

CITY COUNCIL  
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES  
  
of the  
  
COMMITTEE ON SMALL BUSINESS  
  
jointly with  
  
COMMITTEE ON IMMIGRATION

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December 11, 2019  
Start: 1:17 p.m.  
Recess: 3:20 p.m.

HELD AT: Committee Room - City Hall

B E F O R E: Mark Gjonaj  
Chairperson  
Committee on Small Business

Carlos Menchaca  
Chairperson  
Committee on Immigration

COUNCIL MEMBERS: Committee on Small Business  
Mark Gjonaj  
Daniel Dromm  
Stephen T. Levin  
Bill Perkins  
Helen Rosenthal

Committee on Immigration  
Carlos Menchaca

Margaret Chin  
Daniel Dromm  
Mathieu Eugene  
Mark Gjonaj  
I. Daneek Miller  
Francisco Moya

## A P P E A R A N C E S (CONTINUED)

Ayan Kim  
Small Business Project Manager  
Asian American Federation

Sabrina Ofman  
Advocacy Director  
Yemeni American Merchant Association

Louie Liu  
Small Business Owner

Gregg Bishop  
Commissioner  
New York City Department of Small  
Businesses

Sonia Lin  
Deputy Commissioner and General Counsel  
New York City Mayor's Office of Immigrant  
Affairs

Saduf Syal  
New York City Network of Worker  
Cooperatives

@



1 COMMITTEE ON SMALL BUSINESS  
2 COMMITTEE ON IMMIGRATION

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3 PEDRO LUGO: Check, check. This is a  
4 sound check for the Committee on Small Business joint  
5 with Immigration. Today's date is December 11, 2019,  
6 located in the Committee Room. Recording done by  
7 Pedro Lugo.

8 CHAIRPERSON MENCHACA: Silence your  
9 phones. [gavel] Buenas tardes, everyone. My name is  
10 Carlos Menchaca. I am the chair of the Immigration  
11 Committee. It is my great pleasure to be joined here  
12 today with my colleague, Council Member and Chair  
13 Mark Gjonaj from the Bronx, chair of the Committee on  
14 Small Businesses, and we will be joined by several  
15 council members as they come in. But today our  
16 committees will be conducting an oversight hearing on  
17 the city's services and support for immigrant  
18 businesses and the owners of those businesses. I'm  
19 really excited to be cochairing this hearing, because  
20 while we've spent a lot of time discussing the  
21 federal administration's anti-immigrant policies, I  
22 think it's also incredibly important to celebrate the  
23 power of our communities. So much of the discussion  
24 that led us to this, both the chair and I really felt  
25 it was necessary to really join these conversations  
as we help support what we think is the backbone of

3 the economy here in the City of New York. In the  
4 State of New York census data shows that immigrants  
5 create more than 40% of all new businesses. In New  
6 York City half of all businesses operating in our  
7 city are immigrant-owned. In 2017 immigrant-owned  
8 businesses across the country employed 8 million  
9 American and generated 1.3 trillion dollars in total  
10 sales. Here in the city immigrant-owned businesses  
11 employ up to 42% of some neighborhood populations.  
12 Excitingly, immigrants across the US are twice as  
13 likely to become entrepreneurs as their US-born  
14 counterparts. And those discussions are happening in  
15 our districts. As council members we get to hear  
16 some of those ideas as they come to our district  
17 office asking for support, asking to figure out how  
18 they can start a business and an idea, and grow it  
19 from an idea to a full business. All this goes to  
20 show that immigrant businesses are the lifeblood of  
21 our local economies, of our local neighborhoods, of  
22 our communities. And beyond this immigrant-owned  
23 small businesses are anchors within our communities,  
24 providing culturally relevant goods, services, and  
25 spaces to convene. As we highlight the crucial role  
immigrant businesses play in our city, it is

3 important not to forget that the many challenges  
4 unique to small business owners, it is in the city's  
5 best interest to make every effort to provide  
6 services and support that incubate innovation and new  
7 entrepreneurial initiatives by specifically investing  
8 in immigrant communities. We will hear from  
9 advocates later today about the many challenges they  
10 and their constituencies regularly face. Our own  
11 research has shown that some of the persistent  
12 barriers to success remain. And this isn't going to  
13 be new for many of you who come to the immigration  
14 hearings, but they are 1) language access, 2) access  
15 to capital, 3) access to legal and mediation  
16 services, among others. There are many services  
17 available to small businesses throughout the  
18 Department of Small Businesses, the state's  
19 Department of Labor, and even the federal government.  
20 Today's specific focus is on ensuring that existing  
21 programs are adequately reaching immigrant small  
22 businesses and specifically addressing issues faced  
23 by this diverse and sometimes hard-to-reach  
24 constituency. I look forward to the constructive  
25 discussion with the mayoral administration about this  
topic, and I want to thank all those who helped us

3 get to this point here today in this committee,  
4 committee counsel Harmony Oja, committee policy  
5 analyst Elizabeth Cronk, and my staff, my chief of  
6 staff, specifically Lauren Aluzaro, legislative  
7 director Cesar Vargas, and communications director  
8 Tony Torido, as well as the staff of all the small  
9 business, ah, all the staff at the Small Business  
10 Committee. I'm going to hand it over to my cochair.

11 CHAIRPERSON GJONAJ: Thank you, Chair. I  
12 am equally excited for this joint hearing and looking  
13 forward to the facts that are going to be presented  
14 in what we hear today so we can come up with a  
15 constructive approach, and I value not only as a  
16 colleague but the committee that you chair, the  
17 importance of that committee in New York City. So  
18 thank you again. Good afternoon. I'm Council Member  
19 Mark Gjonaj, chair of the Committee on Small  
20 Business, and I want to welcome you to our joint  
21 hearing with Committee on Immigration, chaired by my  
22 friend, Council Member Menchaca. Our hearing today  
23 focuses on city services and support for immigrant  
24 business owners and how we can best protect our  
25 immigrant-owned mom and pop shops. While immigrants  
make up only 13% of the United States population,



3 immigrants represent 30% of new entrepreneurs. In  
4 2017 over 3 million immigrants ran their own  
5 businesses, according for one in every five  
6 entrepreneurs in the country. Immigrant business  
7 owners generate millions of jobs and bring billions  
8 of dollars in revenue, reviving neighborhoods and  
9 revitalizing regional economies. Immigrant-owned  
10 businesses are an integral to the economy and culture  
11 of New York City. In addition to making up 45% of  
12 the city's work force, immigrant New Yorkers own  
13 around half of New York City's businesses. And in  
14 some neighborhoods immigrant-owned businesses employ  
15 over 40% of the neighborhood population. Despite  
16 immigrant mom and pop shops being a vital aspect of  
17 our city's unique and vibrant culture, small  
18 businesses are finding it very difficult to keep  
19 their doors open. From the rise of e-commerce to big  
20 box store competition and consumer behavior changes,  
21 our small businesses are facing more and more  
22 hurdles. Micro businesses, mom and pop shops, must  
23 also frequently navigate an arcane maze of thousands  
24 of rules and regulations as they set up their  
25 businesses. According to a recent report on  
immigrant-owned businesses by the Association for

3 Neighborhood and Housing Development, nearly 50% of  
4 businesses surveyed ranked tickets, fines, permits,  
5 and inspections in their top three concerns.

6 Unfortunately, the first time a small business will  
7 hear about a regulation is when they are hit with a  
8 fine for violating it. SBS, the state's Department  
9 of Labor, and SBA all provide important services for  
10 small businesses. Educational courses for small  
11 business owners are integral to creating a strong and  
12 lasting relationship between small businesses and the  
13 government. Nonetheless, there are areas where the  
14 city must do better to educate small business owners.  
15 Not providing services in an immigrant small business  
16 owner's native language makes it difficult for them  
17 to access or engage with city services. The  
18 immigrant communities in New York City's  
19 entrepreneurial spirit is a reflection of the  
20 strength of the American dream. As the chair of the  
21 Committee on Small Business, I believe it is  
22 necessary to continue to foster this spirit. I look  
23 forward to working collaboratively with the  
24 administration to ensure that all immigrant-owned  
25 businesses in New York City have access to SBS  
services so they can continue to grow their business

3 and thrive in our city. And quite frankly, we  
4 shouldn't continue to talk about the importance of  
5 small businesses in the immigrant communities and the  
6 integral part that they serve in this great city,  
7 it's time for action. We really need to view them as  
8 a partner, embrace them as a partner, embrace them  
9 for the service and the tax base and the communities  
10 that they represent in a more fruitful and  
11 transparent and honest manner. I want to thank and  
12 recognize the Small Business Committee, as well as  
13 the chair of Immigration and his committee in  
14 particular, Stephanie and Noah for their hard work,  
15 and my staff. And we'll recognize, I guess, the  
16 other council members as they make their way to this  
17 hearing. Thank you.

18 CHAIRPERSON MENCHACA: Thank you, Chair,  
19 and with that said we want to place this conversation  
20 in the midst of the community that's impacted, so  
21 we're going to have a public panel first, and we'd  
22 like to call up Ayan Kim from the Asian American  
23 Federation, Todais Hir, and Sabrine Aukman from the  
24 Many Americans Association, the Yemini American  
25 Merchant Association, and then Louie Liu, Eighth  
Avenue Sunset Park business advocate to the front as

3 well. [pause] If you'd like to start? Make sure  
4 that the red light is on and it's close to you.

5 AYAN KIM: OK, Hello?

6 CHAIRPERSON MENCHACA: And then just,  
7 yeah, bring it closer to you, if you can point it  
8 towards, there you go. Thank you. Thank you for  
9 being here today.

10 AYAN KIM: Thank you, City Council's  
11 Committee on Immigration and Committee on Small  
12 Business, and to Chair Menchaca and Gjonaj for having  
13 us here. My name is Ayan Kim. I am a small business  
14 project manager at the Asian American Federation.  
15 Currently I manage programs that offer operational  
16 and technical support to small businesses and the  
17 owners of small businesses on Union Street in  
18 Flushing. Since 2017 the Federation has worked with  
19 over 100 small businesses located along the Union  
20 Street corridor in Flushing, Queens, under an EDC  
21 grant. Through our small business assistance program  
22 we serve nearly 100 Asian-owned small businesses in  
23 Flushing and have access to a network of over 1000  
24 entrepreneurs who belong to the Korean American  
25 Business Council in New York. We have assisted small  
business owners who face challenges due to language

3 barriers, confusing government regulations, and run  
4 programs to address their specific needs. I'd like  
5 to thank this chance to thank you, Chair Gjonaj and  
6 Menchaca, for your recognition of the difficulties of  
7 immigrant small businesses and also the need to give  
8 them support through language access, access to  
9 capital, as well as legal services. I'm here to talk  
10 today to talk about the hardships that Asian small  
11 business owners face on the ground. Asians are the  
12 fastest-growing population in New York City,  
13 representing at least 10% in 26, ah, 10% of the  
14 population in 26 out of the 51 City Council  
15 districts. Additionally, Asian-owned businesses are  
16 a vibrant and essential part of the city's economy,  
17 accounting for about half of new economy activity and  
18 half of new employment from 2002 to 2012 in New York  
19 City. Their contribution to the economy is  
20 significant, despite the language and cultural  
21 barriers they face, and yet there is not enough  
22 adequate support for them to communicate with city  
23 agencies or participate in civic engagement to have a  
24 say in policy changes that they are going to be  
25 impacted by directly and sometimes harm or shut down  
their businesses. Apart from the general slow-down

3 and real economy and high rents and taxes, the most  
4 urgent problem that Asian small businesses face on  
5 the grounds stems from the lack of information and in  
6 language communication or support from city agencies  
7 to help the immigrant small business owners. Many of  
8 these owners have limited English proficiency, as you  
9 both know, which makes it impossible for them to  
10 understand the city policies or regulations. Yet  
11 they left in the dark right now, where ill-translated  
12 material from the city government fails to properly  
13 inform them of their responsibilities, finding  
14 themselves inundated with fines that debilitate or  
15 shut down their businesses. Thus, many Asian  
16 merchants feel frustrated that they're stuck in a  
17 Catch-22 situation where they keep receiving fines  
18 that debilitate their businesses with little room to  
19 make corrections for their mistakes and also to learn  
20 from their mistakes. Although city agencies do offer  
21 services, such as visiting inspector programs to  
22 educate new entrepreneurs or provide DCA's inspection  
23 checklist, for example, which are very helpful, they  
24 are not really being supported or disseminated with  
25 proper language assistance or outreach, and even  
these documents that are given to them are often

3 wrongly translated, and they give wrong information  
4 to them, so they also lose trust of like city  
5 government from the point of the small business  
6 owners. Also, Asian small business owners are often  
7 left out when new policies are being discussed.  
8 Actually, no, they're usually left out when new  
9 policies are discussed, and we see that as Asian  
10 small business owners often find out about a change  
11 in government policy and regulation after they have  
12 been finalized, they have been, there is practically  
13 no chance for them to actually engage in government  
14 discussions about how it's going to impact them or  
15 how they can actually deal with a new regulation.  
16 For example, the Korean Dry Cleaners Association  
17 worries that most of their members may go out of  
18 business because of the perc regulation that is going  
19 to kick in next year. The Korean Grocers Association  
20 is still trying to find out how they're going to deal  
21 with the rising operational cost because of the  
22 Styrofoam and plastic bag ban. These, we're not  
23 saying that these policies are bad, but they have to  
24 be discussed in beforehand, and there really is no  
25 outreach to people who don't speak or understand  
English. Through the relationships that we built up

3 in, through our Flushing office, it enables us to  
4 organization and activate the small business  
5 community quickly when challenges arise. We  
6 understand how Asian small businesses organize  
7 themselves, as well as their chain of communication,  
8 which should be fully utilized by the city government  
9 as well to disseminate information that are crucial  
10 and that are necessary for people to actually adhere  
11 to the law and not get in trouble. Our merchants  
12 rely on us for in-language operational, operational  
13 and technical assistance and many of the merchants  
14 come to us before contacting city agencies in times  
15 of trouble because of the trust that we have built  
16 with the community over time. To adequately,  
17 adequately support the small businesses that  
18 contribute to New York City's economic engine, we ask  
19 the City Council to make an initial investment of one  
20 million dollars to provide immigrant small businesses  
21 with the in-language technical support they need to  
22 thrive in New York City. With this funding AAF plans  
23 to maintain and expand our small business program to  
24 serve Asian small businesses in Queens, in the  
25 neighborhoods where support is most needed and where  
they do not get that kind of support or



3 communication, such as Flushing or Murray Hill,  
4 Bayside onwards. We would establish with this fund  
5 an Asian small business center, to be an information  
6 center and a constant presence on the ground to  
7 provide daily operational assistance. Such presence  
8 is absolutely necessary to gain trust and build a  
9 working relationship with Asian small businesses,  
10 which is challenging for a government entity because  
11 small business owners often hesitate to reach out to  
12 a city entity in times of need. Thank you.

12                   SABRINE OFMAN: Hello, thank you. Oh,  
13 sorry, too close. All right. I'm Sabine Ofman.  
14 I'm the advocacy director at the Yemeni American  
15 Merchant Association. The Yemeni American Merchant  
16 Association, also known as YAMA, is a grassroots  
17 nonprofit that was established after the very  
18 successful bodega strike in 2017, a merchant-  
19 organized protest against the Muslim ban. We at YAMA  
20 are pleased to provide testimony on behalf of our  
21 merchants on the topic of oversight, city services  
22 and support for immigration business owners. We  
23 would like to thank the City Council Committee on  
24 Small Businesses and Committee on Immigration for  
25 giving immigrant small business owners and

3 organizations that serve them, like ours, the  
4 opportunity to speak and voice our opinions on the  
5 city services for immigrant business owners. As an  
6 association that represents thousands of Yemeni  
7 American merchants in the New York City area, we are  
8 proud to say that we are dedicated to educating,  
9 elevating, and advocating for our community.  
10 Unfortunately, our community has experienced neglect  
11 from the Small Business Services Department. The  
12 language barrier has made our merchants feel out of  
13 place in their own city. Some SBS crucial material  
14 are not accommodating to Arabic speakers. The  
15 associations, I'm sorry, the translation staff is  
16 poorly trained and on-site translation is not  
17 available most of the time. Our experience with  
18 trying to access services from SBS resources for our  
19 community in the past year has been difficult, to say  
20 the least. Our organization has reached out to try  
21 to set up trainings in Arabic for almost a year now  
22 and we haven't been successful. During the past year  
23 our organization has partnered with Council Members  
24 Justin Brannan and Rafael Espinal to successfully  
25 pass legislations like the Awning Act, which helped  
our merchants eliminate crippling fines for permits

3 they never knew they, ah, they never knew existed due  
4 to the lack of accommodating translation services for  
5 Arabic-speaking merchants. An issue we encountered  
6 after the Awning Act was successfully passed through  
7 the City Council was the Department of Buildings'  
8 refusal to acknowledge the new legislation. Our  
9 merchants have struggled with this consistently and  
10 the help they were told they would receive and the  
11 help they actually received have been contradictory.  
12 We have, we have had Department of Buildings tell our  
13 employees to come to DOB to translate for their own  
14 merchants. We are also disappointed with the  
15 council's recent decision on banning e-cigarettes  
16 vaping products. Although YAMA has supported the ban  
17 on flavored to safeguard our children, we ask the  
18 council to keep immigrant-owned businesses in  
19 consideration. We requested that before you make  
20 final decisions you make sure you find policy that  
21 would not put immigrant-owned businesses out of  
22 business. We feel that the council has not done its  
23 job by communicating with us stakeholders and making  
24 sure they're at the decision table as not to cripple  
25 their businesses. We believe that your recent  
policies have not taken our black and brown

3 communities into consideration and we implore you to  
4 consider our communities when discussing matters such  
5 as these. We invite you all to work with us at any  
6 time for any amicable resolution. Thank you.

7 CHAIRPERSON MENCHACA: Thank you so much.  
8 Mr. Liu? Make sure that the light is on.

9 LOUIE LIU: [speaking in Chinese] I'm  
10 going to speak in Chinese [inaudible]. [speaking in  
11 Chinese]

12 UNIDENTIFIED: Thank you to the City  
13 Council for this excellent opportunity for us small  
14 business owners to let us give our voices.

15 LOUIE LIU: [speaking in Chinese]

16 UNIDENTIFIED: My name is Louie Liu. I'm  
17 a small business owner from Sunset Park, Eighth  
18 Avenue.

19 LOUIE LIU: [speaking in Chinese]

20 UNIDENTIFIED: I know that the mark of  
21 many successful immigrant business owners is a  
22 professional ethic built on vision, dedication, and  
23 perseverance.

24 LOUIE LIU: [speaking in Chinese]

3 UNIDENTIFIED: No matter what field we  
4 operate in, whether that be in open-air shops or in  
5 technology, design, food, or fashion.

6 LOUIE LIU: [speaking in Chinese]

7 UNIDENTIFIED: As immigrant business  
8 owners we not only face unique challenges, but also  
9 lack enough community resources.

10 LOUIE LIU: [speaking in Chinese]

11 UNIDENTIFIED: One of the most challenging  
12 aspects of opening and developing a business is to  
13 acquire capital. This applies to almost all  
14 businesses.

15 LOUIE LIU: [speaking in Chinese]

16 UNIDENTIFIED: The other challenges faced  
17 by many immigrant business owners are the same that  
18 are faced by neighborhood small businesses.

19 LOUIE LIU: [speaking in Chinese]

20 UNIDENTIFIED: For example, not having  
21 enough credit history or deficient in business  
22 banking relations, etc.

23 LOUIE LIU: [speaking in Chinese]

24 UNIDENTIFIED: In addition, many city,  
25 state, and federal laws and regulations in some areas  
pose barriers to immigrant business owners.

3 LOUIE LIU: [speaking in Chinese]

4 UNIDENTIFIED: As immigrant business  
5 owners we frequently do not understand all the  
6 legality of all the laws and regulations.

7 LOUIE LIU: [speaking in Chinese]

8 UNIDENTIFIED: Some New York City  
9 regulations also do not assist or support our  
10 businesses.

11 LOUIE LIU: [speaking in Chinese]

12 UNIDENTIFIED: For example, in 19,  
13 interpreter mistake, in 2018 there was a big  
14 controversy surrounding business signage.

15 LOUIE LIU: [speaking in Chinese]

16 UNIDENTIFIED: Many of our immigrant  
17 business owners were affected.

18 LOUIE LIU: [speaking in Chinese]

19 UNIDENTIFIED: We were fined and this fine  
20 became an extra added burden that should not have  
21 been.

22 LOUIE LIU: [speaking in Chinese]

23 UNIDENTIFIED: Therefore, I urge New York  
24 City government and the City Council to expand within  
25 communities the promotion of cultural awareness and  
also legal awareness.

3 LOUIE LIU: [speaking in Chinese]

4 UNIDENTIFIED: And finally, to really help  
5 immigrant small businesses expand their businesses.

6 LOUIE LIU: [speaking in Chinese]

7 UNIDENTIFIED: Thank you.

8 CHAIRPERSON MENCHACA: Thank you to the  
9 panel. I think you really outlined a real collective  
10 response to the need for conversation with small  
11 businesses, immigrant businesses, around regulations.  
12 I think that was a pretty major theme across the  
13 board, and then access to capital. I'm going to have  
14 a couple questions. I'm going to hand it over to the  
15 chair. We were also joined by Council Member Dromm  
16 and Council Member Mathieu Eugene from the  
17 Immigration Committee. And my first question is, and  
18 maybe it's to Mr. Louie Liu from Eighth Avenue and  
19 Sunset Park, where have you felt, where, um, in your  
20 experience as a small business and other small  
21 businesses have you found access to capital today?  
22 Where can you go today, since you talked about it  
23 being a hardship for access?

24 UNIDENTIFIED: [speaking in Chinese]

25 LOUIE LIU: [speaking in Chinese]

3 UNIDENTIFIED: I as a business owner  
4 today, the capital is mostly amassed from family  
5 members.

6 CHAIRPERSON MENCHACA: So you're going to  
7 your family and friends for capital right now and not  
8 the City of New York for support?

9 UNIDENTIFIED: [speaking in Chinese]

10 LOUIE LIU: [speaking in Chinese]

11 UNIDENTIFIED: That's right.

12 CHAIRPERSON MENCHACA: And what do you go  
13 to the city for right now? Where do you find  
14 relationships to be easy, respectful, and accessible  
15 through your language?

16 UNIDENTIFIED: [speaking in Chinese]

17 LOUIE LIU: [speaking in Chinese]

18 UNIDENTIFIED: I have not been able to  
19 find this up till now.

20 CHAIRPERSON MENCHACA: That's a problem.  
21 That's a real problem. And I want to maybe shift  
22 over to the Asian American Federation and really  
23 thinking about the work that you do across the city,  
24 and maybe if we can get a mic over to you. The one  
25 million dollar request here for kind of a robust tub,  
if you will, where, where do you see that to be



3 something that, um, how does that connect to the city  
4 agencies? A lot of the conversations I think we're  
5 having here is, is really thinking about what the  
6 city agencies responsibilities are and what our  
7 communities responsibilities are and how they  
8 connect. And so tell us a little bit about how it  
9 interacts in your vision with city agencies.

10 AYAN KIM: Right, so I think, like I said  
11 in the testimony earlier, I think it's unrealistic to  
12 expect small business owners, especially with limited  
13 English proficiency, to come to a city agencies or  
14 even councilmen of their own ethnicity to ask for  
15 help. It might be an issue of culture, where they  
16 feel authority figures as difficult to approach. It  
17 can be about language. It can be about everything,  
18 like status even. When we have presence on the  
19 ground our merchants do come to us. They call me on  
20 my cell when they have problems, starting from, um, I  
21 lost my internet because I forgot to pay the bill  
22 because the bill is not in my name. Or, you know,  
23 like they have landlords that are harassing them,  
24 etc., and we are the ones that can direct them.  
25 Currently we are very small office of where it's just  
me for the Korean merchants and one Chinese-speaking

3 staff, and we are having a hard time even dealing  
4 with the, you know, like about a hundred merchants on  
5 Union Street itself. Whereas we see the problem that  
6 we see in Flushing, that started with the parking lot  
7 issue, I'm not sure if you're familiar with it. That  
8 issue, sir, is going onwards. It's spreading towards  
9 the east side, like to Bayside, to Murray Hill, like  
10 all these problems that we see from gentrification in  
11 the city is spreading across all of Queens, all of  
12 the city, of course, and we believe that if we don't  
13 act now to create a consolidated information center,  
14 where ethnic minorities can feel safe to ask for help  
15 and bring questions or like ask for help for, you  
16 know, whatever trouble they have created even for  
17 themselves, where usually like they don't come to go  
18 tell their landlords or even like city agencies that  
19 they do have a problem, which leads to more problems,  
20 more violations, more fines, right? So we want to  
21 make sure that we cut that off and allow, give them  
22 the information they need. In our written testimony  
23 I actually have a list of things that we need to give  
24 them as of now. Today, actually, to be completely  
25 honest we you, we work on an ad hoc basis. When a  
merchant comes scrambling to our office we give them

3 help. Because we don't have a structural, you know,  
4 consolidated information or a system to actually deal  
5 with merchants before the problems arise. I think  
6 given proper in-language assistance and in-language  
7 material that will prevent a lot of these regulation  
8 issues and inform small merchants of what their  
9 responsibilities are and how to avoid violations and  
10 how to deal with it when they need to. That is the  
11 kind of support and service they need right now and  
12 that is not really something that they can ask the  
13 city government to do.

14 CHAIRPERSON MENCHACA: Thank you for that  
15 analysis, that understanding, and the kind of need  
16 that you're seeing within just your purview of your  
17 work, and really making that connection as a way  
18 towards the city agency, but a stop through you, a  
19 trusted partner on the ground. I'm going to pass it  
20 over to Chair Gjonaj.

21 CHAIRPERSON GJONAJ: Thank you, Chair  
22 Menchaca. I'm curious. I am also the byproduct of  
23 an immigrant small business, so this is personal and  
24 passionate for me. It's my finding and my experience  
25 on the ground with my own community that they do not  
view government as a partner. They actually view

3 government as a threat. And there is no  
4 communication between government and small  
5 businesses. And I'm curious. You represent three  
6 different ethnicities. Do you find the same  
7 respectively of your organization and the groups of  
8 small businesses that you interact with, and we can  
9 just go across.

10 AYAN KIM: I'm sorry, what's the  
11 question? Do you find the same response from your  
12 community and the businesses that you interact with?

13 AYAN KIM: Yes.

14 CHAIRPERSON GJONAJ: That they fear  
15 government.

16 SABRINE OFMAN: Yes.

17 CHAIRPERSON GJONAJ: They don't see  
18 government as a partner.

19 AYAN KIM: Ah, if I may say so, I would  
20 say it's not only fear, but there's also a lot of  
21 animosity against the government because being lost  
22 inside, amidst all this complex regulations where  
23 they don't understand and nobody explains them what  
24 they are and they end up getting all these fines for,  
25 that they have to shut down the business because of.  
A lot of our merchants actually tell me like, quote,

3 I feel like the government is after us for quick  
4 money. I feel like the government is trying to make,  
5 you know, easy revenue, like why are, why is a  
6 violation for a small sign thousands of dollars  
7 unless they're trying to make money out of us, and I  
8 feel like it's unfair. Just to like give one, one  
9 example of somebody. And, yeah, like they, if they  
10 didn't feel that kind of fear they would come to you  
11 and ask for help.

12 CHAIRPERSON GJONAJ: So please continue  
13 with the same question, and I just want to elaborate,  
14 and I don't want to put words into your mouth. But I  
15 want to make sure that we express ourselves. It has  
16 been my understand and my experience that small  
17 business owners are even afraid to complain for fear  
18 of repercussions, that if you own a restaurant the  
19 next day Department of Health will be visiting your  
20 establishment and doing a, um, inspection. Do you  
21 find this type of overall, and I say, again, I want  
22 to be very careful that I'm not directing you, but I  
23 want you to feel comfortable on speaking and  
24 advocating for your communities, respectively. And  
25 this is that time that you can do so.

3                   SABRINE OFMAN: Um, yeah, so a lot like  
4 she was saying, we've experienced the same thing,  
5 with the language barriers and stuff like that. It's  
6 not, it's also, ah, kind of like the mistrust between  
7 government and small business owners, but I think one  
8 of the main issues is, ah, government agencies, like  
9 attitude towards our business owners. They've never  
10 really kind of made them feel like they were part of  
11 the decision table. They've never kind of reached  
12 out to them, or our community has, like a lot like  
13 you were saying, actually a lot of our experiences  
14 are a lot like, ah, the Asian American Federation's  
15 experience. Um, we've experienced an alienation, um,  
16 ah, our merchants don't feel a part of the community  
17 because of the language barrier. Even when there are  
18 some materials that are accommodating to our  
19 merchants they're not sufficient. They haven't been  
20 sufficient. Our merchants have also dealt with a  
21 lot. Like I said, we've collaborated with Council  
22 Members Justin Brannan and, ah, Rafael Espinal on the  
23 Awning Act, and even when that was passed, even when  
24 they voiced their opinions on that, they felt, ah, an  
25 alienation and even though this was passed, this went  
through, the Department of Buildings did not, you

2 know, cooperate with that. So, again, it's like an  
3 issue of mistrust, alienation, um, lack of  
4 communication. Like they just don't feel a part of  
5 the community. They don't feel a part of, they  
6 don't, they probably don't even like know about the  
7 Committee for Small Businesses and Immigration, and  
8 that you guys actually care. They don't, they don't  
9 know this. So there's a lot of that, a lack of like  
10 communication.

11 LOUIE LIU: [inaudible] question?

12 UNIDENTIFIED: [speaking in Chinese]

13 LOUIE LIU: [speaking in Chinese]

14 UNIDENTIFIED: Do you have a question for  
15 me?

16 CHAIRPERSON GJONAJ: Along the same  
17 lines, so maybe you can translate the question, as  
18 the experience on the ground and the level of  
19 confidence and trust between small businesses and  
20 government. Do they view government as a partner or  
21 a threat? Do they fear government?

22 UNIDENTIFIED: [speaking in Chinese]

23 LOUIE LIU: [speaking in Chinese]

24 UNIDENTIFIED: That's no.

25 LOUIE LIU: [speaking in Chinese]

3 UNIDENTIFIED: But when government  
4 agencies would come to small businesses to do  
5 inspections or come to us, their attitude, as this  
6 lady has said, is very poor.

7 LOUIE LIU: [speaking in Chinese]

8 UNIDENTIFIED: Because when they  
9 communicate with us, it's just directly, ah, very  
10 harsh, you do this or you cannot do that.

11 LOUIE LIU: [speaking in Chinese]

12 UNIDENTIFIED: So I have a suggestion.

13 LOUIE LIU: [speaking in Chinese]

14 UNIDENTIFIED: So as we all know,  
15 education is very important.

16 LOUIE LIU: [speaking in Chinese]

17 UNIDENTIFIED: Because the government,  
18 because the inspectors are the first line of people  
19 who have direct, who directly interact with us.

20 LOUIE LIU: [speaking in Chinese]

21 UNIDENTIFIED: So if you could change the  
22 way that they could speak, the way that they  
23 communicate, this education could start with that.

24 LOUIE LIU: [speaking in Chinese]

25 UNIDENTIFIED: So in working with them  
we're able to acquire the legality as it is.



3 LOUIE LIU: [speaking in Chinese]

4 UNIDENTIFIED: And through this kind of  
5 face-to-face encounter we're able to kind of  
6 understand, we're able to adjust, and we're able to  
7 know what the laws and regulations are.

8 LOUIE LIU: [speaking in Chinese]

9 UNIDENTIFIED: Thank you.

10 CHAIRPERSON GJONAJ: I couldn't agree  
11 with you more. I've had my own experiences in my own  
12 private life before coming to government, so I know  
13 exactly what you mean when you say the way you're  
14 spoken to...

15 UNIDENTIFIED: [speaking in Chinese]

16 CHAIRPERSON GJONAJ: The way you're  
17 approached.

18 UNIDENTIFIED: [speaking in Chinese]

19 CHAIRPERSON GJONAJ: The manner, and it  
20 feels more like an attack and a source of income for  
21 the city versus let me embrace you for the tax base  
22 that you are...

23 UNIDENTIFIED: [speaking in Chinese]

24 CHAIRPERSON GJONAJ: The employer that  
25 you are, the services that you provide, and let's  
work on this together.

2 UNIDENTIFIED: [speaking in Chinese]

3 CHAIRPERSON GJONAJ: It's reprimanding,  
4 ah, it's a reprimand and it's you're gonna learn by  
5 paying fines. You're not, we're not going to educate  
6 you. We're going to teach you through the penalties  
7 that you pay.

8 UNIDENTIFIED: [speaking in Chinese]

9 CHAIRPERSON GJONAJ: And my last question  
10 for all three of you, when it comes to capital, and I  
11 understand your response, that's it normally done  
12 through family and friends and community. But there  
13 is also nonconventional methods of borrowing money,  
14 so the institutions don't, that currently exist don't  
15 cater to ethnic-based communities. And oftentimes  
16 those ethnicities...

17 UNIDENTIFIED: [speaking in Chinese]

18 CHAIRPERSON GJONAJ: ...are targeted and  
19 taken advantage of by community members that charge  
20 extremely high interest rates.

21 UNIDENTIFIED: [speaking in Chinese].

22 CHAIRPERSON GJONAJ: Has this been your  
23 experience as well?

24 UNIDENTIFIED: [speaking in Chinese]

25

3 LOUIE LIU: [speaking in Chinese] Yes.

4 Ah, [speaking in Chinese]

5 UNIDENTIFIED: Yes, you know, these  
6 unconventional ways of loans have really high  
7 interest rates, sometimes 15%, sometimes 16%, and  
8 they carry a very high risk with them.

9 LOUIE LIU: [speaking in Chinese]

10 UNIDENTIFIED: Because these loans are  
11 carried out between people and there are no other  
12 collateral.

13 LOUIE LIU: [speaking in Chinese]

14 UNIDENTIFIED: So a lot of times the loans  
15 that we have got into agreements with we're not able  
16 to get the loans.

17 LOUIE LIU: [speaking in Chinese]

18 UNIDENTIFIED: And so that leads to  
19 tensions within relationship and that in turn spreads  
20 throughout into the community.

21 LOUIE LIU: Thank you.

22 CHAIRPERSON GJONAJ: Did you want to  
23 respond that question? And I know that your  
24 organization is a little differently?

25 SABRINE OFMAN: Yeah.

3 CHAIRPERSON GJONAJ: Your community  
4 doesn't charge any interest.

5 SABRINE OFMAN: Yes, ah, interest is  
6 very, it's kind of like a taboo to a lot of our  
7 members.

8 CHAIRPERSON GJONAJ: Right.

9 SABRINE OFMAN: So I don't, I don't think  
10 that's an issue we've dealt with. So I'll just pass  
11 it on.

12 CHAIRPERSON GJONAJ: Thank you.

13 AYAN KIM: I wish I could say the same,  
14 but yes, same as the unconventional loans are an  
15 issue. It's not only an issue in the sense that like  
16 it's a high interest rate, but also the fact that  
17 there's no system of protecting the lenders and/or  
18 the people that have vouched for the lenders. Also  
19 in the sense that these unconventional loans rely on  
20 social network and personal relationships, when a  
21 business goes wrong and these loans are also defunct  
22 a lot of the times like it's not only the owner of  
23 that business but their family and friends that also  
24 got sucked into the trouble, like in a chain  
25 reaction.

3 CHAIRPERSON GJONAJ: I want to thank you  
4 for your honesty and you truly are, in my eyes and in  
5 the eyes of many, a tremendous asset for this city,  
6 and I value you and so does my colleague, Chairman  
7 Menchaca. So thank you for being here, making the  
8 time to speak for so many that aren't able to speak  
9 for themselves.

10 SABRINE OFMAN: Thank you.

11 CHAIRPERSON MENCHACA: Thank you, Chair  
12 Gjonaj. And stay, because the administration will be  
13 testifying next and hopefully kind of giving some  
14 understandings of what we can do together as we work  
15 towards solving these problems. Thank you so much.  
16 We're going to be calling up the administration next,  
17 and we have Commissioner Gregg Bishop, New York City  
18 Department of Small Businesses, and Sonia Lin, New  
19 York City Mayor's Office of Immigrant Affairs. Thank  
20 you so much for joining us and thank you so much for  
21 being here with the first public panel. Really what,  
22 and I know we are pressed for time, and so if there's  
23 a way that we can do a summary of the report and  
24 really begin, I think, at the crux of what we think  
25 the major issues are here in terms of relationship,  
mistrust, addressing some of the issues around

3 capital, and then we kind of go from there, as much  
4 as we can. This is an ongoing conversation. We're  
5 going to keep, we're going to keep working together  
6 to address some of these issues. But we want to, we  
7 want to really address the panel's kind of top-line  
8 issues for this panel today.

9 COMMISSIONER BISHOP: Sure.

10 CHAIRPERSON MENCHACA: Oh, we're going to  
11 swear you in.

12 COUNSEL: Um, I if could just administer  
13 the oath really quickly. If you could raise your  
14 right hand please. Do you affirm to tell the truth,  
15 the whole truth, and nothing but the truth in your  
16 testimony before this committee and to respond  
17 honestly to council member questions.

18 COMMISSIONER BISHOP: I do.

19 DEPUTY COMMISSIONER LIN: Yes.

20 COUNSEL: Thank you.

21 COMMISSIONER BISHOP: Um, so I just  
22 wanted to clarify. Do you want me to read the  
23 testimony?

24 CHAIRPERSON MENCHACA: For time's sake,  
25 if there's a way that you can summarize your remarks.

COMMISSIONER BISHOP: OK, yep.

3 CHAIRPERSON MENCHACA: And then we want  
4 to get to some of the issues that were brought up  
5 during the first panel.

6 COMMISSIONER BISHOP: Sure. Um, so it's  
7 actually pretty helpful for me to hear some of the  
8 concerns. A lot of what we do at Small Business  
9 Services, as you know, is to help businesses start,  
10 expand, and operate. But immigrant-owned businesses,  
11 as you stated, are the economic engine of New York  
12 City. Over half of the small businesses in New York  
13 City are owned by immigrant entrepreneurs, so it's  
14 important for us as an agency to do as much as  
15 possible to reach out to those communities. In my  
16 testimony I talked about a lot about the work that  
17 we've done. I especially talked about outreach, and  
18 I'll be happy to expound upon that, because I think,  
19 as you heard, one of the challenges that we do have,  
20 and I totally agree, is that we are government. And  
21 there is a perception that government could either be  
22 not helpful or punitive, and that is one of the  
23 things that we are trying to eliminate, and working  
24 with Council and working with partners is probably  
25 the only way we can do that. Because if we can  
demonstrate to our partners that we do have the

3 services that's available, we do want to be helpful  
4 to that community. We then develop that trust. We  
5 started some of that through working with consulates  
6 because they are trusted. We work with a lot of  
7 nonprofit organizations, and we are employing a model  
8 almost like train the trainer. And we could talk a  
9 little bit about, more about how we were able to  
10 innovate that through a grant that we got for city  
11 community development and how we deployed that within  
12 our services and our delivery of services. Our  
13 recent relaunch of our courses, our online courses,  
14 was to address the fact that we had courses that we  
15 did not have language capabilities, so we are now  
16 expanding those capabilities by being able to provide  
17 courses on line in different languages. Arabic is  
18 one of them, to address the concern you just heard,  
19 the fact that we did not have the ability to print  
20 out, for example, materials. But, as you said, it's  
21 an ongoing, you know, for us we want to make sure  
22 that we continue to do as much as possible. We are  
23 not saying that we are doing, um, you know,  
24 everything that needs to be done. Obviously there's  
25 more to do, and I think particularly, you know, the  
last thing I would say is that, you know, getting to



3 immigrant entrepreneurs before they even start  
4 thinking about doing, starting a business, immigrant  
5 entrepreneurs face additional challenges. The  
6 language barrier for the non-English-speaking  
7 immigrant entrepreneurs, they tend to be preyed upon  
8 more, so you heard in terms of access to capital, you  
9 know, in terms of even unscrupulous quote unquote  
10 expeditors. There's a whole, you know, community out  
11 there that targets immigrant entrepreneurs, or the  
12 immigrant community in general, and immigrant  
13 entrepreneurs are part of that. So working with our  
14 partners at MOOIA, um, we are trying to get ahead of  
15 that. The last thing I would say, obviously, this is  
16 personal to me. I'm an immigrant. My grandmother  
17 was a vendor and she, you know, built an opportunity,  
18 because she was an entrepreneur, she was able to  
19 create an opportunity for my mom to come to this  
20 country, and then my mom sent for me. So I have and  
21 share the same sort of immigrant story that we all  
22 have. So I'll be happy to take your questions,  
23 because I know we want to get into the meat of it.  
24 But this, the work that we do at SBS is not just for  
25 entrepreneurs. We do a lot on the work force side as  
well. But the focus has been, and since I've been

3 commissioner, has been in terms of how do we look at  
4 our services through an equitable lens, and in  
5 particular how do we focus on helping immigrant, the  
6 immigrant community, whether it's entrepreneurs or  
7 the work force. So with that I'll submit the written  
8 testimony for you to read for the record, but I just  
9 want you to know that this is a top priority for the  
10 agency.

11 CHAIRPERSON MENCHACA: Thank you. Thank  
12 you, Commissioner. Ah, MOOIA, do you have a prepared  
13 statement?

14 DEPUTY COMMISSIONER LIN: We don't have  
15 prepared testimony. I'll be happy to answer  
16 questions.

17 CHAIRPERSON MENCHACA: Wonderful, thank  
18 you. And I think what I can do is start with a few  
19 questions for MOOIA and then we'll just go back and  
20 forth. We've been working deeply with many concerns  
21 in our immigrant community. The focus here for small  
22 businesses is, I think, an important one and often  
23 gets overshadowed in so many ways. Immigrant  
24 businesses just make magic happen every single day.  
25 Whether they're a street vendor on the streets of our  
communities or a kind of growing brick and mortar,

3 they're just figuring it out and when they can't they  
4 close. And they often in silence just kind of  
5 disappear. And we know that. We get to hear a lot  
6 of those stories, you get to hear a lot of those  
7 stories. What we really want to know is how the  
8 coordination between MOOIA and the work that you're  
9 doing on language access and immigration legal  
10 services, all those kind of daily things connect on a  
11 consistent basis with SBS, and where does that  
12 connection happen, how is it happening, how often is  
13 it happening? We kind of want to get a sense of the  
14 coordination.

15 COMMISSIONER BISHOP: Yeah.

16 CHAIRPERSON MENCHACA: Can you speak to  
17 that?

18 COMMISSIONER BISHOP: So I think it  
19 starts at the very top, and literally we have had a  
20 long-standing relationship with MOOIA. Our guide for  
21 immigrant entrepreneurs was developed in partnership  
22 with MOOIA and we wanted to make sure that we  
23 understood, we produced a guide that not only covered  
24 all the different challenges and addressed the  
25 different challenges that immigrant entrepreneurs  
would face, but then we also wanted to make sure that

3 immigrant entrepreneurs knew their rights and other  
4 resources that's available to them, that was not even  
5 related to entrepreneurship. So we partnered with  
6 MOOIA with that. It is an ongoing relationship.  
7 MOOIA has a number of events around the city that  
8 we're always invited to and we participate. You  
9 know, we have done joint workshops together. We've  
10 done joint outreach events together. Because it is  
11 part of our DNA at SBS in terms of figuring out how  
12 can we use trusted partners. And MOOIA is seen as a  
13 trusted partner in the immigrant community. So as  
14 part of our strategy in order to, and I would say  
15 infiltrate, but in order to build that trust we have  
16 to work with not only a city agency that has the  
17 relationship, but then MOOIA then connects us to  
18 partners as well and introduces us to partners that  
19 we may not have thought about. One of the things  
20 that I just wanted to highlight, one of the learnings  
21 from the Immigrant Business Initiative was we  
22 developed a partnership with Shorefront Y. They are  
23 in the Russian community and they deal a lot with  
24 housing, etc. But they had no idea about anything  
25 with economic development and entrepreneurship. And  
because we were able to build that relationship they

3 are now equipped, if someone is coming in for an  
4 unrelated matter to then connect them. Because  
5 usually someone is going for another service and then  
6 you can connect the dots. Ah, so that is, you know,  
7 a number of ways that we work together.

8 DEPUTY COMMISSIONER LIN: Yeah, I think  
9 our partnership with SBS has been very strong.  
10 Throughout my time at MOOIA, since 2014, I've worked  
11 with SBS in various ways, on programs, with respect  
12 to outreach, language access, you know, all the  
13 things that the Commissioner just listed. SBS is  
14 part of our interagency task force, which convenes  
15 regardless, as you know, to speak to immigration  
16 issues and issues affecting immigrants throughout the  
17 city. And we work with them particularly closely, as  
18 the Commissioner noted, on outreach. Partnering both  
19 SBS events, MOOIA events, kind of multiagency and  
20 community events to make sure that immigrant  
21 communities around the city know about city services  
22 and resources, really see a face, identify agencies  
23 and how they might access help. As we've heard,  
24 that's one of the biggest challenges facing immigrant  
25 communities on a number of fronts right now, and so  
that's really a priority for MOOIA, and SBS has been

3 a fantastic partner in participating in our resource  
4 fairs, in town halls that we've convened fairs around  
5 the city, and in other events. You know, both ways.  
6 We go and table at their events. They come to our  
7 events. Language access as well. As you know, every  
8 agency has a language access coordinator. MOOIA has  
9 a dedicated language access and language services  
10 team that works with city agencies across the  
11 government and shares best practices, guidance,  
12 offers technical assistance when appropriate, you  
13 know, supplements language services as well. And  
14 that's a really fruitful and strong relationship that  
15 we've been very pleased to work SBS on. And then as  
16 the Commissioner alluded to, this is a very  
17 challenging time for immigrant communities throughout  
18 the city. Just the pace of developments at the  
19 federal level, the level of fear and confusion, and  
20 so that's an area of expertise that MOOIA has and  
21 brings to our relationship with SBS as well, because,  
22 you know, the fears are not localized in any  
23 particular place. They affect workplaces as well.

24 COMMISSIONER BISHOP: A great example,  
25 ah, two great examples. One, we worked with MOOIA to  
work with the US Social Security Administration

3 because there were a lot of no-match letters going  
4 out. There was fear and confusion in the small  
5 business community, but it was also affecting  
6 immigrant workers. So we worked together on a  
7 strategy and we had a very positive income, ah,  
8 outcome, and I think MOOIA's still pushing, and  
9 rightfully so, to make sure that we hold our federal  
10 partners more accountable. Another example is, you  
11 know, I did a quarter tour up in the Bronx and I  
12 stepped into a supermarket and one of the owners  
13 mentioned that he saw a sharp decline in the use of  
14 SNAP, in terms of people coming in to buy products,  
15 and that was clearly a result of the recent public  
16 charge. So we're working with MOOIA to make sure  
17 that we get MOOIA up there to clear the air in terms  
18 of things. So we work very closely together as we  
19 get intel on both sides of it.

19 CHAIRPERSON MENCHACA: Does MOOIA receive  
20 specific complaints on small business concerns with  
21 small business owners?

22 DEPUTY COMMISSIONER LIN: From time to  
23 time. We have a constituent services team. We have  
24 an outreach team that is out there engaging with  
25 community partners, community leaders throughout the

3 city, and so, you know, of course we hear about  
4 developments that impact business owners. Definitely  
5 we heard a lot from sort of partners that we work  
6 with about the sort of signage issues from last year.  
7 We put together an event in Brooklyn to bring city  
8 agencies out to have more information sharing and  
9 awareness and support on this issue. And so we try  
10 to be responsive and connect to the right agency  
11 partners when we're hearing about these concerns from  
12 business owners and other constituents.

13 CHAIRPERSON MENCHACA: And really what  
14 I'd like to kind of see and hear about is the way  
15 that you field the questions and the concerns and the  
16 complaints, record them in terms of the kind of flow  
17 of business issues that are coming in. Maybe  
18 ActionNYC is getting them. You said you have a  
19 constituent case line. And I kind of what to get a  
20 sense about, about how big the issue for small  
21 businesses are within the kind of MOOIA face, the  
22 MOOIA facing interactions. Are those recorded? Do  
23 you have a sense of understanding about how big the  
24 issue is for businesses?

25 DEPUTY COMMISSIONER LIN: I think that  
business owners will come to us about specific



3 issues. I think that's mostly how it arises, and  
4 generally I think how we hear about them is through  
5 our external affairs work through the outreach that  
6 we do, through the Commissioner's kind of work with  
7 community leaders throughout the city, including  
8 through work with community partners on programs  
9 IDNYC and ActionNYC, and through our constituent  
10 services line as well. And so it's through these  
11 engagements and interactions that we'll hear about  
12 particular barriers that these partners will raise to  
13 our attention, such as the signage issue, such as the  
14 receipt of these no-match letters from the Social  
15 Security Administration, which has caused so much  
16 confusion this year. And so, you know, generally  
17 what we do is we try to understand the issue, try to  
18 understand, you know, who are the right partners to  
19 work with in the administration, and to develop a  
20 plan to, um, you know, be responsive to the questions  
21 and concerns that we're hearing, whether it's  
22 providing more information and clarity about what's  
23 happening, if that's really the need, or addressing,  
24 if there's a specific need, or challenges, language  
25 access, or being connected to help, you know, it sort

3 of depends on the issue. But that's how we try to  
4 approach it.

5 CHAIRPERSON MENCHACA: Yeah, sorry to  
6 interrupt, and I'm also looking at time and I want to  
7 make sure I give Chair Gjonaj half of the time, and  
8 I'm kind of half through my time. The question is  
9 more about like understanding through data and trends  
10 and whether or not you're kind of collecting that  
11 data, so that it's like aggregate and understanding a  
12 sense of percentage and how big this issue is. What  
13 kind of complaints are coming in, that kind of stuff.  
14 Is that something that you are reporting on?

15 DEPUTY COMMISSIONER LIN: When we can,  
16 absolutely. So, as you know, we have a research unit  
17 within MOOIA that looks at the American Community  
18 Survey data and works with New York City Opportunity  
19 to sort of analyze that data and understand, you  
20 know, what is our immigrant business owner community,  
21 what are the demographics of that community,  
22 understanding better what the challenges are. And  
23 then when there is data available that speaks to  
24 barriers and challenges facing our immigrant business  
25 owners or business owners generally on issues that

3 relate to immigrants, we try to get that data and  
4 share it, so that there's wider understanding.

5 CHAIRPERSON MENCHACA: Got it. So we'll  
6 follow up on the data piece. I think a lot of the  
7 work that we did as the staff [tended] to pull this  
8 thing together, there was a real dearth of  
9 information out there that's just accessible, so if  
10 it does exist we'd like to kind of see it so we can  
11 help work with you to figure out where, where the  
12 trends are and how they relate to some of stuff that  
13 we're getting at our council district offices as  
14 well.

15 DEPUTY COMMISSIONER LIN: That sounds  
16 great.

17 CHAIRPERSON MENCHACA: According to the  
18 2019 Language Access Implementation Report, SBS  
19 reports receiving zero complaints concerning language  
20 access and zero requests for additional language  
21 access. How does MOOIA interpret that data?

22 DEPUTY COMMISSIONER LIN: I think, you're  
23 speaking to the language access report from last  
24 year? Yeah, so I think that, um, it is what it is.  
25 I think that, you know, we are still working with all  
of our agency partners and with our community

3 partners and constituents to further strengthen  
4 language access across the city. There is a piece of  
5 sort of outreach and awareness building that we will  
6 continue to do, and we recognize it's important to  
7 do, so that New Yorkers with limited English  
8 proficiency know that they can ask for language  
9 services and that those should be available to them,  
10 that they are assured that under Local Law and that  
11 they're aware of what mechanisms exist should they  
12 have trouble accessing, um, accessing language  
13 assistance.

14 CHAIRPERSON MENCHACA: I think what we're  
15 seeing from the first panel is this kind of divide,  
16 and even when they know there's resources they don't,  
17 they don't make that leap. And so many of the times  
18 in this immigrant committee hearing space we just  
19 find that there's a law that says you can do this,  
20 and it just doesn't translate to actual action and  
21 bridge-building within communities that are in need  
22 of those services. And so we're trying to figure out  
23 what that, what that new, ah, you know, biological,  
24 or not biological, but like an ecosystem that needs  
25 to exist. You've heard from the Federation that  
they'd like to have a million dollars to create a

3 hub. That's an example. That's different from what  
4 you've just kind of laid out and what MOOIA keeps  
5 laying out in terms of their approaches, including in  
6 2018 Garifuna and Central American Town Hall was  
7 launched in partnership with several agencies,  
8 including SBS. And what was the result of that town  
9 hall and did that really give SBS a role, a specific  
10 role, and what has changed in the relationship with  
11 that community as a result of that town hall?

12 Because that's something that's different. It's one  
13 thing to kind of be tabling, but you have a town  
14 hall, you kind of bring people together, work, it  
15 looked really dynamic in a lot of ways.

16 COMMISSIONER BISHOP: Yeah.

17 CHAIRPERSON MENCHACA: Did that change  
18 the relationship with the community?

19 COMMISSIONER BISHOP: So for sure it, I  
20 think one of the things that we have been doing is  
21 using data, ah, to figure out where we deploy our  
22 limited resources. So, for example, in Chinatown and  
23 in the Lower East Side, where you have a huge, large  
24 amount of immigrant populations, we saw an increase,  
25 well, we saw a large amount of fines for small  
businesses there, so we decided that we needed to be

3 more surgical. So we worked with Council Member Chin  
4 and the local organizations, not only to do a  
5 specific event for food establishments, because those  
6 were the ones, and I think you heard it heard, you  
7 know, I am not happy to hear a business owner saying  
8 that an inspector did not treat them with courtesy.  
9 That is one of the things that we've talked about.  
10 We've talked to our other agencies. We've, as part  
11 of Small Business First, customer service training  
12 was high on the list, because I hear from business  
13 owners. So, you know, there's more work to be done  
14 there, but was wanted to make sure that we were using  
15 data to make sure that we target immigrant  
16 communities that we saw a large number of fines,  
17 because that translated to us that either they did  
18 not, they weren't aware of our services or there  
19 might be a language issue. So I will say that, you  
20 know, we have tried different innovative ways to  
21 connect to communities. In Flushing, for example,  
22 because, you know, we do a lot of social media and  
23 emails and Twitter, Instagram, but in Asian community  
24 Wechat is very prevalent. As you know, when the  
25 signage issue was happening a lot of the information  
was disseminated through Wechat. Because we're

3 government and because of Wechat we're not allowed to  
4 have a presence there, but there are partners that we  
5 work with that do have a presence. So we have used  
6 their access to Wechat to disseminate information  
7 about our services. In the Korean community, the  
8 Korean Radio, for example, is seen as a trusted  
9 source. So I've been on Korean Radio. So we have  
10 figured out different innovative ways for us to reach  
11 out to those communities and a lot of it came from,  
12 you know, the town hall that we had.

13 DEPUTY COMMISSIONER LIN: I would just  
14 say specifically, you know, I think the partnerships  
15 that we have going into these town halls, they are  
16 enriched and nurtured through the town halls, through  
17 these events that bring the community together, bring  
18 city agencies together out into the community, and it  
19 strengthens the relationship so that when there are  
20 issue, when there are needs, whether it's a bigger  
21 issue or individual constituent requests, they know  
22 who to come to, right? They may come to MOOIA. They  
23 may come to SBS, depending on what the issue is. So  
24 for example with the Garifuna Town Hall we have  
25 strong relationships now with the Garifuna community  
services. They know who to pick up the phone and

3 call or to text when their members face challenges.

4 And then going back to the question about language

5 access and language access complaints, I mean, I

6 think that those numbers don't really tell the whole

7 story, right? So, you know, sure, there needs to be

8 sort of more awareness about what your rights are and

9 that's something that, you know, we continue to think

10 about. But at the same time, you know, I think the

11 city has made great strides in having contracts in

12 place for language access, for telephonic

13 interpretation, for translation of written materials,

14 and the agencies are working very hard on getting

15 those translations of their most commonly distributed

16 documents into the languages. It's a process and

17 MOOIA has been working closely with our agency

18 partners on that process. But, you know, there is,

19 again, I think there's been a lot of progress made on

20 this front.

21 CHAIRPERSON MENCHACA: No doubt there's

22 progress and we're continuing to ensure that, we kind

23 of get towards that. Where I found it really

24 interesting in terms of the translation that is

25 happening, ah, was ill translated, and that happens a

lot, and I struggle with that too, to be honest, the



3 City Council office, our district office and PB and  
4 the stuff that we're trying to do and really trying  
5 to figure out what our relationship is to all of you  
6 in terms of the administration. Where does language  
7 access, um, the responsibility to translate  
8 effectively happen? Like who holds that, and it  
9 seems like it dissipates over space and time of the  
10 city agencies and it's just hit or miss. And so I'd  
11 kind of like to hear you, both of you, about how  
12 we're going to attack that, because it's not enough  
13 just to do it, you've got to do it right, and we turn  
14 people off and don't always have the time to go back  
15 and rebuild that relationship.

16 COMMISSIONER BISHOP: I would say that,  
17 you know, for us and when I said it, it is ingrained  
18 in our DNA. When we think about launching programs  
19 we're not thinking about just the program. We're  
20 thinking about how we're going to reach immigrant  
21 communities. So a perfect example is when we  
22 launched our commercial lease assistance program we  
23 knew that we had to connect to immigrant communities  
24 because they were the most vulnerable in terms of  
25 being taken advantage of, of not getting a fair  
lease, or etc. In looking at the outreach plan that

3 we had and how we were able to work with partners,  
4 you know, over 60% of the more than 600 businesses  
5 that took advantage of our program were immigrant-  
6 owned. So, you know, we have every aspect of our  
7 service delivery, we look at how we can connect to  
8 immigrant entrepreneurs. I will tell you, even when  
9 we do M/WBE events we have translators, we have  
10 translator services. That's just part of the  
11 [inaudible] that we will, if we're in a community, we  
12 will have translators there. I think, you know,  
13 based on my experience, I will tell you because I  
14 have been there, ah, when we have and, you know,  
15 over, um, the staff at SBS speaks over 31 languages  
16 and in some cases we detail those staff to come at  
17 one of the events that we're doing, and what I see is  
18 that even though translation services is available,  
19 certain communities feel more comfortable talking to  
20 someone who speaks their language. And represents  
21 government. And I think that's the clarity there.  
22 You know, working through a translator, and while we  
23 do have that, but it's so important and that's part  
24 of our recruitment process. When we are hiring staff  
25 at SBS, whether they are working on the field or  
they're working inside of the agency, language

3 proficiency is part of what we look at, and we look  
4 at areas where we don't have language proficiency and  
5 we prioritize that. So it's important that our  
6 outreach team that we have individuals that speak at  
7 least, you know, the top five to the top 10 languages  
8 and we continue to work on that, as we look at how we  
9 recruit employees. Because we see a better response  
10 when it's someone that says I'm from the government,  
11 I speak your language, and this is what, um, we will  
12 do to help you. I mean, we saw it when we were out  
13 in Sunset Park dealing with the signage issue. My  
14 outreach person, who was speaking Mandarin, you know,  
15 I was there, but no one was paying attention to me,  
16 right? They were talking to him because there was  
17 that trust. And that is something that we embody at  
18 SBS as we do our outreach, and I think, ah, our  
19 recruitment, and I think that is, you know, one of  
20 the things when you talk about different agencies,  
21 I've seen a concerted effort that agencies are  
22 sensitive to the language capabilities and needs of  
23 different communities and they try to either send  
24 staff that can speak the native language or, um, at  
25 least have some type of translating services. So I  
think, you know, it has to start from, from the very

3 top and be integrated in everything that not only we  
4 do at SBS, but that the city does.

5 CHAIRPERSON MENCHACA: I'm going to hand  
6 it over to Chair Gjonaj. If there's any extra time  
7 at all I'll ask a few other questions.

8 COMMISSIONER BISHOP: Sure.

9 CHAIRPERSON GJONAJ: Thank you, Chairman.  
10 I don't know if there's going to be, we may go into  
11 overtime. I want to thank both of you for testifying  
12 here today, and I guess a basic question. Were you  
13 surprised to hear the earlier panel on the issues  
14 that they brought up? On any of the issues that were  
15 brought up?

16 COMMISSIONER BISHOP: No.

17 CHAIRPERSON GJONAJ: MOOIA?

18 DEPUTY COMMISSIONER LIN: No.

19 CHAIRPERSON GJONAJ: Then the question is  
20 what are we doing about it? What could we do? And I  
21 know that we strive and we often say we could more.  
22 This is going on now for some time. This is not a  
23 unique scenario, a unique argument, and if anything I  
24 hope the one thing that you walk away with today is  
25 that small businesses see government as an enemy.  
Not as a partner, not as a friend, not as someone

3 that values what they offer and what they do for the  
4 city, but more of a threat than anything else. And I  
5 don't know if anyone of you can?

6 COMMISSIONER BISHOP: So, Council Member,  
7 you know, when we have partners who can demonstrate  
8 that government is not the enemy we're able to change  
9 that perception. But I was not surprised that, you  
10 know, some of the feedback that the organizations got  
11 from businesses, you know, they don't see government  
12 as being helpful. I would have really wanted to ask  
13 more questions of the gentleman to find out why he  
14 did not use services from the city, because I think,  
15 you know, and I've always talked about this, as  
16 government we need to listen, and the only way we can  
17 solve a problem is if we talk to our constituents,  
18 the people that we need to help, and being able to  
19 ask, you know, someone who is our target constituent  
20 why you're not using our services we'll be able to  
21 address that issue. You know, I think about our  
22 entry into Washington Heights. When we opened up our  
23 Business Solution Center there, access to capital we  
24 know all small businesses struggle with. But the  
25 first year we only did about \$10,000, and the  
question was, well, we have all these lenders who can

3 connect you to cheaper capital. Why are, is the  
4 community still going through the nontraditional way  
5 of getting capital and there was one, a trust issue,  
6 and the fact that we were able to build throughout  
7 the community an understanding of what we providing  
8 and demonstrate the fact that we were actually here  
9 to help, the following fiscal year that number went  
10 up to \$400,000 in terms of capital to businesses in  
11 Washington Heights. And it continues to maintain at  
12 that level. And that just demonstrates the fact  
13 that, you know, we cannot do it by ourselves. So to  
14 answer your question, it is a collective effort. Us  
15 working with you with Council Member Menchaca, with  
16 the entire committee, with MOOIA, with our  
17 consulates, and even with the partners that were  
18 here, you know, to work with them, to figure out ways  
19 that we can be better partners. We've done a lot of  
20 train to trainers. We have done, in a limited  
21 fashion through our neighborhood development  
22 division, we've looked to place, for example, fellows  
23 in organizations to build their capacity, to help  
24 them to do more outreach. We've figured out and  
25 we've created opportunities for those organizations  
to apply for grants. So we want to make sure that we

3 do as much as possible to reach those communities  
4 through our partners. And, you know, I will always  
5 say that we are open to suggestions, but to really  
6 and truly working with the immigrant community we  
7 need to listen more to figure out how we can actually  
8 adjust our services to meet their needs.

9 CHAIRPERSON GJONAJ: Thank you for saying  
10 that. So I'm going to use a perfect example. You  
11 heard one of the complaints by all three, was the  
12 signage law. How long did it take for this  
13 administration, after how many businesses were  
14 destroyed for the administration to finally put a  
15 moratorium back on there? It was talked about. It  
16 was written about. It was, I mean, red flags,  
17 sirens, alarms, everything kept coming up, and yet  
18 there was no action. There were complete blocks,  
19 ethnic communities, that removed all of their signs.  
20 We allowed that to happen and Chairman, um,  
21 Commissioner, you allowed that to happen. We  
22 collectively allowed that to happen. We didn't push  
23 back enough against this administrations. Businesses  
24 were put out of business. Communities were targeted.  
25 Ethnicities were targeted, and we sat by on the  
sidelines and watched it happen for years. So when

3 you say we have to listen more, that's a perfect  
4 example of they were heard and no action. Let's use  
5 another example when it comes to ethnicities. We  
6 know the Department of Health and the regulations  
7 that they impose, and we'll just use sushi  
8 restaurants, for example, and the enforcement of the  
9 Department of Health that requires them to use gloves  
10 when handling food. Well, if you've ever been to a  
11 sushi restaurant you'll know that the chefs don't use  
12 gloves. It's how they interact with the food.  
13 Where's the ethnic common sense on the approach of  
14 how food is prepared without a glove and yet they're  
15 targeted? I'm going to let you answer on either one  
16 and then I can continue the conversation. Thank you  
17 for smiling, Commissioner.

18 COMMISSIONER BISHOP: You know, ah, I am  
19 smiling, only because we've had a number of  
20 conversations about the signage regulations and our  
21 response to that. I would respectfully disagree that  
22 we just sat back and let it happen. I think, you  
23 know, from the very first time you called me about  
24 the business in City, on City Island, you know, I,  
25 you know, went to our deputy mayor and we moved as  
quickly as possible. I would say that, you know, we



3 have, and we actually participated in a number of  
4 town halls that Council Member Menchaca had, Council  
5 Member Espinal, and, you know, in his district there  
6 was a lot of businesses that were targeted there. At  
7 the end of the day we came to a resolution that I  
8 thought would be helpful to small businesses. I was,  
9 I would say I was disappointed that we did not, and  
10 the Department of Buildings was willing to open up  
11 the amount of, ah, businesses that could now hang  
12 signs, because one of the challenges was the cost of  
13 actually installing a sign, and we were open to  
14 allowing other businesses, other types of installing  
15 businesses, to hang signs and that was not included  
16 in the new legislation. But I would say that, you  
17 know, part of the fee schedule that businesses had to  
18 face was that fee was determined by Council. So, you  
19 know, we tried to work together, and I think at the  
20 end of the day we came to, um, a solution that was  
21 helpful for those small businesses. But what you,  
22 what you're describing I think is for us a lesson in  
23 terms of how quickly information can be disseminated  
24 within the immigrant community, and if we are not,  
25 and if we are not aware of how to actually connect  
with immigrant communities then these things will

3 happen. The reason why signs were torn down even  
4 before we, the Department of Buildings even came out  
5 was because people had a method to communicate  
6 rapidly and one person was affected and the entire  
7 immigrant community knew that one person and  
8 therefore they proactively tore down their signs.  
9 Now, if we were and if we had a partnership with  
10 those organizations that we do now, we would have  
11 been able to say, you know, do not do anything with  
12 your sign, we are working on a solution and a fix.  
13 So I think that is a good lesson for us in terms of  
14 being able to figure out how to rapidly get  
15 information out to immigrant groups. But I would,  
16 you know, I would push back on you and say that we  
17 did not sit back and just let businesses go out of  
18 businesses. We worked aggressively with Council to  
19 fix this program.

20 DEPUTY COMMISSIONER LIN: And I would say  
21 we're not, you know, MOOIA...

22 CHAIRPERSON GJONAJ: Commissioner, thank  
23 you. I just want to respond to one question that you  
24 brought up. This was, it was great and now I get to  
25 smile. They had a reason. It was called five

3 thousand reasons. That was the cost of the violation  
4 to begin with and it went as high as \$20,000.

5 COMMISSIONER BISHOP: But, Council  
6 Member, I just want to remind you that that fee  
7 schedule is set by Council.

8 CHAIRPERSON GJONAJ: I'm glad that you  
9 brought that up, too. Because it was this  
10 administration this administration that removed the  
11 previous administration's hold on enforcement. This  
12 administration started enforcing that law and that  
13 regulation, although it was outdated...

14 COMMISSIONER BISHOP: Right.

15 CHAIRPERSON GJONAJ: While the previous  
16 administrations did not, knowing that there was a  
17 real problem and it was widespread.

18 COMMISSIONER BISHOP: Right, but Council  
19 Member...

20 CHAIRPERSON GJONAJ: And government  
21 allowed it to happen. It happened for decades. And  
22 then when they decided it was convenient that, hey,  
23 as was well put, here's an opportunity to bring in  
24 additional revenue on the backs of small business.  
25 That's when this administration went all out and  
issued fines at alarming rates.

3                   COMMISSIONER BISHOP: That, so Council  
4 Member, just to remind you that what was being  
5 inspected was the safety and security of the signs as  
6 they were installed. If you remember, there was a  
7 sign that collapsed on two or three ladies in Bay  
8 Ridge and critically hurting one, right? So these  
9 inspections were generated by 311 complaints. They  
10 were, ah, they were a safety inspection. So I'm not  
11 going to, you know, what I'm, let's talk about what  
12 learned from this, right? Because this is not about,  
13 you know, for sure this is not the administration  
14 saying let's figure out how to make money. This was  
15 the Department of Buildings had a backlog of 311  
16 complaints that were related to safety and they had  
17 to figure out a way to actually reduce that backlog.  
18 When we recognized that these 311 complaints may not  
19 have been related to safety, but may have been  
20 related to business development, we then worked with  
21 Council to figure out a way that we could help our  
22 small businesses. But the lessons from that was that  
23 there was a moment and a time period where the  
24 immigrant community figured out a way to connect and  
25 communicate with each other, ah, through channels  
that we were not aware of, and we wanted to make sure

3 that going forward that if there's anything else,  
4 whether it is a disaster or something that's  
5 happening that we are, can effectively communicate to  
6 those communities to make sure that they have the  
7 proper information. So that is the, that is, I think  
8 the goal for us at SBS. Because you heard it here.  
9 They are, there are individuals who are out there,  
10 who are running their business, who they do not look  
11 at government as being helpful. They do not know  
12 about any of our services, and that is a shame, and  
13 we need to do, and in a partnership, we need to do  
14 more to make sure that this gentleman that was  
15 sitting right here and his peers know that the City  
16 of New York Small Business Services has services  
17 that's available to them and services that they can  
18 actually help their business grow.

19 CHAIRPERSON GJONAJ: Thank you,  
20 Commissioner, and I just want to respond one more  
21 time. Public safety is of the utmost importance.  
22 And the inspections that should have been made and  
23 could have been made didn't require \$5000 fines. If  
24 there was a question about endangerment of public  
25 safety it could have been addressed. They, all of  
those inspections yielded, at a minimum, \$5000 to

3 start with. That's where you and I don't see eye to  
4 eye. So when we talk about how we communicate, this  
5 administration communicates with a pink ticket that  
6 says pay. That's why there's no trust. That's why  
7 there's no relationship. That's why they don't  
8 interact with government agencies, because there's  
9 only been way. It's been either the hammer or the  
10 scissor. And that has been historic and that is  
11 before your time. That is before my time. And I'm  
12 sure it'll be continued. And I, and I'm passionate  
13 about this, and you know it's not directed towards  
14 you because I'm very fond of you.

14 COMMISSIONER BISHOP: You know I'm very  
15 passionate about this, too. And I would say that,  
16 that if you talk to small business owners the  
17 overall, and I've talked to a lot small business  
18 owners, they will agree that in the previous  
19 administration there was the feeling that government  
20 was using fines as a way to raise revenue. And they  
21 have noticed a noticeable difference in terms of the  
22 way city agencies deal with small businesses now.  
23 Now, saying that, I know there's a small business  
24 owner right now that probably is being inspected by  
25 the health department and will receive a fine. So

3 that small business owner will not understand what I  
4 just said. But our job is, and we have a number of  
5 resources where we now have compliance advisors. We  
6 go out ahead of inspections. We help businesses be  
7 prepared. We've helped save businesses almost 22  
8 million dollars in fine. We've reduced the amount of  
9 fines for small businesses by 40 million dollars, or  
10 even more. So there is, we are making progress. So,  
11 again, I'm passionate, you're passionate, we all want  
12 to see our small businesses succeed, especially our  
13 immigrant small businesses, and I think the work that  
14 we're doing and the work that we can do together will  
15 help us get there.

16 CHAIRPERSON GJONAJ: The small businesses  
17 that exist I have, I haven't received a single notice  
18 that, you know, Chairman, this administration has  
19 stopped fining us. In one form or another, they  
20 complain that they're over-fined, over-regulated,  
21 must comply with outdated laws that are not in their  
22 language, easy to follow, or transparent. Are you  
23 familiar with the, ah, Small Business Bill of Right?  
24 Well, actually, I'm going to point out something even  
25 that hits home. Ah, one of the earlier panelists  
mentioned opened up a center, and see if these things

3 sound familiar. There were in particular five bullet  
4 points. The center would be providing seminars,  
5 civic engagement, education about regulations,  
6 business training, and building capacity. Aren't  
7 those the things that SBS typically does?

8 COMMISSIONER BISHOP: Yes. And, and so  
9 YAMA, who the organization, we have been working with  
10 them to basically, this is what I was talking about,  
11 where there are community organizations that are well  
12 connected with immigrant communities, but they may  
13 not be aware of the services that the city has to  
14 offer. Whether it's SBS services, whether it's MOOIA  
15 services, even the Department of Buildings, they have  
16 services for small businesses. So it's important  
17 that we work closely with these partners, we educate  
18 these partners on what's available, and I think it's  
19 a healthy conversation that if we have services, so for  
20 example with our immigrant guide we had difficulties  
21 with printing in Arabic. So once we hear those  
22 things then we can make adjustments. But these  
23 organizations are doing great work in their  
24 communities. It doesn't make sense for us to  
25 replicate those services, but we can certainly help



3 train them on how to make the connection between  
4 their community and our services.

5 CHAIRPERSON GJONAJ: So, Commissioner,  
6 the earlier question I brought up the issue about  
7 sushi restaurants and how they prepare food without  
8 gloves. What are we prepared to do when the  
9 Department of Health insists that anyone that  
10 prepares food use gloves?

11 COMMISSIONER BISHOP: So, I mean, that's  
12 a conversation that I would have to have with the  
13 Commissioner of the Department of Health. As you  
14 know, they are responsible for making sure that our  
15 food consumption, it's, that our food is safe to  
16 consume. I'm not in a position right now to make a  
17 judgment on whether or not sushi prepared by gloves  
18 or your bare hands. All I will say is that if, you  
19 know, I can bring this to, I know in previous, in  
20 previous hearings Council Member Peter Koo was  
21 talking about Department of Health and kimchi and  
22 whether or not they were culturally sensitive to the  
23 temperature that kimchi needs. Every culture has  
24 some unique way of preparing food that may not be  
25 aligned with the standards that the city set to make  
sure that New Yorkers are safe when they consume

3 food, and I'm sure, and I have a great relationship  
4 with the Commissioner of the Department of Health,  
5 I'm sure that if we talk about this then we could  
6 figure out a way to address that. But I cannot say  
7 whether or not that that is something that they will  
8 allow or not allow.

9 CHAIRPERSON GJONAJ: I can't help, but a  
10 part of me feels afraid, because we brought this up  
11 on record, how many inspectors may go out there now,  
12 target sushi restaurants, and if that becomes the  
13 next issue and anyone that may be listening to our  
14 hearings that works in that type of environment...

15 COMMISSIONER BISHOP: Right, you know,  
16 I...

17 COUNCIL MEMBER GJONAJ: You know what I'm  
18 saying. How do we, how do we prevent overzealous  
19 targeting now, and maybe bringing it out and talking  
20 about it in this type of format is the best way for  
21 us to actually understand. There are real problems  
22 out there, and avoidable problems, and it's about  
23 sitting down because each one of those problems also  
24 brought up, we're never at the table when rules and  
25 regulations are being drafted. We're at the tail  
end, when they're being enforced. And had we been at

3 the table perhaps I could have shared with you  
4 ethnically sensitive issues like food prep and  
5 temperature before it became law and enacted. And  
6 that's what this communication is all about. They're  
7 crying. They're saying hey, make me a part of the  
8 conversation. Let me share with you how it impacts  
9 me. Let me share with you what this actually does to  
10 my business model. Because on paper it may look  
11 good. When you read it, it sounds good. But in a  
12 real world there's unintended consequences. The  
13 result of, you also have a Small Business Bill of  
14 Rights and one of those, and maybe we should just go  
15 down them really quickly. They list business owners  
16 in New York City have the right to courteous and  
17 professional treatment, inspectors who are polite,  
18 information about how long inspections will take and  
19 cost as related fees, knowledgeable inspectors who  
20 enforce agency rules uniformly, receive information  
21 about agency rules from inspectors or employees,  
22 contest a violation through a hearing, request a view  
23 of inspection, receive explanation from inspectors if  
24 requested, and that question if requested is the one  
25 that bothers me most, why shouldn't they get an  
explanation to begin with? Access information in

3 languages other than English. The key word there  
4 again is access. And then lastly comment anonymously  
5 and without fear of retribution on the performances  
6 or conduct of New York City employees. These are all  
7 of the issues that these small businesses have been  
8 complaining and especially were brought out by the  
9 previous panel. As a result of the Immigrant  
10 Business Initiative was a report, Building Your  
11 Business in New York City, a guide for immigrant  
12 entrepreneur, which is available in eight languages -  
13 English, Arabic, Bengali, Chinese, Haitian Creole,  
14 Korean, Russian, and Spanish. The report is not  
15 released in Polish or Urdu, two of the 10 languages  
16 SBS is required to provide services in according with  
17 Local Law 30 of 2017. Were any Polish- or Urdu-  
18 speaking organizations consulted in producing this  
19 report? If yes, why was the report then not produced  
20 in those languages? If no, why not? Are there any  
21 business owners in the city who primarily speak these  
22 languages?

22 COMMISSIONER BISHOP: So absolutely, and  
23 the guide was released, I believe, sometime last year  
24 or earlier last year. So we are continuously,  
25 because one of the things, and I think you heard it

3 from one of the panels, is that when you are  
4 translating, and we tried to make the glide, guide,  
5 as plain English as possible, but there are some  
6 terms do not translate well and we want to make sure  
7 that we're not releasing a guide in a language that  
8 is not properly translated so we still have the final  
9 two that we need to translate. But, again,  
10 everything that we do, so for example we have a guide  
11 for small businesses to understand their  
12 responsibilities for the American Disabilities Act.  
13 So we start with the highest concentration of  
14 immigrant entrepreneurs, immigrant businesses, in  
15 particular areas. So we'll start with those  
16 languages and then we release the rest of the  
17 languages according to our schedule. So we will  
18 continue to release the guides this fiscal year and  
19 we'll have the rest of the guides published by then.

20 CHAIRPERSON GJONAJ: And I apologize that  
21 I didn't let MOOIA, because I just enjoy our  
22 conversation, Commissioner.

23 COMMISSIONER BISHOP: [laughs]

24 CHAIRPERSON GJONAJ: And I'm sure she  
25 enjoyed our dialogue. It was most constructive.

DEPUTY COMMISSIONER LIN: I understand.

3 CHAIRPERSON GJONAJ: Did you want to add  
4 anything to this, MOOIA?

5 DEPUTY COMMISSIONER LIN: No, I think we  
6 can look forward to continuing to work with SBS on  
7 the translation of their materials. They really  
8 provide important information to immigrant  
9 communities, and sort of stand ready to support as  
10 needed on interpretation of the report and other  
11 materials.

12 CHAIRPERSON GJONAJ: So translation, are  
13 you glad I did that round with the Commissioner and  
14 not you, got it. [laughter] Look, we know the need  
15 is out there.

16 COMMISSIONER BISHOP: Yes.

17 CHAIRPERSON GJONAJ: And I don't think we  
18 should, we don't have to reinvent the wheel here. We  
19 can really make significant changes today. And  
20 that's why this joint hearing was so important to  
21 myself and the chair, because there's impacts that  
22 are currently undermining our small businesses that  
23 our government created. It's not enough that they're  
24 struggling to survive through e-commerce, consumer  
25 behavior changes, big box store competition, and  
they're surviving. Now you have government

3 regulation, and I'll say it, a partner that is not  
4 really a partner, that has been labeled and perceived  
5 as the enemy more than a willing capable partner to  
6 help navigate. And we've had this debate so many  
7 times about whether they are 5300 or 6000 rules and  
8 regulations that small businesses have to comply  
9 with, and we know not all small businesses have to  
10 comply with all 6000. But yet I can't, and I'm, I  
11 think I read well, I can articulate, I can't make  
12 heads or tails of this. I've got attorneys that  
13 can't make heads or tails of this. Interpretation  
14 varies from inspector to inspector, from agency to  
15 department, so how is an immigrant community, one  
16 that may not speak English at all, going to comply,  
17 if council members can't understand these rules and  
18 regulations? If departments aren't able to, or  
19 agencies. I'm going to reiterate that this an  
20 opportunity for us to do something. Not just say  
21 something. We're great at acknowledging how  
22 important our immigrant communities are and these  
23 small businesses are and the contributions they make  
24 to our great city. But yet we undermine their very  
25 existence. Each and every day. We hurt them more  
than we help them. And not only hurt them. I've

3 mentioned this in the past also. There is a slew of  
4 regulations on notices that must be posted in every  
5 workplace. Those regulations, you'd need a wall  
6 that's 10 feet wide by 10 feet high to comply with.  
7 Why aren't we using technology? Why aren't those  
8 notices being provided electronically, where we have  
9 an option on the language also, the translation, so  
10 perhaps the employer can read them, the employee can  
11 read them, and anyone else that's walking by can read  
12 them in any language on any issue? And I don't think  
13 I'm, I've said something that surprised any of you.  
14 We know this. We're not doing anything about it. We  
15 penalize those very businesses. Today there's a  
16 business in New York City that's receiving a fine for  
17 inadequate notices, ones that have been changed or  
18 updated that they're not aware of, or a notice that  
19 they're now required a specific font or language that  
20 they're not aware of. It's happening as we speak,  
21 and we're doing nothing about them, about it, we're  
22 allowing those small businesses to be hurt. We're  
23 allowing them to learn the hard way and that is  
24 through fines. Any comment?

25 COMMISSIONER BISHOP: I would disagree  
that we're allowing that to happen. I think, you



3 know, as you were talking the first thing that popped  
4 into my mind is how do I get to that business before  
5 they get inspected, and how do I get that business to  
6 understand that they can actually come to SBS, we can  
7 send a compliance advisor out and we can actually  
8 educate that business owner on what they need to be  
9 in compliance with. I can't speak to the Department  
10 of Labor, you know, in terms of requirements for all  
11 the employment notices that need to be up, but what I  
12 can say and what I would, you know, ask you and  
13 everyone else to help me with is figure out different  
14 ways we can get to not only our entrepreneurs, but  
15 our immigrant entrepreneurs. Because I agree with  
16 you, immigrant entrepreneurs face an additional,  
17 especially non-English-speaking immigrant  
18 entrepreneurs, face an additional barrier in terms of  
19 understanding the regulatory environment of the City  
20 of New York. So we need to be more proactive than  
21 ever to reach those immigrant entrepreneurs before  
22 they are inspected. So awareness of services, and  
23 you know this and I've said it a number of times, is  
24 one of our biggest challenge. We've beefed up our  
25 presence, our online presence, our partnerships, but  
we have more work to do, and if there's any other

3 organizations that we can figure out how to train to  
4 understand our services, I think the better we will  
5 be as an agency to deploy our resources before a  
6 small business actually gets inspected by any agency.

7 CHAIRPERSON GJONAJ: I want to thank you  
8 both. Chairman, I know that we're running short on  
9 time and the Commissioner and MOOIA have said they  
10 would be available till 3 o'clock. I'm going to ask  
11 my colleague that we work on this with SBS to make  
12 sure that we come up with a law that will allow these  
13 postings, at a minimum, to be done electronically, at  
14 least for the city requirements, and I also want to  
15 acknowledge that we're at fault here because a lot of  
16 these laws here are being passed through the City  
17 Council. And the agencies and the inspectors are  
18 just enforcing laws that the City Council is passing.  
19 So we're part of the problem, not the solution.

20 CHAIRPERSON MENCHACA: I will take that  
21 and say, yeah, you're right.

22 CHAIRPERSON GJONAJ: [inaudible]

23 CHAIRPERSON MENCHACA: [laughs]

24 CHAIRPERSON GJONAJ: I just want to make  
25 sure.

3 COMMISSIONER BISHOP: I think we're  
4 making some progress.

5 CHAIRPERSON MENCHACA: [inaudible]  
6 [laughter] It's like can you speak into the mic and  
7 say that yes, it's true. And we're often not on the  
8 same side on issues in terms of regulations, and I  
9 recognize that as well. But on the council side, we  
10 need to take responsibility for, for the engagement  
11 component and allow for immigrants to be part of the  
12 discussion. And I think the awnings, the awnings  
13 saga in every borough, and you were, you were up in  
14 the Bronx and I was in Brooklyn, and we were having  
15 discussions and so we, I think, all learned from  
16 that. And what I, what I want to just to give as a  
17 final thought, ah, and really as an invitation, that  
18 Chair Gjonaj also gave, was to return to the table.  
19 There's a lot of other questions about your  
20 financing, how that works...

21 COMMISSIONER BISHOP: Yes.

22 CHAIRPERSON MENCHACA: And your testimony  
23 kind of points to it. But I know we're out of time.  
24 So let's just commit to getting back into a room and  
25 really thinking through this.

COMMISSIONER BISHOP: Yep.

3 CHAIRPERSON MENCHACA: So many of the  
4 immigrant communities that continue to survive  
5 despite everything that we just spoke about, they  
6 continue to survive and thrive, and imagine if so  
7 many of these barriers were gone and how, how high  
8 they could fly in terms of their vision for their  
9 kind of entrepreneurial ideas in our immigrant  
10 communities that continue to grow, immigrants  
11 continue to come to the City of New York, and so for  
12 us I think we need to really commit to that. Because  
13 the work that we can do with small businesses allows  
14 us to have even more opportunities to bring all the  
15 non-business information, around public charge,  
16 around IDNYC, around all the other services that we  
17 have that are often without any barrier to their  
18 financial, they're free services, but are not getting  
19 to them as well. So there's a big problem and I know  
20 you're committed and I want to thank you for the work  
21 that you do every day. And we'll make it happen,  
22 we'll make it happen.

23 COMMISSIONER BISHOP: Absolutely. I just  
24 want to let you, you know, it is personal, you know,  
25 for many immigrants entrepreneurship is not a luxury,  
it's a necessity, and especially coming into this

3 year where we're talking about census. I would love  
4 to reconnect with you because, I think, you know,  
5 there's an opportunity for us not only to figure out  
6 ways to connect immigrant entrepreneurs, but also to  
7 help them understand why it's important for them to  
8 spread the word in their community that they need to  
9 be counted as well. And immigrant-owned business  
10 owners are part of that solution. So I'm happy to  
11 follow up with you on a number of these issues.

12 CHAIRPERSON MENCHACA: Beautiful, thank  
13 you. So we'll get you out of here...

14 COMMISSIONER BISHOP: Thank you very  
15 much.

16 CHAIRPERSON MENCHACA: Thank you.

17 DEPUTY COMMISSIONER LIN: Thank you.

18 CHAIRPERSON MENCHACA: Enjoy the rest of  
19 the holidays. And if anyone is here to testify  
20 please fill out a slip. We are, we're going to call  
21 you up. We also must recognize Council Members  
22 Rosenthal, Rodriguez, and Moya, Francisco Moya from  
23 Queens, who are here today. Next we have Saduf Syal  
24 from NYC Now, it's NYC, well, actually..

25 SADUF SYAL: It's NYC NOWC.

3 CHAIRPERSON MENCHACA: NYC NOWC, yeah, oh  
4 my goodness. I knew that. OK. There you go. Thank  
5 you.

6 SADUF SYAL: I'll explain in a bit.  
7 [laughs]

8 CHAIRPERSON MENCHACA: Is there anybody  
9 else here that's going to testify? And I just want  
10 to make sure that MOOIA and SBS leave representatives  
11 here to hear the rest of the testimony.

12 COMMISSIONER BISHOP: Yeah, I will  
13 [inaudible].

14 CHAIRPERSON MENCHACA: Thank you. OK.  
15 Thank you. You may begin. Just make sure that the  
16 light is on and it's close to you. You may begin.  
17 OK, all right, great. So good afternoon, Council  
18 Member Menchaca and other members of the Committee on  
19 Small Business and Immigration.

20 SADUF SYAL: Thank you so much for this  
21 opportunity to testify. My name is Saduf. I'm with  
22 NYC NOWC, or the New York City Network of Worker  
23 Cooperatives, that's what it stands for. I have the  
24 honor and privilege every day to work with worker-  
25 owned and controlled businesses across the city, the  
overwhelming majority of which are owned and

3 controlled by immigrants, by immigrant women, by  
4 people of color across the five boroughs, um, and I,  
5 I appreciate all the issues that were brought up and  
6 talked about today because as small businesses, as  
7 immigrant-owned businesses, worker co-ops face a lot  
8 of those same challenges. But I'm also here to  
9 highlight that worker co-ops themselves are a tool  
10 and a solution for immigrant communities to really  
11 build sustainable and dignified jobs with living  
12 wages, to provide access to business ownership for  
13 communities that are often, that oftentimes face  
14 barriers to business ownership to begin with, and to  
15 just improve, ah, the quality of life for workers and  
16 generate wealth in communities. A lot of the worker  
17 co-ops that immigrants have begun across the city are  
18 really paving the way in certain industries. I just  
19 wanted to highlight some examples of that to show the  
20 broader impacts that worker co-ops can have. One  
21 example, and I know Council Member Menchaca you've  
22 worked a lot with, um, the occupational health and  
23 safety training, and so we do have a number of co-ops  
24 that I know you're familiar with and have met with  
25 in, in that industry and we know it's an industry  
where there's fraud, and at the same time it's

3 critical to providing information on workers' rights  
4 and safety in the workplace. And so these worker co-  
5 ops in this industry are improving standards for  
6 curriculum, for facilitation, while ensuring that the  
7 workers, the worker-owners, are being paid well. And  
8 their wages, not just in terms of their salary, but  
9 also in terms of equity, are higher than other  
10 businesses. That is because the model itself is the  
11 model where workers define for themselves what their  
12 wages should be. They share profits. But there's  
13 that broader effect to their consumers who are  
14 immigrant workers seeking this information, in terms  
15 of the quality of information, but also in terms of  
16 the pricing. So immigrant workers are able to access  
17 these, ah, these trainings for half the cost of other  
18 private OSHA training institutions. So that's one  
19 example. A lot was mentioned here on language  
20 access, so I also wanted to lift that up, that we  
21 have a co-op that has really high standards in the  
22 industry of interpretation and translation services,  
23 Caracol, that has even opened the eyes of social  
24 justice practitioners to what it means to provide  
25 quality interpretation and translation for  
communities, while paying workers well to do that



3 kind of work. So, um, that said, I wanted to lift up  
4 the Worker Cooperative Business Development  
5 Initiative, which I know both of you have supported.  
6 We hope that, ah, the, you know, support for that  
7 continues and increases into FY21. So you can expect  
8 me to be back here next year, if not me other, ah,  
9 other people from the worker co-op community. But  
10 thank you for your support on that. That initiative  
11 has been really critical in elevating this model,  
12 getting co-op education out there, and we hope that  
13 it can be enhanced and continued, because there is a  
14 growing number of co-ops now on the one hand, and  
15 also on the other a growing number of demand from  
16 CBOs, worker centers, labor unions, for this kind of  
17 work, and also to highlight a couple of other issues  
18 briefly and then I'll end so you can all get back to  
19 your day. But in addition to things like, you know,  
20 access to capital, which also affects co-ops, I would  
21 say that, you know, the city could look into making  
22 procurement opportunities more accessible to worker  
23 co-ops, especially because they are...

24 CHAIRPERSON MENCHACA: What kind of  
25 opportunities? What kind?

3                   SADUF SYAL: Procurement, contracting for  
4 goods and services that the city needs, especially  
5 because these are values-driven, democratic  
6 businesses that have more than just the one bottom-  
7 line impact. And part of that could be making the  
8 M/WBE certification more accessible to worker co-ops  
9 as well as other immigrant-owned small businesses in  
10 general. There's current M/WBE requirements that  
11 prevent like immigrant-owned businesses from being  
12 considered minorities or women owned, and so really  
13 taking a look at that. Also space for worker co-ops  
14 has come up as a big issue and that's one because  
15 we've had a growing number, like worker cooperatives  
16 are growing now in size. They are becoming more  
17 independent from their nonprofit incubators, and as  
18 that's happening the need for the space has  
19 increased. But just generally speaking, our  
20 membership is affected by displacements,  
21 gentrification, as members of communities facing this  
22 generally as tenants and as business owners. And so  
23 we're also in support of initiatives that, such as  
24 the legislation around the commercial rent  
25 stabilization, as well as funding for the community  
land trusts, and we hope to be in more communication

3 around like potential space for worker cooperatives  
4 as, um, as important models for businesses, for  
5 communities. So, yeah, thank you for this  
6 opportunity to testify. Please consider us a  
7 resource on worker co-ops should have further  
8 information, or need further information on that.

9 But I will just conclude by saying that, you know,  
10 co-ops are not just a model for economic advancement  
11 for immigrant communities, but they are also about  
12 creating real opportunity for economic democracy and  
13 creating shared prosperity. So because of that it's  
14 really a unique model that's about building a better  
15 New York for all New Yorkers. Thank you.

16 CHAIRPERSON MENCHACA: Thank you. I have  
17 some questions that I think really connect to a few  
18 themes that this committee has had over time and the  
19 great thing about this joint committee is the focus  
20 on small businesses have, just don't always come up,  
21 and you are at the kind of crux of that with co-op  
22 worker cooperatives and immigrant community, and  
23 where I find it also very interesting is the kind of  
24 access to capital piece. You mentioned that that's  
25 an issue and SBS in their testimony speak about over  
31 million dollar portfolio that really connects to

3 organizations that bring in low interest rate loans.

4 How do you, NYC NOWC specifically, but really the  
5 cooperatives that you help grown connect to the SBS  
6 program for capital access?

7 SADUF SYAL: And which program is this in  
8 particular through SBS?

9 CHAIRPERSON MENCHACA: Well, I mean,  
10 maybe that's just like a telling answer, ah,  
11 question, like you probably don't even know that SBS  
12 has a loan program with low interest rates for  
13 businesses, but they tell that as a program that is  
14 valuable to New Yorkers, with two-thousand-some  
15 recipients totalling up to 31 million dollars. So  
16 right there there's a lack of interest. How do you  
17 utilize SBS right now in terms of, because your  
18 contract comes actually through SBS?

19 SADUF SYAL: Right, exactly.

20 CHAIRPERSON MENCHACA: Right? So you  
21 interact with the contracting part because of all the  
22 city funding that kind of goes through the coalition.  
23 Is it more than that, and where does SBS support you  
24 in the creation of these worker cooperatives?

25 SADUF SYAL: Thank you for these  
questions. Yeah, so just to speak to access to

3 capital generally for worker co-ops, the main place  
4 that they go is co-op lenders because they understand  
5 co-ops. Those lenders are few and far between and  
6 are often challenged as well to lend to just any  
7 worker co-ops. Um, you know, because a lot are  
8 start-ups or a lot face challenges similar to any  
9 traditional business in terms of accessing loans, but  
10 then with worker co-ops you have in addition to that  
11 challenges of understanding the co-op model. So when  
12 they go to traditional lenders they are not familiar  
13 with how co-ops operate, how they work, there's  
14 oftentimes more paperwork requirements because you're  
15 dealing with model, a model that's based on multiple  
16 ownership. And so, um, and so there's those  
17 additional kind of barriers that worker co-ops have  
18 to accessing loans, in addition to just being regular  
19 small businesses or immigrant-owned small businesses,  
20 and those traditional issues. In terms of the SBS  
21 program, as far as I know no worker co-ops have  
22 accessed any of those and I do believe that more  
23 could be done around spreading information about the  
24 availability of those programs and how to access, how  
25 to access them, and we would definitely want to work  
closely with SBS to ensure that, um, that the worker

3 copious model is understood within that and it could  
4 actually be an easier process for worker co-ops than  
5 normally this kind of thing is, because we're dealing  
6 with a model that's multi-ownership. We have worked  
7 over the last six years through WCBDI with SBS.  
8 We've been, you know, I'd say a lot of the work has  
9 been focused around that initiative, which works with  
10 over a dozen nonprofits directly and, um, to provide  
11 this kind of information. We've made, I think,  
12 really great headway working to get information out  
13 there about this model. I think certainly a lot,  
14 there could definitely be more that can be done to  
15 get information out regarding worker co-ops, to  
16 making worker co-ops more a part of the, um, the work  
17 of the agency as well and what it does, and so, ah,  
18 there's definitely a need for ongoing conversation  
19 and communication there, yeah.

19 CHAIRPERSON MENCHACA: I couldn't agree  
20 more, and I think the fact that the City Council has  
21 really focused its investment in the worker  
22 cooperative movement is one thing, but I think the  
23 real gal here is to embed into the city's  
24 infrastructure, like you said, and make it part of  
25 their, one of their top three things that they do out

3 of SBS is to really grow worker cooperatives and I'm  
4 not sure that that's the goal right now. But that  
5 can change, that can change through discussion, and  
6 my last question and then I'll hand it over to Chair  
7 Gjonaj for questions is the ultimate work that you do  
8 on the ground is to empower immigrants, and right now  
9 we have a really tough moment in our history. At the  
10 federal level we see what's happening. At the  
11 ground, though, do you feel like SBS and the Mayor's  
12 Office of Immigrant Affairs have assisted you in any  
13 recent requests that you have made of the city to  
14 support your constituency and all the, tell me a  
15 little bit about that relationship and if it's there,  
16 if it exists, if it doesn't, and what needs you might  
17 have that might bring them to you for support.

18 SADUF SYAL: Right. So, yeah, we have  
19 certainly with the M/WBE, ah, issues, we have brought  
20 them up with SBS and held conversations. They've  
21 been very open to listening to those concerns and  
22 investigating those concerns. So I think that's like  
23 in initial stages. You know, as immigrant worker-  
24 owners there's a variety of needs and issues that  
25 have come up that we're trying to address internally  
with our membership, and trying to get out

3 information about know your rights to worker-owners  
4 as well. There has been on some level, you know,  
5 like a fear of potential like targeting on worker co-  
6 ops, you know, given that it's a model that serves  
7 immigrant communities. But nothing that I know that  
8 has happened regarding that, to my knowledge. But  
9 we're just working to make sure that immigrant  
10 communities know that this is a model that exists to  
11 provide them that economic stability and that's even  
12 more critical in this moment in time. So far I would  
13 say that, you know, there has been listening and  
14 responsiveness to the issues that we have brought up.  
15 But I do think that immigrant communities, and this  
16 was mentioned earlier today, but there's that fear of  
17 government and turning to government for certain  
18 concerns that, um, the immigrant community has. And  
19 so we've been just working internally to ensure that  
20 like there's, ah, solid leadership within the worker  
21 co-op movement to respond to any of those concerns as  
22 it comes up and building that leadership internally.

22 CHAIRPERSON MENCHACA: Thank you for  
23 that. To be continued.

24 SADUF SYAL: Yep.

25 CHAIRPERSON MENCHACA: Chair Gjonaj.



3 CHAIRPERSON GJONAJ: Thank you, Chair.

4 We've spoken...

5 SADUF SYAL: Yes.

6 CHAIRPERSON GJONAJ: ...a number of times  
7 and I'm just grateful for what you're doing when it  
8 comes to the cooperative initiative.

9 SADUF SYAL: Thank you.

10 CHAIRPERSON GJONAJ: And, Chair, we can't  
11 help small businesses in their businesses, meaning to  
12 grow. But we can help them in other ways, and  
13 cooperatives will allow these small businesses to buy  
14 products and services collectively and benefitting  
15 from bulk purchase discount. I encourage this,  
16 whether it be by industry or by immigrant group or in  
17 any fashion possible. That is a model that we're  
18 supposed to figure out how to be supportive of  
19 because when those cooperatives do well each of those  
20 small businesses will do better. We can't give you  
21 business, we can't steer business towards you, but at  
22 least we can help you buy your products and services  
23 collectively and benefitting from it where if you're  
24 bottom line is healthier, New York City is healthier.  
25 So thank you.

SADUF SYAL: Thank you.

3 CHAIRPERSON MENCHACA: Thank you for  
4 coming today.

5 SADUF SYAL: Thanks so much.

6 CHAIRPERSON MENCHACA: And I think that  
7 is it. I, um, do you have any final thoughts?

8 CHAIRPERSON GJONAJ: We have a lot of  
9 work to do, Chair.

10 CHAIRPERSON MENCHACA: Yes, we do. And  
11 what a beautiful community to do it with, like our  
12 immigrant community, as diverse as it is, it's really  
13 a testament to the backbone that it actually is to  
14 our, to our neighborhoods and economy and that's why  
15 we're here. So let's, upward and onward. This  
16 hearing is now over. [gavel]

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C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.



Date December 15, 2019