

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.genesee.coop
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.genesee.coop 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.