locksmiths, tax preparers—you must post a price list near where orders are placed and at the register.
- It is illegal to post different prices for men and women for the same service.
- If you limit credit card use, you must clearly post the policy near the register and the entrance.

#3 Post Your Refund Policy

You can set your own refund policy, but the law requires that it be posted near the register where customers can easily read it. Your sign must explain all conditions or limitations on getting a refund or exchange, such as whether you charge restocking fees, require a receipt, have time limits on returns, or give refunds in cash, credit, or store credit only. If you fail to post a refund policy, customers can return any item for 30 days.

#4 Make Sure Receipts are Complete and Correct

If a customer requests a receipt for a purchase between \$5 and \$20, you must provide it, and if the purchase is \$20 or more, you are required by law to provide a receipt.

By law, your receipts must show:

- Your business name and address and, if you are a licensee, you must add "Department of Consumer Affairs" followed by your DCA license number
- The amount of money paid for each item
- The total amount the customer paid, including a separate line for tax
- The date of the purchase
- The make and the model of any electronic purchase more than \$100

Receipts *cannot* show a credit card's expiration date or more than its last five digits.

HOT BEVERAGES	
COFFEE	\$2.00
TEA	\$2.00
ESPRESSO	\$2.50
MOCHA	\$2.50
LATTE	\$2.50
FRAPPE	\$2.50
SMOOTHIE	\$2.50
SHAKE	\$2.50
ICE CREAM	\$2.50
ICE CREAM SANDWICH	\$3.50
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#5 Make Sure Your Sales Ads Aren't False or Misleading

- It is illegal to advertise low prices on items that you don't actually have available for customers ("bait and switch").
- Any item you list as "on sale" must also display the pre-sale price clearly, and you must have reasonable quantities available before advertising the sale. If you advertise that you are having a sale due to fire, smoke, or water damage or because you are going out of business, liquidating, lost your lease, or are renovating, you must have a DCA Special Sale license and conduct the sale at the location that is being closed.
- You must include your business name, address, and DCA license number (if applicable) on all newspaper ads, business cards, and business vehicles.

#6 Know the Items You Cannot Sell

- It is illegal to sell fake or imitation guns unless the entire exterior of the gun is white, bright red, bright orange, bright yellow, bright green, bright blue, bright pink, bright purple, or translucent or transparent (see-through). Any fake or toy gun that is not one of these colors (for example, black, green) is illegal even if it has an orange tip.
- You cannot sell laser pointers to anyone under 19. You cannot sell the following items to anyone under 21: box cutters, etching acid, spray paint.
- You cannot sell the following products to anyone: expired over-the-counter medication, motorized scooters, and products made of endangered or threatened species.

#7 Know the Rules for Tobacco Sales and Signage

- It is illegal to sell cigarettes to anyone under 21. You must request proper identification for anyone who appears to be under 30.
- You must have a DCA license to sell cigarettes in New York City and post required City and State warning signs, all of which are available in DCA's Business Toolbox.
- It is illegal to sell "flavored" tobacco unless you operate a tobacco bar or if the tobacco has the taste or smell of menthol, mint, or wintergreen.
- You cannot sell individual cigarettes ("loosies").

#8 Make Sure Scales are Accurate

DCA inspects all scales used by stores and airports for accuracy. Scales must be positioned so customers can view the weight and the price per pound. If you sell packaged items, you must subtract the weight of the packaging ("tare" weight) from the cost of the weighed item. Businesses can request a scale inspection online in DCA's Business Toolbox or by [contacting 311](#).

#9 Resolve Customer Complaints

If DCA receives a complaint, we will contact you by phone or mail to get your side of the story before we mediate. All licensees must respond within 20 days. A DCA mediator will work with you and the customer and if we cannot resolve the complaint, it may be heard by a judge at a hearing at DCA's Adjudication Tribunal or State court. DCA maintains permanent public records of complaint histories and how they are resolved.

#10 Handle Violations and Pay Fines

If a DCA inspector issues a violation during an inspection, you will be given a Notice of Hearing with the date and time that you need to meet with a Settlement Officer or contest the violation with an Administrative Law Judge at DCA's Adjudication Tribunal. You may bring an attorney with you, and free translation services are available. Those with disabilities can request special accommodations before their hearings. Depending upon the violation or your violation history, you may be able to settle the violation online or by mail. Not responding to a Notice of Hearing will result in additional violations and fines.

NYC

Bill de Blasio
Mayor

**Consumer
Affairs**

Julie Menin
Commissioner

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New York, NY
10004

Visit [nyc.gov](#) and
search "Business
Toolbox"

Contact 311
(212) NEW-YORK
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