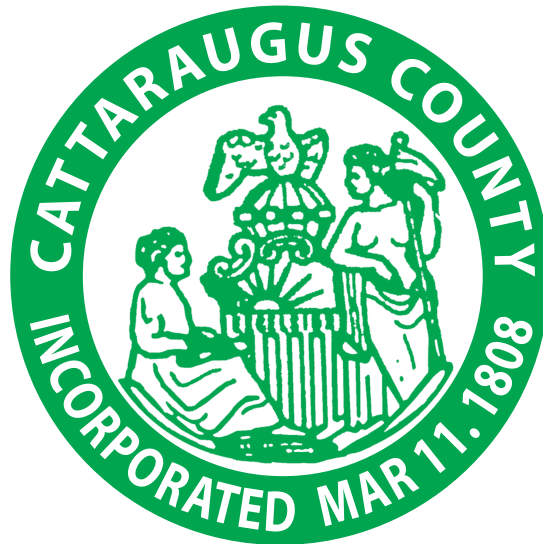


Cattaraugus County

Guide to Technical and Financial Assistance

for

Economic and Business Development Leaders



Prepared By:
NYS Legislative Commission on Rural Resources
Senator George H. Winner, Jr., Chairman
2006



New York State Legislative Commission on Rural Resources

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FOREWORD

On behalf of Senator Catharine M. Young, we are pleased to provide you with copies of a directory of federal, state, and local agencies who are listed as an economic development resource for community leaders in Cattaraugus County. The guide was researched and prepared at our request by the NYS Legislative Commission on Rural Resources, which has performed similar services for other counties in upstate New York.

Brief descriptions are given of organizations that complement traditional lenders to help companies establish, expand or modernize their operations, or aid local governments and community agencies to develop strategies for economic development. It is expected that some agencies will want to include certain items listed on their web pages.

When contacting any of the offices listed, it helps to first explain your needs, rather than simply requesting application materials for a specific program. Programs are always in a state of flux and staff often can steer callers to alternative or newly budgeted items which do not appear here.

This guide, though not all-inclusive, provides entry into the vast range of organizations available, where the reader will find committed and capable professionals providing direct assistance and/or referral to other agencies, private, and not-for-profit services. In order to help keep the list accurate and up to date, please inform the Commission on Rural Resources of any additions or corrections.

Best Wishes!

**Senator George H. Winner, Jr., Chairman
NYS Legislative Commission on Rural Resources
Legislative Office Building
Albany, NY 12247
(518) 455-2544 (518) 426-6960 (fax)**

**For additional inquiries, Cattaraugus County residents may contact:
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Westgate Plaza 700 W. State Street
Olean, New York 14760
(716) 372-4901**

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STATE AGENCIES AND PROGRAMS			
1. NYS Dept. of Economic Development Empire State Development Corporation One-Stop Business Assistance (giving entry to all programs funded in current state budget, plus referrals to programs of other state agencies which apply). Strategic Investment Program Community Capital Assistance Program Empire Opportunity Fund Program Rural Revitalization Program w/ Micro-Business Revolving Loan Fund Wired Building / Wireless Communities Program Entrepreneurial Assistance Program Linked Deposit Loan Program Small Business Technology Investment Development Fund Export Marketing Assistance Service Global Export Market Service	Projects facilitating job retention and creation, includes a small business division. Agriculture Economic Development.	Helps firms meet location, expansion, modernization, marketing and training needs. One-stop access to state business services. Cooperative packaging of assistance programs. Loans, loan guarantees, revolving loan trust fund and matching grants. Technical assistance via publications. Workshops, and / or sites visits. Handling environmental regulations, procurement assistance, small business, incubators, farmers markets, rural development circuit riders.	1-716-856-8111 1-716-856-1744 (fax) E-mail: nys.western@empire.state.ny.us Web Site: www.empire.state.ny.us Division of Small Business 1-800-STATE NY 1-800-782-8369 Web Sites: www.nylovessmallbiz.com www.hightechny.com
2. NYS Office of Science, Technology and Academic Research Centers for Advanced Technology Faculty Development Program Matching Grants Leverage Program James D. Watson Investigator Program Technology Transfer Program Science and Technology Law Center College Applied Research and Technology Center Program	Academic research institutions and technology based businesses.	University based research grants. Support regional technology development organizations.	1-518-292-5700 1-518-292-5798 (fax) Web Site: www.nystar.state.ny.us
3. NYS Banking Department Community Affairs Unit Excelsior Linked Deposit Loan Program	Small businesses, entrepreneurs.	Technical assistance to access credit for businesses Small business financing programs located on the web site. Responsible for outreach in connection with CRA, Fair Lending and other consumer related concerns. The CAU conducts and participates in meetings, seminars and conferences designed to share useful information and resources to banks, community organizations and consumers. The CAU also facilitates partnerships to revitalize and stabilize low and moderate income communities.	1-518-474-2364 1-315-428-4049 Syracuse E-mail: cra@banking.state.ny.us Web Site: www.banking.state.ny.us

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
STATE AGENCIES AND PROGRAMS			
4. State University of New York at Jamestown Small Business Development Centers Manufacturing Technology Institute	Small businesses.	Free counseling, business planning, accounting, marketing export research. Seminars and workshops. MTI provides high quality education and training aimed at improving the skills of the manufacturing workforce and to offer technical assistance to manufacturing businesses.	1-800-522-7232 1-716-665-5754 1-716-665-6733 (fax) 1-716-487-9595 MTI E-mail: iredobies@mail.sunyjcc.edu Web Site: www.nyssbdc.org
5. NYS Department of Labor Workforce Investment Act One-Stop-Centers NY-SMART	Businesses, employees, dislocated workers, start-ups, entrepreneurs, unemployed persons, youth vocational career awareness and skills training.	Helps firms with costs of training and upgrading employee skills on site, using federal funds. Provide training at community colleges for dislocated workers. Loans to businesses for real estate and machinery acquisition. Micro loans to start-up entrepreneurs. Workforce development training in conjunction with local workforce investment areas, childcare subsidies, transportation assistance, other transitional and support services.	1-716-373-1880 Olean 1-716-372-3564 (fax) Web Sites: www.labor.state.ny.us www.workforcenewyork.org
6. NYS Environmental Facilities Corporation Clean Water Revolving Loan Fund Drinking Water State Revolving Fund Financial Assistance to Business Clean Air Small Business Assistance Industrial Finance Program Water and Sewer Infrastructure CO-Funding Initiative (packaging funding services) E-FARM	Municipalities and privately owned water systems. Business and governmental entities.	Low interest loans for point source and non-point source water pollution control projects, water program available only to projects that are located in villages, town, and cities with populations of less than one million people, funding to businesses, water suppliers and municipalities, drinking water supply, treatment, storage and distribution systems. Technical assistance for Clean Air Act compliance.	1-800-882-9721 1-518-402-6924 1-518-486-9323 (fax) E-mail: info@nysefc.org Web Sites: www.nysefc.org www.nycofunding.org

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
STATE AGENCIES AND PROGRAMS			
7. NYS Department of Environmental Conservation Wood Utilization / Marketing Program Water Pollution Control Revolving Loan Fund Open Space Land Acquisition Fund Environmental Restoration Fund Soil and Water Conservation Districts Implementation NYC Watershed Agreement	Municipalities and businesses needing to prevent or remediate pollution, recycle waste, obtain waste processing or water supply equipment.	Wood Utilization and Marketing Program for timber producers and harvesters, trade show participation. Pollution prevention clearinghouse technical assistance / workshops. Waste and wastewater management. Clean Air Act compliance.	1-716-372-0645 Web Site: www.dec.state.ny.us
8. NYS Department of Transportation Industrial Access Program (IAP) Public Transportation Multi-Modal Transportation Rural and Small Urban Transit Aid Program NYS Opportunity for Airport Revitalization (SOARS)	Municipalities, businesses.	IAP: grants / loans for road and bridge access related to job creation / retention and investment leveraging. They guide and assist the local municipalities and economic development organizations with their applications for funding. Development of public transit services.	1-716-847-3238 Web Site: www.dot.state.ny.us
9. NYS Education Department BOCES Apprenticeship Training, Employment Preparation Education.	Education, training and employment services for youths and adults.	Apprenticeship training in trades and crafts for the unemployed. Employment preparation for adults lacking High School diplomas or with low literacy levels. School-to-work systems in local schools to prepare youths for high skill work.	Workforce Prep. 1-518-474-8892 Youth at Risk 1-518-486-6090 Adult Employment Prep. 1-518-474-5808 Web Site: www.nysed.gov
10. NYS Department of Agriculture and Markets Agri-business child development Agricultural Districts Agricultural Environmental Management Agricultural Producers Security Agriculture Workforce Training Program Grow New York Program Pride of New York Regional Marketing Farmland Viability Grants Program Farmers Market Grants Program Agriculture Economic Development Grants	Not-for-profit entities and municipalities.	Additional programs include: New York Agritourism; Farm Family Assistance; Agricultural Research; Division of Agricultural Protection and Development Services; Non-Point Source Pollution Control; Farmland Preservation; Market Access Program; Agriculture Energy Pilot Program for Farmers; Migrant Child Care Program.	1-800-554-4501 E-mail: info@agmkt.state.ny.us Web Site: www.agmkt.state.ny.us

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
STATE AGENCIES AND PROGRAMS			
11. NYS Office of Parks, Recreation and Historic Preservation Grants-In-Aid-Program	Municipalities heritage areas and historic sites.	State Parks provides a Grants-In-Aid Program promoting water-based recreation, protection of open space, local parks and recreational facilities, zoos, botanical gardens and aquariums, snowmobile trail development and maintenance, barn restoration and preservation, acquisition and /or rehabilitation of properties listed on the registers of historic places and public education programs. Ask for NYS Parks Grants-In-Aid brochure.	1-716-354-9101 1-716-354-2255 (fax) Web Site: www.nysparks.state.ny.us
12. NYS Power Authority Energy Services Program Power for Jobs Program	Publicly operated facilities.	Turn key energy services program can help public facilities implement cost saving energy efficiency projects. Power for Jobs makes available low-cost electricity to New York businesses that commit to retain or create jobs.	1-888-JOBSNYPA 1-914-287-3828 Web Site: www.nypa.gov
13. NYS Energy Research and Development Authority Energy Efficiency Workshops Farm Energy Assistance Program Energy Smart Program Renewable Energy Program Smart Equipment Choices Solar Electric PV System Incentive Program NY Energy Smart Loan Fund CommercialIndustrial Performance Program Technical Assistance Technical Assistance Flex Tech On-Site (Small) Wind System Incentive Program	Municipalities private and not-for-profits.	Technical and financial assistance for industrial, commercial, including new construction and renovations. Workshops on reducing energy use.	1-866-697-3732 Web Sites: www.nyserda.org www.powernaturally.com

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
STATE AGENCIES AND PROGRAMS			
14. Governor's Office of Regulatory Reform	Business and industry.	Helps businesses apply for permits and licenses; assists in an ombudsman role.	1-518-486-3292 1-518-473-9342 (fax) Web Site: www.gorr.state.ny.us
15. Governor's Office for Small Cities Administering the (U.S. Dept. of Housing and Urban Development Community Development Block Grant Program) The Mainstreet New York Program	Small Cities, Villages, Towns and Counties.	Loans and grants for housing, economic development, public facilities affecting public health. Mainstreet revitalization and beautification. Technical assistance to help prepare community development block grant applications from revising to submitting.	1-518-474-2057 1-518-474-5247 (fax) E-mail: info@nysmalcities.com Web Site: www.nysmalcities.com
16. NYS Department of State Division of Local Government Services Local Waterfront Revitalization Program Quality Communities Planning Grant Quality Communities Technical Assistance Program (will include a new web site providing technical assistance, grant information and tools for economic development)	Local governments and community organizations.	Provides training and technical assistance to local governments and community organizations, helps local officials solve problems involving basic powers and duties, public works, municipal organization, planning, land use and regulatory controls, community development. A new web site will provide technical assistance, grant information and tools for economic development.	1-518-473-3355 1-518-474-6572 (fax) E-mail: localgov@dos.state.ny.us Web Site: www.dos.state.ny.us

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
STATE AGENCIES AND PROGRAMS			
17. New York Business Development Corporation NYBDC is a private corporation funded by 150 New York state commercial banks and thrift institutions. Its mandate includes promoting employment and economic development in New York state through long term loans to creditworthy small and medium sized businesses. SBA 504 Loans Micro Loans SBA Guaranty Loans Minority/women-owned business loans Statewide Zone Capital Corporation USDA Rural Development Guaranty Loans	Small and medium sized businesses, with emphasis on minority and women owned.	Loan proceeds can be used for working capital, real estate, leasehold improvements, machinery and equipment, relocation, debt refinancing, and business acquisitions. Highlights of program include innovative loan structuring; longer repayment terms; and fixed and variable interest rates. NYBDC is a long term lender.	1-800-923-2504 1-518-463-2268 1-518-463-0240 (fax) E-mail: dterrenzio@nybdc.com Web Site: www.nybdc.com
18. Empire State Certified Development Corporation (ESCDC) ESCDC is a not-for-profit corporation licensed by the U.S. Small Business Administration (SBA) to provide the SBA 504 Loan Program to businesses in New York State. The program is a fixed asset economic development program designed to promote growth and job creation in small and medium sized businesses.	The program is designed for businesses with good payment records and promising growth opportunities. ESCDC, in partnership with a bank, can provide fixed-rate, low down payment financing for buildings and equipment.	Loan proceeds can be used for land acquisition and improvements; building acquisition and or construction and machinery and equipment. Highlights of program include: preservation of valuable working capital, fully amortized loans; no balloon payments, up to 90% financing for fixed assets, extended repayment terms, no mortgage recording tax for acquired property, etc.	1-800-923-2504 1-518-463-2268 1-518-463-0240 (fax) Web Site: www.nybdc.com
19. Statewide Zone Capital Corporation SZCC is a privately owned loan and investment fund whose capital is used to promote the expansion and growth of new and existing businesses located within New York's participating Empire Zones.	The SZCC loan program objective is to revitalize areas that have received Empire Zone designation. Zones participate for easy access to an SZCC loan.	Loan proceeds can be used for working capital, real estate, leasehold improvements, machinery and equipment, relocation, business acquisition and some debt refinancing. Fixed, below-market interest rates are available. SZCC funds should be used in connection with other financing sources. Borrowers will be expected to provide an equity contribution in any project.	1-518-463-2268 1-518-463-0240 (fax) E-mail: jconroy@nybdc.com Web Site: www.nybdc.com

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
FEDERAL AGENCIES AND PROGRAMS			
1. U.S. Department of Agriculture, Rural Development Business and Industry Guaranteed Loans Intermediary Re-lending Program Rural Business Enterprise Grants Rural Business Opportunity Grants Renewable Energy and Efficiency Program Value Added Producer Grants Rural Housing Program Rural Community Facility Program Rural Water and Sewer Loan and Grant Program Rural Cooperative Services Program Farmers' Market Promotion Program	Businesses, Cooperatives, Municipalities	Business and industry direct and guaranteed loans, rural business enterprise and opportunity grants, intermediary re-lending program, loan and grant program for rural (telecommunications energy, water / waste disposal systems). Rural Housing for low income families for purchase. Home repair loans or grants. Help form and operate agricultural cooperatives.	State Office 1-315-477-6400 1-315-477-6447 (fax) County Office 1-716-699-2375 x 4 1-716-699-5357 (fax) E-mail: darla.granger@ny.usda.gov Web Sites: www.rurdev.usda.gov www.nal.usda.gov/ric
2. U.S. Department of Agriculture, Natural Resources Conservation Service Natural Resources Conservation Districts Soil and Water Conservation Districts Resource Conservation and Development Councils Environmental Quality Incentives Program (EQIP)	S&WCDs: farms, forests and waterways; RC&D council sustainable natural resources based economic development. EQIP provides technical financial and educational assistance to farmers and ranchers.	S&WCDs assist farmers and rural areas with technical advice on activities that reduce soil erosion and protect water resources from pollution. NRCS... RC&Ds provide technical and financial packaging assistance to natural resources dependent businesses and communities. EQIP is a voluntary conservation program for farmers and ranchers promotes agricultural production and environmental quality.	State Office 1-315-477-6504 1-315-477-6550 (fax) County Office 1-716-669-2326 1-716-699-5506 (fax) Web Site: www.nrcs.usda.gov SWCD 1-716-699-2326 RC&D 1-716-669-8923 x 124
3. U.S. Department of Agriculture, Farm Service Agency Direct Farm Ownership and Operating Loans Downpayment Farm Ownership Loan Program	Farmers and Land Owners.	The Farm Service Agency administers federal farm programs. FSA helps stabilize farm income with commodity and price support programs, conserve water and soil resources with conservation programs, and helps farmers recover from weather problems with disaster programs. Also provides direct and guaranteed loans to farmers who are temporarily unable to obtain credit through private, commercial lenders.	State Office 1-315-477-6303 County Office 1-716-699-2326 1-716-699-5357 (fax) Web Site: www.fsa.usda.gov

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
FEDERAL AGENCIES AND PROGRAMS			
4. U.S. Department of Agriculture, Cooperative State Research, Education and Extension Service Sustainable Agriculture Research and Education (SARE) program Producer Grants Research and Education Grants Publications and Electronic Information	Farms, universities, non-profit organizations, and research/ education institutions or agencies.	Provides grants to advance farming systems that are profitable, environmentally sound and good for communities. The program awards grants to improve the economic, environmental, and social sustainability of farming and ranching. Conducts educational and extension programs in an effort to increase knowledge about and help farmers and ranchers adopt sustainable farming practices.	1-607-255-1780 1-607-255-0599 E-mail: ar47@cornell.edu Web Site: http://www.sare.org/
5. U.S. Department of Agriculture, Forest Service Forest Land Enhancement Program Forest Service Rural Development Program	Communities, state agencies, non-profits, tribes, educational institutions, and other organizations.	Protecting and managing the national forests and grasslands. Providing technical and financial assistance to State and private forest landowners, encouraging them to practice good stewardship and quality land management in meeting their specific objectives. Providing international technical assistance to cities and urban communities to improve their natural environment by planting trees and caring for their forests. Helping States and communities to use the forests wisely in order to promote rural economic development and a quality rural environment. Developing and providing scientific and technical knowledge aimed at improving our capability to protect, manage, and use forests and rangelands. Providing work, training, and education to the unemployed, underemployed, elderly, youth, and disadvantaged in pursuit of its mission.	1-202-205-8333 E-mail: webmaster@fs.fed.us Web Site: http://www.fs.fed.us/

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
FEDERAL AGENCIES AND PROGRAMS			
6. U.S. Department of Treasury CDFI Fund New Markets Tax Credit (NMTC) Program	CDFI provides access to affordable credit, capital and financial services. NMTC permits taxpayers to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs).	Created for the purpose of promoting economic revitalization and community development through investment in and assistance to community development financial institutions (CDFIs). CDFI Program provides direct investment in rural and urban areas by supporting and training CDFIs that provide loans, investments, financial services and technical assistance to under served populations and communities; New Markets Tax Credit (NMTC) Program provides an allocation of tax credits to community development entities (CDEs) which enables them to attract investment from the private-sector and reinvest these amounts in targeted communities; a Bank Enterprise Award (BEA) Program provides an incentive to banks to invest in their communities and in other CDFIs; and by taking action to provide financial assistance, technical assistance, and training to Native CDFIs.	1-202-622-6355 E-mail: cdfihelp@cdfi.treas.gov Web Sites: http://www.cdfifund.gov/ http://www.treas.gov/
7. Federal Home Loan Bank of New York Community Investment Program Rural Development Advance Urban Development Advance	FHLB member banks re-lend to economic development projects.	Housing and economic development; local FHLB member banks get below - market rates; can re-lend at discounted rates. Provides financing of economic development projects for targeted beneficiaries in rural areas with incomes at 115 percent or less of area median income and for targeted beneficiaries in urban areas with incomes 100% or less of area median income.	1-212-681-6000 1-212-441-6890 (fax) Web Site: www.fhlbny.com

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
FEDERAL AGENCIES AND PROGRAMS			
8. U.S. Department of Energy, Energy Efficiency and Renewable Energy Biomass Program Building Technologies Program Distribute Energy Program Federal Energy Management Program Freedom Car and Vehicle Program Geothermal Technologies Program Hydrogen, Fuel Cells and Infrastructure Technologies Program Industrial Technologies Program Solar Energy Technology Program Wind and Hydropower Technologies Program	Municipalities businesses, universities, non-profits, individuals.	Programs supporting technology deployment, promoting energy efficiency, clean production, economic competitiveness, etc.	1-800-862-2086 1-617-565-9765 Northeast Web Site: www.eere.energy.gov
9. U.S. Department of Commerce Economic Development Administration	Distressed communities (high unemployment low income, population loss, many business failures).	Export promotion, sustainable development, brownfield re-use, small business incubators, defense down sizing adjustments, regional partnerships for economic development.	1-315-448-0938 Syracuse 1-315-448-0939 (fax) Web Site: www.doc.gov/eda
10. U.S. Environmental Protection Agency, National Agriculture Compliance Assistance Center	Businesses.	Offers comprehensive information about environmental compliance, Also provides information on reducing pollution and making good use of the latest pollution prevention technologies.	1-888-663-2155 E-mail: agcenter@epa.gov Web Site: www.epa.gov/agriculture
11. U.S. Small Business Administration Small Business Development Centers (SBDCs) Counselors to America's Small Business (SCORE) Womens' Business Centers (WBC) Micro Loan Program 7(m) Small Business Loan Guaranty Program7(a)	Small businesses.	Training, counseling and business development via loan guarantees. Programs for guaranteeing contractors surety bonds, for export, legal, financial and technical assistance, for technology transfer, veterans, women and minority enterprise development. Disaster assistance.	1-800-827-5722 1-315-471-9393 Syracuse 1-315-471-9288 (fax) Web Sites: www.sba.gov www.businesslaw.gov www.onlinewbc.gov www.nyssbdc.org www.score.org

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
FEDERAL AGENCIES AND PROGRAMS			
12. U.S. Department of Housing and Urban Development Community Renewal Economic Development Initiative (EDI) Youthbuild Rural Housing and Economic Development	Local governments, youth and public and private non-profits organizations in rural communities.	EDI enhances security or improves viability of section 108 loan program which is utilized by local governments. Education and economic opportunities teach youth's new construction and housing rehabilitation skills on-site. Off-site academic classes. Job skills training, leadership development and supportive services. Capacity building, seed support, innovative housing and economic development activities. Includes hiring and training staff, purchasing software and other tools, obtaining expertise from outside sources, developing strategic plans, seeking technical assistance.	1-800-877-8339 1-716-551-5755 Buffalo 1-315-477-0616 Syracuse 1-518-464-4200 Albany Web Site: www.hud.gov
13. Federal Reserve Bank of New York Office of Regional and Community Affairs (New York City and Buffalo Offices)	Small businesses.	Provides customers financial institutions, non-profit organizations and others with information and technical assistance on issues related to community and economic development, access to credit for low- and moderate-income ("LMI") communities and the Community Reinvestment Act. ORCA publishes The Credit Process: A Guide for Small Business Owners which provides information to first-time borrowers on obtaining bank financing and newsletters featuring topics related to community and economic development.	1-716-849-5019 Buffalo 1-212-720-5349 NYC E-mail: Carolyn.lee@ny.frb.org Web Site: www.ny.frb.org/regional/commdev.html

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
REGIONAL / LOCAL AGENCIES AND PROGRAMS			
1. Cattaraugus County Department of Economic Development, Planning and Tourism	Assists small businesses and industries with start-up, expansion or relocation in Cattaraugus County.	Economic and community development, small business and industrial development; available commercial and industrial site and building inventory; government and international marketing assistance; educational seminars and workshops; individual counseling; business plan development; microenterprise loan fund; housing programs; tourism programs; planning and zoning technical assistance; demographic reports.	1-800-331-0543 1-716-938-9111 x2307 1-716-938-9431 (fax) E-mail: TMLivak@cattco.org Web Sites: www.cattco.org www.enchantedmountains.info
2. Cattaraugus County Business Development Corporation Small Business Assistance Program	Assists in the start-up or expansion of small businesses within Cattaraugus County.	Educational seminars, individual counseling, development of a business plan. Counseling small business resource centers, technical assistance, business seminars, small business loans.	1-716-938-9111 x2321 1-716-938-9431 (fax) E-mail: sdmiller@cattco.org Web Site: www.cattco.org
3. Cattaraugus County Local Development Corporation	Provides technical and financial assistance to new and existing businesses.	Community development, economic development, education, resource conservation, new technology development and implementation. CLDC has a revolving loan fund that is available to businesses. It offers leadership and a process to create consensus building to pursue business and community opportunities for the region.	1-716-257-3237 1-716-257-3756 (fax) E-mail: cldc@netsync.net Web Site: www.cldc.net

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
REGIONAL / LOCAL AGENCIES AND PROGRAMS			
4. City of Oleans Department of Community Development	Provides technical and financial assistance to new and existing businesses.	Financial incentives. Revolving Loan fund to small businesses: loans up to \$25,000 at prime rate. Economic Development Zone benefits: Investment tax credits, wage tax credits, sales tax credits, real property tax abatement, utility rate reduction, and job training grants. Industrial and Commercial land with developed infrastructure. First time home buyer grants. Downtown property improvement program loan / grant.	1-716-376-5647 1-716-376-5707 (fax) E-mail: mgeorge@cityofolean.org Web Site: www.cityofolean.com
5. Greater Olean Area Chamber of Commerce	Businesses in Cattaraugus County.	Offers chamber events discounts, continuing education, health insurance plans, networking opportunities, telecommunications, and additional benefits.	1-716-372-4433 1-716-372-7912 (fax) Web Site: www.oleanny.com
6. Ellicottville Chamber of Commerce	Businesses in Cattaraugus County.	Relocation assistance, business counseling, event sponsorship, tourism promotion. Members eligible for group health, insurance programs.	1-800-349-9099 1-716-699-5046 1-716-699-5637 (fax) E-mail: info@ellicottvillenyny.com Web Site: www.ellicottvillenyny.com

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
REGIONAL / LOCAL AGENCIES AND PROGRAMS			
7. Cattaraugus Empire Zone	Offers new and existing companies opportunities for growth and expansion.	State / local tax incentives and utility discounts to expanding and new business. Provides technical assistance to individuals and businesses. Supports local businesses in expansion and retention efforts. Constructs facilities for start-ups and fledgling businesses. Wage tax credit for up to five consecutive years, job training grants, tax credits of up to 19% of the company investment, real property tax abatements, sales tax refund, new business refund, zone capital credit and technical assistance.	1-716-373-9260 1-716-372-7912 (fax) E-mail: econdev@oleanny.com Web Site: www.cattempirezone.org
8. Cattaraugus County Procurement Technical Assistance Center	Regional marketing and technical assistance for small businesses in Allegany, Cattaraugus, Chautauqua and Wyoming Counties.	Assists businesses in marketing goods and services to military, other federal, state and local government agencies. Provides help with a variety of contracting topics including both pre-award and post-award issues. Serve as an information source for special contracting programs dealing with "Defense Diversification," Mentor-Protege Pilot Program and implementation of electronic commerce in government procurement.	1-716-938-9111 x 2331 1-716-938-9431 (fax) E-mail: JJWilliams@cattco.org Web Site: www.co.cattaraugus.ny.us
9. Seneca Trails Resource Conservation and Development District	Serving Chautauqua, Cattaraugus, Allegany, Livingston and Wyoming Counties.	Promotes sustainable natural-resource-based economic development by providing technical and financial packaging assistance to natural resource dependent businesses and communities.	1-716-699-2375 x5 E-mail: senecatrailrkd@yahoo.com Web Site: www.senecatrailrkd.org

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REGIONAL / LOCAL AGENCIES AND PROGRAMS			
10. Seneca Nation of Indians	The primary employer of Native Americans on the reservations.	SNI employs over 650 people with 75% - 80% being Native American. The SNI has a diverse, but limited job market. The SNI employs people in several tribal departments, including jobs that range from maintenance and custodial to management and executive positions, as well as a number of positions for the various SNI enterprises. These enterprises generate revenue that subsidize their own payroll and overhead, as well as that of the other SNI departments and programs.	1-716-532-4900 Web Site: www.sni.org
11. Cattaraugus County Industrial Development Agency	Industrial businesses, tourism, commercial projects and not-for-profit projects.	Promotes and assists businesses and non-profit organizations with job growth and retention.	1-716-699-2005 1-716-699-2942 (fax) E-mail: ccida@eznet.net
12. Salamanca Industrial Development Agency	Industrial businesses.	Uses Community Development Block Grant funds to help retail and industrial businesses to relocate or expand in Salamanca.	1-716-945-3230 1-716-945-8289 (fax)

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
REGIONAL / LOCAL AGENCIES AND PROGRAMS			
13. Cattaraugus-Allegany- Erie-Wyoming County BOCES Career and Technical Education Centers at Olean, Belmont and Ellicottville	Adult and Continuing Education.	Career and technical education programs for high school juniors and seniors and adult students. GED instruction, medical occupations and avocational classes. Business and industry on-site training, career and personal development partnering with Dale Carnegie and Rockhurst University.	1-888-354-0553 1-716-376-8200 Olean 1-716-376-8450 (fax) 1-585-268-5681 Belmont 1-716-699-2382 Ellicottville E-mail: coral_link@cabownyric Web Site: http://caew-boces.wnyric.org
14. St. Bonaventure University School of Graduate Studies	Provides master's degrees and advanced certificates in education, business, English, theology, Franciscan studies and journalism/ mass communi- cation.	Programs include: English, Franciscan studies, theology, business administration (with concentrations in general business, accounting/ finance, management/ marketing, and international business), counselor education (agency and school), educational leadership, counselor education, adolescence education, health education, inclusion, literacy, differentiated instruction, principal and superintendent certification, professional leadership, and integrated marketing communications. Buffalo Center in Hamburg offers a convenient weekend format that allows people to earn their master's degrees in two years or less.	1-716-375-2429 E-mail: choran@sbu.edu Web Site: http://www.sbu.edu/ Buffalo Center 1-716-646-1500


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15. Jamestown Community College Small Business Development Center JCC Technology Center	Small business firm or individual start-ups.	Provides management and technical assistance to existing small business firm or individual considering starting a small business. One-to-one counseling: (No client fees) business start-up information, financial analysis and planning, marketing information, loan information assistance, business plan development.	1-800-522-7232 1-716-372-1661 1-716-665-5754 1-716-338-1476 (fax) E-mail: iredobies@mail.sunyjcc.edu Web Site: http://jamestown.nyssbdc.org
16. Cornell Cooperative Extension Cattaraugus County	Communities and organizations pursuing agriculture and food systems development.	Publishes newsletters and publications. Conducts theoretical and applied research designed to strengthen farming and farm communities through sustainable food and agricultural systems.	1-716-699-2377 1-716-699-5701 (fax) E-mail: cattaraugus@cornell.edu Web Site: www.cce.cornell.edu
17. SUNY Empire State College The Olean Unit located on the Cattaraugus Campus at Jamestown Community College.	Provides educational assistance to individuals interested in a flexible program of study.	Provides one-to-one independent study with a faculty member, distance learning, study groups with other students learning the same material, cross-registration at other accredited colleges and universities, internships.	1-716 376-7511 1-716 376-7001 (fax) Web Site: www.esc.edu
18. Houghton College PACE Program	Provides adults with a chance to earn a four year business degree through the PACE program.	Provides adults with some prior college credits, a program that would allow them to complete their bachelor's degree quickly, comfortably and conveniently.	1-800-777-2556 Main 1-888-874-7223 1-716-674-0250 (fax) Olean 1-800-889-9046 1-716-267-2115 E-mail: pace@houghton.edu Web Site: http://campus.houghton.edu/orgs/pace/

AGENCY/ORGANIZATION; PROGRAM	TARGET	USES/TYPES OF ASSISTANCE	CONTACTS:
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19. Olean Business Institute	Provides individuals with practical instruction.	Offers associate degrees and diploma programs. Day and evening classes are available. Programs include Computer Technology, Accounting, Medical Assistants, Office Technology, Business Management and Paralegal Studies.	1-716-372-7978 1-716-372-2120 (fax) E-mail: admin@obi.edu Web Site: www.obi.edu
20. SCORE	Serving potential entrepreneurs.	Provides management counseling and training.	1-800-745-0355 1-716-484-1101 Jamestown Web Site: www.score.org
21. Cattaraugus County Soil and Water Conservation District	Cattaraugus County.	Provides technical assistance in planning, designing and constructing conservation measures to reduce the effects of erosion. Sediment control stream bank stabilization, agricultural land conservation, non-point source pollution control, soil information, pond services, and conservation education.	1-716-699-2326 1-716-699-5506 (fax)
22. Southern Tier West Center for Regional Excellence	Assists business start-ups or existing firms to develop their product or service.	The Center makes it possible for individuals, small businesses and satellite branch offices to have a comfortable and functional office environment or production space with support services at an affordable cost. The center can provide below-market rentals, shared services, business advice, counseling and networking with other small business assistance programs.	1-716-945-5301 1-716-945-5550 (fax) Web Site: www.southerntierwest.org

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23. Southern Tier Enterprise Development Organization	Small businesses.	Loans to small business to create job opportunities or retain jobs which are in danger of being lost. Loans range from \$10,000 to \$150,000. In addition to financial assistance, STEDO can direct businesses to free and or fee-based business counseling services, management services, job training, productivity enhancement, technology access, and information assistance.	1-716-945-5301 1-716-945-5550 (fax) Web Site: www.southerntierwest.org
24. Southern Tier West Business Resource Center, Inc. Distance Learning Technology Center	Individuals and small businesses.	Benefiting the entire business community, individuals, small businesses, and satellite branch offices, the Center will provide below market rentals, shared services, business advice, counseling and networking with other small business assistance programs.	1-716-945-5301 1-716-945-5550 (fax) Web Site: www.southerntierwest.org
25. Southern Tier West Development Foundation	Local governments in Allegany, Cattaraugus, and Chautauqua Counties.	Encourages and supports sound planning and development activities among local governments through the disbursement of seed grants.	1-716-945-5301 1-716-945-5550 (fax) E-mail: ebridges@netsync.net Web Site: www.southerntierwest.org

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26. Southern Tier West Regional Planning and Development Board	Allegany, Cattaraugus, and Chautauqua Counties.	Southern Tier West helps municipalities with planning, developing, and implementing their municipal economic development projects. Assistance with project planning stage, referrals to appropriate funding sources and assistance with assembling a package of one or more funding sources to help pay for the project.	1-716-945-5301 1-716-945-5550 (fax) Web Site: www.southerntierwest.org
27. Western Region Corporation The regional administrator of Empire State Development Corporation Small Business Revolving Loan Program	Niagara, Erie Chautauqua, Cattaraugus and Allegany Counties.	Working capital loans and loan guarantees to small businesses employing less than 100 employees. Working capital loans up to \$75,000, or 50% of the total project cost whichever is less.	1-716-856-6525 1-716-856-6754 (fax) Web Site: www.southerntierwest.org
28. Insyte Consulting	Small-medium sized manufacturing companies, technology start-ups.	Insyte Consulting provides strategic and operational consulting services to WNY manufacturers and technology-based businesses in areas such as lean manufacturing, strategic and marketing planning, quality systems, information technology, and new technology adoption. In addition, Insyte Consulting supports the creation and growth of new technology -based businesses through access to venture capital, business planning, and short-term management consulting.	1-716-636-3626 x301 1-716-845-6418 (fax) kdelius@insyte-consulting.com Web Site: www.insyte-consulting.com

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29. Farmnet / Farm Link	Existing, retiring and potential farmers.	FarmNet provides financial consultations, family counseling, legal consulting and other services. FarmLink matches farmers planning for retirement with potential farm owners.	1-800-547-FARM E-mail: info@nyfarmlink.org Web Site: www.nyfarmlink.org
30. American Farmland Trust	Farmers and landowners.	Provides technical assistance on purchase of development rights programs.	1-518-581-0078 1-518-581-0079 (fax) Web Site: www.farmland.org
31. NYS Vegetable Growers Association	Vegetable growers.	Holds conferences, exhibits, educational outreach sessions.	1-315-687-5734 E-mail: nysvga@twcny.rr.com Web Site: www.hort.cornell.edu/ grower/nysvga/
32. Empire State Forest Products Association	Forest landowners and forest products manufacturers.	Promotes long-range management of New York forest lands; promotes NY primary and secondary forest products and healthy business climate.	1-518-463-1297 E-mail: esfpa@esfpa.org Web Site: www.esfpa.org
33. Northeast Organic Farming Association of New York, Inc.	Organic farmers and marketers.	Publishes a quarterly newsletter, sponsors, conferences and represents the interests of organic farmers.	1-518-734-5495 1-518-734-4641 (fax) E-mail: office@nofany.org Web Site: www.nofany.org



**“Never doubt that a small group
of thoughtful, committed citizens
can change the world. Indeed, it
is the only thing that has.”**

—Margaret Mead