

CONTACT INFORMATION	
Organization Name	Accion East
Program Name, Staff Contact	Micro Loan Program Gustavo Perez
Street 1	80 Maiden Lane, Suite 903
Street 2	
City	New York
State/Zip	NY, 10038
Phone #	(866) 245-0783
Fax #	212-387-0277
Email	gperez@accioneast.org
Website	www.accioneast.org
ORGANIZATION DESCRIPTION	Accion East is a nonprofit micro lender with over 22 years of experience providing affordable loans up to \$50,000 and financial education to small business owners who cannot access capital from traditional sources.
COUNTIES SERVED BY FINANCING PROGRAMS	All NYS Counties Served
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Accion East offers business loans from \$500 to \$50,000, using a combination of credit, cash flow and character to determine whether a potential borrower is ready for a loan. Accion East's lending team helps individuals build a strong application for financing, providing financial education and counseling to business owners. View loan requirements and apply for a loan online at www.us.accion.org .
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$50,000 maximum
INTEREST RATES	Regular Rates 8% - 15%. Special APR 6.99%-10.99% in Upper Manhattan and South Bronx (New York)
FEES	None
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	1165
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$8,393,923
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	In addition to loans, Accion East offers a variety of financial education resources and workshops. For a list of resources, visit www.us.accion.org . To learn more about upcoming events, follow @Accion_US on Twitter.

CONTACT INFORMATION	
Organization Name	Adirondack Economic Development Corp. (AEDC)
Program Name,	EAP, SBA, IRP, USDA,

Staff Contact	Jim Murphy, Executive Director
Street 1	67 Main St.
Street 2	Suite 300
City	Saranac Lake
State/Zip	NY 12983
Phone #	518-891-5523
Fax #	518-891-9820
Email	jamesmurphy52@me.com
Website	
ORGANIZATION DESCRIPTION	
COUNTIES SERVED BY FINANCING PROGRAMS	14 counties of Northern New York - Warren, Washington, Saratoga, Hamilton, Lewis, Jefferson, Oswego, St. Lawrence, Essex, Clinton, etc.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	SBA micro lender, several other loan programs
SERVE PRE-STARTUPS?	We provide business startup assistance
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	yes
SERVE OPERATING BUSINESSES?	yes
LOAN AMOUNTS	\$5,000 to \$100,000
INTEREST RATES	8%, depending on type of loan
FEES	Depends on loan program, \$100 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	>12
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	> \$500,000
IS THE ORGANIZATION A CDFI?	yes
OTHER SERVICES AVAILABLE	EAP center, business training, one-on-one counseling

CONTACT INFORMATION	
Organization Name	Albany-Colonie Regional Chamber Of Commerce
Program Name,	Entrepreneurial Assistance Center Loan Funds and Capital Business Assistance Fund
Staff Contact	Joseph Landy, Director of Commercial Lending
Street 1	5 Computer Drive South
Street 2	

City	Albany
State/Zip	NY 12205
Phone #	518-431-1423
Fax #	518-431-1402
Email	josephl@acchamber.org
Website	www.acchamber.org
ORGANIZATION DESCRIPTION	The Albany-Colonie Regional Chamber represents 2,200 businesses and organizations of all types and sizes and from throughout the Capital Region that employ more than 110,000 area residents. Our mission is to be a catalyst for growth and prosperity for our members and the Capital Region by providing leadership, advocacy and resources. Amongst the resources provided are the loan programs including the AI Tech Loan Fund, the Technology Acceleration Fund and the Micro Loan Program.
COUNTIES SERVED BY FINANCING PROGRAMS	Albany, Rensselaer, Saratoga and Schenectady
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	AI Tech Loan Fund The \$18 million AI Tech Fund of the Albany County Business Development Corporation provides financing up to \$1,000,000 at 75% of the Prime Rate, fixed for the term of the loan. Loan terms are 5-years with amortization schedules up to 15-years, based on use of the proceeds. Technology Acceleration Fund (TAF) The Technology Acceleration Fund (TAF) was funded with \$1.5 million from the AI Tech Loan Fund. TAF was specifically designed to capitalize on emerging technology ventures that have a high probability of creating new employment opportunities and increasing the standard of living in the region.
SERVE PRE-STARTUPS?	Yes - at the committee's discretion
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes - at the committee's discretion
SERVE OPERATING BUSINESSES?	Yes - at the committee's discretion
LOAN AMOUNTS	Small business loans not to exceed \$1,000,000. Micro enterprise loans not to exceed \$25,000. Average small business loan in 2014 was \$183,000. Average micro enterprise loan in 2014 was \$18,000. Typically loans do not exceed 5 years.
INTEREST RATES	Interest rates vary according to loan programs.
FEES	Fees vary according to loan programs
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	28
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$3,820,500
IS THE ORGANIZATION A CDFI?	No

CONTACT INFORMATION	
Organization Name	Alternatives Federal Credit Union
Program Name,	
Staff Contact	Bob Anderson, Business Loan Officer
Street 1	125 N. Fulton Street
Street 2	
City	Ithaca
State/Zip	NY 14850
Phone #	607-216-3446
Fax #	607-277-6391
Email	banderson@alternatives.org

Website	www.alternatives.org
ORGANIZATION DESCRIPTION	<p>Alternatives is dedicated to economic justice. Alternatives Federal Credit Union's mission is to build wealth and create economic opportunity for underserved people and communities.</p> <p>Alternatives FCU is a Community Development Credit Union (CDCU), member-owned, locally controlled and self-supporting. Our purpose is to meet the financial needs of the members of our community. We believe that by controlling the flow of funds within a small community, the community can build itself to suit its own needs and be more self-reliant.</p>
COUNTIES SERVED BY FINANCING PROGRAMS	Tompkins, Tioga, Cayuga, Chemung, Cortland, Seneca, Schuyler
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>Alternatives is committed to small businesses. We want them to succeed, and look for long term lending and deposit relationships. We ask for comprehensive information for the application, and provide a list of requested items on our website.</p> <p>Alternatives is a regional credit union. We offer business loans to businesses located in Ithaca, Tompkins County, and the surrounding counties of Schuyler, Chemung, Tioga, Cortland, Cayuga and Seneca.</p> <p>Business Loan application requirements include: 1) Loan application form; 2) Personal financial statement; 3) Business plan (including all necessary financial statements); 4) For existing businesses, three years of financial statements and tax returns</p> <p>Support for idea development and compiling these important documents is available through our Business CENTS® Program.</p>
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Our minimum Business Loan is \$500; maximum is \$600,000.
INTEREST RATES	Rates range from 4% to 14.25%.
FEES	Average fee is 1% origination fee.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	60
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,693,535
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Business CENTS resource center for small Business development; Financial counseling; Individual development Accounts (IDAs); Business transaction Accounts
CONTACT INFORMATION	
Organization Name	Amsterdam Urban Renewal Agency
Program Name,	Revolving Loan Program
Staff Contact	Nick Zabawsky
Street 1	City Hall
Street 2	61 Church Street
City	Amsterdam
State/Zip	New York 12010

Phone #	518-843-0604
Fax #	518-843-0604
Email	orionmgtdco@aol.com
Website	http://www.amsterdamny.gov/business/urban-renewal-agency.php
ORGANIZATION DESCRIPTION	Urban Renewal Agency - Operates housing rehabilitation, waterfront redevelopment, infrastructure and economic development projects in the City of Amsterdam
COUNTIES SERVED BY FINANCING PROGRAMS	Montgomery County - City of Amsterdam only
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small businesses located in the City of Amsterdam only. Must involve capital investment and job creation. Loans must be backed by adequate collateral. Personal guarantees required.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum \$5,000 Maximum \$100,000
INTEREST RATES	Typically 3% to 5% APR
FEES	None
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$0
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Referrals

CONTACT INFORMATION	
Organization Name	CCDNA d/b/a Business Center For New Americans
Program Name,	BCNA's Microenterprise Development Program
Staff Contact	Leonid Ostrovsky, Director of Lending
Street 1	120 Broadway
Street 2	Suite 230
City	New York
State/Zip	NY, 10271
Phone #	212-898-4130
Fax #	646-723-1399

Email	lostrovsky@nybcna.org
Website	www.nybcna.org
ORGANIZATION DESCRIPTION	BCNA is a CDFI certified and an SBA Intermediary Micro-lender, with a diverse staff which operates out of two offices. One in Manhattan and one in Jackson Heights, Queens. BCNA has so far made over \$12 million in microloans with a 5% loan loss rate. BCNA also operates the largest IDA Program in New York State.
COUNTIES SERVED BY FINANCING PROGRAMS	All qualified clients in Queens and Staten Island.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	All refugee, immigrant, and women owned businesses in the five boroughs of NYC. All eligible micro and small business owners in Queens and Staten Island. Loan may be used for business expenses. Credit report on borrower and guarantor for loans above \$5k Simple business plan that staff will assist applicant with. Bank statements for last 3 months and proof of revenue and expenses for existing businesses.
SERVE PRE-STARTUPS?	Yes, depending on the situation
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$50,000 maximum
INTEREST RATES	8.5% - 10%
FEES	\$25 to \$50 application fees, \$15 per additional credit report; 2% closing fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	264
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,548,100
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Workshops on business management and how to use technology to manage one's business.

CONTACT INFORMATION	
Organization Name	BOC Capital Corp.
Program Name,	Micro Loan Program
Staff Contact	Rodney Santiago, Manager of Lending Services
Street 1	85 South Oxford Street, 2nd Floor
Street 2	
City	Brooklyn
State/Zip	NY, 11217
Phone #	(718) 625-1296
Fax #	(718) 246-1881
Email	rsantiago@bocnet.org
Website	www.bocnet.org

ORGANIZATION DESCRIPTION	BOC Capital Corp., an affiliate of the Business Outreach Center (BOC) Network, is a not-for-profit Community Development Financial Institution (CDFI), SBA 7m Micro lender, SBA Community Advantage 7a lender, and a certified Community Development Entity (CDE) dedicated to providing microenterprise financing, with a special focus on small-business, women, minority and immigrant entrepreneurs.
COUNTIES SERVED BY FINANCING PROGRAMS	Five boroughs of New York City (Bronx, Kings, Queens, NY, Richmond)
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small business throughout the NYC Metropolitan Area are eligible for loans for working capital, machinery & equipment, leasehold improvements, energy efficiency, and for contract mobilization/production. BOC Capital utilizes a two-step application process; The initial step involves completing an application with signature and ID. The applicant will then receive a required document list and needed technical assistance. The second stage involves providing the support documents requested including historical financial information (i.e. tax returns and bank statements), business documents and cash flow projections.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 - \$150,000
INTEREST RATES	6-10.5%
FEES	Origination fee: 2%
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	104
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$2.4mm
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Credit and financial management counseling

CONTACT INFORMATION	
Organization Name	Bronx Overall Economic Development Corporation (BOEDC)
Program Name,	
Staff Contact	Marlene Cintron, President
Street 1	851 Grand Concourse
Street 2	Room 123
City	Bronx,
State/Zip	NY, 10451
Phone #	718 590 5623
Fax #	718 590 2504
Email	mcintron@boedc.org
Website	www.boedc.com
ORGANIZATION DESCRIPTION	BOEDC is a nonprofit Economic Development Corporation created to support current and prospective Bronx businesses by making available below market rate

	loans as well as working with city agencies to insure that their construction/development timetables are met.
COUNTIES SERVED BY FINANCING PROGRAMS	All of New York State
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	We are an SBA 504 lender with unlimited funds that can be used for the acquisition and build out of commercial property as well as the purchase of commercial machinery up to 5MM dollars. We also have up to 17MM in Empowerment Zone funds to support businesses located in Port Morris and Hunts Point. We also recently received a limited amount of funds to support small businesses in any part of The Bronx. Small loans can run from \$2500 to \$50,000. We also have BIEE loans to purchase solar panels and other green commercial equipment
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum: 2500, Maximum 5MM. Larger loans are fixed by the federal government through SBA.
INTEREST RATES	They are currently running around 5%. Our energy efficient loans are 0%. Other loans are prime Plus 2.
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	We will refer them to credible organizations for their business plans as well as legal assistance. We also offer workshops.

CONTACT INFORMATION	
Organization Name	Brooklyn Cooperative Federal Credit Union (BCFCU)
Staff Contact	Samira Rajan, CEO
Street	1474 Myrtle Ave
City, State, Zip	Brooklyn NY 11237
Phone #	718 -418 -8232 ext. 2020
Fax #	718-418-8252
Email	samira@brooklyn.coop
Website	www.brooklyn.coop
ORGANIZATION DESCRIPTION	<p>Brooklyn Cooperative Federal Credit Union is a certified CDFI that began operations in January 2001. Our mission is to increase opportunity and resiliency in the communities we serve by offering fair and affordable financial services. Currently we have two branches in Central Brooklyn, among New York City's most under-served neighborhoods, home to almost 300,000 people, more than 95 percent of whom are minorities.</p> <p>Bushwick branch: 1474 Myrtle Avenue, corner of Grove Street, 11237 Bed-Stuy branch: 834 Dekalb Avenue, corner of Throop Ave, 11221</p>
COUNTIES SERVED BY FINANCING PROGRAMS	Kings County.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>Borrower eligibility: As a credit union, BCFCU offers loans, lines of credits, and mortgages (residential and commercial) to its members. We work with all types of business at all stages of operations (pre-startup, start-up, established).</p> <p>Geographic focus: We primarily serve business located in Kings county and will also offer loans to businesses whose owners reside in Kings county, even if the</p>

	<p>business is located in another NYC borough.</p> <p>Eligible Uses of funds: We make all type of business loans (see description further below).</p> <p>Application Requirements: Borrowers are required to join our credit union by opening a member account and pay loan application fees.</p> <p>Collateral is required on a case by case basis. ITINs are accepted. Our average loan processing time is 2-3 weeks from the day we receive a complete application. No minimum credit score is required.</p>
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500-100K unsecured. Loan above \$100k, up to \$75% LTV business backed by real estate.
INTEREST RATES	Less than \$10,000 - 9% Above \$10,000 - 12%
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	80
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,408,855
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	In addition to lending, we also offer financial literacy and tax preparation assistance to small business owners.

CONTACT INFORMATION	
Organization Name	Buffalo Urban Development Corporation
Program Name,	Various
Staff Contact	Peter M. Cammarata
Street 1	95 Perry Street
Street 2	Suite 404
City	Buffalo
State/Zip	New York 14216
Phone #	716-362-8361
Fax #	716-856-6754
Email	pcammarata@buffalourbandevelopment.com
Website	www.buffalourbandevelopment.com
ORGANIZATION DESCRIPTION	Not-for-profit local development corporation.
COUNTIES SERVED BY FINANCING PROGRAMS	Erie
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application	Short-term or interim financing for adaptive reuse projects in the downtown core (residential focus)

requirements, etc.)	
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Potentially
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$750,000
INTEREST RATES	Prime + 2%
FEES	\$7,500
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	1
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$750,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Brownfield and downtown redevelopment project assistance.

CONTACT INFORMATION	
Organization Name	CAMBA Economic Development Corporation
Program Name,	CAMBA Small Business Services
Staff Contact	Isaac Roldan
Street 1	2211 Church Avenue
Street 2	Suite 207
City	Brooklyn
State/Zip	NY, 11226
Phone #	718-282-0108 ext. 79283
Fax #	718-282-0108
Email	isaacr@camba.org
Website	www.camba.org
ORGANIZATION DESCRIPTION	<p>CAMBA looks to improve the quality of life for members of the Brooklyn community through comprehensive services.</p> <p>CAMBA Small Business Services looks to place entrepreneurs in a position to qualify for bank financing, the key to small business growth. We also have a goal of formalizing informal entrepreneurs and avoid low income and immigrant entrepreneurs from being pushed out of changing communities by providing educational services that will help them keep up in this changing environment.</p>
COUNTIES SERVED BY FINANCING PROGRAMS	Kings
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application	We fund start up projects as well as expansion projects for equipment, construction and working capital. Our geographic focus is the borough of Brooklyn and we vet our clients through their credit history, loan purpose, financials and pledged collateral. We look to be as flexible as possible when reviewing a loan applicant's

requirements, etc.)	eligibility.
SERVE PRE-STARTUPS?	yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	yes
SERVE OPERATING BUSINESSES?	yes
LOAN AMOUNTS	Min: \$500; Maximum: \$35,000
INTEREST RATES	Range from 9.99%-11.99%.
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$0
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Small Business workshops and one on one counseling.

CONTACT INFORMATION	
Organization Name	Cayuga County Department of Planning and Economic Development
Program Name,	Microenterprise and Revolving Loan Fund
Staff Contact	Stephen Lynch
Street 1	160 Genesee Street
Street 2	5th Floor
City	Auburn
State/Zip	New York, 13021
Phone #	315-253-1276
Fax #	315-253-1499
Email	planning@cayugacounty.us
Website	www.cayugacounty.us
ORGANIZATION DESCRIPTION	The Cayuga County Department of Planning and Economic Development deploys a multidisciplinary team of professional staff to assist local officials, groups, and individuals involved in activities aimed at retaining and enhancing the quality of life for current and future generations.
COUNTIES SERVED BY FINANCING PROGRAMS	Cayuga
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Existing businesses looking to expand and start-up businesses in Cayuga County are eligible. The objectives of the Cayuga County Loan Program are: 1. Encourage growth and expansion of business within Cayuga County. 2. Increase employment opportunities for low and moderate income residents. 3. Diversify the local economy. 4. Stimulate investment from private lending institutions, not-for-profit and government agencies. Loan proceeds can be used for working capital, soft costs, acquisition, construction and machinery and equipment Preliminary Application can be submitted online through Cayuga Economic Development Agency at www.cayugaeda.org/financing-assistance/ or by calling 315-252-3500.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING	Yes

BUSINESSES?	
LOAN AMOUNTS	Determined by Cayuga County Loan Committee
INTEREST RATES	Determined by Cayuga County Loan Committee
FEES	Loan Application Fee, Plus 1% of Loan Amount - Determined by Cayuga County Loan Committee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	2
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$62,500
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Referral to other economic development support and training agencies- Cayuga Economic Development Agency, Cayuga County Workforce Employment and Training Department, SCORE, Cayuga County Industrial Development Agency

CONTACT INFORMATION	
Organization Name	Central NY Regional Planning & Development Board (CNY RPDB)
Program Name,	CNY Enterprise Development Fund
Staff Contact	Michael Rosanio, Regional Loan Manager
Street 1	126 N. Salina Street Suite 200
Street 2	
City	Syracuse
State/Zip	NY, 13202
Phone #	315-422-8276 ext. 205
Fax #	315-422-9051
Email	mrosanio@cnyrpd.org
Website	www.cnyrpd.org
ORGANIZATION DESCRIPTION	<p>The CNY Regional Revolving Loan Fund has been in operation since 1989. The RLF is capitalized by grants/loans from NYS ESC, US DOC (EDA) and USDA (IRP/RMAP) and NYSERDA. Each program has differing requirements & objectives but it's presented to public as one program with one application process. The CNY Enterprise Development Corporation is the non-profit entity that oversees the RLF.</p> <p>Our objectives are distilled from our funding sources program requirements and are broad in nature:</p> <ul style="list-style-type: none"> Capital Formation – Leverage Private Funds (Banks & Equity) Job Creation – Creation and retention of permanent, full – time jobs.. Generate Net Wealth in the Community – looking for businesses that bring “new” money into the region.
COUNTIES SERVED BY FINANCING PROGRAMS	Cayuga, Oswego, Madison, Cortland, Onondaga
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> New or growing businesses located within 5 county region. Companies that create value-added products (e.g. manufacturers, assemblers, processors and some service businesses) which can demonstrate that they derive a significant portion of their revenue from outside the region. Small businesses – typically less than 100 employees. Credit must otherwise not be available on terms/conditions that would allow project to be successfully completed. <p>Eligible Uses of Funds:</p> <ul style="list-style-type: none"> New or existing businesses. Sole proprietorships, partnerships, LLC's or corporations. Real estate, machinery & equipment and working capital costs. Permanent financing – we'll close the loan when the project's elements are complete.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN	Occasionally

ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Our Rural Micro entrepreneur Loan program can make loans from \$10,000-\$50,000. All other loan funds can max out at \$100,000 or %0% of project cost, whichever is less.
INTEREST RATES	Currently 4.5%
FEES	\$250 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	12
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$800,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance
CONTACT INFORMATION	
Organization Name	City of Corning
Program Name,	City of Corning Revolving Loan Fund
Staff Contact	Mr. Steve Dennis
Street 1	500 Nasser Civic Center Plaza
Street 2	
City	Corning
State/Zip	NY 14830
Phone #	607-962-0340 ext. 1117
Fax #	607-962-0578
Email	corningplanning@gmail.com
Website	www.cityofcorning.com
ORGANIZATION DESCRIPTION	
COUNTIES SERVED BY FINANCING PROGRAMS	City of Corning Only
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Please refer to the City of Corning's website www.cityofcorning.com under Investment and Development
SERVE PRE-STARTUPS?	Refer to the following link: http://cityofcorning.com/vertical/sites/%7BBE0E976C-81B9-4F4C-8763-A90E76CF4D33%7D/uploads/Summary_City_Revolving_Loan_Fund.pdf
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	

TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	City of Oswego, NY
Program Name,	Community and Economic Development
Staff Contact	Mary Vanouse, Community Development Director
Street 1	Conway Municipal Center, 3rd floor
Street 2	20 W Oneida Street,
City	Oswego
State/Zip	NY 13126
Phone #	315 343 3795
Fax #	315 342-8231
Email	mvanouse@oswegony.org
Website	www.oswegony.org
ORGANIZATION DESCRIPTION	City of Oswego, NY Est 1848, population 18,142. Elected Mayor, Thomas W. Gillen, CEO; 7 member Council
COUNTIES SERVED BY FINANCING PROGRAMS	Oswego City limits
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Commercial and Micro Enterprise Loan Programs
SERVE PRE-STARTUPS?	Yes, coordinates with SBDC for Micro Training Program; provides income based scholarships for city residents
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes, coordinates with SBDC for Micro Training Program
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Commercial loans: \$15k - \$50k Micro loans: \$500 - \$15,000 USDA Revolving Loan fund
INTEREST RATES	4% floor or equal to Prime rate whichever is higher; 3% for Micro LMI startups.
FEES	1% application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$115,000
IS THE ORGANIZATION A CDFI?	No

OTHER SERVICES AVAILABLE	Available commercial properties listings, assistance with economic development projects, historic tax credits, coastal zone environmental assistance with SEQR-NEPA; City permits and brownfield opportunity area and tax credit projects. Housing data and municipal, state and federal agency coordination.
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CONTACT INFORMATION	
Organization Name	City of Utica
Program Name,	
Staff Contact	Jack Spaeth
Street 1	1 Kennedy Plaza
Street 2	
City	Utica
State/Zip	13502
Phone #	315-792-0195
Fax #	315-797-6607
Email	jspaeth@cityofutica.com
Website	www.cityofutica.com
ORGANIZATION DESCRIPTION	municipality
COUNTIES SERVED BY FINANCING PROGRAMS	City of Utica only
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Economic Reinvestment Program - term low-interest loan program for buildings, FF&E, working capital. JumpStart Microenterprise Loan Program - maximum of \$5,000 loan on a matching basis.
SERVE PRE-STARTUPS?	Will look at all projects
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES
SERVE OPERATING BUSINESSES?	YES
LOAN AMOUNTS	\$5,000 - \$150,000
INTEREST RATES	85% of Prime
FEES	\$250.00 application, 1.25% administrative fee, recording costs for UCC and recordings
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$250,000

IS THE ORGANIZATION A CDFI?	NO
OTHER SERVICES AVAILABLE	Industrial Development Agency, Façade Program, Technical assistance, Codes, Zoning/Planning, Community Development, Housing, real estate location

CONTACT INFORMATION	
Organization Name	Community Capital Resources
Program Name	Small Business Lending and Support Program
Staff Contact	Ms. Kimberlie Jacobs
Street 1	7 West Cross Street
Street 2	Suite D
City	Hawthorne
State/Zip	NY, 10532
Phone #	914 747 8020 ext. 12
Fax #	914 747 2049
Email	kjacobs@ccrhv.org
Website	www.communitycapitalny.org
ORGANIZATION DESCRIPTION	<p>Community Capital New York is an enthusiastic supporter of small business and winner of 914 Inc.'s 2014 Small Business Advocate of the Year award. Community Capital is a not for profit alternative lender providing loan capital and technical assistance to entrepreneurs throughout the Hudson Valley and the Bronx. Community Capital lends to businesses that are going to be successful: they're just not "bankable"—yet. The businesses we lend to have strong potential, but do not quite meet the credit, cash flow or collateral requirements of traditional lenders. Our loans help small businesses establish credit and stronger financial capacity. We welcome applications from existing businesses, but are one of the rare lenders who will consider applications from actual, pre-revenue startup businesses. Start-ups start here!</p> <p>We have been certified by the US Department of the Treasury and the Small Business Administration.</p>
COUNTIES SERVED BY FINANCING PROGRAMS	Bronx, Dutchess, Orange, Putnam, Rockland, Ulster, Westchester
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Working with our bi-lingual staff, start-up and growing businesses in our seven county service area are able to apply for funds to assist with leasehold improvements, equipment, inventory and materials, marketing, working capital and licensing expenses. Borrowers must be 21 years of age and the principal owner of the business have a business plan, and a FICO score of 600 or more to apply.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum: \$1000 Maximum: \$50,000 in our micro loan program; larger loans will be considered
INTEREST RATES	Range from 8.375 to 9.125%
FEES	2% of loan amount
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	29
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$556,300
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Community Capital has a personalized approach to helping your business succeed. From the moment you contact us, our staff will work with you to provide one-on- one assistance tailored to meet your business needs. Whether it is help with financial projections, learning QuickBooks, or preparing a press release to announce your grand opening, Community Capital is committed to your success. In addition to assistance from our staff, borrowers are also able to access scholarships to help enhance their entrepreneurial skills. We have a particular focus on startups and work to

CONTACT INFORMATION	
Organization Name	Community Loan Fund of the Capital Region, INC. (CLFCR)
Program Name,	
Staff Contact	Linda MacFarlane, Executive Director
Street 1	255 Orange Street
Street 2	#103
City	Albany
State/Zip	NY, 12210
Phone #	518-436-8586
Fax #	518-689-0086
Email	LindaM@mycommunityloanfund.org
Website	www.mycommunityloanfund.org
ORGANIZATION DESCRIPTION	Incorporated in 1985, Community Loan Fund promotes sustainable community development efforts for economically underserved people and communities. We provide access to capital by pooling investments and donations from socially concerned individuals and organizations, and re-lending it to non-profit organizations for affordable housing and community services, to micro enterprises for business development, and to individuals for home ownership and repair. We also offer training and technical assistance programs.
COUNTIES SERVED BY FINANCING PROGRAMS	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	For small businesses and micro enterprises, the Community Loan Fund provides various types of loans and lines-of-credit. Financing will be made available to small businesses that are locally owned by: persons of low-income (defined as below 80% of the area HUD median, adjusted for family size); or minorities (MBEs); or women (WBEs). Loan purposes can be for real property - acquisition or improvement, equipment or inventory, cash flow or working capital, energy-efficiency and green technology initiatives/improvements. Geographic focus is our 11 county coverage area of Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington. Loan applications may be submitted at any time; however, it is highly recommended that you discuss the application and the application process with a Loan Officer prior to submission. Each loan application is evaluated on a case-by-case basis for its financial viability and positive social impact.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Loan amounts for start-up businesses, the maximum loan amount is \$25,000; for existing or expanding businesses (with at least 12 months of consistent sales), the maximum loan amount is \$50,000;
INTEREST RATES	Interest rates will be determined from time-to-time by the Community Loan Fund, at its sole discretion. The current rate is 8% fixed, subject to change without notice.
FEES	Fees vary, depending on size of loan, collateral and other factors.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	20 Loans
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$744,562
IS THE ORGANIZATION A CDFI?	Yes

OTHER SERVICES AVAILABLE	<p>One on one consulting: Staff of the Community Loan Fund meet regularly with entrepreneurs interested in starting or expanding their businesses. In addition to initial consultation and assistance, we also provide on-going advice and assistance to our existing borrowers and clients.</p> <p>The Community Loan Fund, in partnership with the Huether School of Business at The College of Saint Rose, offers several 8-week business plan training courses each year. You'll learn the fundamental planning concepts and tools to help you start and run a successful small business. Class topics include: Developing a business plan, Strategic Planning, Marketing, Sales Forecasting, Financial Management and Analysis, Legal Structure, Insurance and Risk Management, Tax Issues. The courses are offered at an affordable cost to insure access for all micro and social entrepreneurs and scholarships are available.</p> <p>We also offer specialized training and workshops to social and micro entrepreneurs on topics such as: marketing and branding, how to set up a nonprofit, quick books and accounting, payroll and human resources, copyright and intellectual property.</p> <p>Community Loan Fund, in partnership with The Legal Project of the Capital District Women's Bar Association, holds quarterly legal clinics. Volunteer attorneys with expertise in business-related issues meet with small business owners for a free, one-on-one consultation.</p>
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CONTACT INFORMATION	
Organization Name	Cooperative Federal (Syracuse Cooperative Federal Credit Union)
Program Name,	(n/a)
Staff Contact	Nathen Dow

Street 1	723 Westcott Street
Street 2	
City	Syracuse
State/Zip	NY 13210
Phone #	(315) 473-0205
Fax #	(315) 476-0567
Email	natedow@coopfed.org
Website	www.businessloanconnection.org or www.coopfed.org
ORGANIZATION DESCRIPTION	Cooperative Federal is a non-profit, financial service cooperative founded in 1982. Our mission is to rebuild the local economy in ways that foster justice, serve people and communities that are poorly served by mainstream banks, and responsibly manage our members' assets. We deliver a comprehensive selection of loans, mortgages, accounts, and financial education & counseling services to small & micro businesses, community organizations, and individuals throughout the greater Syracuse area.
COUNTIES SERVED BY FINANCING PROGRAMS	Cortland, Madison, Oneida, Onondaga, Oswego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>Eligibility: Any individual or business may apply for a loan, although the borrower must become a member in order for an approved loan to be closed. There are many ways to qualify for membership; ask a credit union representative for assistance. Loan decisions are based on the feasibility and quality of the business plan and marketing plan; the experience and qualifications of the business owner(s); the collateral and repayment capacity of the business; as well as the personal credit, collateral, and character of the owner(s). Coop Fed uses flexible underwriting standards that emphasize character and a holistic view of the applicant, and works with applicants to help them qualify for loans.</p> <p>Geographic focus: Coop Fed now serves a 5-county area surrounding the city of Syracuse (Cortland, Madison, Oneida, Onondaga, and Oswego counties). We provide service through 3 offices in the "urban core" of Syracuse: Westcott/Near Eastside (723 Westcott Street), Southwest (401 South Avenue - in the SW Community Center), and the Northside (800 North Salina Street).</p> <p>Use of Loan Funds: Business Loan Funds may be used for start-up, working capital, equipment (including business purpose vehicles), inventory, debt consolidation/credit repair, real estate (commercial, as well as investor-owned 1-3 unit residences), and construction/rehabilitation. We also make Lines of Credit for misc. business expenses. Some limitations apply to borrowers participating in special loan fund programs.</p> <p>Application Requirements for ALL Applicants: Complete loan application; Business Credit Relationships; Personal Financial Statements for Owners; Business Plan or Profile; Resumes or Profiles of Owners and Key Staff; Itemized Use of Loan Proceeds; Organizational Papers (if applicable, e.g. DBA, Incorporation Docs, etc.); Corporate Resolution to Borrow (if applicable). Additional Requirements for Applicants Seeking >\$2,500: Copy of Business License; Personal Tax Returns for Owners (2 years); Monthly Cash Flow Analysis (1 year); Business Plan Projections (2 years Balance Sheet and Income Statements). Additional Requirements for Existing Businesses: Business Tax Returns (2 years); Business Balance Sheet & Income Statements (2 years + most recent month end); Aging of receivables and payables. <i>Additional information may be requested as needed, such as documentation of pending legal action or past bankruptcies.</i></p>
SERVE PRE-STARTUPS?	Yes

SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum: None; Maximum: generally \$100,000 unless secured by owner's residence, with some exceptions
INTEREST RATES	Varies by loan type, collateral quality, length of loan, and owners' credit quality (range: 3.95% to 18%)
FEES	Loan Application fee: \$0. Loan Document or Closing fee (due at closing or financed into loan): \$15 for unsecured loans and loans secured by business assets; \$450 for mortgages.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	28
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$622,777
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Personal loans & credit cards; mortgages & home equity loans; accounts (checking/saving/IRA/IDA) & savings certificates for individuals and businesses; check cashing & money orders; pre-paid cards; housing and financial counseling; financial education classes; small business advising; online banking including Bill Pay service.

CONTACT INFORMATION	
Organization Name	Credit Inc.
Program Name,	
Staff Contact	Conor McCarthy, Director
Street 1	555 Bergen Ave., 3rd Floor
Street 2	
City	Bronx,
State/Zip	NY 10455
Phone #	(718)-732-7534
Fax #	(718)-292-6645
Email	cmccarthy@sobro.org
Website	http://www.sobro.org/thrive/business-assistance/credit-inc/

ORGANIZATION DESCRIPTION	<p>The South Bronx remains relatively unserved by financial institutions. It is the most underbanked borough in New York City, with the lowest ratio of banks per capita. The business landscape of the South Bronx is dominated by small businesses. The demand for business services in the South Bronx remains high. But despite the income statistics and the paucity of services from the traditional banking system, the South Bronx has a growing small business community, owned/operated primarily by minority individuals from the local community. For the past ten years local residents have been starting and operating small businesses in record numbers.</p> <p>Established in 1994, CREDIT Inc. is a certified Community Development Financial Institution (CDFI) with a mission to bring innovative financial products and services to South Bronx small businesses. Through CREDIT Inc. provides business loans and technical assistance to qualifying small businesses.</p>
COUNTIES SERVED BY FINANCING PROGRAMS	Bronx
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small business lending for Bronx businesses. Funds can be used for working capital, equipment purchases and leasehold improvements.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	\$500-\$30,000
INTEREST RATES	
FEES	Application fee of \$100.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	56,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Comprehensive business planning and technical assistance.

CONTACT INFORMATION	
Organization Name	The Excelsior Growth Fund
Program Name,	Excelsior Biz Loan
Staff Contact	Bryan Doxford
Street 1	5 Hanover Square
Street 2	10th Floor
City	New York
State/Zip	NY
Phone #	212-430-4512
Fax #	
Email	bdoxford@nybdc.com
Website	www.excelsiorgrowthfund.org
ORGANIZATION DESCRIPTION	The Excelsior Growth Fund is a not-for-profit 501(c)(3) that provides loans to

	New York small business owners in economically disadvantaged areas who cannot obtain conventional financing from a bank.
COUNTIES SERVED BY FINANCING PROGRAMS	All of New York State
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	
CONTACT INFORMATION	
Organization Name	Erie County Industrial Development Agency
Program Name,	Micro Loan Program
Staff Contact	Jerry Manhard, Chief Lending Officer
Street 1	95 Perry Street
Street 2	
City	Buffalo
State/Zip	NY, 14203
Phone #	716-856-6525
Fax #	716-856-6754
Email	gmanhard@ecidany.com
Website	www.ecidany.com
ORGANIZATION DESCRIPTION	Provides Tax Incentives and Loans to induce private investment within Erie County.
COUNTIES SERVED BY FINANCING PROGRAMS	Erie

LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<ul style="list-style-type: none"> - Borrower must be located in Erie County. - Borrower must be declined by a bank for at least half of the loan request. We are a GAP financing loan fund. We do not compete with Banks. - Generally, few industry restrictions with the exception of retail. For retail loan requests over \$50,000, the business must be located in a distressed area. - Generally, require one job be created per every \$50,000 lent (\$100,000 loan would require two new jobs. However, job retention can also be applicable on the same formula basis. - Use of funds: Working Capital, Equipment, Real Estate (w/some restrictions) - Generally, we take a subordinate lien position to the lead lender. - Startups are welcome to apply. <p>Application Requirements:</p> <ul style="list-style-type: none"> - 3 years of company tax returns - 3 years of personal tax returns on any principal owning more than 20% of the business - Personal Financial Statement on any principal owning more than 20% of the business - Business Plan if start up or background information on existing business and project. - Completed ECIDA loan application. Application contains checklist of items that must be submitted. - Bank declination letter
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum Loan: \$5,000 Maximum Loan: \$2 million
INTEREST RATES	4%
FEES	Commitment fee of 0.5% on all loans over \$50,000 Loans under \$50,000 generally have no fees Legal Fees: Generally, 0.75% for loans over \$50,000. Loans under \$50,000, no fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	10
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1.8 million
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Organization acts as a conduit for other services such as writing a business plan, book keeping assistance, marketing
CONTACT INFORMATION	
Organization Name	Genesee CO-OP Federal Credit Union
Program Name,	Microenterprise Loan Program
Staff Contact	Deniz Ackman, Lending Officer
Street 1	395 Gregory St.
Street 2	
City	Rochester
State/Zip	NY, 14620
Phone #	585-461-2230
Fax #	585-461-3189
Email	deniz@genesee.coop

Website	www.geneseecoop.com
ORGANIZATION DESCRIPTION	Genesee Co-op Federal Credit Union provides a broad range of affordable, quality services to increase the financial skills and wealth of its member-owners. They are responsive to the needs of the community. Genesee Co-op Federal Credit Union is committed to social inclusiveness and dedicated to responsible community development and education.
COUNTIES SERVED BY FINANCING PROGRAMS	Monroe
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	It is the goal of Genesee Co-op FCU to foster Member Business within its CDFI Investment Area by providing loans up to \$25,000 to existing and start-up businesses. As a CDCU they serve a predominantly low-income membership, including those interested in entrepreneurial pursuits. Member Business Loans will support small business by providing access to credit that is appropriate to their size and capacity. All Member Business Loan recipients will be strongly encouraged to participate in small business training or to receive technical assistance.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$25,000, although a first time loan is often \$5,000. Maximum line of credit is \$10,000.
INTEREST RATES	See www.geneseecoop.com for current rates.
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$22,950
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Affordable business accounts, online banking, ATM access, MasterCard Debit cards.
CONTACT INFORMATION	
Organization Name	Grameen America, INC.
Program Name,	
Staff Contact	Tanzila Salahuddin
Street 1	1460 Broadway
Street 2	10th Floor
City	New York
State/Zip	NY, 10036
Phone #	212-735-4031
Fax #	212-735-4090
Email	info@grameenamerica.org
Website	www.grameenamerica.org
ORGANIZATION DESCRIPTION	Grameen America provides affordable microloans to financially empower low-income entrepreneurs and promote equitable economic growth. In pursuing its mission, Grameen America utilizes the group lending model pioneered by Nobel Laureate Muhammad Yunus and the Grameen Bank to provide microloans, savings accounts and financial education to low-income individuals. Through microloans, Grameen America follows the principles of Social Business as defined by Professor Yunus.
COUNTIES SERVED BY FINANCING PROGRAMS	Brooklyn, Bronx, New York, Queens

LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The microloan has a maximum initial size of \$1,500, with a 15% annual interest rate (on a declining basis including all fees) and a maximum term of one year. Principal repayments and interest payments are made on a weekly basis. There are no collateral or credit history requirements. However, Grameen America staff will conduct home visits to assess the level of prospective borrowers' assets to determine that they are living below the poverty line. The low principal is designed to be appropriate to small enterprises and the low interest and frequent repayments encourage financial discipline among people with limited means and financial experience.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	0-\$1,500
INTEREST RATES	15% on declining balance (6.9% APR)
FEES	None
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4143
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$8.9 million
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Our borrowers receive a no-fee, no-minimum-balance savings account, as well as a no-fee ATM card, with a local partner bank. Borrowers are required to save a minimum of \$2 per week in their newly opened savings accounts. By reporting our borrowers' repayments to Experian, Grameen America's Credit Builders Program helps borrowers build a credit history and establish or improve a credit score. While we report both positive and negative history, the program has been hugely successful for our borrowers: those with no prior credit history now average FICA scores over 600, opening the door to huge savings in other areas of their lives.

CONTACT INFORMATION	
Organization Name	Greater Jamaica Local Development Company, INC.
Program Name,	Minority-Women Revolving Loan Trust Fund
Staff Contact	Aron Kurlander, Director of Business Services
Street 1	90-04 161st Street
Street 2	
City	Jamaica
State/Zip	NY, 11432-6154
Phone #	718-291-0282
Fax #	718-291-7918
Email	akurlander@gjdc.org
Website	www.gjdc.org
ORGANIZATION DESCRIPTION	Greater Jamaica Local Development Company Inc., is a subsidiary of Greater Jamaica Development Corporation a not-for-profit local development corporation founded in 1967. GJDC's mission is to plan, promote, and facilitate responsible development to revitalize Jamaica and strengthen the region. Marshaling the resources of the public, private, and not-for-profit sectors, the Controlling Entity's work expands economic opportunity and improves the quality of life for the ethnically and economically diverse

	residents of Downtown Jamaica and for the region at large, which benefits from transit-oriented, well-planned and sustainable metropolitan growth. As a complement to its economic revitalization efforts, the Controlling Entity formed Greater Jamaica Local Development Company, Inc. ("LDC") to manage a Revolving Loan Fund under the banner of the Southeast Queens Capital Access Program.
COUNTIES SERVED BY FINANCING PROGRAMS	Queens
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	We offer our loan products exclusively to small businesses in Southeast Queens. In order to qualify an applicant must be located within zip codes 114xx or 116xx. Our fund offers fixed-rate loans from \$10,000 to \$300,000 at below market rates with flexible terms for expansion, equipment, real property purchase or improvement, working capital, and gap financing. Starting in 2015 GJLDC offers Lines-Of-Credit between \$10,000 and \$25,000.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Range from \$10,000 to \$300,000
INTEREST RATES	Our average Interest Rate is 7.5%.
FEES	Our fees range from as little as \$250 on small loans to 1% commitment fee plus legal closing costs on our larger loans.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$266,500
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	We offer a full suite of business services to various types of businesses in South East Queens

CONTACT INFORMATION	
Organization Name	Greater Syracuse Business Development Corporation
Program Name	SBA 504 Program and various Revolving Loan Fund Programs
Staff Contact	Peggy A. Adams
Street 1	101 S. Salina St. #10, Ste. 1030
Street 2	
City	Syracuse
State/Zip	NY 13202-4303
Phone #	315-373-0273
Fax #	315-373-0921
Email	padams@gsbdc.com
Website	www.gsbdc.com
ORGANIZATION DESCRIPTION	Greater Syracuse Business Development Corporation (GSBDC) is a private not-for-profit economic development financing agency that provides funding to expanding local businesses, business retention and business attraction projects in Central New York.
COUNTIES SERVED BY FINANCING	Onondaga, Cayuga, Cortland, Madison and Oswego

PROGRAMS	
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	GSBDC is an SBA 504 lender which is for fixed asset projects (owner occupied real estate or large machinery and equipment). In addition, GSBDC has several Revolving Loan Fund programs that are for manufacturers or net wealth generating companies located in the five county Central New York areas.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	SBA 504 loans can be as large as \$5MM and have either a 20 year term for real estate or 10 year term for machinery and equipment. The Revolving Loan Funds range in size from \$50,000 to \$100,000. The typical term is 5 years but will vary depending upon what the funds are financing.
INTEREST RATES	Depends upon the program but are typically fixed for the loan term.
FEES	Dependent upon the program.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	11
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$5.7MM
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	GSBDC doesn't provide any other services to the small business community. We refer them to other suitable economic development partners as appropriate.

CONTACT INFORMATION	
Organization Name	Greene County Economic Development, Tourism and Planning
Program Name,	Quantum Fund/Microenterprise Assistance Program
Staff Contact	Frank Alguire, ED Specialist; Karl Heck, CD Specialist
Street 1	411 Main Street
Street 2	
City	Catskill
State/Zip	NY 12414
Phone #	518-719-3290
Fax #	518-719-3789
Email	falguire@discovergreene.com, kheck@discovergreene.com
Website	www.buyinggreene.com
ORGANIZATION DESCRIPTION	Economic Development office
COUNTIES SERVED BY FINANCING PROGRAMS	Greene
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of	Greene County startups and existing businesses are eligible based on the creation of full-time equivalent jobs in the County. Typically used for non-construction expenses. Fund up to 50% of project in Quantum Fund and up to

funds, application requirements, etc.)	90% of project in MAP.
SERVE PRE-STARTUPS?	no
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	yes
SERVE OPERATING BUSINESSES?	yes
LOAN AMOUNTS	Microenterprise: up to \$25,000. Quantum: \$20,000 available for every FTE created.
INTEREST RATES	2.63%
FEES	No application fee.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$465,000
IS THE ORGANIZATION A CDFI?	no
OTHER SERVICES AVAILABLE	technical support, business training classes, buy local assistance, Main Street revitalization

CONTACT INFORMATION	
Organization Name	Grow America Fund, Inc.
Program Name,	GAF was created in 1992 as a nonbank lender authorized to make SBA 7(a) loans
Staff Contact	John Palyo
Street 1	708 Third Avenue
Street 2	Suite 710
City	New York
State/Zip	NY, 10017
Phone #	212 682-1106
Fax #	212 573-6118
Email	jpalyo@nationaldevelopmentcouncil.org
Website	www.growamericafund.org
ORGANIZATION DESCRIPTION	GAF is a certified CDFI established in 1992 to lend to small businesses across the country. GAF is an affiliate of the National Development Council (NDC), a non-profit community and economic development organization that was created in the aftermath of the assassination of Bobby Kennedy to bring constructive mechanisms to poor communities to help them lift themselves out of the cycle of poverty. NDC offers holistic development and financing services in low income communities called Client Communities. A Client Community is a local government agency (e.g., the City's Department of Community Development) or nonprofit organization (CDFI or CDC). GAF provides loans and development services to small business located in designated low income communities within a Client Community.
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Queens, Kings, Richmond, The Bronx, Westchester, Rockland, Erie, Nassau, Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	AF carries out NDC's mission through small business finance and technical assistance. We make loans that are 75%-90% guaranteed by the SBA. GAF finances small businesses, manufacturers, service businesses, and retailers, and especially women and minority owned businesses that create jobs in and provide goods and services to low income communities. The loans to small businesses range in size from \$16,000 to \$2,000,000 for a wide range of uses, from working capital, purchase of machinery and equipment, and real estate acquisition, renovation and construction. The borrower typically has strong roots in the local

	<p>community, by providing goods and services for neighborhood residents or jobs for community members. The typical borrower is a small business, 96% of GAF's borrowers have less than 50 employees. Typical sales range from \$1 million to \$5 million in sales.</p> <p>GAF is a U.S. Small Business Administration's licensed small business lending company (SBLC) operated as a nonprofit organization. In addition to being a certified CDFI and CDE, GAF has been named SBA Lender of the Year in Puerto Rico for working with rural, disadvantaged businesses. GAF also holds the status of an SBA Preferred Lender, allowing GAF to make our own credit decisions with SBA reviewing each loan only for eligibility issues.</p>
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	No
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Range in size from \$16,000 to \$2,000,000
INTEREST RATES	Rates range from 1% to 5.5% and can be either variable or fixed.
FEES	SBA guarantee fee ranges between 2-3% of loan amount
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	30
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$17mm
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance and financial literacy training.
CONTACT INFORMATION	
Organization Name	Herkimer county Industrial Development Agency (IDA)
Program Name,	Revolving Loan Fund Tax Abatement Programs
Staff Contact	Mark Feane
Street 1	420 East German Street
Street 2	
City	Herkimer
State/Zip	New York 13350
Phone #	315 866 3000
Fax #	315 866 2976
Email	mfeane@herkimercountyida.org
Website	www.herkimercountyida.com
ORGANIZATION DESCRIPTION	Economic Development
COUNTIES SERVED BY FINANCING PROGRAMS	County of Herkimer
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Available on web site

SERVE PRE-STARTUPS?	yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	yes
SERVE OPERATING BUSINESSES?	yes
LOAN AMOUNTS	\$15,000 per each new job projected over next two years
INTEREST RATES	3%
FEEES	application and project fees as outlined on applications
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$500,000
IS THE ORGANIZATION A CDFI?	no
OTHER SERVICES AVAILABLE	loan, leasebacks, including PILOTs mortgage and sales tax abatements and bond financing

CONTACT INFORMATION	
Organization Name	LA Fuerza Unida Community Development Corporation
Program Name,	Community Development Loan Fund
Staff Contact	Giovana Ramirez, Director
Street 1	34 Mutton town Lane
Street 2	Suite 203
City	East Norwich
State/Zip	NY, 11732
Phone #	516-922-8100
Fax #	516-922-8103
Email	gramirez@lafuerzacdc.org
Website	lafuerzacdc.org
ORGANIZATION DESCRIPTION	CDFI established to promote sustainable economic growth in Long Island by providing minority and women owned enterprises access to capital, business development services and other tools which will create jobs, community wealth and long-term prosperity.
COUNTIES SERVED BY FINANCING PROGRAMS	Nassau, Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Micro-loans available to low-to-moderate income MWBEs whose businesses are located in LMI areas of Nassau or Suffolk counties. Small Business revenue under 1M Lending available from \$2,500 to \$25,000 with interest rates ranging from 7 to 10% to eligible borrowers. Established or startup businesses. Uses of funds: working capital, inventory, AR, M&E

SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$2,500 minimum; \$25,000 maximum
INTEREST RATES	Based on the current interest rate environment up to 10%.
FEES	Loan fees are 6% of the initial principal. Fees are payable a closing and can be financed as part of the La Fuerza CDC loan
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$38,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance to entrepreneurs Skills training in start-up cooperative

CONTACT INFORMATION	
Organization Name	Leviticus Fund
Program Name,	Revolving Loan Funds
Staff Contact	Greg Maher, Executive Director
Street 1	33 West Main Street, Room 205
Street 2	
City	Elmsford
State/Zip	NY, 10523
Phone #	914.909.4498
Fax #	914.606.9006
Email	gmaher@leviticusfund.org
Website	www.leviticusfund.org
ORGANIZATION DESCRIPTION	The Leviticus Fund is a nonprofit lender that provides flexible financing and technical assistance to nonprofit organizations that create and preserve affordable, special needs and emergency housing, early education centers for children of low-income families, community health centers and other community facilities that improve communities and the lives of their low-income residents in New York, New Jersey and Connecticut.
COUNTIES SERVED BY FINANCING PROGRAMS	Statewide throughout NY, NJ & CT
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Leviticus provides predevelopment, acquisition, construction, bridge, mini-perm and working capital loan. For more information on loan amounts, interest rate and terms please see http://leviticusfund.org/documents/LeviticusLendingProducts.pdf
SERVE PRE-STARTUPS?	No

SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	No
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Maximum loan amount to \$2,500,000
INTEREST RATES	6%
FEES	Commitment fee: 1% of the loan amount
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	9
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$10,239,190
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	Long Island Development Corporation (LIDC) & Long Island Small Business Assistance Corp. (LISBAC)
Program Name,	
Staff Contact	Roslyn D. Goldmacher, President/CEO
Street 1	400 Post Ave., Suite 201A
Street 2	
City	Westbury
State/Zip	NY 11590
Phone #	866 433 5432
Fax #	516 433 5046
Email	roz-goldmacher@lisbac.org
Website	www.lidc.org www.lisbac.org
ORGANIZATION DESCRIPTION	501C3 economic development organization providing micro loans, seminars and free technical assistance to entrepreneurs on Long Island
COUNTIES SERVED BY FINANCING PROGRAMS	Nassau and Suffolk Counties
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligibility: start up or existing; less than 100 employees; any type of for profit small business, Nassau or Suffolk Counties, needs access to capital, priority to women owned business, African American owned business, small business (less than 100 employees) Geographic: Nassau or Suffolk Counties, LI NY Eligible Uses of Funds: any business purpose Application requirements: if existing 3 years federal tax returns on business and affiliates (if startup-3 years projections/opening balance sheet); personal financial statement on owners 10% or more; application forms; description of company, use proceeds, principals resumes
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes

SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$2,000 minimum \$10,000 maximum (can go up to \$25,000 on case by case basis)
INTEREST RATES	Fixed 5%
FEES	\$75 application fee; 1% commitment fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$30,000 approx.
IS THE ORGANIZATION A CDFI?	LISBAC is a CDFI
OTHER SERVICES AVAILABLE	seminars free technical assistance and counseling

CONTACT INFORMATION	
Organization Name	Long Island Housing Partnership Community Development Financial
Program Name,	
Staff Contact	Valerie T. Jones, Director of Finance
Street 1	180 Oser Avenue, Suite 800
Street 2	
City	Albany,
State/Zip	NY 12207
Phone #	631-435-4710
Fax #	631-435-4751
Email	vjones@lihp.org
Website	www.lihp.org
ORGANIZATION DESCRIPTION	Long Island Housing Partnership, Inc. (LIHP), as a non-profit organization committed to affordable housing and community development, created an affiliated organization, the LIHP Community Development Financial Institution, Inc. (LIHPCDFI). The purpose of LIHPCDFI is to provide financing to for-profit and non-profit entities for pre-development and acquisition costs associated with building affordable housing, to assist affordable housing developers to leverage private funding, to establish a revolving revenue source for the acquisition and rehabilitation of foreclosed properties to be sold or rented to low- and moderate-income households, and to provide lending products to low- and moderate-income home buyers to assist with down payments.
COUNTIES SERVED BY FINANCING PROGRAMS	Nassau, Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Micro-loans available to low-to-moderate income MWBEs whose businesses are located in LMI areas of Nassau or Suffolk counties. Small Business revenue under 1M Lending available from \$2,500 to \$25,000 with interest rates ranging from 7 to 10% to eligible borrowers. Established or startup businesses. Uses of funds: working capital, inventory, AR, M&E
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	

LOAN AMOUNTS	Minimum is \$2,500, maximum \$25,000
INTEREST RATES	7% to 10%
FEES	1% closing fees, No prepayment fees.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$38,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance to entrepreneurs Skills training in start-up cooperative

CONTACT INFORMATION	
Organization Name	Lower East Side People's Federal Credit Union
Program Name,	
Staff Contact	Linda Levy, CEO
Street 1	37 Avenue B
Street 2	
City	New York
State/Zip	NY, 10009-7441
Phone #	212-529-8197
Fax #	212-529-8368
Email	llevy@lespfcu.org
Website	www.lespeoples.org
ORGANIZATION DESCRIPTION	Low income designated community development credit union, chartered in 1986, \$45million in assets. Field of membership includes geographic areas of Lower East Side, Central Harlem, East Harlem, and any low income resident of the 5 boroughs.
COUNTIES SERVED BY FINANCING PROGRAMS	Bronx, New York, Queens, Kings, Richmond
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Borrower must live or work on Lower East Side, Central Harlem, East Harlem, or be low income or willing to join the credit union as a member organization. At least two years' income tax returns and business cash flow required. Other requirements according to loan type and size.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum loan amount \$500; maximum \$250,000
INTEREST RATES	Average 6%

FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	11
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$658,929
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance and workshops

CONTACT INFORMATION	
Organization Name	Lumber City Development Corporation
Program Name,	
Staff Contact	Michael Zimmerman
Street 1	500 Wheatfield Street
Street 2	
City	North Tonawanda
State/Zip	New York, 14120
Phone #	716-695-8580
Fax #	716-614-0519
Email	mzimmerman@lumbercitydc.com
Website	www.lumbercitydc.com
ORGANIZATION DESCRIPTION	Our mission is to undertake planning and implementation of programs, projects, and activities designed to create or stimulate economic and community development in the City of North Tonawanda.
COUNTIES SERVED BY FINANCING PROGRAMS	Niagara
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Financing available for business expansion including machinery and equipment, furnishings and fixtures, working capital, and some soft costs. Some financing also available to support commercial real estate development. Programs are only available within the City of North Tonawanda with specific geographic emphasis on the Downtown and Oliver Street areas.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	
INTEREST RATES	3%, fixed
FEES	1% loan commitment fee

# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$395,150
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	Mohawk Valley Economic Development District, Inc.
Program Name,	
Staff Contact	Stephen R. Smith
Street 1	26 W. Main Street
Street 2	PO Box 69
City	Mohawk,
State/Zip	New York, 13407-0069
Phone #	315-866-4671
Fax #	315-866-9862
Email	info@mvedd.org
Website	www.mvedd.org
ORGANIZATION DESCRIPTION	501 c-3, Economic Development
COUNTIES SERVED BY FINANCING PROGRAMS	Fulton, Montgomery, Oneida, Otsego, Herkimer, Schoharie
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	ESD (Working Capital), EDA (Fixed Assets)
SERVE PRE-STARTUPS?	yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	yes
SERVE OPERATING BUSINESSES?	yes
LOAN AMOUNTS	ESD (max \$75 k), EDA (max \$200k)
INTEREST RATES	ESD (70% of prime not to go below 5%), EDA (Prime not to go below 4%)
FEEES	200 application fee, 1/2 % commitment fee and 1/2% closing fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6

TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$450K
IS THE ORGANIZATION A CDFI?	no
OTHER SERVICES AVAILABLE	Public works grants through EDA

CONTACT INFORMATION	
Organization Name	Mohawk Valley Economic Development Growth Enterprise (EDGE)
Program Name,	Microenterprise / Rural Development & Agribusiness Loan Funds
Staff Contact	Peter Zawko or Tim Fitzgerald
Street 1	584 Phoenix Drive
Street 2	
City	Rome
State/Zip	NY, 13441-4990
Phone #	1-800-765-4990 or 315-338-0393
Fax #	315-338-5694
Email	pzawko@mvedge.org ; tfitzgerald@mvedge.org
Website	www.mvedge.org
ORGANIZATION DESCRIPTION	EDGE is committed to strengthen and grow the Mohawk Valley economy. EDGE attracts new businesses and assists existing businesses to increase jobs, stimulate private sector investment, and encourage inflation adjusted wage growth.
COUNTIES SERVED BY FINANCING PROGRAMS	Oneida, Herkimer
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans must result in either the creation or retention of jobs in Oneida and/or Herkimer County. Businesses engaged in manufacturing, industrial, wholesale, technology, service (non-professional) and non-retail commercial/service. Loans can be used for purchase of and improvements to fixed assets (such as real estate, buildings, machinery and equipment) and working capital. Created jobs must be made available and able to be filled by Low and moderate income persons as defined by NYS and US Department of Housing and Urban Development (HUD) Small Cities Program guidelines. Completed assessment of the need for further technical assistance through a review with Mohawk Valley EDGE and Mohawk Valley Small Business Development Center. Refinancing of existing loans is not eligible, lines of credit and bridge loans are also not eligible
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to 40% of the total project cost, with a minimum loan of \$25,000, and a maximum loan of \$250,000
INTEREST RATES	Interest rate is based upon either 85% of the previous month's (to closing) US Prime Interest Rate or 4% per annum, whichever rate is greater, and is fixed for the life of the loan
FEES	\$100 application fee for Rural Dev fund; \$50 application fee for Micro fund; 1% administration fee; all closing costs and fees

# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Industrial Development Agency and Empire Zone Incentives, Foreign Trade Zones, Tax Exempt Financing, Site Location, Project Coordination and Technical Assistance

CONTACT INFORMATION	
Organization Name	Mohawk Valley Economic Development Growth Enterprise (EDGE)
Program Name,	Job Development Loan Fund
Staff Contact	Peter Zawko or Tim Fitzgerald
Street 1	584 Phoenix Drive
Street 2	
City	Rome
State/Zip	NY, 13441-4990
Phone #	1-800-765-4990 or 315-338-0393
Fax #	315-338-5694
Email	pzawko@mvedge.org ; tfitzgerald@mvedge.org
Website	www.mvedge.org
ORGANIZATION DESCRIPTION	EDGE is committed to strengthen and grow the Mohawk Valley economy. EDGE attracts new businesses and assists existing businesses to increase jobs, stimulate private sector investment, and encourage inflation adjusted wage growth.
COUNTIES SERVED BY FINANCING PROGRAMS	Oneida, Herkimer
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans must result in either the creation or retention of jobs in Oneida and/or Herkimer County. Businesses engaged in manufacturing, industrial, wholesale, technology, service (non-professional) and non-retail commercial/service. Loans can be used for purchase of and improvements to fixed assets (such as real estate, buildings, machinery and equipment) and working capital. Completed assessment of the need for further technical assistance through a review with Mohawk Valley EDGE and Mohawk Valley Small Business Development Center. Refinancing of existing loans is not eligible, lines of credit and bridge loans are also not eligible.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to 40% of the total project cost, with a minimum loan of \$25,000, and a maximum loan of \$250,000.
INTEREST RATES	Interest rate is based upon either 85% of the previous month's (to closing) US Prime Interest Rate or 4% per annum, whichever rate is greater, and is fixed for the life of the loan.
FEES	\$150 application fee; 1% administration fee; all closing costs and fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	

TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Industrial Development Agency and Empire Zone Incentives, Foreign Trade Zones, Tax Exempt Financing, Site Location, Project Coordination and Technical Assistance.

CONTACT INFORMATION	
Organization Name	Montgomery County Business Development Center
Program Name,	Contains the offices of the Montgomery County Industrial Development Agency, Montgomery County Capital Resource Corporation and Department of Economic Development and Planning
Staff Contact	Kenneth Rose, Director
Street 1	P.O. Box 1500, Old County Courthouse
Street 2	9 Park Street
City	Fonda
State/Zip	NY/12068
Phone #	518.853.8334
Fax #	518.853.8336
Email	krose@co.montgomery.ny.us
Website	www.mcbdc.org
ORGANIZATION DESCRIPTION	Economic Development Agency
COUNTIES SERVED BY FINANCING PROGRAMS	Montgomery
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Revolving Loan Fund
SERVE PRE-STARTUPS?	Case by Case Basis
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$20,000,-\$500,000
INTEREST RATES	Varies Prime+/- 1
FEES	Closing Costs Vary
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0

TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
IS THE ORGANIZATION A CDFI?	
OTHER SERVICES AVAILABLE	Tax Exempt Bond Financing and tax abatements

CONTACT INFORMATION	
Organization Name	Neighborhood Trust, Federal Credit Union
Program Name,	Small Business Loan Program
Staff Contact	Rosa Franco - Director of Lending
Street 1	1112 St. Nicholas Avenue
Street 2	
City	New York
State/Zip	NY, 10032
Phone #	212-740-0900 Ext. 321
Fax #	212-543-9120
Email	rfranco@neighborhoodtrustfcu.org
Website	www.neighborhoodtrustfcu.org
ORGANIZATION DESCRIPTION	NTFCU is a financial cooperative and a Community Development Credit Union (CDCU). We offer affordable and accessible financial products and services for individuals and small businesses. The credit union offers more accessing to the small and micro enterprise community thanks to the guarantees provided by the Small Business Administration and the NYCEDC (Capital Access Program).
COUNTIES SERVED BY FINANCING PROGRAMS	All the five boroughs of New York City
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Borrower must be a credit union member; the business must be located in one of the 5 boroughs of NYC. As alternative member we see beyond FICO Scores and provide financial counseling and technical assistance.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	\$500 - \$200,000.
INTEREST RATES	5 - 15%
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$182,600
IS THE ORGANIZATION A CDFI?	Yes

OTHER SERVICES AVAILABLE	Personal financial counseling, financial literacy. We offer all the services that banks offer: Savings and checking accounts Money remittance, wire transfers, ACH, online banking.
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CONTACT INFORMATION	
Organization Name	NeighborWorks Rochester
Program Name,	
Staff Contact	Kim Brumber, CEO
Street 1	570 South Avenue
Street 2	
City	Rochester
State/Zip	NY 14620
Phone #	585-325-4170 x.315
Fax #	585-325-2587
Email	kbrumber@nwrochester.org
Website	www.nwrochester.org
ORGANIZATION DESCRIPTION	NeighborWorks Rochester is a community development organization that provides an array of services that are designed to help people purchase homes or support existing homeowners to remain in their homes. This is done through lending (CDFI), homebuyer services, energy services, and neighborhood revitalization.
COUNTIES SERVED BY FINANCING PROGRAMS	All
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible Uses of Funds: Basic uses include working capital, equipment purchases, real estate acquisition and construction, leasehold improvements, business acquisitions, and debt refinance. Check with your NYBDC representative to discuss further.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	\$25,000 to \$5,000,000
INTEREST RATES	Typically variable but determined on a case by case basis.
FEES	SBA Guarantee Fees: Ranges from 3.00% to 3.75% of the guaranteed portion of the loan and may be financed.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	68
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$29,433,583
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	<p>NYBDC's lending activities are not limited to government guaranteed loan programs. Working closely with our lending partners allows us to offer all manner of loans to New York's small businesses including conventional loans without SBA or USDA guarantees.</p> <p>When our lending partners want to reduce risk exposure, they may ask NYBDC to participate in the loan. We also provide direct loans to creditworthy borrowers that are unable to secure a loan from a lending partner and provide loans which do not qualify for SBA or USDA guarantees. A substantial portion of our loan portfolio consists of non-guaranteed loans.</p>

CONTACT INFORMATION	
Organization Name	New York Business Development Corporation/ Excelsior Growth Fund
Program Name,	Empire State Certified Development Corporation - The 504 Company
Staff Contact	Joshua Leffler, Vice President, Policies and Programs
Street 1	50 Beaver Street
Street 2	
City	Albany
State/Zip	NY, 12207
Phone #	646-465-8180
Fax #	518-463-0240
Email	jleffler@nybdc.com
Website	http://nybdc.com/
ORGANIZATION DESCRIPTION	<p>New York Business Development Corporation (NYBDC) is a complement to conventional banking, working in partnership with banks to provide term loans, many of which do not meet the requirements for traditional financing. Our goal is to be more creative in our underwriting. In many cases, we include multiple participations, SBA guarantees, flexible amortization and long-term payouts.</p> <p>NYBDC's goal is to assist, promote and, through the cooperative efforts of our lending partners, advance the business prosperity and economic welfare of the State of New York by providing loans to small businesses including start-up, early stage and mature businesses with a particular emphasis on minority and women owned businesses. NYBDC seeks to offer credit opportunities not otherwise available to small business in order to facilitate access to capital in support of economic development, to create or preserve job opportunities and to stimulate the growth, expansion and modernization of small businesses in New York State.</p>
COUNTIES SERVED BY FINANCING	All
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible Uses of Funds: Basic uses include working capital, equipment purchases, real estate acquisition and construction, leasehold improvements, business acquisitions, and debt refinance. Check with your NYBDC representative to discuss further.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$25,000 to \$5,000,000
INTEREST RATES	Typically variable but determined on a case by case basis.
FEES	SBA Guarantee Fees: Ranges from 3.00% to 3.75% of the guaranteed portion of the loan and may be financed.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	68
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$29,433,583
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	<p>NYBDC's lending activities are not limited to government guaranteed loan programs. Working closely with our lending partners allows us to offer all manner of loans to New York's small businesses including conventional loans without SBA or USDA guarantees.</p> <p>When our lending partners want to reduce risk exposure, they may ask NYBDC to participate in the loan. We also provide direct loans to creditworthy borrowers that are unable to secure a loan from a lending partner and provide loans which do not qualify for SBA or USDA guarantees. A substantial portion of our loan portfolio consists of non-guaranteed loans.</p>
CONTACT INFORMATION	

Organization Name	NORTH COUNTRY ALLIANCE
Program Name,	North Country Alliance Revolving Loan Fund
Staff Contact	Matthew Siver, Program Manager
Street 1	c/o Development Authority of the North Country
Street 2	317 Washington Street, Suite 414
City	Watertown
State/Zip	NY, 13601
Phone #	315-661-3200
Fax #	
Email	msiver@danc.org
Website	www.northcountryalliance.org
ORGANIZATION DESCRIPTION	The NCA is a not-for-profit consortium comprised of economic development organizations, public institutions and private businesses and organizations located in the North Country.
COUNTIES SERVED BY FINANCING PROGRAMS	Jefferson, Lewis, St. Lawrence, Clinton, Essex, Franklin, Hamilton
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Funds may be used for acquisition, real estate, machinery and equipment, furniture and fixtures, inventory accounts receivable and working capital. For profit and not-for-profit businesses eligible. Ineligible uses include agricultural production, churches and fraternal organizations, community antenna television sources or facilities, any illegal activity, golf courses, gambling, or racetrack facilities, lending and investment institutions and insurance companies.
SERVE PRE-STARTUPS?	Yes but on a case-by-case basis
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Maximum is \$225,000 or 40% of total project cost, whichever is less.
INTEREST RATES	WSJ Prime minus 1 with a floor of 5%, set at closing
FEES	Application fee of \$100; Commitment fee of 1% of loan amount or \$500 whichever is higher.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	8
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,027,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
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Organization Name	Orleans Economic Development Agency
Program Name,	Orleans Revolving Loan Fund
Staff Contact	
Street 1	121 North Main Street
Street 2	
City	Albion
State/Zip	New York 14411
Phone #	585-589-7060
Fax #	585-589-2858
Email	
Website	www.orleansdevelopment.org
ORGANIZATION DESCRIPTION	The Orleans Economic Development Agency works to help existing county businesses thrive and attract new businesses to the County.
COUNTIES SERVED BY FINANCING PROGRAMS	Orleans
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Low to moderate income entrepreneurs and small businesses (5 employees or fewer) in Orleans County who complete the 10-week Microenterprise Assistance Program and owners of existing qualified microenterprises are eligible for financing.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	No
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	50,000 to 250,000
INTEREST RATES	Determined Based on the Purpose of Loan
FEES	Contact the organization
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	Path Stone Enterprise Center, Incorporated

Program Name,	
Staff Contact	Hubert Van Tol
Street 1	400 East Ave
Street 2	
City	Rochester
State/Zip	NY
Phone #	585-340-3385
Fax #	585-340-3326
Email	peci@pathstone.org
Website	www.PathStoneEnterprise.org
ORGANIZATION DESCRIPTION	Our mission is to enhance the economic self-sufficiency and quality of life of individuals and communities through entrepreneurial training, technical assistance and access to financing for new and expanding businesses and mortgage products for underserved borrowers throughout Upstate New York and Puerto Rico.
COUNTIES SERVED BY FINANCING PROGRAMS	Allegany, Cattaraugus, Cayuga, Chautauqua, Chemung, Cortland, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Onondaga, Oswego, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne, Wyoming, Yates
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Existing businesses and those considering starting a business in our target areas are eligible to apply for financing with us. Required documentation for the business loan application includes business plan, 3 years of business and personal tax returns, 3 year cash flow projections, personal financial statement and credit report. Funds may typically be used for equipment, inventory, leasehold improvements and working capital. Please contact us directly to discuss specific capital needs and additional application requirements.
SERVE PRE-STARTUPS?	yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	yes
SERVE OPERATING BUSINESSES?	yes
LOAN AMOUNTS	\$5000-250,000 (max of \$25,000 for start-ups)
INTEREST RATES	7-9.5% (determined by underwriting point system; subject to change)
FEES	2% of loan, UCC fees plus any applicable closing costs
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	37
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$3 million
IS THE ORGANIZATION A CDFI?	yes
OTHER SERVICES AVAILABLE	technical assistance, second mortgages (closing cost loans, energy efficiency loans, home rehab loans)

CONTACT INFORMATION	
Organization Name	Primary Care Development Corporation
Program Name,	
Staff Contact	Anne Dyjak
Street 1	45 Broadway, Suite 530
Street 2	

City	New York
State/Zip	NY 10006
Phone #	212-437-3920
Fax #	917-206-1520
Email	adyjak@pcdc.org
Website	www.pcdc.org
ORGANIZATION DESCRIPTION	<p>Founded in 1993, PCDC is a nonprofit organization dedicated to expanding and transforming primary care in underserved communities to improve health outcomes, lower health costs and reduce disparities.</p> <p>Our Programs:</p> <p>Capital Investment: We provide the capital and know-how to build, renovate and expand community based health facilities, so that providers can deliver the best care to their patients.</p> <p>Performance Improvement: We provide consulting, training and coaching services to help practices deliver a patient-centered model of care that maximizes patient access, meaningful use of health IT, care coordination and patient experience.</p> <p>Policy & Advocacy: We lead and support successful policy initiatives that increase access to quality primary care, improve the health of communities, and lower health system costs.</p>
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Bronx, Queens, Kings, Richmond, Westchester, Nassau, Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible borrowers must have 1+ year in operation and a minimum of \$200,000 in annual revenues. The business must be located in a low or moderate income community and/or be 51% or more minority-owned.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	Minimum loan amount - \$50,000 Maximum Loan Amount - \$250,000 (larger loans considered on a case by case basis)
INTEREST RATES	Interest rates range from 8-10%
FEES	Application fee: \$250.00 Closing Fee: 1.5% - 3.5% depending on program and facility type
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	39
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4.3 Million
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Small business workshops and one-to-one technical assistance. Focus areas include Capacity building workshops for MWBE Contractors and a Financial Empowerment series teaching the basics of financial statements, bookkeeping and cash flow management, and personal credit building/repair.

CONTACT INFORMATION	
Organization Name	Project Enterprise
Program Name,	
Staff Contact	Ngozi Okaro - Interim Executive Director

Street 1	199 Lincoln Ave. 2nd Floor
Street 2	
City	Bronx,
State/Zip	NY 10454
Phone #	917-819-3182
Fax #	917-819-3182
Email	ngozi@projectenterprise.org
Website	www.projectenterprise.org
ORGANIZATION DESCRIPTION	Project Enterprise's mission is to support and develop entrepreneurs and small businesses in under resourced communities in New York City. By providing access to business loans, business development services and networking opportunities, Project Enterprise helps entrepreneurs increase their standard of living, create jobs for their communities, and build financial assets.
COUNTIES SERVED BY FINANCING	Manhattan, Bronx, Queens, Brooklyn and Staten Island.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	To be eligible for a loan with PE you must be a part of our program, have gone through a 6-week training course where you learn how to put together a simple business plan, which also will serve as the loan application. And be willing to share information about your business and support other entrepreneurs that are in the program. Members must live or have business within the 5 boroughs of New York City. Funds can be used for startup cost, maintaining or growing your business. We only loan to for profit businesses and you must attend ongoing business meetings to help you with your business.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Loans start at \$1500 and go up to \$12,000
INTEREST RATES	12% simple interest per year.
FEES	Processing fees are 2% of the loan.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$48,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Business development, networking opportunities, access to markets, writing complete business plans, one on one Technical Assistance, and MWBE certification.

CONTACT INFORMATION	
Organization Name	Renaissance Economic Development Corporation (REDC)
Program Name,	
Staff Contact	Siu Kwan Chan, Managing Director
Street 1	2 Allen Street
Street 2	7th Floor
City	New York
State/Zip	NY, 10002
Phone #	212-964-6022

Fax #	212-964-6003
Email	siukwanc2000@yahoo.com
Website	http://renaissance-ny.org/
ORGANIZATION DESCRIPTION	Renaissance Economic Development Corporation's mission is to transform low to moderate-income communities in New York City by increasing economic opportunity and improving the business climate, particularly in communities with concentrations of minorities and immigrants. Renaissance achieves this by providing affordable financing and free technical assistance services in commercial corridors where the barriers of language, culture and conventional loan underwriting have stymied small businesses.
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Queens, Bronx, King, Richmond
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>1.) The Chinatown/Lower East Side Initiative: a term loan for businesses located from Houston Street to Chambers Street and from Broadway to the East River, with a maximum loan amount of \$100,000 for up to five years starting at 4% interest rate.</p> <p>2.) The Developing Community Initiative: a term loan for businesses located in Sunset Park, Benson Hurst, Bay Ridge and Sheepshead Bay Brooklyn, with maximum loan amount of \$100,000 for up to five years starting at a 5% interest rate.</p> <p>3.) The Emerging Communities Initiative: a term loan for businesses located in Flushing, Astoria, Long Island City, Sunnyside, Woodside, Jackson Heights, Elmhurst, Corona, and Jamaica Queens, with a maximum loan amount of \$100,000 for up to five years starting at a 5% interest rate.</p> <p>4.) Small Business Loan for all of New York City: Renaissance's standard product – up to \$100,000 with various terms and an interest rate of 8%.</p> <p>5.) The Post Sandy Recovery Loan: programs to help victims of Super storm Sandy recover from the ongoing effects of the catastrophe. The loan services all 5 boroughs, offers a 4% fixed rate, and has a term of 36 months. REDC makes the process of applying for this loan of maximum amount \$30,000 highly accessible to those victims.</p> <p>6.) "Veterans Small Business Loan Program," which provides capital to assist military active-duty, retired, and honorably discharged veterans in starting small businesses within the 5 boroughs of New York City with up to \$30,000 in Working Capital at a fixed 4% interest rate for terms of 36 months.</p> <p>7.) "Veteran Mini Microloan for Street Vendors," which provides capital to assist military active-duty, retired, and honorably discharged veterans in starting a street vending operation within the 5 boroughs of New York City, offering anywhere from \$5,000 to \$8,000 in working capital at a fixed 4% interest rate for terms of 24 months.</p>
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum is: \$1,000.00 Maximum is: \$100,000.00
INTEREST RATES	5%-8%
FEES	No
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	72
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$2,918,700

IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical Assistance and Professional Counseling

CONTACT INFORMATION	
Organization Name	Schuyler County Partnership for Economic Development
Program Name,	
Staff Contact	Judy McKinney Cherry
Street 1	910 South Decatur Street
Street 2	
City	Village of Watkins Glen

State/Zip	NY
Phone #	607-535-4341
Fax #	607-535-7221
Email	Judy@flxgateway.com
Website	SCOPED.BIZ
ORGANIZATION DESCRIPTION	Economic Development Public Private Partnership
COUNTIES SERVED BY FINANCING PROGRAMS	Schuyler County
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Basic loan program for startups and gap financing.
SERVE PRE-STARTUPS?	yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	yes
SERVE OPERATING BUSINESSES?	yes
LOAN AMOUNTS	Up to \$20,000
INTEREST RATES	4%
FEES	\$250.00
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	no
OTHER SERVICES AVAILABLE	yes

CONTACT INFORMATION	
Organization Name	Tioga County Local Development Corporation (TCLDC)
Program Name,	Revolving Loan Funds
Staff Contact	LeeAnn Tinney, Director
Street 1	56 Main St.
Street 2	
City	Owego
State/Zip	NY, 13827

Phone #	(607) 687-8254
Fax #	(607) 687-1435
Email	TinneyL@co.tioga.ny.us
Website	www.developtioga.com
ORGANIZATION DESCRIPTION	Economic development
COUNTIES SERVED BY FINANCING PROGRAMS	Tioga County
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Our small business loan program is administered by our Industrial Development Agency. This department does not operate a loan program.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$2,500 minimum; \$100,000 maximum
INTEREST RATES	5% fixed.
FEES	Application fee (\$150) and commitment fee (1% of loan amount) and typical closing costs.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Business mentoring, business planning assistance, small business education opportunities

CONTACT INFORMATION	
Organization Name	Town of Union Economic Development Office/Local Development Corporation
Program Name,	
Staff Contact	Joseph M. Moody, Director & CFO
Street 1	3111 East Main Street
Street 2	
City	Endwell,
State/Zip	New York 13760
Phone #	607-786-2945
Fax #	607-786-2321
Email	jmoody@townofunion.com
Website	www.townofunion.com

ORGANIZATION DESCRIPTION	Founded in 1982 as an Economic Development Agency and Local Development Corporation. The organization offers commercial and industrial business owners a low cost alternative to filling the financing gap. The primary purpose of the organization is to encourage expansion and growth within the geographic boundaries of the Town of Union that lead to the creation/retention of jobs. The organization intent is to supplement prime lender loans in an attempt to facilitate projects which may not otherwise be able to obtain the necessary private lender financing.
COUNTIES SERVED BY FINANCING PROGRAMS	Queens
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	We offer our loan products exclusively to small businesses in Southeast Queens. In order to qualify an applicant must be located within zip codes 114xx or 116xx. Our fund offers fixed-rate loans from \$10,000 to \$300,000 at below market rates with flexible terms for expansion, equipment, real property purchase or improvement, working capital, and gap financing. Starting in 2015 GJLDC offers Lines-Of-Credit between \$10,000 and \$25,000.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	Range from \$10,000 to \$300,000
INTEREST RATES	7.50%
FEES	\$250 on small loans to 1% commitment fee plus legal closing costs on our larger loans.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$266,500
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	We offer a full suite of business services to various types of businesses in South East Queens

CONTACT INFORMATION	
Organization Name	TruFund Financial Services, Inc.
Program Name,	
Staff Contact	Aisha Benson, Managing Director
Street 1	1440 Broadway, 23rd Floor
Street 2	
City	New York,
State/Zip	NY 10018
Phone #	646-732-9919
Fax #	646-512-5001
Email	abenson@trufund.org
Website	www.trufund.org

ORGANIZATION DESCRIPTION	TruFund Financial Services, Inc. is a 501 (c) 3 national CDFI that offers affordable financing, hands-on business assistance, and innovative solutions for small businesses and not-for-profit organizations that have difficulty accessing capital through traditional sources.
COUNTIES SERVED BY FINANCING PROGRAMS	The Bronx, Manhattan, Queens, Brooklyn, Staten Island, Long Island, Westchester
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The loan program is focused in new York city metropolitan area. Funds are used to assist women owned businesses develop in a host of ways. Funds can be used to purchase equipment, expansion, hire an employee, or IT services (setting up website). Application requirements: taxes, financial statements, bank statements, proof of incorporation, resume, and product samples (if they apply).
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	Average loan size us \$10,000
INTEREST RATES	9%
FEES	2% closing fee, UCC filing fee, credit check fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$40,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Workshops, classes, mentoring, and volunteering

CONTACT INFORMATION	
Organization Name	Ulster County
Program Name,	Office of Economic Development
Staff Contact	Suzanne Holt
Street 1	244 Fair Street
Street 2	6th Floor
City	Kingston
State/Zip	NY, 12401
Phone #	845-334-5596
Fax #	845-334-5724
Email	oad@co.ulster.ny.us
Website	UlsterCountyNY.gov
ORGANIZATION DESCRIPTION	Ulster County's "front door" for businesses seeking to locate in Ulster County and to grow here.

COUNTIES SERVED BY FINANCING PROGRAMS	Ulster
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Ulster County has numerous Revolving Loan Programs that are countywide. In addition, numerous towns and the City of Kingston also offer RLFs.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Varies
INTEREST RATES	4%
FEES	Yes
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
IS THE ORGANIZATION A CDFI?	no
OTHER SERVICES AVAILABLE	Business Counseling and assistance with financing and site selection

CONTACT INFORMATION	
Organization Name	UTICA INDUSTRIAL DEVELOPMENT CORP.
Program Name,	UIDC Revolving Loan Fund
Staff Contact	Peter Zawko or Tim Fitzgerald
Street 1	584 Phoenix Drive
Street 2	
City	Rome
State/Zip	NY, 13441-4990
Phone #	315-338-0393
Fax #	315-338-5694
Email	pzawko@mvedge.org; tfitzgerald@mvedge.org
Website	n/a
ORGANIZATION DESCRIPTION	UIDC is a private, not-for-profit membership corporation established in 1945. Its mission is to encourage the location and expansion of industrial and manufacturing capacity, the creation of new and improved job opportunities, the reduction of unemployment and the betterment of individual and community prosperity.
COUNTIES SERVED BY FINANCING PROGRAMS	Oneida, Herkimer

LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans must result in the creation or retention of jobs and/or a significant increase in business activity within the target communities. Loan recipients will be required to track job creation numbers and provide documentation of investment. Businesses engaged in manufacturing, industrial, wholesale, technology, service (non-professional) and retail commercial/service are eligible. Loans can be used for purchase of and renovations/improvements to real estate, machinery, equipment, or for working capital. The program is designed to provide gap financing and will be the minimum amount necessary, in UIDC's opinion, to ensure the viability of the project.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$250,000. A minimum of 10% equity (cash or otherwise) contribution by the borrower of the total project cost is required.
INTEREST RATES	Interest rate is based upon either 85% of the previous month's (to closing) US Prime Interest Rate or 4% per annum, whichever rate is greater, and is fixed for the life of the loan.
FEES	\$100 application fee, borrower is responsible for all closing costs and fees.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Building and Site Selection Assistance, Business Assistance Networking/Technical Assistance/Project Coordination through Mohawk Valley EDGE.

CONTACT INFORMATION	
Organization Name	Utica Neighborhood Housing Service, Inc. dba Homeownership Center
Program Name,	
Staff Contact	Janice A. Forte, CEO
Street 1	1611 Genesee Street
Street 2	
City	Utica
State/Zip	NY 13501
Phone #	315-724-4197
Fax #	315-724-1415
Email	jforte@unhs.org
Website	www.UNHS.org
ORGANIZATION DESCRIPTION	Mission: Revitalization & Growth of Neighborhoods. We believe that this happens when residents invest and maintain homes in the

	community.
COUNTIES SERVED BY FINANCING PROGRAMS	Oneida, Herkimer, Madison, Fulton, Montgomery & Otsego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	To be eligible for a loan with PE you must be a part of our program, have gone through a 6-week training course where you learn how to put together a simple business plan, which also will serve as the loan application. And be willing to share information about your business and support other entrepreneurs that are in the program. Members must live or have business within the 5 boroughs of New York City. Funds can be used for startup cost, maintaining or growing your business. We only loan to for profit businesses and you must attend ongoing business meetings to help you with your business.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	Loans start at \$1500 and go up to \$12,000.
INTEREST RATES	12% simple interest per year
FEES	Processing fees are 2% of the loan.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$48,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Business development, networking opportunities, access to markets, writing complete business plans, one on one Technical Assistance, and MWBE certification.

CONTACT INFORMATION	
Organization Name	VEDC Tri State Business Opportunity Fund
Program Name,	Tri-State Business Opportunity Fund
Staff Contact	Jessie Lee, Director of Small Business Lending - East
Street 1	708 3rd Avenue
Street 2	6th Floor
City	New York
State/Zip	NY 10017
Phone #	212-231-4310
Fax #	917-267-0639
Email	jlee@vedc-tbof.org
Website	www.vedc.org
ORGANIZATION DESCRIPTION	<p>VEDC's mission is to create and sustain jobs and businesses in our communities by providing high-quality small business development services. We implement this by giving under-served communities and low to moderate income residents the tools to build assets and raise economic standards by assisting with job creation and workforce development, as well as creating and growing new businesses.</p> <p>Throughout its history, VEDC has assisted more than 98,000 businesses in creating and retaining over 27,000 jobs and opening over 1,700 new businesses. VEDC has also provided more than \$360,000,000 in direct and guaranteed lending to small businesses. Seventy-five percent of our clientele have been low to moderate</p>

	income, as well as over 70% minority and women owned entrepreneurs.
COUNTIES SERVED BY FINANCING PROGRAMS	All counties in New York State
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Existing higher growth entrepreneurs seeking to expand their businesses. 1-200 employees. Revenues up to \$10 million. No real estate investment or development projects. No financing entities. Use of funds may include working capital, business purchase, equipment, inventory, tenant improvements, owner occupied commercial real estate and/or refinancing of debt.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$50,000 - \$500,000
INTEREST RATES	up to 8.00%
FEES	3% plus out of pocket costs
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	13 small business loans
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	VEDC lent \$2.5 million in Calendar Year 2014
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	N/A

CONTACT INFORMATION	
Organization Name	Warren County LDC
Program Name,	
Staff Contact	Jennifer Switzer - CFO
Street 1	Warren County Municipal Center
Street 2	1340 State Route 9
City	Lake George,
State/Zip	NY 12845
Phone #	518-761-6007
Fax #	518-761-9053
Email	switzerj@warrencountyny.gov
Website	warrenldc.org
ORGANIZATION DESCRIPTION	County LDC under a service contract with EDC Warren County that provides funding for small business through revolving loan fund, referrals to the bi-county IDA for other benefits. We also co-sponsor a small business assistance program with Washington County LDC and SUNY Adirondack that helps those starting a new business or looking to expand a new business.
COUNTIES SERVED BY FINANCING PROGRAMS	Warren
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Borrowers must be located in Warren County and are seeking to start or expand a business. The new business or expansion must either add or retain FTE's or have an impact on the local economy. Loan funds may be used for the purchase of property, equipment, working capital and reconstruction costs. The minimum loan

	amount must be \$3,000 with no maximum. Terms vary depending upon the project, currently the floor is 5% with a maximum term limit of 15 years. We prefer projects that require "gap" financing which allows LDC to work with local banks.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Minimum \$3,000 Maximum - no max
INTEREST RATES	Varies by project - current floor 5%
FEES	Fees - \$300 application fee with \$20 credit report fee (\$150 refundable at the time of loan closing) Closing costs responsibility of borrower - average \$500-\$600
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$550,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	In Warren County we try to provide the "one-stop" for any small business looking for funding, tax benefits & incentives and advocacy by having a good working relationship with our local legislative representatives. We also co-sponsor a small business assistance program with Washington County LDC and SUNY Adirondack that helps those starting a new business or looking to expand a new business.

CONTACT INFORMATION	
Organization Name	Washington Heights and Inwood Development Corporation
Program Name,	
Staff Contact	Dennis Reeder, Exec. Director
Street 1	57 Wadsworth Avenue
Street 2	
City	New York
State/Zip	NY 10033-7048
Phone #	212-795-1600
Fax #	212-781-4051
Email	WHIDC@aol.com
Website	www.WHIDC.org
ORGANIZATION DESCRIPTION	A not-for-profit corporation providing business development assistance, training, capital and other forms of assistance to small businesses in Upper Manhattan and the Western Bronx
COUNTIES SERVED BY FINANCING PROGRAMS	New York Bronx
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Existing and startup businesses with fewer than five employees and gross income of under \$1,000,000 located in Manhattan north of 96th Street or in the Western Bronx (generally, West of 3rd Avenue). Any legitimate business use. Must fill out application and meet with loan officer to develop loan proposal
SERVE PRE-STARTUPS?	Yes, business counseling and technical assistance only
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes

SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$100 to \$50,000.
INTEREST RATES	6%-7%
FEES	Application fee equal to 1%of loan amount. If participating in our ESD CAP Program, an additional 3.5% fee, which is returned to the borrower upon successful completion of loan. Late payment fee \$20, bounced check fee \$30. No closing fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$144,900
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	One-on-one business development assistance on a pre-, post- or non-loan related basis by staff and in-kind services. ProBono legal services. Managed referral to other sources of business assistance (banks, credit unions, NYC Business Solutions Centers, SBDC's, etc.). Childcare business development classroom-type training.

CONTACT INFORMATION	
Organization Name	Westminster Economic Development Initiative, Inc.
Program Name	Microloan
Staff Contact	Terri Zelasko
Street 1	436 Grant Street
Street 2	
City	Buffalo
State/Zip	New York
Phone #	716-393-4088
Fax #	716-768-4747
Email	info@wedibuffalo.org
Website	www.wedibuffalo.org
ORGANIZATION DESCRIPTION	WEDI provides business and educational opportunity to the people of the West Side of Buffalo
COUNTIES SERVED BY FINANCING PROGRAMS	Erie
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Borrowers must either reside or start or expand a business on the West Side of Buffalo, anywhere west of Main Street within the City of Buffalo.

SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Under \$15,000
INTEREST RATES	10%
FEES	Application: \$30; Loan Processing: 5% of loan value; Document Disclosure Incentive Fee: \$50 per year of loan term, paid back to borrower when documents supplied)
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$42,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Business training and technical assistance; business incubator space for retail, foodservice, and service industry businesses; after-school program for English Language Learners

CONTACT INFORMATION	
Organization Name	Women's Venture Fund
Program Name,	
Staff Contact	Alexander Rodriguez
Street 1	220 5th Ave
Street 2	9th floor
City	New York,
State/Zip	NY 10001
Phone #	212-563-0499
Fax #	212-563-0499
Email	services@wvf-ny.org
Website	http://womensventurefund.org/
ORGANIZATION DESCRIPTION	The organization has served more than 17,000 firms, helping to launch more than 3,200 small businesses through a range of services including entrepreneurial training, technical assistance, advisory services, and small loans. The organization is a Certified Community Development Financial Institution (CDFI). By troubleshooting specific challenges and encouraging women to share their experiences with other entrepreneurs, WVF is able to expedite the growth of businesses participating in our programs.
COUNTIES SERVED BY FINANCING PROGRAMS	The Bronx, Manhattan, Queens, Brooklyn, Staten Island, Long Island, Westchester
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The loan program is focused in new York city metropolitan area. Funds are used to assist women owned businesses develop in a host of ways. Funds can be used to purchase equipment, expansion, hire an employee, or IT services (setting up website). Application requirements: taxes, financial statements, bank statements, proof of incorporation, resume, and product samples (if they apply).
SERVE PRE-STARTUPS?	Yes

SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$3,000-\$100,000
INTEREST RATES	8%-16%
FEES	2% closing fee, UCC filing fee, credit check fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$40,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Workshops, classes, mentoring, and volunteering

Updated May 2015