

Governance Information (Authority-Related)

Question	Response	URL (if applicable)
1. Has the Authority prepared its annual report on operations and accomplishments for the reporting period as required by section 2800 of PAL?	Yes	www.Cohoesldc.org
2. As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	www.cohoesldc.org
3. Has the lead audit partner for the independent audit firm changed in the last five years in accordance with section 2802(4) of PAL?	Yes	N/A
4. Does the independent auditor provide non-audit services to the Authority?	No	N/A
5. Does the Authority have an organization chart?	Yes	www.cohoesldc.org
6. Are any Authority staff also employed by another government agency?	Yes	City of Cohoes
7. Has the Authority posted their mission statement to their website?	Yes	www.cohoesldc.org
8. Has the Authority's mission statement been revised and adopted during the reporting period?	No	N/A
9. Attach the Authority's measurement report, as required by section 2824-a of PAL and provide the URL.		www.cohoesldc.org

Governance Information (Board-Related)

Question	Response	URL
1. Has the Board established a Governance Committee in accordance with Section 2824(7) of PAL?	Yes	N/A
2. Has the Board established an Audit Committee in accordance with Section 2824(4) of PAL?	Yes	N/A
3. Has the Board established Finance Committee in accordance with Section 2824(8) of PAL?	Yes	N/A
4. Provide a URL link where a list of Board committees can be found (including the name of the committee and the date established):		www.cohoesldc.org
5. Does the majority of the Board meet the independence requirements of Section 2825(2) of PAL?	Yes	N/A
6. Provide a URL link to the minutes of the Board and committee meetings held during the covered fiscal year		www.cohoesldc.org
7. Has the Board adopted bylaws and made them available to Board members and staff?	Yes	www.cohoesldc.org
8. Has the Board adopted a code of ethics for Board members and staff?	Yes	www.cohoesldc.org
9. Does the Board review and monitor the Authority's implementation of financial and management controls?	Yes	N/A
10. Does the Board execute direct oversight of the CEO and management in accordance with Section 2824(1) of PAL?	Yes	N/A
11. Has the Board adopted policies for the following in accordance with Section 2824(1) of PAL?		
Salary and Compensation	Yes	N/A
Time and Attendance	Yes	N/A
Whistleblower Protection	Yes	N/A
Defense and Indemnification of Board Members	Yes	N/A
12. Has the Board adopted a policy prohibiting the extension of credit to Board members and staff in accordance with Section 2824(5) of PAL?	Yes	N/A
13. Are the Authority's Board members, officers, and staff required to submit financial disclosure forms in accordance with Section 2825(3) of PAL?	Yes	N/A
14. Was a performance evaluation of the board completed?	Yes	N/A
15. Was compensation paid by the Authority made in accordance with employee or union contracts?	Yes	N/A
16. Has the board adopted a conditional/additional compensation policy governing all employees?	No	

Board of Directors Listing

Name	Neudoerffer, Fred	Name	Perry, Mark
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2016	Term Start Date	01/01/2016
Term Expiration Date	Pleasure of Authority	Term Expiration Date	Pleasure of Authority
Title		Title	
Has the Board member appointed a designee?		Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	No	Ex-officio	No
Nominated By	Other	Nominated By	Other
Appointed By	Other	Appointed By	Other
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	No	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	Nolin, Dianne	Name	Hildreth, Barbara
Chair of Board	No	Chair of Board	Yes
If yes, Chair designated By.		If yes, Chair designated By.	Elected by Board
Term Start Date	01/01/2013	Term Start Date	01/01/2016
Term Expiration Date	Pleasure of Authority	Term Expiration Date	Pleasure of Authority
Title		Title	
Has the Board member appointed a designee?		Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	No	Ex-officio	No
Nominated By	Other	Nominated By	Other
Appointed By	Other	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	Yes	Does the Board member/designee also hold an elected or appointed municipal government position?	Yes

Board of Directors Listing

Name	Pascale, Ralph
Chair of Board	No
If yes, Chair designated By.	
Term Start Date	01/01/2016
Term Expiration Date	Pleasure of Authority
Title	
Has the Board member appointed a designee?	
Designee Name	
Ex-officio	No
Nominated By	Other
Appointed By	Other
Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	Yes

Staff Listing

Name	Title	Group	Department / Subsidiary	Union Name	Bargaining Unit	Full Time/ Part Time	Exempt	Base Annualized Salary	Actual salary paid to the Individual	Over time paid by Authority	Performance Bonus	Extra Pay	Other Compensation/Allowances/Adjustments	Total Compensation	Individual also paid by another entity to perform the work of the Authority	If yes, Is the payment made by a State or local government
Durocher, Michael	CFO	Executive				PT	Yes	0.00	0	0	0	0	0	0	No	
Milkins, Hannah	Visitor Center Coordinator	Administrative and Clerical				PT	No	12,480.00	8,658	0	0	0	861	9,519	No	
Tremblay, Edward	Executive Director	Executive				PT	Yes	0.00	0	0	0	0	0	0	No	

Benefit Information

During the fiscal year, did the Authority continue to pay for any of the above mentioned benefits for

No

Board Members

Name	Title	Severance Package	Payment for Unused Leave	Club Member-ships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allow-ance	Spousal / Dependent Life Insurance	Tuition Assist-ance	Multi-Year Employ-ment	None of These Benefits	Other
Hildreth, Barbara	Board of Directors												X	
Perry, Mark	Board of Directors												X	
Pascale, Ralph	Board of Directors												X	
Neudoerffer, Fred	Board of Directors												X	
Nolin, Dianne	Board of Directors												X	

Staff

Name	Title	Severance Package	Payment for Unused Leave	Club Member-ships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allow-ance	Spousal / Dependent Life Insurance	Tuition Assist-ance	Multi-Year Employ-ment	None of These Benefits	Other
No Data has been entered by the Authority for this section in PARIS														

Subsidiary/Component Unit Verification

Is the list of subsidiaries, as assembled by the Office of the State Comptroller, correct? Yes
 Are there other subsidiaries or component units of the Authority that are active, not included in the PARIS reports submitted by this Aut No

Name of Subsidiary/Component Unit	Status	Requested Changes
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Subsidiary/Component Unit Creation

Name of Subsidiary/Component Unit	Establishment Date	Entity Purpose
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Subsidiary/Component Unit Termination

Name of Subsidiary/Component Unit	Termination Date	Termination Reason	Proof of Termination
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No Data has been entered by the Authority for this section in PARIS

Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

<u>Assets</u>	
Current Assets	
Cash and cash equivalents	\$334,008
Investments	\$0
Receivables, net	\$500
Other assets	\$0
Total Current Assets	\$334,508
Noncurrent Assets	
Restricted cash and investments	\$0
Long-term receivables, net	\$353,639
Other assets	\$0
Capital Assets	
Land and other nondepreciable property	\$25,000
Buildings and equipment	\$100,000
Infrastructure	\$0
Accumulated depreciation	\$0
Net Capital Assets	\$125,000
Total Noncurrent Assets	\$478,639
Total Assets	\$813,147

Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

Liabilities

Current Liabilities

Accounts payable	\$7,711
Pension contribution payable	\$0
Other post-employment benefits	\$0
Accrued liabilities	\$0
Deferred revenues	\$54,253
Bonds and notes payable	\$0
Other long-term obligations due within one year	\$0
Total Current Liabilities	\$61,964

Noncurrent Liabilities

Pension contribution payable	\$0
Other post-employment benefits	\$0
Bonds and notes payable	\$0
Long Term Leases	\$0
Other long-term obligations	\$0
Total Noncurrent Liabilities	\$0

Total Liabilities **\$61,964**

Net Asset (Deficit)

Net Asset

Invested in capital assets, net of related debt	\$0
Restricted	\$0
Unrestricted	\$751,183
Total Net Assets	\$751,183

Summary Financial InformationSUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETSOperating Revenues

Charges for services	\$12,435
Rental & financing income	\$10,634
Other operating revenues	\$24,611
Total Operating Revenue	\$47,680

Operating Expenses

Salaries and wages	\$8,658
Other employee benefits	\$861
Professional services contracts	\$21,290
Supplies and materials	\$11,723
Depreciation & amortization	\$0
Other operating expenses	\$20,110
Total Operating Expenses	\$62,642

Operating Income (Loss) **(\$14,962)**

Nonoperating Revenues

Investment earnings	\$200,000
State subsidies/grants	\$0
Federal subsidies/grants	\$0
Municipal subsidies/grants	\$0
Public authority subsidies	\$29,197
Other nonoperating revenues	\$0
Total Nonoperating Revenue	\$229,197

Summary Financial InformationSUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETSNonoperating Expenses

Interest and other financing charges	\$0
Subsidies to other public authorities	\$0
Grants and donations	\$14,769
Other nonoperating expenses	\$37,106
Total Nonoperating Expenses	\$51,875
Income (Loss) Before Contributions	\$162,360
Capital Contributions	\$0
Change in net assets	\$162,360
Net assets (deficit) beginning of year	\$588,823
Other net assets changes	\$0
Net assets (deficit) at end of year	\$751,183

Current Debt

Question	Response
1. Did the Authority have any outstanding debt, including conduit debt, at any point during the reporting period?	No
2. If yes, has the Authority issued any debt during the reporting period?	

New Debt Issuances List by Type of Debt and Program

No Data has been entered by the Authority for this section in PARIS

Schedule of Authority Debt

Type of Debt	Statutory Authorization (\$)	Outstanding Start of Fiscal Year (\$)	New Debt Issuances (\$)	Debt Retired (\$)	Outstanding End of Fiscal Year (\$)
State Obligation					
State Guaranteed					
State Supported					
State Contingent Obligation					
State Moral Obligation					
Other State Funded					
Authority Obligation					
General Obligation					
Revenue					
Other Non-State Funded					
Conduit					
Conduit Debt					
Conduit Debt - Pilot Increment Financing					

Real Property Acquisition/Disposal List

1. Address Line1: Continental Ave
Address Line2:
City: COHOES
State: NY
Postal Code: 12047
Plus4:
Province/Region:
Country: USA
Property Description: Vacant Lot/Undeveloped Land
Estimated Fair Market Value: \$75,000
How was the Fair Market Appraisal
Value Determined?:
Transaction Type: DISPOSITION SALE
If Other, Explain:

Transaction Date: 01/29/2015
Purchase Sale Price: \$100,000.00

Lease Data (If applicable)

Market Rate(\$/square foot):
Lease Rate(\$/square foot):
Lease Period (months):

Seller/Purchaser/Tenant Data:

Organization: On-Dutch Cohoes LLC
Last Name:
First Name:

Address Line1: 621 Columbia Street
Address Line2:

City: COHOES
State: NY

Postal Code: 12047
Plus4:

Province/Region:
Country: USA

Relation With Board
member/senior authority
management? No

2. Address Line1: 134 Remsen Street
Address Line2:
City: COHOES
State: NY
Postal Code: 12047
Plus4:
Province/Region:
Country: USA
Property Description: Mixed Use
Estimated Fair Market Value: \$100,000
How was the Fair Market Appraisal
Value Determined?:
Transaction Type: ACQUISITION
If Other, Explain:

Transaction Date: 03/31/2015
Purchase Sale Price: \$0.00

Lease Data (If applicable)

Market Rate(\$/square foot):
Lease Rate(\$/square foot):
Lease Period (months):

Seller/Purchaser/Tenant Data:

Organization: MS Associates LLC
Last Name:
First Name:

Address Line1: 90 State Street
Address Line2:

City: ALBANY
State: NY

Postal Code: 12207
Plus4:

Province/Region:
Country: USA

Relation With Board
member/senior authority
management? No

Personal Property

This Authority has indicated that it had no personal property disposals during the reporting period.

Property Documents

Question	Response	URL (if applicable)
1. In accordance with Section 2896(3) of PAL, the Authority is required to prepare a report at least annually of all real property of the Authority. Has this report been prepared?	Yes	www.cohoesldc.org
2. Has the Authority prepared policies, procedures, or guidelines regarding the use, awarding, monitoring, and reporting of contracts for the acquisition and disposal of property?	Yes	www.cohoesldc.org
3. In accordance with Section 2896(1) of PAL, has the Authority named a contracting officer who shall be responsible for the Authority's compliance with and enforcement of such guidelines?	Yes	

Grant Information

1. Source of Grant Funds: Federal
Name of Grant Recipient: John Foundry
Address Line1: 63 Canvass
Address Line2:
City: COHOES
State: NY
Zip - Plus4: 12047
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$3,000
Date Grant Awarded: 11/18/2015
Purpose of Grant: Residential Property
Construction/Acquisition/Rehabilitation/Im
provement
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

Loan Information

1. Source of Loan Funds: Federal
 Name of Loan Recipient: Allard & Matullis
 Address Line1: The Foundry
 Address Line2: 119 Remsen Street
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$34,069.83
 Date Loan Awarded: 08/14/2012
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$10,511.14
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 2
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

2. Source of Loan Funds: Federal
 Name of Loan Recipient: Arnold Mendoza
 Address Line1: 100 North Mohawk Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$25,000
 Date Loan Awarded: 10/31/2012
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$6,729.27
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

Loan Information

3. Source of Loan Funds: Federal
 Name of Loan Recipient: Bob Gallagher
 Address Line1: 18 White Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 03/02/2007
 Interest Rate(%): 7.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$37,812.66
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 3
 If yes, how many jobs have been
 created to date? 3
 Have the terms of the loan been
 completed? No

4. Source of Loan Funds: Federal
 Name of Loan Recipient: CR Productions
 Address Line1: 58 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$90,000
 Date Loan Awarded: 03/14/2006
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$45,625.00
 Purpose of Loan: Business Expansion/Startup
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 5
 If yes, how many jobs have been
 created to date? 5
 Have the terms of the loan been
 completed? No

Loan Information

5. Source of Loan Funds: Federal
 Name of Loan Recipient: Casey Heslin
 Address Line1: Elations Salon
 Address Line2: Niver Street
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 07/03/2014
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Prinicipal Repaid
 to Date: \$5,134.94
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 3
 If yes, how many jobs have been
 created to date? 3
 Have the terms of the loan been
 completed? No

6. Source of Loan Funds: Federal
 Name of Loan Recipient: David & Daniel Jarosz
 Address Line1: 148 Columbia Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$35,000
 Date Loan Awarded: 05/28/2010
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Prinicipal Repaid
 to Date: \$35,000.00
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? Yes

Loan Information

7. Source of Loan Funds: Federal
Name of Loan Recipient: David & Daniel Jarosz
Address Line1: 148 Columbia St
Address Line2:
City: COHOES
State: NY
Zip - Plus4: 12047
Province/Region:
Country: USA
Original Amount of Loan: \$43,739.15
Date Loan Awarded: 12/09/2015
Interest Rate(%): 2.25
Length of Loan(# of years
to repay): 10
Amount of Loan Principal Repaid
to Date: \$0.00
Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
in new jobs being created? Yes
If yes, how many jobs were planned
to be created? 2
If yes, how many jobs have been
created to date? 2
Have the terms of the loan been
completed? No

8. Source of Loan Funds: Federal
Name of Loan Recipient: Dennis Holtzman Antiques
Address Line1: 111 Remsen Street
Address Line2:
City: COHOES
State: NY
Zip - Plus4: 12047
Province/Region:
Country: USA
Original Amount of Loan: \$25,000
Date Loan Awarded: 04/15/2013
Interest Rate(%): 2.25
Length of Loan(# of years
to repay): 10
Amount of Loan Principal Repaid
to Date: \$6,807.47
Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
in new jobs being created? Yes
If yes, how many jobs were planned
to be created? 2
If yes, how many jobs have been
created to date? 2
Have the terms of the loan been
completed? No

Loan Information

9. Source of Loan Funds: Federal
 Name of Loan Recipient: Diane Conroy-LaCivita
 Address Line1: 188-190 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 03/02/2007
 Interest Rate(%): 7.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$41,606.32
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 2
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

10. Source of Loan Funds: Federal
 Name of Loan Recipient: Diane Conroy-LaCivita
 Address Line1: 188-190 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$25,000
 Date Loan Awarded: 10/01/2007
 Interest Rate(%): 7.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$18,970.68
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

Loan Information

11. Source of Loan Funds: Federal
 Name of Loan Recipient: Diane Conroy-Lacivita
 Address Line1: 188-190 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,500
 Date Loan Awarded: 10/31/2010
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$10,500.00
 Purpose of Loan: Residential Property
 Construction/Acquisition/Rehabilitation/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? Yes

12. Source of Loan Funds: Federal
 Name of Loan Recipient: Don Russell
 Address Line1: 241 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$15,000
 Date Loan Awarded: 08/07/2014
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$1,698.86
 Purpose of Loan: Business Expansion/Startup
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 4
 If yes, how many jobs have been
 created to date? 4
 Have the terms of the loan been
 completed? No

Loan Information

13. Source of Loan Funds: Federal
 Name of Loan Recipient: East Ridge Associates
 Address Line1: 103 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$60,000
 Date Loan Awarded: 08/08/2012
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$1,818.55
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? No

14. Source of Loan Funds: Federal
 Name of Loan Recipient: Focus Master
 Address Line1: 31 Ontario Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$25,000
 Date Loan Awarded: 07/30/2008
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$18,006.08
 Purpose of Loan: Business Expansion/Startup
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? No

Loan Information

15. Source of Loan Funds: Federal
 Name of Loan Recipient: James Trudeau
 Address Line1: 1 Pine Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$30,000
 Date Loan Awarded: 04/15/2013
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$6,178.96
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 2
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

16. Source of Loan Funds: Federal
 Name of Loan Recipient: John Turner
 Address Line1: dba Three Brothers Tavern, Inc.
 Address Line2: 25 White Street
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$15,000
 Date Loan Awarded: 07/18/2013
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$3,204.65
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 2
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

Loan Information

17. Source of Loan Funds: Federal
 Name of Loan Recipient: Joyce Gebele
 Address Line1: 2 Lee Lane
 Address Line2:
 City: LAGRANGEVILLE
 State: NY
 Zip - Plus4: 12540
 Province/Region:
 Country: USA
 Original Amount of Loan: \$58,926.74
 Date Loan Awarded: 11/01/2011
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$22,484.98
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

18. Source of Loan Funds: Federal
 Name of Loan Recipient: Julie DeFruscio (Girly Girl)
 Address Line1: 104 Bridge Ave
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$20,000
 Date Loan Awarded: 01/16/2009
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$13,221.96
 Purpose of Loan: Business Expansion/Startup
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? No

Loan Information

19. Source of Loan Funds: Federal
 Name of Loan Recipient: K & J Holdings, LLC.
 Address Line1: 952 River Road
 Address Line2:
 City: SELKIRK
 State: NY
 Zip - Plus4: 12158
 Province/Region:
 Country: USA
 Original Amount of Loan: \$25,000
 Date Loan Awarded: 05/31/2011
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$10,757.24
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? No

20. Source of Loan Funds: Federal
 Name of Loan Recipient: Larry Gaylord
 Address Line1: 129-137 Remsen
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 06/30/2009
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$31,217.53
 Purpose of Loan: Residential Property
 Construction/Acquisition/Rehabilitation/I
 mprovement

Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

Loan Information

21. Source of Loan Funds: Federal
 Name of Loan Recipient: Lori and Dave Frazier (Pig Pit)
 Address Line1: 1 Niver Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 11/01/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$8,614.21
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? No

22. Source of Loan Funds: Federal
 Name of Loan Recipient: Mark Collaza (Cohoes Carpet)
 Address Line1: 169 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$30,000
 Date Loan Awarded: 03/12/2009
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$19,506.82
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? No

Loan Information

23. Source of Loan Funds: Federal
 Name of Loan Recipient: Monique Balint
 Address Line1: 100 REmsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$13,000
 Date Loan Awarded: 09/05/2008
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Prinicipal Repaid
 to Date: \$2,615.00
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 1
 If yes, how many jobs have been
 created to date? 1
 Have the terms of the loan been
 completed? No

24. Source of Loan Funds: Federal
 Name of Loan Recipient: Phillip Phillips
 Address Line1: 1 Dunham Street
 Address Line2:
 City: TROY
 State: NY
 Zip - Plus4: 12180
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 12/01/2016
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Prinicipal Repaid
 to Date: \$0.00
 Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 3
 If yes, how many jobs have been
 created to date? 3
 Have the terms of the loan been
 completed? No

Loan Information

25. Source of Loan Funds: Federal
 Name of Loan Recipient: Planet Development
 Address Line1: 18 White Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 01/24/2012
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$15,444.81
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 2
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

26. Source of Loan Funds: Federal
 Name of Loan Recipient: Sarah Stevens
 Address Line1: 65 Remsen Street
 Address Line2:
 City: COHOES
 State: NY
 Zip - Plus4: 12047
 Province/Region:
 Country: USA
 Original Amount of Loan: \$25,000
 Date Loan Awarded: 12/11/2014
 Interest Rate(%): 2.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$2,091.20
 Purpose of Loan: Business Expansion/Startup
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 2
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

Loan Information

27. Source of Loan Funds: Federal
Name of Loan Recipient: Scott Noel
Address Line1: 19 St. Agnes Highway
Address Line2:
City: COHOES
State: NY
Zip - Plus4: 12047
Province/Region:
Country: USA
Original Amount of Loan: \$50,000
Date Loan Awarded: 05/19/2004
Interest Rate(%): 6
Length of Loan(# of years
to repay): 10
Amount of Loan Principal Repaid
to Date: \$50,000.00
Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
in new jobs being created? Yes
If yes, how many jobs were planned
to be created? 1
If yes, how many jobs have been
created to date? 1
Have the terms of the loan been
completed? Yes

28. Source of Loan Funds: Federal
Name of Loan Recipient: William LeBlanc Studio
Address Line1: 3 McElwain Avenue
Address Line2:
City: COHOES
State: NY
Zip - Plus4: 12047
Province/Region:
Country: USA
Original Amount of Loan: \$16,000
Date Loan Awarded: 01/26/2012
Interest Rate(%): 2.25
Length of Loan(# of years
to repay): 10
Amount of Loan Principal Repaid
to Date: \$5,713.77
Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
in new jobs being created? Yes
If yes, how many jobs were planned
to be created? 1
If yes, how many jobs have been
created to date? 1
Have the terms of the loan been
completed? No

Bond Information

This Authority has indicated that it did not have any outstanding bonds during the reporting period.

Additional Comments: