Jail & Prison Services
40 West 20th Street
New York, NY 10011

DATE, 2026

FirstName LastName #12345678
Whatever Correctional Facility
P.O. Box 12345
New York, NY 12345

Dear **(Insert Name**),

Thank you for your letter requesting information on how to start your own business.

Starting a business involves research, planning, making key financial decisions, and completing a series of legal activities. Depending on what type of business you are looking to open, different legal forms and licenses need to be filled out.

Because every business is unique and taking in account the page limit for this response, the information that has been provided in this letter is more of an overview and **only covers basic steps and information for New York City.** The following has been provided:

Please let us know if we can be of any further assistance in the future.

Sincerely,

NAME
TITLE
Jail & Prison Services
The New York Public Library

Section I. ‘The Difficulties of Starting a Business with a Criminal Record’

Excerpted from: https://aacriminallaw.com/the-difficulties-of-starting-a-business-with-a-criminal-record

Please know that most businesses require special licenses. Those who have been charged or convicted of a crime may be concerned about how their record could affect their ability to start a business. Fortunately, for most entrepreneurs, a criminal record will have little, if any, effect on their ability to start a business.
When starting a business, entrepreneurs typically hire an attorney or go to local organizations for advice and help to determine the best course of action and to ensure the legal requirements are satisfied. *The organizations listed at the end of this letter provide free assistance in completing the proper state and federal filings, obtaining tax identification numbers, and more.*

There are certain types of businesses that have a stricter licensing process regarding criminal convictions. These include professions such as:

- Medicine and Law (physicians and attorneys)
- Businesses operating with dangerous chemicals
- Other regulated merchandise like firearms

If you are seriously considering venturing into these or similar areas, a few extra requirements may need to be satisfied, if entry is at all permissible. But for most businesses, there are no special licensing requirements that would prohibit those who have a criminal record.

Criminal Sexual Conduct Charges
For those with a record of criminal sexual conduct, there are special challenges. Initially, they may need to have their business located a certain distance from schools or other, similarly classified establishments. They may need to register and disclose their location on a public sex registration list. They may not be able to start a business that requires contact with children. However, the specific business industries which are affected by these limitations are fairly obvious and many others are available for pursuit.

Section II. Resources from the U.S. Small Business Administration

A. ‘Start Your Own Business in 10 Steps’ Guide

Found online at: https://www.sba.gov/business-guide/10-steps-start-your-business

Conduct Market Research
Market research will tell you if there’s an opportunity to turn your idea into a successful business. It’s a way to gather information about potential customers and businesses already operating in your area. Use that information to find a competitive advantage for your business.

Write your business plan *(more detailed information is provided further on in this letter)*
Your business plan is the foundation of your business. It’s a roadmap for how to structure, run, and grow your new business. You’ll use it to convince people that working with you — or investing in your company — is a smart choice.

Fund your business
Your business plan will help you figure out how much money you’ll need to start your business. If you don’t have that amount on hand, you’ll need to either raise or borrow the capital. Fortunately, there are more ways than ever to find the capital you need.

Pick your business location
Your business location is one of the most important decisions you'll make. Whether you're setting up a brick-and-mortar business or launching an online store, the choices you make could affect your taxes, legal requirements, and revenue.

Choose a business structure (more detailed information is provided further on in this letter)
The legal structure you choose for your business will impact your business registration requirements, how much you pay in taxes, and your personal liability.

Choose your business name
It's not easy to pick the perfect name. You'll want one that reflects your brand and captures your spirit. You'll also want to make sure your business name isn't already being used by someone else.

Register your business
Once you've picked the perfect business name, it's time to make it legal and protect your brand. If you're doing business under a name different than your own, you'll need to register with the federal government, and maybe your state government, too.

Get federal and state tax IDs
You'll use your employer identification number (EIN) for important steps to start and grow your business, like opening a bank account and paying taxes. It's like a social security number for your business. Some — but not all — states require you to get a tax ID as well.

Apply for licenses and permits
Keep your business running smoothly by staying legally compliant. The licenses and permits you need for your business will vary by industry, state, location, and other factors.

Open a business bank account
A small business checking account can help you handle legal, tax, and day-to-day issues. The good news is it's easy to set one up if you have the right registrations and paperwork ready.

B. WRITING A BUSINESS PLAN

Found online at: https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan

Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll see a return on their investment. Your business plan is the tool you'll use to convince people that working with you — or investing in your company — is a smart choice.

Pick a business plan format that works for you

There's no right or wrong way to write a business plan. What's important is that your plan meets your needs. Most business plans fall into one of two common categories: traditional or lean startup. Traditional business plans are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long. Lean startup business plans are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

- **Traditional business plan:** This type of plan is very detailed, takes more time to write, and is comprehensive. Lenders and investors commonly request this plan.
- **Lean startup plan:** This type of plan is high-level focus, fast to write, and contains key elements only. Some lenders and investors may ask for more information.

Traditional business plan format

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive summary

Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company description

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

Market analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and management

Tell your reader how your company will be structured and who will run it. Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or LLC. Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes and CVs of key members of your team.

Service or product line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

Marketing and sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs. Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success. If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now. Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly — or even monthly — projections. Make sure to clearly explain your projections, and match them to your funding requests. This is a great place to use graphs and charts to tell the financial story of your business.

Appendix

Use your appendix to provide supporting documents or other materials were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, or patents, legal documents, permits, and other contracts.

Lean startup format

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan. Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. We'll discuss the nine components of the Business Model Canvas version here.

Key partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key activities
List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers, or using technology to tap into the sharing economy.

Key resources
List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone businesses.

Value proposition
Make a clear and compelling statement about the unique value your company brings to the market.

Customer relationships
Describe how customers will interact with your business. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer segments
Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

Channels
List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost structure
Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face pursuing it.

Revenue streams
Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

C. CHOOSING YOUR BUSINESS STRUCTURE

found online at: https://www.sba.gov/business-guide/launch-your-business/choose-business-structure

Your business structure affects how much you pay in taxes, your ability to raise money, the paperwork you need to file, and your personal liability. You'll need to choose a business structure before you register your business with the state. Most businesses will also need to get a tax ID number and file for the appropriate licenses and permits. Choose carefully. While you may convert to a different business structure in the future, there may be restrictions based on your location. This could also result in tax consequences and unintended dissolution, among other complications. Consulting with business counselors, attorneys, and accountants can prove helpful.

Review common business structures:

Sole proprietorship

A sole proprietorship is easy to form and gives you complete control of your business. You're automatically considered to be a sole proprietorship if you do business activities but don't register as any other kind of business.
Sole proprietorships do not produce a separate business entity. This means your business assets and liabilities are not separate from your personal assets and liabilities. You can be held personally liable for the debts and obligations of the business. Sole proprietors are still able to get a trade name. It can also be hard to raise money because you can't sell stock, and banks are hesitant to lend to sole proprietorships.

Sole proprietorships can be a good choice for low-risk businesses and owners who want to test their business idea before forming a more formal business.

Partnership

Partnerships are the simplest structure for two or more people to own a business together. There are two common kinds of partnerships: limited partnerships (LP) and limited liability partnerships (LLP).

Limited partnerships have only one general partner with unlimited liability, and all other partners have limited liability. The partners with limited liability also tend to have limited control over the company, which is documented in a partnership agreement. Profits are passed through to personal tax returns, and the general partner — the partner without limited liability — must also pay self-employment taxes.

Limited liability partnerships are similar to limited partnerships, but give limited liability to every owner. An LLP protects each partner from debts against the partnership, they won't be responsible for the actions of other partners.

Partnerships can be a good choice for businesses with multiple owners, professional groups (like attorneys), and groups who want to test their business idea before forming a more formal business.

Limited liability company (LLC)

An LLC lets you take advantage of the benefits of both the corporation and partnership business structures. LLCs protect you from personal liability in most instances, your personal assets — like your vehicle, house, and savings accounts — won't be at risk in case your LLC faces bankruptcy or lawsuits.

Profits and losses can get passed through to your personal income without facing corporate taxes. However, members of an LLC are considered self-employed and must pay self-employment tax contributions towards Medicare and Social Security.

LLCs can have a limited life in many states. When a member joins or leaves an LLC, some states may require the LLC to be dissolved and re-formed with new membership — unless there's already an agreement in place within the LLC for buying, selling, and transferring ownership.

LLCs can be a good choice for medium- or higher-risk businesses, owners with significant personal assets they want to be protected, and owners who want to pay a lower tax rate than they would with a corporation.

Corporation

C corp

A corporation, sometimes called a C corp, is a legal entity that's separate from its owners. Corporations can make a profit, be taxed, and can be held legally liable.

Corporations offer the strongest protection to its owners from personal liability, but the cost to form a corporation is higher than other structures. Corporations also require more extensive record-keeping, operational processes, and reporting.

Unlike sole proprietors, partnerships, and LLCs, corporations pay income tax on their profits. In some cases, corporate profits are taxed twice — first, when the company makes a profit, and again when dividends are paid to shareholders on their personal tax returns.

Corporations have a completely independent life separate from its shareholders. If a shareholder leaves the company or sells his or her shares, the C corp can continue doing business relatively undisturbed.
Corporations have an advantage when it comes to raising capital because they can raise funds through the sale of stock, which can also be a benefit in attracting employees.

Corporations can be a good choice for medium- or higher-risk businesses, businesses that need to raise money, and businesses that plan to "go public" or eventually be sold.

S corp
An S corporation, sometimes called an S corp, is a special type of corporation that's designed to avoid the double taxation drawback of regular C corps. S corps allow profits, and some losses, to be passed through directly to owners' personal income without ever being subject to corporate tax rates.

Not all states tax S corps equally, but most recognize them the same way the federal government does and taxes the shareholders accordingly. Some states tax S corps on profits above a specified limit and other states don't recognize the S corp election at all, simply treating the business as a C corp.

S corps must file with the IRS to get S corp status, a different process from registering with their state.
There are special limits on S corps. S corps can't have more than 100 shareholders, and all shareholders must be U.S. citizens. You'll still have to follow strict filing and operational processes of a C corp.

S corps also have an independent life, just like C corps. If a shareholder leaves the company or sells his or her shares, the S corp can continue doing business relatively undisturbed.

S corps can be a good choice for a business that would otherwise be a C corp, but meet the criteria to file as an S corp.

Benefit corporation
A benefit corporation, sometimes called a B corp, is a for-profit corporation recognized by a majority of U.S. states. B corps are different from C corps in purpose, accountability, and transparency, but aren't different in how they're taxed.

B corps are driven by both mission and profit. Shareholders hold the company accountable to produce some sort of public benefit in addition to a financial profit. Some states require B corps to submit annual benefit reports that demonstrate their contribution to the public good.
There are several third-party B corp certification services, but none are required for a company to be legally considered a B corp in a state where the legal status is available.

Close corporation
Close corporations resemble B corps but have a less traditional corporate structure. These shed many formalities that typically govern corporations and apply to smaller companies.

State rules vary, but shares are usually barred from public trading. Close corporations can be run by a small group of shareholders without a board of directors.

Nonprofit corporation

Nonprofit corporations are organized to do charity, education, religious, literary, or scientific work. Because their work benefits the public, nonprofits can receive tax-exempt status, meaning they don't pay state or federal taxes income taxes on any profits it makes.

Nonprofits must file with the IRS to get tax exemption, a different process from registering with their state. Nonprofit corporations need to follow organizational rules very similar to a regular C corp. They also need to follow special rules about what they do with any profits they earn. For example, they can't distribute profits to members or political campaigns.

Nonprofits are often called 501(c)(3) corporations — a reference to the section of the Internal Revenue Code that is most commonly used to grant tax-exempt status.

Cooperative

A cooperative is a business or organization owned by and operated for the benefit of those using its services. Profits and earnings generated by the cooperative are distributed among the members, also known as user-owners. Typically, an elected board of directors and officers run the cooperative while regular members have voting power to control the direction of the cooperative. Members can become part of the cooperative by purchasing shares, though the amount of shares they hold does not affect the weight of their vote.

Combine different business structures

Designations like S corp and nonprofit aren't strictly business structures — they can also be understood as a tax status. It's possible for an LLC to be taxed as a C corp, S corp, or a nonprofit. These arrangements are far less common and can be more difficult to setup. If you're considering one of these non-standard structures, you should speak with a business counselor or an attorney to help you decide.

Section III. Resources from NY State and NYC Government

A. Filing your Limited Liability Company (LLC) in New York State

Found online at: https://www.businessexpress.ny.gov/app/answers/cms/a_id/2443/kw/domestic%20LLC

Overview

A limited liability company ("LLC") is an unincorporated business organization of one or more persons who generally have limited liability for the contractual obligations and other liabilities of the business. The Limited Liability Company Law governs the formation and operation of an LLC. An LLC may organize for any lawful business purpose or purposes. The LLC is a hybrid business entity form that combines corporation-style limited liability with partnership-style flexibility. The flexible management structure allows owners to shape the LLC to meet the needs of the business. The owners of an LLC are "members" rather than shareholders or partners. A member may be an individual, a corporation, a partnership, another limited liability company or any other legal entity.

STEPS IN FILING ARTICLES OF ORGANIZATION:

Organizers form an LLC, by filing the Articles of Organization (pursuant to Section 203 of the Limited Liability Company Law, with the Department of State). Organizers prepare, sign and file the Articles of Organization that creates the LLC. Any person or business entity may be an organizer. Organizers may be, but need not be, a member of the LLC formed.

Availability of Name: (optional) In order to assure that the name of the limited liability company is not already in use by an existing limited liability company, corporation or limited partnership, you may request a name search. The request must be in writing to the Department of State. The search fee for each name submitted is $5.00.

Reservation of Name: (optional) If the name is available, you may reserve it while finalizing your business plans. To reserve the name for 60 days, file "Application for Reservation of Name." The Department of State will send you a Certificate of Reservation. Attach the Certificate of Reservation to your Articles of Organization when filing. The fee for reservation of name is $20.00.

How to Apply

Paper forms can be found on the New York State Department of State's website.

1. You may apply online.
2. Sign in or create a NY.gov account.
3. After you apply, log in to check your application status.

WHAT YOU NEED TO APPLY:

- Business information (legal name, address, etc.)
- Fee ($200)

Additional Info

1. The NYS Department of State, Division of Corporations has prepared an Articles of Organization form that you can download from their website. You may also draft your own form pursuant to Section 203 of the NYS Limited Liability Company Law or purchase a form from a legal stationery store in New York.

2. Limited liability companies, formed in New York, must within 120 days after the effectiveness of the initial articles of organization, publish a notice in two newspapers of the county in which the office of the limited liability company is located once a week for six consecutive weeks. The county clerk, of the county in which the office of the limited liability company is located, designates the newspapers for publication. One newspaper must be printed daily and the other printed weekly. Proof of publication (Certificate of Publication with the Affidavits of Publication of the newspapers) must be submitted to the NYS Department of State for filing. The Department of State filing fee is $50. Failure to comply with the publication requirement will result in the suspension of the LLC’s authority to carry on, conduct or transact business in New York.

3. Theatrical production companies with the words “limited liability company” in their names are exempt from the publication requirements. For detailed information on the newspaper publication requirements see Section 206 of the Limited Liability Company Law.

4. Limited liability companies are required to file a Biennial Statement every two years with the NYS Department of State. Online filing is available on the Department of State’s website. The filing fee is $9.

Entities who wish to receive a notice when the Biennial Statement is due for filing must provide an email address at the Department of State’s Email Address Submission/Update Service.

5. Limited liability companies are required by statute to conduct activities under their true legal of “real” name. If a limited liability company wishes to conduct activities under a name other than its true legal name, a certificate of assumed name must be filed with the NYS Department of State. The filing fee for a Certificate of Assumed Name is $25.

6. You may form a limited liability company online on the Department of State's website. The acceptable methods of payment are MasterCard, Visa and American Express. Immediately upon filing, you will receive an email filing acknowledgement with your filing receipt attached in PDF format. Additionally, you will have the option of requesting additional services, such as a plain copy, certified copy or certificate of existence. These documents will be attached as a PDF document to the filing acknowledgement. There are no additional expedited handling fees charged for filing online or for additional services.

7. The NYS Department of State recommends that legal documents be prepared under the guidance of an attorney.

Contact: Interested in learning more about services?

Did you know that you can find answers to most of your questions right here online in the NY Business Express portal. Check out our Business Index A-Z, FAQs, and Helpful Links for information on licenses, permits, registrations, certifications and more.

Phone
New York State Business Information Center
Monday - Friday 8:30 am - 4:30 pm with the exception of state observed holidays
518.485.5000

E. Registering Your Business with The City of New York

Excerpted from: https://nyc-business.nyc.gov/nycbusiness/

In addition to filing your Articles of Organization with New York State, small businesses in the five boroughs are required to follow NYC zoning and employment guidelines and acquire the proper licenses per city government guidelines. The following checklists should also be consulted when planning to start a business in New York City. Additional assistance, including free legal guidance on permits, leasing, and building codes, can be acquired by filling out the contact form at: https://www.nyc.gov/site/sbs/businesses/contact.page

Register Your Business

- **Register your business.** Corporations, Limited Liability Companies, and Limited Partnerships register with New York State. General Partnerships and Sole Proprietorships register with the appropriate County Clerk.
- **Apply for an Employer Identification Number (EIN)**, also known as a Federal Tax ID Number. If you are a sole proprietor, you may be able to use your Social Security Number instead.
- **Register as a Sales Tax Vendor** with the NYS Department of Taxation and Finance in order to sell products and services. Apply early to avoid delays receiving other permits.
- **Research required insurance** such as workers' compensation, liability, and disability insurance. Some are needed for permits and licenses and protect you from loss, fines, and lawsuits.

Find and Plan Your Space

- **Learn more about zoning** in your neighborhood with the Department of City Planning's ZoLa map (https://zola.planning.nyc.gov/about) and find a location zoned for your business.
- **Learn about City facilities** that can help your business on the Facilities Explorer from the Department of City Planning (https://capitalplanning.nyc.gov/facilities)
- **Get assistance in signing your lease.** Before signing, talk to a lawyer to make sure the timing is right, the terms are legal, and the agreement is good for you.
- **Review your building plans for major and minor construction within your space.** The NYC Department of Small Business Services (SBS) offers free plan examinations, and experienced client managers can help you navigate the process.
- **Work with licensed professionals** to plan any changes and to ensure that your space complies with building and fire codes. Make sure your architect or contractor is licensed.
- **Changes to a landmarked property** or building in a historic district must be approved by the NYC Landmarks Preservation Commission before work can begin. Allow time to receive approval.
- If your location will host events where 75 people or more will gather, you will need a **Place of Assembly Permit** (https://www.nyc.gov/site/buildings/property-or-business-owner/place-of-assembly-certificate-of-operation.page)
- **Plan to limit noise** from your establishment to avoid fines and do not play music in front of your business to attract customers.
- **Limit construction noise.** You must create and post a noise mitigation plan to keep noises from bothering neighbors. Failure to do so can result in fines (https://nyc-business.nyc.gov/nycbusiness/description/construction-noise-regulations).

Section IV. NY-Based Organizations and Resources

The following are organizations and resources for those seeking to start their own business. Contact information has been provided for any further inquiries or specific questions when available.

US Small Business Administration (SBA)
409 3rd St. SW, Washington DC 20416 **Telephone: 800.827.5722** https://www.sba.gov The U.S. Small Business Administration has a wealth of resources, in particular how to devise a business plan. SBA's District Offices are responsible for the delivery of SBA's many programs and services throughout the country. Below are SBA District Offices in New York.
Metro New York District Offices **Services we provide** Our office provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. We can also connect you to our partner organizations, lenders, and other community groups that help small businesses succeed. **New York City—Main office** **26 Federal Place, Suite 3100, New York, NY 10278** **Phone: 212.264.4354**

Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m. Closed on all federal holidays.
Serving: Kings, Queens, Bronx, Dutchess, New York, Orange, Putnam, Rockland, Richmond, Sullivan, Ulster, and Westchester counties.

Hauppauge
350 Motor Pkwy., Suite 109, Hauppauge, NY 11788
Phone: 631.454.0750
Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m. Closed on all federal holidays.
Serving: Nassau and Suffolk counties.

Buffalo District Offices

Services we provide
Our office provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. We can also connect you to our partner organizations, lenders, and other community groups that help small businesses succeed.

Buffalo—Main office
130 S. Elmwood Avenue, Suite 540, Buffalo, NY 14202
Phone: 716.551.4301
Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m. Closed on all federal holidays.
Serving: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

Rochester Office
100 State Street, Room 410, Rochester, NY 14614
Phone: 585.263.6700
Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m. Closed on all federal holidays.
Serving: Livingston, Monroe, Ontario, Seneca, Wayne, and Yates counties.

Syracuse District Offices

Services we provide
Our office provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. We can also connect you to our partner organizations, lenders, and other community groups that help small businesses succeed.

Syracuse—Main office
224 Harrison Street, Suite 506, Syracuse, NY 13202
Phone: 315.471.9393
Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m. Closed on all federal holidays.
Serving: Franklin, St. Lawrence, Jefferson, Lewis, Herkimer, Hamilton, Fulton, Montgomery, Oneida, Oswego, Onondaga, Cayuga, and Madison counties.

Elmira Office
Virtual Office Only
Phone: 607.734.8130
Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m. Closed on all federal holidays.
Serving: Otsego, Delaware, Chenango, Broome, Tioga, Cortland, Tompkins, Chemung, Schuyler, and Steuben counties.

Albany Office
Virtual Office Only
Phone: 518.446.1118
Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m. Closed on all federal holidays
Serving: Clinton, Essex, Warren, Washington, Saratoga, Rensselaer, Schoharie, Albany, Schenectady, Greene, and Columbia counties.

NYC Department of Small Business Services—NYC Business Solutions

Telephone: 311
https://www.nyc.gov/site/sbs/index.page

The NYC Business Solutions centers offer a suite of services to help one start, operate, and expand a business in New York City. Regardless of the size or stage of the business, NYC Business Solutions can help individuals access resources that meet their needs as their business continues to grow and expand. NYC Business Solutions can help one develop a business plan, access business courses, find financing, hire workers, train employees, navigate government regulations, access government incentives programs, and obtain minority and women-owned business enterprise certification for free.

For more information about starting a business, visit the NYC Business Solutions website listed above to download helpful guides and checklists or speak with a transitional services coordinator to obtain copies of these resources. A detailed assistance request form can also be submitted online at https://www.nyc.gov/site/sbs/businesses/contact.page.

Bronx Center
400 East Fordham Road, 7th Floor, Bronx, NY 10458

Brooklyn Center
9 Bond Street, 5th Floor, Brooklyn, NY 11201

Queens Center
90-27 Sutphin Boulevard, 4th Floor, Jamaica, NY 11435

Lower Manhattan Center
14 Wall Street, 17th Floor, New York, NY 10005

Upper Manhattan Center
361 West 125th Street, 2nd Floor, New York, NY 10027

Washington Heights Center
560 West 181st Street, 2nd Floor, New York, NY 10033

Staten Island Center
120 Stuyvesant Place, 3rd Floor, New York, NY 10301

NYC Department of Consumer and Worker Protection (DCWP)
42 Broadway, New York, NY 10004 **Telephone: 311** https://www.nyc.gov/site/dca/index.page
The DCA licenses more than 70 different categories of businesses—including home-improvement contractors, dry cleaners and laundries, tow-truck operators, employment agencies, and electronics stores. The DCA also provides free financial counseling through their Financial Empowerment Center. Visit their website for information on licenses and permits, filing a complaint, ordering a publication, booking a Financial Empowerment Center appointment and much more.

Empire State Development—Division of Minority and Women's Business Development
Telephone: 646.846.7364 https://esd.ny.gov/doing-business-ny/mwbe
The Division of Minority and Women's Business Development promotes the participation of minority and women-owned businesses in the New York City procurement process.

Section V. The Two Page / 30 Minute Business Plan
Found online at: https://www.tonynovak.com/two-page-business-plan-template.pdf

Almost everyone agrees that a written business plan is an important tool for success. Yet too many small business owners put off the project because of the complexity of the planning process. Online tools or business plan templates can be useful but often involve some type of fee or require purchase of a related service so this might undermine their usefulness.

What if you could complete a business plan free of charge in about 30 minutes? This business plan template (next page) is meant simply as a free and easy tool that can be completed in about half an hour. Just add a few sentences to each of the functional planning categories numbered 1 through 7. Revisit and refine your plan from time to time later as you accumulate new business experience. That's it! You'll be well on your way to enjoying the benefits of a solid written business plan.

1. Customer Problem / Your Solution

What will you sell?

Who will buy it?

How will your product help people?

2. Business Model

What will you charge?

How will you get paid?

How else will you make money from this project?

3. Target Market: Who is your customer?

How many of them are there?

What is your competitive advantage?

Why will a customer choose you over a competitor?

4. Marketing and Sales

How will customers hear of your business?

How can you encourage referrals?

5. Management Team

Who will carry out these key activities?

6. Financial Summary

How will you manage when the business is a success?

What level of sales revenue? What number of customers?

7. Potential Obstacles

What potential obstacles or challenges do you anticipate?

What funding is required?