



MICROENTERPRISE LENDING

FIL-38-2001  
May 9, 2001

TO: CHIEF EXECUTIVE OFFICER AND COMPLIANCE OFFICER

SUBJECT: *Guide to Federal Microenterprise Programs*

The enclosed publication, *Crossing the Bridge to Self-Employment: A Federal Microenterprise Resource Guide*, describes various microenterprise programs available through the federal government, and how financial institutions, practitioners and others can access these resources.

The guide was compiled by the Federal Interagency Workgroup on Microenterprise Development - an interagency group of 13 member agencies, including the Federal Deposit Insurance Corporation (FDIC). The workgroup was formed to assess ways for the federal government to support and promote microenterprise development in the United States.

Under the Community Reinvestment Act regulations, financial institutions can receive favorable consideration in the lending test (12 CFR 345.12 & 345.22) or in the investment test (12 CFR 345.12(s) & 345.23) by funding microlending programs, provided the programs are primarily for community development as defined in the regulations. Financial institutions may find the guide useful in identifying programs in which they may wish to participate.

The FDIC plans to make the guide available on its Web site at [www.FDIC.gov](http://www.FDIC.gov) in the near future. In the meantime, for more information about microlending programs in your community, contact the Community Affairs Officer in your local FDIC Regional Office or Elaine D. Drapeau, Community Affairs Specialist in the Division of Compliance and Consumer Affairs, at 202-942-3270.

Stephen M. Cross  
Director

Attachment: [List of Community Affairs Officers](#)

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).