

Name	Telephone	Contact	Loan Size	Geography	Type of Loan	Preferences	Credit History	Collateral	Co-signer	Interest Rate	Application Fee
ACCION	212-387-0494	Manuel Morales	\$500-\$50,000	NYC	Start-ups, Established, Mission Loans, Taxi Loans, Group Loans	May include tax returns financial statements, and/or business plan	Important, but not exclusionary	or Co-signer	or Collateral	11%-18%	\$25
Audubon Partnership LDC	212-544-2400	Carmen Diaz	up to \$25,000	Washington Heights & Inwood	Existing only, working capital, renovations, equipment, debt consolidation	Character: years in business and the experience	Not exclusionary	Not required	required for previous bankruptcy	10%	\$50
Bethex Fed. Credit Union	718-299-3062	Joy Cousminer	\$500-\$200,000	NYC	Everything (includes NYSEDA)	reference, bills, employment history	Not exclusionary	15% deposit required	Required	11.75%	\$125 partially refundable
Business Outreach Center	718-624-9115	Hector Davis	\$500-\$25,000	NYC, Brooklyn priority	short-term, working capital, start-ups, AR, expansion	Cash flow & owner's business capacity	Not exclusionary	Not required	Very important	8%-10.5%, 4% AR	\$25 and up
Business Resource Investment Service Center	212-876-2246	Ellington Clark	\$25,000-\$200,000	Harlem, Washington Heights & Inwood	Start-ups, AR, Working Capital, equipment, leasehold improvements		Not exclusionary	Not required	Not Required	Prime	\$125
Bushwick Cooperative Fed. Credit Union Bank	718-418-8232	Samira Rajan	Start-up <\$10,000 Existing <\$50,000	Bushwick or Bedford Stuyvesant	Start-ups, AR, restaurants	Payment history, employment history, personal reference	Not exclusionary	Startup:20%, Existing: 30%	Required for 1st time borrower & bad credit	12%	\$10
CAMBA EDC	718-282-2500	Jay Savulich	\$500-\$15,000	Brooklyn	Start-ups, AR, PO	Business Viability	Not exclusionary	Not required	Not Required	Prime +4%	\$25
Community Capital Bank	718-765-0300	Jennifer Hardy-Spencer	\$10,000 and up	NYC	Start-ups, AR, equipment, RE	Personal tax returns, guarantees	Not exclusionary	depends on the strength of guarantor	Important	Base on Wall Street Prime +2.75%	varies on loan size
Count Me In	212-245-1245	Cori Viles	\$500-\$10,000	US	Working capital, equipment, primarily for women	Good credit & viable biz idea, non-profit ineligible	Important, but not exclusionary	Not required	Not Required	8%-15%	Not required
Credit Inc. (S. Bronx Overall EDC)	718-292-3113	Richard Ross	\$1,000-\$25,000	Below Fordham in Bronx	Working Capital, renovation, equipment	Commercial & industrial; gen. biz management required	Not exclusionary	Files UCC	Not Required	Prime +2%	\$500 and up
East Harlem Business Capital Corporation	212-427-6590	Nelson Garcia, Jr.	\$500-\$50,000	zip: 10035, some 10007	Start-ups, working capital, equipment, inventory	Good credit	Important but not exclusionary	Maybe required	Maybe required	Prime =2% to 3%	\$100
Greater Jamaica Local Development Company, Inc.	718-291-0282 x139	John L. Scott	up to \$300,000	Southeast Queens, zip: 114xx	Start-ups, working capital, equipment, commercial property	Asset-based lending	Not exclusionary	Personal guarantee, Real Estate	As needed	Based on prime	\$100 and a 1% commitment fee
Greater New York Development Corp.	866-433-5432	Roslyn D. Goldmacher	\$25,000-\$1,500,000	NYC	Start-ups, working capital, equipment, women & minorities		Not exclusionary	Personal guarantee, Real Estate	or Collateral	Variable & fixed	\$250-\$1,000
Grow America Fund	212-682-1106	Eric Tejada	\$5000-\$500,000	5 Boroughs	Existing business	3 yrs of biz experience	Very important	Yes	Yes	Prime +2%	Not required
Interface Financial Group	212-233-0044	Jack Hedaya	\$5,000-\$250,000	NYC	Working capital, AR finances	Business Viability	Not exclusionary	Files UCC		2.5% and up	Varies
Lower East Side People's Federal Credit Union	212-529-8197 ext. 15	Alfonsina Morel	\$500-\$150,000	Lower East Side	Loans and Lines of Credit	Management Experience & repayment ability	Important but not exclusionary	As needed, esp. above \$25,000	Principals of business	Prime+2% to Prime +4%, depends	\$25 or \$50 depending on loan
National Minority Business Council	212-997-4753	Alan Rude/John Robinson	\$1,500-\$10,500	NYC	min. 2 yrs in biz, PO, AR	NMBC members who are M/WBE Certified	Not exclusionary	case by case basis	case by case basis	7.5% or prevailing rate at the time	\$150
New York Assoc. Of New Americans (NYANA)	212-898-4126	Willy Ramos, Jennifer O'Hara	\$500-\$35,000	NYC	Working capital, equipment, acquisitions	May include biz plan and good credit	Not exclusionary	None	Yes	10%-12%	\$25
Project Enterprise	212-678-6734	Catherine Barnett	\$1,500 and up	NYC	Start-up and existing	Participation with Project Enterprise Programs	Not exclusionary	Not required	No	12% on half of principal	2% of loan deducted before disbursement
Renaissance Economic Development Corp.	212-964-6022 x221	Ali Siddiquee Mohammed	\$1,000-\$100,000	NYC, Manhattan priority	Start-ups, AR, working capital, restaurants	Sweat equity, credit, earning potential, ability to repay	any credit is OK	Not required	Not Required	Manhattan: 4%, other: 6%-8%	\$25
Restoration Capital Fund	718-636-6930, 718-636-6924	Bernice McRae	up to \$50,000	Brooklyn	Start-ups, everything but legal, media, medical and liquor	Character:(credit history) job creation, contribution to economic revitalization esp. in Bed-Stuy	Very important	Required: borrower should have 10% of cost as equity	Not Required	Prime +2%	\$100
Seedco	917-493-7081	Pia Longarini	up to \$100,000	North of 96th Street	Expansion or growth, equipment, leasehold improvement, etc	Existing business, 3-6 months variable revenue	Important, but not exclusionary	Varies		6%-8%	NO
	212-618-8817	Elli Papadopoulos	up to \$200,000	South of 23rd Street	Expansion or growth, equipment, leasehold improvement, etc	Existing business, 3-6 months variable revenue	Important, but not exclusionary	Varies		6%-8%	
Washington Heights & Inwood Development Corp	212-795-1600	Danny Ramos/George Llanos	\$400-\$25,000 & larger amounts in conjunction with other lenders	North of 96th Street, some Bronx locations	Start-ups, working capital, cash flow, equipment, debt consolidation	Personal guarantees		NO	NO	8%	\$25-\$200
Women's Venture Fund	212-563-0499	Lezlie Browder	\$400-\$15,000 1st time, up to \$50,000 after 14 months good payment	NYC & NJ	WOB	3 months cash flow, 51% woman owned, commitment to lending circle program	No, character based	NO	not always required	Prime +2.5%	\$75
Springboard Mini Loan Fund (Bronx Overall EDC)	718-537-5261	Steven Rodriguez	up to \$20,000	NYC Community Districts 1, 2, 3, 4, 7, 8, 11 & 12	Working Capital, inventory & purchase of equipment	Independent local level small and high-risk minority and/or women-owned business.	Very important	1st security interest on assets, personal & corp. guarantees	Varies	Max. 24 months at prime +3%	\$75 and up, 3% of loan amt will be charged at closing

*Other services are provided by each organization, please contact the organization for further information