

BALTIMORE COMMUNITY LENDING 2022 Notable Impact Highlights



Overview

The mission of Baltimore Community Lending, Inc. (BCL), a US Treasury certified nonprofit CDFI, is to support the revitalization and strengthening of underserved Baltimore neighborhoods through innovative and flexible financial assistance designed to promote community development. BCL provide both real estate construction loans and small business loans.

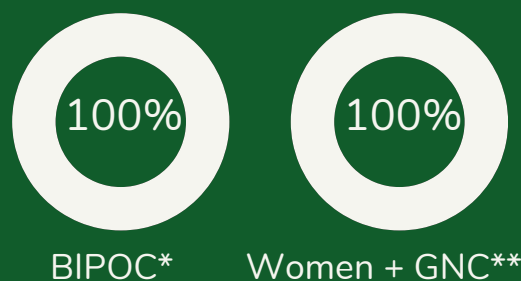
Primary Stakeholders

We strive to help create affordable housing in low to moderate census tracts in Baltimore City. 80% [of customers] low-moderate income.

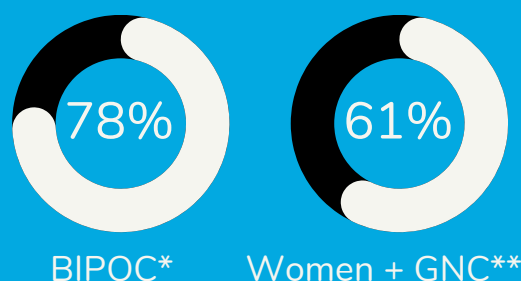
Internal Policies

- A living wage policy,
- An anti-discrimination policy, inclusive of former incarceration status,
- An anti-discrimination policy inclusive of immigration/non-citizenship status

Leaders



Workforce



Challenging "Business as Usual"

- Our small business loans do not require collateral
- Procurement: We try to engage black-owned businesses when appropriate
- As a non-profit corporation, we have a Board of Directors, Small Business Advisory Board



*BIPOC = Black, Indigenous, People of Color. **GNC = Gender Nonconforming

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