



Community  
Loan Fund  
of the Capital Region

## 2016 COMMUNITY **IMPACT** REPORT

*Strengthening Communities. Changing Lives.*

## How do you raise \$1.75 million dollars? One dollar at a time.

In October of 2016, the Community Loan Fund of the Capital Region (CLFCR) was notified that we had won a highly competitive \$1.75 million grant from the U.S. Treasury Department's CDFI Fund. This was the second year in a row that the Community Loan Fund had won this very competitive grant, the majority of which is used as lending capital to help micro-entrepreneurs and nonprofit organizations within the Capital Region.

**The catch was that the award had to be matched dollar-for-dollar by the end of January 2017.**

Rockie Mann, a member of our Board of Directors, an investor and owner of JAFJR Construction Services, LLC, challenged current investors to join him in forgiving all or part of their loans to us. Nineteen investors took him up on that challenge and donated more than \$45,000, including almost \$30,000 from the faith-based community.

The City of Albany's Capital Resource Corporation (CRC) granted the Community Loan Fund \$250,000 under an agreement that dedicates leveraged funds at a ratio of 2 to 1 to projects in the City of Albany—making \$750,000 in loans available to small businesses and community development projects. In addition, KeyBank Foundation and SEFCU each granted \$50,000, NBT Bank granted \$25,000, and Pioneer Bank granted \$5,000.

“Establishing programming to support local economic and community development is a priority for the board, and being able to assist a community-focused institution that does such tremendous work throughout our region made this a win-win,” said City of Albany Capital Resource Corporation CEO Sarah Reginelli.

“We are so appreciative of all of the organizations and individuals who came through to help us draw down these funds in their entirety. We had 4 months to raise the remaining matching funds. It was an important opportunity for the Capital Region that will result in some high-impact community development projects,” said Linda MacFarlane, Executive Director of CLFCR.





2016

# New Loans

Overall

The Community Loan Fund of the Capital Region is a non-profit certified Community Development Financial Institution (CDFI) serving Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren & Washington Counties.

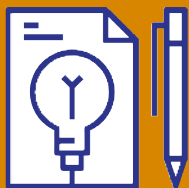
**\$3.82**

**MILLION**

**Loaned**

(2016)

**Cumulative \$48M**



**30**

**Community  
Development  
Projects**

(2016)

**Cumulative 825**



**20**

**Loans to Non-Profits  
for Affordable Housing  
& Community Services**

(2016)

**Cumulative  
527**



**7**

**Loans to  
Micro-Enterprises to  
Start Up or Expand**

(2016)

**Cumulative 301**



**\$2.70**

**MILLION  
Leveraged**

(2016)

**Cumulative \$175M**

**175**

**Jobs  
Created  
or  
Retained**

(2016)

**Cumulative 2085**



**23**

**Affordable  
Housing  
Units Built  
or Rehabbed**

(2016)

**Cumulative 1215**



**59**

**Graduates  
from our Small  
Business Training  
Courses**

(2016)

**Cumulative 809**



## Mission Accomplished is Mission Appropriate

When making a loan, our lending department takes into account the financial viability and positive social impact of the project. Mission Accomplished Transition Services' name says it all. Mission Accomplished helps the region's youth find their passion and achieve their goals. Experienced professionals coach the students to be their best selves by finding their voices and aggressively leading their lives, pursuing opportunities they did not think were in their reach or even existed.

Additionally, students are introduced to higher education options, workplace norms and charitable activities based on their individual passions. The structured professional development classes offer industry-specific career planning that helps

students get clear on the best positions for them, by practicing business etiquette, learning how to promote their professional skills, crafting polished application materials and developing a networking strategy that will get them in front of the right people who will help them achieve their goals.

*"Having the financial and intellectual support of CLF has allowed my team and I to continue delivering quality services to some of the most important people in the region: our young people. CLF's investment in us is an investment in the Capital Region's future!"*

**Carmen Duncan**, CEO and Founder  
Mission Accomplished Transition Services



## Who's Hungry?

In 2013, spurred on by the now notorious picture of a blighted Sheridan Hollow neighborhood on Jeopardy, retirees Janet Rothacker and John Baideme hatched their dream of opening a café that would employ residents, serve delicious food and be a gathering space for the community. Four years later, with support from the Community Loan Fund, the Capital Region Chamber of Commerce and Pioneer Bank, The Hungry Hollow opened its doors and their vision was realized. With four full-time employees and one half-time employee, Janet and John put their money and time to good use and are truly making a difference in their community.

Located at the corner of Sheridan and Dove, The Hungry Hollow is a great place to have a meeting, sit quietly and work, or grab something to go. They deliver, too, which makes their delicious fare accessible to offices all over Albany.



*"Our role in this visionary, mixed-income, mixed-use sustainable community would not have been possible without the assistance of our wonderful neighborhood partner, the Community Loan Fund."*

**Janet Rothacker and John Baideme**, owners, The Hungry Hollow

## 2016 INVESTORS & DONORS

### INDIVIDUALS

Guy D. & Aimee Allaud\*  
D. Edward August  
Lisa & Stephen (dec'd) Brown  
Mark & Megan Brown  
Thomas O. & Debra L. Carey  
Thomas Cetrino  
Amy Cherkosly  
Eric & Roslyn Scheib Dahl  
Karole A. Delaney  
Albert R. De Salvo\*  
Patricia Driscoll  
Susan J. DuBois  
Amy Durland  
Christopher & Fran Gorka  
Andrea Grom  
David Hochfelder & Ann Pfau  
Margaret Inderhees\*  
Christopher Kallenburg  
Eric Kallenburg  
Rev. James J. Kane\*  
Michael E. Labanowski  
Mary Lou Lamb  
W. Merle Longwood  
Linda MacFarlane  
Charles & Barbara Manning

Bliss White & Robert McIntosh  
Louise McNeilly  
Bob Meyer\*  
James H. Miller  
James P. & Dorothy L. Murray\*  
Martha Oertel  
Lois & Don Porter  
Mary Q. Reagan  
Steve Redler  
John & Sandra Reschovsky  
Gail & George Richardson\*  
George Robinson  
Paul Rosenberg\*  
Michael Rynasko  
Nisch Sadhak  
Corianne & Jonathan Scally\*  
Christine R. Sheridan  
Margaret Skinner  
H. Austin & Martha Spang  
Susan E. Spang & Mary Jane Zanelli  
David Spingarn  
Clarence Sundram & Theresa Rodrigues\*  
F. Michael Tucker  
Nancy S. & Wayne B. Virkler\*  
Kirby & Nola White  
John Yolles  
Paul Yolles  
Peter Yolles  
Joseph Zoske

The Community Loan Fund relies on investors (loans) and donors (contributions) to capitalize our lending pool as well as finance our programs and services. This following list of 2016 Investors & Donors are those individuals and organizations who are investors as well as donors. Also included in this report are lists of individuals and organizations who are uniquely investors or uniquely donors. Thank you to all the individuals and organizations listed for helping us to fulfill our mission. *With sincere apologies for any inaccuracies or omissions.*

### FAITH-BASED

Capital Region Ecumenical Organization  
Cathedral of Immaculate Conception  
Church of St. Vincent DePaul\*  
Church of the Holy Spirit  
Delmar Presbyterian Church  
Our Lady of Grace Church\*  
Sisters of St. Joseph of Carondelet\*  
Sisters of the Holy Names of Jesus & Mary  
U.S.-Ontario Province Corp.  
St. Vincent dePaul Society, City of Albany\*

### BUSINESSES, NONPROFITS, CO-OPS

Honest Weight Food Co-op\*  
JAFJR Construction Services, LLC  
White Creek Enthalpy, LLC

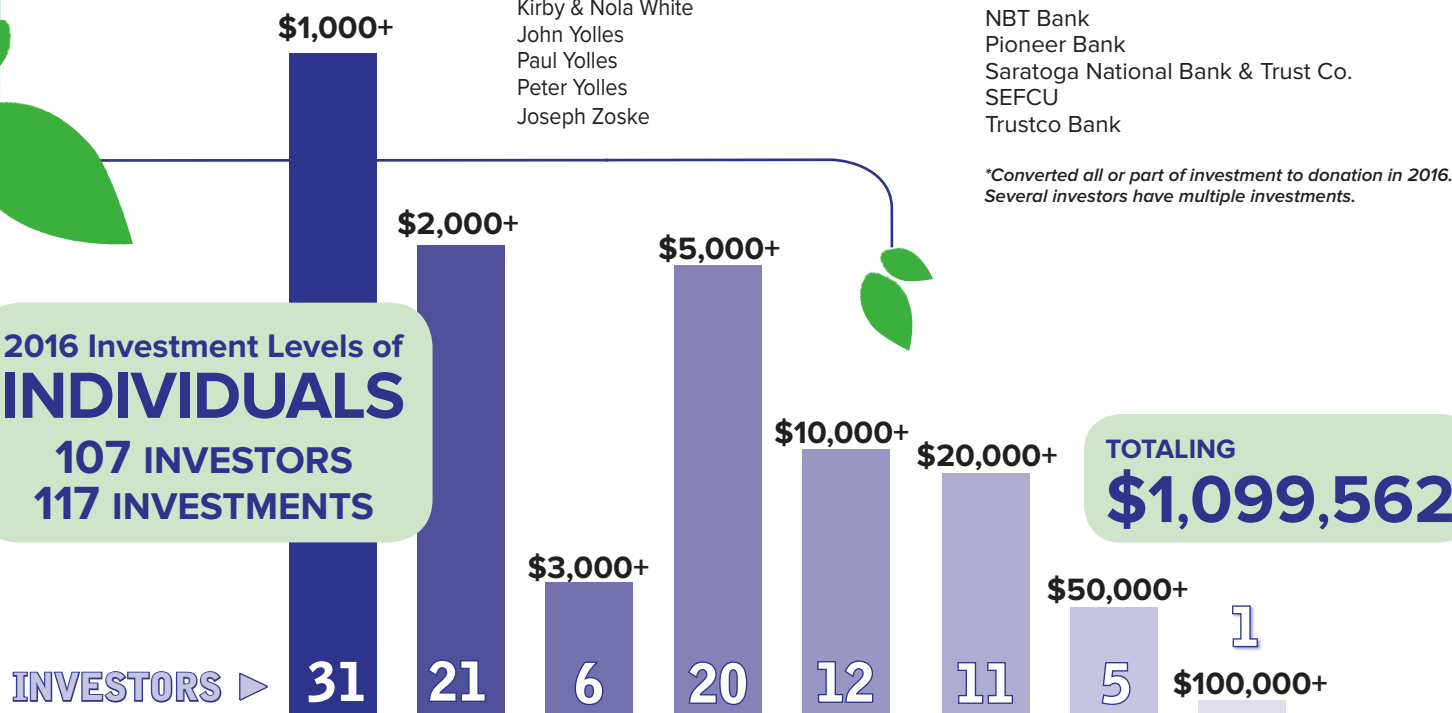
### FINANCIAL INSTITUTIONS

Ballston Spa National Bank  
Catskill Hudson Bank  
Citizens Bank  
Glens Falls National Bank & Trust Co.  
Kinderhook Bank  
NBT Bank  
Pioneer Bank  
Saratoga National Bank & Trust Co.  
SEFCU  
Trustco Bank

*\*Converted all or part of investment to donation in 2016.  
Several investors have multiple investments.*

### 2016 Investment Levels of INDIVIDUALS

107 INVESTORS  
117 INVESTMENTS



# INVESTORS

## INDIVIDUALS

Herbert R. Abbott & Stella Lombardo  
M. Khamel Abdulai  
Judith Porter Adams  
David G. Ashton III & Kathleen M. Moser  
Billie Aul (dec'd) & Timothy L. Smith  
Brian Austin  
Victor Bobnick  
William E. & Elsa K. Boyce  
Douglas A. Bullock  
Chester Burch  
Leo P. & Marie Carroll  
Walter W. & Elizabeth J. Chura  
Marianne Comfort  
Mardi Crawford and Martin Hatcher  
Jason & Kathleen Cuthbert  
Joseph Durkin  
David & Maud Easter  
Tom Ellis  
Becky Fischbach  
Tracy Frisch  
Brian Kaminer  
Hon. Lynne Lekakis & Elissa Kane  
Geoffrey Lobenstine  
Abby Husten Lublin  
Maribeth S. Lynn  
Matthew & Maura Markovics  
Kathleen McDonough  
Dana E. & Kathleen T. McGuinness  
Felton McLaughlin  
Bruce Merrill  
Marshall Miller & Dorian Solot  
Eugene Mirabelli  
Edward J. Murphy  
Dolores Murray-Lark  
Chester & Karen Opalka  
Diana M. Pane  
Burnetta Parker  
John & Beverly Petiet  
Fred Pfeiffer & Melanie Pores  
Ray & Phyllis Ratte  
Nancy Rutenber  
Roberta A. & Steven B. Sandler  
James Schamus  
William A. & Julie A. Shapiro  
Heidi Jane Siegfried  
Gregor & Jeanne Simon-MacDonald  
Judith Smith  
Dorothy A. Sokol  
JoAnn V. & Patrick W. Timme  
Tammara Van Ryn-Lincoln & Christopher Lincoln  
Judith Vener

Martin White & Christine Michael  
Joseph F. Wierschem  
Paul S. Winkeller & Victoria I. Balkoski  
Lawrence Wittner  
Mary Lou Youmans & Stephen Youmans  
Frank Zollo & Petra Hahn

## TRUSTS

John M. Detwyler, Jr. & Sandra G. George Revocable Living Trust  
Gadfly Trust  
Sandra Polishuk Trust  
Scheib Revocable Trust  
The Coyote Trust  
The Sustainability Group

## FAITH-BASED

Albany Friends Meeting  
Albany Presbytery  
Blessed Sacrament Shrine Church  
Carmelite Sisters for the Aged and Infirm  
Christ Episcopal Church  
Diocesan Investment and Loan Trust  
Emmanuel Baptist Church Fellowship Fund  
Endowment Trust of the First Unitarian  
Universalist Society of Albany  
FOCUS Churches of Albany \*  
Hudson Adirondack Spirituality Center  
Jewish Federation of NENY  
Mill Hill Sisters  
Simple Gifts (Catholic Workers)  
Society of St. Vincent dePaul, St. Thomas Conference\*  
St. Andrew's Episcopal Church,  
Jim & Lee Cameron Memorial Fund  
St. John's Episcopal Church  
St. Kateri Tekakwitha Parish

St. Lucy's Church  
St. Madeleine Sophie Church  
St. Paul's Endowment Funds\*  
St. Stephen's Episcopal Church, Delmar  
Unitarian Universalist Association of Congregations\*  
Unitarian Universalist Congregation of Saratoga Springs  
Unity Church in Albany  
Unitarian Universalist Society of Schenectady

## BUSINESSES, NONPROFITS, COOPERATIVES

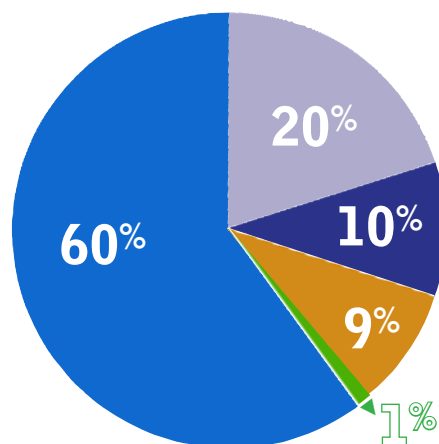
Albany Area Housing Opportunities\*  
Cambridge Food Co-op, Inc.  
Capital Affordable Housing Funding Corp.  
Music from Salem, Inc.  
Neighborhood Resource Center  
Troy Booster Club

## FINANCIAL INSTITUTIONS

Banc of America Community Development Corp.  
Berkshire Bank  
Capital Bank  
FASNY FCU  
First National Bank of Scotia  
Key Community Development Corporation  
KeyBank, NA  
M&T Bank  
TD Bank

## PUBLIC SECTOR

ESD Small Business Revolving Loan Fund



## 2016 Sources of Investor LENDING CAPITAL \*

\*Number of Investments

	#
■ Individuals	117
■ Faith-based	39
■ Foundations, Trust, Nonprofits & Businesses	20
■ Financial Institutions	18
■ Public Sector	1
	<b>195</b>



# Urban Resilience Mural

Because murals beautify cities and build communities, and because mosaics can incorporate work from many people of all ages, CLFCR created a mosaic mural on the side of 255 Orange Street, to serve as a visual reminder of the beauty, vibrancy and deep community roots of this neighborhood.



Jillian Hirsch, a local ceramic artist, designed the mural and oversaw the artistic portion of the project. She met with the Sheridan Hollow Neighborhood Association, residents and community advocates to ensure that the community's vision was included. The result was Urban Resilience: resilience of the neighborhood, the community and its residents. With coordination from Kate Wright, the Art Department Chairperson, 16 Albany City schools – and more than 3,000 children – made tiles for this community mural. In addition to the Albany City School District, the Albany Academy for Girls, the Albany Institute of History and Art, Delta Academy, the Greater Albany Chapter of Jack and Jill, St. Annes Institute and the Sheridan Hollow Neighborhood Association participated in tile making.

Thank you to the Capital Fund (Community Foundation for the Greater Capital Region), the City of Albany CDBG Program, the Arts Center of the Capital Region, and the Stewart's Holiday Match program for their grant support, and to Liz Vigoda Pottery, Northeast Ceramic Supply, Laguna Clay Company, JAFJR Construction, ACS Printing and Dillon Latimer Productions for their in-kind donations. Thank you also to the many individuals who donated their time and money to bring this vision to fruition.



To complement the Urban Resilience Community Mural, LOWES Glenmont, Glenville and Niskayuna took on transforming the adjacent lot as a Local Heroes Project. They cleared the lot, built raised bed planters, planted flowers and grass seed, and brought in a contractor to replace the perimeter fence. Post lighting and a water line were added.

Dubbed Sheridan Hollow Commons, the lot bordered by Clinton Avenue, Dove Street, and Orange Street is a beautiful green space, available for use by community and neighborhood groups.

Thank you to all the LOWES volunteers, especially Eamonn Greeran, Glenmont Store Manager, and Meaghan DePaula for spearheading and overseeing this effort.

Thank you, as well, to the Bender Family Foundation and the Standish Family Fund (Community Foundation for the Greater Capital Region), Assemblymembers Patricia Fahy and John McDonald III, the Touhey Foundation, Kinderhook Bank, MVP Health Plan, NBT Bank, and SEFCU for their grant support; Kingdom Services, Sandra Walck Garden Design and Carol Coogan Illustrations for their in-kind donations; and, the many individuals who rolled up their sleeves to beautify this greenspace.



# Celebrating 31 Years of Community Development

The Community Loan Fund celebrated its 31<sup>st</sup> Anniversary at Levels Banquet Hall, a woman-owned business at 69 N. Pearl Street in Albany.



Rocky Ferraro, the recently-retired Executive Director of the Capital District Regional Planning Commission provided “The State of the Region,” an overview of some of the economic and leadership challenges and opportunities within the Capital Region. He talked about the importance of how the region establishes it’s metrics for progress.

“The defined metrics to evaluate what projects to support and to evaluate success are often times focused on the large scale projects and number of jobs created. Access to jobs for city residents, in particular, and other socio-economic factors, such as a reduction in poverty rates should also be included” said Ferraro. “This is where the Community Loan

Fund has and can continue to be a critical partner. Its lending and training programs are spot on providing access to capital and training to the small business person and nonprofits. These metrics also count in contributing to the region’s economic well-being and the Community Loan Fund is on the front lines doing it.”

Assemblywoman Pat Fahy underscored the importance of CLF’s work.

“The impact of the Community Loan Fund is truly impressive, not to mention the tremendous multiplier effect it’s had in our neighborhoods,” said Assemblywoman Pat Fahy. “The real story, though, is the projects behind those numbers. For example: Puzzles Bakery & Café in Schenectady, a social enterprise that employs 20 people, including many with developmental disabilities; The AHP Homeownership Center in Sheridan Hollow, which over the past 10 years, has assisted more than 1,185 households with the purchase of their first home; The Honest Weight Food Co-op and the Cambridge Food Co-op which together support more than 600 local farms and producers; JAFJR Construction, a certified minority-owned business that has trained more than 200 people – mostly people of color and women - in the construction trade. These are just a few examples of the Community Loan Fund’s work but imagine the landscape of the Capital Region without these projects. It would be completely different.”



**Puzzles Bakery & Café**  
in Schenectady  
employs 20 people,  
including many  
with disabilities.



**Honest Weight Food  
Co-op & Cambridge  
Food Co-op**  
support over 600 local  
farmers & producers.



**AHP Homeownership Center,**  
in Sheridan Hollow assisted  
more than 1,185 households  
over the past 10 years with the  
purchase of their 1st home.



**JAFJR Construction, a  
certified minority-owned  
business, has trained more  
than 200 people in the  
construction trade.**

20 600 1185 200





## Statement of Activities

Revenues	2016	2015
Government Grants	1,921,000	236,221
Contributions	383,005	747,352
Interest Income	614,034	586,875
Management Fees & Miscellaneous	25,493	34,369
<b>Total Revenues</b>	<b>2,943,532</b>	<b>1,604,817</b>
<b>Expenses</b>		
Salaries & Fringe	714,492	694,407
Professional Fees & Expenses	178,511	84,202
Conferences & Trainings	2,994	4,125
Office Expenses	56,768	77,142
Public Education	15,289	28,420
Interest Expense	122,483	116,958
Loan Loss Provision	187,816	304,736
Other	14,135	23,880
<b>Total Expenses</b>	<b>1,292,488</b>	<b>1,333,870</b>
<b>Increase in Net Assets</b>	<b>1,651,044</b>	<b>270,947</b>
<b>Net Assets, Beginning of Year</b>	<b>5,447,962</b>	<b>5,177,015</b>
<b>Net Assets, End of Year</b>	<b>7,099,006</b>	<b>5,447,962</b>

## Statement of Financial Position

Assets	2016	2015
Loans Receivable	11,867,549	11,705,965
Allowance for Loan Losses	(918,124)	(766,826)
Net Loans Receivable	10,949,425	10,939,139
Cash	767,022	—
Cash, Designated for Loan Commitments	2,412,107	1,374,623
Accounts Receivable	57,997	120,821
Prepaid Expenses	13,744	6,378
Equipment & Leashold Improvements, Net	34,077	39,496
<b>Total Assets</b>	<b>14,234,372</b>	<b>12,480,457</b>
<b>Liabilities</b>		
Notes Payable	7,088,769	6,991,178
Accounts Payable & Accrued Expenses	46,597	41,317
<b>Total Liabilities</b>	<b>7,135,366</b>	<b>7,032,495</b>
<b>Net Assets</b>		
Unrestricted	7,099,006	5,447,962
<b>Total Liabilities &amp; Net Assets</b>	<b>14,234,372</b>	<b>12,480,457</b>



# DONORS

## INDIVIDUALS

Kelli Arnold  
Dorothy Ashton  
Miriam Axel-Lute  
Kenneth R. Baker & Eileen Murray  
Charles & Cheryl Barnes  
Heather Barrett  
Barbara Barthel  
Matthew Bender IV  
Richard Berkley  
Rev. John Joseph Bradley  
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Hon. Neil & Ellen Breslin  
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Michael Burgess  
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Tom & Nan Carroll  
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Michael Cesare  
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Christian Grieco  
Carlton & Susan Gutman  
Drs. Timothy & Pamela Harper  
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Pearse Murray  
Harris Oberlander  
Mary Catherine Esq. O'Neill  
Michael Peluso  
Robert D. & Lauri S. Plattner  
Suzanne Pollard  
Bruce D. Pomeroy  
Joyce Lynn & Mark Dalton Rambo  
Roberta Najjar & James E Read  
Jacqueline Robotti  
Peter Schaeffing  
Patricia A. Schuler  
Kathleen K. Senchyna  
Robert M. Shields  
Joshua Singletary  
Margaret Skinner  
Michael Slik & Lissa D'Aquanni  
John & Lois Staugaitis  
Jean M. Stern  
Randall Stevens  
Sarah C. Stevens  
George & Resa Tanner  
Henry & Terry Tedeschi  
Hon. Paul D. Tonko  
Peter A. Trombley  
Elizabeth Vigoda  
Bertold E. Weinberg  
Dorian L. Wells  
Rolf Wentorf  
Dorsey Whitehead

Caleb C. & Linda J. Wistar  
Mary M. Withington  
Katherine & Joachim Wolfram  
Janice Woodard  
D. Alan Wrigley  
Lorraine & Bill Wynne

## FAITH-BASED

Altamont Reformed Church  
Catholic Charities  
Jewish Community Endowment Fund  
of Jewish Federation of NENY  
Schenectady Inner City Ministry  
St. Andrew's Episcopal Church  
St. Madeleine Sophie Church  
Union Presbyterian Mission Fund

## FOUNDATIONS

AARP Foundation  
Amazon Smile Foundation  
American Housing Foundation, Inc.  
Anonymous Fund of The Community  
Foundation for the Greater Capital Region  
GE Foundation  
Review Foundation Inc.  
Robert H. Wentorf Foundation, Inc.  
St. Anne Foundation  
Standish Family Fund of The Community  
Foundation for the Greater Capital Region  
The McCarthy Charities, Inc.  
The Schenectady Foundation

## BUSINESSES AND NONPROFITS

25th Hour Accounting Solutions  
Accounting for All  
ACS Printing  
Chicago Title Insurance Company  
Consumer Directed Choices, Inc.  
Equinox, Inc.  
Fenimore Asset Management, Inc.  
Godfrey Financial Services  
Honest Weight Food Co-op  
Interfaith Partnership for the Homeless  
JAFJR Construction Services LLC  
Legal Aid Society of NENY, Inc.  
Lemery Greisler LLC  
Meyers and Meyers, LLP  
MVP Health Plan Inc

Network for Good  
Second Chance Opportunities, Inc  
Stuyvesant Plaza Inc  
Sustainable Wealth Advisors  
The College of Saint Rose  
Vanguard-Fine, LLC  
White Creek Enthalpy LLC

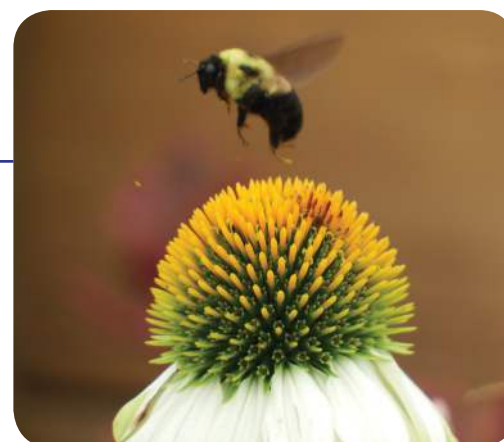
## FINANCIAL INSTITUTIONS

Adirondack Trust Company  
Bank of America Charitable Foundation  
Berkshire Bank Foundation Inc  
First Niagara Bank Foundation  
KeyBank Foundation  
M&T Charitable Foundation  
TCT Federal Credit Union  
TD Charitable Foundation

## PUBLIC SECTOR

CDFI Fund of the US Department of Treasury  
Empire State Development Corporation  
City of Schenectady  
Schenectady Metroplex  
Development Authority

*With sincere apologies  
for any omissions or errors.*







## Mission Statement

The Community Loan Fund of the Capital Region, Inc., promotes sustainable community development efforts for economically underserved people and communities by pooling capital from socially-concerned investors and lending it to non-profit organizations for affordable housing and community services, to micro enterprises for business development, and to individuals for home ownership and repair. We also offer training and technical assistance programs.

## Our Staff

Staff from Left to Right:

**Walt Brady**, Deputy Director and Director of Lending  
**Destiny Watkins**, Community Development Lending Officer  
**Paul Stewart**, Director of Training and Technical Assistance  
**Tina Ross**, Office Administrator  
**Johan Matthews**, Training and Technical Assistance Associate  
**Linda MacFarlane**, Executive Director  
**Willow Olson**, Portfolio Manager  
**Linda Chandler**, Director of Development  
**Dorian Wells**, Senior Lending Officer  
**Lissa D'Aquanni**, Director of Community Relations



## 2017 Board of Directors

**Jim Jednak**, President  
**Maria Markovics**, Vice President  
**Rockie Mann**, Treasurer  
**Susan Spang**, Secretary  
**Russell Bellamy**  
**Kathleen Godfrey**  
**Angelo Maddox**  
**Isaac Matzner**  
**M. Louise McNeilly**  
**Elizabeth Rodriguez**  
**Nisch Sadhak**  
**John Staugaitis**

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Albany, NY 12210

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Schenectady, NY 12307

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[mycommunityloanfund.org](http://mycommunityloanfund.org)

