

Contact Information	
Organization Name	Community Loan Fund of the Capital Region, Inc.
Program Name	Microenterprise: Lending, Training & Support
Staff Contact	Walt (for lending); Paul (for training)
Street 1	255 Orange Street
Street 2	
City	Albany
State/Zip	NY, 12210
Phone #	518-436-8586
Fax #	518-689-0086
Email	walt@mycommunityloanfund.org ; paul@mycommunityloanfund.org
Website	www.cdclf.org
Organization Description	Community Loan Fund of the Capital Region is a non-profit federally certified community development financial institution that provides equitable access to capital in economically disadvantaged communities.
Counties Served by Financing Programs	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington
Loan Enrollment Information	
Loan Program(s) Description (Detail on borrower eligibility, geographic focus, eligible uses of funds, applications requirements, etc.)	Available for non-profits, small businesses, and microenterprises that are owned/controlled by people of low income, minorities, or women, or that provide job opportunities or services to low income people. Purpose for loans may include working capital, equipment, inventory, & real property.
Serve Pre-Startups?	Yes
Serve Startups (less than one year in operation)?	Yes
Serve Operating Businesses?	Yes
Loan Amounts	Up to \$10,000(for startups); Up to \$35,000(for expansions); Up to \$500,000 (for non-profits)
Interest Rate	8% fixed (for-profits); 6-7% fixed(non-profits)
Fees	\$25 application fee (for-profits); none (non-profits). Origination and legal fees vary.
# of Loans Made in Previous Calendar Year	51 (20 non-profits; 25 for-profits; 1 co-op; and 5 residential).
Dollar Amount of Loans Made in Previous	\$3.1 million

Calendar Year	
Is the organization a CDFI?	Yes
Other services available	Technical assistance; matched savings program (IDA); networking and referrals; NYSERDA loans (as available).