



Business Funding & Incentive Resources - Public and Nonprofit



To add resources or make corrections, contact the **New Jersey Economic Development Authority** - customercare@njeda.com or 866-534-7789

County	City	Department/Agency	Address	Phone/Fax/Website/Email	Senior Executive Contact	Type/Approval Time	Requirements	Average Amount
County and City Offices of Economic Development (Listed by County)								
Atlantic	County-wide	Atlantic County Economic Development	1333 Atlantic Ave., Atlantic City, NJ 08401	609-343-2223	Howard Kyle	Incentive opportunities.	N/A	N/A
Atlantic	Pleasantville	City of Pleasantville/Urban Enterprise Zone	18 North First Street, Pleasantville, NJ 08232	609-484-7359, Fax 609-484-8869; uez@pleasantville-nj.us ; www.pleasantville-nj.org	Jacqueline Amado-Belton	Incentive opportunities.	* Standard UEZ benefits apply	NA
Bergen	County-wide	Bergen County Division of Community Development	1 Bergen County Plaza, Fourth Floor, Hackensack, NJ 07601	201-336-7200, Fax 201-336-7247; www.co.bergen.nj.us	Joseph Rutch/Gary Koles	Small business loans/four to six weeks.	Business must be in Bergen County	\$5,000 to \$250,000
Bergen	Fair Lawn	Fair Lawn Economic Development Corp.	PO Box 1296, Fair Lawn, NJ 07410	201-797-3442, Fax 973-857-0818; don@donsmart.com ; www.fledc.com	Don Smartt	Below Market Interest Rate Loans (in cooperation with Bergen County); Interest Reduction Grant; Sign and Awning Grants and Free Technical/Design Assistance.	Owners and operators of commercial/business property within Fair Lawn are eligible	BMIR: loans of up to \$35,000 for a term not to exceed seven years; IRG: can provide up to \$13,000 dependent on the amount, rate and term of loan; SAG: up to \$4,000 in new signs and awnings for businesses
Burlington	County-wide	Burlington County Department of Economic Development and Regional Planning	50 Rancocas Road, Mount Holly, NJ 08060	609-265-5055, Fax 609-265-5006; shickson@bcbridges.org ; www.co.burlington.nj.us	Mark Remsa/Stephanie Hickson	Small business loans, Route 130/Delaware River Corridor Economic Development Fund loan program and micro-enterprise loan program/Varies.	For businesses in or relocating to Burlington County	Varies
Burlington	Mount Holly	Mount Holly Township/Urban Enterprise Zone	23 Washington Street, Mount Holly, NJ 08060	609-845-1163, Fax 609-267-1951; jbrown@mountholly.info ; www.mountholly.info	Josh Brown	Good neighbor loan program/2 to 4 weeks; and the Economic Development Loan Program/2 to 3 months.	The business must be in Mount Holly Township - UEZ Certified	Good Neighbor Loan Program - Micro loans up to \$25,000 (minimum of \$2,000); Economic Development Loan Program - loans range from \$26,000 and up
Burlington	Pemberton	Township of Pemberton/Urban Enterprise Zone	500 Pemberton-Browns Mills Road, Pemberton, NJ 08068-1539	609-894-3316, Fax 609-894-2703; mjones@pemberton-twp.com ; www.pemberton-twp.com	Maurice Jones	Small business loan/60 days	* Standard UEZ benefits apply	5%; 5 years, 33% of the total amount being borrowed; \$65,000
Camden	Blackwood	Gloucester Township Economic Development Corp.	PO Box 8, Blackwood, NJ 08012	856-228-1124, Fax 856-374-3526; www.glotwp.com ; joe@glotwpdevelopment.org	Joseph Angeloni	Incentive opportunities.	Will aid in the identification of available federal, state, county and local funding	NA
Camden	Camden	Camden Urban Enterprise Zone Program	City Hall, 13th Floor, Camden, NJ 08101	856-757-7670, Fax 856-964-2262; vibasara@ci.camden.nj.us ; www.camdenredevelopment.com	Vincent Basara	Incentive opportunities.	* Standard UEZ benefits apply	NA
Camden	Gloucester City	City of Gloucester City/Urban Enterprise Zone	512 Monmouth Street, Gloucester City, NJ 08030	856-456-6075, Fax 856-456-8030; UEZ1@cityofgloucester.org ; www.cityofgloucester.org	Howard Clark	Incentive opportunities.	* Standard UEZ benefits apply	NA
Cape May	County-wide	None currently available						
Cape May	The Wildwoods	City of Wildwood/Borough of Wildwood Crest/City of North Wildwood/Borough of West Wildwood/Urban Enterprise Zone.	4400 New Jersey Avenue, Wildwood, NJ 08260	609-522-2444, Ext. 2248, Fax 609-523-2444; lou.ferrara@wildwoodnj.org ; www.wildwoodnj.org	Louis Ferrara	Incentive opportunities.	*Standard UEZ benefits apply	N/A



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Cumberland	Bridgeton	City of Bridgeton/Urban Enterprise Zone	City of Bridgeton Development Office, 181 East Commerce Street, Bridgeton, NJ 08302	856-451-3407, Fax 856-455-7421; jacksonj@cityofbridgeton.com ; www.cityofbridgeton.com	Jeanne Jackson	Incentive opportunities.	* Standard UEZ benefits apply	NA
Cumberland	County-wide	Cooperative Business Assistance Corporation	Cumberland Development Corp., PO Box 1021, 76 Magnolia Ave. Bridgeton, NJ 08302	856-451-LOAN (451-5626), Fax 856-453-9795; www.cbaclenders.com ; tony@cbaclenders.com	Tony Stanzione	SBA Microloans, Countywide Loans, USDA Rural Devel. Loans & others to help businesses start and expand.	Businesses must be located in Cumberland County. Loan(s) must create and/or retain jobs; business plan for start-ups; other underwriting requirements.	NA
Cumberland	County-wide	Cumberland Empowerment Zone Corporation	2 North High Street, Millville, NJ 08332	856-459-1700, Fax 856-459-4099; jeanninec@cezcorp.org ; www.cezcorp.org	Jeannine MacDonald	Microloan program; Business Loan Program.	Businesses must be located in Cumberland County; credit history; financial capacity to repay; equity contribution; collateral; cash flow needs.	Micro loans up to \$35,000. Business loan up to 40% of total project cost/max amount \$250,000
Cumberland	Millville	City of Millville, Office of Economic Development/Urban Enterprise Zone	12 S. High Street, P.O. Box 609, Millville, NJ 08332	856-825-7000, Ext. 7303, 856-825-3236; don.ayres@millvillenj.gov ; www.millvillenj.gov	Don Ayres	Subordinated loans/120 days.	Must be in UEZ, must have sources of primary financing, must be collateralized	Most loans are in \$50,000 range. Can go up to approximately \$1 million
Cumberland	Millville/Vineland	Enterprise Zone Development Corp of Vineland and Millville (Business Certifications and Recertifications)	2115 S. Delsea Drive Vineland, NJ 08360	856-563-0440; Fax 856-563-1675; djackson@vinelandmillvilleuez.com ; www.vinelandmillvilleuez.com	Denise Jackson	Business Certifications and Recertifications	* Standard UEZ benefits apply.	NA
Cumberland	Vineland	Vineland Office of Economic Development	640 East Wood Street, Vineland, NJ 08362-1508	856-794-4000, Fax 856-794-6199; www.vinelandbusiness.com ; sforosisky@vinelandcity.org	Sandra Forosisky	Various Urban Enterprise Zone programs/120 days.	Businesses must be within the UEZ.	\$100,000 to \$10 million
Essex	East Orange	City of East Orange, Economic Development Office	44 City Hall Plaza, East Orange, NJ 07019	973-266-5404; Fax 973-674-2180; norma@ci.east-orange.nj.us ; www.east-orange.nj.org	Norma Mackey	Incentive opportunities and a Façade Improvement Program that can assist certified UEZ businesses.	East Orange has strong relationships with several local banks and can provide contacts with loan officers.	NA
Essex	Irvington	Township of Irvington/Urban Enterprise Zone	Municipal Building, One Civic Square, Room 210, Irvington, NJ 07111	973-399-5636, Fax 973-399-5638; cchatman1@earthlink.net ; www.irvington.net	Cassandra Chatman	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Essex	Orange	City of Orange Township/Urban Enterprise Zone	29 North Day Street, Orange, NJ 07050	973-266-4061, Fax 973-677-7847; www.ci.orange.nj.us ; CMobley@ci.orange.nj.us	Christopher Mobley	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Essex	Newark	Brick City Development Corporation	744 Board St., Ste. 1110 Newark, NJ 07102	973-273-1040, Fax 973-273-1070; gomezr@bcdnewark.org ; www.bcdnewark.org	Ruben Gomez	Financing and incentive opportunities; for small businesses, bonding assistance and small grocer initiative	Business must be located in Newark	Several programs available for business loans; review website.
Essex	Newark	Economic Development Corporation of Essex County	Hall of Records, Room 449, 465, Martin Luther King Jr. Boulevard, Newark, NJ 07102	973-621-4454, Fax 973-621-2545; dcollins@admin.essexcountynj.org ; www.essex-countynj.org	Deborah E. Collins	Revolving loan fund, micro loans and façade improvement loans/One to three months.	Business must be located in Essex County and create jobs.	Up to \$100,000



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Essex	Newark	Newark Office of the Urban Enterprise Zone	The Robert Treat Center, 50 Park Place, Suite 820, Newark, NJ 07102	973-424-4154 Ext. 1010, Fax 973-733-5662; lettmano@ci.newark.nj.us ; www.newarkuez.com	Olyn Lettman	Urban Enterprise Zone programs/60 days.	* Businesses must be within the UEZ.	NA
Gloucester	County-wide	Gloucester County Economic Development	115 Budd Boulevard, West Deptford, NJ 08096	856-384-6930, Fax 856-384-6938; lmorina@co.gloucester.nj.us ; www.co.gloucester.nj.us	Lisa J. Morina	Incentive opportunities	Must be in Gloucester County	NA
Hudson	County-wide	Hudson County Economic Development Corporation	257 Cornelison, Flr 7, Jersey City, NJ 07302	201-369-4370, Fax 201-369-4371 www.hudsonedc.org ; director@hudsonedc.org ; loans@hudsonedc.org	Elizabeth Spinelli	Business loans/30 days.	Business must be in an eligible Hudson County municipality.	Business Loan \$100,000; Mirco Loans \$25,000.
Hudson	Bayonne	City of Bayonne/Urban Enterprise Zone	630 Avenue C, Bayonne, NJ 07002	201-858-6357, Fax 201-858-6079; terrencemalloy@hotmail.com ; www.bayonnenj.org	Terrence Malloy/Dee Dee Bottino/Patty Murray	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Hudson	Guttenberg	Town of Guttenberg/Urban Enterprise Zone	6808 Park Avenue, Guttenberg, NJ 07093	201-868-2315, Ext. 152, Fax 201-868-9490; guttenberguez@yahoo.com ; www.guttenbergnj.org	Josephine (Joanne) Martin	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Hudson	Jersey City	Jersey City Economic Development Corp.	30 Montgomery Street, Suite 820, Jersey City, NJ 07302	201-333-7797, Fax 201-333-9323; www.jcedc.org ; enelson@jcedc.org	Eugene Nelson	Small business loans, micro loans, UEZ Revolving loan funds.	Business must be located in Jersey City.	Small business loans up to \$50,000; micro loans up to \$25,000; mid-large sized business loans from \$100,000 to \$500,000.
Hudson	Jersey City	Jersey City Economic Development Corporation/Urban Enterprise Zone	30 Montgomery Street, 8th Floor, Jersey City, NJ 07302	201-333-7797 Ext. 25, Fax 201-333-9323; farber@jcedc.org ; www.jcedc.org	Roberta Farber	Full spectrum of business loans, sometimes as sole lender and sometimes in partnership with local banking institutions. Among these loans are extensions of credit to women/minorities to start or grow businesses/Three to four weeks.	The business must be located in Jersey City; the principals' personal credit history should be satisfactory; all local, state and federal taxes must be current; there should exist a reasonable expectation that the loan will be repaid.	\$50,000
Hudson	Kearny	City of Kearny/Urban Enterprise Zone	Town Hall Annex, 410 Kearny Avenue, Kearny, NJ 07032-2604	201-955-7400, Ext 8041, Fax 201-998-5171; jpeneda@kearnynj.org ; www.kearnynj.org/uez/	John Peneda	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Hudson	North Bergen	Township of North Bergen/Urban Enterprise Zone	7616 Broadway, North Bergen, NJ 07047	201-392-2467, Fax 201-868-9703; knicolliello@northbergen.org ; www.northbergen.org	Kim Nicolliello	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Hudson	Union City	City of Union City/Urban Enterprise Zone	3715 Palisade Avenue, Union City, NJ 07087	201-271-2350, Fax 201-348-5782; amada.avila.uc@gmail.com ; www.ucnj.com/services/business-services	Amada Avila	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Hudson	West New York	Town of West New York/Urban Enterprise Zone	440 60th Street, Ste. 102-04, West New York, NJ 07093-2231	201-295-5289, Fax 201-869-1715; wvvez10@aol.com ; www.westnewyorknj.org	Oscar Miqueli/Michael Parkes	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Mercer	County-wide	Mercer County Division of Economic Development and Sustainability	640 South Broad Street, Trenton, NJ 08650	609-989-6555, Fax 609-695-4943; emuio@mercercounty.org ; www.mercercounty.org	Elizabeth Muoio	Small business loans	Business must be in Mercer and demonstrate ability to repay the loan; business plan may be required.	\$25,000 to \$125,000



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Mercer	Trenton	City of Trenton, Office of Economic Development, Urban Enterprise Zone	319 East State Street, Trenton, NJ 08608-1866	609-989-3508, Fax 609-989-4243; tmcgough@trentonnj.org ; www.trentonnj.org	Thomas McGough	Incentive opportunities.	* Standard UEZ benefits apply.	Refers local businesses to obtain loans through RBAC (www.rbacloan.com).
Mercer	Trenton area	ISLES	20 Wood Street, Trenton, NJ 08618	609-341-4789; Fax 609-278-6463; prose@isles.org ; www.isles.org	Peter Rose	Peer lending model/Loans to start-up and existing small businesses.	Completion of ISLES training, creation of a business plan and participation in mentoring required.	Up to \$5,000
Middlesex	County-wide	Middlesex County Department of Economic and Business Development	75 Bayard Street, Third Floor, New Brunswick, NJ 08901	732-745-3433; cspataro@co.middlesex.nj.us ; www.co.middlesex.nj.us	Carl Spataro	Incentive opportunities.	NA	NA
Middlesex	Carteret	City of Carteret Carteret Redevelopment Agency (CARA)	61 Cooke Avenue, Carteret, NJ 07008	732-541-3835, Fax 732-541-1192 EcDevInfo@carteret.net www.ci.carteret.nj.us	Eric R. M. Chubenko	Incentive opportunities Urban developers NJ Brownfield Development Area Designation (BDA)	Business must be located in Carteret. 13 Carteret Redevelopment areas new mixed-use small business and light industrial opportunities	
Middlesex	Carteret	City of Carteret Office of Economic/Community Development Urban Enterprise Zone Carteret Business Partnership (CBP) (Special Improvement District)	61 Cooke Avenue, Room #106, Carteret, NJ 07008	732-541-3835, Fax 732-541-1192 EcDevInfo@carteret.net www.ci.carteret.nj.us	Kathaleen Shaw	UEZ Businesses UEZ Businesses • Retailers Reduced Tax Benefits • Businesses purchase eligible products tax exempt • May qualify for NJ Tax credit programs Carteret Business Partnership (SID) special improvement district business marketing for recruitment/retention 30 days Application process via Carteret UEZ/Business Review Committee	Business must be UEZ certified and located in Carteret. Provide a Business Plan and Application to Business Review Committee (30-day review). 13 Carteret Redevelopment areas new mixed-use small business opportunities.	UEZ/CBP Micro Loans \$40,000 Max; UEZ Start Up Grants \$5,000; UEZ Matching Façade, Awning, Sign Grants; Up To \$15,000 CBP Marketing Assistance Grants \$2,500 Max
Middlesex	New Brunswick	City of New Brunswick Department of Planning, Community and Economic Development	25 Kirkpatrick Street, New Brunswick, NJ 08903	732-745-5050, Fax 732-565-7532; ruthanne@cityofnewbrunswick.org www.cityofnewbrunswick.org	Glenn Patterson/Ruth Anne Beck	Micro loans and small business loan pool/1 1/2 to 2 1/2 months.	Business must be operating in New Brunswick.	Micro loan: \$500 to \$15,000; Loan Pool \$25,000 to \$150,000
Middlesex	New Brunswick	City of New Brunswick, Office of Planning, Community & Economic Development/Urban Enterprise Zone	25 Kirkpatrick Street, New Brunswick, NJ 08903	732-745-5050, Fax 732-565-7532; ruthanne@cityofnewbrunswick.org www.cityofnewbrunswick.org	Ruth Anne Kurkjian	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Middlesex	New Brunswick	New Brunswick Development Corp.	120 Albany Street, Tower 1, Seventh Floor, New Brunswick, NJ 08901	732-249-2220, Fax 732-249-4671; cpaladino@devco.org ; www.devco.org	Christopher J. Paladino	Incentive opportunities.	Role: urban developer	NA



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Middlesex	Perth Amboy	City of Perth Amboy/Office of Economic Development/Urban Enterprise Zone	260 High Street, Perth Amboy, NJ 08861	732-442-6421, Fax 732-826-1160; rtroche@perthamboynj.org ; www.ci.perthamboynj.org	Roxana Troche, UEZ Coordinator	Revolving Loan Program/30 to 45 days.	Business must be UEZ certified, located within Perth Amboy. Businesses must also be in compliance with NJ State Division of Taxation.	Micro loans from \$2,500 to \$30,000; Capital Improvement Loans from \$50,000 to \$250,000.
Monmouth	County-wide	Monmouth County Department of Economic and Workforce Development and Tourism	Hall of Records Annex, 1 East Main Street, Freehold, NJ 07728	732-431-7470, Fax 732-294-5930; amy.fitzgerald@co.monmouth.nj.us ; www.visitmonmouth.com	Amy Fitzgerald	Monmouth County SB Loan Program provides low-interest loans and technical assistance.	Businesses must be in Monmouth County	Varies
Monmouth	Asbury Park	City of Asbury Park/Urban Enterprise Zone	One Municipal Plaza, Asbury Park, NJ 07712	732-502-5749, Fax 732-775-1483; tom.gilmour@cityofasburypark.com ; www.cityofasburypark.com	Tom Gilmour	Micro loans/90 days	* Standard UEZ benefits apply/Must have a business plan.	1/4% below prime; Average loan amount: \$20,000; Max loan amount \$25,000.
Monmouth	Long Branch	City of Long Branch/Urban Enterprise Zone	228 Broadway, Long Branch, NJ 07740	732-923-2040, Fax 732-263-0218; jjones@ci.long-branch.nj.us ; www.longbranch.org	Jacob L. Jones	Incentive opportunities.	*Standard UEZ benefits apply.	NA
Morris	County-wide	Morris County Economic Development Corp.	30 Schuyler Place, PO Box 900, Morristown, NJ 07963	973-539-8270, Fax 973-326-9025; info@morriscountyedc.org ; mpeters@co.morris.nj.us ; www.morriscountyedc.org	Maggie Peters	Incentive opportunities/MCEDC provides studies on office and industrial real estate markets, labor availability and cost, taxes, cost of living, transportation projects, and historical and projected economic data.	For businesses seeking new locations and those already operating in county. Results in attraction, creation, retention, expansion and transition.	NA
Ocean	County-wide	Ocean County Department of Planning	129 Hooper Avenue, PO Box 2191, Toms River, NJ 08754	732-929-2054, Fax 732-244-8396; dmckeon@co.ocean.nj.us ; www.planning.co.ocean.nj.us	David J. McKeon	Incentive opportunities. Administers the Community Block Grant Program (CDBG), for façade and streetscape improvements.	NA	NA
Ocean	Lakewood	Lakewood Development Corporation/Urban Enterprise Zone	Municipal Building, 231 Third Street, Lakewood, NJ 08701	732-364-2500, Ext. 5257, Fax 732-364-5417; pkomsa@lakewoodtwpnj.org ; www.twp.lakewood.nj.us	Patricia Komsa	Financial assistance loans up to \$250,000 match with participating financial institutions; also, unsecured "micro loans" are available up to \$35,000; low interest direct UEZ Project Loans collateralized up to \$1 million/6 months or more.	* Business must be UEZ certified.	Financial Assistance Loans up to \$250,000 match; also, micro loans up to \$35,000; and low interest loans collateralized up to \$1 million.



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Passaic	County-wide	Passaic County Department of Economic Development	930 Riverview Drive, Suite 250, Totowa, NJ 07512	973-569-4720, Fax 973 569-4725; ecodev@passaiccountynj.org ; www.passaiccountynj.org	Deborah Hoffman	The Department of Economic Development provides direct technical assistance to companies seeking to expand or relocate to Passaic County. Services include: real estate identification, assistance in securing loans/lines of credit, sponsorship of ISO 9001 training programs, information on energy incentives, job training programs, and sponsorship of seminars on a wide range of business issues. The Department initiates large-scale real estate development projects, develops the County Comprehensive Economic Development Strategy, promotes redevelopment of brownfield sites through the Passaic County Brownfields Commission. The Department manages the Passaic County Film Commission, and administers the Passaic County Community Development Block Grant Program.	Property must be owned by a municipality, Passaic County or no responsible owner is identified.	\$50,000
Passaic	Ringwood	Ringwood Economic Development Commission	60 Margaret King Avenue, Ringwood, NJ 07456	973-839-7352, Fax 973-839-9331; www.ringwoodnj.net	Richard Weisglas	Industrial/commercial asset-based loans/NA.	For companies seeking to relocate to or expand in Ringwood.	\$10,000 to \$100,000
Passaic	Passaic	City of Passaic/Urban Enterprise Zone	PEZDC Office, 330 Passaic Street, Room 207, Passaic, NJ 07055	973-365-5520, Fax 973-365-5567; uez@cityofpassaicnj.gov ; www.passaicuez.com	Soraya Stam	Incentive opportunities	NA	NA
Passaic	Paterson	City of Paterson/Urban Enterprise Zone	2 Market Street, 2nd Floor, Paterson, NJ 07501	973-321-1212, Fax 973-278-7139; jnorthrop@patersonnj.gov ; www.patersonnj.gov	Jan Northrop	Main Street 50/50 Matching Grant; Business Improvement 50/50 Matching Grant (for businesses off Main Street but still in the UEZ); Revolving Loan Program for UEZ businesses and the Sidewalk 50/50 Matching Grant.	The Paterson Restoration Corporation will lend money in partnership with a bank to a business located in Paterson for growth and fixed assets. Their loans start at \$50,000 and go up to \$200,000.	Main Street 50/50 (up to \$50,000); Business Improvement 50/50 (up to \$35,000); Revolving Loan Program for UEZ Businesses (starting at \$200,000 up to \$1 million). For 10 years the rate is prime plus 1%; Sidewalk 50/50 Matching (up to \$10,000).



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Salem	County-wide	Salem County Improvement Authority	199 East Broadway, Salem, NJ 08079	856-279-2182, Fax 856 -279-2063; jkugler@scianj.org ; www.scianj.com	Jack Kugler	Two revolving loan funds: Salem County Loan Fund; Town Center Revitalization Loan Fund.	Salem County Loan Fund to expand existing businesses with a 3-year history; Town Center Revitalization Loan Fund for start-up and existing businesses; demonstration of business experience and/or complete business plan is required; businesses must be located in a redevelopment area.	Salem County Loan Fund: 20% of loan with max, \$100,000 with bank participation; Town Center Revitalization Loan Fund: lending limit is 20% of participation up to \$200,000.
Somerset	County-wide	Somerset County Business Partnership	PO Box 833, 360 Grove Street at Route 22 East, Somerville, NJ 08876	908-218-4300, Fax 908-722-7823; www.scbp.org ; info@somersetbusinesspartnership.com ; imaddocks@scbp.org	Donna Allison/John Maddocks	Relationships with microlenders and lending institutions	N/A	N/A
Sussex	County-wide	The Sussex County Economic Development Partnership	120 Hampton House Road, Newton, NJ 07860	973-300-1988, Fax 973-579-3031; www.scedp.com ; mail@scedp.com ; thorsfield@scedp.com	Tammie A. Horsfield	NA	Business must be in Sussex County.	The SCEDP does not provide direct financial assistance, but works with local banks as a group, commercial lenders, SBA Loans, NJDOC, NJEDA and USDA.
Union	Elizabeth	City of Elizabeth/Elizabeth Development Corporation/Urban Enterprise Zone	288 North Broad Street, 3rd Floor, PO Box 512, Elizabeth, NJ 07208	908-289-0262 Ext. 214, Fax 908-558-1142; www.edcnj.org ; mrodrigues@edcnj.org	Mario Rodrigues	Commercial Loans; Micro Enterprise Loan Program; Signage Grant Program; Façade Improvement Grant Program; Graffiti Removal Grant Program.	Businesses must be located in Elizabeth.	Varies
Union	Hillside	Township of Hillside/Urban Enterprise Zone	Liberty and Hillside Avenues, Hillside, NJ 07205	973-926-1054, Fax 973-923-1534; uez@townshipofhillside.org ; www.townshipofhillside.org	Yves Aubourg	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Union	Plainfield	City of Plainfield Economic Development/Urban Enterprise Zone	515 Watchung Avenue, Plainfield, NJ 07060	908-226-2519, Fax 908-226-4909; jacques.howard@plainfield.com ; www.plainfield.com	Jacques Howard	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Union	Roselle	Borough of Roselle/Urban Enterprise Zone	210 Chestnut Street, Roselle, NJ 07203-1284	908-259-3001, Fax 908-245-7156; hwyatt@boroughofroselle.com ; www.boroughofroselle.com	Harry Wyatt	Incentive opportunities.	* Standard UEZ benefits apply.	NA
Warren	County-wide	Warren County Economic Development Corporation	10 Brass Castle Road, Washington, NJ 07882	908-835-9200, Fax 908-835-9296; www.warrencountychamber.org ; bgoltz@warrencountychamber.org	Robert L. Goltz	NA	Business must be in Warren County.	NA
Warren	Phillipsburg	Phillipsburg Town/Urban Enterprise Zone	Town Hall, 675 Corliss Avenue, Phillipsburg, NJ 08865	908-454-5500 Ext. 362, Fax 908-454-9241; lbraxmeier@phillipsburgnj.org ; www.phillipsburgnj.org	Linda Braxmeier	Revolving Loan Program for small businesses. The loans are made at 4% interest (fixed rate). The term of the loan depends upon the purpose of the loans.	For small businesses located in Phillipsburg	Between \$25,000 and \$75,000. The most typical loan is \$50,000.

Statewide and Regional Resources



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		ACCION USA	115 East 23rd Street, 7th Floor, New York, NY 10010	646-833-4541, Fax 212-387-0277; YJiang@accionusa.org ; www.accionusa.org	Yan Li Jiang	Domestic micro finance lending throughout New Jersey.	Business loans must have 6 months of operation unless moving to a new location, business purchase, or homebased to storefront	Small business loans up to \$50,000; Start-up loans up to \$30,000; Personal loans up to \$10,000
		Cooperative Business Assistance Corporation (CBAC)	328 Market Street, Camden, NJ 08102	856-966-8181, Fax 856-966-0036; www.cbaclenders.com ; mdiemer@cbaclenders.com ; hstone@cbaclenders.com	Michael Diemer/Harry Stone	Small business loans/30 days.	Business must be in Camden, Atlantic, Cumberland, Cape May, Gloucester or Salem Counties	\$1,000 to \$2 million
		Greater Newark Enterprises Corporation (GNEC)	744 Broad Street, 26th Floor, Newark, NJ 07102	973-242-4132/4134, Fax 973-242-0485; www.gnecorp.org ; info@gnec.org	Mike Wall	SBA micro loan/two weeks to six weeks.	Loans to property owners in low- and moderate-income census tracts and priority areas such as designated redevelopment areas and UEZs	Micro Loan: \$1,000 to \$50,000
		New Community Federal Credit Union	233 West Market Street, Newark, NJ 07103	973-623-2800; info@newcommunity.org ; www.newcommunity.org	Mulu Gebreyesus	The New Community Federal Credit Union provides user-friendly consumer banking services. The New Community Development Loan Corporation (NCDLC) makes capital available for growing businesses and start-up ventures. Garden State Affordable Housing provides equity investments for the construction of affordable housing through the New Jersey Housing Opportunity Funds, a statewide housing equity pool.	Businesses must be located in Newark area.	
		New Jersey Business Finance Corp.	2050 Center Avenue, Suite 375, Fort Lee, NJ 07024	201-346-0300, Fax 201-346-1336; www.njafc.com ; ilutsky@njafc.com	Ira Lutsky	SBA loans which are long term, below market, fixed rate, low down payment loans for the acquisition, renovation or expansion of owner occupied real estate and for the acquisition of machinery and heavy equipment/One to two weeks from receipt of a complete application.	Must be a small business with net income after taxes less than \$2.5 million and a net worth less than \$7.5 million and meet one of the various economic objectives of the program.	There is no limit to the size of the project requiring financing. The SBA 504 participation can range from as little as \$50,000 to as much as \$4 million depending on the circumstances.



Business Funding & Incentive Resources - Public and Nonprofit



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		New Jersey Community Capital	16-18 West Lafayette Street, Trenton, NJ 08608	609-989-7766, Fax 609-393-9401; wmeyer@njclf.com ; www.newjerseycommunitycapital.org	Wayne Meyer	Provides financial assistance in the form of loans, grants, and equity to organizations either lacking access to or unable to afford the cost of capital from conventional sources.	Financing opportunities are available to nonprofit and for-profit organizations engaged in community development efforts that benefit low-income individuals and communities.	Beginning at \$1,000 with rates from 0% to 4% and terms as short as one year.
		New Jersey Economic Development Authority (EDA)	36 West State Street, P.O. Box 990, Trenton, NJ 08625-0990	Email: customercare@njeda.com ; Phone: 866-534-7789; website: www.njeda.com	Customer Care	Arranges low-interest loans, loan guarantees, tax incentives and creative financing packages to bridge financing gaps and increase access to capital for small and mid-size businesses and nonprofit borrowers. Also offers customized assistance for high-technology and life sciences companies; Urban and redevelopment funding; Grants and loans for brownfields investigation and cleanup; Incentive grants to businesses creating at least 25 new jobs in New Jersey (10 jobs if in the high-technology or biotechnology sectors); Entrepreneurial training for new and aspiring business owners; Funding for energy efficiency and renewable energy projects; Loan guarantees to generate film industry investments in New Jersey. /3 months	Businesses must be located in New Jersey; a business plan is required; the EDA lends directly or with other financial institutions such as banks, microlenders or community development organizations through participations and/or guarantees.	Partner in financing up \$2 million.
		Nonprofit Finance Fund (NFF)	59 Lincoln Park, Suite 350, Newark, NJ 07102	Phone: 973-642-2500, Fax 973-642-2520; website: www.nonprofitfinancefund.org ; archie.colander@nffusa.org	Archie Colander, Jr.	NFF offers financial technical assistance and a variety of loan products and financing to include: predevelopment, facilities, growth, cash flow, bridge, equipment and NMTC financing	Nff serves the nonprofit sector statewide as well as social enterprises working to sustain their communities. NFF also has offices in NY, Philadelphia, Boston, Detroit, San Francisco and Los Angeles	\$100,000 to \$2 Million
		Regional Business Assistance Corporation (RBAC)	3111 Quakerbridge Road, Second Floor, Mercerville, NJ 08619	609-587-1133, Fax 609-587-1313; www.rbacloan.com ; william@rbacloan.com ; and nathalia@rbacloan.com	William Pazmino/Nathalia Giraldo	Small business loans/Four weeks.	Business to invest at least 10 percent of project cost.	\$5,000 to \$125,000



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		Renaissance Community Development Credit Union	55 Fuller Street, Somerset, NJ 08873-2213	732-247-6883, Fax 732-247-8780; rcdcu55@aol.com ; www.renaissancecdcu.com	Shirley Spruill	Signature loans and Shared Secured loans	Offers loans to members	Signature loans up to \$7,500.
		The Reinvestment Fund	718 Arch Street, Suite 300 North Philadelphia, PA 19106-1591	215-574-5800, Fax 215.574.5900; www.trfund.com ; info@trfund.com	Linda DeJure	TRF offers a variety of loan products and a limited number of sustainable energy grants. TRF works across the Mid-Atlantic region, serving Pennsylvania, New Jersey, Delaware, Maryland and Washington, DC. Headquartered in Philadelphia, TRF also has offices in Baltimore and Washington, DC.	TRF finances the revitalization of low-wealth neighborhoods in the Mid-Atlantic Region.	Varies
		South Jersey Economic Development District	226 North High Street, Millville, NJ 08332	856-765-9700; www.sjedd.com ; info@sjedd.com	Gordon K. Dahl	For Cumberland, Salem, Atlantic and Cape May Counties, Intermediary Relending Program (IRP) and Revolving Loan Fund (RLF)/NA.	IRP: Financing to for-profit manufacturing, commercial, retail or service-related businesses. RLF: Financing for small businesses for expansion and retention.	Up to \$150,000
		UCEDC (formerly Union County Economic Development Corporation)	1085 Morris Avenue, Union, NJ 07083	908-527-1166, Fax 908-527-1207; www.ucedc.com ; mtinen@ucedc.com and emchenry@ucedc.com	Maureen Tinen/Ellen McHenry	SBA micro loans and business growth loans/30 to 40 days.	Micro loans: Business plan required for startups and a two-year operating history; Business growth loans: For expansion and relocation	Mirco \$500.00 - \$35,000; Business growth loans up to \$150,000; partner with other lenders to lower risk for all



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							<p>*UEZ program parameters are currently under review. Previous offering: A 50% reduction in the general Sales tax rate (from 7% to 3½%) and hiring incentives, are designed to reinvigorate the business climate within the Zone. The UEZ Loan Pool provides financial assistance with flexible terms and below-market rate loans to commercial projects located within the Urban Enterprise Zone. Projects can range from land acquisition and new construction to physical improvements, equipment and working capital. The UEZ Loan Pool program leverages financing from the UEZ, the New Jersey Economic Development Authority (NJEDA) and private lenders to provide loans for large commercial or industrial project</p>	