

Rockland County Business Development Resources



Rockland
Economic
Development
Corporation



Updated October 2004

Table of Contents

I	Contact Information	Pages	1 - 2
II	Rockland Economic Development Corporation	Pages	3 - 4
III	County of Rockland Industrial Development Agency	Pages	5 - 6
IV	Procurement Technical Assistance Center	Page	7
V	Rockland/Westchester Revolving Loan Program	Page	8
VI	Empire State Development	Page	9
VII	New York Business Development Corporation	Pages	10 - 13
VIII	New York State Department of Labor	Page	14 - 15
IX	New York State Energy Research and Development Authority	Page	16
X	New York State Small Business Development Center	Page	17
XI	Orange and Rockland Utilities, Inc.	Page	18
XII	Rockland Business Association	Page	19
XII (a)	SCORE	Page	19 (a)
XIII	The Hudson Valley Technology Development Center	Pages	20 - 21
XIV	Tomorrow's Workplace	Page	22

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Rockland Economic Development Corporation

Background: Rockland Economic Development Corporation (REDC) is a nonprofit contract agency of the County of Rockland with additional support received from the U.S. Department of Defense, corporate grants and private sector contributions. Its role is to coordinate the operations of economic development programs and services for business and industry in Rockland County, New York.

The mission of REDC is to promote the economy in Rockland County by fostering the creation and attraction of new business and the retention and expansion of existing business to stimulate job opportunities to improve the quality of life in Rockland County.

To achieve its goal, REDC designs programs and services for the attraction, retention and expansion of business, for marketing of the County of Rockland and REDC and for the provision of business assistance and information services. Assistance includes, but is not limited to: government procurement technical assistance, small business loan programs, a full-range of information and referral associations, maintenance of lists and a comprehensive database for Rockland County businesses.

Programs: **Business Development** is responsible for attracting business, handling all prospects and inquiries regarding relocation and maintaining a comprehensive database of available sites and properties.

Business Retention and Expansion conducts outreach through site visits and networking with existing business to understand their activities, evaluate expansion opportunities and identify those considering relocation out of Rockland County.

Procurement and Technical Assistance Center (PTAC) provides free services and technical guidance to companies in marketing and selling their products and services to government agencies. For more information see page 7.

Revolving Loan Program is a program funded by the Empire State Development. It serves Rockland and Westchester Counties for direct loans to targeted businesses. Loan amounts may start at \$2,500. The program addresses the needs of small businesses that do not qualify for conventional financing and do not meet a bank's credit guidelines. For more information see page 8.

Communications, Public Relations and Marketing initiatives raise awareness about REDC's role as the go-to source for business assistance programs, services and analysis within Rockland County. Efforts to build Rockland's identity with external audiences focus on showcasing Rockland's vibrant existing business community and its pro-business approach to development projects.

Critical economic development success factors are presented and discussed at the Annual "Connections" Economic Development Conference and Awards Luncheon. State and local officials convene with Rockland business leaders to confront critical economic development issues and recognize economic development achievements.

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County of Rockland Industrial Development Agency

General Information:

The County of Rockland Industrial Development Agency (the Agency) was established in 1980 as a public benefit corporation under New York State Law (General Municipal Law, Art. 18-A, Section 925-1, Ti.2). The Agency's purpose is to actively promote, attract, encourage and develop economically sound commerce and industry by providing financial incentives and inducements for business to locate and expand in the County of Rockland in order to advance job opportunities and to preserve the County's economic health and general prosperity. Agency members are appointed by the Rockland County Executive and confirmed by the Rockland County Legislature.

The Agency does not provide financial assistance in the form of direct loans, but acts as a conduit financing agency for funding from other sources, such as banks, insurance companies and other institutional investors. Traditionally, the Agency has issued bonds, which represent the funding provided from such sources. In 1993, the New York State Legislature amended the laws governing industrial development agencies to permit them to provide financial assistance through a straight-lease transaction. In such a transaction, no funding flows through the Agency as it would with a bond, but is provided external to the Agency. A straight-lease transaction could be accomplished without incurring any indebtedness at all if the project costs are funded with equity capital.

Section 874 of the General Municipal Law provides that IDAs are not required to pay any tax upon "any of the property acquired by it or under its jurisdiction or control or supervision or upon its activities." Consequently, there are three tax benefits associated with an Agency transaction:

Mortgage Recording

Tax Exemption:

Any mortgage filed with respect to an Agency's interest in a project is exempt from the one percent (1.25%) New York State mortgage recording tax.

Sales and Use

Tax Exemption:

The Agency can offer exemptions from sales tax on materials purchased during the construction of a project and for equipment for the project. The Agency issues a sales tax letter to the project owner or lessee which provides to vendors a description of the Agency project and informs them that the project owner or lessee is an agent of the Agency for the purposes of completing the project, and therefore no sales tax is imposed on any property within the scope of the Agency project. The sales tax letter is limited in time and solely to the Agency project. In Rockland County, the applicable sales tax is 8.125%.

Real Property

Tax Exemption:

During the time that the Agency holds title to the real property of a project, that property is exempt from all general real property taxes. However, all IDAs require companies to make payments in lieu of taxes (PILOTs). The PILOT agreement is made between the company and the affected taxing jurisdictions (County, Town, Village, School District) where the project is located. PILOT payments usually consist of an agreed upon percentage of the property tax that would otherwise be due on the property if the project had been completed without Agency involvement.

Application Process:

The Applicant or representative of the Applicant makes a request for an introductory application for the purpose of determining whether the project is eligible for formal consideration. Upon review of this introductory application, the Agency will request a formal application which includes, but is not limited to: financial data for three fiscal years, more detailed information about the project and company history, employment history and projections, and a commitment from a lender or underwriter. Once all appropriate information is submitted, a meeting is scheduled to consider inducement of the project by the Agency members.

Members:

Eric Dranoff, Chair
Frank Borelli, Jr., Vice Chair
Hector A. May, Secretary
Timothy Riley, Treasurer
Veronica Lopez-Piccininni

Contact:

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Procurement Technical Assistance Center

General Information: Since 1986, Rockland Economic Development Corporation's Procurement Technical Assistance Center (REDC's PTAC) has provided technical guidance to companies in marketing and selling their products and services to government agencies, including federal, state and local governments. PTAC offers specialized and professional assistance to individuals and businesses seeking to learn about contracts and sub-contracting opportunities and/or performing under U.S. Department of Defense (DoD) other federal agencies, or state and local governments.

Purpose: The program was established to improve the general economy by assisting business firms in obtaining and performing under DoD, other federal agencies, and state and local government contracts.

PTAC provides:

- Free, confidential, one-on-one counseling sessions to introduce companies to government contracting
- Opportunities for selling your product and/or service to government agencies
- Product specifications
- Electronic bid matching service

PTAC guides your business through:

- Applications and registrations
- Marketing ideas
- Bid preparation
- Pre-award surveys
- Quality requirements

PTAC's programs and services are made possible through a cooperative funding agreement between the U.S. Department of Defense and Rockland Economic Development Corporation, in cooperation with Rockland County, Westchester County Industrial Development Agency and the Orange County Chamber of Commerce.

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Rockland/Westchester Revolving Loan Program

Program Objectives: Rockland/Westchester Revolving Loan Program is a commitment by Rockland Economic Development Corporation (REDC) and the Westchester County Association Inc. (WCA) to implement a lending program to promote small business growth and economic development in Rockland County and Westchester County. The program is designed to assist companies that neither qualify for conventional financing nor meet a bank's credit guidelines. This program was established with a contribution from Empire State Development.

Use of Funds: Funds may be used for working capital, inventory, leasehold improvements to owner-occupied real estate, equipment or mezzanine financing. The use of funds must result in the retention and/or creation of jobs in Rockland County or Westchester County.

- **Loan Amount:** Loan amounts may start at \$2,500
- **Loan Terms:** One to five years dependent upon the life of the assets financed.
- **Interest Rates:** Pricing will be established on a case-by-case basis, not to exceed prime plus 3% based on the credit worthiness of the business.

Eligibility Requirements:

- Existing small business including manufacturers, retail shops, restaurants, personal and business service providers except those businesses engaged in media, medical services, libraries, community and civic organizations.
- Startup businesses (in business for less than one year) are included, but limited to 20% of the program's existing portfolio.
- Borrowers must conduct their operations within the counties of Rockland or Westchester, NY.

Loan Administration & Contact Information:

In Rockland County:

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Empire State Development

Empire State Development is dedicated to creating jobs and encouraging economic prosperity by supporting and strengthening New York State businesses. Ten regional offices throughout New York State serve as one-stop resources for companies already located in New York State and experts in Albany and New York City provide services to out-of-state companies through the Strategic Business Division. The Hudson Valley Region - Rockland, Westchester, Orange, Dutchess, Putnam, Sullivan, and Ulster counties - is served by the New Windsor office.

Centers throughout New York State provide training, counseling and technical assistance to businesses. New York encourages minority and women-owned businesses by providing certification and access to government contracts. Businesses gain access to economic development and assistance programs on the federal, state, local and international levels. New York State has numerous designated Empire Zones where incentives apply to encourage job creation. Companies planning to locate, expand or modernize facilities in New York State are eligible for economic development financial assistance.

Financial support to offset training costs is offered to maximize the strengths of New York's workforce.

Technical assistance is offered to match business capabilities with international market demands, identify niche markets across the globe and to determine ways to reach these markets. Information is available about tariffs, industry specifications, government requirements, facilitating relationships with representatives, distributors, agents and strategic allies to help sell products abroad.

Programs are available to help companies retool factory lines to improve quality, competitive advantage, production processes, cost structures and use of technology to improve productivity through strategic planning and implementation. Specialized new market assistance is available to defense firms and other manufacturers looking to enter the commercial marketplace.

Advice and financial assistance are offered for introducing new high-technology products to the marketplace. New York has a network of regional technology councils and a network of Centers for Advanced Technology and can provide access to leading researchers in key fields of technology.

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New York Business Development Corporation

Background: The New York Business Development Corporation (NYBDC), founded in 1955, is a privately owned and managed corporation in which 160 New York Commercial and Savings banks, 88 shareholders, and the New York State Common Retirement Fund pool resources and risks to help diverse small business enterprises expand in New York State. NYBDC functions in partnership with the banking community and public sector.

I. Finance Program

Description: Loans to eligible small businesses statewide. In some cases, loans are made to companies unable to secure traditional bank financing.

Purpose: Use of funds:

- Working capital, equipment, moving and leasehold improvement
- Acquisition and renovations
- Machinery and equipment purchase
- Restructuring of debt
- Leverage buyouts, purchase and lease back
- Purchase of a company

Terms: Range: From \$25,000 to \$1,300,000
Rate:

- Fixed rate financing
- Floating rate of up to 2.75% above Prime

Length: 3 to 15 years
NYBDC Participation: 100% where appropriate
Fees:

- \$500 on loan applications less than \$250,000
- \$1,000 on loan applications more than \$250,000

II. Empire State Certified Development Corporation SBA 504 Second Mortgage Debenture	Qualifications:	Must be a small business, as defined by SBA
	Purpose:	The SBA 504 Second Mortgage Debenture program provides secondary financing for up to 40% of the acquisition cost of real estate, machinery, and equipment or real estate improvements. Loan amounts up to \$1,300,000.
	Minimum Loan Size:	\$250,000
	Term:	20 years for real estate, 10 years for machinery & equipment
	Rate:	Fixed rate of interest established at time of debenture sale
	Benefits:	<ul style="list-style-type: none"> • 20 year term • Fixed rate of interest • Waiver of mortgage recording tax • Provides a total of 90% financing in conjunction with the first mortgage lender
	Fees:	1 1/2% Processing Fee

III. JDA Partnership Program

These loans are processed through the Empire State Certified Development Corporation (ESCDC) for the New York Job Development Authority (JDA), a public benefit corporation of New York State.

Purpose: To finance owner occupied Real Estate acquisitions or improvement or the purchase of machinery and equipment.

Real Estate Structure:	Bank and/or NYBDC	50% of project (first mortgage or lien)
	SBA 504/JDA	40% of project (second mortgage or lien)
	Owner Equity	<u>10% of project</u>
	Total	100%

Rate/Term:

- Real estate - The SBA 504/JDA portion will have a twenty year term and twenty year amortization at an attractive fixed interest rate
- Machinery and equipment - The 504 SBA/JDA portion will have a ten year term and amortization at an attractive fixed interest rate

Fees:

- A \$250 non-refundable application is required for each loan processed
- A commitment fee equal to 2% of the JDA portion is also required
- Closing costs are limited to \$1,000

Maximum Amount:

- Maximum dollar amount of JDA's portion is \$1,500,000
- SBA 504 portion can be up to \$1,300,000, therefore, the total available for second mortgage financing, which represents up to 40% of the project, would be to a maximum of \$3,250,000.

Eligible Businesses:

- Manufacturing
- Service
- Wholesaling
- Warehouse related

Advantages of JDA and SBA 504 Real Estate Loans:

- 90% financing
- Fixed interest rate (below market)
- Twenty year term and amortization
- Share risk with bank (subordinate in lien position)

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New York State Department of Labor

Background: The New York State Department of Labor is New York State's primary advocate for job creation and economic growth through workforce development. The department administers New York's unemployment insurance system, labor exchange system, and the Workforce Investment Act Programs. The department also oversees state and health regulations in the public sector, state labor laws and federal statutes related to working conditions, wages and hours, and laws related to Public Work. The Department of Labor serves as the State's principal source for labor market information and offers a variety of services designed to help businesses find workers and people find jobs.

Programs: The New York State Department of Labor offers services to assist employers. All employer directed services are provided at no cost. Employers can choose the options that best meet their needs. The following are the most popular programs:

- Customized Job Fairs/Recruiting
- Computerized Job Match to workers
- Job Posting Options
- Job Openings Statewide
- Testing
- Federal/State Wage Tax Credits
- Training Referrals
- Human Resources Consultant Services
- Labor Market Information/Business Statistics
- Apprenticeship Program Certification
- Affirmative Action/EEO Guidance
- Labor Law Interpretation
- Layoff/Transition/Rapid Response Program
- Health and Safety Consultations
- Unemployment Insurance Tax Services
- Job Service Employer Committee

Programs: The New York State Department of Labor offers services for every Job Seeker. Job Seekers benefit from various programs:

- Job Openings
- Job Fairs
- Resume Guidance
- Comprehensive Employment Assistance
- Job Training Opportunities
- Apprenticeship Openings
- Veterans Services
- Unemployment Insurance Benefits
- Career Resources
- Wage Information
- Internet Job Search Techniques
- Career Counseling Services

The New York State Department of Labor services a diverse population and follows all equal employment and affirmative action guidelines.

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New York State Energy Research and Development Authority

Background: The New York State Energy Research and Development Authority (NYSERDA) is a public benefit corporation created in 1975 by the New York State Legislature. NYSERDA administers the **New York Energy SmartSM** program, which is designed to support certain public benefit programs during the transition to a more competitive electricity market. Some 2,700 projects in more than 30 programs are funded by a charge on the electricity transmitted and distributed by the State's investor-owned utilities. The **New York Energy SmartSM** program provides energy efficiency services, including those directed at the low-income sector, research and development, and environmental protection activities.

Programs: **Technical Assistance Programs** assist businesses, institutions, local governments, and building owners with detailed on-site engineering studies. These can include, but are not limited to: technical and cost benefit analyses, assessments of industrial process improvements, design and planning assistance, and commissioning of equipment, systems, and buildings. These services, which are provided on a cost-shared basis, are flexible and tailored to meet each customer's energy-related needs.

The New Construction Program offers technical assessments of energy-efficiency measures in building designs and provides funding to offset up to 80% of the incremental capital costs to purchase and install energy-efficient equipment in buildings to reduce electric energy consumption.

The Smart Equipment Choices Program provides funding to offset a portion of the incremental capital cost for energy-efficient equipment that reduces electric energy consumption. The maximum incentive per eligible applicant per program year is \$25,000.

The Loan Fund Program offers interest rate reductions at approximately half a participating lender's market rate. Loans can be used for pre-qualified energy efficient measures and custom energy efficient improvements.

NYSERDA's Research and Development Program helps NY manufacturers develop and commercialize energy-efficient technologies as a long-term solution to reducing energy costs, preventing pollution, and increasing productivity.

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New York State Small Business Development Center

Qualifications: Must be for profit and under 500 employees

Purpose: The New York State Small Business Development Center (SBDC) provides management and technical assistance to both startup and existing businesses. Utilizing free and confidential one-on-one counseling, the SBDC provides answers to the problems encountered by many small businesses ranging from marketing to finance to regulatory issues to operations and international trade. The SBDC also provides specialized research and training through seminars, workshops and publications.

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Orange and Rockland Utilities, Inc.

NEW YORK ECONOMIC DEVELOPMENT PROGRAM

Components:

Economic Development Rate providing a 10% discount to qualified commercial/industrial customers relocating to or expanding within O&R's New York service territory.

Energy Services Consulting for current or prospective commercial/industrial customers designed to identify cost savings and energy conservation measures.

Site Selection Assistance for prospective new customers through the use of an updated computerized inventory of available buildings, sites and business parks.

Demographics and Statistics covering topics such as population trends, labor costs, education, housing, real estate values and others. Research responses are tailored to meet the specific requests of prospects.

Project Financial Guidance by arranging interviews for prospects with institutional, governmental or entrepreneurial sources of financing and stimulating the formation of competitive financial packages.

Tax Comparisons and Incentives provided through O&R's close working relationships with local, county and state tax professionals.

Project Coordination to ease the burden of the location process by working in partnership with local, county and statewide economic development organizations in a united effort to service the relocation or expansion requirements.

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Rockland Business Association, Inc.

Rockland Business Association (RBA) is the “voice” of business in Rockland County. With more than 600 member businesses, RBA’s services and benefits target the needs of various sectors of the community including the manufacturing, financial and service industries. This not-for-profit membership organization serves the entire Rockland County business community, as well as many firms in the Hudson Valley, New Jersey and Westchester wishing to do business in Rockland.

In addition to providing a venue for networking, educational seminars and workshops, the RBA has brought many influential and powerful leaders to the County. Speakers have included Gov. George Pataki, U.S. Senators Charles “Chuck” Schumer and Hillary Rodham Clinton, NY’s Education Commissioner Richard Mills and Bobby Kennedy, Jr. Celebrity Annual Dinner speakers have included Oliver North, Al Roker, Mayors Rudy Giuliani and Ed Koch and Yankees Manager Joe Torre.

The RBA is an advocacy organization. It has developed advocacy positions that advance the business agenda. By working closely with local, state and federal legislators, the RBA has been effective in preventing the adoption of a number of regulations that would have resulted in huge costs to some of its member firms.

By taking advantage of the RBA’s many programs, business owners and their employees continue to achieve their goals:

- **CEO Forum**: The RBA’s CEO Forum provides a vehicle by which senior executives of large firms can address the challenges in operating a sizeable business within Rockland County.
- **Consultants Council**: Promotes the development of successful consulting practices that respond to business needs. Consultants represent diverse disciplines and work in multiple industries.
- **General Membership Meeting**: A chance for all members to mingle and listen to a keynote speaker on a relevant topic each month.
- **Networking With Breakfast**: Recognizing that relationship building is essential to prospect development, monthly meetings are designed to maximize this effort.
- **Small Business Council**: A forum to support the challenges, problems and opportunities in today’s business environment.
- **Women’s Forum**: Interactive monthly meetings are structured around high impact business issues using a unique “facilitated brainstorming” approach.

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Rockland County SCORE Chapter 677

SCORE Mission: SCORE provides professional guidance and information, accessible to all, to maximize the success of America's existing and emerging entrepreneurs.

Purpose: SCORE is dedicated to assist individuals start their own small business or for those already in business.

SCORE is an all volunteer non profit organization, sponsored nationally by the US Department of Commerce, Small Business Administration (SBA) and locally by the Rockland Economic Development Corporation (REDC) and the Rockland Business Association (RBA).

SCORE counselors provide professional, private, confidential and free, business advice to residents of our area, planning to start a business, and to those already in business.

SCORE Counselors serve as "mentors" with the client as many times as needed. Each client works with a team of counselors to resolve all pertinent issues of business operation. Mentoring is further augmented through an ongoing series, free to all, of Business Training Courses, conducted weekly by SCORE counselors.

SCORE also has a Cyber Chapter, where Counselors will answer start up or business questions via the internet. This service may be accessed through the National SCORE web site: www.SCORE.org

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The Hudson Valley Technology Development Center

Background: The Hudson Valley Technology Development Center (HVTDC) is a regional business and technology development resource center with offices in Fishkill. Their mission is to help companies become more competitive. This is accomplished by offering assistance in a variety of areas to increase profitability and reduce costs. HVTDC services include, but are not limited to:

Operational Improvements

- ISO 9000 Certification
- Workplace Health & Safety
- Layout Solutions
- Cycle Time Reduction
- Building Assessment
- Environmental Compliance
- Shop Floor Analysis
- Process Analysis
- Preventive Maintenance
- Inventory Management
- Scrap/Waste Reduction
- Manufacturing Efficiency
- Cost Reduction Service
- Cost of Product Analysis

Workforce Development Assistance

- Corporate Mentoring
- Goal Setting
- Skill Assessment
- Team Building
- Leadership Skills
- Critical Skills

Business Development Assistance

- Fiscal Assessment
- Competitive Analysis
- Recycling Investment Program (RIP)
- Strategic Planning
- Succession Planning
- Staff Recruitment
- Equipment Leasing & Financing

Sales and Marketing

- Sales & Marketing Assessment
- Sales Development
- Web Site Design
- Sales/Corporate Training
- Corporate Image Development
- Marketing Materials and Sales Aids
- Market Research
- E-commerce
- Distribution Network
- Surveys
- Telemarketing

Technology & Entrepreneurial Assistance Program (TEA) for inventors, entrepreneurs and manufacturers

- New Product/Process Assessment
- Intellectual Property Assessment
- Market Research
- Project Design and Prototyping
- Commercialization
- Research for Public/Private Funding
- Matching Technology to Marketplace and/or Manufacturers
- Enhance/Expand/Update Product Lines

HVTDC is affiliated with the New York State Office of Science, Technology & Academic Research and the National Institute of Standards & Technology. Fees for HVTDC services are competitive and designed to maximize the return on your investment.

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Tomorrow's Workplace

Tomorrow's Workplace is a technologically advanced Employment and Training Resource Center. The Center offers a broad range of services to meet the needs of Rockland County's labor market.

Recruitment: Job seekers who come into Tomorrow's Workplace to look for work are pre-screened. Many are trained through the Center or at other educational or vocational organizations. The candidate pool is extremely diverse allowing the organization to fill positions in every field and at every level. Tomorrow's Workplace can help employers fill vacant positions by providing resumes in response to specific job requirements. Employers can contact candidates directly or the agency can assist with setting up interviews. Job leads are posted on the agency's website and are only accessible to Tomorrow's Workplace candidates. Employers can use the modern, conveniently located facilities to recruit, interview, hold job fairs and hire candidates.

Training: Tomorrow's Workplace houses traditional and computer training rooms, as well as conference rooms. Tomorrow's Workplace offers employer-based training programs in which candidates are trained on the job and employers pay part of the trainee's wages. This allows employers to fill available positions and train candidates to fit the demand of their required labor force.

Resources: Tomorrow's Workplace has an extensive resource library that offers useful information related to the labor market. Employers have access to labor market information, current employment law, hiring practices, business plans, employment trends, personal computers with internet access, a scanner, copier, telephone, fax machine, LCD projector and television and VCR.

Transitional Assistance: Resources are available to assist employers to prepare workers for layoffs and the adjustment needed to reenter the workforce. Prior to the date of a layoff the staff can provide informational seminars on services available to affected employees.

Partners: Tomorrow's Workplace is part of a collaboration of eight partner agencies. The partnership is designed to maximize the resources that exist in Rockland and deliver them in the most efficient manner. All partner agencies have representatives located at Tomorrow's Workplace to provide a convenient, one-stop service. Partner agencies include Rockland BOCES, Community Action Program of Rockland, Inc., New York State Department of Labor, Department of Social Services, Office for the Aging, SUNY Rockland Community College and VESID.

Tomorrow's Workplace is a private, not-for-profit organization funded through the Workforce Investment Act under the auspices of the Workforce Investment Board of Rockland County, Inc. Most of the agency's services are provided free of charge.

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