



Aw to get mōni fō yu smōl biznēs
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New York Immigration Coalition
nyic.org



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Aw fɔ Yuz Dis Gayd

Wan big pat pan stat ɔ gro smɔl biznɛs na fɔ ɔndastand di tin dɛn fɔ gɛt mɔni we de de fɔ ɛp yu fɔ mit di nid dɛn fɔ yu biznɛs. Smɔl biznɛs dɛn we strenja dɛn we kɔmɔt na ɔda kɔntri gɛt de mek 33.8% pan di pipul dɛm we de wok fɔ dɛnsɛf na Nyu Yɔk Stet ɛn na wi gol fɔ jɔyn pipul na di eria wit infɔmeshɔn ɛn tin dɛn we dɛn de gi fɔ ɛp biznɛsman dɛn ɛn smɔl biznɛs dɛn we udat gɛt am kɔmɔt na ɔda kɔntri.

Dis gayd go bi wan way fɔ di strenja dɛn we gɛt smɔl biznɛs we kɔmɔt na ɔda kɔntri fɔ yuz to stat fɔ mek dɛn biznɛs ebul trɔs, smɔl tɔk bɔt difrɛn difrɛn we biznɛs kin gɛt mɔni, ɛn fɔ sho aw wan ɛnride aplikeshɔn fɔ trɔs. Di difrɛn difrɛn we yu pik fɔ gɛt mɔni fɔ yu biznɛs go rili mek big difrɛns na di kayn biznɛs yu gɛt ɛn ɔmɔs mɔni yu go mek tumara. I impɔtant fɔ tink bɔt aw di mɔni yu gɛt go ɛp yu fɔ rich yu biznɛs gol dɛn ɛn fɔ pe fɔ wetin yu nid

Dis gayd nɔ de tɔk bɔt tin dɛn lɛk laysens ɔ pɔmit. Dis gayd ya na fɔ smɔl tɔk bɔt difrɛn difrɛn we biznɛs kin gɛt mɔni. Duya luk wi Smɔl Biznɛs Gayd fɔ Strenja dɛn We Kɔmɔt Na ɔda Kɔntri (Immigrant Small Business Guide) na <https://www.nyic.org/immigrant-small-business-guide/> fɔ fɛn mɔ tin yu kin yuz.

Ɔndastand Aw Biznɛs Kin Trɔs Mɔni

Bifo yu disayd aw yu go get mɔni fɔ yu biznɛs, yu wan fɔ stat fɔ mek di biznɛs ebul trɔs ɛnitɛm i nid mɔni. Dis ya na wetin dɛn kɔl **'biznɛs krɛdit'** ɛn i fiba we yu trɔs fɔ yusɛf sɛf ɔ wetin dɛn kɔl 'pasɔnal krɛdit'. Dis biznɛs krɛdit de mek di wan dɛn we lent to yu no if i sɛf fɔ dɛn fɔ lent yu. I de ɛp di wan we go lent yu fɛnawt ɔmɔs dɛn fɔ biliv yu go pe dɛn bak ɔ na wetin na di mɔs dɛn go lent di biznɛs if atɔl. Di wan we kin lent no dis we dɛn wach aw yu biznɛs dɔn blant pe bay taym ɛn if i bin ebul fɔ pe in dɛt dɛn.

Yu fɔ get biznɛs krɛdit ɔnda di nem na di biznɛs sɛf. Dis de mek shɔ se di biznɛs krɛdit ɛn yu pasɔnal krɛdit nɔ de miks. Dis i impɔtant bikɔs:

- We yu kip yu pasɔnal krɛdit layn separet i kip am sɛf frɔm ɛny bad mɔni prɔblɛm yu biznɛs kin get
- Yu biznɛs kin gro i yon krɛdit ɛn betɛ yu chans fɔ trɔs ɛn get ɔda kayn mɔni bak
- I go mɔ izi fɔ si wetin di biznɛs dɔn spɛn we i kam pan taks

Aw Yu Dɔn Blant Trɔs

Aw yu dɔn blant trɔs ɛn pe bak min sɔntin to di wan dɛn we go lent ɔ gi yu mɔni, inshɔrans ret dɛn, ɛn ɛp biznɛs patna, di wan dɛn we sɛn yu wetin yu nid, ɛn di wan we go sɛl to yu sabi if dɛn go wan fɔ du biznɛs wit yu. Aw yu dɔn blant trɔs ɛn pe bak kin mek patna ɛn wan we go lent to yu sabi if yu biznɛs ebul gro ɛn mek mɔni.

Di wan we lent ki wach aw yu dɔn blant trɔs ɛn pe bak fɔ si if dɛn go gri we yu ak to trɔs to dɛn. Dɛn go wach yu pasɔnal krɛdit ɛn yu biznɛs krɛdit ɔltu fɔ si if yu blant pe bak bifo dɛn go disayd if yu fit fɔ trɔs to dɛn.

We kɔmni dɛn lɛk Experian, Equifax ɛn Dun & Bradstreet we wach ɛn gɛda aw yu blant yuz krɛdit chɛk yu krɛdit, bɔku tɛm dɛn kin mɛmba dɛn **tin** ya:

Ɔmɔs la Di Biznɛs Get	Ɔmɔs difrɛn difrɛn say yu aks fɔ trɔs insay di las 9 mɔnt dɛn	Ɔmɔs difrɛn difrɛn say yu aks fɔ trɔs insay di las 6 mɔnt dɛn
Ɔmɔs tɛm yu let fɔ pe	Di kayn kɔmni ɛn aw big i bi	Aw yu blant pe bak wetin yu trɔs di las 12 mɔnt dɛn

Aw Fɔ Stat Fɔ Mek Di Biznɛs Ebul Trɔs

<p>Pik Di Kaynaba Biznɛs</p>	<ul style="list-style-type: none"> • Ɔl kaynaba biznɛs de kip yu biznɛs separet frɔm yu pasonal krɛdit pas nɔmɔ we wan pɔsin we gɛt di biznɛs ɛn dɛn kɔl dat ‘sole proprietorship’ • Yu kin lan mɔ bɔt difrɛn kaynaba biznɛs dɛn naya: https://www.nyic.org/immigrant-small-business-guide/
<p>Get Bɔsman ID Nɔmba (Employer Identification Number, EIN)</p>	<ul style="list-style-type: none"> • Dɛn kin kɔl di EIN bak Fɛdral Taks ID Nɔmba. Dɛn yuz am fɔ sabi biznɛs dɛn. Yu biznɛs nid EIN so dat yu kin fayl taks, opin biznɛs bank akawnt, ɛn put yu aplikeshɔn fɔ biznɛs krɛdit, pɔmit, ɛn laysens dɛn • Yu kn put fɔ EIN we yu go naya na di IRS: https://www.irs.gov/ein
<p>Opin Biznɛs Bank Akawnt</p>	<p>I impɔtant fɔ opin biznɛs bank akwant so dat yu go kip i separet frɔm yu yon bil fɔ pe. Bak bank dɛn kin bi refrɛns dɛn fɔ aplikeshɔn fɔ trɔs</p>
<p>Get Krɛdit Wit Di Wan We Sɛl ɔ Sɛn Yu Wetin Yu Nid</p>	<p>Bay bay tin yu nid, tin fɔ mek tin, ɔ ɔda tin dɛn frɔm di wan we sɛl ɛn sɛn yu wetin yu nid de gro yu krɛdit</p>

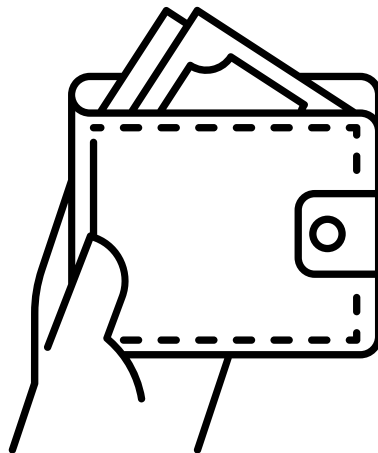
Yusef Put Yu Mɔni De

We **Yusef Put Yu Mɔni De** ɔ dɛn kin kɔl am bak 'Bootstrapping' na we yu put yu yon mɔni ɔ prɔpati. Mɔstɛm we biznɛsman jis bigin fɔ du biznɛs i nɔ izi fɔ dɛn get inɔf kash mɔni fɔ du biznɛs, na dat mek dɛn fɔ tink bɔt ɔda we fɔ get mɔni bak lɛk tin we dɛn invest pan (stocks or investments),pasɔnal kredid kad, ɔ trɔs.

We yu wan put mɔni na di biznɛs, i mek yu fri fɔ disayd ɛnitin yu want ɛn fɔ kip ɔl di mɔni di biznɛs mek frɔm sel sel ɛn wetin yu invest pan. I impɔtant fɔ mɛmba dat we yu wan put ɔl di mɔni de, ɔl di denja fɔ lɔsis ɛn bɔku pan di wok fɔ du na di biznɛs go bi yu yon.

We na yu wan put mɔni yu wan fɔ mek shɔ yu biznɛs mek mɔni fas fas. Yu wan fɔ bi ebul fɔ put mɔni bak na di biznɛs.

Bifo pɔsin we want fɔ put i yon mɔni go aks investɔ ɔ bank fɔ mɔni dɛn go aks famili ɛn padi fɔ gi am mɔni ɔ pipul na Intanɛt fɔ lɛnt am.



Padi ɛn Fambɔl

Bɔku tɛm biznɛsman we gɛt smɔl biznɛs ki aks padi ɛn fambɔl fɔs fɔ batɔ dɛn bikɔs dɛn gɛt padi biznɛs wit dɛn ɛn dɛn go biliv mɔ dat yu go ebul strayk fɔ du wetin yu tray fɔ du ɛn dɛn sabi wetin yu ebul du.

Bikɔs sɔm smɔl biznɛs dɛn kin met galɔp na di rod we dɛn ak fɔ trɔs ɔ gɛt investɔ dɛn, di mɔni padi ɛn fambɔl put mɔs tɛm vɛri impɔtant. Dɛn kin gi mɔni fɔ batɔ yu biznɛs we dɛn gift yu mɔni, dɛn lɛnt yu ɔ dɛn tɔn investɔ. Bak dɛn kin gi mɔni we yu nɔ gɛt fɔ gi am bak ɔ dɛn go lɛnt yu we i izi fɔ pe bak tɛm we bɛtɛ fɔ yu.

Ɔltɛm yu fɔ tɔk tru bɔt bad tin dat kin bi fɔ biznɛs lɛk yu yon ɛn di difrɛn difrɛn wok yu gɛt fɔ du ɛn yu fɔ vɛri bi klia bɔt ɔl di rul dɛn fɔ di kɔntrak we yu trɔs. Tink bɔt dɛn impɔtant tin dɛn we yu aks yu padi ɛn fambɔl fɔ batɔ yu.

<p>Tɔk Ɔl Di Patikyula dɛn</p>	<ul style="list-style-type: none"> • Sho dɛn klia wan ɔmɔs mɔni yu want ɛn fɔ wetin
<p>No Ayd Natin</p>	<ul style="list-style-type: none"> • Wetin ɛn wetin yu invest pan? • Wetin yu dɔn gri fɔ du fɔ ɔda wan? • Us prɔblɛm ki bi fɔ dis kayn biznɛs?
<p>Rayt Na Pepa Wetin Una Gri Pan We Sho Ɔl Di Rul dɛn Fɔ Di Trɔs</p>	<ul style="list-style-type: none"> • Ɔmɔs yu de trɔs we sho bak ɔmɔs mɔni yu fɔ pe pantap di dɛt • Wetin mek yu nid di mɔni • Aw yu fɔ pe am bak- ɔl na wangren tɛm ɔ bay tɛm, ɔmɔs yu fɔ pe ɛni wan tɛm • Di tɛm yu fɔ bigin fɔ pe ɛn di de yu fɔ dɔn pe dɔn ɛn ɔl wetin fɔ bi midul • Di bad tin dɛn we go apin if yu nɔ pe

Aks Pipul Na Di Intanet Fɔ Lent Di Biznɛs (Crowdfunding)

“Crowdfunding” na we yu aks pipul na di eria fɔ gi yu mɔni fɔ yu biznɛs prɔjɛkt ɛn di mɔni yu nid fɔ spɛn. Mɔs tɛm pɔsin kin du am wit intanet platfɔm dɛn.

Na tu kayn we mɔ pan aks pipul na di intanet fɔ lent we yu kin yuz fɔ yu smɔl biznɛs:

- **Aks fɔ Dɔneshɔn** - aks difrɛn difrɛn pipul fɔ batɔ yu biznɛs ɛn yu nɔ get fɔ du natin fɔ dɛn bak. Dis nɔ get bɛtɛ prɔblɛm ɛn kin rili fayn fɔ smɔl biznɛs dɛn
- **Gi Dɛn Prayz fɔ Di Mɔni Dɛn Gi** - di wan we gi mɔni get smɔl prayz, tin yu sel ɔ savis fɔ wetin dɛn gi yu. Fɔ ɛgzampul, if yu nid fɔ gɛda mɔni fɔ nyu ovin fɔ yu bekri, yu kin gi dɛn pepa fɔ fri kɔpkek wans dɛn dɔn gi dɔn

Bɛnifit ɛn Prɔblɛm We Bi We Yu Aks Pipul Na Di Intanet Fɔ Lent Di Biznɛs

Platfɔm dɛn fɔ lent di biznɛs get bɔku bɛnifit dɛn lɛk mɔ pipul go lan bɔt yu biznɛs ɛn sabi in nem, ɛn i go ridyus yu yon pasɔnal mɔni wɔri dɛn. Yu kin risach kɔmni dɛn udat fiba yu yon we aks pipul na di intanet fɔ lent to dɛn fɔ fɛnawt wetin ɛn wetin dɛn kin du fɔ ɛnkɔrej pipul fɔ gi ɛn if i kɔmɔt fayn.

Bɔt, fɔ go bifo na “crowdfunding” nɔ ɔltɛm di sem bikɔs if yu ebul fɔ rich pipul udat want fɔ gi mata.

Platfɔm lɛk Kickstarter, Indiegogo, and GoFundMe na fayn tul dɛn fɔ aks pipul na di intanet fɔ lent di biznɛs. Yu kin post tin bɔt di tin ɔ savis, put ɔmɔs mɔni yu nid ɛn bay ustɛm yu nid am. Mɛmba sɔm platfɔm dɛn nɔ gi yu di mɔni if di mɔni nɔ fulɔp ɛn kin fɔs pɔsin fɔ pe fɔ yuz di platfɔm sɛf ɛn fɔ yuz kredit ɔ debit kad dɛn.



Aks Pipul Na Di Intanet Fɔ Gi Di Biznɛs: Platfɔm dɛn

Platfɔm dɛn	Bɛnifit dɛn	Prɔblɛm dɛn
<p>KickStarter www.kickstarter.com</p>	<ul style="list-style-type: none"> • Prayz platfɔm dɛn mek i pɔsibul fɔ yu fɔ gi pipul we sipɔt yu tin dɛn ɛn yu kin ridyus prayz fɔ dɛn • Di platfɔm dɛn fɔ gi di biznɛs we pipul dɛn lɛk pas ɔl 	<ul style="list-style-type: none"> • Yu kin gɛt di mɔni if dɛn fulɔp di mɔni nɔmɔ • Yu pe di platfɔm 5 pasent pan di kɔpɔ • Pipul gɛt fɔ pe mɔni ɛni tɛm dɛn put fɔ yu (3 to 5 pasent)
<p>GoFundMe www.gofundme.com</p>	<ul style="list-style-type: none"> • Yu nɔ pe natin fɔ yuz di platfɔm • Yu kip ɔl di mɔni pipul gi yu lɛksef i nɔ fulɔp • ɛnide ɛni awa masta sabiman redi fɔ ɛp yu 	<ul style="list-style-type: none"> • Dɛn kin chaj pipul we yuz dɛn kredi ɔ debit kad
<p>Indiegogo www.indiegogo.com</p>	<ul style="list-style-type: none"> • Yu kin pik na wan an fɔ tek ɔl ɔ natin we dɛn kɔl fiks bikɔs yu nɔ ebul chenj yu maynd ɔ di ɔda an fɔ tek yu mɔni if yu rich ɔ nɔ rich sɛf di mɔni yu nid • Indiegogo InDemand lɛ yu kɔntinyu fɔ gɛda mɔni afta di las de yu put 	<ul style="list-style-type: none"> • Dɛn chaj 5 pasent fɔ di platfɔm • Dɛn chaj mɔni we awtsaid pɔsin du di mɔni biznɛs

Mɔni Govment ɔ NGO Gi Di Biznes (Grant)

Grant na wan kayn we biznes kin get mɔni fɔ du wan patikyula tin. Dis mɔni kin kɔmɔt ples we de fɔ ɔlman lɛk govment ɔfis dɛn, bank ɔ kredit union ɔ NGO.

We yu aks fɔ trɔs di wan dɛn we kin lɛnt yu wan yu fɔ sho yu ebul pe bak wetin yu trɔs, bɔt ejɛnshi we gi grant want yu biznes fɔ dɔ sɔntin we go push dɛn yon wok go bifo ɔ sɔntin spɛshal. Wan tin we difrɛn frɔm we yu trɔs, grant nɔ want yu fɔ pe dɛn bak ɛn dɛn nɔ miks pan aw yu disayd fɔ du am.

Ɔda tin we fayn pan grant biznes na yu nɔ nid fayn kredit fɔ bi fit fɔ get am. Bɔt, grant get ɔda tin we at fɔ mit ɔp fɔ lɛ dɛn gri fɔ gi yu, i kin mek taks prɔblɛm, ɛn dɛn ki get rul dɛn fɔ aw yu yuz am. Bikɔs dɛn gi mɔs grant akɔdin to aw wɛl di biznes de muv wit dɛn yon wok, biznes we fil fɔm fɔ get grant get plɛnti kɔmpitishɔn ɛn mɔs nɔ go get.



Trəs

We pəsın nɔ ebul put i yon mɔni nɔmɔ, i kɔmɔn fɔ trəs. We biznəs trəs i kin ɛp yu fɔ gɛt mɔ mɔni, bay bay tin we dia, ɛn ɛp fɔ push yu biznəs bifo.

Sɔntin we difrɛn frɔm tradishɔnal trəs, na we smɔl biznəs kin trəs nɔ pe as mɔs pan tap di dɛt, dɛn kin tɔk prays fɔ ɔmɔs yu fɔ pe fɔ stat, ɛn i mɔ izi fɔ fil trəs fɔm ɛn get am.

Tin fɔ tink bɔt we yu disayd fɔ trəs:

- Aw Yu Go Yuz Di Mɔni
 - Di wan we lɛnt want fɔ no klia wan aw yu plan fɔ yuz di mɔni, so bi klia bɔt wetin du yu nid fɔ trəs
- ɔmɔs Yu Fɔ Pe ɛni Wan Tɛm
 - Yu go rili ebul pe ɛni mɔnt ɔmɔs dɛn se yu fɔ pe fɔ dat trəs yu trəs?
 - Yu go pe di mɔni we de pan tap di dɛt nɔmɔ?
 - Yu go ebul push di dɛt fɔ pe pan di trəs go bifo if yu nid fɔ du am?
- ɔmɔs Yu Go Pe
 - Yu go ebul pe di mɔni pan tap di dɛt?
 - Yu gɛt fɔ pe sɔntin if yu pe bak ɔl di dɛt bifo tɛm?
- Ustɛm
 - Di bɛs tɛm fɔ aks fɔ trəs na we yu nɔ nid di mɔni. I tek lɔng tɛm fɔ dɔ ɔltin we gɛt fɔ du wit fil fɔm fɔ aks fɔ trəs, so i veri impɔtant yu sabi wetin yu nid bifo yu stat



Wetin-ɛn-wetin Fɔ Du We Yu Wan Trɔs

<p>Chɛk wit di wan we go lɛnt to yu</p>	<ul style="list-style-type: none"> Fɔs, stat wit lokal bank ɔ kredɪt yunɪɔn we yu kip mɔni naw. If bank nɔ pɔsɪbul, tɔŋ ɛn stet kin lɛnt mɔni ɛn Ples We Nɔto Bank Lɛnt (Development Financial Institutions) We De Na Di Eria na gud ples fɔ tray
<p>Fɛnawɪt ɔmɔs Yu Go Aks Fɔ Trɔs</p>	<ul style="list-style-type: none"> Fɛnawɪt ɔmɔs yu nid fɔ spɛn ɛnɪde Fɛnawɪt if na wan tɛm nɔmɔ yu go spɛn fɔ dis tin ɔ yu go spɛn bak fɔ am
<p>Tɪnk bɔt di rul dɛn di wan we lɛnt go gi yu</p>	<ul style="list-style-type: none"> ɔndastand us dɔkɪyument dɛn yu go nid fɔ put wit aplɪkɛshɔn
<p>Fɛnawɪt Di Rizin (Aw yu go yuz di mɔni)</p>	<ul style="list-style-type: none"> Fɔ ɛgzampul: <ul style="list-style-type: none"> Bay nyu tul ɔ ɔda tin yu nid Bay ɔ rɛnt bildɪŋ ɔ ples fɔ sɛl Pe wokman
<p>Chɛk di mɔni i go tek fɔ pe ɔmɔs yu trɔs</p>	<ul style="list-style-type: none"> Bi shɔ yu ebul pe ɛvri mɔnt bɪfɔ yu gri fɔ trɔs Fɛnawɪt aw yu go pe di dɛt dɔn ɛn if yu wan fɔ pe fɔ lɔng tɛm ɔ fɔ shɔt tɛm Fɛnawɪt if yu kin chɛnj ɔmɔs yu pe ɛni wan mɔnt ɔ if na di sem ɔltɛm

Lis fɔ Smɔl Biznɛs We Wan Fil Fɔm Fɔ Aks Fɔ Trɔs

Afta yu dɔn rɛdi fɔ aks fɔ trɔs, yu go nid fɔ rɛdi mɔni ɛn biznɛs pepa dɛn fɔ fil yu fɔm fɔ trɔs.

Mɔni Pepa dɛn

Yu go nid yu las

- Pɔsɔnal ɛn biznɛs taks ritɔn dɛn
- Mɔni pepa dɛn we gɛt insay
 - Ɔmɔs mɔni yu mek ɛn lɔsis pepa, pepa we sho wetin yu gɛt ɛn dɛt yu fɔ pe ɛn pepa we sho usay di mɔni kɔmɔt ɛn usay i go
- Pɔsɔnal pepa dɛn we gɛt insay
 - Soshal sɛkiriti nɔmba ɔ ITIN nɔmba, ɔmɔs mɔni yu mek, aw yu dɔn blant trɔs, wan bay wan wetin yu du wit di mɔni, ɛn aw yu blant pe ɛn chɛkin akwant infɔmeshɔn

Biznɛs Pepa dɛn

- Aw di biznɛs de wok ɛn ligal pepa dɛn
 - Atikul dɛn fɔ mek kɔnmi
 - Biznɛs rejistreshɔn ɛn laysens
 - Baylɔ ɛn rul dɛn fɔ rɔn di biznɛs
 - Kɔpi na yu biznɛs griment fɔ rɛnt ples ɔ tul dɛn we tu impɔtant fɔ yu biznɛs
- Biznɛs Plan
 - Dis na chans fɔ mek dɛn pipul yu wan lɛnt to yu sabi dat yu biznɛs na fayn say fɔ put dɛn mɔni. Dis go gɛt insay ɔmɔs mɔni di biznɛs go bring kam tumara, wetin yu biznɛs tray fɔ du ɛn aw yu go du am.

Fɔ no mɔ bɔt di mɔni ɛn biznɛs pepa yu nid fɔ fil fɔm fɔ trɔs duya go na:

<https://www.sba.gov/funding-programs/loans/7a-loans>

Mɔni Nyu Yɔk Stet Pipul Na Di Eria ɔ NGO We Nɔto Bank Lɛnt (NYS Community Development Financial Institutions,CDFI)

NGO We De Na Di Eria ɛn Nɔto Bank Bot Kin Lɛnt (CDFI) kin batɔ strɛnja dɛn we kɔmɔt na ɔda kɔntri, ɔman we gɛt biznɛs, eria dɛn wit pipul we nɔ bring bɛtɛ kɔpɔ na os bay we dɛn nɔ put plenti mɔni fɔ pe pan tap di dɛt, chans fɔ grant, ɛn mɔni biznɛs savis lɛk pasɔnal koch ɛn program fɔ tren.

CDFI dɛn na wɔndaful we fɔ get mɔni ɛn fɔ get gud gud lanin bot aw fɔ stat, get mɔni, ɛn push yu smɔl biznɛs go bifo. Dɔŋ say na NYS CDFI dɛn we kin batɔ yu as yu push yu biznɛs go bifo:

<p>Accompany Capital Accompanycapital.org</p>	<p>BOC Capital Boccapital.org</p>
<p>Renaissance Economic Development Corporation renaissance-ny.org</p>	<p>Pursuit https://pursuitlending.com/</p>
<p>TruFund Financial Services https://www.trufund.org/</p>	<p>Yu kin fɛn list of mɔ CDFI dɛn na Nyu Yɔk Stet we yu go na https://www.nyscdfi.org/nyscdfis</p>