

TESTIMONY

BY

CHIEF OF STAFF HARIS KHAN

NYC

DEPARTMENT OF SMALL BUSINESS SERVICES

BEFORE

THE COMMITTEE ON SMALL BUSINESS

OF THE

NEW YORK CITY COUNCIL

WEDNESDAY, OCTOBER 15, 2025

Introduction

Good morning, **Chair Feliz**, and members of the City Council's Committee on Small Business. My name is **Haris Khan**, and I serve as Chief of Staff at the New York City Department of Small Business Services ("SBS"). I am pleased to join today's hearing and share how SBS protects small businesses by mitigating their cybersecurity risks and supporting their continued growth in New York City. Thank you for the opportunity to testify today.

At SBS, our mission is to create economic security for all New Yorkers by connecting them to good jobs, creating stronger businesses, and building thriving neighborhoods. Today, New York City is witnessing an entrepreneurship boom. Staten Island and the Bronx are leading the way with lower storefront vacancy rates than pre-pandemic levels. Entrepreneurs are opening stores, innovating with unique products and services, and sustaining vibrancy on our commercial corridors despite macroeconomic pressures, the rise of e-commerce, and bureaucratic red tape.

Our agency's almost 300 dedicated professionals have worked tirelessly to rescue our local economy and taken it to new heights since COVID-19, delivering on priorities outlined in the Mayor's Blueprint for Economic Recovery. Whether it be through the **\$44 million** invested into local neighborhoods for merchant organizing, supplemental sanitation, holiday lights, and neighborhood festivals that have attracted tourists and shoppers alike, or the **50 hiring halls** that served **over 15,000 jobseekers** in high-unemployment zip codes, we are bringing transformative opportunities and monitoring threats faced by our small businesses every day. We also know that the hard-earned successes of our small businesses on main street can easily be lost due to unexpected disasters and disruptions.

Business Preparedness

To that end, SBS's **Business Preparedness and Resiliency Program**, also known as "BPREP", equips business-owners with essential tools to identify vulnerabilities and bolster overall readiness in case of unexpected events. Resources on our MyCity Business website, including our self-assessment tool, and SBS's educational webinars offer accessible entry points for businesses to initiate their resilience journey. In April 2024, SBS launched new BPREP grants offering a free on-site risk assessment to identify vulnerabilities and accompanying grants of **up to \$5,000** for eligible small businesses and commercial property owners to shore up their infrastructure with items like generators, fire and flood-proof storage, flood barriers, backup hard drives for critical data, and security cameras. Our business preparedness curriculum is specifically designed to incorporate guidance on cybersecurity.

In addition to BPREP, we are also proud of our strong partnerships with Mastercard's "Digital Doors" program, Google, Global Cyber Alliance, and other industry experts to share credible resources that are accessible to busy mom-and-pop small business operators. Over the past four years, we've educated **over 1,000 New Yorkers** on the importance of cybersecurity and have featured the topic at our 2024 and 2025 **NYC Small Business Month Expo**. Our expos are the city's largest free events for small businesses with over **3,000 attendees, 130+ resources, 15 workshops, more than 40 city, state, and federal agencies** as well as other private-sector partners.

This month, we're working with the NYC Office of Technology and Innovation to refresh our materials and conduct further outreach on cybersecurity resources for small businesses. We are also planning on a follow-up event this year, building on our May 28th in-person event focused on digital literacy, cybersecurity, and artificial intelligence. Small, preventative actions can save small businesses time and money in the future. We would greatly appreciate your continued support in connecting your constituents to our agency so they can learn how ready their businesses are to handle disruptions, understand risks, and get tailored recommendations to improve their preparedness. Now, I would like to turn to the two bills being heard today.

Intro 180-2024

Intro 180, sponsored by Chair Feliz, would require the Department of Small Business Services or another agency designated by the mayor to establish a financial assistance program for small businesses purchasing security system technology.

We appreciate Chair Feliz's continued attention to the issue of retail theft, which has affected small businesses across the five boroughs. Following the pandemic, SBS worked closely with City Hall, local district attorneys, and the New York Police Department to better understand and elevate concerns around retail theft. SBS helped encourage the creation of the Mayor's Retail Theft Task Force and contributed to the recommendations featured in its inaugural report. Since then, the administration has piloted several new initiatives and NYPD has reported that retail theft has **decreased by 10% since 2023**. Last year, the NYPD also announced its expanded business camera integration program, developed in partnership with FUSUS, which allows participating businesses to voluntarily share real-time camera feeds with their local precincts. This citywide program builds on the Mayor's Office of Public Safety and the NYPD's 2023 pilot in Queens with the Flushing Business Improvement District.

This year, the administration launched the **SilentShield** initiative, investing **\$1.6 million** to equip **bodegas** with 500 panic buttons through a partnership with the United Bodega Association. In addition, SBS continues to promote **New York State's \$5 million Commercial Security Tax Credit**, announced by Governor Hochul in last year's state budget. This incentive supports small businesses in offsetting retail theft prevention costs and remains open for applications through the end of this month.

While SBS supports the intent of Intro. 180, we recommend allowing additional time to assess the outcomes of ongoing city and state efforts before establishing a new program. This approach will help ensure coordination, prevent duplication, and build on what is already working to enhance small business safety.

Intro 1350-2025

Intro. 1350, sponsored by Council Member Farias, would require the Department of Small Business Services to provide small business loan-readiness resources. We share the Council Member's commitment to help small businesses prepare for and access financing. SBS already delivers this type of support and, over the past year, has expanded efforts to provide deeper, higher-quality technical assistance that improves businesses' chances of securing capital.

To help entrepreneurs take the first step in their loan journey, SBS offers one-on-one appointments with trained staff who review financial products, clarify eligibility rules, and guide applicants through required documentation. These services are producing strong results — business owners who connect with an advisor from SBS through our Funds Finder platform are 14 times more likely to successfully access funding.

To build on this success, SBS launched a pilot **My Business Finance Coach** program, which connects businesses to licensed Certified Public Accountants who provide hands-on assistance preparing financial statements and loan applications. This pilot helps businesses strengthen their financials, more accurately quantify their performance, and present more competitive applications to lenders.

A Shared Commitment to Small Businesses

SBS remains deeply committed to equipping New York City's small businesses with the knowledge, tools, and resources they need to compete, grow, and adapt in an ever-evolving economy. We are grateful for the City Council's partnership in advancing policies that foster entrepreneurship, resilience, and economic opportunity in every neighborhood. Together, we can ensure small businesses continue to power New York City's economy for decades to come. Thank you again for the opportunity to testify today. I look forward to your questions.



10.15 - Bronx Chamber of Commerce Testimony - Oversight: Cybersecurity for Small Businesses

To Chair Feliz and Members of the Committee on Small Business:

My name is Darry Saldana, and I am representing the Bronx Chamber of Commerce. The Bronx Chamber of Commerce is critical in helping local businesses in the Bronx grow, thrive, and remain competitive. Thank you to the Council for continuing to prioritize small business issues, particularly in the outer boroughs.

I'm here today to show the Chamber's full support for Intro 180 and Intro 1350.

Intro 180 proposes establishing a program to provide financial assistance to small retail businesses for the purchase of security system technology. Security equipment can get pricey, especially for mom-and-pop shops already running on tight margins. This program would help cover some of those costs, making it easier for small businesses to afford the kind of protection they need.

To be clear, panic buttons and cameras don't just protect merchandise, they also help employees and customers feel safer, which can make people more comfortable shopping locally. With the issue of retail theft rising across the city, small stores are often the ones taking the biggest hit. Giving them access to better security systems can help deter crime and prevent the kinds of losses that could force a business to close its doors.

Intro 1350 tackles one of their biggest barriers to growth from small businesses, which is access to capital. Many small business owners, especially newer ones or those without formal financial training, struggle to navigate the loan application process. By requiring SBS to provide loan readiness resources, the bill gives entrepreneurs the practical tools they need to become loan ready. This legislation will especially be helpful to immigrant owned businesses and businesses that have historically been overlooked by traditional lenders

We look forward to working with the Council to continue improving the environment for small businesses. The Chamber fully supports Intro 180 and Intro 1350 and urges you to move forward with these critical bills. Thank you for your time.

Testimony of Sonya Smith

State Director, New York Small Business Development Center (NYSBDC) Before the New York City Council Committee on Small Business Hearing on Introduction 0180-2024 and Introduction 1350-2025

Date: October 15, 2025 at 10am

Location: 250 Broadway - 8th Floor - Hearing Room 1

Introduction

Dear Chair Farías, and distinguished members of the Committee on Small Business. My name is Sonya Smith, and I am the State Director of the New York Small Business Development Center (NYSBDC), a statewide network of 20 regional centers and outreach locations hosted by SUNY, CUNY, Pace University, and St. Thomas Aquanias campuses. Six of our centers are based in New York City, working in direct partnership with the NYC Department of Small Business Services (SBS), community development financial institutions (CDFIs), and local chambers to help entrepreneurs start, grow, and strengthen their businesses.

We appreciate the Council's continued leadership and focus on small business resiliency, safety, and access to capital, two of the most pressing issues facing local entrepreneurs.

On Introduction 0180-2024 (Feliz): Security System Technology Program

Int. No. 180

This proposed legislation establishes a program to provide financial assistance to small retail businesses for purchasing and installing "security system technology," defined to include digital video surveillance, plexiglass barriers, and panic buttons. A critical step to address rising concerns around theft, vandalism, and safety in neighborhood corridors.

Many of our clients, particularly micro-retailers, bodegas, beauty supply stores, and service-based storefronts. Struggle to afford these physical security upgrades. A city-funded assistance program could directly reduce those barriers and complement existing New York State programs, such as the [Commercial Security Technology Credit](#) administered by the Division of Criminal Justice Services (DCJS). Coordinating eligibility between these programs could allow small businesses to access both benefits, one offering a state tax credit and the other providing upfront financial relief maximizing impact without duplication of services.

Our NYC-based SBDC advisors routinely help small business owners apply for such funding programs, prepare the necessary documentation, and connect them to contractors or approved vendors for implementation. We would welcome the opportunity to serve as a partner in outreach and technical assistance should this local program be enacted.

On Introduction 1350-2025 (Farías): Small Business Loan Readiness Resources

Int. No. 1350

This bill amends the administrative code to ensure that the City's small business portal and programs include loan readiness resources specifically, business plan development, preparation of financial documents, and understanding loan application requirements.

These services mirror the core functions of the NYSBDC network. Across our six New York City centers hosted at Baruch College, Lehman College, LaGuardia Community College, York College, the College of Staten Island, and Pace University, our certified business advisors provide no-cost, one-on-one counseling to help small business owners become bank-ready. We assist clients in:

- Developing or refining business plans and projections
- Structuring financial statements and cash flow analyses
- Understanding credit requirements and lender expectations
- Connecting with CDFIs, SBA microloan programs, and local banks

Each year, NYSBDC advisors in New York City assist more than 6,000 entrepreneurs and support hundreds of millions in capital infusion, much of which stems from our loan readiness and lender matchmaking efforts.

We would welcome a formal partnership with SBS under this legislation to strengthen alignment between City and State resources. This coordination would ensure consistent messaging, shared referral pathways, and improved tracking of small business outcomes particularly in underserved neighborhoods where access to financing remains limited.

Conclusion

In closing, both Introduction 0180-2024 and Introduction 1350-2025 reflect the City's strong commitment to creating a safer, more equitable, and financially resilient small business ecosystem. The NYSBDC stands ready to collaborate with SBS and the

Council to ensure these initiatives reach the entrepreneurs who need them most through outreach, readiness training, and coordinated technical assistance.

Thank you for the opportunity to testify. I would be pleased to answer any questions or provide additional data on the NYSBDC's work in supporting New York City's small businesses.

SONYA SMITH, MBA

State Director, New York SBDC



New York SBDC

hosted by The State University of New York

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Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 10/15

(PLEASE PRINT)

Name: HARIS KHAN

Address: _____

I represent: SBS

Address: _____

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Appearance Card

I intend to appear and speak on Int. No. ⁰¹⁸⁶1316 Res. No. _____

☒ in favor ☐ in opposition

Date: 10/15/2025

(PLEASE PRINT)

Name: DARREY SAK DANA

Address: 1200 Watkins place Suite 106 Bx 10460

I represent: The Bronx Chamber of Commerce

Address: 1200 Watkins place Suite 106 Bx 10460

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