BOC Capital, an affiliate of the Business Outreach Center (BOC) Network, was established in 2001 as a not-for-profit CDFI. Dedicated to serving low-income areas in New York City, its mission is to improve the economic prosperity of traditionally underserved groups. BOC Capital provides affordable credit to community-based and high-growth microenterprises and small businesses, with a special focus on minority, women, and disadvantaged entrepreneurs. It also serves qualified census tracts in NYC, particularly Persistent Poverty Counties of Brooklyn and the Bronx. BOC Capital offers flexible financing through loans to these underserved microenterprises and small businesses. Its products include term microloans, credit builder loans, order-based loans, and green business loans. In addition, it also integrates the training, business counseling, and technical assistance of BOC Network to help entrepreneurs with planning, identifying credit challenges, business development, and management.

Success Story: Bogota Latin Bistro, Brooklyn, NY

After four years of research and planning, George Constantinou and Farid Ali-Lancheros achieved their dream, and opened Bogota Latin Bistro, a pan-Latin restaurant, through funding that included a $25,000 microloan from BOC Capital. Bogota Latin Bistro generated more than a million in sales in its first year, created more than 60 community jobs to date, and provides employees with health insurance and 401K plans. In March 2014, Farid and George were recognized by the SBA for their commitment to fair wages, and were invited to The White House as President Obama signed an order directing the Department of Labor to expand the class of employees entitled to overtime pay.

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