



# Small Business Guide

JAMESTOWN, NY





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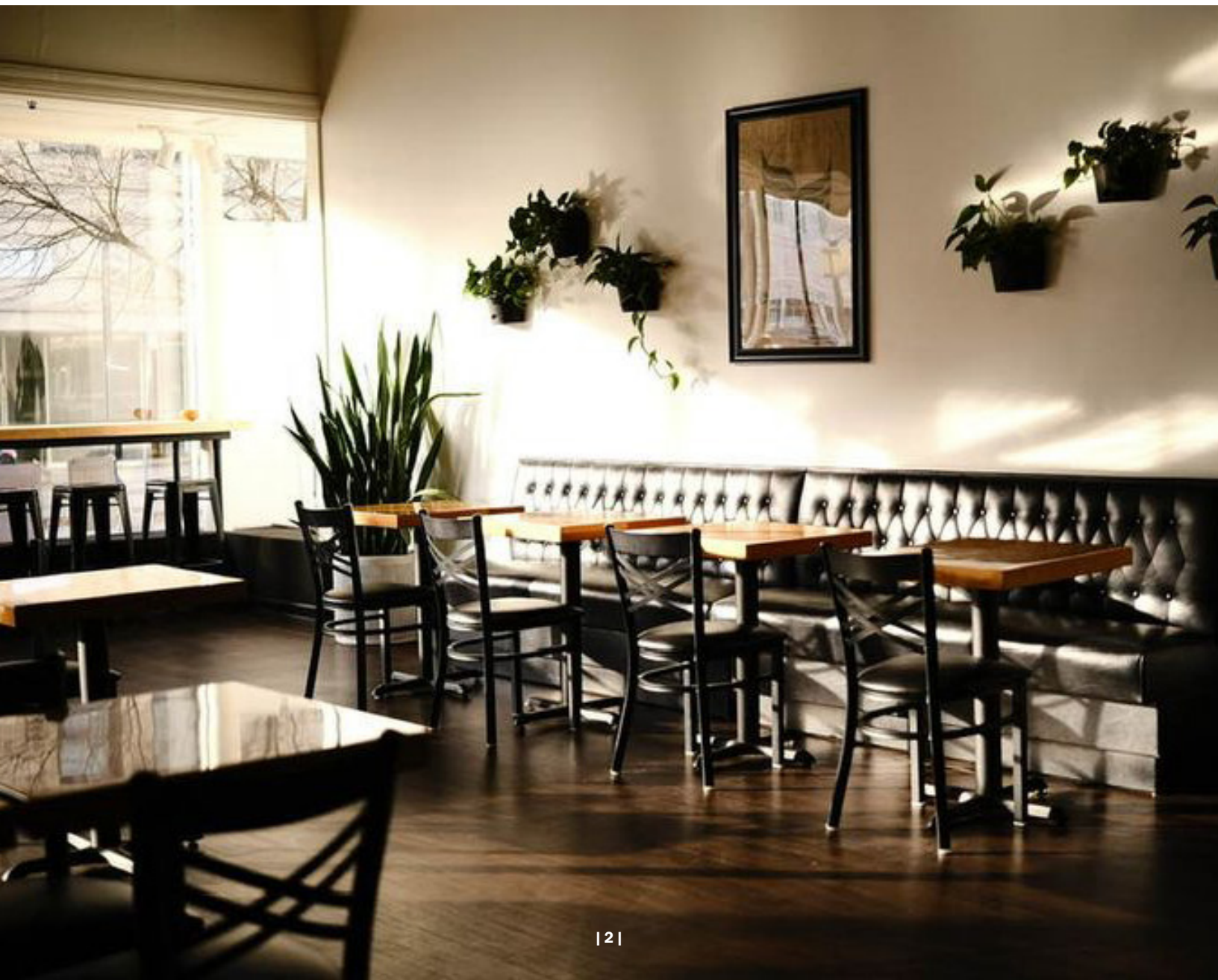
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## PROFILE OF CITY / BUSINESS CULTURE

Jamestown, NY serves as the economic hub of the region, with a population hovering around 28,000 (U.S. Census, 2020) and a surrounding population of about 45,000. The city boasts foundational employment sectors in health care and manufacturing, providing a strong economic base that supports a wide range of business activities. This diverse foundation anchors the regional economy, offering stability and opportunities for growth across various industries.

The downtown area is experiencing a renaissance, driven by historic building preservation, infrastructure improvements, and the presence of major employers and attractions like the National Comedy Center and Northwest Arena. Jamestown's core also features a vibrant blend of unique retail shops, quality restaurants, and a variety of professional services such as hair salons, legal offices, and financial services. Additionally, Jamestown serves as the region's arts and cultural hub, home to renowned institutions like the Reg Lenna Center for the Arts, Robert H. Jackson Center, Fenton History Center, Lucille Ball Little Theater, Roger Tory Peterson Institute, and the Audubon Community Nature Center. This dynamic mix offers residents and visitors meaningful cultural and recreational experiences alongside distinctive shopping and dining options, further enhancing its appeal as a prime business location.

Jamestown is enriched by a highly engaged business community supported by the organizations featured in this guide. These organizations provide valuable resources, including networking opportunities, grants, low-interest loans, and technical assistance programs, creating a robust ecosystem of support for entrepreneurs and established businesses alike.

For new as well as established businesses, Chautauqua County offers a strategic geographic location, groundbreaking economic development incentives, a well-trained workforce, low-cost renewable electric power, a low cost of living, and an incredible quality of life. Visit [www.choosechq.com](http://www.choosechq.com) for more resources, loan programs, incentives and more and [www.livechq.com](http://www.livechq.com) for relocation information





# Funding for Small Businesses

Starting or expanding a small business requires passion, planning, and access to adequate funding. There are a variety of funding options available depending on factors such as your credit score, industry, business size, and geographic location. Below is an overview of grant opportunities and financing options to help you grow your business.

## GRANTS

Grants for businesses are limited and highly competitive. However, securing a grant can be a powerful tool to improve and grow your business. Here are some common grants and tips for pursuing them:

### City of Jamestown Department of Development (DoD)

The **City of Jamestown DoD** offers grants aimed at business development and building improvements. These programs can assist both new and existing businesses looking to invest in the downtown area.

### Jamestown Renaissance Corporation (JRC)

The **JRC** offers several grant programs focused on downtown Jamestown's revitalization:

- **Building and Business Improvement Program (BBIP):** Supports facade improvements, signage, and other exterior upgrades to enhance business viability.
- **Technical Assistance Grant Program:** Provides funding for architectural, engineering, and feasibility studies, helping businesses plan for long-term success.

These grants are available to:

- Current downtown property and business owners
- Entrepreneurs looking to start, relocate, or expand their business into downtown
- Individuals interested in acquiring downtown properties

### Chautauqua County Department of Planning and Development

The **Occupancy Tax Grant Program for Tourism Product Development**, often referred to as the “bed tax grant,” is available annually. It supports projects related to tourism, benefiting municipalities, non-profits, and for-profit entities involved in growing the local tourism industry.

### Additional Grant Opportunities

Additional grants may be available from local, state, and federal organizations. New opportunities are often shared through email newsletters and social media platforms. Check the **Stay Informed** section of this guide for tips on how to receive updates on grant opportunities.



## GENERAL GRANT ADVICE

Writing grants can be a daunting task for small business owners. While each grant has its own set of requirements, here are a few general tips to keep in mind when pursuing grant funding:

- 1. Ask for what your business truly needs:** Rather than reshaping your business or project to fit a grant's parameters, focus on what your business genuinely needs. Reviewers can often sense when businesses are bending their goals to match grant requirements, which can weaken your application. Authenticity is key to a compelling proposal.
- 2. Clearly define your project goals:** Make sure your grant proposal is specific and clear about how the funding will be used. The more defined and measurable your project goals, the easier it will be for funders to understand your vision and how their grant will make an impact.
- 3. Ensure your project aligns with the grant's goals:** Before writing your grant proposal, carefully review the grant's eligibility requirements. Reach out to the grantor early to confirm that your project aligns with their goals. This step saves time and increases your chances of success by ensuring you are pursuing the right funding source.
- 4. Provide a well-organized budget:** A clear, realistic budget is essential in any grant application. Make sure you outline how every dollar will be spent and demonstrate how the grant will help you achieve your goals.
- 5. Partnerships, Support, and Collaboration:** Funders are more likely to support a project that shows strong community connections and collaboration. Highlight partnerships with local businesses, development organizations, or city initiatives. Demonstrating local support through collaboration can add significant weight to your application.
- 6. Prepare Business Support Materials:** Depending on the stage of your business and the nature of your grant request, you may need to provide supporting documents such as a business plan, financial history, future projections, and tax returns. These materials demonstrate your business's viability and help funders understand how the grant will impact your long-term success.
- 7. Follow up after submission:** Don't be afraid to reach out after you've submitted your grant application to confirm it was received and ask about the timeline for decisions. This shows diligence and interest in the funding process.



“Grant funding from the JRC and City of Jamestown enabled me to relocate my business, improve my historic building, expand my business model and grow my workforce.”

Leslie Calimeri  
Chautauqua Art Gallery

## FINANCING

Securing financing is essential for starting or expanding your business. Before seeking funding, it's strongly recommended that you develop a **professional business plan**. Lenders and grantors will want to see your business plan before considering funding for your project. The Small Business Development Center at JCC can assist with this important process. Their services are free and confidential. Find them in the Organization Directory in this guide.

All local banks and financial institutions are always happy to meet with business owners about loans for capital and start-up needs. Below are some additional local options that offer loans and business development resources:

### **Jamestown Local Development Corporation (JLDC)**

The **JLDC** is the lending arm of the City of Jamestown. It provides fixed-rate, low-interest loans for a range of purposes including:

- Business start-up
- Real estate acquisition & renovation
- Machinery & equipment purchases
- Downtown restaurant development
- Energy efficiency improvements

Loan amounts range from \$10,000 to \$350,000, depending on the program and level of participation. Visit the JLDC website for more information: [www.jamestownrenaissance.org](http://www.jamestownrenaissance.org)

### **Greater Jamestown Zone Capital Corporation**

Provides additional local financing opportunities for Jamestown businesses, helping to spur investment in the downtown area.

### **Chautauqua Opportunities for Development Inc. (CODI)**

**CODI** provides micro-loans and lines of credit to low and moderate income business owners as well as business consulting, and entrepreneurial training. Their programs are designed to help those with lower income and credit scores. CODI also offers one-on-one consulting to help businesses navigate challenges and grow sustainably.

### **Chautauqua County Industrial Development Agency (CCIDA)**

The **CCIDA** offers financial incentives for projects in Chautauqua County that retain or create local jobs. Incentives include:

- Tax exemptions (property, sales, and mortgage)
- Low-interest loans for property and equipment purchases, brownfield cleanup assistance, and general working capital

Projects must meet eligibility requirements and demonstrate significant economic impact. This program is ideal for businesses with larger-scale development plans.



# Business Locations

There's an old saying in business: "The three most important things are location, location, location."

The City of Jamestown offers a wide variety of locations, from retail plazas on major thoroughfares to large industrial spaces and a mix of unique buildings in its dense downtown core.

Downtown Jamestown is a great place for your business, and the **Jamestown Renaissance Corporation (JRC)** can assist you in finding the right property. You can visit the Property page on [www.jamestownrenaissance.org](http://www.jamestownrenaissance.org) for a list of available spaces for lease or purchase. There may be additional opportunities not yet listed, so it's always a good idea to inquire directly.

Downtown Jamestown is home to an incredible inventory of historic buildings, offering a distinct and character-filled environment perfect for businesses seeking a unique setting.

The area features:

- Large employers and a strong local workforce
- Nationally renowned attractions like the **National Comedy Center** and **Northwest Arena**
- A **Historic District** listed on the **National Register of Historic Places**
- A supportive network of merchants, building owners, non-profits, and local governments working together to foster economic growth.

Before finalizing a location, be sure to refer to the regulations on the next page for important zoning, permitting, and compliance considerations to ensure your chosen site meets all city requirements.



## MESSAGE FROM JFD/CODE ENFORCEMENT

The building housing your business must pass all applicable inspection(s) from the City of Jamestown, County of Chautauqua and New York State certified inspectors in various areas including, but not limited to, electrical wiring, structural integrity, plumbing and fire safety. Inspecting these systems ensures the building is safe for human use and facilities meet the requirements of NYS Building and Fire Codes. These inspections are required to obtain the Certificate of Occupancy for your building and/or business prior to opening to the public.

1. Electrical Inspection: conducted by City of Jamestown Licensed Inspectors John Dean- Michael Gleason- Jeffery Ruch
2. Plumbing Inspection: conducted by city Licensed Inspector Charlie Moss- (BPU)
3. Chautauqua County Health Department: Food Service Inspection – (If applicable)
4. Insurance Inspection: Provide proof of adequate building insurance and business coverage to City of Jamestown
5. Environmental Site Assessment: to include Phases I and II analysis (if necessary)
6. Fire Code Inspection: conducted through the Jamestown Fire Department by a NYS Certified Inspector, providing Occupancy Load designation.
7. Building Inspection: conducted through the City of Jamestown Department of Development, by NYS Certified Building Inspector. And issuance of a Certificate of Occupancy
8. Registration of Business: Registering the business through the City of Jamestown can be conducted at the Jamestown City Hall Clerk's office. *Note: This is separate from forming your business entity*

Compliance must be met with all inspector(s) recommendations and requirements prior to your business receiving a passing inspection. Completion of these inspections is necessary to obtain a Certificate of Occupancy for the building to be opened to the public.

All Required Inspection records must be maintained on the premises for the duration of the business. Please contact the City of Jamestown Department of Development or Office of the Mayor for more information.



# Networking and Relationships

Building connections is crucial for success in business. Networking events help to build peer-to-peer relationships and let you get to know neighboring businesses, create beneficial partnerships, and improve your customer base. Several local business organizations provide professional networking events that can boost your organization.

## CHQ Chamber Business After Hours

The **CHQ Chamber** holds at least six **Business After Hours** networking events each year across Chautauqua County. Events typically run 5:00-6:30 PM, Chamber member businesses may send two people for free to each Business After Hours. After that the cost is just \$10 per person, or it's \$10 if you're a non-member. Each event features complimentary appetizers, a cash bar, and fun opportunities to introduce yourself and your business to other local business people. You can find the full calendar at [www.chqchamber.org](http://www.chqchamber.org).

## Jamestown Young Professionals

JYP welcomes both young professionals and seasoned professionals interested in networking

as well as leveraging personal and professional relationships for the betterment of the community in which we live and work. Follow JYP on Facebook and Instagram and sign up for their newsletter.

## WIN in Business

WIN in Business is a monthly networking luncheon designed to exchange ideas, experiences, and address challenging issues. Each person briefly shares their latest business news and then participates in a learning opportunity with a presentation on a topic of interest. These presentations are from the existing members or an outside presenter the group selects and deems pertinent. Previous topics have included marketing, leadership, sound healing, finances, business start-up information, taxes, digital marketing and many more. Learn more and sign up for updates through the Small Business Development Center at [www.sbdcc.org](http://www.sbdcc.org).

## Stay Informed

It's important to stay connected with business and community news. Here are some great email newsletters to sign up for: County Planning Department Newsletter, SBDC Newsletter, CHQ Chamber Connections, Jamestown Renaissance Corporation Newsletter. It's also a good idea regularly check the websites of the organizations listed in the Organization Directory and follow their accounts on social media.



# Education and Training

Operating a successful small business requires continuous learning and development. Below are local resources that offer education and training opportunities to help business owners at all stages of their journey.

## Small Business Development Center (SBDC)

The **SBDC** offers free, confidential consulting and a range of training workshops to help entrepreneurs develop business plans, secure financing, and grow their businesses. Their services include guidance in:

- Marketing and branding strategies
- Financial management and bookkeeping
- Human resources and labor laws
- Business growth strategies

Whether you're just starting or looking to expand, the SBDC can provide valuable support to help small business owners succeed. Free training programs can also be found on their Online Business Academy at [www.sbdcbusinessacademy.com](http://www.sbdcbusinessacademy.com).

## CHQ Chamber Business Builder Workshops

The **Chamber Business Builder Workshops**, hosted by the Chautauqua County Chamber (CHQ Chamber), occur several times a year and provide local business owners with valuable insights and networking opportunities. These sessions offer:

- Presentations from experts on topics such as marketing, regulations, insurance, community engagement and human resources issues
- Opportunities to discuss business challenges and solutions with fellow business owners
- Networking with peers and professionals from various industries in the region

Business Builder Workshops are a great way for local entrepreneurs to stay connected, informed, and engaged with the broader business community.

## Workforce Development at Jamestown Community College (JCC)

Workforce Development at JCC offers specialized training programs to meet the needs of employers, the community, and individuals. They develop their own programs and classes as well as work with employers to build custom training opportunities for current and/or potential staff.

## Chautauqua Opportunities for Development, Inc. (CODI)

CODI offers entrepreneurial training programs tailored to new business owners, providing them with the foundational knowledge and skills needed to launch and grow their businesses.





# Organization Directory

## **Jamestown Renaissance Corporation (JRC)**

The JRC focuses on revitalizing downtown Jamestown, offering grants, technical assistance, and support for property and business owners looking to enhance their buildings and operations.

**Programs/Services:** Building and Business Improvement Program (BBIP), Technical Assistance Grant Program, Assistance Finding a Location.

**Contact:**

[www.jamestownrenaissance.org](http://www.jamestownrenaissance.org)  
(716) 708-6761  
20 West 3rd St, Jamestown, NY 14701

## **CHQ Chamber**

The CHQ Chamber is a countywide business association whose mission is to build vital connections, provide professional resources, and champion our local businesses in Chautauqua County. They host events such as Business Builder Workshops, Business After Hours networking events, advocacy events, and community centered events that drive foot traffic into local businesses.

**Programs/Services:** Networking, Advocacy, Workshops, Ribbon Cuttings for new business

**Contact:**

[www.chqchamber.org](http://www.chqchamber.org)  
(716) 484-1101  
300 North Main St, Jamestown, NY 14701

## **Small Business Development Center (SBDC) - Jamestown**

The SBDC offers free, confidential one-on-one consulting and a range of training workshops to help entrepreneurs start and grow their business. Services are provided by Certified Business Advisors and include guidance in business plan development, financial projections and budgeting,

**Programs/Services:** Free business consulting, workshops, and seminars

**Contact:**

<https://www.sbdccjcc.org/>  
(716) 338-1024  
Jamestown Community College, 525 Falconer St, Jamestown, NY 14701

## **City of Jamestown Department of Development (DoD)**

The DoD offers grants and other resources to assist with business development and property improvements. They also manage zoning and building regulations to help businesses navigate the legal aspects of development.

**Programs/Services:** Business development grants, building improvement assistance, zoning, and permits

**Contact:**

[www.jamestownny.gov](http://www.jamestownny.gov)  
(716) 483-7541  
200 E 3rd St, Jamestown, NY 14701

## **Jamestown Local Development Corporation (JLDC)**

The JLDC is the lending arm of the City of Jamestown, offering low-interest loans to businesses for start-ups, real estate acquisition, equipment purchases, and other economic development projects.

**Programs/Services:** Fixed-rate, low-interest loans

**Contact:**

[www.jamestownny.gov](http://www.jamestownny.gov)  
(716) 483-7541  
200 E 3rd St, Jamestown, NY 14701

### **Chautauqua Opportunities for Development, Inc. (CODI)**

CODI offers entrepreneurial training programs tailored to new business owners, providing them with the foundational knowledge and skills needed to launch and grow their businesses.

**Programs/Services:** Micro-loans, business consulting, entrepreneurial training

**Contact:**

[www.chautauquaopportunities.com](http://www.chautauquaopportunities.com)  
(716) 661-9430  
402 Chandler Street Jamestown, NY 14701

### **Chautauqua County Industrial Development Agency (CCIDA)**

The CCIDA supports businesses with a range of services, including financial assistance, incentives, and site selection help, aimed at fostering job creation and economic development in the region.

**Programs/Services:** Financial assistance, tax incentives, site selection services

**Contact:**

[www.ccida.com](http://www.ccida.com)  
[CCIDA@CCIDA.com](mailto:CCIDA@CCIDA.com)  
(716) 661-8900  
201 W 3rd St, Jamestown, NY 14701

### **Chautauqua County Visitors Bureau (CCVB)**

The CCVB promotes tourism in Jamestown and the surrounding areas, working to increase visitor traffic that supports local businesses and stimulates the economy. They also collaborate on tourism-related projects and grant opportunities.

**Programs/Services:** Tourism marketing, collaborations on tourism-related grants and development

**Contact:**

[www.tourchautauqua.com](http://www.tourchautauqua.com)  
(716) 357-4569  
Chautauqua Main Gate, Route 394. P.O. Box 1441  
Chautauqua, NY 14722

### **Jamestown City Clerk's Office**

The City Clerk's Office issues permits and licenses for a variety of public purposes, including vending, building encroachment, or holding events on city property.

**Contact:**

[www.jamestownny.gov/city-clerk](http://www.jamestownny.gov/city-clerk)  
(716) 483-7612  
200 East Third Street, Jamestown, NY 14701

### **Chautauqua County Clerk's Office**

The County Clerk's Office plays a vital role in business operations by managing the registration of business names, processing legal documents, and maintaining public records. This is the first stop for registering a DBA (Doing Business As) name or accessing official business filings.

**Services:**

Registering business names (DBAs)  
Accessing public records and legal documents  
Filing Uniform Commercial Code (UCC) documents

**Contact:**

<https://chqgov.com/county-clerk/Business-Certificate-Forms>  
(716) 753-4331  
1 N. Erie St. P.O. Box 170 Mayville, NY 14757

### **Board of Public Utilities (BPU)**

The BPU provides essential utilities such as water, electric, and wastewater services to businesses in Jamestown. They offer various programs to promote energy efficiency and help businesses manage utility costs effectively.

**Programs/Services:** Utility services, energy efficiency programs, technical support for businesses.

**Contact:**

[www.jamestownbpu.com](http://www.jamestownbpu.com)  
[BusinessDev@jamestownbpu.com](mailto:BusinessDev@jamestownbpu.com) (for technical assistance),  
[CustomerService@jamestownbpu.com](mailto:CustomerService@jamestownbpu.com)  
(716) 661-1660  
92 Steele St, Jamestown, NY 14701



## **Chautauqua Works**

Chautauqua Works provides workforce development services, including job training, recruitment, and placement services for businesses. They help connect local businesses with a qualified workforce and offer support for job seekers.

**Programs/Services:** Job training, recruitment, employment services, workforce development

**Contact:**

[www.chautauquaworks.com](http://www.chautauquaworks.com)

(716) 661-9553

4 E 3rd St, Jamestown, NY 14701

## **Jamestown Community College (JCC)**

Jamestown Community College is a leader in higher education, offering affordable, high-quality academic programs, workforce training, and community partnerships. With campuses in Jamestown, Olean, and Dunkirk, JCC provides a supportive environment for students to achieve their educational and career goals. Explore your future at JCC and find your path to success.

**Contact:**

[www.sunyjjc.edu](http://www.sunyjjc.edu)

[admissions@mail.sunyjjc.edu](mailto:admissions@mail.sunyjjc.edu)

(800) 388-8557

525 Falconer St, Jamestown, NY 14701

## **Workforce Development at Jamestown Community College**

Workforce Development at JCC offers specialized training programs to meet the needs of employers, the community, and individuals. Their programs focus on advanced manufacturing, healthcare, business, and other high-demand fields, providing both credit and non-credit courses to enhance skills and support professional growth.

**Programs/Services:** Advanced Manufacturing Training, Basic Emergency Medical Technician Certification, HVAC Fundamentals, Phlebotomy, Customized Training for Businesses, and more.

**Contact:**

[www.sunyjjc.edu/workforce](http://www.sunyjjc.edu/workforce)

[Workforce@mail.sunyjjc.edu](mailto:Workforce@mail.sunyjjc.edu)

(716) 338-1005

525 Falconer St, Jamestown, NY 14701

## **Small Business Administration (SBA) - Buffalo District Office**

The SBA provides small businesses with access to funding, counseling, and contracting opportunities to support their growth. The Buffalo District Office serves Western New York and connects local businesses with loan programs, training resources, and disaster assistance to foster economic development in the region.

**Programs/Services:** SBA 7(a) Loan Program, 504 Loan Program, Microloan Program, SBA Express Loans, small business counseling, and business training programs. They also have their own Business Guide, offering a great deal of insights on many aspects of starting and operating a business.

**Contact:**

[www.sba.gov/ny/buffalo](http://www.sba.gov/ny/buffalo)

(716) 551-4301

130 S Elmwood Ave #540, Buffalo, NY 14202