

CONTACT INFORMATION	
Organization Name	ACCION USA
Program Name,	Micro Loan Program
Staff Contact	Elizete Groenendaal
Street 1	115 East 23rd Street
Street 2	
City	New York
State/Zip	NY, 10010
Phone #	212-387-0494
Fax #	212-387-0277
Email	info@accionusa.org
Website	www.accionusa.org
ORGANIZATION DESCRIPTION	As a leader in U.S. microfinance, ACCION USA is committed to bringing affordable small business loans to microentrepreneurs. ACCION USA has provided over \$117 million in over 18,500 microloans since inception in 1991, helping to grow small businesses and strengthen the communities they serve.
COUNTIES SERVED BY FINANCING PROGRAMS	All Counties in New York, and most states in USA with the exception of Texas, Chicago, San Diego, New Mexico, Colorado, and Arizona.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<ul style="list-style-type: none"> • Personal Credit Score 575 and above. Micro-loans for equipment, merchandise, working capital and business expansion. • Sales versus expenses must demonstrate capacity to repay loan (based on an analysis of financial documents and personal bank statements). • ACCION USA works well with E-Businesses, Service providers (catering, event planning, cleaning), Day Cares, Bodegas, Beauty Salons and home based businesses. • Ineligible industries: Non-profit organizations, adult entertainment, real estate related industries such as mortgage brokers, title agencies, apartment management companies; market investment companies; gambling businesses; pyramid or multilevel businesses and other lenders. <p>For Start Ups: • A co-signer is needed.</p> <ul style="list-style-type: none"> • Provide a business plan with 12 months of financial projections. • 50% equity investment is required • All licenses and permits to operate must be in place. • For storefronts, a signed lease is needed. • At least one of the owners must have and keep another <p>Desqualifiers: • Current lateness on mortgage, auto, rent or child support payments.</p> <ul style="list-style-type: none"> • More than three late mortgage payments in the last two years. • Negative Amortization mortgages and ARMs that adjust within the term • More than \$3,000 in unpaid judgments, collections, liens, charge-offs • More than three properties. • Property foreclosure within the last two years. • Bankruptcy within the last twelve months.
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)
FEEES	None
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	1,708
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$11,355,818
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance, Credit Webinars, Referring out to partners

CONTACT INFORMATION	
Organization Name	ADIRONDACK ECONOMIC DEVELOPMENT CORPORATION (AEDC)
Program Name,	Micro Loan Program
Staff Contact	Nicole Wright, Sr. Lending Officer
Street 1	67 Main St.
Street 2	P.O. Box 747, Suite 200
City	Saranac Lake
State/Zip	NY, 12983-0747
Phone #	518-891-5523 Ext. 103
Fax #	518-891-9820
Email	nwright@aedconline.com
Website	www.aedconline.com
ORGANIZATION DESCRIPTION	AEDC is a CDFI which covers an 11 County region in northern NY, including the entire Adirondack Park; a constitutionally protected area. AEDC provides financing and training for the business community of this region. Our 16 week Business Institute training program, one on one counseling and access to affordable capital helps aspiring entrepreneurs acheive their dream. The AEDC also is a central information and referral source for the Adirondack Region communities and business people. AEDCs On-line Business Resource Center provides links to information of interest to business owners on topics including customer service, marketing, management and technology.
COUNTIES SERVED BY FINANCING PROGRAMS	Fulton, Hamilton, Herkimer, Oneida, Essex, St. Lawrence, Hamilton, Franklin, Clinton, Saratoga, Warren
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Preference given to projects that create jobs and have a community impact.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$150,000 maximum. Access to larger amounts through partnership arangements with other organizations.
INTEREST RATES	3% - 9.5%
FEES	\$0-1.5%
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	14
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$600,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical Assistance

CONTACT INFORMATION	
Organization Name	ALBANY COUNTY BUSINESS DEVELOPMENT CORPORATION
Program Name,	AI Tech Loan Trust Fund
Staff Contact	Kevin Catalano, Loan Officer
Street 1	One Computer Drive South
Street 2	
City	Albany
State/Zip	NY 12205
Phone #	518-431-1423
Fax #	518-431-1469
Email	Kevinc@acchamber.org
Website	www.acchamber.org
ORGANIZATION DESCRIPTION	To promote economic growth and business retention in Albany County by offering financing through the AI Tech Loan Fund to small and medium sized businesses (and in special circumstances, to larger businesses) which demonstrate strong possibilities for growth, real property improvement, increased employment and retention of employment in the community.
COUNTIES SERVED BY FINANCING PROGRAMS	Albany
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Proceeds can be used to purchase fixed assets, owner-occupied real estate or working capital.
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	\$50,000 minimum; \$500,000 maximum
INTEREST RATES	Prime minus 4% with a floor of 4%
FEES	\$250 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	16
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$3,650,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Entrepreneurial Assistance Program, Capital Business Assistance Fund, micro-loan programs through the Albany-Colonie Regional Chamber of Commerce

CONTACT INFORMATION	
Organization Name	Albany Local Development Corporation
Program Name,	Revolving Loan Fund
Staff Contact	
Street 1	21 Lodge Street
Street 2	
City	Albany
State/Zip	NY 12207
Phone #	518-434-2532
Fax #	518-434-9846
Email	hylandm@ci.albany.ny.us
Website	http://www.albanyny.gov/Businesses/EconomicDevelopment.aspx
ORGANIZATION DESCRIPTION	The Albany Local Development Corporation (ALDC) meets the City of Albany's emerging economic challenges and opportunities by facilitating large scale transformational real estate projects and encouraging investment that will expand the commercial and industrial tax base for the City of Albany.
COUNTIES SERVED BY FINANCING PROGRAMS	Albany
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Business owners within the City of Albany or businesses directly benefiting the citizens of the City of Albany; Project must have a significant economic impact on the City of Albany and should facilitate the creation of new employment opportunities and the retention of existing jobs; Projects must create or retain job opportunities; Borrower must demonstrate that without the ALDC loan assistance the project could not be undertaken.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	Based on project goals, subordinate loans (no more than 50% of total cost)
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Empire Zone Program, City of Albany Industrial Development Agency, and Business Assistance.

CONTACT INFORMATION	
Organization Name	ALBANY-COLONIE REGIONAL CHAMBER OF COMMERCE
Program Name,	Entrepreneurial Assistance Center Loan Funds and Capital Business Assistance Fund
Staff Contact	Kevin Catalano, Loan Officer
Street 1	One Computer Drive South
Street 2	
City	Albany
State/Zip	NY 12205
Phone #	518-431-1423
Fax #	518-431-1469
Email	Kevinc@acchamber.org
Website	www.acchamber.org
ORGANIZATION DESCRIPTION	The Albany-Colonie Regional Chamber of Commerce administers several programs for small businesses in Albany County, including the Entrepreneurial Assistance Program, Capital Business Assistance Fund, as well as micro-loan programs.
COUNTIES SERVED BY FINANCING PROGRAMS	Albany
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Proceeds can be used to purchase fixed assets, owner-occupied real estate or working capital. Each loan fund has specific criteria -- it is best to reach out to the loan officer to discuss the different criteria set by the funding source.
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	\$1,000 minimum; \$25,000 maximum
INTEREST RATES	Prime plus 2% fixed for the term of the loan
FEES	\$100 application fee with a 3% commitment fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	17
LOANS MADE IN PREVIOUS CALENDAR YEAR	345,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Entrepreneurial Assistance Program, Capital Business Assistance Fund, micro-loan programs through the Albany-Colonie Regional Chamber of Commerce

CONTACT INFORMATION	
Organization Name	ALLEGANY COMMUNITY DEVELOPMENT SERVICES, INC.
Program Name,	Allegany Business Center
Staff Contact	Gretchen Hanchett, Business & Community Development Director
Street 1	84 Schuyler St.
Street 2	P.O.B. 117
City	Belmont
State/Zip	NY, 14813
Phone #	585-268-7605 x 1701
Fax #	585-268-5085
Email	ghanchett@accordcorp.org
Website	www.alleganybusinesscenter.com
ORGANIZATION DESCRIPTION	Allegany Business Center (ABC) is part of the ACCORD Corporation Business and Community Development Division (BCDD). This division administers several programs including the Entrepreneurial Assistance Program (EAP) Center which offers a variety of services to businesses, the Vehicle Loan Program (Wheels to Work), and the Allegany Community Development Service Inc. (ACDSI) which offers a Revolving Loan fund for start-up and existing businesses in Allegany and Cattaraugus Counties to encourage growth and expansion of business and to improve employment opportunities for low and moderate income residents.
COUNTIES SERVED BY FINANCING PROGRAMS	Allegany, Cattaraugus
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans to businesses must benefit low to moderate income individuals. Eligible businesses must be located in or create jobs in Allegany or Cattaraugus Counties.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$3,000 minimum; \$25,000 maximum
INTEREST RATES	
FEES	1% of loan
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	16
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$258,700
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	The EAP Center's intensive program of training and technical assistance offers new entrepreneurs: business plan preparation, marketing assistance, one-on-one business counseling, strategic business planning, computer training, record-keeping training, tax seminars, e-commerce workshops, Green Business Development Program.

CONTACT INFORMATION	
Organization Name	ALLIANCE FOR BUSINESS GROWTH
Program Name,	Microenterprise Loan Program
Staff Contact	
Street 1	Holmcomb Building
Street 2	Room 202
City	Geneseo
State/Zip	NY, 14454
Phone #	585-245-5048
Fax #	585-245-5027
Email	alliance@geneseo.edu
Website	www.allianceforbusinessgrowth.com
ORGANIZATION DESCRIPTION	The Alliance for Business Growth partners with Livingston and Wyoming Counties to offer financial and technical assistance to entrepreneurs interested in starting and owning their own business.
COUNTIES SERVED BY FINANCING PROGRAMS	Livingston, Wyoming
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Low to moderate income entrepreneurs living in Livingston or Wyoming Counties interested in starting and owning their own business are eligible upon completion of the Microenterprise Assistance Program. Owners of existing microenterprises (5 employees or fewer) are also eligible if they wish to expand their business and provide employment opportunities for low to moderate income individuals.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$50,000 maximum
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance

CONTACT INFORMATION	
Organization Name	ALTERNATIVES FEDERAL CREDIT UNION (FCU)
Program Name,	SBA Microloans
Staff Contact	Robert Anderson
Street 1	125 North Fulton St.
Street 2	
City	Ithaca
State/Zip	NY, 14850
Phone #	607-273-4611
Fax #	607-277-6391
Email	afc@alternatives.org
Website	www.alternatives.org
ORGANIZATION DESCRIPTION	Alternatives Federal Credit Union (FCU) is a Community Development Financial Institution dedicated to building wealth and creating economic opportunity for underserved people and communities.
COUNTIES SERVED BY FINANCING PROGRAMS	Tompkins, Tioga, Cortland, Broome, Chemung, Schuylar, Seneca, Cayuga
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small businesses and start-ups are eligible, and they have a special reduced interest rate loan for women-owned and minority-owned businesses. FCU also offers business lines of credit as well as term loans, commercial mortgages.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$20,000 median; \$35,000 maximum
INTEREST RATES	4% - 13%
FEES	Application fee: 1% of loan requested
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	67
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,352,336
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance, other loan programs, Small Business Administration (SBA) Guaranteed Loan

CONTACT INFORMATION	
Organization Name	BETTER NEIGHBORHOOD, INC.
Program Name,	Minority Enterprise Loan Program
Staff Contact	Edward August - Executive Director
Street 1	986 Albany Street
Street 2	
City	Schenectady
State/Zip	NY, 12307
Phone #	518-372-6469
Fax #	518-372-6460
Email	eaugust@better-neighborhoods.org
Website	www.better-neighborhoods.org
ORGANIZATION DESCRIPTION	Better Neighborhoods, Inc. (BNI) is a private not-for-profit corporation dedicated to making a long term positive impact on the neighborhoods it serves by: Providing safe, affordable housing for persons with limited financial resources - Promoting home-ownership and pride within the neighborhoods it serves - Developing and empowering the people of the neighborhoods it serves and being good stewards of the resources it receives.
COUNTIES SERVED BY FINANCING PROGRAMS	City of Schenectady
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	BNI's loan program is targeted to minority and women owned construction firms located in the City of Schenectady. Loans cannot exceed \$7,000.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Max \$7,000 - Min \$1,000
INTEREST RATES	Current: 3%
FEES	Legal - closing costs - filing fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	1
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$7,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Mortgage/foreclosure counseling - First time home buyer counseling. BNI develops and rehabilitates housing targeted to first time home buyers

CONTACT INFORMATION	
Organization Name	CITY OF AUBURN OFFICE OF PLANNING & ECONOMIC DEVELOPMENT
Program Name,	Small Business Assistance Program (SBAP)
Staff Contact	Jennifer Haines
Street 1	Memorial City Hall
Street 2	24 South St.
City	Auburn
State/Zip	NY, 13021
Phone #	315-255-4115
Fax #	315-253-0282
Email	jhaines@ci.auburn.ny.us
Website	www.ci.auburn.ny.us/oped
ORGANIZATION DESCRIPTION	The City of Auburn Office of Planning and Economic Development focuses on being responsive to community needs by utilizing community planning and economic development resources and skills to promote economic opportunity, self-sufficiency and neighborhood revitalization throughout the City of Auburn.
COUNTIES SERVED BY FINANCING PROGRAMS	Cayuga
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Manufacturing, service, or trade (including restaurant and retail) businesses are eligible. Minority and women-owned businesses are encouraged to apply. At least one permanent full-time job must be created for every \$15,000 in SBAP assistance, and the majority of those jobs must be held by low to moderate income persons.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Gap financing, negotiable depending on project
INTEREST RATES	Prime, negotiable
FEES	\$50 application fee; 1% closing fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	2
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$80,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	CCDNA d/b/a BUSINESS CENTER FOR NEW AMERICANS
Program Name,	BCNA's Microenterprise Development Program
Staff Contact	Mr. Dong Tran, Loan Officer
Street 1	267 Broadway, 3rd Floor
Street 2	
City	New York
State/Zip	NY, 10007
Phone #	212-898-4167
Fax #	646-723-1399
Email	dtran@nybcna.org
Website	www.nybcna.org
ORGANIZATION DESCRIPTION	BCNA assists immigrants, refugees, and others in need to achieve self sufficiency and wealth creation through asset development programs.
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Queens, Richmond, Bronx, Kings
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	BCNA's Microenterprise Development Program provides loans that range from \$500 to \$35,000; one-on-one technical assistance; and workshops on business management and eCommerce. The business loans are accessible to all in Queens and Staten Island, but limited to women, immigrants, and refugees in the other boroughs.
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; \$35,000 maximum
INTEREST RATES	8% - 10%
FEES	\$25 for application fee, plus \$15 for each additional credit report, closing fees dependent on loan amt.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	161
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$709,500
IS THE ORGANIZATION A CDFI?	Waiting for approval.
OTHER SERVICES AVAILABLE	Technical assistance; legal advice; business training and development.

CONTACT INFORMATION	
Organization Name	BEDFORD-STUYVESANT RESTORATION CORPORATION (BSRC)
Program Name,	Restoration Capital Fund; Minority and Women Revolving Loan Trust Fund
Staff Contact	Bernice McRae, Director of Business Services
Street 1	1368 Fulton Street
Street 2	
City	Brooklyn
State/Zip	NY, 11216
Phone #	781-636-6924
Fax #	718-857-5984
Email	bmcr@restorationplaza.org or tcapers@restorationplaza.org
Website	www.restorationplaza.org
ORGANIZATION DESCRIPTION	Bedford-Stuyvesant Restoration Corporation (BSRC) serves start-up businesses in Brooklyn (Kings County) or loans to purchase inventory or equipment
COUNTIES SERVED BY FINANCING PROGRAMS	Kings
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Restoration Capital Fund assists start-up and established businesses with equipment, inventory, etc. The Minority and Women Revolving Loan Trust Fund Program as a low-cost financial assistance to minority and women-owned businesses that are unable to access traditional financial services.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	No minimum; \$50,000 maximum
INTEREST RATES	Varies - Starting at Prime Rate, plus 2%
FEES	Application fee: \$120.00; 2% administration fee at time of loan closing
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	None
LOANS MADE IN PREVIOUS CALENDAR YEAR	None
IS THE ORGANIZATION A CDFI?	Yes (Restoration Capital Fund)
OTHER SERVICES AVAILABLE	Housing and energy programs; youth programs, family services, training/employment services.

CONTACT INFORMATION	
Organization Name	BETHEX FEDERAL CREDIT UNION
Program Name,	Small Business Loan Program
Staff Contact	Maria Estrella; Elizabeth Urena
Street 1	20 East 179th Street
Street 2	Lower Level
City	Bronx
State/Zip	NY, 10453
Phone #	718-299-9100 Ext. 17
Fax #	718-294-4950
Email	joy@bethexfcu.org; elizabeth@bethexfcu.org; maria@bethexfcu.org
Website	www.bethexfcu.coop
ORGANIZATION DESCRIPTION	Bethex Federal Credit Union offers a wide range of financial services tailored to the needs of its membership.
COUNTIES SERVED BY FINANCING PROGRAMS	Bronx, New York, Queens, Kings, Richmond, parts of Westchester
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Offer SBA 7A, ARC Loans to small businesses. Co-signers required, references, bills, employment history also required.
SERVE PRE-STARTUPS?	Maybe
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	No minimum; \$250,000 maximum; \$50,000 median
INTEREST RATES	
FEES	\$125.00; partially refundable
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$5,260,150
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	On-line banking, business savings and/or checking accounts, ATM, credit and debit cards.

CONTACT INFORMATION	
Organization Name	BINGHAMTON LOCAL DEVELOPMENT CORPORATION (BLDC)
Program Name,	Revolving Loan Fund, Microenterprise Loan Fund, Commercial Façade Improvement Fund
Staff Contact	Merry Harris, Executive Director
Street 1	City Hall, 4th floor
Street 2	38 Hawley St.
City	Binghamton
State/Zip	NY, 13901
Phone #	607-772-7161
Fax #	607-772-7244
Email	ecodev@cityofbinghamton.com
Website	www.cityofbinghamton.com
ORGANIZATION DESCRIPTION	Binghamton Local Development Corporation (BLDC) offers business owners a low cost alternative to filling the gap in financing packages, small business start-up and expansion and commercial façade improvement.
COUNTIES SERVED BY FINANCING PROGRAMS	Broome
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible businesses must be located in or relocating to the City of Binghamton, able to create jobs for low to moderate income persons and able to provide at least 10% owner equity in the project. Revolving Funds loans normally require private financing for the majority of the project.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$5,000 minimum; \$75,000 maximum; \$25,000 median
INTEREST RATES	75% of prime, no less than 3%
FEES	Revolving and Façade \$150.00 application fee; Micro \$100.00 application fee; all 10% commitment fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$594,050
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance, location, marketing, business plan competition

CONTACT INFORMATION	
Organization Name	BOC CAPITAL CORP.
Program Name,	Micro Loan Program
Staff Contact	Nancy Carin, Executive Director
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	ncarin@bocnet.org
Website	www.bocnet.org
ORGANIZATION DESCRIPTION	BOC Capital Corporation is an affiliate of the Business Outreach Center Network and is a not-for-profit community development financial institution (CDFI). It is dedicated to providing micro-enterprise financing, with a special focus on small business, women, minority, immigrant and refugee entrepreneurs.
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Bronx, Queens, Kings, Richmond
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	BOC Capital offers affordable, user-friendly loan products critical to business needs such as: 1) Order based loans (from \$500 to \$50,000) to finance production related to purchase orders or contracted services 2) Short-term loans (from \$500 to \$25,000) with repayment terms shorter than 1 year for specific business purposes 3) Long-term loans (from \$1,000 to \$35,000) with repayment terms from 1 to 3 years for equipment purchase and working capital.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$50,000 maximum; \$19,000 median
INTEREST RATES	Range from 8% to 12%
FEES	Starting at \$25, depending on the size of the loan.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	32
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$394,350
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	BRONX OVERALL ECONOMIC DEVELOPMENT CORPORATION (BOEDC)
Program Name,	
Staff Contact	Ms. Kate Schackford, Executive VP
Street 1	851 Grand Concourse
Street 2	Room 123
City	Bronx,
State/Zip	NY, 10451
Phone #	718-590-3948
Fax #	718-590-3499
Email	info@boedc.com
Website	www.boedc.com
ORGANIZATION DESCRIPTION	BOEDC provides CDFI's, Micro-loans and Minority/Women Revolving Loan Trust Fund program to assist developing small businesses.
COUNTIES SERVED BY FINANCING PROGRAMS	Bronx
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Assists developing small businesses; start-up and existing minority and women-owned business enterprises, persons requesting loans for start-up businesses must have received or be scheduled to receive entrepreneurial or other business training.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$7,000 (CB 1-4), \$7,000-20,000,(CB 1,2,3,4,7,68,11 & 12);
INTEREST RATES	Maximum 24 months at prime plus 3
FEES	Loans up to \$2,999--\$75; loans \$3,000-\$6,999 - \$100; loans \$7,000--\$20,000 \$150
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Empowerment Zones, The Bronx Tourism Council, The Bronx Terminal Market Gateway Fast Track Unit, The Bronx Initiative for Energy and The Environment (BIEE) and other programs to serve the community and borough of The Bronx.

CONTACT INFORMATION	
Organization Name	BROOKLYN COOPERATIVE FEDERAL CREDIT UNION (BCFCU)
Program Name,	
Staff Contact	Mr. Daniel Gonzalez, Loan Officer
Street 1	1474 Myrtle Avenue
Street 2	
City	Brooklyn
State/Zip	NY, 11237
Phone #	718-418-8232 x203
Fax #	718-418-8252
Email	daniel@brooklyn.coop
Website	www.brooklyn.coop
ORGANIZATION DESCRIPTION	Brooklyn Cooperative FCU is a community development credit union focused on community development in Bedford-Stuyvesant and Bushwick. We offer personal loans, automobile loans, business loans and residential and commercial mortgages.
COUNTIES SERVED BY FINANCING PROGRAMS	Kings, Queens, New York, Bronx, Richmond
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>Brooklyn Cooperative FCU offers personal loans of up to \$10,000 and automobile loans of up to \$25,000 at competitive rates to all types of borrowers. Applicants may open their account at the credit union with as little as \$15 and apply for these loans by providing a proof of income and a proof of housing expense.</p> <p>Brooklyn Cooperative offers loans to startups and established businesses. BCFCU will consider loan applications from any business regardless of their history. They understand that businesses need flexibility when repaying a loan. That is why they provide business clients with flexibility in choosing a payment plan that is right for them. BCFCU's terms go up to a maximum of 12 years, and there is no prepayment penalty. BCFCU's business loan product offers a wide spectrum of financing for businesses for up to \$50,000. Whether it is needed to purchase inventory, update equipment, pay accounts receivable, or manage debt, BCFCU's lending team will treat all applications with care and personal attention. BCFCU will also refer members to other lenders in their network in case the loan request is beyond</p> <p>Brooklyn Cooperative's participation in New York City's Capital Access Loan</p> <p>Finally, BCFCU also offers residential and commercial mortgages at compet</p>
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$400 minimum; \$10,000 maximum for new businesses; \$50,000 maximum for existing businesses
INTEREST RATES	9% - 11%
FEES	\$20 to apply for a personal or business loan; origination fee of 1% for all business loans charged on closing; Capital Access Program fees charged separately on closing.

# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	500
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$2,000,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Share deposits, checking accounts, ATM cards, direct deposit, certificates of deposit, free tax preparation, free debt management consultation, homeownership counseling, credit counseling, foreclosure prevention counseling.

CONTACT INFORMATION	
Organization Name	BROOME COUNTY INDUSTRIAL DEVELOPMENT AGENCY (IDA)
Program Name,	Revolving Loan Fund
Staff Contact	Thomas M. Gray
Street 1	Broome County Office Building
Street 2	P.O. Box 1510
City	Binghamton
State/Zip	NY, 13902
Phone #	607-584-9000
Fax #	607-584-9009
Email	tmg@bcida.com
Website	www.bcida.com
ORGANIZATION DESCRIPTION	Broome County Industrial Development Agency (IDA) serves as a catalyst for job creation and industrial investment in Broome County and the southern Tier of New York.
COUNTIES SERVED BY FINANCING PROGRAMS	Broome
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible businesses are small or medium size manufacturers or industrial businesses. Businesses must be located throughout the eastern Southern Tier of New York and Greater Binghamton. Financing can be used for fixed assets and one new job must be created for every \$15,000 borrowed.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$200,000
INTEREST RATES	75% of the prime rate
FEES	None
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
LOANS MADE IN PREVIOUS CALENDAR YEAR	760,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Empire Zone, Tax Incentives

CONTACT INFORMATION	
Organization Name	BUFFALO ECONOMIC RENAISSANCE CORPORATION (BERC)
Program Name,	M/WBE Contractor Loan Program/Neighborhood Microenterprise Loan Program/Business Loan Program/EAP MicroLoan Program
Staff Contact	Eric Gadley, Chief Lending Officer
Street 1	65 Niagara Sq.
Street 2	Room 920
City	Buffalo
State/Zip	NY, 14202
Phone #	716-842-2667 ext 102
Fax #	716-842-6942
Email	egadley@berc.org
Website	www.berg.org
ORGANIZATION DESCRIPTION	BERC is a not-for-profit local development corporation eligible to receive federal economic development aid and designed to involve the private sector in City economic development initiatives.
COUNTIES SERVED BY FINANCING PROGRAMS	Erie
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	All businesses must have a commercial location within the City of Buffalo. BERC's M/WBE contractor loan program serves construction or building trade companies which are at least 51% owned by either a women or minority(ies). The other loan programs are open to most commercial businesses engaged in manufacturing, warehousing, distributing, research and development, administration, retail, wholesaling, or professional services (excluding industries such as gambling, adult book stores, etc.). M/WBE funding can be used for working capital and to lease machinery, equipment and to purchase materials. The other programs uses include the improving/renovating and/or acquiring real estate, demolition costs, soft costs, the purchase of furniture, fixtures and equipment, inventory, and for working capital.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$2,500 minimum, \$300,000 maximum, \$25,000 median
INTEREST RATES	5% minimum, 7% maximum, 5.5% median
FEEES	1/2% loan acceptance fee, closing fee is 1% of loan amount plus minimal loan closing costs.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	26
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,887,500
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	BERC is involved in developing designated commercial districts inside the City via its Commercial Area Revitalization (CARE) grant programs for signage, façade and storefront improvements and for security systems. BERC also owns and manages properties serving as business incubators. In addition BERC provides assistance with NYS Empire Zone programs and with the Federal Renewal Community programs. Finally, BERC offers referrals to other agencies/organizations such as the Small Business Development Center (SBDC), US Small Business Administration (SBA) and Service Corp of Retired Executives (SCORE) for technical assistance outreach.

CONTACT INFORMATION	
Organization Name	BUFFALO URBAN LEAGUE
Program Name,	Small Business, Micro Loan Program
Staff Contact	Michael E. McCarley, Sr.- Loan Specialist
Street 1	15 East Genesee St.
Street 2	
City	Buffalo
State/Zip	NY, 14203-1405
Phone #	716-250-2400
Fax #	716-854-8960
Email	mmccarley@buffalourbanleague.org
Website	www.buffalourbanleague.org
ORGANIZATION DESCRIPTION	The mission of the Buffalo Urban League is to empower African Americans, other minorities and disadvantaged individuals to secure economic self-reliance, parity, power and civil rights. This Mission is driven by the National Urban League's Mission and empowers those who are striving toward the mainstream to achieve economic self-reliance and to enjoy their rights as citizens under the law. Both the Buffalo and National Urban League's Mission support the following objectives: (1) Academic preparation and social development of our children so that they are equipped for self-reliance and citizenship in the 21st Century. (2) Fostering of economic self-sufficiency through gainful employment, entrepreneurship and home ownership, and (3) Promotion of racial harmony and inclusion so that opportunities inherent in the structure of American society are open to all.
COUNTIES SERVED BY FINANCING PROGRAMS	Erie
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The Buffalo Urban League's Minority and Women Revolving Loan Trust Fund (BUL MWRLTF) is designed to assist minority and woman-owned businesses; physically located within the County of Erie, address financially unique capital funding issues by creating greater access to capital. If you own your own business located in the County of Erie and you are (or in the process of being) certified as an Minority and Women Business Enterprise (MWBE) you may be eligible for financial assistance from the Buffalo Urban League's Minority and Women Revolving Loan Trust Fund
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	No
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$5,000 minimum; \$50,000 maximum (Certain Restrictions Apply)
INTEREST RATES	Fixed interest rate two percent over the Wall Street Journal prime rate at the time of loan approval with a six percent minimum and a maximum of ten percent. (The
FEES	Some fees may apply.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Pre and post loan business management training and technical assistance.

CONTACT INFORMATION	
Organization Name	BUSINESS RESOURCE INVESTMENT SERVICE CENTER (BRISC)
Program Name,	
Staff Contact	
Street 1	290 Lenox Avenue
Street 2	2nd Floor
City	New York
State/Zip	NY, 10027
Phone #	212-410-0030
Fax #	
Email	eclark@umez.org; jmiddleton@umez.org
Website	www.umez.org
ORGANIZATION DESCRIPTION	The Business Resource and Investment Center (BRISC) was established by the Upper Manhattan Empowerment Zone and The U. S. Small Business Administration to provide technical assistance and financing to small business owners and entrepreneurs located in Upper Manhattan, NY.
COUNTIES SERVED BY FINANCING PROGRAMS	New York
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small business owners interested in expanding or relocating; residents who want to start a new business, are eligible.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$50,000 minimum; \$250,000 maximum
INTEREST RATES	6.50%
FEES	\$125 application fee; Closing fees: 1%
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	10
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,750,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance and referrals.

CONTACT INFORMATION	
Organization Name	CAMBA ECONOMIC DEVELOPMENT CORPORATION
Program Name,	CAMBA EDC Loan Fund
Staff Contact	Mr. Paisley Demby, Director
Street 1	884 Flatbush Ave
Street 2	2nd Floor
City	Brooklyn
State/Zip	NY, 11226
Phone #	718-282-2500
Fax #	718-282-8329
Email	paisleyd@camba.org
Website	www.camba.org
ORGANIZATION DESCRIPTION	<p>CAMBA is a non-profit agency that provides services that connect people with opportunities to enhance their quality of life. CAMBA offers integrated services and programs in: Economic Development, Education & Youth Development, Family Support Services, HIV/AIDS Services, Housing Services & Development, Legal Services. CAMBA serves more than 35,000 individuals and families, including 8,000 youth, each year. Specifically, they help people of low-income; those moving from welfare to work; people who are homeless, at risk of homelessness or transitioning out of homelessness; individuals living with or at risk of HIV/AIDS; immigrants and refugees; children and young adults; entrepreneurs and other groups working to become self sufficient. The majority of CAMBA's clients live work and/or attend school in Brooklyn. CAMBA's programs are run from over 50 locations in New York City, mainly in Brooklyn, including more than 15 school-based programs. Some of CAMBA's facilities are open 24/7.</p>
COUNTIES SERVED BY FINANCING PROGRAMS	Kings, New York, Bronx, Queens, Richmond
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>CAMBA Economic Development Corporation is a nonprofit organization which makes microloans to start-up and existing small businesses in Central Brooklyn. The program prioritizes the following zip codes: 11203, 11216, 11230, 11210, 11218, 11233, 11212, 11225, 11238, 11213, and 11226. Small business startups and existing entrepreneurs with limited access to credit located in New York are invited to apply. CEDC provide loans from \$500 to \$15,000 at prime plus 4%. Since 1999, CEDC has approved more than \$326,000 in loans which have created jobs and new investments. Business viability is as more important than credit history. Processing time for the microloan application is generally 6 to 8 weeks.</p>
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$15,000 maximum
INTEREST RATES	Prime Plus 4%
FEES	\$25 application fee; \$25 closing fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Small Business Consulting and Entrepreneurial Training

CONTACT INFORMATION	
Organization Name	COMMUNITY LOAN FUND of the Capital Region, Inc. (CLFCR)
Program Name,	
Staff Contact	Mr. Robert K. Radliff, Jr., 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	
Website	www.mycommunityloanfund.org
ORGANIZATION DESCRIPTION	CLFCR has offered appropriate community and economic development financial products and services in 11 counties for 26 years. Current commercial lending products include loans to nonprofit groups, micro-entrepreneurs and small businesses. CLFCR also offers loans to individuals for the purpose of home purchase and home repair.
COUNTIES SERVED BY FINANCING PROGRAMS	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren & Washington Counties
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<u>Nonprofit Loans:</u> CLFCR makes short and long term affordable housing development loans, facilities and community service loans, and cash flow loans to nonprofit organizations. The maximum loan limit is \$500,000; there is no minimum amount. Terms vary depending on use of funds, borrower cash flow and needs. <u>Micro-enterprise and Small Business Loans:</u> CLFCR makes loans to micro-enterprises owned by low-income people, African Americans, other minorities or women; loans up to \$10,000 for start-up businesses, up to
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	See description of lending products above
INTEREST RATES	See description of lending products above
FEES	Depends on lending product
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	57 Loans
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$2.2 million
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	In addition to our lending products, we offer free training and technical assistance, as well as one-to-one business counseling. Three times a year, we teach an 8-week small business class in partnership with The College of Saint Rose.

CONTACT INFORMATION	
Organization Name	CATTARAUGUS COUNTY BUSINESS DEVELOPMENT CORP.
Program Name,	Microenterprise Development Loan Fund Program (MDLF)
Staff Contact	
Street 1	214 Main Street
Street 2	
City	Little Valley
State/Zip	NY, 14755
Phone #	716-938-9531
Fax #	716-938-9535
Email	lcandrews@ccbdc.org
Website	www.ccbdc.org
ORGANIZATION DESCRIPTION	The Cattaraugus County Business Development Corporation's mission is to provide education, service and support to new and existing microenterprise businesses and entrepreneurs throughout Cattaraugus County.
COUNTIES SERVED BY FINANCING PROGRAMS	Cattaraugus
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Commercial microenterprise businesses (5 or fewer employees including the owners) located in the County are eligible. Projects must promote employment opportunities for low to moderate income county residents and preserve and expand the county's tax base. 51% of the jobs created must be made available to low to moderate income persons. Eligible businesses must attend the mandatory 7-week seminar conducted by the Business Development Corporation and develop a business plan to be considered.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$5,000 minimum; \$30,000 maximum
INTEREST RATES	1% to prime, average 5%
FEES	\$150 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	11
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$275,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Seminars, business training

CONTACT INFORMATION	
Organization Name	CAYUGA COUNTY PLANNING DEPARTMENT
Program Name,	Microenterprise and Revolving Loan Fund
Staff Contact	Frank Howe
Street 1	160 Genesee St.
Street 2	
City	Auburn
State/Zip	NY, 13021
Phone #	315-253-1276
Fax #	315-253-1499
Email	fhowe@co.cayuga.ny.us
Website	www.co.cayuga.ny.us/planning
ORGANIZATION DESCRIPTION	The Department of Planning and Development facilitates orderly growth and development that contributes to public health, safety, and welfare.
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.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Determined by Cayuga County Loan Committee
INTEREST RATES	Determined by Cayuga County Loan Committee
FEES	1% of loan amount
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Business training

CONTACT INFORMATION	
Organization Name	CENTRAL NY REGIONAL PLANNING & DEVELOPMENT BOARD (CNY RPDB)
Program Name,	CNY Enterprise Development Fund
Staff Contact	
Street 1	126 N. Salina St.
Street 2	
City	Syracuse
State/Zip	NY, 13202
Phone #	315-422-8276
Fax #	315-422-9051
Email	mail@cnyrpdb.org
Website	www.cnyrpdb.org
ORGANIZATION DESCRIPTION	The Central New York Regional Planning & Development Board is a public agency supporting the growth of a diverse economic base that will provide a range of employment opportunities for citizens across the Central New York 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.)	Start-up or expanding businesses with less than 100 employees (primarily small manufacturing companies and some service related operations) operating in Central New York are eligible.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Occasionally
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Approximately \$100,000
INTEREST RATES	Currently 4.5%
FEES	\$250 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	12
LOANS MADE IN PREVIOUS CALENDAR YEAR	approximately \$1 million
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance

CONTACT INFORMATION	
Organization Name	CHILD CARE RESOURCE & REFERRAL (CCRR) AGENCY
Program Name,	Mid-York Child Care Coordinating Council's Family & Group Family Child Care Start-up Program
Staff Contact	Tammy Ablang, Jodie Southwick, Ellen Perrone
Street 1	121 Second St.
Street 2	
City	Oriskany
State/Zip	NY, 13424
Phone #	315-223-7850 x 222
Fax #	
Email	taa@myccccc.org ; jes@myccccc.org ; elp@myccccc.org
Website	www.myccccc.org
ORGANIZATION DESCRIPTION	Child Care Resource & Referral (CCRR) Agency provides educational training for potential and existing child care programs, start-up and health and safety grants, and technical assistance and resources to parents seeking access to quality child care services.
COUNTIES SERVED BY FINANCING PROGRAMS	Herkimer, Oneida, Madison
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Program must be actively pursuing registration or licensing by OFCS or its registrars and provide compliance letter from the inspector indicating which items are most needed to comply with regulations; program must be located in one of the three counties served by CCRR; program cannot be registered at time of application; program must offer child care in the area of high need; and household income must be at or below the median income level to qualify.
SERVE PRE-STARTUPS?	Yes, Child care businesses only
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes, Child care businesses only
SERVE OPERATING BUSINESSES?	Yes, Child care businesses only
LOAN AMOUNTS	
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Training and technical assistance

CONTACT INFORMATION	
Organization Name	CITY OF BATAVIA COMMUNITY DEVELOPMENT DEPARTMENT
Program Name,	Revolving Loan Fund
Staff Contact	
Street 1	10 West Main St.
Street 2	
City	Batavia
State/Zip	NY, 14020
Phone #	585-345-6320
Fax #	585-343-9221
Email	jmolino@batavianewyork.com
Website	www.batavianewyork.com/community_development.html
ORGANIZATION DESCRIPTION	The City of Batavia Community Development Department creates and encourages investment in the City's commercial and industrial areas, while preserving the quality of life for all city residents by providing leadership and technical assistance to business, residents and elected officials.
COUNTIES SERVED BY FINANCING PROGRAMS	Genesee
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Businesses that create or retain jobs in the City of Batavia are eligible for assistance. Financing can be used for equipment, real estate acquisition or improvements, or working capital.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$30,000
INTEREST RATES	Prime or 1- Prime
FEES	\$50 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance

CONTACT INFORMATION	
Organization Name	CITY OF CORNING PLANNING & DEVELOPMENT
Program Name,	Revolving Loan Fund
Staff Contact	Steve Dennis
Street 1	1 Civic Center Plaza
Street 2	
City	Corning
State/Zip	NY, 14830
Phone #	607-962-0340 x117
Fax #	
Email	planning@stny.rr.com
Website	www.corningny.com/business.shtml
ORGANIZATION DESCRIPTION	The City of Corning Planning & Economic Development Department focuses on serving the needs of new and expanding businesses through a number of programs including a low-interest revolving loan fund, rental rehabilitation fund, codes compliance, and various state and federal grant programs.
COUNTIES SERVED BY FINANCING PROGRAMS	Steuben
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Start-up and existing businesses located in the City of Corning are eligible.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Maximum \$100,000 economic development loan, other limits as per category
INTEREST RATES	2% fixed
FEES	Application fee based on loan amount
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance and coordination with other funding sources

CONTACT INFORMATION	
Organization Name	CITY OF CORTLAND OFFICE OF COMMUNITY DEVELOPMENT
Program Name,	
Staff Contact	
Street 1	25 Court St.
Street 2	
City	Cortland
State/Zip	NY, 13045
Phone #	607-753-1433
Fax #	607-753-6818
Email	tdc@thomadevelopment.com
Website	www.cortland.org/city/commdev/index.html
ORGANIZATION DESCRIPTION	The City of Cortland Office of Community Development offers loans and other resources to start-ups and existing businesses in the area.
COUNTIES SERVED BY FINANCING PROGRAMS	Cortland
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans are available to start-up or expanding businesses in the City of Cortland. The primary goal is to create new employment opportunities for low to moderate persons, increase taxable value of property, and to provide essential services lacking in the City. Financing available for the purchase of equipment, acquisition and/or new construction, renovations and/or additions to the facility, inventory, and working capital.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	No minimum; \$200,000 maximum
INTEREST RATES	60% of Prime rate adjustable annually
FEEES	\$250
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	8
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$210,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	CITY OF FULTON COMMUNITY DEVELOPMENT AGENCY (CDA)
Program Name,	Fulton Business Development Program
Staff Contact	Joseph Fiurmara
Street 1	125 West Broadway
Street 2	
City	Fulton
State/Zip	NY, 13069
Phone #	315-593-7166
Fax #	315-593-7754
Email	fultoncda@windstream.net
Website	www.fultoncda.com
ORGANIZATION DESCRIPTION	The CDA administers federal and state grants for community development and public improvement projects for the City of Fulton. The Microenterprise Business Development Program provides a 9-week business training program, and graduates are eligible for loan assistance. The Revolving Loan Program is designed to assist start-up and existing businesses grow.
COUNTIES SERVED BY FINANCING PROGRAMS	Oswego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Existing and start-up businesses with 1-5 employees are eligible for Microenterprise funding. Businesses employing more than 5 persons may be eligible for Revolving Loan Funds.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$5,000 minimum; \$250,000 maximum
INTEREST RATES	Typically Prime or 1% under
FEEES	None
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$125,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Fulton Economic Development Zone, Business training services

CONTACT INFORMATION	
Organization Name	CITY OF OSWEGO COMMUNITY DEVELOPMENT OFFICE
Program Name,	Microenterprise Loan Program
Staff Contact	Linda Goodness, Asst. Director
Street 1	20 W. Oneida
Street 2	
City	Oswego
State/Zip	NY, 13126
Phone #	315-343-3795
Fax #	315-342-8231
Email	mvanouse@oswegony.org
Website	www.oswegony.org/dept_development.html
ORGANIZATION DESCRIPTION	The City of Oswego Community Development Office provides resources and financial assistance to businesses in the City of Oswego. Business training, scholarships available. Micro and Commercial loans available. Micro Enterprise rental assistance program and façade grant program for downtown locations.
COUNTIES SERVED BY FINANCING PROGRAMS	Oswego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Existing and start-up businesses with 1-5 employees located in the City of Oswego seeking working capital and start-up funds. Micro rental assistance program for low/moderate income start ups.
SERVE PRE-STARTUPS?	YES - The Oswego Micro Enterprise Program is designed to nurture new start up businesses with training, counseling and financing resources.
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES - The Oswego Micro Enterprise Program is designed to nurture new start up businesses.
SERVE OPERATING BUSINESSES?	YES - The Oswego Micro Enterprise Program also encourages existing business growth, expansion of services and succession planning with counseling and financing resources.
LOAN AMOUNTS	Micro Loans: \$500-20,000; Commercial Loans: \$7,500 -\$50,000 or greater w/ large job creation commitment.
INTEREST RATES	2% below Prime or 4% whichever is higher. 3% loans available to income eligible Micro business owners.
FEES	\$100 application fee; waived for low/moderate income
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$508,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Micro Rental Assistance, Business Technical assistance, Façade grants for downtown locations.

CONTACT INFORMATION	
Organization Name	CITY OF PEEKSKILL DEPARTMENT OF ECONOMIC DEVELOPMENT
Program Name,	Commercial Façade Deferred Loan Program
Staff Contact	Christopher Marra, Economic Development Specialist and Kathy Lockwood, Loan Officer
Street 1	City Hall, 840 Main Street
Street 2	
City	Peekskill
State/Zip	NY, 10566
Phone #	914-734-4210
Fax #	914-737-2688
Email	cmarra@cityofpeekskill.com
Website	www.cityofpeekskill.com/economicdevelopment/office-economic-development
ORGANIZATION DESCRIPTION	The City of Peekskill Office of Economic Development provides comprehensive market and demographic data that can help businesses make informed decisions. They also provide an objective, confidential and free service of identifying possible real estate locations in the City for new or expanding commercial businesses. Visit website for additional information.
COUNTIES SERVED BY FINANCING PROGRAMS	Westchester
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The City of Peekskill Commercial Façade Deferred Loan Program is available to commercial property owners in Peekskill seeking to finance facade improvements to commercial and mixed use buildings located within the City's Main Street Corridor or in the City's Downtown Historic District. Eligible uses of funds include improvements to building exteriors including but not limited to, storefront construction, painting, window replacement, exterior lighting, and appropriate signs and awnings.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Loan amount: \$50,000 for a single storefront and \$35,000 for each additional storefront with a 3 storefront maximum. The minimum loan amount is \$2,500.00.
INTEREST RATES	Interest rate of 3% of the deferred loan amount will accrue annually for a term of 15 years. After 15 years, interest will no longer accrue. Principal and interest is to be paid in full upon any change in ownership of the mortgaged property or within 50 years of closing if not paid sooner.
FEES	Application fee \$100. Historic and Landmarks Preservation Board Fee, NYS Mortgage Tax Expense, Mortgage Recording Fee and Title Search Fee.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$95,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	The City of Peekskill Office of Economic Development provides comprehensive market and demographic data that can help businesses make informed decisions. This includes data on population, labor and employment trends, commercial real estate, corporate activity, housing, taxes, infrastructure and education. The Office of Economic Development provides an objective, confidential, and free service of identifying possible real estate locations in the City for new or expanding commercial businesses. Visit the website for additional information.

CONTACT INFORMATION	
Organization Name	CITY OF ROCHESTER - NEIGHBORHOOD & BUSINESS DEVELOPMENT DEPT.
Program Name,	Targeted Business Assistance Program; Pre-Development Grant Program; Mains Street Assistance Program; Brownfields Cleanup Revolving Loan Fund; HUD Section 108 Loan
Staff Contact	Bret Garwood - Manager- Housing/Business Development
Street 1	City Hall
Street 2	30 Church St., Room 005A
City	Rochester
State/Zip	NY, 14614
Phone #	585-428-6808
Fax #	585-428-6042
Email	
Website	www.cityofrochester.gov
ORGANIZATION DESCRIPTION	The City of Rochester Neighborhood and Business Development Department offers grants, loans, incentives, technical assistance, and other resources to assist businesses in Rochester.
COUNTIES SERVED BY FINANCING PROGRAMS	Monroe
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Commercial businesses located in or re-locating to the City of Rochester. Funds available for real estate, machinery/equipment; working capital, building renovations, brownfield cleanup costs. Small business grants for interior design assistance, advertising, computer services. Public benefit review and financial review is required. Projects considered for funding must have a job creation or job retention component.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Various
INTEREST RATES	Various
FEES	Various
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Rochester Economic Development Corporation: offers a business revolving loan fund and SBA 504 loans. Rochester Empire Zone Incentives, technical/ management assistance, site selection; coordination with other agencies such as Monroe County Department of Planning/Development; COMIDA; NYS Empire State Development.

CONTACT INFORMATION	
Organization Name	CITY OF UTICA
Program Name,	DEPARTMENT OF URBAN AND ECONOMIC DEVELOPMENT
Staff Contact	Robert Sullivan
Street 1	One Kennedy Plaza
Street 2	
City	Utica
State/Zip	NY, 13502
Phone #	315-792-0181
Fax #	
Email	rsullivan@cityofutica.com
Website	
ORGANIZATION DESCRIPTION	Municipality
COUNTIES SERVED BY FINANCING PROGRAMS	Oneida
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	private investment that results in the creation of new jobs, the retention of existing jobs, and the expansion of the City of Utica's tax base. This revolving loan fund acts as a supplement to normal financing arrangements for low and moderate income businesses. ERP funds are leveraged against private and other funding sources to provide a below-market blended interest rate. Interest rates are fixed at 85% of prime at the time of closing. Loans primarily for building/land and equipment purchase. Historical/proforma financials, cost documentation, guarantees.
SERVE PRE-STARTUPS?	Yes, on a case by case basis.
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes, on a case by case basis.
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$10,000 minimum; \$150,000 maximum
INTEREST RATES	85% of prime at time of closing
FEES	\$250.00 application fee, 1.25% administrative fee, UCC and mortgage recording costs
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	12
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$225,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	COLUMBIA HUDSON PARTNERSHIP
Program Name,	MicroLoan Program
Staff Contact	
Street 1	4303 Route 9
Street 2	
City	Hudson
State/Zip	NY, 12534
Phone #	518-828-4718
Fax #	518-828-0901
Email	dpearce@chpartnership.com
Website	www.chpartnership.com
ORGANIZATION DESCRIPTION	The Columbia Hudson Partnership is the lead economic development agency for Columbia County and the City of Hudson.
COUNTIES SERVED BY FINANCING PROGRAMS	Columbia, Greene
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Financing for working capital and/or the purchase of equipment, inventory, or supplies. Any business or prospective business in Columbia or Greene County with under \$3.5 million in annual sales and fewer than 500 employees is eligible, and a business plan is required for start-up businesses.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$2,000 minimum; \$35,000 maximum
INTEREST RATES	8.50%
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Classroom Training and Technical Assistance

CONTACT INFORMATION	
Organization Name	COMMUNITY DEVELOPMENT CORPORATION OF LONG ISLAND, INC.
Program Name,	
Staff Contact	Mr. James Peterson, VP/Senior Credit Officer
Street 1	2100 Middle Country
Street 2	
City	
State/Zip	NY, 11720
Phone #	631-471-1215 Ext. 183
Fax #	631-737-0683
Email	jpeterson@cdcli.org
Website	www.cdcli.org
ORGANIZATION DESCRIPTION	private not-for-profit multifaceted housing, community development and economic development corporation. CDCLI is dedicated to promoting job creation, community economic development by providing loans to small businesses that do not qualify for financing from traditional sources. CDCLI provides this service to Nassau & Suffolk county businesses and has a satellite office in Nassau County.
COUNTIES SERVED BY FINANCING PROGRAMS	Nassau, Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Use of proceeds for non-speculative purposes for a term of five years. Eligible business cannot qualify for financing from traditional credit sources.
SERVE PRE-STARTUPS?	CDCLI provides a business planning course for start ups emphasizing the importance of writing a business plan before opening their business.
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	No
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 minimum; \$75,000 maximum
INTEREST RATES	Prime plus 2%
FEES	Nominal fees (\$100/1% fee)
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	59
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,300,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Training and technical assistance

CONTACT INFORMATION	
Organization Name	COMMUNITY CAPITAL RESOURCES
Program Name	Small Business Lending and Support Program
Staff Contact	Tamara Underwood, Program Manager
Street 1	7 West Cross Street
Street 2	
City	Hawthorne
State/Zip	NY, 10532
Phone #	914 747 8020
Fax #	914 747 2049
Email	tunderwood@ccrhv.org
Website	www.ccrhv.org
ORGANIZATION DESCRIPTION	Westchester Housing Fund d.b.a. Community Capital Resources is a not for profit Community Development Financial Institution (CDFI) providing financial, educational and technical assistance resources to community development initiatives in the lower Hudson Valley of New York.
COUNTIES SERVED BY FINANCING PROGRAMS	Dutchess, Putnam, Rockland, Westchester
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Start-up and existing businesses, home based child care providers. Minority and women owned businesses are encouraged to apply. Funds can be used for equipment purchase, licensing and permit costs, leasehold improvements and working capital. Technical assistance and training provided.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$25,000 maximum
INTEREST RATES	5% - 11%
FEES	\$75 program fee; \$25 administrative fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	22
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$225,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	IDA Grant Programs, Financial Education, Credit Counseling

CONTACT INFORMATION	
Organization Name	DELAWARE COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT
Program Name,	Revolving Loan Fund
Staff Contact	
Street 1	One Courthouse Square
Street 2	Suite 4
City	Delhi
State/Zip	NY, 13753
Phone #	607-746-8595
Fax #	607-746-8836
Email	info@dcecodev.com
Website	www.dcecodev.com
ORGANIZATION DESCRIPTION	Our primary objective is to support the growth of existing businesses while encouraging the development of new small business enterprises in Delaware County.
COUNTIES SERVED BY FINANCING PROGRAMS	Delaware
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Delaware County Economic Development offers a variety of loan programs for both new and existing businesses throughout Delaware County. The loan funds may be used for the acquisition or renovation of buildings, the purchase of machinery and equipment, and/or working capital. Applicants will be required to submit a viable business plan which demonstrates job creation or retention through the use of the loan proceeds.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$270,000
INTEREST RATES	Currently 5%
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$420,960
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical Assistance, Entrepreneurial Training, Site Selection, Industrial Revenue Bonds, Payments In Lieu Of Tax, Workforce Developmentsistance, entrepreneurial training

CONTACT INFORMATION	
Organization Name	DEVELOPMENT CHENANGO CORPORATION
Program Name,	Business Assistance Loan Fund
Staff Contact	
Street 1	19 Eaton Avenue
Street 2	Suite 200
City	Norwich
State/Zip	NY, 13815
Phone #	607-334-5532
Fax #	607-336-2946
Email	jtavares@chenangony.org
Website	www.chenangony.org
ORGANIZATION DESCRIPTION	The Development Chenango Corporation (DCC) focuses on the retention and creation of jobs in the county through business growth by providing start-up assistance, business planning, low interest financing, and tax incentives.
COUNTIES SERVED BY FINANCING PROGRAMS	Chenango
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Financing must be used for construction of a new building, renovations, additions, purchases of capital equipment, product development, working capital and other legitimate purposes that are consistent with the Economic Development Mission of CCAC. Projects are expected to create or retain jobs or have other significant impact on the County's economic environment.
SERVE PRE-STARTUPS?	YES
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES
SERVE OPERATING BUSINESSES?	YES
LOAN AMOUNTS	\$5,000 minimum; \$100,000 maximum
INTEREST RATES	3/4 PRIME MIN 5% on BALF; 4% on Microenterprise
FEES	1% of loan request
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$190,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance, business counseling, expansion assistance, Empire Zone incentives, County of Chenango Industrial Development Agency benefits

CONTACT INFORMATION	
Organization Name	EAST HARLEM BUSINESS CAPITAL CORPORATION
Program Name,	
Staff Contact	
Street 1	2261-63 First Avenue
Street 2	3rd Floor
City	Harlem
State/Zip	NY, 10035
Phone #	212-427-6590
Fax #	212-427-6537
Email	lprezeau@ehbcc.org
Website	www.ehbcc.org
ORGANIZATION DESCRIPTION	East Harlem Business Capital Corporation is a non-profit community development and financial organization promoting economic development and job creation in East Harlem, NY by providing small business owners and entrepreneurs access to capital and quality business technical and consulting needs.
COUNTIES SERVED BY FINANCING PROGRAMS	New York
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans for working capital, inventory or equipment, the purchase or improvement of real property; land and building acquisition, construction and renovation, leasehold improvements, signage, machinery and equipment.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$500 minimum; \$50,000 maximum
INTEREST RATES	Prime plus 3% to Prime plus 6%
FEES	Application: \$100
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	7
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$185,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance, Empire Zones program, business training.

CONTACT INFORMATION	
Organization Name	ERIE COUNTY INDUSTRIAL DEVELOPMENT AGENCY
Program Name,	Micro Loan Program
Staff Contact	
Street 1	275 Oak St.
Street 2	
City	Buffalo
State/Zip	NY, 14203
Phone #	716-856-6525
Fax #	716-856-6754
Email	info@ecidany.com
Website	www.ecidany.com
ORGANIZATION DESCRIPTION	The Erie County Industrial Development Agency promotes and assists private sector industrial/business development in an effort to advance job opportunities and economic welfare to the people of 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.)	Eligible businesses must be for-profit and located within Buffalo and Erie County, meet the Small Business Administration's size and type-of-business standards, and must be a start-up, newly-established or growing retail, manufacturing, or home-based business. This includes proprietorships, partnerships and corporations. No loans can be made to not-for-profits, media-type business, landlords, co-ops, religious organizations or for illegal activities. Financing can be used for working capital, machinery, equipment or inventory.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$5,000 minimum; \$35,000 maximum
INTEREST RATES	4%
FEES	\$30 credit report fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$250,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance

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
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	GENESEE/FINGER LAKES REGIONAL PLANNING COUNCIL
Program Name,	Regional Revolving Loan Fund
Staff Contact	David Zorn
Street 1	50 West Main St.
Street 2	City Place, Suite 8107
City	Rochester
State/Zip	NY, 14614
Phone #	585-454-0190 Ext. 14
Fax #	585-454-0191
Email	dave.zorn@gflrpc.org
Website	www.gflrpc.org
ORGANIZATION DESCRIPTION	Regional Planning Council
COUNTIES SERVED BY FINANCING PROGRAMS	Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming, Yates
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Geographic focus is within Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates Counties. Call for details
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$20,000 minimum; \$200,000 maximum
INTEREST RATES	Call for details
FEES	Application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Visit http://www.gflrpc.org

CONTACT INFORMATION	
Organization Name	GREATER JAMAICA LOCAL DEVELOPMENT COMPANY, INC.
Program Name,	Minority-Women Revolving Loan Trust Fund
Staff Contact	Mr. John Scott, Director of Financial and Business Services
Street 1	90-04 161st Street
Street 2	
City	Jamaica
State/Zip	NY, 11432-6154
Phone #	718-291-0282 X 139
Fax #	718-658-1405
Email	jscott@gjdc.org
Website	www.gjdc.org
ORGANIZATION DESCRIPTION	Greater Jamaica Local Development Company, Inc. is in the economic development and community building business. The mission is to make business loans for the purpose of creating and retaining jobs in the Southeast Queens area - the 114XX zip codes. GJLDC also has a minority/women revolving loan trust fund program.
COUNTIES SERVED BY FINANCING PROGRAMS	Queens
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	New and existing businesses located in the Southeast section of Queens (The 114XX zip codes).
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
BUSINESSES?	Yes
LOAN AMOUNTS	\$10,000 minimum; \$300,000 maximum
INTEREST RATES	Related to the Prime Interest Rate
FEES	Application Fee \$100; 1% commitment fee; all closing fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$950,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	NYS Empire Zone; BID; Workforce Development.

CONTACT INFORMATION	
Organization Name	GREATER LOCKPORT DEVELOPMENT CORPORATION
Program Name,	Injection Loan Program
Staff Contact	William J. Evert
Street 1	One Locks Plaza
Street 2	
City	Lockport
State/Zip	NY, 14094
Phone #	716-439-6688
Fax #	716-439-6789
Email	wjecdglc@hotmail.com
Website	n/a
ORGANIZATION DESCRIPTION	The Greater Lockport Development Corporation provides loans to businesses looking to or already residing in the City of Lockport.
COUNTIES SERVED BY FINANCING PROGRAMS	Niagara
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible businesses are engaged in the manufacture, assembling, or wholesaling of goods or engaged in the retailing of goods or services where such financing will assist in creating employment opportunities for persons of low to moderate income or assist in the elimination of slums and/or blight. For every \$35,000 borrowed, one new job must be created.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$3,000 minimum; \$500,000 maximum
INTEREST RATES	3% - 6%
FEES	1% of loan amount
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$285,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	NYS Office of Community Renewal, Economic Development Loan Program, Tenant Assistance Loan Program

CONTACT INFORMATION	
Organization Name	GREATER SYRACUSE BUSINESS DEVELOPMENT CORPORATION (GSBDC)
Program Name,	Revolving Loan Fund and SBA 504 Program
Staff Contact	
Street 1	572 S. Salina St.
Street 2	
City	Syracuse
State/Zip	NY, 13202-3320
Phone #	315-470-1800
Fax #	315-471-8545
Email	padams@gsbdc.com
Website	www.gsbdc.com
ORGANIZATION DESCRIPTION	The Greater Syracuse Business Development Corporation is a private, not-for-profit corporation managed by the Greater Syracuse Chamber of Commerce. Its primary purpose is to assist businesses in Central New York with their expansion and financing needs.
COUNTIES SERVED BY FINANCING PROGRAMS	Onondaga, Cayuga, Madison, Cortland, Oswego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Available to start-up and existing non-retail businesses within Onondaga defined as a small business by the U.S. Small Business Administration. Preference given to firms manufacturing a product or providing a service for sale outside Greater Syracuse. Projects must create an above average number of jobs and provide a clear and positive economic benefit to the community. Projects should create or retain jobs or meet a community or national objective. Eligible businesses may be required to have a tangible net work under \$7 million and an average net income not exceeding \$2.5 million during the last two years.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$50,000 minimum; \$4,000,000 maximum
INTEREST RATES	Dependent upon the program but typically are fixed for loan term.
FEES	Dependent upon the program.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	12+
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	GREENE COUNTY ECONOMIC DEVELOPMENT, TOURISM AND PLANNING
Program Name,	Greene County Microenterprise Assistance Program (MAP)
Staff Contact	
Street 1	411 Main Street
Street 2	
City	Catskill
State/Zip	NY, 12414
Phone #	518-719-3290
Fax #	518-719-3789
Email	kheck@discovergreene.com
Website	www.greeneeconomicdevelopment.com
ORGANIZATION DESCRIPTION	The Greene County Department of Planning & Economic Development is the lead agency for planning, housing, transportation, community and economic development in Greene County. The Department helps stimulate and support economic stability, opportunity, growth and a high quality of life in the County.
COUNTIES SERVED BY FINANCING PROGRAMS	Greene
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Start-up and existing businesses (with five or fewer employees) located in Greene County that are either owned by low and moderate-income persons, or that will create jobs for low and moderate income persons are eligible and must complete the Microenterprise Assistance Program to be eligible for funds. Subject to the restrictions of start-up and existing businesses, individuals or any legal for profit business form including sole proprietorships, corporations, partnerships, limited liability companies (LLCs), and limited liability partnerships (LLPs) are also eligible.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 minimum; \$25,000 maximum
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$125,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Quantum Fund loans available for larger businesses.

CONTACT INFORMATION	
Organization Name	NATIONAL DEVELOPMENT COUNCIL/GROW AMERICA FUND, INC.
Program Name,	GAF was created in 1992 as a nonbank lender authorized to make SBA 7(a) loans.
Staff Contact	Pat Thomson
Street 1	708 Third Ave.
Street 2	Suite 710
City	New York
State/Zip	NY, 10017
Phone #	212-682-1106
Fax #	
Email	pthomson@nationaldevelopmentcouncil.org
Website	www.nationaldevelopmentcouncil.org
ORGANIZATION DESCRIPTION	GAF provides long-term capital of up to \$2 million to select growing businesses.
COUNTIES SERVED BY FINANCING PROGRAMS	Statewide
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans are used for working capital, machinery and equipment, leasehold improvements, and a wide variety of potential uses of funds.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$100,000 minimum; \$2,000,000 maximum
INTEREST RATES	Prime, P+!, P+ @ 3/4
FEES	SBA guarantee fee ranges between 2-3% of loan amount
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$7,000,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	HAMBURG DEVELOPMENT CORPORATION
Program Name,	The Hamburg Business Development Fund
Staff Contact	
Street 1	6100 South Park Ave.
Street 2	
City	Hamburg
State/Zip	NY, 14075
Phone #	716-648-4145
Fax #	716-648-0151
Email	hamburgida@townofhamburgny.com
Website	www.hamburgida.com
ORGANIZATION DESCRIPTION	The Hamburg Development Corporation works in conjunction with the Hamburg Industrial Development Agency as part of the Hamburg Development Companies. The organization promotes planned business growth while enhancing the high quality of life in Hamburg.
COUNTIES SERVED BY FINANCING PROGRAMS	Erie
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Priority is given to manufacturing, transportation, service industries and wholesale trade with the expectation of job creation. Partnerships, corporations, and proprietorships are also eligible. Financing can be used for acquisition or development of land, buildings and/or facilities, permanent working capital, pollution control and related compliance improvements, and for company buyouts where the employment base is in jeopardy. Loans are also available through the Commercial Building Renovation Program where funds can be used for facade improvements or enhancement, property improvements, exterior walls, etc.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$25,000 minimum; \$100,000 maximum
INTEREST RATES	3/4 of prime at time of closing
FEES	\$100 application fee; 1% commitment fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$275,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Tax Incentives and site selection assistance

CONTACT INFORMATION	
Organization Name	HERKIMER COUNTY INDUSTRIAL DEVELOPMENT CORP.
Program Name,	Revolving Loan Funds
Staff Contact	Mark Feane
Street 1	320 N. Prospect St.
Street 2	
City	Herkimer
State/Zip	NY, 13350
Phone #	315-867-1373
Fax #	
Email	ida@herkimercounty.org
Website	www.herkimercountyida.com
ORGANIZATION DESCRIPTION	Industrial Development Agency Public Benefit Corporation
COUNTIES SERVED BY FINANCING PROGRAMS	Herkimer
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small Cities, Intermediary Relending Program, Title IX, application and eligibility requirements available on web-site.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$10,000 per each new job projected over the next 3 years
INTEREST RATES	3%
FEEES	Application and loan closing fees apply
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	7
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,200,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Loans, Straight lease arrangements, industrial revenue bonds.

CONTACT INFORMATION	
Organization Name	HOME HEADQUARTERS, INC.
Program Name,	
Staff Contact	Mr. Kerry Quaglia, President
Street 1	990 James Street
Street 2	Suite 100
City	Syracuse
State/Zip	NY, 13202
Phone #	315-474-1939
Fax #	315-474-0637
Email	info@homehq.org
Website	www.homehq.org
ORGANIZATION DESCRIPTION	Home HeadQuarters is a not-for-profit organization committed to creating housing and related opportunities that improve the lives of underserved Central and Upstate New York people and revitalize the communities in which they live.
COUNTIES SERVED BY FINANCING PROGRAMS	Onondaga, Oswego, St. Lawrence, Jefferson, Broome, Cortland, Madison, Cayuga, and Oneida.
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p><i>FlexFund Home Improvement Loan</i> -Up to \$15,000, Central/Upstate NY, Minimum Credit Score: 640 with a Maximum Debt to Income Ratio: 45%, no income requirements, available for general home improvements</p> <p><i>NYSERDA Home Energy Loans & Grants</i>- Loan of up to \$15,000 with possible matching grant of up to \$5,000, Central/Upstate NY, Minimum Credit Score: 550, no income requirements for the loan, offered for home improvement that promotes energy efficient and renewable technology</p> <p><i>NeighborWorks® America Revolving Loan Fund</i>- Up to \$15,000, Central/Upstate NY, Minimum Credit Score: Generally 550, no income requirements, general home improvement loan</p> <p><i>Urgent Care Home Improvement Loan</i>- Up to \$20,000, City of Syracuse, no underwriting criteria, 80% or below of the HUD income guidelines, emergency-type home improvement repairs</p> <p><i>Valley, Court-Woodlawn and Far Westside, and City Wide 1% Home Improvement Loan</i>-Up to \$10,000, Valley, and Court-Woodlawn neighborhoods in the City of Syracuse, Minimum Credit Score: 640 with a Maximum Debt to Income Ratio: 45%, no income requirements, general exterior home improvements</p> <p><i>Skunk City 1% Home Improvement Loan</i> -Up to \$10,000, Skunk City Neighborhood in the City of Syracuse, the underwriting criteria is geography based, no income requirements, general exterior home improvements</p> <p><i>Westcott, Lincoln Hill, South Salina Corridor and Park Avenue Neighborhood, Tipperary Hill, Northside Neighborhood, Outer Comstock Home Improvement Loan</i> -Up to \$20,000, geography requirements specify you must live in one of the named neighborhoods, the underwriting criteria is geography based, no income requirements, general exterior home improvements</p> <p><i>University Neighborhood Home Improvement Loan</i> -Up to \$10,000, geographic area specifies you must live in named neighborhood, Minimum Credit Score: 640 with a Maximum Debt to Income Ratio: 45%, no income requirements, general exterior home improvements</p> <p><i>Syracuse Homeowner Assistance Repair Program (SHARP) Program</i> -Up to \$1,000, City of Syracuse, Funds are provided as grants, 80% or below of the HUD income guidelines, intended to assist low- and moderate-income homeowners to make minor home repairs or correct minor code violations</p> <p><i>Down Payment & Closing Costs Assistance (DPCC)</i> -Up to \$3,000, the loan is within the City of Syracuse or surrounding Counties and the grant is strictly within the City of Syracuse, Loan – discretion of Loan Committee Grant – income based; below 80% median – only available in the City of Syracuse, assist first time homebuyers who want to purchase a home. The customer must be a first time homebuyer and be a HHQ HomeBuyer Education graduate.</p> <p><i>M/WBE Financing</i>-\$15,000, available to minority and women owned business enterprises at the approval of a business committee, capital to complete home improvement or rehabilitation projects for HHQ owned properties or home owner selection process</p>
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 - \$20,000
INTEREST RATES	0% - 7.99%
FEES	Varies based on product; please contact Home HeadQuarters for more information.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	750
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$6,230,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Home HeadQuarters, Inc. provides both individual and group homeownership education and counseling services, in addition to foreclosure prevention and post-purchase educational programming and real estate development services.

CONTACT INFORMATION	
Organization Name	KINGSTON LOCAL DEVELOPMENT CORPORATION
Program Name,	Revolving Loan Funds
Staff Contact	
Street 1	420 Broadway
Street 2	
City	Kingston
State/Zip	NY, 12401
Phone #	845-334-3924
Fax #	845-334-3965
Email	Mmurphy@ci.kingston.ny.us
Website	www.ci.kingston.ny.us/relocation/Business.html
ORGANIZATION DESCRIPTION	Kingston Local Development Corporation provides comprehensive service to businesses looking to expand or relocate by providing financial support through a number of revolving loan funds.
COUNTIES SERVED BY FINANCING PROGRAMS	Ulster
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small businesses that create and/or retain jobs in the City of Kingston are eligible.
SERVE PRE-STARTUPS?	Yes, with proper collateral. Marketable Securities and Real Estate.
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes, with proper collateral. Marketable Securities and Real Estate.
SERVE OPERATING BUSINESSES?	Yes, with proper collateral. Marketable Securities and Real Estate.
LOAN AMOUNTS	\$10,000 minimum; \$50,000 maximum
	Prime Rate minus 1%, with a Ceiling of 5%
FEES	1% Administrative Fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	2
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$75,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Community Development Revolving Loan Fund, Section 108 Loan Guarantee Program, SBA 7A program

CONTACT INFORMATION	
Organization Name	LA FUERZA UNIDA COMMUNITY DEVELOPMENT CORPORATION
Program Name,	Community Development Loan Fund
Staff Contact	Pascual Blanco
Street 1	One School Street
Street 2	Suite 203
City	Glen Cove
State/Zip	NY, 11542
Phone #	516-759-0788
Fax #	516-759-3465
Email	pblanco@lafuerzacdc.org
Website	lafuerzacdc.org
ORGANIZATION DESCRIPTION	La Fuerza Unida Community Development Corporation (La Fuerza CDC) is a certified CDFI established in 2003; it began lending activities in 2004. La Fuerza CDC promotes economic revitalization through the provision of micro loans, entrepreneurial training, technical assistance, and linkages with other community partners to underserved minority business owners, entrepreneurs and low-income Hispanics, African American, women, immigrants, refugees and other disadvantaged persons in Long Island, NY. La Fuerza CDC also provides pre- and post-loan small business development services.
COUNTIES SERVED BY FINANCING PROGRAMS	Nassau, Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	For-profit business located within Nassau or Suffolk Counties. Eligible borrower entities may include the following: Private Corporations, Individuals Doing Business As, Limited Liability Partnerships, or Limited Liability Companies. Priority is given to applicants that are woman or minority owned businesses and those that create new jobs. Loan proceeds may be used for any legitimate business purpose, including but not limited to: Accounts receivable and bridge financing; Business leasehold improvements or property renovations; Working capital; Equipment; Inventory; Financing fees for debt from La Fuerza CDC or other lenders.
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	5
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$68,500
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	One-to-one technical assistance, business development workshops and seminars.

CONTACT INFORMATION	
Organization Name	LEVITICUS 25:23 ALTERNATIVE FUND, INC.
Program Name,	Revolving Loan Funds
Staff Contact	
Street 1	33 W. Main Street #205
Street 2	
City	Elmsford
State/Zip	NY, 10523-2413
Phone #	914-606-9003
Fax #	914-606-9006
Email	draynor@leviticusfund.org
Website	www.leviticusfund.org
ORGANIZATION DESCRIPTION	The Leviticus 25:23 Alternative Fund, Inc. is a not-for-profit community development loan fund that channels financial resources into low-income communities to help create affordable and supportive housing, community-based facilities and child care centers in New York, New Jersey and Connecticut.
COUNTIES SERVED BY FINANCING PROGRAMS	Statewide
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans are available for the development of housing and not-for-profit facilities. Loans can be used for acquisition, construction, rehabilitation, bridge loans and start-up expenses
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	No
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000,000
INTEREST RATES	6% - 7%
FEES	Commitment fee: 1% to 2% of the amount of the loan
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	15
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$5,000,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	LONG ISLAND DEVELOPMENT CORPORATION (LIDC)
Program Name,	
Staff Contact	Roslyn D. Goldmacher, President/CEO
Street 1	45 Seaman Avenue
Street 2	
City	Bethpage
State/Zip	NY, 11714
Phone #	1-866-433-5432
Fax #	516-433-5046
Email	info@lidc.org
Website	www.lidc.org
ORGANIZATION DESCRIPTION	LIDC is a regional economic development, not-for-profit corporation which makes long term, affordable loans to small businesses. LIDC is the premier small business lender on Long Island.
COUNTIES SERVED BY FINANCING PROGRAMS	Nassau, Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small Business Loans are available to for-profit, small businesses (manufacturer, wholesaler, service companies or retailers); the projects should impact the communities with jobs; The LI Small Business Assistance loans are available to a small business that has less than 100 employees; is 51% womean-owned and is located or headquartered in Nassau or Suffolk counties.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical assistance.

CONTACT INFORMATION	
Organization Name	LOWER EAST SIDE PEOPLE'S FEDERAL CREDIT UNION
Program Name,	
Staff Contact	Alfonsina Morel
Street 1	37 Avenue B
Street 2	
City	New York
State/Zip	NY, 10009-7441
Phone #	212-529-8197
Fax #	
Email	amorel@lespfcu.org
Website	www.lespfcu.org
ORGANIZATION DESCRIPTION	The Lower East Side People's Federal Credit Union (LESPFCU) is a community development credit union serving primarily low- and moderate-income people on New York City's Lower East Side.
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.)	Assists those who live, work, worship or volunteer in the Lower East Side and Central Harlem, as well as any low income person in the 5 boroughs of NYC.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$5,000 minimum; \$150,000 maximum
INTEREST RATES	Prime Plus 1%-6%, unsecured 9.5%-13.5%
FEEES	Application fee: \$25-\$50
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	31
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$778,100
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Individual Development Accounts (DA), Business Accounts, Business Line of Credit, Non-Profit Accounts

CONTACT INFORMATION	
Organization Name	LUMBER CITY DEVELOPMENT CORP.
Program Name,	Revolving Loan Fund
Staff Contact	Chuck Bell, Economic Development Coordinator
Street 1	500 Wheatfield St.
Street 2	
City	N. Tonawanda
State/Zip	NY, 14120
Phone #	716-695-8580 Ext. 5515
Fax #	716-614-0519
Email	cbell@lumbercitydc.com
Website	www.lumbercitydc.com
ORGANIZATION DESCRIPTION	LCDC is a not-for-profit serving the economic development needs of North Tonawanda, New York.
COUNTIES SERVED BY FINANCING PROGRAMS	Niagara
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The Lumber City Development Corporation lends to company's creating jobs and/or investing in North Toanwanda. LCDC staff will work closely with any interested party to determine eligibility based on the aforementioned criteria and basic underwriting guidelines. Funds are intended to be used for any business purpose that furthers the LCDC job creation and long-term investment mission.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$20,000 minimum, \$150,000 maximum
INTEREST RATES	3% - 5%
FEES	1% loan commitment fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	6
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$850,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Business consulting and planning and grant procurement (when applicable).

CONTACT INFORMATION	
Organization Name	MOHAWK VALLEY ECONOMIC DEVELOPMENT DISTRICT
Program Name,	MORECO - Mohawk Valley Rehabilitation Corporation
Staff Contact	Steve Smith or Greg Eisenhut
Street 1	26 W. Main St.
Street 2	P.O. Box 69
City	Mohawk
State/Zip	NY, 13407-0106
Phone #	315-866-4671
Fax #	315-866-9862
Email	mvedd@twcny.rr.com ; gregmved@twcny.rr.com ; doozmved@twcny.rr.com
Website	
ORGANIZATION DESCRIPTION	The Mohawk Valley Economic Development District - MORECO - Mohawk Valley Rehabilitation Corporation is a 501 c (4) private not-for-profit organization providing assistance to small businesses.
COUNTIES SERVED BY FINANCING PROGRAMS	Herkimer, Otsego, Oneida, Schoharie, Montgomery, Fulton
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Assists for-profit businesses, 10% equity insertion, 1 job created per \$10,000 RLF loaned.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$200,000
INTEREST RATES	Prime Rate
FEES	\$200 application fee; 1/2% commitment fee; 1/2% closing fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	8
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$550,000
IS THE ORGANIZATION A CDFI?	
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	MONROE COUNTY PLANNING & DEVELOPMENT DEPARTMENT
Program Name,	Small Business Administration 504 Program
Staff Contact	
Street 1	50 W. Main St.
Street 2	Suite 8100
City	Rochester
State/Zip	NY, 14614
Phone #	585-753-2000
Fax #	585-753-2002
Email	mcplanning@monroecounty.gov
Website	www.growmonroe.com
ORGANIZATION DESCRIPTION	The Monroe County Planning and Development Department provides planning and development information and assistance, project administration, and employment services that improve the quality of life for county residents through public and private sector cooperation.
COUNTIES SERVED BY FINANCING PROGRAMS	Monroe
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Financing available to small businesses with less than 500 employees, a net worth that does not exceed \$7 million, and an average net profit, after taxes, of less than \$2 million over the last two years. For each \$50,000 borrowed, one new job must be created. Funds may be utilized for the purchase of land, buildings, machinery and equipment, construction expansion, renovation, and modernization.
SERVE PRE-STARTUPS?	
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	
SERVE OPERATING BUSINESSES?	
LOAN AMOUNTS	
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Empire zone incentives

CONTACT INFORMATION	
Organization Name	MONTGOMERY COUNTY BUSINESS DEVELOPMENT CENTER (MCBDC)
Program Name,	Revolving Loan Fund
Staff Contact	Kenneth Rose or Sheila Snell
Street 1	Old County Courthouse
Street 2	P.O. Box 1500, Park St.
City	Fonda
State/Zip	NY, 12068
Phone #	518-853-8334
Fax #	518-853-8336
Email	krose@co.montgomery.ny.us
Website	www.co.montgomery.ny.us/economicdevelopment
ORGANIZATION DESCRIPTION	MCBDC's mission is to sustain and enhance the quality of life in Montgomery County through the creation of jobs. Their programs are designed to diversify the employment base of the County by adding jobs through the attraction, retention, and expansion of firms with the hope to alleviate unemployment and underemployment in the County.
COUNTIES SERVED BY FINANCING PROGRAMS	Montgomery
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans are available to manufacturing companies and certain qualifying businesses with job creation/retention components. Loan proceeds may be used for real estate acquisition, renovations, machinery and equipment purchases and working capital.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$100,000 minimum; \$200,000 maximum; \$150,000 median
INTEREST RATES	2% (Prime - 2%; no lower than 2%)
FEES	Application fees and attorney fees for loan closing
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	2
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$296,650
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Empire Zone incentives

CONTACT INFORMATION	
Organization Name	NASSAU COUNTY OFFICE OF ECONOMIC DEVELOPMENT
Program Name,	Small Business Loans and Technical Assistance
Staff Contact	Sharon Denson
Street 1	40 Main St.
Street 2	3rd Fl.
City	Hempstead
State/Zip	NY, 11550
Phone #	516-572-1932
Fax #	516-572-1983
Email	sdenson@nassaucountyny.gov
Website	www.nassaucounty.gov
ORGANIZATION DESCRIPTION	Nassau County recognizes that small business is critical to its economic growth and strength. Through our collaborative partnerships with the National Development Council/Grow America Fund and the Community Development Corporation of Long Island, the county is able to fully service the diverse needs of Nassau's small business community by offering a portfolio of loan products ranging from \$1,000 to \$2,000,000 as well as technical assistance and training programs specifically designed for a businesses' stage in its growth.
COUNTIES SERVED BY FINANCING PROGRAMS	Nassau
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p>Grow Nassau Fund Loan Program (SBA 7A) - \$50,000 to \$2 million. Eligible businesses include small (for profit) businesses (per SBA standards) in operation for at least one year. Eligible uses of funds include working capital, equipment, real estate acquisition, construction and leasehold improvements.</p> <p>Small Business Microloans - \$1,000 to \$35,000. Eligible businesses include small (for profit) businesses (per SBA standards). Eligible uses of funds include working capital, equipment, and other eligible business expenses.</p> <p>Child Care Loan - \$1,000 to \$25,000. For-profit registered/licensed child care providers in operation for at least one year are eligible. Other requirements apply. Working capital, materials and supplies, and improvements/renovations are eligible uses of funds.</p> <p>Business Growth Loans (SBA loan for minority and women-owned businesses in low income areas) - up to \$75,000. Eligible uses of funds include working capital, expansion, inventory, and equipment.</p> <p>Jump Start Loan - up to \$10,000. For eligible start-up businesses that have comple</p>
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 minimum ;\$2,000,000 maximum
INTEREST RATES	Vary depending upon program
FEES	Vary depending upon program
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	1
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$126,000
IS THE ORGANIZATION A CDFI?	
OTHER SERVICES AVAILABLE	Technical assistance and training

CONTACT INFORMATION	
Organization Name	NIAGARA COUNTY INDUSTRIAL DEVELOPMENT AGENCY (NCIDA)
Program Name,	Microenterprise Assistance Program and Niagara County Revolving Loan Fund (RLF)
Staff Contact	Susan Langdon, Marketing & Project Manager / Gary E. Kelsey, Manager of Finance
Street 1	The Niagara County Center for Economic Development at the Vantage Center
Street 2	6311 Inducon Corporate Dr. - Suite One
City	Sanborn
State/Zip	NY, 14132-9099
Phone #	716-278-8760
Fax #	716-278-8769
Email	
Website	www.nccedev.com
ORGANIZATION DESCRIPTION	The Niagara County Industrial Development Agency is a non-profit, public benefit corporation organized under the laws of the State of New York for the purpose of promoting and encouraging Industrial and Economic Development.
COUNTIES SERVED BY FINANCING PROGRAMS	Niagara
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The Microenterprise Assistance Program is available to retail service, manufacturing, and minority/women enterprises with a maximum of 5 employees. Program participants must be low/moderate income or create jobs for low/moderate individuals. Eligibility of funds is dependent upon completion in a 12-week educational program. The Niagara County Revolving Loan Fund is eligible to most manufacturing, research and development, and business services. Financing can be used for working capital or fixed asset financing.
SERVE PRE-STARTUPS?	Program eligibility determined on a case by case basis.
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Program eligibility determined on a case by case basis.
SERVE OPERATING BUSINESSES?	Program eligibility determined on a case by case basis.
LOAN AMOUNTS	\$25,000 minimum; \$250,000 maximum; based on program eligibility
INTEREST RATES	Below market
FEES	Application fee; commitment fee; closing costs and disbursements
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Industrial Revenue Bonds, Brownfield Revolving Loan Fund, Niagara Economic Development Fund

CONTACT INFORMATION	
Organization Name	NORTH COUNTRY ALLIANCE
Program Name,	North Country Alliance Revolving Loan Fund
Staff Contact	Michelle Capone
Street 1	c/o Development Authority of the North Country
Street 2	317 Washington Street, Suite 414
City	Watertown
State/Zip	NY, 13601
Phone #	315-785-2593
Fax #	
Email	info@danc.org
Website	www.danc.org
ORGANIZATION DESCRIPTION	The NCA is a not-for-profit consortium of the twenty-seven Industrial Development Agencies, Local Development Corporations, and other agencies assisting business development in the North Country.
COUNTIES SERVED BY FINANCING PROGRAMS	Jefferson, Lewis, St. Lawrence, Clinton, Essex, Franklin
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
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,027,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	NEW YORK BUSINESS DEVELOPMENT CORPORATION
Program Name,	SBA Loan Program; Micro Loan Program
Staff Contact	Mike Taylor
Street 1	300 International Dr.
Street 2	Suite 126
City	Williamsville
State/Zip	NY, 14221
Phone #	716-626-3423
Fax #	716-626-3001
Email	mtaylor@nybdc.com
Website	www.nybdc.com
ORGANIZATION DESCRIPTION	New York Business Development Corporation works in conjunction with its lending partners to provide loans to small businesses in New York State.
COUNTIES SERVED BY FINANCING PROGRAMS	Erie, Niagara, Cattaraugus, Chautauqua, Allegany
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Administers the SBA 7A and 504 Programs (see website -- www.nybdc.com for details)
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$25,000 minimum; \$1.5 million or more maximum depending on SBA 504 eligibility rules
INTEREST RATES	Market Rates on 7A loans; 20-year fixed rates on SBA504 loans
FEES	Standard SBA fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	30 in Western New York
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$14 million in Western New York
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	NEW YORK CITY FINANCIAL NETWORK ACTION CONSORTIUM (NYCfNAC)
Program Name,	
Staff Contact	
Street 1	209 E. 3rd St.
Street 2	
City	New York
State/Zip	NY, 10009
Phone #	212-254-6060 Ext. 100
Fax #	212-254-9090
Email	pbray@nycfnac.org
Website	www.nycfnac.org
ORGANIZATION DESCRIPTION	NYCfNAC promotes access to affordable, convenient and comprehensive financial services and credit by strengthening the city's leading community development credit unions. NYCfNAC acts as the business lending arm of these credit unions by packaging, underwriting and assisting the credit unions to make the loans to applicants that meet underwriting standards.
COUNTIES SERVED BY FINANCING PROGRAMS	Kings, Bronx, New York, Queens
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Provides loan financing for expansion of an existing business or for business start-up within the four county area within New York City. Loans can be used for renovation of facilities, acquisition of equipment, furniture and fixtures, and working capital. Start-ups must provide a thorough business plan and financial projections. Existing businesses must provide last 3 years of financial statements/tax returns. Interested applicants should call to discuss their loan request before submitting a loan application. Prior to the disbursement of a loan, the applicant must open an account with the credit union that makes the loan.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$250,000 (loan amounts for start-ups are typically under \$100,000).
INTEREST RATES	10%-12%, but rates are lower if collateralized by real estate
FEES	\$75 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	20
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,000,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance and affordable financial services.

CONTACT INFORMATION	
Organization Name	OPERATION OSWEGO
Program Name,	SBA 504 Program
Staff Contact	
Street 1	44 West Bridge St.
Street 2	
City	Oswego
State/Zip	NY, 13126
Phone #	315-343-1545
Fax #	315-343-1546
Email	oooc@oswegocounty.org
Website	www.oswegocounty.org
ORGANIZATION DESCRIPTION	Operation Oswego County's mission is to establish and implement sound economic development strategies in order to enhance the economic vitality of Oswego County's businesses, industries and citizens leading to an overall better quality of life.
COUNTIES SERVED BY FINANCING PROGRAMS	Oswego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Businesses eligible for SBA504 loans are independently owned, for-profit businesses that are ready to expand and create jobs. They must have a net worth less than \$6 million and annual after-tax profit of less than \$2 million. Depending on type of loan, for every \$65,000 of a regular SBA 504 loan, and/or for every \$100,000 of a manufacturing SBA 504 loan, the project must create at least one new job.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$50,000 minimum; \$4,000,000 maximum; \$150,000 median
INTEREST RATES	5.50%
FEES	2.50%
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	5
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$643,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Women's Network for Entrepreneurial Training, Entrepreneurial training, Micro Enterprise Training classes, Empire Zone Incentives, IDA Economic Dev. Fund.

CONTACT INFORMATION	
Organization Name	ORANGE COUNTY CHAMBER OF COMMERCE
Program Name,	Regional Trust Fund, Minority/Women
Staff Contact	Carol Smith
Street 1	30 Scott's Corners Drive
Street 2	
City	Montgomery
State/Zip	NY, 12549
Phone #	845-457-9700
Fax #	845-457-8799
Email	carols@orangenyc.com
ORGANIZATION DESCRIPTION	Orange County Business Development Corp as part of Orange County Chamber of Commerce
COUNTIES SERVED BY FINANCING PROGRAMS	Orange
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Must be a women or minority owned business (51%) in Orange County. Can be used to start or expand a business. Application and all requirements are on our website at www.orangenyc.com .
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	7.50%
FEES	\$75.00
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$80,000
IS THE ORGANIZATION A CDFI?	
OTHER SERVICES AVAILABLE	Mid-Hudson Revolving Loan Fund, SCORE counselors, educational programs

CONTACT INFORMATION	
Organization Name	ORLEANS ECONOMIC DEVELOPMENT AGENCY
Program Name,	Microenterprise Revolving Loan Fund
Staff Contact	
Street 1	121 N. Main St.
Street 2	2nd fl.
City	Albion
State/Zip	NY, 14411
Phone #	585-589-7060 Ext. 101
Fax #	585-589-5258
Email	dblanchard@orleansdevelopment.org
Website	www.orleansdevelopment.org/html/microenterprise.html
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. A business has to be in operation for at least one year.
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$2,500 minimum; \$75,000 maximum; \$30,000 median. This all depends on fund availability.
INTEREST RATES	Prime rate times 75%
FEEES	closing fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$155,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	OTSEGO COUNTY ECONOMIC DEVELOPMENT DEPARTMENT / INDUSTRIAL DEVELOPMENT AGENCY (IDA) / OTSEGO COUNTY DEVELOPMENT CORPORATION
Program Name,	Economic Deveopment
Staff Contact	Carolyn Lewis
Street 1	242 Main St.
Street 2	
City	Oneonta
State/Zip	NY, 13820
Phone #	607-432-8871
Fax #	607-432-5117
Email	lewisc@otsegocounty.com
Website	www.otsegoeconomicdevelopment.com
ORGANIZATION DESCRIPTION	The Otsego County Department of Economic Development's objective is to retain and expand businesses vital to the economic health of Otsego County and they work directly with local employers to promote capital investments and the creation of jobs.
COUNTIES SERVED BY FINANCING PROGRAMS	Otsego
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Various loan programs are available that can be tailored to meet individual business needs, across various industries and at all stages of business development. Generally speaking, for every \$15,000 loaned, 1 job must be created. Loan programs are designed for Facade Improvements, Main Street Businesses, commerical, agricultural, technology-based and manufacturing enterprises.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$10,000 minimum; \$150,000 maximum
INTEREST RATES	4%
FEES	\$100 application fee. No other agency fees. Ancillary costs relate to search/filing fees and attorney costs.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	IDA Revolving Loan Fund, Empire Zone incentives, Other Rural Revolving Loan Funds for commercial, agriculture-related and Main Street Businesses.

CONTACT INFORMATION	
Organization Name	THE PATHSTONE ENTERPRISE CENTER
Program Name,	Small Business, Micro Loan Program
Staff Contact	Albert Hartsig
Street 1	400 East Avenue
Street 2	
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.

CONTACT INFORMATION	
Organization Name	PROJECT ENTERPRISE
Program Name,	
Staff Contact	Helen Morgan-Tomlinson
Street 1	144 West 125th Street
Street 2	4th Floor
City	New York
State/Zip	NY, 10027
Phone #	212-678-6734 ext. 11
Fax #	212-678-6737
Email	helenm@projectenterprise.org
Website	www.projectenterprise.org
ORGANIZATION DESCRIPTION	Project Enterprises' mission is to support and develop entrepreneurs and small businesses in under-resourced communities in NYC; by providing access to business loans (approved through Peer Lending Group), business development services and networking opportunities. These entrepreneurs are able to increase their standard of living, create jobs for their communities and build financial assets.
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Bronx, Kings, Queens
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	All programs focused in New York City. Details for three programs available at: http://www.projectenterprise.org/Membership/smallloans.html
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,500 minimum; \$12,000 maximum
INTEREST RATES	12%
FEES	\$25 registration fee; \$2 processing fee.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	89
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$273,584
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance; peer support and networking.

CONTACT INFORMATION	
Organization Name	RENAISSANCE ECONOMIC DEVELOPMENT CORPORATION (REDC)
Program Name,	
Staff Contact	Jeremy Fine
Street 1	1 Pike Street
Street 2	
City	New York
State/Zip	NY, 10002
Phone #	212-964-6022 Ext. 227
Fax #	212-964-6003
Email	info@renaissance-ny.org
Website	www.renaissance-ny.org
ORGANIZATION DESCRIPTION	REDC provides direct financing and technical assistance services throughout New York City; REDC focuses on low-income immigrant neighborhoods and is committed to increasing business opportunities for low-income, minority, women and immigrant entrepreneurs.
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.)	Committed to increasing business opportunities for low-income minority, women, and immigrant entrepreneurs . Owners equity, credit and community benefit and repayment ability.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 minimum; \$100,000 maximum
INTEREST RATES	Manhattan 4%; other boroughs 5%-8%
FEES	\$25 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	55
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$2,163,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance, business training, free legal advice and free CPA advice.

CONTACT INFORMATION	
Organization Name	ROCKLAND ECONOMIC DEVELOPMENT CORPORATION (REDC)
Program Name,	Revolving Loan Fund Program
Staff Contact	
Street 1	One Blue Hill Plaza
Street 2	P.O. Box 1575
City	Pearl River
State/Zip	NY, 10965
Phone #	845-735-7040
Fax #	845-735-5736
Email	stevenp@redc.org
Website	www.redc.org
ORGANIZATION DESCRIPTION	Rockland Economic Development Corporation fosters the creation and attraction of new business, and the retention and expansion of existing business to stimulate job opportunities to improve the quality of life in Rockland County
COUNTIES SERVED BY FINANCING PROGRAMS	Rockland, Westchester
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Small businesses in Rockland and Westchester Counties that cannot qualify for traditional bank financing or would otherwise not qualify for a loan or for the full amount requested are eligible
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$30,000
INTEREST RATES	Prime +1
FEES	\$100 application fee; 1% of loan amount closing fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	14
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$70,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Procurement Technical Assistance Center Program

CONTACT INFORMATION	
Organization Name	ROME INDUSTRIAL DEVELOPMENT CORP.
Program Name,	Commercial District Loan Fund
Staff Contact	Peter Zawko or Mark Kaucher
Street 1	153 Brooks Road
Street 2	
City	Rome
State/Zip	NY, 13441
Phone #	315-338-0393
Fax #	315-338-5694
Email	pzawko@mvedge.org
Website	www.romeny.org
ORGANIZATION DESCRIPTION	RIDC is a private-sector, not-for-profit membership corporation established in 1959. Its mission is "to maintain and improve the economic vitality and quality of life of the City of Rome and its environs by supporting, nurturing and encouraging its commercial, industrial and financial development".
COUNTIES SERVED BY FINANCING PROGRAMS	Oneida County (Defined Service Delivery Region within the City of Rome)
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The Commercial District Loan Fund is available to start-up or existing for-profit retao;, commercial, professional business with less than 50 full-time equivalent employees, operating out of a fixed business location.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$20,000/7 yr. maximum fixed asset, and \$15,000/5 yr. maximum working capital loans. No minimum.
INTEREST RATES	1% below prime at closing
FEES	\$100 application fee, and borrower responsible for all closing costs and fees.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	0
LOANS MADE IN PREVIOUS CALENDAR YEAR	0
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	SCHENECTADY LOCAL DEVELOPMENT CORPORATION (SLDC)
Program Name,	
Staff Contact	Sheree Hauenstein
Street 1	Schenectady County Community Business Center
Street 2	920 Albany Street
City	Schenectady
State/Zip	NY, 12307
Phone #	(518) 688-2034
Fax #	(518) 688-2028
Email	shauenstein@schenectadyny.gov
Website	http://www.cityofschenectady.com/development.htm
ORGANIZATION DESCRIPTION	The Schenectady Local Development Corporation is dedicated to providing businesses with the expertise needed for stability and growth
COUNTIES SERVED BY FINANCING PROGRAMS	Schenectady
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible businesses must create jobs for low or moderate-income persons, or serve a residential area of low or moderate-income persons, or the person requesting the loan must be a low or moderate-income person starting his/her own businesses. Eligible business types are retail, wholesale service or manufacturing
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$50,000
INTEREST RATES	5% - 9%
FEES	over \$25,000 loan, credit report fee - \$50, closing cost between \$400 - \$500 plus filing fees
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	2
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$47,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Consultation on business operations and management, technical assistance on marketing, inventory management, fiscal analysis and cost controls.

CONTACT INFORMATION	
Organization Name	SCHUYLER COUNTY PARTNERSHIP FOR ECONOMIC DEVELOPMENT AGENCY (SCOPED)
Program Name,	SCOPED Revolving Loan Fund
Staff Contact	
Street 1	2 N. Franklin St.
Street 2	Suite 330
City	Watkins Glen
State/Zip	NY, 14891
Phone #	607-535-4341
Fax #	
Email	info@scoped.biz
Website	www.lightlink.com/scoped
ORGANIZATION DESCRIPTION	The Schuyler County Partnership for Economic Development Agency provides businesses with resources and assistance with identifying financial resources for business creation or expansion.
COUNTIES SERVED BY FINANCING PROGRAMS	Schuyler
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible businesses include small manufacturers, tourism-based businesses and other industries. Financing can be used for business start-up or expansion, redevelopment of vacant facilities for productive use by small businesses, business and job retention, modernization or rehabilitation of existing industrial and manufacturing facilities and utilization of new technologies. Applicants are required to have a current business plan and free assistance with developing a business plan is available. One full-time equivalent employee must be created for every \$15,000-\$20,000 borrowed.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	
INTEREST RATES	
FEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Technical Assistance, Empire Zone Incentives, Site Assistance

CONTACT INFORMATION	
Organization Name	SEEDCO FINANCIAL SERVICES, INC.
Program Name,	Small Business Loan Fund
Staff Contact	Crystal Langdon
Street 1	915 Broadway, 17th floor
Street 2	
City	New York
State/Zip	NY, 10010
Phone #	212-994-2734
Fax #	646-274-1165
Email	SFSinfo@seedco.org
Website	www.seedcofinancial.org
ORGANIZATION DESCRIPTION	Seedco Financial is a national, nonprofit community development financial institution (CDFI). Our mission is to stimulate economic development in low income communities by providing financial and technical assistance to small businesses, nonprofit organizations, and real estate developers that cannot access affordable financing through traditional means. We have a "triple bottom line" and seek to advance social equity, economic opportunity, and environmental sustainability in the markets we serve. Our loan programs serve to create new job opportunities, preserve existing jobs, and help to build healthy, sustainable communities.
COUNTIES SERVED BY FINANCING PROGRAMS	Bronx, New York, Kings, Queens, Richmond
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	A small business loan applicant must (a) have 100 or fewer employees; (b) operations for 12 months or more; (c) generated at least \$200,000 in revenues during the prior 12 months; and, (d) operate within a targeted underserved area and/or demonstrate other form of program eligibility. Equipment financing, inventory financing, leasehold improvements, working capital, debt refinancing (subject to conditions).
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$50,000 minimum; \$1,500,000 maximum
INTEREST RATES	6% - 10%
FEES	\$250 application fee, 3% transaction fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	117
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$17,926,968
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	New Markets Tax Credits, Technical Assistance

CONTACT INFORMATION	
Organization Name	SOUTHERN TIER ECONOMIC GROWTH (STEG)
Program Name,	City of Elmira Economic Development Loan Fund
Staff Contact	James C. Johnson
Street 1	400 E. Church St.
Street 2	
City	Elmira
State/Zip	NY, 14902
Phone #	607-733-6513
Fax #	607-734-2698
Email	jjohnson@steg.com
Website	www.steg.com
ORGANIZATION DESCRIPTION	SOUTHERN TIER ECONOMIC GROWTH (STEG) is Chemung County NY's designated economic development organization and as such provides an array of services for busienss looking to grow an expand in Chemung County NY. STEG administers economic development financing programs along with serving as staff to the Chemung County Industrial Development Agency and the Elmira Empire Zone as well as providing space for the Southern Tier Office of Empire State Development.
COUNTIES SERVED BY FINANCING PROGRAMS	Chemung
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The program assists in the revitalization of Elmira commercial areas, by providing fixed rate, low interest loans for the acquisition of fixed assets, in conjunction with private financing. 40% of the total project cost, which includes acquisition, construction or renovation of real property and acquisition of furniture, fixtures and equipment, can be financed with EEDP funds. Any administrative office, retail, wholesale, commercial or professional business located within the City of Elmira is eligible. Companies must prove they can create jobs and commit to hiring low-
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	The program will finance up to 40% of a project up to \$50,000
INTEREST RATES	fixed at 2% below prime
FEES	\$250 application fee and 1% commitment fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	4
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$210,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	See organization description above.

CONTACT INFORMATION	
Organization Name	Business Outreach Center Network, Inc.
Program Name,	Women's Business Center (SBA), Refugee Microenterprise Development, Child Care Business Development, Industrial Business Solutions Provider
Staff Contact	Nancy Carin, Executive Director
Street 1	85 South Oxford Street, 2nd Floor
Street 2	
City	Brooklyn
State/Zip	New York 11217
Phone #	(718) 624-9115
Fax #	(718) 246-1881
Email	ncarin@bocnet.org
Website	www.bocnet.org
ORGANIZATION DESCRIPTION	The Business Outreach Center (BOC) Network is a non-profit organization dedicated to helping small business, minority, women, immigrant and refugee entrepreneurs access customized technical assistance, one-on-one business counseling, training and financing for business success. BOC Network partners with government and community-based organizations dedicated to microenterprise development to deliver services throughout diverse communities in NYC.
COUNTIES SERVED BY FINANCING PROGRAMS	New York City (five boroughs)
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	n/a
SERVE PRE-STARTUPS?	YES
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES
SERVE OPERATING BUSINESSES?	YES
LOAN AMOUNTS	n/a
INTEREST RATES	n/a
FEES	n/a
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	n/a
LOANS MADE IN PREVIOUS	n/a
IS THE ORGANIZATION A CDFI?	No (BOC Network affiliate, BOC Capital Corp, is a CDFI)
OTHER SERVICES AVAILABLE	long-term and short-term training, workshops, pre-/post-loan assistance, technical assistance, business plan development, marketing and pricing, financial management assistance, credit counseling and financial literacy, contracting with City and State agencies i.e. MWBE certification assistance, information about (business) fees and regulations, import/export information, access to free legal assistance (business), and more. Services available in English, Spanish, Mandarin, French, Arabic, Russian, Wolof, Fulani and Tibetan.

CONTACT INFORMATION	
Organization Name	Queens BOC
Program Name,	Women's Business Center (SBA), Refugee Microenterprise Development, Child Care Business Development, Industrial Business Solutions Provider
Staff Contact	Rosalinda Martinez, Queens BOC Director
Street 1	96-11 40th Road
Street 2	
City	Corona
State/Zip	New York 11368
Phone #	718-205-3773
Fax #	718-205-3774
Email	rmartinez@bocnet.org
Website	www.bocnet.org
ORGANIZATION DESCRIPTION	The Business Outreach Center (BOC) Network is a non-profit organization dedicated to helping small business, minority, women, immigrant and refugee entrepreneurs access customized technical assistance, one-on-one business counseling, training and financing for business success. BOC Network partners with government and community-based organizations dedicated to microenterprise development to deliver services throughout diverse communities in NYC.
COUNTIES SERVED BY FINANCING PROGRAMS	New York City (five boroughs)
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	n/a
SERVE PRE-STARTUPS?	YES
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES
SERVE OPERATING BUSINESSES?	YES
LOAN AMOUNTS	n/a
INTEREST RATES	n/a
FEES	n/a
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	n/a
LOANS MADE IN PREVIOUS CALENDAR YEAR	n/a
IS THE ORGANIZATION A CDFI?	No (BOC Network affiliate, BOC Capital Corp, is a CDFI)
OTHER SERVICES AVAILABLE	long-term and short-term training, workshops, pre-/post-loan assistance, technical assistance, business plan development, marketing and pricing, financial management assistance, credit counseling and financial literacy, contracting with City and State agencies i.e. MWBE certification assistance, information about (business) fees and regulations, import/export information, access to free legal assistance (business), and more. Services available in English, Spanish, Mandarin, French, Arabic, Russian, Wolof, Fulani and Tibetan.

CONTACT INFORMATION	
Organization Name	South Brooklyn BOC / Council of Jewish Organizations of Flatbush
Program Name,	<i>General Business Support Services</i>
Staff Contact	Ira Weinstock, Director and Outreach South Brooklyn BOC
Street 1	1596 Coney Island Ave
Street 2	
City	Brooklyn
State/Zip	NY 11230
Phone #	718-253-5262
Fax #	718-858-2119
Email	weinstocki@jewishcouncil.org
Website	www.cojo.org
ORGANIZATION DESCRIPTION	South Brooklyn BOC is a great source for FREE BUSINESS advice for small businesses and aspiring Entrepreneurs in New York City. We are a member of the BOC NETWORK. BOC provides free counseling to answer your questions and move your business forward. BOC counselors are educated, experienced professionals who have the answers and access to resources you need. We care about helping you and we know how to do it. BOC can assist you in the following areas:
COUNTIES SERVED BY FINANCING PROGRAMS	Brooklyn
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	n/a
SERVE PRE-STARTUPS?	YES
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	YES
SERVE OPERATING BUSINESSES?	YES
LOAN AMOUNTS	n/a
INTEREST RATES	n/a
FEES	n/a
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	n/a
LOANS MADE IN PREVIOUS CALENDAR YEAR	n/a
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	long-term and short-term training, workshops, pre-/post-loan assistance, technical assistance, business plan development, marketing and pricing, financial management assistance, credit counseling and financial literacy, contracting with City and State agencies i.e. MWBE certification assistance, information about (business) fees and regulations, import/export information, access to free legal assistance (business), and more.

CONTACT INFORMATION	
Organization Name	STATEN ISLAND BOC / WEST BRIGHTON COMMUNITY LOCAL DEVELOPMENT CORP.
Program Name,	Women's Business Center (SBA), Smart Business Center
Staff Contact	JoAnn Regan
Street 1	1207 Castleton Ave
Street 2	
City	Staten Island
State/Zip	NY, 10310
Phone #	718-816-4775
Fax #	718-816-7234
Email	JRegan@wbcldc.org
Website	http://www.wbcldc.org/
ORGANIZATION DESCRIPTION	The Smart Business Center connects local entrepreneurs to a full complement of business assistance services. Business Counselors guide the client through the process of starting and developing a business. They then follow-up with the client as they progress and grow their businesses. BOC Women's Business Center: WBCLDC hosts a satellite office of the BOC Women's Business Center. Through the BOC WBC, they offer one-on-one counseling, long-term training and short-term seminars targeting women entrepreneurs in Staten Island. The WBC is sponsored by the US Small Business Administration.
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Bronx, Kings, Queens, Richmond
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Experienced Business Counselors will assist with: business start up or expansion, business plan development, market research, licensing and permit information, procurement assistance, identifying loan opportunities, import/export information.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
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?	No (BOC Network affiliate, BOC Capital Corp, is a CDFI)
OTHER SERVICES AVAILABLE	Experienced Business Counselors will assist with: business start up or expansion, business plan development, market research, licensing and permit information, procurement assistance, identifying loan opportunities, import/export information.

CONTACT INFORMATION	
Organization Name	SYRACUSE COOPERATIVE FEDERAL CREDIT UNION (DBA COOPERATIVE FEDERAL)
Program Name,	CDFI
Staff Contact	Ron Ehrenreich
Street 1	723 Westcott St.
Street 2	
City	Syracuse
State/Zip	NY, 13210
Phone #	315-471-1116
Fax #	315-476-0567
Email	ronehrenreich@coopfed.org
Website	www.cooperativefederal.org
ORGANIZATION DESCRIPTION	Cooperative Federal operates multiple loan programs for small businesses, minority and women business enterprises, and start-ups.
COUNTIES SERVED BY FINANCING PROGRAMS	Onondaga
	M/WBE Interest Subsidy Program: Provides an interest subsidy of up to 6% APR (with a minimum adjusted rate of 6% APR) to eligible M/WBEs in operation for more than one year - supported by Empire State Development.
	M/WBE Revolving Loan Fund: Loan funds reserved for qualifying M/WBEs seeking loans for working capital (up to \$35K) or fixed assets (up to \$50K) - supported by Empire State Development.
	Onondaga County M/WBE Microloan Fund: Loan funds reserved for any qualifying small business in Onondaga County seeking a working capital loan (up to \$10K) - supported by the Onondaga Co. Industrial Development Agency.
	City of Syracuse M/WBE Microloan Fund: Loan funds reserved for qualifying M/WBEs in Syracuse seeking a working capital loan (up to \$10K) - supported by the Syracuse Economic Development Corporation.
	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. Membership is open to: (a) anyone who lives, works, worships or attends school in the City of Syracuse, (b) persons affiliated with our 40+ Field of Membership Organizations, and (c) persons in the immediate family or household of someone in (a) or (b). 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). The credit union uses flexible underwriting standards that emphasize character and a holistic view of the applicant, increasing the likelihood that members' loan applications will be approved. They leverage special loan fund programs to increase their ability to lend to small, start-up, and MWBE businesses owned by people with low/moderate income and some past credit issues.
	Geographic focus: The credit union serves all of Onondaga County, with an emphasis on the City of Syracuse and immediately surrounding areas. They provide service through 3 offices in the "urban core" of Syracuse: Westcott/Near Eastside (723 Westcott St.), Southwest (401 South Ave. - in the SW Community Center), and the Northside (800 N. Salina St.).
	Use of Loan Funds: Business Loan Funds may be used for working capital, equipment, inventory, debt consolidation/ credit repair, real estate, construction/rehabilitation. They also make Lines of Credit for miscellaneous business expenses. Some limitations apply to borrowers participating in special loan fund programs.

LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Application Requirements: Completed application form; Business Plan (including marketing plan) for start-ups and businesses existing less than 2 years; Resumes for owners and managers; Month-to-month cash flow analysis for 1 year; Income Statement projection for 2 years; Personal federal tax returns for all owners for past 2 years; Personal Financial Statements for all owners; Itemization of the use of loan proceeds; Business Federal Tax returns for 2 years; Business Balance Sheet and Income Statement for 2 years; Most recent month-end Balance Sheet and Income Statements; Organizational Paper (e.g., incorporation documents, DBA etc.); Copy of Business License; Company brochures or other relevant information; Aging of receivables and payables if an existing business.
SERVE PRE-STARTUPS?	Yes
ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	No minimum; Maximum is \$100,000 with exceptions possible (up to NCUA maximum).
INTEREST RATES	Currently ranges from 4.25% APR to 10.25% APR (as of Oct. 2010)
FEES	1% application fee; may be waived for special programs
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	28
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$619,393
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Business accounts (checking, savings, Matched Savings/IDA); one-on-one business advising; business workshops; personal and consumer loans; personal accounts (checking, savings, certificates, retirement, Matched Savings/IDA, etc.); financial education classes; one-on-one counseling on credit, budgeting, homeownership and foreclosure prevention; residential mortgages and home improvement loans; miscellaneous transaction services (check cashing, money orders, international remittance; pre-paid cards; notary services and more).

CONTACT INFORMATION	
Organization Name	TIOGA COUNTY LOCAL DEVELOPMENT CORPORATION (TCLDC)
Program Name,	Revolving Loan Funds
Staff Contact	LeeAnn Tinney
Street 1	56 Main St.
Street 2	
City	Owego
State/Zip	NY, 13827
Phone #	607-687-8259
Fax #	607-687-8282
Email	ldc@developtioga.com
Website	www.developtioga.com/ldc/index.htm
ORGANIZATION DESCRIPTION	The primary objective of Tioga County Local Development Corporation is to provide financing to business development projects which directly impact employment and strengthen the economic base.
COUNTIES SERVED BY FINANCING PROGRAMS	Tioga
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Loans are available to start-up and expanding businesses located in Tioga County and the loans must involve direct job retention/creation. Applicants must provide documentation showing that they are unable to secure an acceptable loan from commercial lending institutions. Eligible businesses include small manufacturers, tourism-based businesses and other industries in Tioga County. For every \$15,000 borrowed, one full-time job must be created.
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%
FEES	Application fee, commitment fee, closing costs
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	

CONTACT INFORMATION	
Organization Name	UTICA INDUSTRIAL DEVELOPMENT CORP.
Program Name,	UIDC Revolving Loan Fund
Staff Contact	Peter Zawko or Jim Castilla
Street 1	153 Brooks Road
Street 2	
City	Rome
State/Zip	NY, 13441-4990
Phone #	315-338-0393
Fax #	315-338-5694
Email	pzawko@mvedge.org ; jcastilla@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.)	The UIDC Loan Fund is available to existing small businesses and start-up firms within the City of Utica or within Oneida and Herkimer Counties. 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	\$25,000 and a maximum loan of \$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 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	1
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$250,000
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	TOMPKINS COUNTY AREA DEVELOPMENT (TCAD)
Program Name,	Minority/Women Revolving Loan Fund & TCAD Revolving Loan Fund
Staff Contact	
Street 1	200 East Buffalo St.
Street 2	Suite 102A
City	Ithaca
State/Zip	NY, 14850
Phone #	607-273-0005
Fax #	607-273-8964
Email	info@tcad.org
Website	www.tcad.org/services.htm
ORGANIZATION DESCRIPTION	Tompkins County Area Development provides a variety of services to local businesses and entrepreneurs and they focus on the retention of the manufacturing sector to ensure that the jobs created offer higher wages, better benefits and more opportunity for advancement.
COUNTIES SERVED BY FINANCING PROGRAMS	Tompkins
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Eligible businesses include minority and women-owned businesses located in Tompkins County who sell their products to customers outside of the County. Eligible businesses also include businesses creating/retaining jobs and that demonstrate that for every \$5,000 to \$10,000 borrowed, a new job will be created/retained.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	
INTEREST RATES	
FEES	\$250 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	1
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$75,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Site selection assistance, Technical assistance, Industrial Development Agency, Empire Zone

CONTACT INFORMATION	
Organization Name	TOWN OF RIVERHEAD COMMUNITY DEVELOPMENT AGENCY
Program Name,	Riverhead Revolving Loan Program
Staff Contact	
Street 1	200 Howell Avenue
Street 2	
City	Riverhead
State/Zip	NY, 11901
Phone #	631-727-3200 Ext. 287
Fax #	631-727-5772
Email	kempner@riverheadli.com
Website	www.riverheadli.com
ORGANIZATION DESCRIPTION	The Community Development Agency is responsible for the economic development and workforce housing functions in the Town of Riverhead. Projects include Calverton Enterprise Park, downtown revitalization activities, historic restoration, business development incentives and urban renewal programs (Urban Renewal Areas include Calverton Enterprise Park, East Main Street, Railroad Avenue Corridor).
COUNTIES SERVED BY FINANCING PROGRAMS	Suffolk
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	No
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$10,000 minimum; \$20,000 maximum
INTEREST RATES	
FEEES	
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Empire Zone benefits, IDA benefits, grant assistance.

CONTACT INFORMATION	
Organization Name	ULSTER COUNTY DEVELOPMENT CORPORATION
Program Name,	Revolving Loan Funds
Staff Contact	Melinda Beuf - applications, Lisa Fadelic - administration
Street 1	5 Development Court
Street 2	
City	Kingston
State/Zip	NY, 12401
Phone #	845-338-8840
Fax #	845-338-0409
Email	mbeuf@ulsterny.com
Website	www.co.ulster.ny.us
ORGANIZATION DESCRIPTION	Ulster County Development Corporation acts as a catalyst for creating wealth, improving the quality of life and fostering economic opportunity for Ulster County
COUNTIES SERVED BY FINANCING PROGRAMS	Ulster
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	The RLFs will support projects that lead to the retention or creation of jobs and leverages public and private investment in municipalities of Ulster County. Loans can generally be used for: land costs, building costs, machinery and equipment costs, start-up and working capital, infrastructure costs, and relocation costs. Eligible businesses must be unable to finance their project on reasonable terms through conventional lending sources.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Generally no, but at the discretion of the RLF committee.
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Generally up to \$75,000 (but no more than 50% of total project cost), but at the discretion of the RLF committee
INTEREST RATES	Current rate is 4%
FEES	\$200 application fee, 1% closing fee, attorney fees and any other closing costs
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	2 applications, 2 approvals
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$100,000
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Empire Zone Incentives, technical assistance, planning and zoning data, IDA incentives, site selection, business strategic planning, municipal, governmental and community relations, international trade assistance, business networking, energy and utility relations, workforce development liaison, commercial development assistance, economic development training seminars.

CONTACT INFORMATION	
Organization Name	UNION SETTLEMENT FEDERAL CREDIT UNION
Program Name,	Business Loans
Staff Contact	Audia Williams
Street 1	237 East 104th Street
Street 2	1st Fl.
City	New York
State/Zip	NY, 10029
Phone #	212-828-6063
Fax #	212-828-6064
Email	creditunion@unionsett.org
Website	www.unionsettfcu.org
ORGANIZATION DESCRIPTION	Union Settlement FCU is a non-profit member owned financial cooperative dedicated to the economic development of the East Harlem community.
COUNTIES SERVED BY FINANCING PROGRAMS	New York
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Anyone who lives, works, attends school or church within the boundaries of East Harlem is eligible.
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 minimum; \$100,000 maximum
INTEREST RATES	8%
FEES	Application fees: \$25-\$150
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	12
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$100,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Education, Business services - Checking, Savings, credit cards

CONTACT INFORMATION	
Organization Name	WARREN COUNTY PLANNING DEVELOPMENT
Program Name,	Small Business Assistance Program
Staff Contact	Jamie Y. White
Street 1	1340 State Route 9
Street 2	Municipal Center
City	Lake George
State/Zip	NY, 12804
Phone #	518-761-6410
Fax #	518-761-6411
Email	whitej@co.warren.ny.us
Website	www.co.warren.ny.us/planning
ORGANIZATION DESCRIPTION	The Warren County Planning Department focuses on planning, housing, transportation, community development and economic development within Warren County.
COUNTIES SERVED BY FINANCING PROGRAMS	Warren
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	12 week business planning course for for-profit businesses with less than five employees must be completed to be eligible for Microenterprise funds. Other levels of funding available, call the office for more information.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$5,000 and up
INTEREST RATES	Determined at time of approval.
FEES	None
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Training and technical assistance

CONTACT INFORMATION	
Organization Name	WASHINGTON HEIGHTS and INWOOD DEVELOPMENT CORPORATION
Program Name,	BO\$\$ Microbusiness Development/Loan Program
Staff Contact	Mr. Dennis Reeder, Executive Director
Street 1	57 Wadsworth Avenue
Street 2	
City	New York,
State/Zip	NY, 10033
Phone #	212-795-1600
Fax #	212-781-4051
Email	whdc@aol.com
Website	www.whdc.org
ORGANIZATION DESCRIPTION	Local development corporation focusing on commercial revitalization, employment placement services and housing development.
COUNTIES SERVED BY FINANCING PROGRAMS	New York, Western Bronx
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Businesses with fewer than 10 employees and income of less than \$500,000, located in Upper Manhattan or the Western Bronx. Funds may be used for any legitimate business use. Loans only to individuals, not corporations or partnerships, although individual may borrow on behalf of the corporation or partnership.
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	\$500 minimum; \$50,000 maximum; \$15,000 median
INTEREST RATES	9%
FEEES	\$50
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	11
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$225,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Business training; technical assistance (MWRLFTP and CDFI), Micro-grants in targeted industries (currently child care).

CONTACT INFORMATION	
Organization Name	WAYNE COUNTY INDUSTRIAL DEVELOPMENT AGENCY
Program Name,	Microenterprise Revolving Loan Program
Staff Contact	Jaren VanDusen
Street 1	16 William St.
Street 2	
City	Lyons
State/Zip	NY, 14489
Phone #	315-946-5917
Fax #	315-946-5918
Email	jvandusen@co.wayne.ny.us
Website	www.wedcny.org/financial.html
ORGANIZATION DESCRIPTION	Wayne County Industrial Development Agency provides businesses with site assistance and financial and tax incentives to accelerate business in Wayne County.
COUNTIES SERVED BY FINANCING PROGRAMS	Wayne
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Startup or expanding small businesses with 5 or fewer employees within Wayne County, and businesses that create or retain jobs within the County are eligible. The Microenterprise Revolving Loan Program provides both technical and financial assistance.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$25,000 maximum
INTEREST RATES	Fixed at time of closing; tied to Prime Rate
FEES	Legal
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	3
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$73,200
IS THE ORGANIZATION A CDFI?	No
OTHER SERVICES AVAILABLE	Site assistance, Empire Zone Program; SCORE Counseling and Workshops

CONTACT INFORMATION	
Organization Name	WOMEN'S VENTURE FUND (WVF)
Program Name,	
Staff Contact	
Street 1	305 Seventh Ave.
Street 2	15th floor
City	New York
State/Zip	NY, 10001
Phone #	212-563-0499
Fax #	212-924-3613
Email	info@wvf-ny.org
Website	www.womensventurefund.org
ORGANIZATION DESCRIPTION	The Women's Venture Fund is a non-profit organization that helps women of diverse backgrounds in New York City and parts of New Jersey to establish thriving businesses in urban communities. WVF offers training, small business loans, and a network of business advisors to help women reach their business goals. 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	New York
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Offers loans of up to \$25,000.
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$25,000
INTEREST RATES	Market + 2.5%
FEEES	\$100 application fee
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	
LOANS MADE IN PREVIOUS CALENDAR YEAR	
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Women entrepreneurs, training, peer support and technical assistance.