



Small Business Support Resource Guide: Burlington City

March 2022

TABLE OF CONTENTS

Small Business Resource Summary	3-6
Resources by Function	7-33
Working Capital, Revolving Funds, Fixed Assets & Capital Projects.....	7-16
Rent or Lease Support.....	17-18
Refinancing Debt.....	19-20
Disaster Assistance.....	21-22
Procurement & Contracting.....	22
Tax Exemption & Tax Credit.....	22
Workforce Development & Wage Reimbursement.....	23
Technical Assistance, Training & Education, Counseling & Consulting, Networking, Reference & Research.....	24-31
Other.....	32-35
Burlington City District-Specific Resources	36-44

Small Business Resources, by Function – Summary (All Districts Eligible)

1. Working capital, Revolving Funds, Fixed Assets & Capital Projects

Name	Source	Type
<u>504 Loan Program</u>	U.S. Small Business Administration	Loan
<u>7(a) Small Loan</u>	U.S. Small Business Administration	Loan
<u>7(a) Standard Loan</u>	U.S. Small Business Administration	Loan
<u>Amber Grant for Women</u>	WomensNet	Grant
<u>Business Physical Disaster Loan</u>	U.S. Small Business Administration	Loan
<u>CAPLines</u>	U.S. Small Business Administration	Loan
<u>Community Advantage Program</u>	U.S. Small Business Administration	Loan; Technical Assistance
<u>COVID-19 Economic Injury Disaster Loan</u>	U.S. Small Business Administration	Loan
<u>Direct Loans</u>	N.J. Economic Development Authority	Loan
<u>Equitable Small Business Initiative, Business Expansion</u>	NJCC & African American Chamber of Commerce of N.J.	Loan; Technical Assistance
<u>Equitable Small Business Initiative, Pandemic Relief</u>	NJCC & African American Chamber of Commerce of N.J.	Loan; Technical Assistance
<u>Hispanic Chamber Fund Loan Program</u>	Hispanic Chamber Fund	Loan
<u>KKR Small Business Builders Grant</u>	Hello Alice	Grant
<u>Main Street Micro Business Loan Program</u>	N.J. Economic Development Authority	Loan
<u>MicroLoan</u>	U.S. Small Business Administration	Loan
<u>Military Reservist Economic Injury Disaster Loan</u>	U.S. Small Business Administration	Loan
<u>N.J. Accelerate</u>	N.J. Economic Development Authority	Loan
<u>N.J. ARP Child Care Grant</u>	N.J. Department of Human Services	Grant
<u>NASE Growth Grant</u>	National Association for the Self-Employed	Grant
<u>NJCC Small Building Lending Program</u>	N.J. Community Capital	Loan
<u>Premier CDFI Program</u>	N.J. Economic Development Authority	Loan
<u>Premier Lender Program</u>	N.J. Economic Development Authority	Loan
<u>SBA Express Loan</u>	U.S. Small Business Administration	Loan
<u>School and Small Business Energy Efficiency Stimulus Program</u>	N.J. Board of Public Utilities	Grant
<u>Small Business Fund</u>	N.J. Economic Development Authority	Loan
<u>Small Business Improvement Grant</u>	N.J. Economic Development Authority	Grant
<u>UCEDC Microloan Program</u>	Union County Economic Development Corp.	Loan
<u>Verizon Small Business Digital Ready</u>	Verizon	Grant; Technical Assistance; Mentorship
<u>Veterans Advantage Loan</u>	U.S. Small Business Administration	Loan

2. Rent or Lease Support

Name	Source	Type
<u>COVID-19 Economic Injury Disaster Loan</u>	U.S. Small Business Administration	Loan
<u>N.J. Accelerate</u>	N.J. Economic Development Authority	Loan
<u>N.J. ARP Child Care Grant</u>	N.J. Department of Human Services	Grant
<u>Small Business Lease Grant Program</u>	N.J. Economic Development Authority	Grant

3. Refinancing Debt

Name	Source	Type
<u>7(a) Small Loan</u>	U.S. Small Business Administration	Loan
<u>7(a) Standard Loan</u>	U.S. Small Business Administration	Loan
<u>CAPLines</u>	U.S. Small Business Administration	Loan
<u>SBA Express Loan</u>	U.S. Small Business Administration	Loan
<u>Veterans Advantage Loan</u>	U.S. Small Business Administration	Loan

4. Disaster Assistance

Name	Source	Type
<u>Crisis Relief Loan Program</u>	Union County Economic Development Corp.	Loan
<u>Economic Injury Disaster Loan</u>	U.S. Small Business Administration	Loan
<u>Garden State Relief Fund</u>	N.J. Community Capital	Loan
<u>Mitigation Assistance</u>	U.S. Small Business Administration	Loan

5. Procurement & Contracting

Name	Source	Type
<u>GSA Government Contracting</u>	U.S. General Services Administration	Procurement & Contracting

6. Tax Exemption & Tax Credit

Name	Source	Type
<u>Work Opportunity Tax Credit</u>	N.J. Department of Labor	Tax Credit

7. Workforce Development & Wage Reimbursement

Name	Source	Type
<u>Business Services Representative</u>	N.J. Department of Labor	Consulting; Workforce Development
<u>On-the-Job Training</u>	N.J. Department of Labor	Grant
<u>Return and Earn Incentive Program</u>	N.J. Department of Labor	Grant
<u>Workforce 55+ On-the-Job Experience</u>	N.J. Department of Labor	Grant

8. Technical Assistance, Training & Education, Counseling & Consulting, Networking, Reference & Research

Name	Source	Type
<u>African American Chamber of Commerce of N.J.</u>		Technical Assistance; Training & Education; Networking; Advocacy
<u>Asian Indian Chamber of Commerce</u>		Technical Assistance; Training & Education; Networking; Advocacy
<u>Business Acceleration Services</u>	Rising Tide Capital	Technical Assistance; Consulting
<u>Business Services Representative</u>	N.J. Department of Labor	Consulting; Workforce Development
<u>Community Business Academy</u>	Rising Tide Capital	Training & Education
<u>Credit to Capital Program</u>	Rising Tide Capital	Technical Assistance; Consulting; Advocacy
<u>Enterprising Women of Color Initiative</u>	Minority Business Development Agency, U.S. Dept. of Commerce	Technical Assistance; Training & Education
<u>Lender Match</u>	U.S. Small Business Administration	Technical Assistance
<u>N.J. Association of Women Business Owners</u>	N.J. Association of Women Business Owners	Training & Education; Networking
<u>N.J. Business and Industry Association Online Marketplace</u>	N.J. Business and Industry Association	Networking
<u>N.J. Business and Industry Association Training Programs</u>	N.J. Business and Industry Association	Training & Education
<u>N.J. Chinese-American Chamber of Commerce</u>		Technical Assistance; Training & Education; Networking; Advocacy
<u>N.J. Founders and Funders</u>	N.J. Economic Development Authority	Counseling; Mentorship; Networking
<u>N.J. MBDA Business Center</u>	Minority Business Development Agency, U.S. Dept. of Commerce	Technical Assistance; Training & Education; Consulting
<u>N.J. SBDC Events & Workshops</u>	N.J. Small Business Development Center	Training & Education
<u>NJBAC Business Associates Program</u>	New Jersey Association of Counties	Networking
<u>Office of Small Business Advocacy</u>	N.J. Dept. of State, Business Action Center	Technical Assistance; Consulting; Advocacy
<u>Reference Solutions</u>	N.J. State Library	Reference & Research
<u>SBA Learning Platform</u>	U.S. Small Business Administration	Training & Education
<u>SBA Office of Advocacy</u>	U.S. Small Business Administration	Advocacy
<u>SBA Office of the National Ombudsman</u>	U.S. Small Business Administration	Advocacy

<u>Service Corps of Retired Executives (SCORE)</u>	U.S. Small Business Administration	Training & Education; Mentorship
<u>Small Business and Self-Employed Tax Center</u>	U.S. Internal Revenue Service	Training & Education; Reference & Research
<u>Small Business Development Center</u>	U.S. Small Business Administration	Technical Assistance; Training & Education; Mentorship
<u>Small Business Development Center Virtual Workshops</u>	N.J. Dept. of the Treasury, Division of Taxation	Training & Education
<u>Small Business Reference Center</u>	N.J. State Library	Reference & Research
<u>Statewide Hispanic Chamber of Commerce of N.J.</u>		Technical Assistance; Training & Education; Networking; Advocacy
<u>Sustainable Business Resources</u>	N.J. Sustainable Business Registry	Reference & Research; Training & Education; Certification
<u>Verizon Small Business Digital Ready</u>	Verizon	Grant; Technical Assistance; Mentorship
<u>Veterans Business Outreach Center</u>	U.S. Small Business Administration	Training & Education; Mentorship
<u>Women's Business Center</u>	U.S. Small Business Administration	Training & Education; Mentorship
<u>Women's Center for Entrepreneurship of New Jersey</u>	Women's Center for Entrepreneurship	Training & Education; Mentorship
<u>Workplace Literacy and Basic Skills Training Program</u>	N.J. Community College Consortium & NJBIA	Training & Education

9. Other

Name	Source	Type
<u>Export Express Loan</u>	U.S. Small Business Administration	Loan; Export Assistance
<u>Export Working Capital Loan</u>	U.S. Small Business Administration	Loan; Export Assistance
<u>International Trade Loan</u>	U.S. Small Business Administration	Loan
<u>N.J. Association of Women Business Owners</u>	N.J. Association of Women Business Owners	Training & Education; Networking
<u>N.J. CoVest Fund</u>	N.J. Economic Development Authority	Convertible Notes
<u>National LGBT Chamber of Commerce</u>	National LGBT Chamber of Commerce	Certification
<u>Office of Small Business Advocacy</u>	N.J. Dept. of State, Business Action Center	Technical Assistance; Consulting; Advocacy
<u>Small Business Innovation Research</u>	U.S. Small Business Administration	Grant; Research & Dev.
<u>Small Business Technology Transfer Program</u>	U.S. Small Business Administration	Grant; Research & Dev.
<u>Technical and Business Assistance</u>	U.S. Small Business Administration	Grant; Commercializing Tech
<u>Uniform Certification Service</u>	N.J. Division of Revenue & Enterprise Services	Certification

Small Business Resources, by Function – Details (All Districts Eligible)

1. Working capital, Revolving Funds, Fixed Assets & Capital Projects

Name	Source		
504 Loan Program	U.S. Small Business Administration		
Type	Loan		
Website	https://www.sba.gov/funding-programs/loans/504-loans		
Function/Uses	Acquisition of fixed assets; Purchase or construction of existing buildings or land, new facilities, long-term machinery and equipment; Improvement or modernization of land, streets, utilities, parking lots and landscaping; Improvement or modernization of existing facilities		
Eligibility	Operate for profit; Net worth less than \$15 million; Average net income of less than \$5 million; Be considered a small business, as defined by SBA; Have qualified management expertise, a feasible business plan, good character and ability to repay loan		
Max. Amount	\$5,000,000	Interest	Varies
Application Fee		Deadline	Ongoing
Additional Info.	504 loans are available exclusively through Certified Development Companies (CDCs); Funding up to \$5.5 million for “green” projects/initiatives		
Contact	John Blackstock 973-645-2434 Two Gateway Center Suite, Newark, NJ 07102		

Name	Source		
7(a) Small Loan	U.S. Small Business Administration		
Type	Loan		
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans		
Function/Uses	Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt		
Eligibility	Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose		
Max. Amount	\$350,000	Interest	Varies
Application Fee		Deadline	Ongoing
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines		
Contact	7aquestions@sba.gov 877-475-2435		

Name	Source	
7(a) Standard Loan	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans	
Function/Uses	Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt	
Eligibility	Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose	
Max. Amount	\$5,000,000	Interest Varies
Application Fee		Deadline Ongoing
Requirement(s)		
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines	
Contact	7aquestions@sba.gov 877-475-2435	

Name	Source	
Amber Grant for Women	WomensNet	
Type	Grant	
Website	https://ambergrantsforwomen.com/get-an-amber-grant/	
Function/Uses	Working capital	
Eligibility	Businesses at least 50% women-owned	
Max. Amount	\$25,000	Interest
Application Fee	\$15	Deadline Last day of each month
Additional Info.	Applicants can apply once to be considered for all WomensNet grants	
Contact	3950 W. Henrietta Road, #125, Rochester, NY 14623	

Name	Source	
Business Physical Disaster Loan	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans	
Function/Uses	Working capital to meet financial obligations to cover property damage; Repair or replacement of real property, machinery, equipment, fixtures, inventory, leasehold improvements	
Eligibility	Businesses of any size and most private non-profit organizations located in a declared disaster area that experienced damage/losses not fully covered by insurance.	
Max. Amount	\$2,000,000	Interest No more than 8%
Application Fee		Deadline Ongoing
Additional Info.	Collateral required for loans > \$25,000	
Contact	disastercustomerservice@sba.gov 800-659-2955	

Name	Source	
CAPLines	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans	
Function/Uses	Working capital for short-term and cyclical needs; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing buildings; Refinancing existing business debt	
Eligibility	Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose	
Max. Amount	\$5,000,000	Interest Varies
Application Fee		Deadline Ongoing
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines	
Contact	7aquestions@sba.gov 877-475-2435	

Name	Source	
Community Advantage Program	U.S. Small Business Administration	
Type	Loan; Technical Assistance	
Website	https://www.sba.gov/partners/lenders/7a-loan-program/pilot-loan-programs	
Function/Uses	Working capital for any normal business purpose	
Eligibility	Small businesses, as defined by SBA, operating for-profit; Located in an “underserved Market” which includes a low-to-moderate income community, rural area, Promise Zone, Empowerment Zone, or Opportunity Zone	
Max. Amount	\$250,000	Interest Maximum 6%
Application Fee		Deadline September 30, 2022
Additional Info.	A 7(a) loan pilot program ending at the end of September 2022	
Contact	communityadvantage@sba.gov	

Name	Source	
COVID-19 Economic Injury Disaster Loan	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/funding-programs/loans/covid-19-relief-options/eidl/covid-19-eidl	
Function/Uses	Working capital for operating expenses, including payroll, rent/mortgage, utilities, and other ordinary business expenses, and to pay business debt	
Eligibility	Be considered a small business, as defined by SBA, that suffered working capital losses due to the COVID-19 pandemic.	
Max. Amount	\$2,000,000	Interest 3.75% fixed
Application Fee	\$100 for loans greater than \$25,000	Deadline December 31, 2021
Requirement(s)		
Additional Info.	COVID EIDL is no longer accepting new applications but will continue to accept requests for increases, reconsideration, and appeals.	
Contact	disastercustomerservice@sba.gov 800-659-2955	

Name			Source	N.J. Economic Development Authority
Direct Loans				
Type	Loan			
Website	https://www.njeda.com/directloans/			
Function/Uses	Working capital for fixed assets or working capital			
Eligibility	Businesses in operation for at least 2 years and in need of financing, with commitment to job creation and/or job retention.			
Max. Amount	\$2,000,000 fixed assets; \$750,000 working	Interest	5-year U.S. Treasury rate or floor of	
Application Fee	\$1000; 0.875% of loan amount for	Deadline	Ongoing	
Requirement(s)	Businesses must commit to the creation or retention of one full-time job for every \$65,000 of NJEDA exposure within two years.			
Contact	customer care@njeda.com 609-858-6767			

Name			Source	NJCC & African American Chamber of Commerce
Equitable Small Business Initiative, Business Expansion				
Type	Loan; Technical Assistance			
Website	https://www.newjerseycommunitycapital.org/equitable-small-business-initiative/			
Function/Uses	Working capital; Purchase equipment, inventory; Real estate acquisition and renovation; Marketing; Energy efficiency upgrades			
Eligibility	Minority business enterprises (MBEs) that have completed the technical assistance program administered by the African American Chamber of Commerce			
Max. Amount	\$250,000	Interest	Varies	
Application Fee		Deadline	Ongoing	
Requirement(s)	Current and active membership with the AACCNJ recommended, but not a requirement			
Contact	esbi@aaccnj.com 732-640-2061			

Name			Source	NJCC & African American Chamber of Commerce
Equitable Small Business Initiative, Pandemic Relief				
Type	Loan; Technical Assistance			
Website	https://www.newjerseycommunitycapital.org/equitable-small-business-initiative/			
Function/Uses	Working capital; Purchase equipment, inventory; Real estate acquisition and renovation; Marketing; Energy efficiency upgrades			
Eligibility	Minority business enterprises (MBEs) that have completed the technical assistance program administered by the African American Chamber of Commerce			
Max. Amount	\$75,000	Interest	0%, 3%	
Application Fee		Deadline	Ongoing	
Requirement(s)	Current and active membership with the AACCNJ recommended, but not a requirement			
Contact	esbi@aaccnj.com 732-640-2061			

Name
Hispanic Chamber Fund Loan Program

Source
 Hispanic Chamber Fund

Type Loan

Website https://www.hispanicchamberfund.com/?page_id=16

Function/Uses Working capital and funding for other business purposes

Eligibility Latino-owned small businesses that are members of the Hispanic Chamber of Commerce

Max. Amount

Application Fee

Interest

Deadline Ongoing

Contact 201-850-8312

Name
KKR Small Business Builders Grant

Source
 Hello Alice

Type Grant

Website <https://helloalice.com/partners/kkr/>

Function/Uses Funding to help business owners sustain their enterprises, maintain or create jobs, and spur economic opportunity as they respond to the ongoing COVID-19 crisis

Eligibility Women-owned businesses operating for-profit, with between 5-50 employees and gross revenues in 2021 of less than \$7 million. Emphasis is on companies pivoting their businesses in response to COVID-19 and providing important community services

Max. Amount \$10,000

Interest

Application Fee

Deadline April 22, 2022

Name
Main Street Micro Business Loan Program

Source
 N.J. Economic Development Authority

Type Loan

Website <https://www.njeda.com/microbusinessloan/>

Function/Uses Working capital for future operating and inventory expenses; Purchase equipment, as long as costs and installation do not exceed \$1999

Eligibility Businesses and nonprofits with annual gross revenues of \$1.5 million or less, 10 or fewer employees, and in operation for at least 6 months prior to date application made publicly available; Must be in good standing with the NJ Dept. of Labor and NJ Dept. of Environmental Protection

Max. Amount \$50,000

Interest 2%

Application Fee \$100 application fee; \$400 closing fee

Deadline Ongoing

Additional Info. Program anticipated in early 2022. The Program is the successor to the Micro Business Loan Program established by the NJEDA in 2019.

Contact smallbusinessservices@njeda.com
 1-844-965-1125

Name
MicroLoan

Source
 U.S. Small Business Administration

Type Loan

Website <https://www.sba.gov/funding-programs/loans/microloans>

Function/Uses Working capital; Revolving funds based on value of existing inventory and receivables; Purchase

(Micro Loan, continued)

equipment, machinery, furniture, fixtures, supplies or materials

Eligibility Small businesses, as defined by SBA, or not-for-profit childcare center. Each intermediary lender has its own lending and credit requirements

Max. Amount \$50,000

Interest Between 8% - 13%

Application Fee

Deadline Ongoing

Additional Info. Average microloan is \$13,000; Must work with a Designated Intermediary Lenders: nonprofit community-based organizations with experience in lending, management and technical assistance.

Name

Source

Military Reservist Economic Injury Disaster Loan

U.S. Small Business Administration

Type Loan

Website <https://www.sba.gov/funding-programs/disaster-assistance/military-reservist-loan>

Function/Uses Funds to cover ordinary and necessary operating expenses if an essential employee is called to active duty

Eligibility Have essential employees who are military reservists who are called to active duty; Lack financial capacity to fund own recovery

Max. Amount \$2,000,000

Interest 4%

Application Fee

Deadline Ongoing

Additional Info. Collateral required for all loans >\$50,000

Contact disastercustomerservice@sba.gov

1-800-659-2955

Name

Source

NASE Growth Grant

National Association for the Self-Employed

Type Grant

Website <https://www.nase.org/become-a-member/member-benefits/business-resources/growth-grants>

Function/Uses Funding for marketing, advertising, recruitment, expanding facilities, and other business needs

Eligibility Members of the National Association for the Self-Employed in good standing

Max. Amount \$4,000

Interest

Application Fee

Deadline Ongoing

Contact 1-800-649-6273

Name

Source

N.J. Accelerate

N.J. Economic Development Authority

Type Loan

Website <https://www.njeda.com/njaccelerate/>

Function/Uses Direct loans and rent support

Eligibility Graduate from an approved accelerator program; Be in one of NJ's eight targeted sectors of advanced manufacturing, information/technology, life sciences, finance and insurance, clean energy, food and beverage, advanced transportation, or film and digital media

Max. Amount \$250,000, 10-year conv. note; \$25,000 rent

Interest

Deadline Ongoing

(N.J. Accelerate, continued)

Requirement(s) Within 6 months of graduating from an approved accelerator program, the business must submit a NJ Tax Clearance Certificate and have more than 50% of its employees work or pay taxes in NJ

Additional Info. The direct loan program offers funding to match the Approved Accelerator investment on a 1:1 basis.

Contact njaccelerate@njeda.com

Name **N.J. ARP Child Care Grant**

Source N.J. Department of Human Services

Type Grant

Website <https://www.childcarenj.gov/Providers/Grants/ARPStabilizationGrant>

Function/Uses Working capital; Wages and benefits; Rent, mortgage, and utility payments; Professional development

Eligibility Licensed child care providers who have met the Child Care Development Block Grant health and safety requirements, and who have been licensed and registered as of March 11, 2021

Max. Amount \$120,000

Application Fee

Deadline April 30, 2022

Contact njchildcaregranttechsupport@mtxb2b.com
855-590-2478

Name **NJCC Small Building Lending Program**

Source N.J. Community Capital

Type Loan

Website <https://www.newjerseycommunitycapital.org/programs-initiatives/lending/>

Function/Uses Working capital; Leasehold improvements; Acquisition and construction, and other business-related

Eligibility Small businesses in New Jersey

Max. Amount

Interest

Application Fee

Deadline Ongoing

Contact info@njclf.com
732-640-2061

Name **Premier CDFI Program**

Source N.J. Economic Development Authority

Type Loan

Website <https://www.njeda.com/premiercdfi/>

Function/Uses Working capital or fixed assets

Eligibility Businesses in operation for at least 1 year (3 years for nonprofits) that meet the minimum Guarantor Credit Score and loan-to-value (LTV) requirements

Max. Amount \$500,000

Interest 5-year U.S. Treasury rate or floor of 2%

Application Fee \$300; 0.5% of loan – commitment & closing

Deadline Ongoing

Requirement(s) Businesses must commit to the creation or retention of one full-time job for every \$65,000 of NJEDA exposure within two years.

Contact smallbusinessservices@njeda.com

Name	Premier Lender Program		Source	N.J. Economic Development Authority
Type	Loan			
Website	https://www.njeda.com/premierlender/			
Function/Uses	Working capital or fixed assets			
Eligibility	Businesses in operation for at least 2 years and in need of financing, with commitment to job creation and/or job retention.			
Max. Amount	\$2,000,000	Interest	5-year U.S. Treasury rate or floor of 1%	
Application Fee	\$1000 application fee; \$750 commitment fee	Deadline	Ongoing	
Requirement(s)	Businesses must commit to the creation or retention of one full-time job for every \$65,000 of NJEDA exposure within two years.			
Contact	customercare@njeda.com			

Name	SBA Express Loan		Source	U.S. Small Business Administration
Type	Loan			
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans			
Function/Uses	Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt			
Eligibility	Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose; Not be delinquent on existing debt obligations to the government			
Max. Amount	\$500,000	Interest	Varies	
Application Fee		Deadline	Ongoing	
Additional Info.	Features an accelerated turnaround time for SBA review			
Contact	7aquestions@sba.gov 877-475-2435			

Name	School and Small Business Energy Efficiency Stimulus Program		Source	N.J. Board of Public Utilities
Type	Grant			
Website	https://www.njcleanenergy.com/school-and-small-business-energy-efficiency-stimulus-program			
Function/Uses	Repair, maintenance, upgrade, replacement, and/or installation of HVAC systems and energy-efficient appliances			
Eligibility	Certified Women and Minority-Owned small businesses, independently owned and operated, employing fewer than 100 employees and grossing no more than \$12 million annually			
Max. Amount	up to 75% of costs			
Application Fee		Deadline	Ongoing	
Additional Info.	There are two distinct programs: 1) the School and Small Business Ventilation and Energy Efficiency Verification and Repair (SSB-VEEVR) Program; and 2) the School and Small Business Noncompliant Plumbing Fixture and Appliance (SSB-NPFA) Program.			
Contact	SSBStimulus@NJCleanEnergy.com 866-657-6278			

Name	Source	
Small Business Fund	N.J. Economic Development Authority	
Type	Loan	
Website	https://www.njeda.com/smallbusinessfund/	
Function/Uses	Working capital or fixed assets	
Eligibility	Be a creditworthy small, minority-owned or women-owned business in operation for at least 1 year (3 years for nonprofits) with revenue less than or equal to \$3 million; Have a credit score of at least 680.	
Max. Amount	\$500,000	Interest 5-year U.S. Treasury rate or floor of
Application Fee	\$300; 0.5% of loan amount for commitment	Deadline Ongoing
Contact	customer@njeda.com 609-858-6767	

Name	Source	
Small Business Improvement Grant	N.J. Economic Development Authority	
Type	Grant	
Website	https://www.njeda.com/small-business-improvement-grant/	
Function/Uses	Reimbursement for building improvement costs; Purchase furniture, fixtures, and equipment	
Eligibility	Small businesses, as defined by SBA, or a nonprofit; Project cost must be at least \$5,000, must have began on or after March 9, 2020, and must meet certain project eligibility requirements; Must be in good standing with Dept. of Labor and Dept. of Environmental Protection	
Max. Amount	Up to 50% of project costs, up to \$50,000	
Application Fee	\$100 approval fee	Deadline Ongoing until all funds awarded
Requirement(s)	Pay wages that are greater than \$15/hour or 120% of the minimum wage rate, and must commit to remain in location for at least 2 or 4 years (depending on grant amount).	
Contact	smallbusinessservices@njeda.com 1-844-965-1125	

Name	Source	
UCEDC Microloan Program	Union County Economic Development Corp.	
Type	Loan	
Website	https://ucedc.com/loans/loan-products/	
Function/Uses	Working capital; Purchase equipment, fixtures, or inventory; Renovate privately-owned commercial real estate	
Eligibility	Small businesses or start-up businesses in New Jersey with a credit score of at least 600	
Max. Amount	\$50,000	Interest 5.25% - 8.25%
Application Fee		Deadline Ongoing
Contact	info@ucedc.com 908-527-1166	

Name	Source	
Verizon Small Business Digital Ready	Verizon	
Type	Grant; Technical Assistance; Mentorship	
Website	https://www.verizon.com/smallbusinessdigitalready	
Function/Uses	Program to give businesses tools to succeed in a digital economy, including personalized learning plans and networking opportunities	
Eligibility	Small businesses that complete the Verizon online “digital ready” curriculum	
Max. Amount	\$10,000	Interest
Application Fee		Deadline Ongoing

Name	Source	
Veterans Advantage Loan	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/funding-programs/loans/7a-loans	
Function/Uses	Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt	
Eligibility	At least 51% owned and controlled by an honorably discharged veteran, an Active Duty Military service member eligible for the military's Transition Assistance Program, a service-disabled veteran, a Reservist or active National Guard member, the current spouse of an eligible member, or the widowed spouse of a service member who died while in service or as a result of a service-connected disability; Operate for profit; Be considered a small business, as defined by SBA; Conduct business in the U.S.; Demonstrate need; Use funds for sound business purpose; Not be delinquent on existing debt obligations to the government	
Max. Amount	\$5,000,000	Interest Varies
Application Fee		Deadline Ongoing
Contact	7aquestions@sba.gov 877-475-2435	

2. Rent or Lease Support

Name	COVID-19 Economic Injury Disaster Loan		Source	U.S. Small Business Administration
Type	Loan			
Website	https://www.sba.gov/funding-programs/loans/covid-19-relief-options/eidl/covid-19-eidl			
Function/Uses	Working capital for operating expenses, including payroll, rent/mortgage, utilities, and other ordinary business expenses, and to pay business debt			
Eligibility	Be considered a small business, as defined by SBA, that suffered working capital losses due to the COVID-19 pandemic.			
Max. Amount	\$2,000,000	Interest	3.75% fixed	
Application Fee	\$100 for loans greater than \$25,000	Deadline	(Passed) December 31, 2021	
Additional Info.	COVID EIDL is no longer accepting new applications <i>but will continue to accept requests for increases, reconsideration, and appeals.</i>			
Contact	disastercustomerservice@sba.gov 800-659-2955			

Name	N.J. Accelerate		Source	N.J. Economic Development Authority
Type	Loan			
Website	https://www.njeda.com/njaccelerate/			
Function/Uses	Direct loans and rent support			
Eligibility	Graduate from an approved accelerator program; Be in one of NJ's eight targeted sectors of advanced manufacturing, information/technology, life sciences, finance and insurance, clean energy, food and beverage, advanced transportation, or film and digital media			
Max. Amount	\$250,000 convertible note; \$25,000 rent	Interest		
Application Fee		Deadline	Ongoing	
Requirement(s)	Within 6 months of graduating from an approved accelerator program, the business must submit a NJ Tax Clearance Certificate and have more than 50% of its employees work or pay taxes in NJ			
Additional Info.	The direct loan program offers funding to match the Approved Accelerator investment on a 1:1 basis.			
Contact	njaccelerate@njeda.com			

Name	N.J. ARP Child Care Grant		Source	N.J. Department of Human Services
Type	Grant			
Website	https://www.childcarenj.gov/Providers/Grants/ARPStabilizationGrant			
Function/Uses	Working capital; Wages and benefits; Rent, mortgage, and utility payments; Professional development			
Eligibility	Licensed child care providers who have met the Child Care Development Block Grant health and safety requirements, and who have been licensed and registered as of March 11, 2021			
Max. Amount	\$120,000			
Application Fee		Deadline	April 30, 2022	
Contact	njchildcaregranttechsupport@mtxb2b.com 855-590-2478			

Name	Source	
N.J. Ignite	N.J. Economic Development Authority	
Type	Grant	
Website	https://www.njeda.com/njignite/	
Function/Uses	Rent support; Co-working/Collaborative work spaces	
Eligibility	Businesses within 7 years of their formation in technology or life sciences who are registered to do business in NJ, have fewer than 10 employees, and less than \$1 million in trailing 12-month gross sales	
Max. Amount	6 months rent	Interest
Application Fee		Deadline Ongoing
Requirement(s)	Commitment to work at co-working/collaborative facility beyond the grant term for 1x the length of the total grant. Must provide a 2-page executive summary of business	
Additional Info.	Bonus months will be added if the workspace is located in an Opportunity Zone, affiliated with a hospital system or New Jersey university, or is recently established, or if the company is a registered MWBE or a foreign company's first location in the US. See NJ-IGNITE-9-30-21.pdf (njeda.com) for a list of NJ Ignite-approved collaborative workspaces.	
Contact	njignite@njeda.com	

Name	Source	
Small Business Lease Grant Program	N.J. Economic Development Authority	
Type	Grant	
Website	https://www.njeda.com/small-business-lease-grant-program/	
Function/Uses	Lease payments	
Eligibility	Small businesses, as defined by SBA, or a nonprofit that is leasing new or additional space (between 250 - 5000 sq. ft) that includes a first-floor/street-level space. Lease must be a minimum 5-year term	
Max. Amount	2 awards of 20% of annual lease payment	Interest
Application Fee	\$100 approval fee	Deadline Ongoing until all funds awarded
Requirement(s)	Pay wages that are greater than \$15/hr. or 120% of the minimum wage rate for the term of the 5-year grant agreement, and must commit to remain in facility for at least 5 years	
Additional Info.	Part of the Main Street Recovery Finance Program: a package of programs approved by the NJ Economic Recovery Act of 2020. Businesses currently operating under an existing Small Business Lease Assistance Program are ineligible unless they opt out of that e	
Contact	smallbusinessservices@njeda.com 1-844-965-1125	

3. Refinancing Debt

Name	Source	
7(a) Small Loan	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans	
Function/Uses	Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt	
Eligibility	Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose	
Max. Amount	\$350,000	Interest Varies
Application Fee		Deadline Ongoing
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines	
Contact	7aquestions@sba.gov 877-475-2435	

Name	Source	
7(a) Standard Loan	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans	
Function/Uses	Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt	
Eligibility	Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose	
Max. Amount	\$5,000,000	Interest Varies
Application Fee		Deadline Ongoing
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines	
Contact	7aquestions@sba.gov 877-475-2435	

Name	Source	
CAPLines	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans	
Function/Uses	Working capital for short-term and cyclical needs; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing buildings; Refinancing existing business debt	

(CAPLines, continued)

Eligibility Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose

Max. Amount \$5,000,000 **Interest** Varies

Application Fee **Deadline** Ongoing

Additional Info. One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines

Contact 7aquestions@sba.gov
877-475-2435

Name **Source**
SBA Express Loan U.S. Small Business Administration

Type Loan

Website <https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans>

Function/Uses Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt

Eligibility Small businesses, as defined by SBA, operating for-profit; Conduct business in the U.S.; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Use funds for sound business purpose; Not be delinquent on existing debt obligations to the government

Max. Amount \$500,000 **Interest** Varies

Application Fee **Deadline** Ongoing

Additional Info. Features an accelerated turnaround time for SBA review

Contact 7aquestions@sba.gov
877-475-2435

Name **Source**
Veterans Advantage Loan U.S. Small Business Administration

Type Loan

Website <https://www.sba.gov/funding-programs/loans/7a-loans>

Function/Uses Working capital; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Renovations of existing building; Expanding existing building; Refinancing existing business debt

Eligibility At least 51% owned and controlled by an honorably discharged veteran, an Active Duty Military service member eligible for the military's Transition Assistance Program, a service-disabled veteran, a Reservist or active National Guard member, the current spouse of an eligible member, or the widowed spouse of a service member who died while in service or as a result of a service-connected disability; Operate for profit; Be considered a small business, as defined by SBA; Conduct business in the U.S.; Demonstrate need; Use funds for sound business purpose; Not be delinquent on existing debt obligations to the government

Max. Amount \$5,000,000 **Interest** Varies

Application Fee **Deadline** Ongoing

Contact 7aquestions@sba.gov
877-475-2435

4. Disaster Assistance

Name	Crisis Relief Loan Program		Source	Union County Economic Development Corp.
Type	Loan			
Website	https://ucedc.com/crisisreliefloans			
Function/Uses	Working capital to meet COVID-19 and flood crisis needs			
Eligibility	Small businesses in New Jersey with no loan or credit card charge-offs within the last 3 years			
Max. Amount	\$15,000	Interest	0% for up to 5 years	
Application Fee		Deadline	Ongoing	
Contact	info@ucedc.com 908-527-1166			

Name	Economic Injury Disaster Loan		Source	U.S. Small Business Administration
Type	Loan			
Website	https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans			
Function/Uses	Working capital to meet financial obligations and operation expenses until business can resume normal operations following a disaster declaration; Funds for normal expenses such as health care benefits, rent, utilities; Fixed-debt payments			
Eligibility	Small business, small agricultural cooperative, or private nonprofit located in a declared disaster area, suffering substantial economic injury due to disaster, and unable to obtain credit elsewhere			
Max. Amount	\$2,000,000	Interest	no more than 4%	
Application Fee		Deadline		
Additional Info.	Collateral required for loans: \$25,000			
Contact	disastercustomerservice@sba.gov 1-800-659-2955			

Name	Garden State Relief Fund		Source	N.J. Community Capital
Type	Loan			
Website	https://www.newjerseycommunitycapital.org/programs-initiatives/current-programs/garden-state-			
Function/Uses	Working capital; Building repairs, equipment replacement, inventory replenishment related to disaster recovery			
Eligibility	Small businesses and nonprofits in N.J. with 1 to 75 full-time employees who have been impacted by COVID-19 and/or Hurricane Ida			
Max. Amount	\$75,000	Interest	3%	
Application Fee		Deadline	Ongoing	
Contact	relief@njclf.com 732-640-2061, ext. 143			

Name	Source	
Mitigation Assistance	U.S. Small Business Administration	
Type	Loan	
Website	https://www.sba.gov/funding-programs/disaster-assistance/mitigation-assistance	
Function/Uses	Funds for mitigation improvements following a disaster: flood mitigation, wildfire mitigation, wind mitigation, or earthquake mitigation	
Eligibility	Recipient of an SBA Disaster Assistance Loan	
Max. Amount	Interest	Varies
Application Fee	Deadline	2 years after Disaster Assistance
Additional Info.	An opportunity to increase your SBA Disaster Assistance Loan up to 20% of your verified physical damage for mitigation improvements	
Contact	disastercustomerservice@sba.gov 800-659-2955	

5. Procurement & Contracting

Name	Source	
GSA Government Contracting	U.S. General Services Administration	
Type	Procurement & Contracting	
Website	https://www.gsa.gov/small-business/small-business-resources	
Function/Uses	Information about federal agency procurement and how to provide products and services to the General Services Administration	
Eligibility	Small businesses registered with the GSA	

6. Tax Exemption & Tax Credit

Name	Source	
Work Opportunity Tax Credit	N.J. Department of Labor	
Type	Tax Credit	
Website	https://wotcnj.dol.state.nj.us/njwotc/	
Function/Uses	Federal tax credit for hiring and retaining individuals from target groups, such as veterans and formerly incarcerated individuals, with barriers to employment	
Eligibility	Businesses that hire and retain veterans and other individuals with barriers to employment	
Application Fee	Deadline	Within 28 days of hire
Additional Info.	New Jersey Department of Labor and Workforce Development must certify the Work Opportunity Tax Credit before you can claim it on your federal tax return.	
Contact	Each county has a local business representative: https://www.nj.gov/labor/employer-services/business/businessreps.shtml 609-633-0587	

7. Workforce Development and Wage Reimbursement

Name	Source
Business Services Representative	N.J. Department of Labor
Type	Consulting; Workforce Development
Website	https://www.nj.gov/labor/employer-services/business/businessreps.shtml
Function/Uses	Concierge-like services and resources to assist businesses with immediate and future hiring needs
Eligibility	Businesses with workforce and workforce development needs
Additional Info.	Also offer specialized services for employers who want to hire veterans or individuals with a disability.
Contact	Each county has a local business representative ; 609-633-0587

Name	Source
On-the-Job Training	N.J. Department of Labor
Type	Grant
Website	https://www.nj.gov/labor/employer-services/business/businessprograms.shtml
Function/Uses	Wage reimbursement/subsidy
Eligibility	Businesses that hire for full-time positions that pay at least state minimum wage and agree to provide training for a period of up to 26 weeks to an unemployed job seeker or public assistance recipient
Max. Amount	\$10,000
Requirement(s)	Provide substantive on-the-job training at work location. New hires must be New Jersey residents who are unemployed or facing imminent layoffs from their current employer.
Contact	Each county has a local business representative ; 609-633-0587

Name	Source
Return and Earn Incentive Program	N.J. Department of Labor
Type	Grant
Website	https://www.nj.gov/labor/employer-services/business/returnandearn.shtml
Function/Uses	Wage reimbursement/subsidy
Eligibility	Businesses that hire eligible applicants with identifiable skills gaps
Max. Amount	\$40,000
Additional Info.	Return and Earn is a new NJDOL program. Applications have not opened, yet. Interested businesses should complete an online form to receive application information as it becomes available
Contact	609-633-0587

Name	Source
Workforce 55+ On-the-Job Experience	N.J. Department of Labor
Type	Grant
Website	https://www.nj.gov/labor/employer-services/business/businessprograms.shtml
Function/Uses	Wage reimbursement/subsidy
Eligibility	Businesses who offer eligible jobseekers who are 55 or older, income eligible, and unemployed the opportunity to train and gain work experience before a hire
Max. Amount	4 weeks of salary
Contact	Each county has a local business representative ; 609-633-0587

8. Technical Assistance, Training & Education, Counseling & Consulting, Networking, Reference & Research

Name

African American Chamber of Commerce of N.J.

Type Technical Assistance; Training & Education; Networking; Advocacy
Website <http://www.aaccnj.com/>
Function/Uses Advance the interests of members of the business community; Provide business resources on various topics; Networking and additional member-only benefits
Eligibility African-American owned businesses in New Jersey
Contact 609-571-1620
 379 West State Street, Trenton, NJ 08618

Name

Asian Indian Chamber of Commerce

Type Technical Assistance; Training & Education; Networking; Advocacy
Website <http://aicc.net/>
Function/Uses Advance the interests of members of the business community; Provide business resources on various topics; Networking and additional member-only benefits
Eligibility South Asian-owned businesses in New Jersey
Contact 732-847-4760
 100 Davidson Avenue, Suite # 106, Somerset, NJ 08873

Name

Business Acceleration Services

Source

Rising Tide Capital

Type Technical Assistance; Consulting
Website <https://programs.risingtidecapital.org/business-acceleration-services/>
Function/Uses Individualized (low-cost) business coaching and assistance
Eligibility Entrepreneurs across New Jersey
Contact info@risingtidecapital.org
 201-432-4316
 384 Martin Luther King Drive, Jersey City, NJ 07305

Name

Business Services Representative

Source

N.J. Department of Labor

Type Consulting; Workforce Development
Website <https://www.nj.gov/labor/employer-services/business/businessreps.shtml>
Function/Uses Concierge-like services and resources to assist businesses with their immediate and future hiring needs
Eligibility Businesses with workforce and workforce development needs
Additional Info. Business Service Representatives can also offer specialized services for employers who want to hire returning veterans and/or individuals with a disability.
Contact [Each county has a local business representative](#); 609-633-0587

Name
Community Business Academy

Source
 Rising Tide Capital

Type Training & Education

Website <https://programs.risingtidecapital.org/community-business-academy/>

Function/Uses Educational program teaching business planning, management, and fundamentals

Eligibility Entrepreneurs across New Jersey

Application Fee \$150 - \$375 program costs

Contact info@risingtidecapital.org
 201-432-4316
 384 Martin Luther King Drive, Jersey City, NJ 07305

Name
Credit to Capital Program

Source
 Rising Tide Capital

Type Technical Assistance; Consulting; Advocacy

Website <https://programs.risingtidecapital.org/credit-to-capital/>

Function/Uses Individualized (low-cost) business consulting related to financing and access to capital; Business assistance to help you review and prepare financing applications

Eligibility Entrepreneurs across New Jersey

Application Fee \$25/hr. - consulting fee

Contact info@risingtidecapital.org
 201-432-4316
 384 Martin Luther King Drive, Jersey City, NJ 07305

Name
Enterprising Women of Color Initiative

Source
 Minority Business Development Agency and the U.S. Department of Commerce

Type Technical Assistance; Training & Education

Website <https://www.mbda.gov/enterprising-women-of-color>

Function/Uses Support and advocacy for women of color entrepreneurs; Email subscription for access to business resources

Eligibility Women of color business owners and entrepreneurs

Name
Lender Match

Source
 U.S. Small Business Administration

Type Technical Assistance

Website <https://www.sba.gov/funding-programs/loans/lender-match>

Function/Uses Online tool to help businesses find SBA-backed lenders in their communities

Eligibility Small businesses, as defined by SBA

Additional Info. Lender Match does not guarantee that you will get matched or be offered a loan. Lender Match isn't a loan application.

Contact lendermatch@sba.gov

Name
N.J. Association of Women Business Owners

Source
 N.J. Association of Women Business Owners

Type Training & Education; Networking

Website <https://members.njawbo.org/events>

Function/Uses Supports and encourages business ownership by women in New Jersey through networking, partnering, leadership, education, and political advocacy

Eligibility Women business owners in New Jersey

Additional Info. Additional benefits available through NJAWBO for business owners who join as members

Contact njawbo@njawbo.org
 609-308-2530

Name
N.J. Business and Industry Association Online Marketplace

Source
 N.J. Business and Industry Association

Type Networking

Website <https://market.njbia.org/>

Function/Uses Marketing portal that allows users to connect with New Jersey businesses across the state

Eligibility Businesses in New Jersey

Additional Info. Additional benefits available through the NJBIA for businesses that pay annual membership dues.

Contact 609-393-7707
 10 West Lafayette Street, Trenton, NJ 08608

Name
N.J. Business and Industry Association Training Programs

Source
 N.J. Business and Industry Association

Type Training & Education

Website <https://njbia.org/resources/training/>

Function/Uses Training courses offered on various topics

Eligibility Businesses in New Jersey

Additional Info. Additional benefits available through the NJBIA for businesses that pay annual membership dues.

Contact 609-393-7707
 10 West Lafayette Street, Trenton, NJ 08608

Name
N.J. Chinese-American Chamber of Commerce

Type Technical Assistance; Training & Education; Networking; Advocacy

Website <https://njcacc.org/>

Function/Uses Advance the interests of members of the business community; Provide business resources on various topics; Networking and additional member-only benefits

Eligibility Chinese-American owned businesses in New Jersey

Contact info@njcacc.org
 609-366-0974
 330 Washington St # 153, Hoboken, NJ 07030

Name
N.J. Founders and Funders

Source
 N.J. Economic Development Authority

Type Counseling; Mentorship; Networking

Website <https://www.njeda.com/founders-and-funders/>

Function/Uses Counseling, networking, and introductions to angel and institutional investors

Eligibility Emerging, innovative businesses registered to do business in New Jersey

Max. Amount **Interest**

Application Fee **Deadline** Ongoing

Requirement(s) Submit executive summary of business and complete application to be considered for a slot in an upcoming session.

Additional Info. NJ Founders and Funders sessions take place twice a year and businesses are selected to attend through an application process: <https://application.njeda.com/njfoundersandfunders/>

Contact NJFoundersFunders@njeda.com

Name
N.J. MBDA Business Center

Source
 Minority Business Development Agency and the U.S. Department of Commerce

Type Technical Assistance; Training & Education; Consulting

Website <https://www.mbda.gov/business-center/new-jersey-mbda-business-center>

Function/Uses Business assistance and consulting, including business needs assessment and access to capital and financial management

Eligibility Minority business owners in New Jersey

Contact vhosendorf@theenterprisecenter.com Victoria Hosendorf
 856-533-0489
 330 Market Street, Camden, NJ 08102

Name
N.J. SBDC Events & Workshops

Source
 N.J. Small Business Development Center

Type Training & Education

Website <https://clients.njsbdc.com/events.aspx>

Function/Uses Online learning programs covering a wide range of professional development and business-related

Eligibility Small businesses in New Jersey

Name
NJBAC Business Associates Program

Source
 New Jersey Association of Counties

Type Networking

Website <https://njac.org/members-affiliates/>

Function/Uses Access to an extensive network of county officials, businesses, trade associations, and statewide leaders

Eligibility Businesses in New Jersey

Contact Loren Wizman
 609-394-3467

Name
Office of Small Business Advocacy

Source
 N.J. Dept. of State, Business Action Center

Type Technical Assistance; Consulting; Advocacy

Website <https://www.nj.gov/state/bac/small-business-advocates.shtml>

Function/Uses Business support and advocacy related to certification, regulations, labor issues, and funding availability

Eligibility Small businesses in New Jersey

Contact 1-800-537-7397

Name
Reference Solutions

Source
 N.J. State Library

Type Reference & Research

Website https://www.njstatelib.org/services_for_libraries/consulting_services/business-technology-

Function/Uses Online reference and research tools

Eligibility New Jersey State Library card holders

Contact lclark@njstatelib.org

Name
SBA Learning Platform

Source
 U.S. Small Business Administration

Type Training & Education

Website <https://www.sba.gov/sba-learning-platform>

Function/Uses Online learning programs designed to empower and educate small business owners on entrepreneurial best practices, financing options, and more

Eligibility Small businesses, as defined by SBA

Name
SBA Office of Advocacy

Source
 U.S. Small Business Administration

Type Advocacy

Website <https://advocacy.sba.gov/>

Function/Uses Assistance with small business issues, including negative regulatory impact, federal agency contracting issues, obtaining economic and small business statistics

Contact advocacy@sba.gov, 202-205-6533
 Office of Advocacy, U.S. Small Business Administration, 409 3rd Street SW, Washington, DC 20416

Name
SBA Office of the National Ombudsman

Source
 U.S. Small Business Administration

Type Advocacy

Website <https://www.sba.gov/about-sba/oversight-advocacy/office-national-ombudsman>

Function/Uses Assistance with small business issues, including issues with a federal regulation of policy and resolving regulatory disputes, reducing unfair penalties and fines, addressing remedies that are inconsistently applied, or recovering payment for services done by government contractors

Contact ombudsman@sba.gov, 1-888-734-3247
 Office of the Nat'l Ombudsman, U.S. Small Business Administration, 409 3rd St. S.W., Washington, DC

Name
Service Corps of Retired Executives (SCORE)

Source
 U.S. Small Business Administration

Type Training & Education; Mentorship

Website <https://www.score.org/>

Function/Uses Free business mentoring, webinars, courses, and access to a library of online resources

Eligibility Any citizen or permanent resident that owns or wants to start a business

Name
Small Business and Self-Employed Tax Center

Source
 U.S. Internal Revenue Service

Type Training & Education; Reference & Research

Website <https://www.irs.gov/businesses/small-businesses-self-employed>

Function/Uses Workshops, webinars, and online reference and research tools

Eligibility Small businesses with assets under \$10 million

Name
Small Business Development Center

Source
 U.S. Small Business Administration

Type Technical Assistance; Training & Education; Mentorship

Website <https://www.sba.gov/local-assistance/resource-partners/small-business-development-centers-sbdc>

Function/Uses Business advising and technical assistance to small businesses and pre-venture entrepreneurs; Assistance with accessing capital, developing new technologies, improving business planning, managing finances, and more

Eligibility Any citizen or permanent resident that owns or wants to start a business

Name
Small Business Development Center Virtual Workshops

Source
 N.J. Dept. of the Treasury, Division of Taxation

Type Training & Education

Website <https://www.state.nj.us/treasury/taxation/sbwsched.shtml>

Function/Uses Seminars designed to assist small business owners in meeting their responsibilities under New Jersey tax law. Workshops include the following topics: business registration, reporting business income, NJ Sales and Use Tax, and more

Eligibility Small businesses in New Jersey

Additional Info. To attend a workshop, interested parties should register with the contact person listed for each event. The Division of Taxation does not manage the registration process.

Contact Outreach.tax@treas.state.nj.us

Name
Small Business Reference Center

Source
 N.J. State Library

Type Reference & Research

Website <https://web.s.ebscohost.com/sbrc/search/basic?vid=1&sid=d9588e51-6047-49f0-8ebf->

Function/Uses Online reference and research tools

Eligibility New Jersey State Library card holders

Contact lclark@njstatelib.org

Name

Statewide Hispanic Chamber of Commerce of N.J.

Type Technical Assistance; Training & Education; Networking; Advocacy

Website <https://shccnj.org/>

Function/Uses Advance the interests of members of the business community; Provide business resources on various topics; Networking and additional member-only benefits

Eligibility Hispanic-owned businesses in New Jersey

Contact chamber@shccnj.org

201-935-0035

1280 Wall Street West, Suite 312, Lyndhurst, NJ 07071

Name

Sustainable Business Resources

Source

N.J. Sustainable Business Registry

Type Reference & Research; Training & Education; Certification

Website <http://registry.njsbdc.com/resources>

Function/Uses Resources, training guides, and certifications related to sustainability

Eligibility Businesses interested in developing sustainability plans and greening their facilities

Name

Verizon Small Business Digital Ready

Source

Verizon

Type Grant; Technical Assistance; Mentorship

Website <https://www.verizon.com/smallbusinessdigitalready>

Function/Uses Program to give businesses tools to succeed in a digital economy, including personalized learning plans and networking opportunities

Eligibility Small businesses that complete the Verizon online “digital ready” curriculum

Max. Amount \$10,000

Interest

Name

Veterans Business Outreach Center

Source

U.S. Small Business Administration

Type Training & Education; Mentorship

Website <https://www.sba.gov/local-assistance/resource-partners/veterans-business-outreach-center-vboc->

Function/Uses Workshops, training, mentorship, and entrepreneurial development services such as business training, counseling, and resource partner referrals

Eligibility Be a transitioning service member, veteran, National Guard & Reserve member, or military spouse interested in starting or growing a small business.

Name	Source
Women's Business Center	U.S. Small Business Administration
Type	Training & Education; Mentorship
Website	https://www.sba.gov/local-assistance/resource-partners/womens-business-centers
Function/Uses	Free to low-cost counseling and training; Access to credit and capital
Eligibility	Women who want to start, grow, or expand their small business

Name	Source
Women's Center for Entrepreneurship of New Jersey	Women's Center for Entrepreneurship
Type	Training & Education; Mentorship
Website	https://www.wcecnj.org/
Function/Uses	Resources, business counseling, training, and mentorship for women entrepreneurs
Eligibility	Women who want to start, grow, or expand their small business
Contact	info@wcecnj.org 973-507-9700 311 Main Street, Chatham, NJ 07928

Name	Source
Workplace Literacy and Basic Skills Training Program	N.J. Community College Consortium & NJBIA
Type	Training & Education
Website	https://njworkforce.org/njbia/
Function/Uses	Language, literacy, business skills, technology and other trainings for employees
Eligibility	Businesses in need of workforce training and education
Additional Info.	Trainings take place at local community colleges. Find your local contact here: https://njworkforce.org/njbia/

9. Other

Name	Source
Export Express Loan	U.S. Small Business Administration
Type	Loan; Export Assistance
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans
Function/Uses	Working capital; Enhance business' export development; Revolving funds based on certain criteria; Purchase equipment, machinery, furniture, fixtures, supplies or materials; Purchase of real estate; Construction of new building; Expanding existing building/renovations; Refinancing business debt
Eligibility	Small businesses, as defined by SBA, operating for-profit; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need and that loan will support export development activity; Use funds for sound business purpose
Max. Amount	\$500,000
	Interest Varies
Application Fee	Deadline Ongoing
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines
Contact	7aquestions@sba.gov 877-475-2435

Name	Source
Export Working Capital Loan	U.S. Small Business Administration
Type	Loan; Export Assistance
Website	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans
Function/Uses	Working capital to generate and support export sales
Eligibility	Small businesses, as defined by SBA, operating for-profit; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need and that loan will support export development activity; Use funds for sound business purpose
Max. Amount	\$5,000,000
	Interest Varies
Application Fee	Deadline Ongoing
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines
Contact	7aquestions@sba.gov 877-475-2435

Name	Source
International Trade Loan	U.S. Small Business Administration
Type	Loan
Website	https://www.sba.gov/funding-programs/loans/7a-loans
Function/Uses	Financing for expansion due to growing export sales; Modernization costs to meet foreign competition; Purchase of fixed assets for construction, building, real estate equipment; Working capital for export transactions
Eligibility	Small businesses, as defined by SBA, operating for-profit; Have invested equity; Use alternative financial resources before seeking assistance; Demonstrate need; Demonstrate growing export sales or adverse impact from foreign competition

(International Trade Loan, continued)

Max. Amount	\$5,000,000	Interest	Varies
Application Fee		Deadline	Ongoing
Additional Info.	One of 9 types of 7(a) loans: Standard 7(a), 7(a) Small Loan, SBA Express, Export Express, Export Working Capital, International Trade, Preferred Lenders, Veterans Advantage, CAPLines		
Contact	7aquestions@sba.gov , 877-475-2435		

Name	Source
N.J. Association of Women Business Owners	N.J. Association of Women Business Owners
Type	Training & Education; Networking
Website	https://members.njawbo.org/events
Function/Uses	Supports and encourages business ownership by women in New Jersey through networking, partnering, leadership, education, and political advocacy
Eligibility	Women business owners in New Jersey
Additional Info.	Additional benefits available through NJAWBO for business owners who join as members
Contact	njawbo@njawbo.org , 609-308-2530

Name	Source		
N.J. CoVest Fund	N.J. Economic Development Authority		
Type	Convertible Notes		
Website	https://www.njeda.com/njcovestfund/		
Function/Uses	Commercializing technology		
Eligibility	Early stage technology or life sciences company structured as a C-Corporation or LLC, registered to do business in N.J., with at least 50% of full-time employees who spend at least 80% of their time in NJ.		
Max. Amount	\$250,000	Interest	3%
Application Fee	\$500 application fee	Deadline	Ongoing
Requirement(s)	Must have raised previous financing & must receive positive review from NJEDA Tech. Advisory Board		
Contact	customercare@njeda.com , 609-858-6767		

Name	Source
National LGBT Chamber of Commerce	National LGBT Chamber of Commerce
Type	Certification
Website	https://www.nglcc.org/get-certified
Function/Uses	Certification for LGBTQ-owned small businesses

Name	Source
Office of Small Business Advocacy	N.J. Dept. of State, Business Action Center
Type	Technical Assistance; Consulting; Advocacy
Website	https://www.nj.gov/state/bac/small-business-advocates.shtml
Function/Uses	Business support and advocacy related to certification, regulations, labor issues, and funding availability
Eligibility	Small businesses in New Jersey
Contact	1-800-537-7397

Name	Source	
Small Business Innovation Research	U.S. Small Business Administration	
Type	Grant; Research & Development	
Website	https://www.sbir.gov/about	
Function/Uses	Engage in federal research and research & development to support scientific excellence and technological innovation	
Eligibility	Small businesses, as defined by SBA, operating for-profit; Place of business located in the U.S.; More than 50% owned and controlled by one or more individuals who are U.S. citizens or permanent residents; No more than 500 employees, including affiliates	
Max. Amount	\$750,000	Interest
Application Fee		Deadline Ongoing
Additional Info.	Three-phase program, with Phase I awards generally between \$50,000 - \$250,000 for 6 months and Phase II awards generally \$750,000 for 2 years	
Contact	https://www.sbir.gov/agency-contacts	

Name	Source	
Small Business Technology Transfer Program	U.S. Small Business Administration	
Type	Grant; Research & Development	
Website	https://www.sbir.gov/about	
Function/Uses	Engage in federal research and research & development to support scientific excellence and technological innovation	
Eligibility	Small businesses, as defined by SBA, operating for-profit; Place of business located in the U.S.; More than 50% owned and controlled by one or more individuals who are U.S. citizens or permanent residents; No more than 500 employees, including affiliates; Formally collaborate with a nonprofit research institution (which must meet certain eligibility criteria of its own); Perform at least 40% of the R&D	
Max. Amount	\$750,000	Interest
Application Fee		Deadline Ongoing
Additional Info.	Three-phase program, with Phase I awards generally between \$50,000 - \$250,000 for 1 year and Phase II awards generally \$750,000 for 2 years	
Contact	https://www.sbir.gov/agency-contacts	

Name	Source	
Technical and Business Assistance	U.S. Small Business Administration	
Type	Grant; Technical Assistance; Commercializing Technology	
Website	https://www.sbir.gov/node/2088581	
Function/Uses	Commercializing technology; Intellectual property protections; Making better technical decisions on SBIR/STTR projects; Solving technical problems that arise during SBIR/STTR projects; Minimizing technical risks associated with SBIR/STTR projects	
Eligibility	Small businesses participating in the SBIR and STTR programs	
Max. Amount	\$50,000	Interest
Application Fee		Deadline Ongoing
Additional Info.	Two-phase funding, with Phase I providing up to \$6,500 and Phase II up to \$50,000	

Name	Source
Uniform Certification Service	N.J. Division of Revenue & Enterprise Services
Type	Certification
Website	https://www.njportal.com/DOR/SBERegistry/
Function/Uses	Certification for Disabled Veteran Owned Businesses, Minority Business Enterprises, Minority Women Business Enterprises, Small Business Enterprises, Veteran Owned Businesses, and Women Business Enterprises
Eligibility	Qualified New Jersey businesses
Additional Info.	Additional information about each type of certification is available at https://business.nj.gov/pages/certifications

Small Business Resources, by Function – Summary

Burlington City

1. Working capital, Revolving Funds, Fixed Assets & Capital Projects

Name	Source	Type
<u>Burlington County Health Emergency Loan Program</u>	Burlington County Bridge Commission	Loan
<u>Burlington County Small Business Direct Loan</u>	Burlington County Bridge Commission	Loan
<u>Burlington County Small Business Loan</u>	Burlington County Bridge Commission	Loan
<u>CBAC Microloan</u>	Cooperative Business Assistance Corp.	Loan
<u>CBAC Small Business Loan</u>	Cooperative Business Assistance Corp.	Loan
<u>Food Desert Relief Program</u>	N.J. Economic Development Authority	Loan; Grant; Technical Assistance
<u>LISC Leasehold Improvement/FF&E Loan</u>	Local Initiatives Support Corporation	Loan
<u>LISC Maker Space Loans</u>	Local Initiatives Support Corporation	Loan
<u>LISC Permanent Working Capital Loan</u>	Local Initiatives Support Corporation	Loan
<u>Route 130 Revolving Loan Program</u>	Burlington County Bridge Commission	Loan
<u>Women's Business Center Microlending Program</u>	Latin American Econ. Development Association	Loan

2. Rent or Lease Support

See Rent or Lease Support Resources available for all NPP Districts

3. Refinancing Debt

Name	Source	Type
<u>CBAC Microloan</u>	Cooperative Business Assistance Corp.	Loan
<u>CBAC Small Business Loan</u>	Cooperative Business Assistance Corp.	Loan

4. Disaster Assistance

See Disaster Assistance Resources available for all NPP Districts

5. Procurement & Contracting

Name	Source	Type
<u>Burlington County Purchasing</u>	Burlington County, Purchasing Department	Procurement & Contracting

6. Tax Exemption & Tax Credit

See *Tax Exemption & Tax Credit Resources available for all NPP Districts*

7. Workforce Development & Wage Reimbursement

See *Workforce Development & Wage Reimbursement Resources available for all NPP Districts*

8. Technical Assistance, Training & Education, Counseling & Consulting, Networking, Reference & Research

Name	Source	Type
<u>Burlington County Regional Chamber of Commerce</u>		Technical Assistance; Training & Education; Networking; Advocacy
<u>Chamber of Commerce Southern New Jersey</u>		Technical Assistance; Training & Education; Networking; Advocacy
<u>Greater Burlington Chamber of Commerce</u>		Technical Assistance; Training & Education; Networking; Advocacy
<u>Individual Development Account</u>	Latin American Econ. Development Association	Savings Matching Plan
<u>LAEDA Business Service Center</u>	Latin American Econ. Development Association	Technical Assistance; Training & Education; Counseling
<u>Small Business Development Center at Rutgers-Camden</u>	N.J. Small Business Development Center	Technical Assistance; Training & Education; Consulting
<u>Women's Business Academy</u>	Latin American Econ. Development Association	Training & Education
<u>Workforce Development Institute Business Solutions</u>	Rowan College at Burlington County	Technical Assistance; Training & Education; Consulting

9. Other

Name	Source	Type
<u>Individual Development Account</u>	Latin American Econ. Development Association	Savings Matching Plan

Small Business Resources, by Function – Details

Burlington City

1. Working capital, Revolving Funds, Fixed Assets & Capital Projects

Name	Burlington County Health Emergency Loan Program		Source	Burlington County Bridge Commission
Type	Loan			
Website	http://www.bcbridges.org/covid19-resources/			
Function/Uses	Working capital			
Eligibility	Businesses located within Burlington County that have been impacted by the COVID-19 pandemic			
Max. Amount	\$50,000	Interest	0%	
Application Fee		Deadline	Ongoing	
Requirement(s)	Loan includes a job retention component. Borrower must have sufficient collateral in business or personal real estate to secure the loan			
Contact	edcoordinator@bcbridges.org , Liz Verna 609-265-5055 1900 Briggs Road, Mt. Laurel, NJ 08054			

Name	Burlington County Small Business Direct Loan		Source	Burlington County Bridge Commission
Type	Loan			
Website	https://www.bcbridges.org/financial-resources-programs/			
Function/Uses	Working capital; Fixed assets; Acquiring real estate			
Eligibility	Businesses located within Burlington County			
Max. Amount	\$50,000	Interest	capped at 4%	
Application Fee	\$200 application fee	Deadline	Ongoing	
Requirement(s)	Loan requires a certain number of full- or part-time permanent positions based on funding amount			
Contact	edcoordinator@bcbridges.org , Liz Verna 609-265-5055 1900 Briggs Road, Mt. Laurel, NJ 08054			

Name	Burlington County Small Business Loan		Source	Burlington County Bridge Commission
Type	Loan			
Website	https://www.bcbridges.org/financial-resources-programs/			
Function/Uses	Working capital; Fixed assets; Acquiring real estate			
Eligibility	Businesses located within Burlington County			
Max. Amount	\$200,000	Interest	capped at 4%	
Application Fee	\$200 application fee	Deadline	Ongoing	

(Burlington County Small Business Loan, continued)

Requirement(s) Loan requires a certain number of full- or part-time permanent positions based on funding amount

Contact edcoordinator@bcbridges.org, Liz Verna
609-265-5055
1900 Briggs Road, Mt. Laurel, NJ 08054

Name	Source	
CBAC Microloan	Cooperative Business Assistance Corp.	
Type	Loan	
Website	https://www.cbaclenders.com/	
Function/Uses	Working capital; Purchase inventory, supplies, machinery, furniture, or fixtures; Purchase or refinance business real estate; Refinancing existing business debt	
Eligibility	Small businesses, including those in the start-up phase, operating for-profit located in South Jersey	
Max. Amount	\$50,000	Interest Varies
Application Fee	\$75.00	Deadline Ongoing
Contact	info@cbaclenders.com , 856-966-8181 328 Market Street, Camden, NJ 08102	

Name	Source	
CBAC Small Business Loan	Cooperative Business Assistance Corp.	
Type	Loan	
Website	https://www.cbaclenders.com/	
Function/Uses	Working capital; Purchase inventory, supplies, machinery, furniture, or fixtures; Refinancing existing business debt	
Eligibility	Small businesses operating for-profit located in South Jersey	
Max. Amount	\$250,000	Interest
Application Fee	\$75.00	Deadline Ongoing
Contact	info@cbaclenders.com , 856-966-8181 328 Market Street, Camden, NJ 08102	

Name	Source	
Food Desert Relief Program	N.J. Economic Development Authority	
Type	Loan; Grant; Technical Assistance	
Website	https://www.njeda.com/food-desert-relief-program	
Function/Uses	Funds for the establishment or retention of supermarkets and grocery stores; Purchase of equipment associated with providing fresh food; Funding for technology costs associated with SNAP and WIC	
Eligibility	Food retailers located within one of the 50 NJ food desert communities jointly identified by the NJEDA, NJ Dept. of Community Affairs, and NJ Dept. of Agriculture	
Max. Amount	TBA	Interest
Application Fee		Deadline TBA
Additional Info.	The qualifying “food desert communities” were approved on February 10, 2022. The Food Desert Relief Program will also provide tax credits to developers who build a retail outlet of at least 16,000 square feet, with 90% of space occupied by food and related products	
Contact	customercare@njeda.com 609-858-6767	

Name
LISC Leasehold Improvement/FF&E Loan

Source
 Local Initiatives Support Corporation

Type Loan

Website <https://www.lisc.org/our-model/lending/loan-products/loans-business/-econdev>

Function/Uses Leasehold Improvements; Remodeling and expansion costs; Purchase of furniture, fixtures, and

Eligibility Commercial and small businesses within the CDFI Investment Area

Max. Amount \$500,000 **Interest** 6% - 10%

Application Fee **Deadline** Ongoing

Additional Info. LISC also provides small business grants through programs such as the Rural Relief Small Business Grant and the Rapid Relief and Resiliency Fund. Interested business owners should register for LISC's email list to receive notification of future grant opportunities.

Contact jcruz@lisc.org, Jorge Cruz

Name
LISC Maker Space Loans

Source
 Local Initiatives Support Corporation

Type Loan

Website <https://www.lisc.org/our-model/lending/loan-products/loans-business/-econdev>

Function/Uses Acquisition or construction of a commercial, multi-tenant "maker space" - an adaptive reuse of old industrial buildings, warehouses and large commercial spaces to a multi-tenant facility typically used for business incubation, light/artisanal manufacturing and technology businesses

Eligibility Commercial and small businesses within the CDFI Investment Area

Max. Amount \$3,000,000 **Interest** 6% - 10%

Application Fee **Deadline** Ongoing

Additional Info. LISC also provides small business grants through programs such as the Rural Relief Small Business Grant and the Rapid Relief and Resiliency Fund. Interested business owners should register for LISC's email list to receive notification of future grant opportunities.

Contact jcruz@lisc.org, Jorge Cruz

Name
LISC Permanent Working Capital Loan

Source
 Local Initiatives Support Corporation

Type Loan

Website <https://www.lisc.org/our-model/lending/loan-products/loans-business/-econdev>

Function/Uses Working capital

Eligibility Commercial and small businesses within the CDFI Investment Area

Max. Amount \$500,000 **Interest** 6% - 10%

Application Fee **Deadline** Ongoing

Additional Info. LISC also provides small business grants through programs such as the Rural Relief Small Business Grant and the Rapid Relief and Resiliency Fund. Interested business owners should register for LISC's email list to receive notification of future grant opportunities.

Contact jcruz@lisc.org, Jorge Cruz

Name	Route 130 Revolving Loan Program		Source	Burlington County Bridge Commission
Type	Loan			
Website	https://www.bcbridges.org/financial-resources-programs/			
Function/Uses	Working capital; Fixed assets; Acquiring real estate or property improvements and renovations			
Eligibility	Businesses located along the Route 130/Delaware River corridor			
Max. Amount	\$2,000,000	Interest	0%	
Application Fee		Deadline	Ongoing	
Requirement(s)	Applicant must have a minimum of 10% equity in project. Loan requires a certain number of full- or part-time permanent positions based on funding amount.			
Contact	edcoordinator@bcbridges.org , Liz Verna 609-265-5055 1900 Briggs Road, Mt. Laurel, NJ 08054			

Name	Women's Business Center Microlending Program		Source	Latin American Econ. Development Association
Type	Loan			
Website	https://www.laedawbc.com/micro-lending-program/			
Function/Uses	Funding for a variety of business purposes			
Eligibility	Women business owners who have successfully completed the Women’s Business Academy Program			
Max. Amount		Interest		
Application Fee		Deadline	Ongoing	
Contact	info@laeda.com , 856-338-1177 433 Market Street #202, Camden, NJ 08102			

2. Rent or Lease Support

See Rent or Lease Support Resources available for all NPP Districts

3. Refinancing Debt

Name	CBAC Microloan		Source	Cooperative Business Assistance Corp.
Type	Loan			
Website	https://www.cbaclenders.com/			
Function/Uses	Working capital; Purchase inventory, supplies, machinery, furniture, or fixtures; Purchase or refinance business real estate; Refinancing existing business debt			
Eligibility	Small businesses, including those in the start-up phase, operating for-profit located in South Jersey			
Max. Amount	\$50,000	Interest	Varies	
Application Fee	\$75.00	Deadline	Ongoing	
Contact	info@cbaclenders.com , 856-966-8181 328 Market Street, Camden, NJ 08102			

Name	CBAC Small Business Loan		Source	Cooperative Business Assistance Corp.
Type	Loan			
Website	https://www.cbaclenders.com/			
Function/Uses	Working capital; Purchase inventory, supplies, machinery, furniture, or fixtures; Refinancing existing business debt			
Eligibility	Small businesses operating for-profit located in South Jersey			
Max. Amount	\$250,000		Interest	
Application Fee	\$75.00		Deadline	Ongoing
Contact	info@cbaclenders.com			
	856-966-8181			
	328 Market Street, Camden, NJ 08102			

4. Disaster Assistance

See Disaster Assistance Resources available for all NPP Districts

5. Procurement & Contracting

Name	Burlington County Purchasing		Source	Burlington County, Purchasing Department
Type	Procurement & Contracting			
Website	https://www.co.burlington.nj.us/438/Purchasing			
Function/Uses	Information about the bidding process and how to provide products and services to government			
Eligibility	Must possess a Business Registration Certificate issued by the New Jersey Department of Treasury			
Contact	purchasing@co.burlington.nj.us		Charlene Marshall	
	609-265-5012			
	49 Rancocas Road #104, Mount Holly, NJ 08060			

6. Tax Exemption & Tax Credit

See Tax Exemption & Tax Credit Resources available for all NPP Districts

7. Workforce Development & Wage Reimbursement

See Workforce Development & Wage Reimbursement Resources available for all NPP Districts

8. Technical Assistance, Training & Education, Counseling & Consulting, Networking, Reference & Research

Name

Burlington County Regional Chamber of Commerce

Type Technical Assistance; Training & Education; Networking; Advocacy

Website <https://www.bcrcc.com/>

Function/Uses Advance the interests of members of the business community; Provide business resources on various topics; Networking and additional member-only benefits

Eligibility Businesses within Burlington County

Contact admin@bcrcc.com
856-439-2520
520 Fellowship Road, E502, Mount Laurel, NJ 08054

Name

Chamber of Commerce Southern New Jersey

Type Technical Assistance; Training & Education; Networking; Advocacy

Website <https://www.chambersnj.com/>

Function/Uses Advance the interests of members of the business community; Provide business resources on various topics; Networking and additional member-only benefits

Eligibility Businesses within Southern New Jersey Counties

Contact 856-424-7776
220 Laurel Road, Suite 203 Voorhees, NJ 08043

Name

Greater Burlington Chamber of Commerce

Type Technical Assistance; Training & Education; Networking; Advocacy

Website <https://www.greaterburlingtonchamber.org/>

Function/Uses Advance the interests of members of the business community; Provide business resources on various topics; Networking and additional member-only benefits

Eligibility Businesses within Burlington City

Contact info@GreaterBurlingtonChamber.org
PO Box 67, Burlington, NJ 08016

Name

LAEDA Business Service Center

Source

Latin American Econ. Development Association

Type Technical Assistance; Training & Education; Counseling

Website <http://www.laeda.com/ProgramsInitiatives/BusinessServicesCenter.aspx>

Function/Uses Business assistance and counseling related to financing, capacity-building, and more; Online learning

Eligibility Businesses in Camden, Burlington, Gloucester, Cumberland, and Atlantic Counties

Contact info@laeda.com, 856-338-1177
433 Market Street #202, Camden, NJ 08102

Name
Small Business Development Center at Rutgers-Camden

Source
 N.J. Small Business Development Center

Type Technical Assistance; Training & Education; Consulting

Website <https://rsbdc.org/>

Function/Uses Business assistance, management consulting, and training programs for small businesses, as well as entrepreneurs and start-up businesses

Eligibility Small businesses or entrepreneurs within Burlington, Camden, Gloucester, and Salem Counties

Contact rsbdc@camden.rutgers.edu, 856-225-6221
 419 Cooper Street, Camden, NJ 08102

Name
Women's Business Academy

Source
 Latin American Econ. Development Association

Type Training & Education

Website <https://www.laedawbc.com/womens-business-academy/>

Function/Uses Education related to business fundamentals

Eligibility Women business owners located within Camden, Burlington, Gloucester, Cumberland, and Atlantic

Contact info@laeda.com, 856-338-1177
 433 Market Street #202, Camden, NJ 08102

Name
Workforce Development Institute Business Solutions

Source
 Rowan College at Burlington County

Type Technical Assistance; Training & Education; Consulting

Website <https://www.rcbc.edu/workforce/business>

Function/Uses Business assistance and consulting related to talent acquisition, market research, and customized skill-enhancing trainings

Eligibility Small businesses within Burlington County

Contact businessservices@rcbc.edu, 856-600-3139
 900 College Circle, Mount Laurel, NJ 08054

9. Other

Name
Individual Development Account

Source
 Latin American Econ. Development Association

Type Savings Matching Plan

Website <http://www.laeda.com/Home.aspx>

Function/Uses Matching funds for savings account

Eligibility Small businesses who have been incorporated for at least 6 months and meet income and asset eligibility. Businesses must be located within Camden, Burlington, Gloucester, Cumberland, and

Max. Amount \$3,000

Application Fee

Deadline

Contact info@laeda.com, 856-338-1177
 433 Market Street #202, Camden, NJ 08102