



**BUSINESS CENTER  
FOR NEW AMERICANS**  
nybcna.org

translating dreams into success

# DO YOU Need A Loan?



Kim Chun Tam  
Tam's Vegetables



Nancy Reynoso  
SHL Taxi Driver

BCNA provides small business loans ranging from \$500 - \$75,000 to help immigrant and refugee-owned businesses in New York City.

## MICROLOANS

Since 1998, we have made over \$29 million in microloans that range from \$500 - \$75,000 for business start-up and expansion.

We also offer FREE small business workshops and one-on-one assistance to help your business grow and prosper.

## TERMS & CONDITIONS

- Interest rates vary from 8.25% to 10% on loans up to \$10,000
  - Fixed interest rate of 10% for loans \$10,001 - \$75,000
  - Application fee of \$25 for loans up to \$3,000 and \$50 for loans over \$3,000
  - Plus \$15 for each additional credit report
  - 2% closing fees on all loans
- \*\*\* For loans above \$3,000 a guarantor with adequate income and good credit is required.

## OFFICES

Manhattan  
120 Broadway, Suite 230,  
By Subway:  
2/3/4/5 to Wall St.  
1/R/W to Rector St., J/Z to Broad St.

Queens  
78-27 37th Avenue, Suite # 1 Jackson Heights, NY 11372  
By Subway:  
E/F/M/R to 74th St. Roosevelt Avenue  
7 to 82nd St. Jackson Heights

## CONTACT US

Juan González— English, Spanish (212) 898-4167 - Manhattan (Mon-Wed)  
jgonzalez@nybcna.org (845) 241-3691 - Queens (Thurs-Fri)

Tshering Gurung — English, Hindi, Nepali, Tibetan, & Nyeshang  
tgurung@nybcna.org (347) 730-6468

Vish Dasma — English, Hindi, & Kannada  
vdasma@nybcna.org (347) 808-7827

Zachariah Logan — English, Coloqua, Bassa, & Kru  
zlogan@nybcna.org (212) 898-4125

Leonid Ostrovsky — English & Russian  
lostrovsky@nybcna.org (212) 898-4130

Maria Paulino — English & Spanish  
mpaulino@nybcna.org (718) 701-4110

Ervin Gega — English, Italian, & Albanian  
egega@nybcna.org (212) 401-6229

Calvin Fletcher — English  
cfletcher@nybcna.org (212) 898-4126

Find Us On:  
**@nybcna**



This program is funded by the Office of Refugee Resettlement, U.S. Department of Health and Human Services, in addition to:

