

Looking for an Alternative Lender in the Adirondack North Country?

The economy of New York's North Country region is built on an ecosystem of rural small businesses with few to no employees. Owners of these businesses experience significant barriers to accessing the financing needed to advance their goals due to limited capacity and insufficient existing up-front capital. There are local organizations helping to fill in the gaps. **Check out these resources in your backyard.**

	<p>Adirondack Economic Development Corp. (AEDC) is a nonprofit Adirondack Economic Development Corp. (AEDC) is a 501c3 nonprofit economic development organization and Community Development Financial Institution (CDFI) based in Saranac Lake, NY. Since 1976, AEDC has provided business training, lending and technical assistance to underserved populations and to new and existing businesses throughout Northern New York State. Website: https://www.aedconline.com/about-aedc Contact: Russ Kinyon, rkinyon@aedconline.com</p>
	<p>Lake Champlain Lake George Regional Planning Board (LCLGRP) The Lake Champlain - Lake George Regional Planning Board is a regional planning and development organization that represents five counties in Upstate New York. Website: https://www.lclgrpb.org/ Contact: Beth Gillis, beth.gilles@lclgrpb.org</p>
	<p>Point Positive Point Positive is dedicated to establishing entrepreneurial businesses in the Greater Adirondack Region by giving aspiring professionals the support they need to start or accelerate their business and create jobs that also help our communities to thrive. Website: https://www.pointpositiveadk.com/ Contact: Melinda Little, Melinda@pointpositiveadk.com</p>
	<p>Community Loan Fund of the Capital Region is a nonprofit community development financial institution serving the Capital Region of New York State. Their mission is to promote sustainable community development efforts for economically underserved people and communities. Website: mycommunityloanfund.org Contact: Destiny Watkins, Destiny@mycommunityloanfund.org</p>

Your local Center for Businesses in Transition Liaison will also referrals and opportunities for even more local options! Reach out today...

- [Franklin County Economic Development Corp.](#), Rachel Child and Jeremy Evans
- [Hamilton County Economic Development](#), Christy Wilt
- [Herkimer County Chamber of Commerce](#), Denise Cavanaugh
- [LivingADK](#), Steve Schanely and Steve Underhill
- [Mohawk Valley Economic Development District, Inc. \(MVEDD\)](#), Heather Devitt
- [Naturally Lewis](#), Jenna Lauraine
- [St. Lawrence County Chamber of Commerce](#), Ben Dixon and Laura Pearson
- [Saranac Lake Area Chamber of Commerce](#), Rachel Karp
- [Ticonderoga Area Chamber of Commerce](#), Matthew Courtright and Erin Mullen
- [Greater Watertown-North Country Chamber of Commerce](#), Christina Shanley

National or NYS CDFIs able to Lend to Microbusinesses in the Adirondack North Country

	<p>Boston Impact Initiative (BII) is a nonprofit impact investing fund focused on economic and racial justice. Building financial, social and political power for entrepreneurs of color. Website: bostonimpact.org Contact: Keyur Patel, keyur@bostonimpact.com</p>
	<p>Momentum Capital's vision is an economic system that respects and uplifts all peoples' right to achieve the dreams they have for themselves, their communities, and generations to come. Website: momentuscap.org Contact: Jennifer Moon, CDC Small Business Finance, jmoon@cdcloans.com</p>
	<p>Ascendus empowers low- to moderate-income (LMI) business owners with access to capital and financial education. Website: ascendus.org Contact: Jose Made, jmade@ascendus.org</p>
	<p>CRF USA believes when small businesses have access to capital and resources, they empower people, build sustainable communities and help close the racial wealth gap. Website: crfusa.com Contact: Alexis Dishman, Alexis.Dishman@crfusa.com</p>
	<p>Lendistry is a minority-led small business lender that helps small businesses grow by offering loans as well as administering government and private grant programs. Website: lendistry.com Contact: Jonathan Katz, jonathan.katz@lendistry.com</p>