



AFTER



BEFORE

# *Positive Progression*

BALTIMORE COMMUNITY LENDING | 2022 ANNUAL REPORT

**\$5.9M**

deployed to real estate and

**\$2.5M**

to small businesses

**38** AFFORDABLE HOUSING UNITS AND

**+1** COMMERCIAL SPACE

constructed or rehabbed

**31** SMALL BUSINESSES AND

**10** REAL ESTATE DEVELOPERS

received loans

AFTER



BEFORE



# Our Impact

IN 2022

As we reflect on this past year, we cannot help but to be awed by the tenacity and ingenuity of those who are finding ways to adapt amidst ongoing challenges. The Covid-19 pandemic has changed our lives and is shaping our new future. Online shopping and ordering are at an all-time high, virtual environments have become the norm, and high mortgages and rents are making affordable housing needed now more than ever. It is critical for small business owners and real estate developers to adapt to these shifts not only to stay afloat, but to be profitable. Adaptation has also come in the form of individuals leaving their unfulfilling jobs to become full-time entrepreneurs or real estate developers, allowing them to pursue their passion and be their own boss. For example, the success of Jessica LaPrade's fashion business, Needles and Stix, during the pandemic motivated her to quit her stressful customer service job to expand her business. The owner of My Village Learning Center, Tia Gardner, refused to give up her vision of purchasing and renovating a building for her childcare center despite pandemic-induced delays and shortages. Both businesses are thriving with the support of a loan from Baltimore Community Lending (BCL). You can read more about their stories on page 6.

However, small business owners and real estate developers still face an uphill battle. Approximately 45% of businesses fail within the first 5 years due to lack of training and capital. The fallout from supply chain disruptions, inflation, and rising interest rates is still reverberating, and business owners and developers will need intensive support to overcome these struggles and stabilize. That support, on top of training on topics such as financial management and tax issues, will be critical to the sustainability of their businesses and projects. Additionally, underserved entrepreneurs and developers face barriers to credit that can prevent them from getting the capital they need. These barriers are disproportionately exacerbated for Black, Indigenous, and people of color, despite these populations opening businesses at higher rates than ever.

These challenges intensified the need for Baltimore Community Lending's services over the last year, and we are proud to say that we met the challenge. Our skilled staff was committed to supporting our clients and providing them with ongoing coaching before, during, and after their loans closed. Our Board of Directors, the members of which work at financial institutions, government agencies, and community-based organizations, provided guidance in making informed decisions that met our clients' evolving needs. We collaborated with our partners, funders, investors, and communities to fulfill our mission of supporting the revitalization and strengthening of underserved neighborhoods through innovative and flexible financial assistance designed to promote community development.

Fiscal Year 2022 was a groundbreaking year for Baltimore Community Lending. We loaned over \$8.3M to small businesses and real estate developers, a 9% increase from



the year prior. Four of these loans provided financing for vendors in the newly renovated Lexington Market. Our geographic service area was expanded to include Anne Arundel, Baltimore, Carroll, Harford, and Howard Counties, although we are maintaining our commitment to Baltimore City by ensuring that at least 60% of our loans are concentrated there. Two new staff members joined our team, and four others were promoted. We hired a Marketing and Communications Officer to implement fresh marketing strategies that are aligned with our mission and goals.

Our partners and supporters were an integral part of our impact in Fiscal Year 2022. We partnered with the Baltimore BASE Network to provide guidance and grant opportunities to small businesses. Our staff mentored and provided training to the Real Estate Fellows Program at the University of Baltimore, which culminated in a community development team winning the "Pitch for a Million" competition. On December 2, 2021, we hosted a fundraising event at the Reginald F. Lewis Museum as part of our "Reimagining Baltimore" capital campaign. Our generous donors, funders, and investors provided over \$13 million to support our capital and programming efforts.

We would like to express our thanks and heartfelt gratitude to the staff, Board of Directors, Advisory Board, funders, partners, collaborators, and volunteers who made this possible. We are proud to be part of this group that shares our vision of Reimagining Baltimore, and we remain committed to helping small business owners and real estate developers adapt and flourish through ongoing changes. There is more to come. Keep an eye out for updates on the progress of our Business Development Center, which will provide comprehensive coaching, training, business incubation, and co-working spaces along with housing our corporate offices. We will also be sharing information about product enhancements and additional training opportunities.

On behalf of Baltimore Community Lending, we wish you a new year filled with abundance and fortitude. We look forward to partnership and close collaboration as we continue enhancing opportunities for underserved individuals, small businesses, real estate developers, and communities.

Sincerely,

**Watchen Harris Bruce**  
President & CEO  
Baltimore Community Lending

**Jeff Wilke**  
Board Chair  
Baltimore Community Lending

# Financials

# Borrower Snapshot

## FY2022

<b>Total Assets</b>	\$32,545,900
<b>Total Liabilities</b>	\$16,295,605
<b>Total Net Assets</b>	\$16,250,295
<b>Total Liabilities and Net Assets</b>	\$32,545,900
<b>Total Revenue</b>	\$5,102,241
<b>Total Expenses</b>	\$2,716,035
<b>Change in Net Assets</b>	\$2,386,206

## FINANCIAL PARTNERS

Abell Foundation	Baltimore Community Foundation
Bank of America	Opportunity Finance Network
Truist Bank	Cooperative Assistance Fund
PNC Bank	Maryland DHCD
Wells Fargo	Small Business Administration
TD Bank	US Department of Treasury – CDFI Fund
First National Bank	Federal Home Loan Bank Atlanta
M&T Bank	University of Maryland, Baltimore
Fulton Bank	University of Maryland Medical System
Woodforest National Bank	
Neighborhood Impact Investment Fund	
Olamina Fund	
CNote	
Bon Secours Health System	

## STAFF

Watchen Harris Bruce, President and CEO	Angella Aizire
Clarence Snuggs	Don Cutwright
Susan E. Kelly	Ulric Donawa
Sean E.L. Russell	David Freeman
Bonnie Crockett	Melissa Badeker
Tracy Evans	Roy Miller
Dierdra Pressley	Stephanie Tricomi
Ned Fields	Edwina Vinton
Patricia Clements	Jaclyn Whitley

## BOARD OF DIRECTORS

**Jeffrey C. Wilke, Board Chair**  
Director of Finance, Mesirow

**Michael Tagg, Vice Chair**  
VP Commercial Resolution Officer, WesBanco

**Antony Gross, Treasurer**  
Senior Vice President, JLL

**Linda Harrington, Secretary**  
Deputy Director, Jubilee Baltimore Inc.

**Watchen Harris Bruce**  
President and CEO, Baltimore Community Lending, Inc.

**Alex Aaron**  
President and CEO, Blank Slate Development, LLC.

**Alice Kennedy**  
Commissioner, Baltimore City DHCD Housing

**Christopher Rockey**  
SVP, Northeast Territory Executive, Community Development Banking, PNC Bank

**Eduardo D. Hayden**  
Small Business Outreach Manager, Governor's Office of Small, Minority & Women Business Affairs

**Gerard Joab**  
Executive Director, St. Ambrose Housing Aid Center

**Nichole Doye Battle**  
Chief Executive Officer, Govans Ecumenical Development Corporation

**Paul T. Graziano**  
Past Commissioner, Baltimore City Department of Housing & Community Development

**General Counsel Colleen Kline, ESQ**  
Nelson Mullins

**Advisory Board Paul Taylor (Chair)**  
Mayor's Office of Small, Minority & Women Business

**Nichole Doye Battle**  
Chief Executive Officer, Govans Ecumenical Development Corporation

**David Bramble**  
Managing Partner, MCB Real Estate, LLC.

**Watchen Harris Bruce**  
President and CEO, Baltimore Community Lending, Inc.

**Matt Calhoun**  
Executive Vice President - Retail Banking, M&T Bank

**Stephanie Chin**  
Hutch Program Manager, Fearless

**Ross George**  
Director of Operations, Principal Imagine Energy

**Randall James**  
Treasurer and SVP, Howard Bank

**Gerard Joab**  
Executive Director, St. Ambrose Housing Aid Center

**Mary Miller**  
BCL Advisory Board

**Christopher Rockey**  
SVP, Northeast Territory Executive, Community Development Banking, PNC Bank

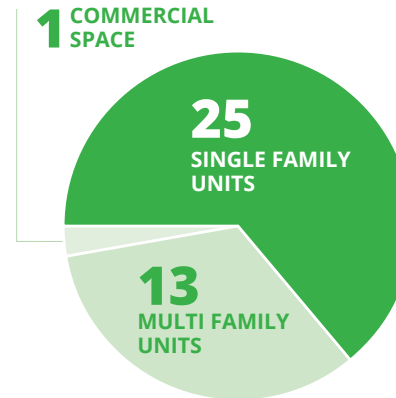
**87%**  
MINORITY-OWNED

**52%**  
WOMAN-OWNED

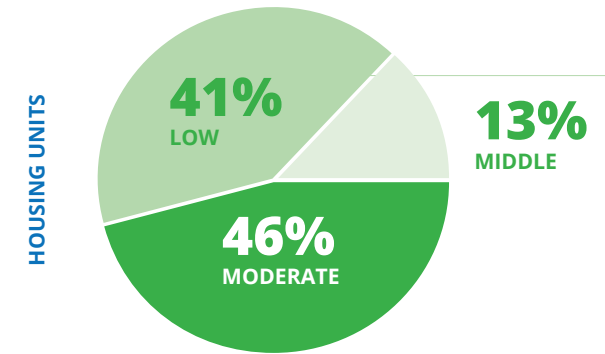
## SMALL BUSINESS INDUSTRIES

Restaurants	Video Production
Food Truck, Wholesalers	Daycare
Retail Book Store	Transportation
Retail Clothing Store	Computer Repair
Janitorial	Research and Development

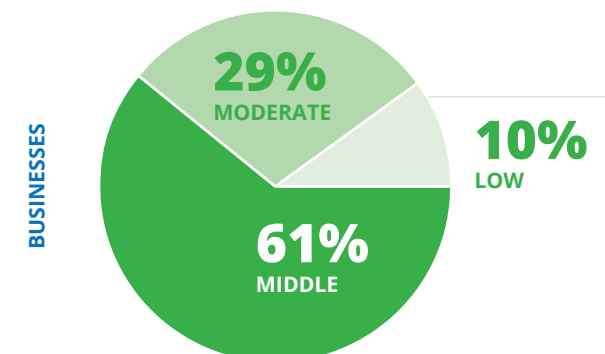
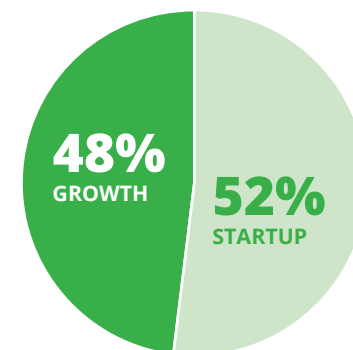
## REAL ESTATE UNIT TYPES



## AMI CENSUS TRACTS FOR REAL ESTATE AND SMALL BUSINESS



## SMALL BUSINESS TYPES





# Borrower Profiles



## HOODFELLAS KITCHEN, LLC

is a restaurant and caterer specializing in American style cuisine.

Ira Chase, CEO, and Ben Thompson, Executive Chef, grew up together in the Penn North neighborhood of West Baltimore. Ben started his entrepreneurial journey as a child selling hot dogs and hamburgers on the streets of his neighborhood, and eventually progressed to catering small events and selling meals out of his home kitchen. From there, Ben and Ira teamed

up to purchase a large grill so they could barbecue at events and spots throughout the neighborhood. In 2019, the duo officially opened Hoodfellas Kitchen as a walk-up carryout spot in Penn North.

When the Covid-19 pandemic hit, they weren't sure what to expect but customers kept clamoring to the carryout, so Ben and Ira started talking about opening a larger sit-down restaurant to accommodate their growing customer base. They wanted to take advantage of the vacant retail space available at discounted prices due to the pandemic, but they weren't sure how to pay for it as they had been bootstrapping the business up to this point.

When Ben and Ira contacted Baltimore Community Lending, loan officer Don Cutwright visited the carry-out, provided guidance on next steps, and helped them find the perfect location in downtown Baltimore. Ben and Ira secured a loan from Baltimore Community Lending to purchase kitchen equipment and cover startup costs to open their restaurant, Hoodfellas Bistro and Catering, which opened in December 2021.

Since opening, Hoodfellas Bistro and Catering has served a steady stream of customers that includes local politicians and public figures, has been a vendor at large events such as Preakness, and has catered many public and private events. It's a dream come true for Ben, who went from selling food on the streets of Penn North to co-owning a thriving business. His advice to aspiring entrepreneurs is, "Once you jump off the steps, do not stop. If I can do it, you can do it."



## MY VILLAGE LEARNING CENTER, LLC

is a childcare center in Northeast Baltimore that provides care for children from infancy through age twelve.

In 2002, owner Tia Gardner started a small childcare business out of her home with the goal of expanding into a large standalone center. Five years later, Tia felt confident that she had gained the skills and experience to take the next steps toward her goal. She created a business plan and was approved for a small loan, which she combined with her savings to purchase an existing childcare business and the building lease. While this was a huge step, Tia knew the

building needed major improvements that the children in the community needed and deserved. She knew she could accomplish that by purchasing the property, renovating the classrooms, and upgrading the playground and other outdoor areas. She also needed to purchase desks, cubbies, shelving, and other child-appropriate furniture for the classrooms.

Tia started working with Baltimore Community Lending in 2018 to obtain funding for this project. As a joint collaboration between the Real Estate and Small Business Divisions, Loan officers, Don Cutwright and Dierdra Pressley assisted Tia as she worked with the property owner to agree on a price, prepare the building for sale, and get the proper documentation in place. Dierdra provided coaching to Tia throughout the loan application process, particularly with revising her financial documents to ensure they were thorough and complete. It took several years, but Tia's hard work and persistency paid off when her BCL loan was approved in March 2022. Today, My Village Learning Center offers infant care, preschool prep, before and aftercare for school age children, and transportation to and from surrounding schools.

Tia's dedication to providing fun, safe, educational experiences is evident through the close relationships she has developed with parents, many of whom have been bringing their children to the center for years. Tia says, "I've definitely realized my dream and then some. To see it coming to life is unbelievable."



## NEEDLES AND STIX, LLC

is a fashion business specializing in unique, hand-crocheted clothing.

Owner Jessica LaPrade has loved fashion since she was a child. At the Art Institute of Philadelphia, she worked her way up from remedial sewing classes to constructing bridal gowns. After graduating, Jessica worked various jobs to pay the bills but maintained a side gig providing tailoring services. She later expanded into making one-of-a-kind tops, dresses, bottoms, hats, handbags, and accessories under her brand, Needles and Stix, and selling them on her website. When Jessica started incorporating crocheted pieces after picking up crocheting as a hobby, they were an instant hit. Her customer base grew even more during the Covid-19 pandemic as consumers shifted to shopping online. This growth gave Jessica the confidence to quit her customer service job to focus on her business full-time.

In 2021, Jessica decided her next move would be to purchase a bus and convert it into a mobile boutique. She had no idea where to get the money for it until her friend told her how his business had received several loans from Baltimore Community Lending. Jessica worked with business coach David Freeman to produce a business plan and cash flow projections, and with loan Officer Don Cutwright to complete her loan application and to get the bus in compliance with state regulations. Jessica secured a loan from Baltimore Community Lending to purchase and furnish the bus, which she started operating in September 2022. Since then, the Needles and Stix bus has been popping up at festivals, events, and on the street.

Although quitting her job to pursue her passion was a huge risk, Jessica has never looked back. She explains, "I didn't want to always wonder what would have happened if I had stayed. Owning a small business is stressful, but I love what I do."

**Owning a small business is stressful, but I love what I do."**

— JESSICA LAPRADE, NEEDLES AND STIX, LLC



## M&G REAL ESTATE VENTURES, LLC

is a real estate investment firm co-owned by two married couples: Gwendoline "Gwen" and Rupert McCave, and Robyn and Warren Goodwine.

The McCaves decided to pursue real estate investment after retiring from their professional careers. Gwen and Rupert earned their real estate licenses, and Rupert used his experience as an architect, to start their own firm and invest in several properties in the DC metro area. The McCaves became frequent attendees of real estate investment conferences, which is where they met Robyn and Warren Goodwine. The couples realized how much they had in common; like the McCaves, the Goodwines were retired and eager to

learn more about real estate investment. Between Robyn's experience as a human resources professional and Warren's experience as a commercial property manager, the Goodwines were ready to invest in properties. Most importantly, both couples were passionate about creating opportunities for underserved populations to achieve home ownership.

This became the mission of M&G Real Estate Ventures, LLC, formed by the McCaves and the Goodwines in September 2020. They purchased a property at auction in the Oliver neighborhood of East Baltimore and began working with Tracy Evans, a Baltimore Community Lending loan officer, to apply for a loan to rehab the property into suitable, affordable housing. The project's alignment with BCL's mission, in addition to the couples' field experience, resulted in their loan being approved in July 2021. After seeking input from a local advocacy organization, M&G transformed the property into an affordable, livable home that was designed with flexibility in mind. The McCaves and the Goodwines look forward to embarking on more projects that will positively impact underserved populations. As Warren says, "Each of us has had the opportunity to experience a new home, and that experience gives you such great joy. And to hand the keys over to someone who is experiencing home ownership, we know how that feels."



# Event Highlights

## ECONOMIC DEVELOPMENT

While the Capital Campaign and grant efforts have been Baltimore Community Lending's top priorities, for our team, these are just the taste of what's to come. Our Small Business and Real Estate teams leverage their years of experience to support and guide entrepreneurs through the lending process, including technical assistance. They create and foster an environment that enables thriving businesses to succeed, curating individualized programs for each borrower to ensure their success. 2022 has been a stellar year for creating quality places that people want to love, work, play and learn.



## 2021-2022 ECONOMIC DEVELOPMENT INITIATIVES

### GRANT WRITING

The Small Business, Real Estate, and Administrative teams have worked together to lead grant writing, helping secure a \$600,000 grant from Truist Foundation for small business operations, \$100,000 from the University of Maryland for small business LLR for Lexington Market and \$83,000 from the University of Maryland Medical System for the Cureate technical assistance program.

### CDFI LENDING CAPITAL GRANTS

The Community Development Financial Institutions Fund plays an important role in generating growth and opportunity in some of the most distressed communities. The CDFI Fund serves mission-driven financial institutions that take a market-based approach in economically disadvantaged communities. These funds offer one of the best ways to address blight in the Baltimore region. In 2022, Baltimore Community Lending secured a CDFI Fund Rapid Response Program grant to provide over \$1,000,000 in small business and real estate lending capital.

*LEFT Truist Financial Maryland Regional President Gregory Farno, Truist Financial Chief Legal Officer & Head of Public Affairs Ellen Fitzsimmons, BCL President & CEO Watchen Bruce, and President of Truist Foundation Lynette Bell*

## ASK EVENT

Baltimore Community Lending 'Re-Imagined Baltimore' in December of 2021 with their ASK Event that drew visitors from the city, the surrounding counties, and virtually. For this first of its kind event, the Reginald F. Lewis Museum opened their doors and allowed more than 225 attendees to learn more about Baltimore Community Lending and interact with borrowers, lenders, and supporters of BCL.

By gathering for this event, BCL welcomed senators, leaders, entrepreneurs, and members of the community to see how Baltimore Community Lending is 'Re-Imagining Baltimore.' Hosted by former Greater Baltimore Committee President and CEO, Don Fry, guest speaker, Bob Wallace, Senators Ben Cardin and Chris Van Hollen, and Fundraising Chairman, Paul Graziano, who welcomed leaders, entrepreneurs, lenders, and supporters of BCL and their guests to feel the magic of the evening through its' shared stories of borrowers' success and community engagement. Funding from the evening's event will go towards the purchase of a new building to house BCL's Business Development and Resource Center and offices. It was an amazing evening, and we appreciate the support from the Baltimore community — thank you!



*ABOVE Bob Wallace, Keynote Speaker*

# Donor Profile

## Robert L. Wallace

President & CEO, Bithgroup Technology



### WHY BOB SUPPORTS BCL:

"In my book, Black Wealth Through Black Entrepreneurship, I posit that there are three critical steps to building power in a democracy which is undergirded by the economic system of capitalism.

These three steps are ethnic rooting, political power, and economic power. From my research, the most direct path to sustainable economic power is through old fashion American entrepreneurship.

I have found no organization in Baltimore that is more aligned with the building of a minority entrepreneurial class than BCL. That is why I am committed to supporting this essential and innovative organization."

**"I have found no organization in Baltimore that is more aligned with the building of a minority entrepreneurial class than Baltimore Community Lending."**

— ROBERT L. WALLACE

## CAMPAIGN CABINET SPOTLIGHT

Two well-known names in the Baltimore business community — a businessman and former mayoral candidate and developer — will lead Baltimore Community Lending's 'Re-Imagining Baltimore' capital campaign. Bob Wallace, businessman and former mayoral candidate and Alex Aaron, President and CEO, Blank Slate, will head Baltimore Community Lending's Campaign Cabinet.

These local executives have been tapped to lead a campaign that will focus on raising money from Greater Baltimore businesses and individuals. Wallace and Aaron will be charged with building rapport with the business community and individuals throughout the year. We've expanded our



*ABOVE Campaign Cabinet Co-Chairs, Bob Wallace, President & CEO, Bithgroup Technology and Alex Aaron, President & CEO, Blank Slate*

relationships beyond fundraising drives and events to engage with volunteers and donors year-round. We are committed to evolve fundraising to an experience that encompasses the gifts of time and talent whenever and wherever someone is inclined to share them. The two co-chairs will cultivate relationships to help drive long-term change through the support and funding of small businesses and entrepreneurs and technical assistance training.



## BOARD PROFILE



### EDUARDO HAYDEN

Small Business Outreach Manager,  
Governor's Office of Small, Minority  
& Women Business Affairs

Board Member, Baltimore  
Community Lending, since May 2022

#### HOW EDUARDO SUPPORTS SMALL BUSINESSES:

I work to support the business community by creating opportunities for Small Business Development Training through our Technical Training Classroom Webinars, which help small, minority, women, and veteran businesses compete with greater confidence. We provide events for "Access to Opportunities" through our Ready, Set, GROW! Procurement Connections Workshop to connect businesses looking to engage in government contracting with actual state agencies and their procurement staff. We offer an informational webinar series, Small Biz Resource Connections, to connect the business community to trusted resources. Since I am bilingual in Spanish and English, I work with various organizations to help them connect with & offer information specific to the Latino business community.

#### EDUARDO'S VISION FOR THE GREATER BALTIMORE METRO AREA:

My vision would be to create an ecosystem of business services that focuses on ensuring that all businesses are provided with the most appropriate guidance related to business success. This begins with ensuring that all businesses have a strong "Financial Management" sense, where they start building strong financial skills, so that they improve their credit history & learn to build strong collateral, the two factors that appear to impair their ability to access capital. We need to begin correcting this, especially for the small, minority, women & veteran business community.

## STAFF PROFILE



### DIERDRA PRESSLEY

Assistant Vice President &  
Real Estate Loan Officer,  
Baltimore Community Lending

Has worked at Baltimore  
Community Lending since 2014

#### HOW DIERDRA SUPPORTS REAL ESTATE DEVELOPERS:

When real estate developers apply for a BCL loan, I coach them through the process from start to finish, answer their questions, and guide them through any challenges that come up. Sometimes clients need support with things such as paperwork and financial documentation. Then, I write credit memos to lay out the 'big picture' of their loan request: who they are, what their project is, the feasibility of the project, and a description of their creditworthiness. I also attend events and network with real estate developers who may be able to benefit from a BCL loan.

#### DIERDRA'S VISION FOR THE GREATER BALTIMORE METRO AREA:

My vision is that real estate development in the Greater Baltimore Metro area will continue to grow in a positive direction. I envision that investors and developers of all capacity levels and nationalities will have greater access to development capital, which will allow them to improve the overall economic state of underserved communities. I further envision that communities will have decent and safe housing options that increase property values, provide increased tax bases for local jurisdictions, create jobs, and improve the quality of life overall for citizens and community residents.

The FY23 Marketing Plan integrates our business strategies, business initiatives, goals, and target market, which aligns with our three-year strategic plan and five-year growth plan. The Marketing plan will serve as a guiding and evolving resource as we seek to position BCL as the "Go-To" organization for small business and real estate capital needs in the Baltimore Metro area. The marketing strategies encompass:

- Research
- Digital strategic content
- Partnership development
- Outreach
- Social Media
- Website development
- Paid digital advertising

## MARKETING & COMMUNICATIONS

Baltimore Community Lending has experienced tremendous growth since our inception in 1989.

Although we remain steadfast in our mission, we are not the same organization we were 33 years ago. Our products, customers, service area, and operations have expanded substantially.

**Our team distributes a monthly newsletter. If you aren't hearing from us, you are missing out!**  
Visit [info@bclending.org](mailto:info@bclending.org) to sign up today. You should also be following us on LinkedIn, Instagram, and Facebook.

# BCL Staff

EXECUTIVE LEADERSHIP



**Watchen Harris Bruce**  
President and  
CEO, Baltimore  
Community Lending



**Clarence Snuggs**  
Senior Vice President  
and Chief Operating  
Officer

We are proud to be part of this group that shares our vision of Reimagining Baltimore, and we remain committed to helping small business owners and real estate developers adapt and flourish through ongoing changes."

— WATCHEN HARRIS BRUCE, PRESIDENT & CEO  
BALTIMORE COMMUNITY LENDING

FINANCE & ADMINISTRATION



**Susan E. Kelly**  
Vice President and  
Chief Financial Officer



**Patricia W. Clements**  
Operations Manager and  
Major Gifts Cultivator



**Melissa Badeker**  
Marketing and  
Communications  
Officer



**Edwina Vinton**  
Finance Assistant  
and Portfolio  
Administrator



**Stephanie Tricomi**  
Fundraising and  
Administrative Assistant

REAL ESTATE



**Sean E. L. Russell**  
Vice President and  
Chief Lending Officer



**Tracy Evans**  
AVP and Real Estate  
Loan Officer



**Dierdra J. Pressley**  
AVP and Real Estate  
Loan Officer



**Ned E. Fields**  
Construction Specialist



**Roy A. Miller**  
Real Estate Loan  
Administrator

SMALL BUSINESS



**Bonnie Crockett**  
Vice President and  
Director of the Small  
Business Division



**Angella Aizire**  
Small Business  
Loan Officer



**Don Cutwright**  
Small Business  
Loan Officer



**Ulric Donawa**  
Small Business  
Loan Officer



**David Freeman**  
Small Business  
Training and  
Development Officer



**Jaclyn Whitley**  
Small Business  
Associate

# **Mission Statement and Strategic Vision**

Baltimore Community Lending supports the revitalization and strengthening of underserved Baltimore neighborhoods through innovative and flexible financial assistance designed to promote community development.

BCL is committed to delivering the best services and most reliable and affordable products to assist community change agents and entrepreneurs in making their visions for a transformed Baltimore reality.



## **CONTACT**

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410-727-8590  
875 Hollins St., Suite 301  
Baltimore, MD 21201

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