



## Who We Are

As an economic catalyst in **Westchester County** and the **Hudson Valley**, our mission revolves around **empowering small business owners and entrepreneurs through vital financing and business support**. As a nonprofit organization, we take pride in being an innovative **Community Development Financial Institution (CDFI)** certified by the U.S. Department of the Treasury.

Our primary focus is providing loans that conventional lenders often cannot or will not provide, ensuring that deserving individuals have access to capital and the resources they need to start or grow their businesses.

## What We Provide

At Community Capital, we go beyond providing small business loans; we believe in empowering our clients through comprehensive support. **With over 3,000 hours of FREE business training, financial guidance, and one-on-one consulting annually, we ensure our clients receive the tools they need to succeed.**

### We offer free pre- and post-loan technical assistance:

- All of our loans are paired with free, ongoing financial coaching, one-on-one business consulting, and business training. These resources are designed to assist and equip our clients, fostering sustainable business outcomes.
- Our clients receive guidance in gathering and preparing required loan documents.
- During the loan process and post-loan, CCNY provides one-on-one business consulting to clients to help solve business issues they face.

As clients grow their businesses or work to start a new business, CCNY offers free workshops and webinars on specific business topics such as: **understanding capital options, QuickBooks training, legal clinics, online marketing, and managing cash flow** which equips our loan clients with essential new business skills.

Our comprehensive approach aims to enhance business success rate, increase profitability, and promote sustainable growth for the small businesses we serve.

### A message from our Chief Lending Officer, Kelly Almanzar

*"I am deeply proud of Community Capital New York's mission of offering a variety of low-cost loans and free business consulting services, which are tailored to uplift and empower low-income and minority small business owners in our community. We are dedicated to fostering growth and success within these underserved segments, transforming business aspirations into achievements."*

-Kelly Almanzar

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### CONNECT WITH A LOAN OFFICER TODAY

Scan the QR code to submit a loan inquiry and book a meeting with one of our loan officers.





## Loans and Guidelines

	<b>*MICROLOAN Up To \$75,000</b>	<b>*COMMUNITY ADVANTAGE SBA LOAN \$50,000 - \$150,000</b>	<b>*FAST TRACK LOAN up to \$10,000: (Returning Customers)</b>
<b>TERM</b>	- Up to 5 years	- Up to 10 years	- Up to 5 years (No underwriting or approval required)
<b>INTEREST</b>	8.5%	Prime Rate + 6%	8.5%
<b>FEES</b>	- \$100 application fee - 2% service and packaging fee	- \$100 application fee - 2% service and packaging fee - Attorney fees typically up \$2,500 to (if applicable)	- \$100 application fee - 2% service and packaging fee
<b>REQUIREMENTS</b>	- Satisfactory credit history - Max of \$1,000 in unresolved judgments, liens, collections, or charge offs - Not past due on any debt or obligation (such as rent/utilities/child support) - No negative/derogatory information on credit report in past six months - No personal bankruptcy in past 36 months for the exception of medical reasons - Business bank account required for monthly ACH payments	- All of the Microloan requirements plus items below - Minimum 10% equity injection - Attorney fees typically \$2,500 (if applicable) - 2 years tax returns	- Max of \$1,000 in unresolved judgments, liens, collections, or charge offs - Not past due on any debt or obligation (such as rent/utilities/child support) - No negative/derogatory information on credit report in past six months - No personal bankruptcy in past 36 months for exception of medical reasons - Business bank account required for monthly ACH payments.
<b>DOCUMENTATION</b>	- Business plan - 36-month cash flow projection - Household income statement - Personal financial statement - Schedule of business assets - Balance sheet - Use of proceeds/loan budget - Two years' most recent personal & business tax returns (if applicable) - Proof of other income (if applicable, sometimes your checking account can show how you pay yourself just let us know) - 3 most recent months of business bank statements (if applicable) - 3 most recent months of personal bank statements - Business organizational documents & business certificate - Photocopy of ID (driver's license, passport, resident card, etc.) - Lease commitment (if applicable) - Resume/Bio – template provided	- Business plan - 36-month cash flow projection - Household income statement - Personal financial statement - Schedule of business assets - Balance sheet - Use of proceeds/loan budget - Two years' most recent personal & business tax returns - Proof of other income - 3 months' most recent business bank statements (if applicable) - 3 months most recent personal bank statements - Business organizational documents & business certificate - Copy of ID (driver's license, passport, resident card, etc.) - Lease or lease commitment letter (if applicable) - Resume/ Bio - If applying for business debt consolidation: personal credit card statement with business expenses indicated (e.g., highlighted, asterisk, etc.)	- Business organizational documents and/or business certificate - Most recent tax return (business & personal) - Valid photo ID - EIN number for start-ups with no business tax return