

CONTACT INFORMATION	
Organization Name	CAPITAL DISTRICT COMMUNITY LOAN FUND
Program Name,	Microenterprise: Lending, Training and Support
Staff Contact	
Street 1	255 Orange Street
Street 2	
City	Albany
State/Zip	NY, 12210
Phone #	518-436-8586
Fax #	518-689-0086
Email	paul@cdclf.org (training) & walt@cdclf.org (lending)
Website	www.cdclf.org
ORGANIZATION DESCRIPTION	The Capital District Community Loan Fund is a non-profit federally certified community development financial institution that provides equitable access to capital in economically disadvantaged communities
COUNTIES SERVED BY FINANCING PROGRAMS	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington
LOAN PROGRAM(S) DESCRIPTION (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	Available for non profits, small businesses, and micro enterprises that are owned/controlled by people of low income, minorities, or women, or that provide job opportunities or services to low income people. Purpose for loans can include working capital, equipment, inventory, and real property
SERVE PRE-STARTUPS?	Yes
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	Up to \$10,000 (for startups, for-profit); Up to \$35,000 (for expansions, for-profit); Up to \$350,000 (for non-profits)
INTEREST RATES	8% fixed rate for-profits; 6-7% fixed rate for non-profits
FEES	Application fee for-profits \$25; none for non-profits; origination and legal fees vary
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	26 (13 non-profits; 13 for-profits)
LOANS MADE IN PREVIOUS CALENDAR YEAR	\$1,609,500
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	Technical assistance, Matched savings program (IDA), Networking and Referrals; NYSERDA Loans (as available)