Micro-Grants & Micro-Loans for New York Small Businesses

This document lists pandemic-relief micro-grant and micro-loan programs available to small businesses in New York State, organized by region. The list is not exhaustive, but it may be useful as a helpful starting guide to find grant or loan programs. Do you know of an active micro-grant or micro-loan program that is not on this list? Please forward the information to researchnetwork@nysbdc.org to have it added to the list.

https://nysbdc.org/
Updated: December 14, 2021

Find COVID-19 and general funding options available nationally or location-specific using this SBA COVID-19 Funding Options tool.

For information about SBA Coronavirus Small Business Financial Assistance Programs, including the Paycheck Protection Program (PPP), Economic Injury Disaster Loan (EIDL), Shuttered Venue Operators Grant (SVOG), and the Restaurant Revitalization Fund (RRF) please visit SBA Small Business Guidance and Loan Resources.

Visit Empire State Development for information on the New York Forward Loan Fund and other Business Pandemic Recovery Initiatives.

Also see the monthly Grants Action News published by the New York State Assembly.

Another useful tool for finding industry-specific or project-specific pandemic-relief grants is Grant Station, where you can filter results to find relevant information for specific situations.

*** Some Micro-Loan programs targeted to COVID relief offer special incentives like reduced interest rates, deferred payment periods, waived application fees, or limited collateral requirements. One additional source beyond those listed below is Empire State Development’s Alternative Lender Directory. ***
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https://nysbdc.org/
Empire State Development-Business Pandemic Recovery Initiatives

Grants, Tax Credits, and Technical Assistance Programs for Businesses Affected by the COVID-19 Pandemic

*Pandemic Small Business Recovery Grant Program*

This program was created to provide flexible grant assistance to currently viable small businesses, micro-businesses and for-profit independent arts and cultural organizations in the State of New York who have experienced economic hardship due to the COVID-19 pandemic.

*Restaurant Resiliency Program*

This $25 million grant program provides funding to restaurants that choose to provide meals and food to people within distressed or under-represented communities. Grant funds will allow restaurants to cover the costs of food, preparation, and delivery of meals to vulnerable populations. Apply now.

*Tourism Return-to-Work Grant Program*

The goal of the $100 million Tourism Return-to-Work Grant Program is to help support employment growth among businesses that attract and support tourism and suffered economic hardship due to the COVID-19 pandemic. Grants will provide a financial incentive for businesses to hire workers, as well as financial assistance. ESD expects to release additional information on the program’s terms and conditions in the coming weeks.

*Meet in New York Grant Program*

The goal of the $25 million Meet in New York Grant Program is to help support the return of conferences, meetings and trade shows that generate significant tourism economic activity through overnight stays, dining and other tourism activities. ESD expects to release additional information on the program’s terms and conditions in the coming weeks.

* NYSCA Arts Funding*

Capital Funding for the Arts-Support in this round will assist organizations facing health and safety issues in their spaces and venues, among other needs. Facilities program and capital support will be available in this round. Application portal closes January 22, 2022.
**Restaurant Return-To-Work Tax Credit**

**Eligibility:** open to eligible restaurants located in New York City, or in an area outside of New York City that was designated an Orange or Red Zone for at least thirty consecutive days

The $35 million Restaurant Return-to-Work Tax Credit Program provides an incentive to COVID-impacted restaurants to bring restaurant staff back-to-work, and to increase hiring at NYS restaurants. Qualifying businesses are eligible for a tax credit of $5,000 per new worker hired, up-to $50,000 per business.

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**New York City Musical and Theatrical Production Tax Credit**

The $100 million New York City Musical and Theatrical Production Tax Credit is a two-year program jump-starting the entertainment industry and support tourism in New York City. The Program will offset some of the costs associated with producing a show as New York’s economy recovers from the COVID 19 pandemic. Companies can receive tax credits of 25% of qualified production expenditures.

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**New York Forward Loan Fund (NYFLF)**

The New York Forward Loan Fund (NYFLF) is an economic recovery loan program aimed at supporting New York State small businesses, nonprofits, and small residential landlords.

**First-round funds are successfully deployed; please check back for updates.**
Capital Region

Micro-Grants

*Schenectady Small Business Assistance Program Grant*

Applications are reviewed on a rolling basis for maximum flexibility as funding is made available. To be eligible for the grants, businesses must be located in the City of Schenectady, must employ 10 people or less, and have suffered a 25% loss in revenue since COVID. The program will also prioritize businesses owned by people of color, immigrants, and women, which have weaker access to banking systems and financial support and also businesses that have not received support from federal programs such as the Small Business Administration’s Economic Injury Disaster Loan or the Paycheck Protection Program.

*Albany Central Ave BID Emergency Grants*

Eligible Geography: City of Albany Central Ave BID

CBID has limited Emergency grants and assistance for businesses impacted by the COVID Pandemic, including Emergency PPE, Marketing Grants, and Emergency Repairs.

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Micro-Loans

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<th>REGION</th>
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<tr>
<td>Clinton, Essex, Hamilton, Warren &amp; Washington Counties</td>
<td><strong>ADK Small Business Resiliency Fund</strong></td>
<td>Lake Champlain – Lake George Regional Planning Board</td>
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<tr>
<td>Albany, Columbia, Greene, Rensselaer, Saratoga, and Schenectady counties</td>
<td><strong>Capital Region Advancement Fund</strong></td>
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<tr>
<td>Greene County</td>
<td><strong>Greene County EDC Emergency Loans</strong></td>
<td>Greene County EDC</td>
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<tbody>
<tr>
<td>Clinton, Essex, Hamilton, Warren &amp; Washington Counties</td>
<td>$25,000-$150,000 (1.9% rate)</td>
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<tr>
<td>Albany, Columbia, Greene, Rensselaer, Saratoga, and Schenectady counties</td>
<td>$25,000-$500,000 (1.5% rate)</td>
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<tr>
<td>Greene County</td>
<td>$10,000-$25,000 (0% rate)</td>
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Central New York

Micro-Grants

*GrowCaz Small Business Grants

Eligibility: The business activity to be assisted must be located in the Towns of Cazenovia, Nelson, Fenner, Georgetown, or DeRuyter. Additional criteria apply. Please see site linked above.

Deadline: January 5, 2022

CACDA will provide grants between $10,000 and $35,000. Grants can be used to fund machinery, equipment, furnishings, fixtures, inventory, operating costs and other working capital expenses

Micro-Loans

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<tr>
<td>Cortland County</td>
<td>COVID-19 Business Assistance Loans</td>
<td>Cortland County BDC</td>
<td>$10,000-$20,000 (2% rate)</td>
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<tr>
<td>Oswego County</td>
<td>COVID-19 Emergency Relief Loan Program</td>
<td>Operation Oswego County</td>
<td>$10,000 max (0% rate)</td>
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<tr>
<td>Cayuga County</td>
<td>COVID-19 Emergency Microloan Program</td>
<td>Cayuga Economic Development Agency</td>
<td>up to $5,000 (1% rate)</td>
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[https://nysbdc.org/](https://nysbdc.org/)
Finger Lakes
Micro-Grants

*Livingston County Back to Business Funding

**Eligibility:** Businesses located in Livingston County with 25 or fewer employees

In response to the economic hardships experienced by businesses resulting from the COVID-19 pandemic, these funds are being used to provide grants to eligible businesses to support customer and staff safety, improve business resiliency, reopen Livingston County businesses to full capacity, and expand businesses to recover revenue quickly. 25% of funds remaining.

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**Micro-Loans**

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<tr>
<td>Seneca County</td>
<td>SENIDA Revolving Loan Program</td>
<td>Seneca County IDA</td>
<td>$250,000 max (4% rate max)</td>
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<td></td>
<td>Emergency Loans</td>
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<tr>
<td>City of Rochester</td>
<td>KIVA Rochester Crowdfunded Loans</td>
<td>Kiva Rochester</td>
<td>$1,000-$5,000 (0% rate)</td>
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**Long Island**

**Micro-Grants**

*Suffolk County Small Business Assistance Grant Program*

The Suffolk County Consortium Small Business Assistance Grant Program funds are a one-time payment granted to eligible applicants in an amount up to $5,000 for businesses with up to 10 full-time equivalent employees, and $10,000 for businesses with 11-50 full-time equivalent employees. Eligible businesses are gyms, hair salons/barbers, nail salons, restaurants and bars/taverns. **Newly Expanded** to include: food trucks, breweries, b&bs, motels, retail, service industry (personal care, dry cleaning), amusement/recreation (mini-golf, amusement parks). Additional details [here](https://nysbdc.org/).

*Boost Nassau Main Street Recovery Grant Program*

Supports small businesses located within the County that experienced financial hardship due to COVID-19 and that are in need of financial assistance to continue to operate or to be able to reopen as allowed by law during the crisis. Grants of $10,000 per business will be awarded for eligible businesses with 50 or fewer full-time equivalent employees.

*Town of Islip COVID-19 Emergency PPE Grant*

Provides assistance to small businesses located in the Town of Islip in purchasing Personal Protective Equipment (PPE) or installations to prevent the spread of COVID-19.

**Micro-Loans**

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<tr>
<td>New York City, Westchester, and Long Island</td>
<td><a href="https://nysbdc.org/">Coronavirus Financial Impact Loan</a></td>
<td>Hebrew Free Loan Society</td>
<td>$2,000-$5,000 (0% rate)</td>
</tr>
<tr>
<td>Town of Islip</td>
<td><a href="https://nysbdc.org/">COVID-19 Disaster Loan Program</a></td>
<td>Islip IDA</td>
<td>$25,000 max (0% rate)</td>
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<tr>
<td>Nassau County</td>
<td><a href="https://nysbdc.org/">Boost Nassau Small Business Recovery Loan Program</a></td>
<td>Nassau County</td>
<td>$100,000 max (3% rate)</td>
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</table>
Mid-Hudson Micro-Grants

*Ulster County CARES Small Business Assistance Program*

Up to $35,000 for businesses creating/restoring 1 or more fulltime equivalent job. The Ulster County CARES Small Business Assistance Program will award funding to for-profit businesses located in Ulster County with 25 or fewer employees at the time of application. Funding is meant to spur innovation and adaptation to the new reality of economic life with a highly contagious virus. The fund will provide reimbursement of up to 100% of eligible project costs.

*Rockland County Small Business Grant Relief Program*

In response to the economic hardship experienced by small businesses resulting from the COVID-19 pandemic, the County of Rockland is launching the Small Business Relief Grant Program. The goal is to keep businesses open and retain jobs. It is a grant program in response to businesses that are at-risk of closing or laying off employees due to social distancing policies and other orders and policies related to COVID-19. A maximum of $45,000 per business.

*Westchester County Microenterprise Stabilization Grant Program*

Eligibility: For-profit business located in Westchester County with 5 or fewer employees, including the owner; additional income & hiring requirements.

This opportunity, which provides grants up to $10,000, is for eligible small businesses located in lower-income areas across the county that have been negatively impacted by COVID-19. Grants can only be used to reimburse eligible business expenses as of September 1, 2020.

*Town of Montgomery Business Relief Program*

Eligibility: An independently owned small business in the Town of Montgomery

The Business Relief Program will be awarding cash grants in the form of direct payments to creditors and vendors to small businesses within the Town of Montgomery, including the Villages of Walden, Maybrook and Montgomery that have been negatively impacted by the COVID-19 crisis.

*Yonkers Micro-Enterprise Stabilization Fund*

Eligibility: Yonkers businesses with 5 employees or less

The MESF is a fund created to provide grants to support microenterprises financially impacted by COVID-19. The fund will provide grant capital up to $10,000 to eligible entities to assist in meeting urgent needs.

https://nysbdc.org/
## Micro-Loans

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<tr>
<td>Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester, The Bronx, or Fairfield, CT</td>
<td>Community Capital NY Small Business Lending</td>
<td>Community Capital NY</td>
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<tr>
<td>New York City, Westchester County, and Long Island</td>
<td>Coronavirus Financial Impact Loan</td>
<td>Hebrew Free Loan Society</td>
<td>$2,000-$5,000 (0% rate)</td>
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[https://nysbdc.org/](https://nysbdc.org/)
**Mohawk Valley**

**Micro-Grants**

*Oneida County CARES Act-COVID-19 Small Business Grants*

The Oneida County Small Business Grant Program, made available through the CARES Act funding, not only can assist small businesses that may have been disqualified by other programs, but also helps to address the additional cash flow needs for a complete post-pandemic recovery. Minimum grant award will be $10,000 – maximum grant award will be $150,000.

*Fulton County Microenterprise Grant Program*

**Eligibility:** commercial enterprise that has (5) five or fewer FTE employees, located within Fulton County

This grant was awarded to Fulton County and is being administered by the Fulton County Center for Regional Growth. Small businesses can receive grants of up to $25,000 to assist with startup or expansion costs which create jobs.

**Micro-Loans**

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<td>Oneida &amp; Herkimer Counties</td>
<td>UIDC Small Business COVID Loan Program</td>
<td>Utica Industrial Development Corporation</td>
<td>$5,000-$15,000 (4% rate)</td>
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<tr>
<td>City of Utica</td>
<td>City of Utica COVID-19 Stimulus Funding Program</td>
<td>City of Utica</td>
<td>$10,000 max (0% rate)</td>
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New York City Micro-Grants

*New York City Small Business Resilience Grant*

The NYC Small Business Resilience Grant is a $10,000 grant to help eligible small businesses recover from the economic hardships that occurred because of the COVID-19 pandemic. Applicant must use the $10,000 grant to mitigate economic hardships that occurred as a result of the COVID-19 pandemic.

**Eligibility:** a small business operating in NYC in which at least 50% of its revenue is generated from activities that are part of the Arts, Entertainment, and Recreation sector, or the Accommodation and Food Services sector, OR a small business that physically operates from a low-to-moderate census tract as defined by the United States Department of HUD; additional criteria on site

*Interest Rate Reduction Grant*

The Interest Rate Reduction Grant will help reduce the interest expense owed on an existing loan with select Community Development Financial Institutions (CDFI). CDFIs focus on serving businesses who cannot easily access capital and creating opportunities that positively impact the communities they serve. SBS has partnered with 11 CDFIs who work primarily with Asian, Black, Latinx, and immigrant business owners. Businesses must have an existing loan and should contact their CDFI to confirm if they are eligible to apply.

*Citizens Committee for NYC Neighborhood Business Grants*

**New round of applications now open.**

**Eligibility:** NYC small businesses

Small businesses will receive grants of $5,000 - $10,000 to maintain payroll and operations. We will prioritize businesses owned by people of color, immigrants, and women. Proposals that focus on adapting businesses to the challenges of COVID-19 (i.e. delivering orders, fulfilling online requests for products, conducting training and classes online) will also be prioritized.
# Micro-Loans

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<tr>
<td>Brooklyn (BIPOC-owned small business)</td>
<td><strong>Brooklyn EXCELerate Loan Fund</strong></td>
<td>Brooklyn Chamber of Commerce</td>
<td>Up to $15,000 (0% rate) OR up to $100,000 (2% rate)</td>
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<tr>
<td>Manhattan, Queens, &amp; Brooklyn</td>
<td><strong>Emergency Small Business Relief Loan Fund</strong></td>
<td>Renaissance Economic Development Corporation</td>
<td>up to $50,000 (3% rate)</td>
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<td>The Bronx, Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester, or Fairfield, CT</td>
<td><strong>Community Capital NY Small Business Lending</strong></td>
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<td>New York City, Westchester, and Long Island</td>
<td><strong>Coronavirus Financial Impact Loan</strong></td>
<td>Hebrew Free Loan Society</td>
<td>$2,000-$5,000 (0% rate)</td>
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<tr>
<td>Low-to moderate income areas in specific New York City zip codes</td>
<td><strong>NYC LMI Storefront Loan</strong></td>
<td>NYC Department of Small Business Services</td>
<td>Up to $100,000 (0% rate) (Closing soon)</td>
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[https://nysbdc.org/](https://nysbdc.org/)
**North Country**

**Micro-Grants**

*Franklin County CARES Act Grant*

Has your business been significantly impacted by COVID-19? Do you have plans for a sizable investment in staff resources, equipment or changes to your physical space to address those impacts? We would like to hear from you! As you may be eligible for a grant through the CARES Act.

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**Micro-Loans**

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<tr>
<td>Jefferson, Lewis, St. Lawrence, Clinton, Essex, Franklin &amp; Hamilton Counties</td>
<td>COVID-19 Emergency Business Relief Program</td>
<td>North Country Alliance</td>
<td>$25,000 max (5% rate)</td>
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<tr>
<td>Clinton, Essex, Hamilton, Warren &amp; Washington Counties</td>
<td>ADK Small Business Resiliency Fund</td>
<td>Lake Champlain – Lake George Regional Planning Board</td>
<td>$25,000-$150,000 (1.9% rate)</td>
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<tr>
<td>Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Oneida, Oswego, Lewis, Saratoga, St. Lawrence, Warren, Washington counties</td>
<td>AEDC Disaster Microloan Fund</td>
<td>Adirondack Economic Development Corporation</td>
<td>$5,000 (5% rate)</td>
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</table>
**Southern Tier**

**Micro-Grants**

*City of Binghamton Small Business COVID-19 Emergency Grant Program*

**Eligible Geography:** City of Binghamton

The COVID-19 Small Business grant program is designed to provide funding that will allow small businesses to remain open, re-open, and retain jobs. It is designed to provide temporary working capital assistance to eligible food, retail, personal services, and other for-profit businesses.

### Micro-Loans

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<td>Binghamton</td>
<td>COVID-19 Emergency Small Business Loan</td>
<td>Binghamton Local Development Corporation</td>
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<tr>
<td>Broome County</td>
<td>COVID-19 Emergency Loan Fund</td>
<td>Broome County “The Agency”</td>
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Western New York

Micro-Grants

*Niagara County COVID Relief for Small Business Grant*

**Eligibility:** businesses within Niagara County with 25 or fewer employees; add’l criteria on site

The Niagara County COVID Relief for Small Business Grant program provides resources to support small businesses that have been negatively impacted by the COVID-19 pandemic to assist in the revitalization of the community. Awards to individual businesses will range up to $50,000.

*Buffalo Business Forward Small Business Grant Program*

The Buffalo Business Forward Grant Program will provide grants to small businesses that serve the community as these businesses recover from the negative impacts of the COVID-19 pandemic. Qualifying businesses can receive grants up to $25,000.

*Jamestown Renaissance Vibrant Downtown Grants*

Jamestown Renaissance Corporation coordinates revitalization strategies to build and make downtown and the adjacent riverfront more attractive for new residents, new businesses, and new investment. There are four active grant programs: “Building and Business Improvement Program”, “Urban E-Commerce”, “Urban Dining”, & “Parklets”. Additional information about these programs available under “Business Development” section of page linked above.

Micro-Loans

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<tr>
<td>Chautauqua County</td>
<td>CCIDA Cares Loan</td>
<td>County of Chautauqua IDA</td>
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<td>Erie County</td>
<td>COVID-19 Impact Loan</td>
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<td>$25,000-$250,000 (1% rate)</td>
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https://nysbdc.org/
Statewide & General Grants

*Empire State Development-Business Pandemic Recovery Initiatives*

A collection of Grants, Tax Credits, and Technical Assistance Programs for Businesses Affected by the COVID-19 Pandemic.

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*NYS Council on the Arts FY 2022 Funding Opportunities*

**Deadline:** January 22, 2022

NYSCA FY2022 funding will be offered in 4 rounds. Each round is designed to address the most urgent needs of organizations and artists within New York’s nonprofit creative sector. NYSCA’s accelerated, streamlined, and responsive FY2022 grantmaking process will aid in the arts sector’s multi-year recovery from COVID-19 and spur the revitalization of New York’s creative economy. Support in this round will assist organizations facing health and safety issues in their spaces and venues, among other needs. Facilities program and capital support will be available in this round.

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*LISC Small Business Relief Grants*

There are currently no upcoming national grant rounds scheduled at this time. Register to sign up for email alerts for future grant opportunities.

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*The GoFundMe Small Business Relief Initiative and Fund*

The Small Business Relief Fund will issue $500 matching grants to qualifying businesses that raise at least $500 on GoFundMe.

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*IFundWomen Grants*

The IFW COVID-19 Relief Fund provides microgrants to women-owned businesses that are being impacted by this crisis. You can donate to the Relief Fund now or start a campaign on IFW to be considered to receive a grant.

**Eligibility:** women-owned businesses
*SoGal – Black Founder Startup Grant*

**Eligibility:** self-identify as a Black woman or Black nonbinary entrepreneur (inclusive of multiracial Black women and multiracial Black nonbinary folks)

SoGal Foundation has teamed up with Winky Lux, bluemercury, twelveNYC, and other sponsors to make a small step towards progress by providing several $10K and $5K cash grants to Black women or nonbinary entrepreneurs.

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*KKR Small Business Builders*

**Eligibility:** between 5 and 50 employees, less than $7 million USD in annual revenue

Created as a key pillar of KKR’s COVID-19 Relief Effort, KKR Small Business Builders (SBB) aims to support entrepreneurs and their small businesses around the world. The grants are designed to help business owners sustain their enterprises, maintain, or create jobs, and spur economic opportunity as they respond to the ongoing COVID-19 crisis and recover from its resultant economic dislocation.

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Another useful tool for finding industry-specific or project-specific pandemic-relief grants is Grant Station, where you can filter results to find relevant information for specific situations.