Greater Jamaica Development Corporation (GJDC) delivers a suite of free services to help new and long-term business owners and aspiring entrepreneurs operate and expand in Southern Queens. Through workshops, consultations, and our deep connection to the community, we offer access to experts and the resources you need to succeed.

We have invested in the community for over fifty years. We work with businesses of all sizes and from all industries with a focus on Minority and Women-Owned Business Enterprises as well as industrial companies.

LOAN OPTIONS

**Term Loans:** Up to $300,000  
Terms: Affordable principal and interest payments with negotiable repayment period.

**High Cost Debt Refinancing:** Up to $35,000  
Terms: Loans made based on historical repayment of high cost debt. New loan structured to fully pay off the existing burdensome debt.

**Line of Credit:** Up to $35,000  
Terms: With built in flexibility, pre-approved amount of funds will be available through this loan when borrower needs to access it.

**Merchant Loans:** Up to $35,000  
Terms: Loans made based on historical revenue from credit cards. Payment of principal and interest secured by taking a small percentage of merchant’s credit card charges.

**Invoice/Purchase Order Financing:** Up to $100,000  
Terms: Loans made based on contract awards or need to perform on a contract.

Since 1980, our Jamaica Business Services Group has provided local businesses and start-ups over $8 million in low-interest operating capital. Our strategic, community-driven financing offers a range of loan options with easy to understand terms. We pride ourselves on offering support to small businesses who are unable to obtain financing from other institutions.

We'll not only help you obtain the funding, we’ll walk you through the process and the paperwork and we can suggest loan structures that work best for your situation. In addition we provide ongoing technical assistance and post-loan counseling.

**WHO’S ELIGIBLE?**

**You are a business with less than $10MM in annual revenue**

Your business operates in Southern Queens (114xx or 116xx zip codes)

The project will create or retain jobs

Minimum equity participation of 10% of total project cost

You have been unable to obtain financing through conventional sources

**Learn more about our services**  
Call: 718-291-0282  
E-mail: bsg@gjdc.org

**Jamaica Business Services**  
90-04 161st Street, 7th Floor, Jamaica, New York 11432

Jamaica Business Services is a division of the Greater Jamaica Development Corp., a non-profit community-building organization that plans, promotes, coordinates, and advances responsible development to revitalize Jamaica and strengthen the region.
My business needed to fulfill a large contract that I received. GJDC was there to help me get the funding in place quickly. I've used GJDC's services many times since and it is always a pleasure working with them.

Donnell S.
D & D Ultimate Connections