



# Entrepreneurial Assistance Program

# 2016-17

**Annual Report to  
Governor Andrew Cuomo and the  
New York State Legislature**

**Empire State Development**

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## INTRODUCTION



## EXECUTIVE SUMMARY

The Entrepreneurial Assistance Program (“EAP”) is an enterprise development program with centers in local communities throughout New York State. These Entrepreneurial Assistance Program Centers (“EAP Centers” or “Centers”) provide instruction, training, technical assistance and support services to individuals who have recently started their own business or are interested in starting a business and also strengthen the operation of these firms during the early stages of development, generally within the first five years.

For the 2016 EAP contract year, from June 1, 2016 to May 31, 2017, each organization funded under EAP received \$80,900 in state funding to continue providing business training and skill development to New York State entrepreneurs. These grant funds were matched with cash and in-kind funding from other non-state sources.

EAP assists new and aspiring entrepreneurs in developing basic business management skills by providing business training, one-on-one counseling and technical assistance. For Centers to maintain continued EAP status they must meet specific performance objectives set at the beginning of their contract year. The goals of the program are to increase the formation of new businesses and strengthen the operations of existing businesses during the early stages of development with increased sales, job creation and business financing. (Reference EAP Goals and Outcomes, page 10.)

# PROGRAM OVERVIEW

The Omnibus Economic Development Law of 1987 authorizes Empire State Development (“ESD”), through the Entrepreneurial Assistance Program, to issue contracts to not-for-profit corporations, universities and community colleges for the development of “EAP Centers” to provide comprehensive assistance in enterprise development to owners and prospective owners of small businesses.

Encouraging the formation and growth of small businesses is an important strategic goal of New York State. Effective EAP programs provide intensive, community-based training, technical assistance and other related services to small business owners or entrepreneurs, particularly minorities and women, to stimulate new business development and to strengthen businesses in the early stages of development—typically from one to five years. Such assistance is especially important in economically distressed areas where high levels of unemployment and declining infrastructure further limit the ability for these young businesses to develop. Effective programs are built on a working knowledge of the needs and resources of a community and its region.

There are 24 EAP Centers (Reference Center Listing, Page 19.) serving New York State. The Centers work with ESD regional offices and many local and state agencies. In addition they collaborate with local businesses, chambers of commerce, non-profit agencies, colleges and universities.

The EAP Centers provide a 60-hour entrepreneurship training course, supplemented by intensive technical assistance, to help new entrepreneurs complete business plans and develop a viable business. Participants learn how to refine their business concept, conduct break-even analysis, develop marketing strategies and learn financial management skills.

**In FY 16-17 EAP Centers provided over 8,100 hours of one-on-one counseling and helped clients create more than 283 business plans.**

EAP Centers also provide technical assistance to existing businesses that are generally less than five years old. This technical assistance is designed to help young businesses make the transition into small-growth companies and includes working capital and cash-flow management, general management skills, new market development, hiring and managing employees, managing growth, and accessing credit and capital.

## OBJECTIVES

The primary objectives of EAP are to:

- Increase the number of new businesses in New York State, with a particular focus on expanding economic opportunity for minority group members, women, dislocated workers and individuals with special needs;
- Expand the sales and employment levels of small businesses during the critical first five years of operation;
- Decrease the business failure rates among small businesses in the state; and
- Assist in the revitalization of distressed communities through the encouragement of “home grown” businesses.

# ADDITIONAL SERVICES

The Entrepreneurial Assistance Program Centers support the following initiatives to increase the formation of new businesses owned and operated by minorities, women, dislocated workers and individuals with special needs:

## **Business Mentor New York (BMNY)**

Business Mentor New York is an online platform that connects volunteer mentors to small businesses and emerging entrepreneurs to help them address specific challenges and realize their full economic potential. EAP Centers facilitate BMNY registrations for clients, assist with their mentee profile and help connect the entrepreneurs with mentors. The EAP Centers recognize that all successful entrepreneurs need confidence and connections so Centers also encourage local community professionals and EAP workshop presenters to register as mentors. Following are BMNY results from the EAP Centers:

- 337 new mentees enrolled into BMNY;
- 77 new mentors were added during FY 2016-17; and
- 116 counseling matches occurred.

## **The Department of State – Office of New Americans**

The Office of New Americans (ONA) helps New Americans fully participate in New York State civic and economic life. ONA operates through a network of 27 community-based organizations.

ONA entered into a three-year contract, from January 1, 2016 to December 31, 2018, to teach two “Starting Your Own Business” seminars biannually at each ONA Center. Twenty-seven ONA Centers were matched with 17 EAP Centers to conduct these seminars on mutually agreed-upon dates throughout the year.

**EAP Centers provided comprehensive introductions to 698 New Americans on business ownership in America and how to start and register a business in New York State.**

Each EAP Center customized the training to the population being served. In some cases, the classes were conducted in dual-language instruction (e.g. Spanish, Chinese, Haitian Creole, etc.)

## **Minority and Women Business Enterprise Support and Outcomes**

EAP Centers also work closely with NYS's Division of Minority and Women's Business Development. Centers provide direct assistance to individuals interested in becoming MWBE certified to do business with New York State. EAP Center staff is trained to provide guidance in the preparation of MWBE online certification applications. MWBEs receiving services from the Centers had the following outcomes: (Reference MWBE Outcomes, Page 11.):

- 423 MWBE businesses increased sales of \$41.5 million;
- 209 MWBE businesses increased employment by 576;
- 227 MWBE businesses retained 1,601.5 employees; and
- 168 MWBE businesses secured \$9.7 million in financing.

## **Veteran Entrepreneurship Services**

Veteran entrepreneurship services, introduced two years ago in FY14-15, are now a permanent part of each EAP Center's goals. EAP Centers continued to meet veteran goals and provided entrepreneurship services to veterans interested in starting a business or expanding an existing business which includes but is not limited to: (1) counseling on the feasibility of starting a business; (2) education in established management principles and practices; (3) access to veteran business support networks; and (4) ongoing and continued technical assistance.

Some EAP Centers offer customized programs for veterans at free or reduced prices for services, and have also formed partnerships with many different veteran organizations, support groups, hospitals and agencies across the state. This year, 101 new veterans entered the program and started 16 new businesses. (Reference Veteran Outcomes, Page 12.)

# FUNDING

The FY 2016-17 NYS budget appropriation for the EAP was funded at \$1,764,000. In addition to this appropriation, an additional \$138,300 was made available from previous funding. Twenty-two of the EAP Centers were awarded grants of \$80,900 for 12-month contracts and two EAP Centers a pro-rated grant amount of \$61,250. EAP Centers are required to match these grants one-to-one (50% or more in cash and no more than 50% in-kind). The sources of matching funds include, but are not limited to:

- Federal Government –U.S. Small Business Administration (PRIME);
- Banks and Credit Unions - Deutsche Bank, Sunmark Bank, Citibank, Bank of Utica, Signature Bank, Bridgehampton Bank, Apple Bank, and Savoy Bank;
- City - Small Cities, NYC EDC, THRIVE Award to Help Reach Immigrant Ventures and Entrepreneurs, NYC Dept of Consumer Affairs, and NYC Health & Human Service;
- Universities/Community Colleges – SUNY Broome Community College, Hofstra University, Syracuse University, Medaille College/Buffalo, Suffolk County Community College, Dutchess Community College, Rockland Community College, and SUNY Orange;
- Chambers of Commerce – Capital Chamber Foundation;
- Local and County – Broome Triad - Broome Employment Center for Broome Tioga Workforce Development, Broome County Urban League, Avenue NYC, and Think Dutchess; and
- Not-for-profits – Bedford Stuyvesant Restoration, Queens Economic Development Corporation, ACCORD Corporation, Washington Heights-Inwood Development Corporation, South Bronx Overall Economic Development Corporation, Bronx Health Reach, Women’s Enterprise Development Center, Inc., Urban League of Rochester, IBERO American Action League, Chinatown Manpower Project, Inc., Hot Bread Kitchen, Ltd, BOC Network, Inc., BOC-ORR, Women’s Foundation, Clifford Chance USA, and State Farm Companies Foundation.

In addition, part of the costs were covered by hundreds of business owners, accountants, lawyers, marketing consultants, and bank employees who donated time and expertise on a pro bono or reduced-fee basis to help EAP clients start or expand their businesses.

# EAP CLIENT & BUSINESS CHARACTERISTICS (NEW ENROLLMENTS ONLY)

EAP's rigorous program attracts people with potential for success in business ownership. Most EAP clients are between the ages of 31 and 60, which represent 74% of EAP clients overall. Clients between the ages of 18 to 30 years represented 18% of the client database.

Of the total 1,280 new enrollments:

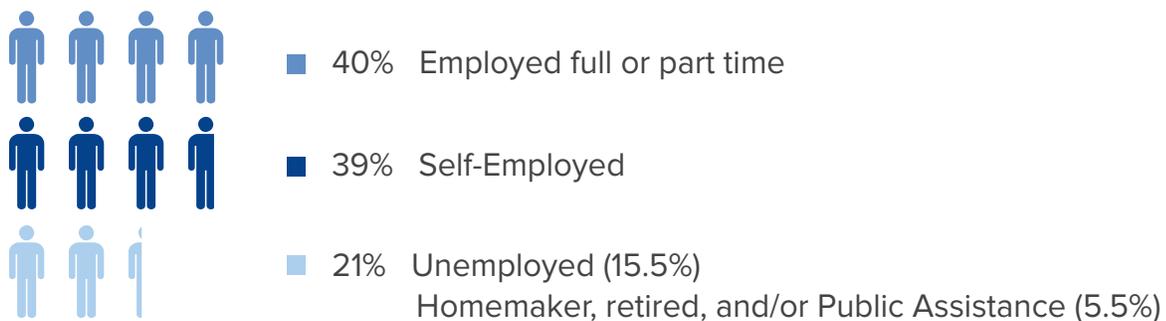
- 89% of clients enrolled were Minority & Women-Owned Business Enterprises (MWBE);
- 67% represented woman-owned firms; and
- 77% had no business plan and 16.5% came in with a partial plan.

## Client Demographics

Education Level	FY 16-17 Percentage
High School or GED	20%
Trade School or 2-year college	27%
4-year college	33%
Graduate degree	18%
Grade school/Junior High	2%

## Work Experience

Work experience captures which segments of the labor participation force our clients are at the time of enrollment. This year 79% of enrollees were either employed as a wage earner or self-employed. The other 21% are either not employed as a displaced employee (unemployed) or are from those segments of the population who are typically part of the inactive labor force largely made up of students, homemakers, incarcerated people and retirees who do not want or cannot work. The EAP works with displaced workers or unemployed persons in partnership with the Self-Employment Assistance Program (SEAP) of the NYS Division of Labor to assess their readiness for business ownership and provide one-on-one counseling to prepare them for starting a business. This year saw a slight 2% increase coming from the ranks of the not employed.



## Business Characteristics

At the point of intake, 45% of newly enrolled businesses were home-based, another 23% were operated out of a rented facility and 3% owned their facility. The remaining 29% were unknown at the time of intake.

The industry breakdown of businesses is as follows:

Business Sector	Percentage
Service	66%
Retail	17%
Construction	6%
Manufacturing	5%
Wholesale/Distribution	4%
Finance, Insurance and Real Estate	2%

The vast majority (76%) of EAP client businesses were micro-enterprises. A micro-enterprise is a very small business operating from a home, storefront or office, which typically employs no more than five people. A micro business does not generally have access to commercial bank loans, yet it could benefit from a loan under \$25,000. The income breakdown of EAP clients is as follows:

Annual Incomes	Percentage
Less than \$5,000	35%
\$5,000 - \$10,000	3%
\$10,000 - \$25,000	5%
\$25,000 - \$50,000	11%
\$50,000 - \$100,000	15%
Over \$100,000	31%



## OVERSIGHT AND EVALUATION

Empire State Development's EAP Director provides overall program management, assists EAP Centers and monitors each Center's performance. Performance monitoring consists of: EAP Center site visits, classroom audits, client file reviews, client site visits and client telephone surveys. Other services provided by ESD include the definition of contract terms and program requirements, program orientation for new EAP Center staff, monthly conference calls to review program direction and/or strategies, professional development webinars and telephone/email support in planning program activities.

EAP Centers are evaluated annually based on specific performance objectives regarding business creation and expansion, increased sales, job creation and business financing. A Center's eligibility for reimbursement of expenses and continued funding are contingent on the Center achieving quarterly and annual performance objectives, along with other contractual obligations.

Grantees are required to meet all of the minimum performance standards. EAP Centers that do not meet the minimum of at least 75% of the 24 standards may not receive the final 10% of the grant amount. EAP Centers not achieving a minimum 75% of goals for two consecutive years will be subject to review for continued participation in the EAP.

# ENTREPRENEURIAL ASSISTANCE PROGRAM 2016-2017 GOALS AND OUTCOMES

Clients	Individual Center Goals <sup>1</sup>	Program Goals <sup>1</sup>	Program Outcomes <sup>2</sup>
New Enrollments	10	240	1,280 <sup>3</sup>
Prior Year Client Served	10	220	453
<b>Businesses</b>			
Businesses Started	6	140	196
Businesses Saved/Retained	3	70	160
<b>Existing Business Impacts</b>			
Businesses with Increased Sales	5	118	330
Aggregate Amount of Increased Sales	\$150,000	\$3,550,000	\$41,751,978
Businesses with Expanded Employment	3	70	160
New Employees	6	138	445
Businesses with Retained Employment	3	70	243
Retained Employees	6	138	1,748.5
<b>Start-up Business Impacts</b>			
Businesses with Increased Sales	2	48	144
Aggregate Amount of Increased Sales	\$40,000	\$960,000	\$5,159,123
Businesses with Expanded Employment	2	48	77
New Employees	2	48	193.5
<b>Financing Impacts (Start-up and Existing)</b>			
Financial Packages Developed	6	140	185
Financial Packages Secured	4	92	200
Amount of Financing Secured	\$150,000	\$3,550,000	\$11,009,690
<b>Business Plans Developed</b>			
New Enrollments/Prior Year Clients	8	188	283
<b>MWBE Goals</b>			
MWBE Certification Applications Developed	8	188	146
<b>Veteran Program Goals</b>			
New Clients Enrolled	4	96	101
Businesses Started	2	48	16
<b>Business Mentor NY Goals</b>			
New Mentees Enrolled	20	472	337
New Mentors Enrolled	4	96	77
Number of Counseling Matches	10	236	116

<sup>1</sup>Program Goals are equal to the sum individual center goals for 22 centers plus the goals for two new centers pro-rated according to start dates.

<sup>2</sup>Program Outcomes captured from EAP on-line database as of October 29, 2017.

<sup>3</sup>New Enrollment program goals were not increased due to added program goals and new program initiatives.

# ENTREPRENEURIAL ASSISTANCE PROGRAM 2016-2017 MWBE OUTCOMES

MWBE Clients	MWBE Outcomes	% of All Outcomes
New Enrollments	1,139	89%
Prior Year Client Served	413	91%
<b>MWBE Businesses</b>		
Businesses Started	174	88%
Retained Businesses	149	93%
<b>MWBE Existing Businesses</b>		
Businesses with Increased Sales	297	90%
Aggregate Increase in Sales	\$36,959,050	89%
Businesses with Expanded Employment	140	88%
New Employees	401	90%
Businesses with Retained Employment	227	93%
Retained Employees	1,601.5	92%
<b>MWBE Start-up Businesses</b>		
Businesses with Increased Sales	126	88%
Aggregate Increase in Sales	\$4,536,860	88%
Businesses with Expanded Employment	69	90%
Expanded Employment	175	90%
<b>Financing (MWBE Start-ups and Existing)</b>		
Financial Packages Developed	153	54%
Financial Packages Approved	168	84%
Aggregate Financing Secured	\$9,734,583	88%
<b>MWBE Goals (Start-ups and Existing)</b>		
Number of MWBE Applications Developed	146	100%
<b>Business Plans (MWBE Start-ups and Existing)</b>		
New Enrollees & Prior Year Clients	200	71%

# ENTREPRENEURIAL ASSISTANCE PROGRAM 2016-2017 VETERAN OUTCOMES

Veteran Clients	Veteran Outcomes	% of All Outcomes
New Enrollments	101	8%
Prior Year Client Served	25	6%
<b>Veteran Businesses</b>		
Businesses Started	16	8%
Retained Businesses	5	3%
<b>Existing Veteran Businesses</b>		
Businesses with Increased Sales	2	1%
Aggregate Increase in Sales	\$44,000	0.01%
Businesses with Expanded Employment	2	1%
New Employees	2	0.01%
Businesses with Retained Employment	3	1%
Retained Employees	4	0.01%
<b>Start-up Veteran Businesses</b>		
Businesses with Increased Sales	9	6%
Aggregate Increase in Sales	\$119,250	2%
Businesses with Expanded Employment	3	4%
Expanded Employment	18.5	10%
<b>Financing (Veteran Start-ups and Existing)</b>		
Financial Packages Developed	7	4%
Financial Packages Approved	7	4%
Aggregate Financing Secured	\$202,500	2%
<b>MWBE Goals (Veteran Start-ups and Existing)</b>		
Number of MWBE Applications Developed	8	5%
<b>Business Plans (Veteran Start-ups and Existing)</b>		
New Enrollees & Prior Year Clients	15	5%

# SUCCESS STORIES

Listed below are some of the program's successes.

## IBERO EAP Center (Buffalo) – US Traffic Control, Inc.

Nicole Beringer traded a dream of opening a restaurant for one built from her considerable experience in contracting work. That mix of ingredients, plus the guidance and support she received from the IBERO EAP Center, has resulted in a traffic safety business that reached \$2.8 million in annual sales in 2017 and grown to two locations, 21 employees and a 21-truck fleet. US Traffic Control, Inc., based in Tonawanda with a second location in Rochester, provides traffic safety services that assist in closing roads and diverting traffic. The business also includes a sign-making fabrication shop.



The IBERO EAP Center guided Beringer in creating a business plan and in getting, almost simultaneously, a New York State MWBE certification, federal certification as a disadvantaged business enterprise (DBE), and certification in Erie County as a woman-owned business

enterprise (WBE), which Beringer credits for bringing in more than 40 percent of her income. The certifications “have truly led the charge in our success,” Beringer says, with her business listed in databases that draw customers with little to no advertising. Her clients include Verizon, Time Warner, National Grid and National Fuel, and “many more,” she says. “I always say we have a nice list of Fortune 500 companies,” Beringer says, adding, “We [also] do all of Erie County Water, City of Buffalo Water and Town of Tonawanda Water.”

Beringer’s business provides 24-hour emergency service, manufactures Manual on Uniform Traffic Control Devices (MUTCD) compliance signage and offers equipment rentals and sales in addition to traffic control safety consultations. They also design traffic plans for DOT permit submittal.

## Binghamton Local Development Corp – Permanent Cosmetics of NY

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In the past eight years, Bonnie Gardner Drumm has moved to New York State, re-established and grown a permanent cosmetics business—with her services now featured at four NYS locations and one in Wyoming—and seen average yearly sales growth of 33 percent, with a 46 percent boost from 2016 to 2017 alone.

Prior to her family’s move to Binghamton, Bonnie, a certified technician in what is also known as “cosmetic tattooing” – eyeliner that never smudges, for example – had owned a successful spa in Portland, Maine, for 10 years, where she managed 21 employees.

Bonnie realized the potential in the growing popularity of permanent cosmetics and SUNY Broome’s EAP program provided her with the technical assistance she needed to learn new technologies for marketing her new business in Binghamton. As a result, Bonnie reworked her business plan to add a social media strategy, a CRM app/cloud solution to manage her ever-increasing client base of 600 customers, and Canva.com app/cloud solutions to develop high-end presentations to effectively promote her services.

Bonnie is certified with the Society of Permanent Cosmetic Professionals and the American Academy of Micropigmentation and attends yearly conventions for advanced training. Bonnie’s success extends to her volunteer work in the community. She has worked with the “Look Good Feel Better” program of the American Cancer Society, volunteering at local hospitals to help women undergoing chemotherapy treatments who need help with makeup applications, wig styling, skincare and scarf wraps. Bonnie is currently a member of the American Cancer Society board in Binghamton.



## Hot Bread Kitchen Incubator – Jessie’s Nutty Cups



Actor-turned-entrepreneur Jessie Taige joined New York City’s Hot Bread Kitchen [HBK] Incubates community in October 2016 and began making the treats she calls “nutty cups” full-time only four months later. Working in HBK’s shared kitchen space, she has expanded her tasty treat—a homemade nut butter cup—to include seven delicious salty-sweet flavors, plus an additional flavor of the month.

“When I first started Jessie’s Nutty Cups, someone told me to get on LegalZoom and start an LLC—I had no idea what I was doing and really wasn’t ready for that step. Take advantage of programs that are out there,” Taige advises. “Joining a community of small businesses in my field, like HBK Incubates, was a game changer for me.” Before finding that community, she says, “I felt like I was constantly running against a wall. After meeting with fellow business owners, particularly those of other aspiring food enterprises, I realized I wasn’t alone, and that I actually knew a lot more than I thought.”

HBK Incubates has supported Taige’s business by assisting her in getting MWBE-certified, connecting her with market opportunities through HBK’s Buyer’s Showcase events and assisted her with planning for her first hires as she scales her business. Her artisanal peanut butter cups are sold via the company’s website and can now be found at retail locations around Manhattan including Dylan’s Candy Bar, Dean & DeLuca, and Murray’s Cheese, as well as at locations in Massachusetts, Pennsylvania, with more in the works.

## Urban League of Rochester – TK Flooring, Inc

TK Flooring is finally seeing success, with revenues of \$1.75 million at the end of 2017.

But this wasn’t always the case. In December of 2016, owner Thoue Kongmany had thrown in the towel and was ready to give up. He had started the business in

2013, having worked as an operations manager for a local commercial flooring company. As Laotian refugees, he and his family had struggled to learn English and Kongmany had worked diligently to reach his goals. The main roadblock, among many that he faced, was a lack of capital; banks kept denying his applications for loans. Kongmany finally came to the EAP in Rochester, curious to know how he could succeed without capital.

Thanks to assistance from the EAP, Kongmany secured his MBWE certification in 2014 and was introduced to a number of state lending programs that helped him to secure the capital he needed. Today, the business has 20 contracts (10 completed to-date) from local and statewide projects and TK Flooring is continuing to grow.

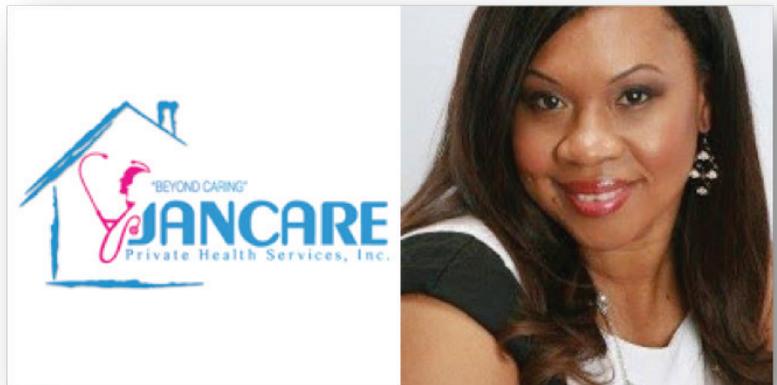


## Women's Enterprise Development Ctr (Westchester) – JANCARE Private Health Services Inc.

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In 2009, Janice Green was working full-time as a registered nurse while finishing her MBA when she decided to start a small business—the idea was to connect one or two families a month to her network of nurses so that the families could request and receive individualized nursing care. After Janice got her MBA, she went on to create a new business entity, JANCARE Private Health Services, expanding her outreach so that she could work more directly with home care agencies, assisted living facilities and other health care service providers. With the help of Westchester's Women's Enterprise Development Center (WEDC), Janice is hoping to grow the business to revenues of \$5 million this coming year.

"I know it sounds ambitious, but I think I am going to reach this," says Janice, who from 2014-2017 grew the business to \$2 million in revenues and a staff of 30. JANCARE is now operating as a Registered Professional Nursing Company dedicated to providing specialized private home care services for medical and non-medical patient needs. The Fishkill-based company's goal is to provide innovative care with a sensitive touch; always maintaining the health, dignity, and comfort of the client.



Janice, whose business was inspired by the excellent care a nurse had provided for a client's spouse, came to WEDC with the goal of expanding her services to follow clients through their progression of care. At WEDC, she hoped to map her expansion strategy with a business plan; WEDC offered assistance in market research and developing a plan for adding value through a case management business model. Janice enrolled in the center's comprehensive 60-hour business training program and has also taken advantage of advanced business workshops and one-on-one counseling.

JANCARE has since experienced rapid growth, now providing services in Westchester, Putnam and Dutchess counties. The business has grown so quickly that Janice has brought her husband on board on a full-time basis.

## Business Outreach Center (Queens EAP Center) – Solarte Foods, Inc.

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Just two years after she was granted political asylum from Venezuela, New York City newcomer Claudia Solarte became full owner of Solarte Foods, Inc., a wholesale distributor of products sold in grocery stores and independent supermarkets. Based out of Brooklyn, the business launched in February 2016 and currently employs seven people.

Solarte's future had been fraught with uncertainty until 2014, when she was granted asylum. The aspiring entrepreneur then faced the challenge of learning the legal and operational details of running a business in her adopted country.

In October 2015, Solarte was introduced to the Business Outreach Center (BOC) in Queens. She worked with BOC counselors to learn about credit reports and how to build credit, and also to understand the critical role of credit in getting financing for a business. Armed with the business plan she created from taking BOC's 60-hour Entrepreneurial Training Course, Solarte successfully obtained a \$25,000 term loan which allowed better terms with suppliers and helped with increasing her margins. From there, she also got help with establishing a payroll system and with getting liability insurance. The EAP Center is an ongoing source of legal advice and funding. She was recently approved for an additional \$8,800 towards the purchase of a vehicle. The center is also helping her with her MWBE application for certification.



## Suffolk County Community College – J & D Ceramics, Inc.

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Within just six months of enrolling at this Long Island EAP, ceramicist Jane Zimmerly was able to turn her passion into a living and capitalize 33 years of experience into building her own ceramics studio business.

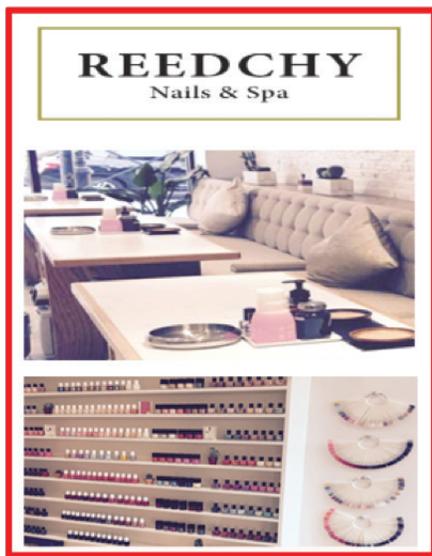
Her dream was to open a studio where others could tap their inner creativity and where she could continue to create and sell her ceramics. Zimmerly enrolled in the SCCC Entrepreneurial Assistance Center's 60-hour entrepreneurial training course, starting on Feb. 27, 2017, and completed her business plan during the 10-week program. Using everything she learned from the course, she then registered, incorporated and opened her business.



J & D Ceramics studio in Lindenhurst celebrated its grand opening on June 17, 2017. The studio offers daily classes as well as private events and parties.

## Chinatown Manpower Project / Business Outreach Center – REEDCHY Nails & Spa

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Xiao Yun Chen's rise from immigrant status to successful entrepreneur is a story of the American Dream.

She arrived in New York from China, and despite her limited proficiency in English she began beauty school studies in cosmetology with a goal of launching her career in the beauty and nail industry. Xiao succeeded in obtaining her cosmetology license in 2011, and found a full-time job at a Manhattan nail salon. After a few years dedicated to acquiring experience, Xiao decided to start her own nail salon business.

She came to the EAP Center in Chinatown for advice and guidance and made excellent use of what the center had to offer. Xiao used the center's computers to research possible locations and available storefronts and to find information about neighborhood demographics. She also took advantage of technical assistance and skill building workshops to register her business, attain necessary licensing and financing and to learn more about commercial leasing and marketing strategies.

She successfully launched her first spa in Brooklyn's Park Slope neighborhood in 2014 and hired her first two employees. In 2016, she opened a second spa in neighboring Cobble Hill, which now has four employees. The Park Slope location has been voted No. 1 on Foursquare's list of "15 Best Places for Manicures in Brooklyn."

# ENTREPRENEURIAL ASSISTANCE PROGRAM CENTER LISTING

Organization	Service Area
<b>CAPITAL REGION</b>	
Capital Chamber Foundation, Inc. (CCFI)	Albany, Columbia, Greene, Montgomery, Rensselaer, Saratoga and Schoharie Counties
<b>CENTRAL NEW YORK</b>	
South Side Innovation Center / Syracuse University (SSIC)	Cortland, Madison, Onondaga, Oswego and Syracuse Counties
<b>FINGER LAKES</b>	
IBERO – American Action League	Cayuga, Chemung, Ontario, Schuyler, Seneca, Steuben, Wayne and Yates Counties
Urban League of Rochester (ULR)	Erie, Genesee, Monroe, Ontario and Wayne Counties
<b>LONG ISLAND</b>	
Hofstra University	Nassau and Suffolk Counties
Suffolk County Community College (SSSC)	Suffolk County
<b>MID-HUDSON VALLEY</b>	
Women’s Enterprise Development Center, Inc. (WEDC-MH)	Dutchess, Orange, Putnam, Sullivan and Ulster Counties
Women’s Enterprise Development Center, Inc. (WEDC-WC)	Westchester County
<b>MOHAWK VALLEY</b>	
Business Training Institute, Inc. (BTI)	Herkimer, Madison and Oneida Counties
<b>NEW YORK CITY</b>	
South Bronx Overall Economic Development Corporation (SOBRO)	Bronx
SOBRO Venture – A division of South Bronx Overall Economic Development Corporation (SOBRO VC)	Bronx (Spanish centered)
CAMBA Bedford Stuyvesant Restoration Corporation (BSRC) Local Development Corporation of East New York (LDCENY)	Brooklyn Brooklyn Brooklyn - East New York and Brownsville sections
Chinatown Manpower Project, Inc. /Business Outreach Center (CMP) Hot Bread Kitchen, Ltd (HBK) Renaissance Economic Development Corporation (REDC) Washington Heights Inwood Development Corporation (WHIDC)	Manhattan - Chinatown (assistance in Chinese) Manhattan Manhattan - Chinatown (assistance in Chinese and Spanish) Manhattan - Washington Heights & Inwood section (Assistance in English and Spanish)
Business Outreach Center (BOC) Queens Economic Development Corporation (QEDC)	Queens Queens
<b>NORTH COUNTRY</b>	
Adirondack Economic Development Corporation (AEDC)	Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego, Otsego, Saratoga, St. Lawrence, Warren and Washington Counties
<b>SOUTHERN TIER</b>	
Binghamton Local Development Corporation (BLDC)	Broome, Chenango, Delaware and Tioga Counties
<b>WESTERN NEW YORK</b>	
ACCORD Corporation	Allegany, Cattaraugus and Steuben Counties
IBERO – Buffalo Medaille College	Erie and Niagara Counties



# Entrepreneurial Assistance Program

