

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	<a href="http://www.mycommunityloanfund.org">www.mycommunityloanfund.org</a>
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
FEEES	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.