

CONTACT INFORMATION	
Organization Name	PATHSTONE ENTERPRISE CENTER, INC.
Program Name,	Small Business, Micro Loan Program
Staff Contact	Mr. Albert Hartsig, Senior Business Development Office
Street 1	400 East Avenue
Street 2	Suite 100
City	Rochester
State/Zip	NY, 14607
Phone #	585-340-3304
Fax #	585-340-3326
Email	askNY-economicdev@pathstone.org
Website	www.theenterprisecenterinc.com
ORGANIZATION DESCRIPTION	The Enterprise Center is an affiliate corporation of PathStone, a multi-state community development corporation. PathStone has been providing human, social and development services to low-income individuals and communities since 1969. PathStone established The Enterprise Center in 1997, and it became designated as a CDFI in 1998. The Enterprise Center is also designated as a Community Development Entity (CDE) under the New Markets Tax Credit program. The Enterprise Center's 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 throughout Upstate New York and Puerto Rico.
COUNTIES SERVED BY FINANCING PROGRAMS	All Upstate Counties, excluding the Capital District and the five Boroughs of New York and Long Island.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The Enterprise Center carries out its mission by making loans to small and micro businesses, and by accompanying those loans with a strong program of pre-loan and post-loan technical assistance and training programs designed to support its clients growth. Eligible uses of funds includes: working capital, machinery and equipment, and real estate. Applications and a checklist of required information are available for download at www.theenterprisecenterinc.com
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 minimum loan amount. Up to \$25,000 for start-ups and up to \$750,000 for qualified existing businesses.
INTEREST RATES	4% to 11%
FEES	\$50 application fee; closing fees depend upon the amount of type of loan and can be taken out of loan proceeds.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	19
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$2,630,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Small business training classes. Internet training classes, including web page design, eBay University and Selling and Marketing on the Internet. QuickBooks Training for business owners.