



# Uyakb'al alaj wokk'ay

2022-2023

New York Immigration Coalition  
[nyic.org](http://nyic.org)



## I. OKIB'AL TZIJ

¿Jas ukojik we jun k'utb'al chak ri'? 1

## II. JALPWAQ RECH WOKK'AY

Uch'ob'ik jalpwaq rech wokk'ayib'al 2

Uk'olib'al jalpwaq rech wokk'ayib'al 3

## III. UROX UWACH TAQ YAKB'AL

Utukelal yakb'al ib' 4

*Utz taq achib'il xuquje' alaxik* 5

*Yakb'al pa wokaj* 6

*Utak'aleb'al yakb'al pa wokaj* 7

Tob'anem 8

Qajikal pwaq 9

*Ucholaxik ub'e jun qajikal pwaq* 10

*Utz'onib'al Qajikal pwaq rech Yakb'al alaj*

*Wokk'ay chi Ronojel*

*Cholb'al rech Usolixik* 11

## IV. PATANIB'AL

Komon rech Tinamit New York

Wokaj rech yakb'al pa k'iyem 12

## Jas Ukojik we jun K'utb'al chak ri'

Jun no'jib'al chech ujeqeb'axik te'qne' utikik jun alaj wokk'ay, are reta'maxik uwach taq yakb'al ib' ri jamal uwach, rech katob'an chech le wokk'ayib'al. Le alaj taq wokk'ayij kech winaq man ajwaral taj are kuk'utwachij le 33,8% chi kiwach ri ajwaral taq winaq ri kechakun pa kech wi pa we tinamit New York, ri kurajawaj qak'u'x are keqanuk' le qawinaqil ri', rech kkito xuquje' rech k'o kipatanib'al ri katob'an chi kech, xa rumal k'o alaj taq kiwokk'ay xuquje' ajwokk'ay man ajwaral taj.

We jun k'utb'al chak ri' are jun chakub'al ya'tal chi kech le qawinaqil ri k'o alaj taq kiwokk'ay chi man ajwaral taj rech kkikojo chech majb'al jun jalpwaq rech k'ayib'al, chi ri' kaya ub'ixik le jalajoj taq uwach taq yakb'al k'olik xuquje' no'jib'al chech utz'onik ronojel wach qajikal. Le jalajoj taq uwach yakb'al le kacha'o kuya uq'ij le ak'ay xuquje' le uwach ayakb'al. Sib'alaj rajawaxik kkoj retal chi le ayakb'al katuto' chech le kurawaj ak'u'x chech le yab'al uwach ak'ay xuquje' le jalajoj taq arajawaxik chech le ayakb'al.

We jun k'utb'al chak ri' man kuya uq'ij le ya'tal uwujil te'qne' le ya'tal uq'ij.

We jun k'utb'al chak ri' ya'talik kokisax chech usolixik uwach le yakb'alwokk'ay.

Chasolij we jun k'utb'al chak rech alaj wokk'ayib'al chi kech man ajwaral taj pa

<https://www.nyic.org/immigrant-small-business-guide/> rech kkiya chi jule'

patanib'al chik.

## Understanding Business Credit

Chi uxe' kanoq rech kachomaj rij le yakb'al rech wokk'ayij, rajawaxik kanik'oj le jalpwaq rech **k'ayib'al ri kawaj**. Le jalpwaq rech k'ayib'al junam ruk' le jalpwaq pa ab'i' rajawaxik kasolix kumal le ajjalal taq pwaq we ya'talik kya'ik. Katob'an chi kech le ajjalal taq pwaq chech rilik we utz ub'anom le ilb'al jalpwaq te'qne' chech upajik rij, we jun wokk'ay rajawaxik le tob'anik uwach yakb'al. Le ajjalal taq pwaq kketa'maj wa' are taq kkisolij le cholb'al uwach ayakb'al rech le wokk'ay xuquje' le uchuq'ab' chech utojik ak'as.

Le jalpwaq rech k'ayib'al rajawaxik kator pa ub'i' le wokk'ayij. Wa' kuya uq'ij chi le k'ayib'al xuquje' le jalpwaq pa ab'i' tastal uwach. Sib'alaj rajawaxik rumal:

- Le tastal ub'e jalpwaq kuto uwi' le jalpwaq pa ab'i' we k'o jun k'ax k'ulmatejem
- kuriq le ak'ay.
- Le ak'ay kuya'o kumaj uwokik jun uwach jalpwaq xuquje' kuya q'ij rech chwe'q kab'ij kb'an jun uwach qajikal pwaq xaq jawi ta ne'.
- Katob'an chech rilik le loq'omanik rech k'ayij xuquje' le tojb'al k'ayij.

## Cholb'al uwach Jalpwaq

Le cholb'al uwach jalpwaq k'o mul kub'an k'ax chech le tob'anik rech taq yakb'al, uwach tojb'aj k'asaj xuquje' katob'an chi kech le tob'anelab' rech k'iyem k'ayib'al, ajk'ayib' rech kkilo we kkaj kechakun ruk' le ak'ay. Le cholb'al uwach jalpwaq kuya q'ij chi kech uwinaqil xuquje' ajjalal pwaq we katajin kk'iy uwach le ak'ay xuquje' we kk'iy uwach.

Le ajjalal taq pwaq xuquje' kkikoj le cholb'al uwach jalpwaq rech kkilo we kkiya le qajikal pwaq chech jun k'ayib'al. Le cholb'al uwach jalpwaq pa ab'i' xuquje' rech k'ayib'al kasolixik rech kilik we loq' kaya jun jalpwaq chi awech.

Are taq le wokilonel rech jalpwaq jacha le Experian, Equifax y Dun & Bradstreet kkipaj rij le utzijob'elil le jalpwaq ab'anom, **amaq'el kkisolij** we ri':

Junab' chik k'o Ak'ay.	Le tastal ub'e jalpwaq kojotal pa le 9 ik' q'axinaq chik.	Le tastal ub'e jalpwaq jalajoj uwach, kojotal pa le 6 ik' q'axinaq chik.
Rajilab'al tojb'al b'eytajinaq utojik.	Wokol k'ayib'al xuquje' animal le Wokk'ay.	Cholb'al uwach tojb'al rech le k'isb'al taq 12 ik'.

## Jas Uwokik jun Jalpwaq rech K'ayib'al

<p><b>Chacha' jun Wokb'al rech Wokk'ay</b></p>	<ul style="list-style-type: none"> <li>• Ronojel taq le wokb'al rech wokk'ay, kkitas le rajil rech kik'ay ruk' le jalpwaq pa kib'i' le winaq, kiriqa na we kya'taj ruk' jun wokk'ay junamisam uwach</li> <li>• Kuya'o katateb'ej utzijoxik pa uwi' taq le wokb'al rech wokk'ay chi ri': <a href="https://www.nycic.org/immigrant-small-business-guide/">https://www.nycic.org/immigrant-small-business-guide/</a></li> </ul>
<p><b>Chawesaj le Rajilab'al Uwujil Rajaw k'ayib'al (EIN)</b></p>	<ul style="list-style-type: none"> <li>• Jun EIN xuquje' kojom ub'i' rajilab'al uwujil rajaw k'ayij pa q'atb'al tzij. Kokisax chech uriqik jun uwokaj k'ayib'al. Le ak'ay rajawaxik k'o rech le EIN rech kuya uq'alajisaxik ujachik tojb'al k'ayij, torb'al uwujil k'ayib'al pa k'olib'al pwaq xuquje' chech utz'onik jalpwaq rech k'ayib'al, ya'tal uwujil xuquje' we ya'tal uq'ij</li> <li>• Kuya'o katz'on le EIN pa we jun chak'ub'al ri': IRS: <a href="https://www.irs.gov/ein">https://www.irs.gov/ein</a></li> </ul>
<p><b>Chatoro' jun Uwujil k'ayib'al pa K'olib'al Pwaq</b></p>	<p>Utorik jun uwujil k'ayib'al pa k'olib'al pwaq sib'alaj nim upatan rech katas uwach loq'omanik rech k'ayib'al ruk' le loq'omanik k'o pa ab'i'</p>
<p><b>Uchomaxik Jalpwaq kuk' Ajk'ayib'</b></p>	<p>Uloq'ik jalajoj taq k'ayij kuk' le ajk'ayib' e cha'tal chik rech katob'an chech le uk'iyik le jalpwaq</p>

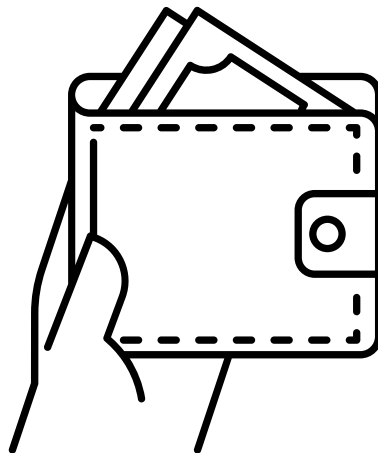
## Utukelal Yakb'al ib'

**Utukelal Yakb'al ib' te'qne' Bootstrapping** are kub'ij chi awech le pwaq kkoj pa le ak'ay. Man qas ta e k'i le ajrajaw taq k'ayib'al ri chi k'o apanoq le kirajil rech kkikoj chech kiyaqb'al rumal la' kkil apanoq jule' kajikal chik jacha le rija' tikb'al, uwujil qajikal pa ab'i' te'qne' jule' qajikal chik.

Le utukelal yakb'al ib' kuya q'ij chi kech taq le rajaw k'ayib'al rech kkitiq'ij 100% rech taq ri ch'akoj chi utukelal yakb'al ib'. Sib'alaj rajawaxik kqana'tajisaj chi le ajchaq'e le utukelal yakb'al ib' kuk'am uq'ab' le ki'kotemal te'qne' le k'axkolil kuriq pa le uk'ay.

Are taq kamaj le utukelal yakb'al ib', chakojo retal chi le ak'ay aninaqil kk'iy uwach. Are karaj ktzaliq uwach le arajil ri xanim chi upam.

Chi uk'axwach le arajil xanim chi upam le ak'ay te'qne' rajil rech taq k'olib'al pwaq le Bootstrappers xa jun q'uch kkib'an kuk' taq le alaxik xuquje' kuk' le utz taq achi'l.



## Utz taq Achi'l xuquje' Alaxik

Le utz taq achi'l xuquje' le alaxik are' e nab'e tob'anelab' chi kech taq le rajaw alaj taq k'ayib'al xa rumal kkich'ob' kiwach xuquje' ri keta'm kkib'ano ruk' jas le kkaj pa kik'aslemal.

Rumal taq le k'axk'olil kkiriq jujun taq wokk'ayij are taq kkita le qajikal pwaq xuquje' ukojik rija' tikb'al ib', ri tob'anik kech utz taq achi'l xuquje' kech alaxik nim upatan. Katob'an chech le uyakik uwach le ak'ay ruk' taq sipanik, qajikal te'qne' ruk' rija' tikb'al ib'. Xuquje' katob'an chech uya'ik pwaq ri man k'o ta kaq'aten uwach te'qne' jun qajikal pwaq ri kuya na utojik.

Chab'ij saqalaj tzij xuquje' chak'ama' uq'ab'al chi k'o k'axkolil xuquje' nim upatanixik jun wokk'ayij rumal la' chab'ij ruk' saqilal ri katiqitajik are taq kab'an jun qajikal. Xuquje' je kab'ano are taq kata tob'anik kuk' taq utz awachi'l te'qne' awalaxik.

<p><b>K'yaqal uwach Kab'ij</b></p>	<ul style="list-style-type: none"> <li>• Uta'ik k'yaqal unimal pwaq chech jun k'yaqal chech jun chak kurajawaj qak'u'x</li> </ul>
<p><b>Saq uwach Atzij</b></p>	<ul style="list-style-type: none"> <li>• ¿Jas taq uwach le rija' atikb'al awib' k'olik?</li> <li>• ¿Jas taq kk'am uq'ab'al?</li> <li>• ¿Jas taq kapaj apanoq rij chi kariqo?</li> </ul>
<p><b>Chk'olo uwujil taq tzij ib'anom jawi' kub'ij wi chi xik'am uq'ab'al jun qajikal pwaq</b></p>	<ul style="list-style-type: none"> <li>• Unimal le qajikal xuquje' le ral pwaq</li> <li>• Ri kupatanij wi le qajikal pwaq</li> <li>• Uwach utojik: Chi ronojel utojik, chi ko'koj taq utojik; ri unimal le pwaq katojik</li> <li>• Ucholajil q'ij utojik, jawi' kub'ij wi jampa' kumajo xuquje' le rik'ilal ketoj wi</li> <li>• K'axk'olil kya'tajik we man kab'an tojonem</li> </ul>

## Umulixik pwaq

Le crowdfunding are kupatanij chech umulixik pwaq rech taq wokchak rech k'ayib'al xuquje' rech chak pa le komon. Wa' k'o mul kab'an pa taq ujeqeb'al k'a'mchakub'al.

K'o keb' nima'q taq uwach le crowdfunding rech kkoj pa le alaj awokk'ay:

- **Yakb'al petinaq ruk' sipanik:** Umolik pwaq chech wokk'ayij pa kib'i' winaq ri man k'o ta uk'axwach kkito. We jun chomanik ri' man k'o ta sib'alaj k'ax kuya'o xa are k'ut je'l utojb'alil chi kech taq le alaj taq wokk'ay.
- **Yakb'al petinaq ruk' jalajoj tojb'alil:** Le jalajoj taq kuchunelab' kaya tokens, uwach k'ayij , uwach chak chi ik'axwach le sipanik kkib'ano. Chqila pe', we kawaj kamol pwaq chech uloq'ik jun k'ak' kaxla'n tuj, utz kaya wujtojb'al rech kaxlanwa rech man kkitoj ta le qas rajil te'qne' xa kkisipaj kanoq.

## Rutzilal xuquje' K'axkolil chech le Crowdfunding

Le ujeqeb'al k'a'mchakub'al rech crowdfunding k'i rutzilal kkiya'o jacha ta ne ujab'uxik ub'ixik ub'i' k'ayij, uwokik kib'i' loq'manelab' xuquje' uqasaxik uwach yakb'al k'o pa ab'i'. Xuquje' kuya'o kuk'ot uxe' wokk'ayib'al ri e k'o ruk' crowdfunding ri kraj junam kiwach rech kiltaj le tob'anik kkiya'o xuquje' we xuya uwach.

Xa are k'ut, le rutzilal le crowdfunding k'o mul kk'extajik xa rumal le unimal upam rech kopan pa kiq'ab' le e sipanelab'.

Le jeqeb'al k'a'mchakub'al jacha le Kickstarter, Indiegogo xuquje' le GoFundMe sib'alaj e utz taq chakub'al chech le crowdfunding. Kuya'o kuya tzijoxik jun uwach k'ayij te'qne' jun uwach chak, ujeqeb'axik jun ajawank'u'x chech jun yakb'al wokk'ayib'al xuquje' iq'ijol. Xa are k'ut, k'o jule' taq jeqeb'al k'a'mchakub'al we man xb'an ta kowinem chech le kjawaxik, paqal rajil ukojik, je ukojik taq le uwujil resaxik rajil pa ab'i' ruk' le uwujil qajikal pwaq.





## Crowdfunding: Jeqeb'al k'a'mchakub'al rech Umolik Pwaq

Jeqeb'al k'a'mchakub'al	Rutzilal	K'axkolil
<p>KickStarter  <a href="http://www.kickstarter.com">www.kickstarter.com</a></p>	<ul style="list-style-type: none"> <li>• Jeqeb'al k'a'mchakub'al ejeqel ruk' sipanem ri kuya q'ij rech kab'an sipanem chi kech le uwinaqil ruk' k'ayij xuquje' uqasaxik rajil</li> <li>• Le jeqeb'al k'a'mchakub'al rech crowdfunding sib'alaj kach'ob'otajik</li> </ul>	<ul style="list-style-type: none"> <li>• Man kkitoj taj le qas rajil taq k'ayib'al</li> <li>• Rajilal rech jeqeb'al k'a'mchakub'al rech 5%</li> <li>• Rajilal rech uq'axexik tojb'al (3%-5%)</li> </ul>
<p>GoFundMe  <a href="http://www.gofundme.com">www.gofundme.com</a></p>	<ul style="list-style-type: none"> <li>• 0% Jeqeb'al k'a'mchakub'al sipatalik</li> <li>• Kuya'o katkanaj ruk' taq le sipanik, man kab'isoj taj we kariqa' te'qne' man xariqa ta le kurajawaj ak'u'x</li> <li>• Tob'anik rech ajno'j yatal chi 24 kajb'al, le 7 q'ij rech le wuqq'ij</li> </ul>	<ul style="list-style-type: none"> <li>• Tojb'alil rumal ukojik le tojb'al uwujil qajikal pwaq xuquje' le uwujil qajikal pa ab'i'</li> </ul>
<p>Indiegogo  <a href="http://www.indiegogo.com">www.indiegogo.com</a></p>	<ul style="list-style-type: none"> <li>• Te'qne' ya'talik kacha' jun opanem chak rech jeqel yakb'al (chanima' we k'olik we man k'o taj) te'qne' chopital yakb'al (xuk'am pwaq man k'o ta rech chech we xuriqa' te'qne' man xariqa ta le kurajawaj ak'u'x)</li> <li>• Indiegogo InDemand kuya q'ij kamol le pwaq are taq xk'ix jun chak chik rech mulin pwaq</li> </ul>	<ul style="list-style-type: none"> <li>• Chatoq'ij jun rajilal pa le jeqeb'al k'a'mchakub'al ruk' le 5%</li> <li>• Rajilal rumal upatanixik tojb'al kech jule' winaq chik</li> </ul>

## Kuchuj

Jun kuchuj are jun uwach yakb'al ri kya'taj chech jun wokk'ay ri k'yaqal kok wi. Le pwaq kuya'okape uloq rumal q'atb'al tzij jacha le wokilonel rech q'atb'al tzij, k'olib'al pwaq/q'uchwokaj rech jalpwaq te'qne jule' wokaj chik e tob'anelab'.

Are taq katz'on jun qajikal pwaq, le ajjalal pwaq karaj karilo chi k'o katel wi chech utojik, xa are k'ut we are uj jun wokilonel ri kuya tob'anik, karaj chi le wokk'ay kok chi kixo'l ruk' jun uwach chak. Le kaja taj wi ruk' le qajikal, le kuchuj man katzalix taj xuquje' man kub'an ta k'ax chech le wokk'ayij.

Jun rutzilal chik le tob'anik are chi man kkaj taj kajunumisax le jalpwaq rech kok jun chi kixo'l. Xa are k'ut le tob'anik k'o taqanik kuya'o chech kicha'ik te'qne kuq'atej uwach le chak, unik'oxik uwach patanib'al xuquje' ub'e jas qas ukojik le tob'anik. Ronojel taq le tob'anik kya'ik are taq kukem rib' ruk' le wokk'ay, ri uchomab'al xuquje' ruk' le uchomab'al le ajya'l yakb'al, le utz'onik tob'anik xaq k'yaqal kkiya wi are tzij le upatanixik kab'anik.



## Qajikal

Are taq jun utukelal yakb'al ib' rech wokk'ayij xuwi la' k'olik, le **qajikal** pwaq sib'alaj kya'tajik. Le qajikal pwaq rech wokk'ayij katob'an chech uk'yik le urajil, uloq'ik chakub'al paqal rajil xuquje' katob'an chech uk'iyik le wokk'ayij.

Man junam ta ruk' le qajikal pwaq rech wokk'ayij, le qajikal chi kech alaj taq wokk'ayij, le ral pwaq man nim ta kaya chech, man k'ax ta utojik xuquje' le wuj tz'onob'al rech qajikal man k'ax ta resaxik.

### Jastaq ri rajawaxik kaweta'maj are taq kachomaj kawesaj jun qajikal pwaq:

- Ukojik le pwaq
  - Le ajjalal taq pwaq kkaj kya ub'ixik chi kech jas qas ukojik le pwaq kab'anik rech jeri' kketa'maj jawe' qas kkisax wi le qajikal pwaq
- Unimal le utojik
  - ¿La katwowinik katoj le rajil chi ik' jacha' le xchomax uloq?
  - ¿La katkowinik kab'an pa utojik xuwi le ral pwaq?
  - ¿La ya'talik katb'eyetaj utojik le qajikal pwaq we rajawaxik?
- Rajil
  - ¿La katkowinik qatoj le ral pwaq?
  - ¿La k'o uwi' pwaq katojik we xnab'ejesax utojik?
- Uq'ij
  - Le qas utz q'ij chech utz'onik jun qajikal pwaq are taq rajawaxik kkoj le pwaq. Le utaqexik utz'onik le qajikal pwaq sib'alaj kab'eyetajik, rumal la' utz rajawaxik kanab'ejesaj le q'ij.



## Ucholaxik ub'e jun qajikal pwaq

<p><b>Chata chi kech le ajjalal pwaq</b></p>	<ul style="list-style-type: none"> <li>• Nab'e, chamaja' kuk' le uk'olib'al pwaq k'o chi anaqaj te'qne' kuk' q'uchwokaj rech jalpwaq ri at chakuninaq chi kuk'. We jun uk'olib'al pwaq man qas are utz, utz chatzukuj pa taq le kajikal le kuya le q'atb'al tzij, wokaj rech yakb'al k'iyem pa komon.</li> </ul>
<p><b>Chachomaj le unimal le tz'onoj rech qajikal kab'ano</b></p>	<ul style="list-style-type: none"> <li>• Chachomaj junpa' pwaq qas rajawaxik chech taq le aloq'oj</li> <li>• Chachomaj rij le rajil, we xa jun mul te'qne' amaq'el kujal rib'</li> </ul>
<p><b>Chakojo retal le kuta le ajjalal pwaq</b></p>	<ul style="list-style-type: none"> <li>• Chaweta'maj jas taq le uwujil kajacho are taq katz'ono</li> </ul>
<p><b>Chachomaj jas qas kupatanij le pwaq (Jawi' qas kkoj wi)</b></p>	<ul style="list-style-type: none"> <li>• Chqila pe':             <ul style="list-style-type: none"> <li>◦ Uloq'ik k'ak' taq chakub'al te'qne' jalajoj taq loq'oj</li> <li>◦ Uloq'ij te'qne' uqajik jun ja k'olib'al/kutb'alib'al</li> <li>◦ Tojb'al kech ajchakib'</li> </ul> </li> </ul>
<p><b>Chapaja' rij le unimal pwaq are taq katzalij le qajikal</b></p>	<ul style="list-style-type: none"> <li>• Chachomaj rij we katkowin chech utojik le pwaq chi ik' rech kk'am uq'ab'al</li> <li>• Chachomaj jas kab'an chech utojik le qajikal pwaq we chi ko'kijal, pa keb' oxib' ik te'qne' knajtin na utojik.</li> <li>• Chab'ij we utz kapaqi' jutaq b'iq' le tojob'alil pwaq te'qne' junam chi ik'.</li> </ul>

## **Cholb'al rech usolixik chi ronojel le tz'onob'al rech qajikal chi kech alaj taq wokk'ayij**

Are taq xchomataj rij le utz'onik jun qajikal pwaq chamaja' uwokik le *uwujil rajilal xuquje'* le *wokk'ayij* rech kaya ruk' le tz'onob'al qajikal pwaq.

### **Uwujil Rajilal**

Rajawaxik ri k'ate xwokik:

- Uq'alajisaxik tojb'al xaq awech at xuquje' rech le wokk'ayij.
- Rachi'l uwujil upatanixik pwaq
  - Uwujil uk'utwachixik ukojik pwaq: ch'akoj-tzaqamijik; okik-relik, okem-elem, uwi' ch'akoj
- Le uq'alajisaxik tojb'al pa ab'i' kuk'am ub'ik:
  - Rajilab'al uchajixik winaq te'qne' rajilab'al ITIN, rajil uchak, cholb'al uwach jalpwaq, cholb'al uwach uk'ay, tojo'nijik xuquje' uwujil rech k'olib'al urajil

### **Uwujil taq Wokk'ay**

- Uwokib'al wokk'ayxuquje' uwujil pa q'atb'al tzij
  - Taqanik rech komon chak
  - Uwujil wokk'ayij xuquje' ya'tal uwujil
  - Uwujil pa q'atb'al tzij xuquje' uwujil upatanib'al
  - Esam uwach le tojb'al ja rech uk'olib'al wokk'ayij te'qne' ukajik jalajoj taq chakub'al rech le wokk'ayij
- Jeqb'al chak rech Wokk'ayij
  - Are wa' uq'ij chi awech rech kaya ub'ixik chi kech le ajjalal taq pwaq chi le awokk'ay nim upetik. Kurachi'laj le ucholaxik ukojik pwaq, uwujil, utzijoxik le wokotal wi le wokk'ay

**Rech kariq utzijob'exik pa uwi' le uwujil urajil, xuquje' wokk'ayij, ri kajawataj chech utz'onik jun qajikal pwaq, chasolij: <https://www.sba.gov/funding-programs/loans/7a-loans>**

# Wokaj rech Yakb'al K'iyem pa Komon rech le Tinamit New York (CDFIs)

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Le jalajoj taq Wokaj rech Yakb'al K'iyem pa Komon kkitzuj tob'anik chi kech le komon winaq chi man ajwaral taj, le k'o pa kiqu'ab' ixoqib' xuquje' winaq ri man nim ta kkich'aqo, tob'anik rech uwach chak jacha ne waktijonik rech tijon ib', tijonik chi jujunal.

Le CDFI nim katob'an wi, man xaq xuwi ta chech uk'ulaxik pwaq, je xuquje' chech uya'ik kino'jib'al le winaq rech kkimaj jun alaj wokk'ayij. Le CDFI keriqitaj pa le tinamit rech New York rech ketob'an chech le upatanixik jun wokk'ayij:

<p><b>Accompany Capital</b>  <a href="http://Accompanycapital.org">Accompanycapital.org</a></p>	<p><b>BOC Capital</b>  <a href="http://Boccapital.org">Boccapital.org</a></p>
<p><b>Renaissance Economic Development Corporation</b>  <a href="http://renaissance-ny.org">renaissance-ny.org</a></p>	<p><b>Pursuit</b>  <a href="https://pursuitlending.com/">https://pursuitlending.com/</a></p>
<p><b>Patanib'al pwaq rech TruFund</b>  <a href="https://www.trufund.org/">https://www.trufund.org/</a></p>	<p><b>Kuya'o kariq le cholb'al rech CDFI tzaqatisab'al pa le tinamit rech New York.</b>  <a href="https://www.nyscdfi.org/nyscdfis">https://www.nyscdfi.org/nyscdfis</a></p>