

Portfol is the only software product for economic developers by economic developers. Originally created by PIDC, Portfol understands the complex issues associated with the lending of public money, job tracking, reporting and so much more.

Here are just a few highlights:

ACTIVITY TRACKING: EVERY STEP. EVERY CLIENT.

Whether you've funded a loan, or provided technical assistance, Portfol lets you track all your activities and everything you do for each client.

REPORTING FEATURES: MORE THAN 70 PRE-DESIGNED REPORTS

Includes demographics, job tracking, financial statement, UCC and insurance monitoring, EDA, CDBG, SBA, NMTC, CDFI and CDE reporting data. Print, preview, or export your reports to Word, PDF or Excel. You even have the option to create your own custom reports.

LOAN SERVICING: EFFICIENTLY HANDLED

Portfol lets you manage and service loans more efficiently, generate invoices, bill daily interest during the drawdown phase, and print aged A/R reports, delinquency notices, your trial balance – and lots more! This is the only system available where you *maintain* a full history of every change made to a loan's repayment structure – including deferments or moratoriums.

DOCUMENT MANAGEMENT

Portfol helps you to organize your electronic files by allowing you to access documents for your client from within Portfol.

CONTACT MANAGEMENT: MULTIPLE CONTACTS — NO PROBLEM

Portfol can handle multiple contacts at a company with individual data recorded for each. With Portfol's Address Book feature you can manage your non-client contacts and create multiple mailing lists for your agency – along with your own personal address book of frequent contacts. Compose emails, generate labels or mail merges, even sync to Outlook.

UTILITIES & TOOLS: SECURITY IS THE KEY

Security and organization are essential, and Portfol has it covered. From user-name and password access, to more than 30 security groups, to a complete audit trail logger and report, your database is secure.

PRICING*

Portfol is designed to scale smoothly for portfolios ranging from fewer than 25 loans to more than 10,000. Licensing is calculated on the anticipated level of use, so it's affordable to large and small agencies. And the core system is all inclusive – no hidden costs or additional modules to buy!

- All pricing includes the license, first year of maintenance, support, web training, and implementation assistance – all for an unlimited number of users.
- The annual maintenance and support fee entitles Licensees to all system upgrades and interim releases, plus tech support during that year, provided by experienced economic development professionals.
- On-site training is available at a flat daily rate per day, plus out-of-pocket expenses.
- Depending upon the desired level of detail and the source of your existing data, prices for data conversion range between 25-50% of the one-time license fee.

We're always happy to discuss your agency's individual needs and can customize Portfol as needed. Fixed prices will be quoted in advance.

*Prices subject to change.

Created on the Job, Proven Every Day.

Be sure to ask about our enhancement apps which provide full integration with Portfol – an Online Loan Application, Underwriting, Document Prep and more!

Partial List of Customers

Catskill Watershed Corporation – Margaretville, NY
Development Authority of North County – Watertown, NY
Fairport Industrial Development Agency – Fairport, NY
La Fuerza Community Development Corp – East Norwich, NY
Venture Jobs Foundation – Rochester, NY
Waterbury Development Corporation – Waterbury, CT
Southeastern CT Enterprise Region Corp – New London, CT
CT Community Investment – Hamden, CT
Connecticut Innovations – Rocky Hill, CT
Community Economic Development Fund – West Hartford, CT
New Hampshire Community Loan Fund – Concord, NH
Strafford Economic Development Fund – Dover, NH
Wentworth Economic Development Corporation – Wolfeboro, NH
City of Nashua – Nashua, NH
Maine Department of Economic Development – Augusta, ME
Central Vermont EDC – Montpelier, VT
Bennington Revolving Loan Fund – Bennington, VT
City of Cranston – Cranston, RI
City of Reading, Community Development – Reading, PA
City of Lancaster – Lancaster, PA
Southwest PA Corporation – Pittsburgh, PA
VestedIn – Philadelphia, PA
PIDC Philadelphia, Philadelphia, PA

Quote for Ulster County Econ Dev 9-12-2024

Portfol Loan Management Software

10 Active Loan SAAS subscription

Includes

- a. Online subscription to Portfol Software as a Service for 12 months
 - i. Includes
 - 1. Loan Management
 - 2. Payment Processing
 - 3. Loan Restructuring
 - 4. Reporting
 - 5. Project and Deal Tracking (ticklers, Follow-up File)
 - 6. Borrower Portal
- b. Training for staff and support for 12 months

First Year Cost

\$4,500.00 Portfol Loan Management System

Following Year Annual SAAS Subscription fee

\$2,500/year

(note includes online subscription to Portfol SAAS for 12 months and support)

25 Active Loan SAAS subscription

First Year Cost

\$6,000.00 Portfol Loan Management System

Following Year Annual SAAS Subscription fee

\$4,000/year

(note includes online subscription to Portfol SAAS for 12 months and support)

Portfol Loan Management Cloud

Technical Overview

Portfol Cloud is an Infrastructure as a Service offering. Your Portfol data and software is hosted on Microsoft Azure. Uptime, maintenance, updates, and backups are managed by Portfol support.

User Access Requirements

For users to access Portfol Cloud there are a few requirements:

- **Microsoft 365 License – Business Premium, E3, or E5** – Portfol requires one of these licenses as we leverage “shared activation” in our Azure Remote App environment. Up to 10 of these licenses can be secured for free as a nonprofit organization.
- **OneDrive / Sharepoint** – To sync documents from the Portfol Cloud Environment to local workstations we use document sync services like OneDrive and Sharepoint. We have used Dropbox and Google Drive if requested by the client.
- **Microsoft Remote Desktop Client** – Portfol will be deployed to users via a Remote App. This allows Portfol to not only be run on Windows computers, but MacOS and iOS devices, too. <https://docs.microsoft.com/en-us/windows-server/remote/remote-desktop-services/clients/remote-desktop-clients>

Security

All data is encrypted at rest and in transit.

User access to the Remote App requires a Portfol.net account (username@companyname.portfol.net). These accounts require complex passwords and MFA.

Backups

Backups are conducted daily and maintained for 30 days. If there are additional backup requirements we can discuss.

Loan Servicing Software Cost Comparison

COMPANY	SERVICES	SUBSCRIPTION COSTS	TOTAL	COMMENTS
PORTFOL (*)	Application SAAS Module 10 Active Loan SAAS subscription Includes (a). Portfol Out of the Box Online Application Module (b). Setup of system with Ulster County Branding (c). Training for staff and support for 12 months	First Year Costs: \$4,500 Yearly Subscription \$1,500.00 Onboarding /	First Year: \$4,500.00 \$2,500 Thereafter	Revolving loans + Portfol is a fully-integrated, multi-user portfolio management software to manage economic development transactions throughout the entire project. Portfol includes loan servicing, demographics, T/A monitoring, project information such as job tracking, financial statement or insurance monitoring, contact management, CIIS, SBA, and EDA reporting
Web Page:	https://portfol.com/			
NORTRIDGE	Support multiple lines of loan products like installment, marketplace unsecured, secured loans, lines of credit, mortgage, auto ..etc.	\$1,050	\$1,050 + add on services	Loan types include term loans, non-revolving, commitment and pool loans. Financial Entities
	https://nortridge.com/loan-servicing-software/			
Margill Loan Manager	Margill Loan Manager is a Windows-based loan servicing and credit management software that supports various loan types including personal, corporate, intercompany, auto, litigation, mortgages and lines of credit.	One-time cost for installed, on-site licence plus annual billing for updates, support and maintenance. SAAS (Cloud) installation payable on a monthly basis. Special discounts for non-profits and lower income countries.	\$3,995.00 one time The first user is \$1,695 and extra users are \$595 each Total: \$5,690.00	Large and small law offices; judges; accountants; governments; cities and towns; banks; community and economic lenders; mortgage brokers; trade unions; insurance, leasing, construction and land development companies; and both small and large, private and public, corporations.
	https://www.margill.com/en/loan-servicing-software/			
(*)	Catskill Watershed Corp.			