

Contact Information	
Organization Name	The PathStone Enterprise Center
Program Name	Small Business Microloan Program
Staff Contact	Albert Hartsig
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Website	www.pathstoneenterprise.com
Organization Description	The Enterprise Center is an affiliate corporation of PathStone, a multistate 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 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), the five Boroughs of New York City, and the two Long Island counties.
Loan Enrollment Information	
Loan Program(s) Description (Detail on borrower eligibility, geographic focus, eligible uses of funds, applications 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 include: working capital, machinery and equipment purchase, and real estate. Applications and a checklist of required information is available for download at www.pathstoneenterprise.com .
Serve Pre-Startups?	Yes
Serve Startups (less than one year in	Yes

operation)?	
Serve Operating Businesses?	Yes
Loan Amounts	\$1,000: minimum. Up to \$25,000 for start-ups and up to \$750,000 for qualified existing businesses.
Interest Rate	4% to 11%
Fees	
# of Loans Made in Previous Calendar Year	19
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 design, eBay University, and <i>Selling & Marketing on the Internet</i> . QuickBooks Training for business owners.