

Resources for Technical Assistance, Credit Repair, and Counseling

Objective: To construct an inventory of available resources to support small business borrowers through technical assistance, credit repair, and counseling.

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Resources for Technical Assistance, Credit Repair, and Counseling

Resources for Small Businesses

Regional

Association for Enterprise Opportunity

Resource	Location	Website	Contact Information
Supports development of strong and effective U.S. microbusiness initiatives	Washington, D.C.	www.aeworks.org	
Description			
AEO supports the development of strong and effective U.S. microbusiness initiatives to assist underserved entrepreneurs in starting, stabilizing, and expanding businesses.			

DBED Office of Small Business

Resource	Location	Website	Contact Information
Finance and training programs, consulting services	401 E. Pratt Street Baltimore, MD 21202 (Regional offices – Southern Maryland, Eastern Shore, Western Maryland)	www.choosemaryland.org/pages/default.aspx	Kiesha Haughton Smoots Phone: (410) 837-4928 Email: ksmoots@ubalt.edu
Description			
<p>Maryland's one-stop economic development shop strives to attract new businesses, stimulate private investment, encourage the expansion and retention of existing companies and provide Maryland business with workforce training and financial assistance. The Department markets local products and services. Key Programs & Services: Business information and economic analysis; Site location services for relocations and expansions; Incentive tax credits and training grants; Finance and training programs; Consulting services; Foreign direct investment promotion; Export assistance; American Recovery and Reinvestment Act assistance. The Division of Business and Enterprise Development works with companies across the state, throughout the U.S., and around the globe to help them succeed in doing business in Maryland – with the end goal of creating, attracting, retaining, and expanding job opportunities for Marylanders.</p> <p>Go to http://www.choosemaryland.org/aboutdbed/Pages/BusinessandEnterpriseDev.aspx for links to:</p> <ul style="list-style-type: none"> • Maryland Venture Fund - invests in privately held emerging technology and life sciences companies to foster entrepreneurial development and private sector investment; • Office of Business Development - recruits businesses from across the country, and promotes development of key sectors: clean technology and sustainability, science and healthcare, information technology, manufacturing and financial services; • Office of Finance Programs - identifies and provides financing and incentive based solutions for economic development projects that create or retain jobs in Maryland; • Office of International Investment and Trade - attracts foreign direct investment, provides export assistance and coordinates trade shows and trade missions; • Office of Military and Federal Affairs - manages economic growth resulting from Base Realignment and Closure (BRAC) and links Maryland businesses to opportunities through military installations and federal facilities; • Office of Small Business - provides business owners with individualized assistance to navigate regulations, permitting, and other issues; and • Office of Strategic Initiatives - links businesses with opportunities through the American Recovery and Reinvestment Act and other potential grant and/or funding opportunities. <p>The website contains information about starting a business, counseling and advice, access to capital, and registration and permitting requirements. It includes links to a Small Business Resource Guide, http://www.choosemaryland.org/aboutdbed/Documents/Publications/SmallBusinessResourceGuide_041212.pdf.</p>			

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Emerging Technology Centers			
Resource	Location	Website	Contact Information
Business incubator program	<i>ETC @ Canton</i> 2400 Boston Street Baltimore, MD 21224 <i>ETC @ Johns Hopkins Eastern</i> 1101 E. 33 rd Street, 3 rd Floor Baltimore, MD 21218	www.etcbaltimore.com	Deborah Tillett, President & Executive Director Phone: (410) 327-9150 Email: dtillet@etcbaltimore.com
Description			
<p>The ETC, a venture of Baltimore Development Corporation, is a non-profit business incubator program with two separate incubator facilities, focused on growing early-stage technology and biotechnology companies in Baltimore City. The ETC incubators offer fully wired office and space for participating companies at below market rates. ETC companies enjoy flexible leases, shared basic services and equipment, tech support, and on-site management. The ETC also offers companies access to customized business and technical assistance – all geared to the specialized needs of each company. The ETC offers affiliate arrangements for start-ups, which already have office or industrial space, but need the ETC’s support services, management advice, and networking contacts. More than an opportunity for growth of individual companies, the ETC provides an environment in which like-minded companies can accelerate their potential through partnerships, joint ventures, and other collaborations. The ETC staff provides tenant companies with hands-on business assistance services, including: business plan review, assessment, and refinement; market research, strategy, and penetration; competitive analysis; product planning, positioning, and pricing; coaching for investor or corporate presentations; licensing and financing assistance; and networking assistance. ETC holds monthly clinics that allow companies to sit down one-on-one with experts in several business fields. Our partners are consulted to help your business reach its maximum efficiency and effectiveness. These clinics give our companies networking, problem solving, and consultation capabilities free of charge. Beyond direct assistance, the ETC offers access to a wide range of attorneys, accountants, and business advisors, all of whom have extensive experience in the tech arena. Through regular meetings, these volunteer service providers offer ongoing counseling on technology and business issues, including financial planning, business development, marketing, licensing, and intellectual property. For those instances in which companies need to contract for specific services outside the scope of the ETC’s services, the ETC makes available a list of “preferred” service providers. Should more intensive counseling be required, many offer reduced rates for their services.</p>			

Maryland Capital Enterprises			
Resource	Location	Website	Contact Information
Small business counseling and education	Eastern Shore of Maryland	www.marylandcapital.org	
Description			
<p>Maryland Capital Enterprises, Inc. (MCE) is a private nonprofit that helps build communities by supporting self-employed small business owners who are committed to their businesses, but who otherwise lack the collateral or credit history that denies them access to conventional loans and other financial products. MCE has been operating on the Eastern Shore of Maryland for over 13 years, where it provides small business loans, business counseling and business education and helps develop business plans for entrepreneurs so that they can start, expand or purchase existing businesses. In 2012, MCE expanded its operations from the Eastern Shore of Maryland into Baltimore City, Baltimore County and Anne Arundel County, where it provides loans to businesses that have been operating for two years or more. MCE is the only Maryland lender with all four certifications: (1) US Treasury certification as a Community Development Financial Institution (CDFI); and certification as (2) an SBA Intermediary Micro-lender; (3) a USDA Intermediary Micro-lender; and as a (4) State of Maryland Intermediary Micro-lender.</p>			

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SBA District Office			
Resource	Location	Website	Contact Information
Entrepreneurial Development	City Crescent Building, 6 th Floor 10 S. Howard Street Baltimore, MD 21201 (20 offices throughout Maryland)	www.sba.gov/local-assistance/MD/local-resources	Mark Williams Phone: (410) 962-6195 x303 Email: mark.williams@sba.gov
Description			
<p>The SBA provides assistances primarily through its four programmatic functions:</p> <ol style="list-style-type: none"> 1. Access to Capital (Business Financing) - SBA provides small businesses with an array of financing for small businesses from the smallest needs in micro lending --- to substantial debt and equity investment capital (venture capital). 2. Entrepreneurial Development (Education, Information, Technical Assistance & Training) - SBA provides free individual face-to-face, and internet counseling for small businesses, and low-cost training to nascent entrepreneurs and established small businesses in over 1,800 locations throughout the United States and US territories. 3. Government Contracting (Federal Procurement) - In keeping with the mandate of Section 15(g) of the Small Business Act, SBA's Office of Government Contracting sets goals with other federal departments and agencies to reach the statutory goal of 23 percent in prime contract dollars to small businesses. This office also provides small businesses with subcontracting procurement opportunities, outreach programs, and training. 4. Advocacy (Voice for Small Business) - Created in 1978, this Office reviews Congressional legislation and testifies on behalf of small business. It also assesses the impact of the regulatory burden on behalf of small businesses. Additionally, it conducts a vast array of research on American small businesses and the small business environment. The Chief Counsel of this office is appointed by the President of the United States. <p>The SBA website also contains a link to a National Small Business Resource Guide http://www.sba.gov/sites/default/files/files/resourceguide_national.pdf (Also available in Spanish)</p>			

In Baltimore City

Enoch Pratt Free Library Business Center			
Resource	Location	Website	Contact Information
Provides resources for investors, small business owners, potential business owners, business researchers, executives and students	Central Library 400 Cathedral Street Baltimore, MD 21201	www.prattlibrary.org/locations/businesscenter	Phone: (410) 396-5317
Description			
<p>The Business Center offers both individuals and businesses a wide variety of resources for the investor, small business owner, potential business owner, business researcher, executive, and student. We have a number of valuable research databases for the investor and entrepreneur along with print research and reference resources. Our collection of literature on business and economics is comprehensive and historical. The Business Center is located in the Business, Science, and Technology department on the first floor of the Central Library at 400 Cathedral Street.</p>			

Resources for Technical Assistance, Credit Repair, and Counseling

Maryland Small Business & Technology Development Center

Resource	Location	Website	Contact Information
Training workshops, counseling, and technical assistance to start-up and existing businesses	University of Baltimore Robert G. Merrick School of Business 11 W. Mt. Royal Avenue, Room 106 Baltimore, MD 21201-5718	www.centralmdsbdc.org	Craig Panos, Business Counselor Phone: (410) 837-4973 Email: cpanos@ubalt.edu
Description			
SBDC cover three primary areas: training workshops, counseling, and technical assistance to pre-venture prospects and existing operating businesses... Services listed include: Business planning, Training, Marketing planning, Strategic planning, Marketing research, Counseling, Small business growth strategies, Small business finance, Loan package preparation, Small business consulting, Export Assistance			

Mayor's Office of Minority and Women-Owned Businesses

Resource	Location	Website	Contact Information
Capacity Building Programs and Partners	City Hall 100 N. Holliday Street, Room 334 Baltimore, MD 21202	www.baltimorecity.gov/OfficeoftheMayor/MayoralOffices/MinorityandWomenOwnedBusinessDevelopment.aspx	Sharon Pinder Phone: (410) 396-3818 Email: Sharon.pinder@baltimorecity.gov
Description			
<p>Objectives: Dramatically increase the number, magnitude and success rate of minority-owned and women-owned businesses in Baltimore City. Dramatically increase contracting and procurement dollars spent with minority-owned and women-owned businesses. Facilitate greater involvement of minority-owned and women-owned businesses in identified growth sectors of the City's economy (e.g. tourism, technology, real estate development).</p> <p>Capacity Building Programs And Partners:</p> <ul style="list-style-type: none"> • Baltimore City Local Contractor Development Program - designed to assist local companies with technical assistance and bonding as related to construction projects with the Department of Public Works and the Department of Transportation. • Annual Procurement and Outreach Fair - comprehensive procurement fair featuring workshops, business opportunities, and networking sessions with City buyers for all agencies. • Women's Business Forum – an opportunity for business women to meet other business women in and around the City of Baltimore and to hear from various City agencies representatives that procure goods and services that they provide. • Vendor Seminar Series - to expose business owners to the proper policies, procedures and processes, including the law for conducting business with the City of Baltimore. • Small Business Resource Center (http://www.sbrcbaltimore.com/) - provides training and education in a variety of business development areas. • Baltimore Development Corporation (http://www.baltimoredevelopment.com/) - advocate for minority inclusion and participation on equity projects utilizing public funding, specifically for the West Side. • East Baltimore Development, Inc. (EBDI) (http://www.ebdi.org/) - link businesses for inclusion in all aspects of the development of the East Baltimore Biotechnology Park. • Baltimore City Department of Housing and Community Development (http://www.baltimorehousing.org/) - facilitator for those looking to build relationships for business opportunities in City's housing industry. • Greater Baltimore Committee (http://www.gbc.org/) - bridges the gap between small and large business entities. 			

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Morgan State University Entrepreneurial Development & Assistance Center			
Resource	Location	Website	Contact Information
Email marketing and social media marketing classes and entrepreneurship conferences	1700 E. Cold Spring Lane McMechen Building, Suite 102B Baltimore, MD 21251	www.edacmorgan.com	Omar S. Muhammad Phone: (443) 885-3663 Email: omar@edacmorgan.com
Description			
EDAC offers email marketing and social media marketing classes. They organize an annual Youth Entrepreneurship Conference, a 2-week "Youth Business Builders" summer camp, and tours for students to visit businesses. And they hold a W.O.M.E.N. (Women Owned & Managed Enterprise Network) Conference, a network of resources that support women in developing and retaining competitive enterprises.			

Women Entrepreneurs of Baltimore			
Resource	Location	Website	Contact Information
Business counseling services and coaching to underserved populations	149 N. Luzerne Avenue Baltimore, MD 21224	www.webinc.org	Phone: (410) 727-4921
Description			
<p>Women Entrepreneurs of Baltimore provides business counseling services and coaching to underserved populations. Their mission: Ignite the passion and drive of women to build strong businesses that lift up communities and families. Their vision: To create in our clients the drive to create and grow businesses that create jobs, revitalize neighborhoods, and significantly contribute to the local economy.</p> <p>Women Entrepreneurs of Baltimore, Inc., a 501©3 non-profit, builds the success of individuals, our community, and the Maryland economy through its outcomes-oriented, skill-based training programs. Since 1989, WEB has helped its clients and graduates to increase their household incomes by starting up sustainable, profitable businesses and improve the economic conditions of their communities by creating employment opportunities. WEB is providing solutions every day that energize aspiring entrepreneurs to startup businesses and revitalize small businesses that need strategies to sustain and grow in these challenging times. Through its well-sequenced training programs, WEB empowers entrepreneurs to identify a realistic business idea; to research all steps in the start-up process, including sources of capital; to develop a business plan; and to launch their businesses within a structured time frame. WEB supports its graduates through the initial phases of business ownership. In addition, it offers courses to the "second stage" business owner, in business one year or longer, to help with strategic planning, expansion and profitability. Our program year includes an annual Women Mean Business Conference, additional workshops, and special events. The Women's Business Center at Women Entrepreneurs of Baltimore (WEB) was funded to help women in Maryland who are interested in starting or expanding their small businesses. The Women's Business Center offers free and low-cost training programs, free one-on-one technical assistance counseling, and help in getting special certifications to do business with local, state and federal government, a resource library, a state of the art Hewlett Packard (HP) computer lab, and high-speed Internet access.</p>			

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In Baltimore County

Small Business Resource Center – Baltimore County Department of Economic Development			
Resource	Location	Website	Contact Information
Business assistance with technical, financial, and marketing issues	400 Washington Avenue, Suite 100 Towson, MD 21204	www.baltimorecountymd.gov	Stan Jacobs, Chief Financial Officer Phone: (410) 887-8033 Fax: (410) 832-8579 Email: sjacobs@baltimorecountymd.gov
Description			
<p>The Baltimore County Small Business Resource Center offers new and existing business assistance with technical, financial and marketing issues free of charge. Small Business Resource Center can assist with: Feasibility Studies, Demographic Studies, Strategic Planning, Business Structuring, Needs Assessments, Business Valuations, Market Analysis/ Research/ Planning Business Plan Development. Loan Package Assistance, Certification Process and Procurement, Intellectual Property, Funding Programs. Presentations and various networking events are offered through the center and the Chamber of Commerce, some at nominal fees.</p> <p>Resource Links:</p> <ul style="list-style-type: none"> • Business License Information System (BLIS) [http://www.choosemaryland.org/blis/pages/default.aspx] - connects you to information on permits and licenses you may need in order to start, relocate, or expand a business in Maryland. BLIS offers information on business licenses, occupational licenses, permitting information and business start-up information. • SCORE [www.score.org] is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small businesses. Local chapters provide free counseling and low cost workshops in their communities. Over 11,000 volunteer executives and business owners donate their time and expertise as business counselors. Visit the local Baltimore SCORE [www.scorebaltimore.org]. • Guidelines for Business Planning [http://resources.baltimorecountymd.gov/Documents/Economic%20Devel/Forms/outline%20for%20business%20plan.pdf] - The business plan is your pathway to profit. It can mean the difference between success and failure. This outline is the first step in developing your business plan. • Resource Directory for the Small Business Owner in Baltimore County [http://www.bcpl.info/community/infobank] a comprehensive list of resources provided by the Baltimore County Public Library. 			

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In Anne Arundel County

Small Business Resource Center – Anne Arundel Economic Development Corporation			
Resource	Location	Website	Contact Information
Workshops for small business	2660 Riva Road, Suite 200 Annapolis, MD 21401	www.aedc.org/small-business-resource-center.html	Phone: (410) 222-7410
Description			
<p>At the Small Business Resource Center (SBRC), we provide services that are free of charge, confidential, and that address the needs and challenges of today's business environment. For more information on how to start your own small business in Anne Arundel County, please explore the rest of the SBRC website, check out our calendar for upcoming SBRC events, or browse some of our Frequently Asked Questions (FAQs).</p> <p>AAEDC has also compiled an Anne Arundel County Small Business Tool Kit (http://www.aedc.org/images/stories/pdf/AAEDC_4-Page_Insert_v9.pdf).</p> <ul style="list-style-type: none"> • Small Business Financing - There are numerous business financing (http://www.aedc.org/business-financing.html) options available. We know that funding is critical when starting a new business, or expanding an existing small business. That is why Anne Arundel Economic Development Corporation (AAEDC) set up The Arundel Business Loan (ABL) Fund (http://www.aedc.org/small-business-resource-center.html) that offers Anne Arundel County businesses small business loans up to \$300,000. Most loans are guaranteed by the United States Small Business Administration (SBA). • Workshops for Small Business - SCORE, one of the SBRC's most active partners, offers a variety of workshops (http://www.score390.org/workshopnew.htm) throughout the year. SCORE is comprised of both working and retired executives and business owners who donate their time and expertise as business counselors. The SBRC offers a variety of workshops where you can learn at your leisure. Register for one of the SBDC's free 24/7 online "How To" workshops (http://www.va-interactive.com/sbdc/ot/modules.php?state-name=MD) for small business. 			

Resources for Small Business Contractors

Maryland Minority Contractors Association			
Resource	Location	Website	Contact Information
Mentor its membership of minority and women-owned business groups in Maryland	2423 Maryland Avenue Baltimore, MD 21218	http://mmcainc.org/pt12/landingpage/	Sheila Dixon Phone: (410) 235-8303 Email: Sheila.dixon@mmca-inc.net
Description			
<p>The Maryland Minority Contractors Association, Inc. is a non-profit Maryland corporation established in 1977, composed of minority and women business groups and individuals within the State of Maryland. An organization designed to mentor its membership with over 150 years of collective contracting experience. Direct contracting opportunities for its members thru continued networking with other companies, associates, and providing solicited list of contractors to requesting general contractors. Our mission is to provide assistance to minority and women owned businesses with respect to the development of their businesses, including, but not limited to, taking an active role in the review of legislation and programs that effect their well-being. MMCA pledges to offer the following benefits to its members: Provide up-to-date information concerning state and local contracts; Monitor and advocate for or against legislation that may affect the construction industry and/or minority business enterprises; Opportunities to network with other contractors and subcontractors; Provide assistance to minority business when needed; Provide business specific current solicitations via e-mail or fax, have available desired Bid packages at the MMCA office for review. The MMCA strives to assist minority companies in transforming their ideas, dreams, and talents into tomorrow's great businesses.</p>			

Resources for Technical Assistance, Credit Repair, and Counseling

Maryland-Washington Minority Contractors Association			
Resource	Location	Website	Contact Information
Education, capacity building, and technical assistance to new and existing businesses	3229 Powhatan Avenue Baltimore, MD 21216	http://mwmca.org/home	Wayne Frazier (443) 759-8580
Description			
<p>Since 2002 MWMCA has been a member organization that advocates for minority business inclusion in all public and private procurement and aligns itself with strategic corporate partners that add value to its organization. We constantly seek out areas where necessary change needs to occur then set strategy and plan to attack it. We believe that all sectors in America should be open to diversity inclusion. For its small business members MWMCA provides support, education, capacity building, and technical assistance to new and existing businesses. MWMCA monitors and facilitates inclusiveness, empowerment and opportunities for its members. MWMCA also provides certification assistance for Maryland Department of Transportation and Baltimore City's minority business enterprise certification. For its corporate members MWMCA identifies woman and minority contractors to work on projects that recommend inclusiveness. MWMCA writes and assists with the implementation of Diversity Inclusion Policy and Practices into one's operations. Having a Diversity Inclusion Policy ensures that diverse businesses are afforded maximum opportunity to participate in the competitive contracting and procurement process and helps those businesses to grow.</p>			

Resources for Consumers

National Community Reinvestment Coalition (NCRC)			
Resource	Location	Website	Contact Information
Training for banks, mortgage lenders, and the financial community to provide access to financial products and services for the underserved	727 15th Street, NW, Suite 900 Washington, DC 20005	www.ncrc.org	Phone: (202) 628-8866
Description			
<p>The mission of NCRC is to increase fair and equal access to credit, capital, and banking services/products for low- and moderate-income communities, because discrimination is illegal, unjust, and detrimental to the economic growth of underserved communities in the US and around the world. The National Community Reinvestment Coalition's National Training Academy offers substantive state-of-the-art training and technical assistance both on-site and online via webinars. The extensive curriculum ranges from courses on The Community Reinvestment Act (CRA), fair lending laws, Home Mortgage Disclosure Act (HMDA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Homeownership and Equity Protection Act (HOEPA), the newest in mortgage loans, challenges to unfair lending policies, and effective coalition building. NCRC's seeks to "train the trainers" and expand the availability and reach of information on current developments in community reinvestment.</p>			

Resources for Technical Assistance, Credit Repair, and Counseling

Neighborhood Housing Services of Baltimore			
Resource	Location	Website	Contact Information
Financial counseling and education classes		www.nhsbaltimore.org	Dan Ellis, Executive Director Email: dellis@nhsbaltimore.com
Description			
<p>NHS of Baltimore provides a wide variety of support to consumers looking to improve their credit or qualify for a loan. Assistance available to clients takes several forms. First, clients who need to improve their attractiveness to a lender can receive counseling that addresses their specific situation and outlines specific action steps that can be taken. Direct follow up is provided to support clients throughout the process. Second, financial education classes are available. These four hour classes provide education about budgeting, credit, and the steps necessary to achieve financial independence. Third, a payday loan alternative program is available providing up to \$1,000 short term loan at non-predatory interest rates.</p>			

Operation HOPE			
Resource	Location	Website	Contact Information
Financial literacy programs	25 S Charles St Baltimore, Maryland 21201	www.operationhope.org	Jackie Starr, President Baltimore Market Email: Jackie.starr@operationhope.org
Description			
<p>Operation HOPE is America's leading nonprofit social investment banking and financial literacy empowerment organization. Through several global initiatives and its three principal programs: Banking on Our Future (teaching school children about money), HOPE Coalition America (financial emergency preparedness and disaster recovery), and the HOPE Center Banking Network (loans, bill pay, computer literacy, understanding banking principles)HOPE is leading the "silver rights" movement towards making free enterprise and capitalism relevant to all underserved communities.</p>			

Resources for Technical Assistance, Credit Repair, and Counseling

Resources for Developers

Baltimore Development Corp. (BDC)			
Resource	Location	Website	Contact Information
Technical assistance and consultation to evaluate Baltimore as an expansion or relocation site	36 S. Charles Street, Suite 1600 Baltimore, MD 21201	http://baltimoredevelopment.com	Kristen Mitchell, Senior Economic Development Officer Phone: (410) 779-3837 Email: Kristen.mitchell@baltimorecity.gov
Description			
<p>Our staff of experienced economic development professionals will work confidentially with your business to provide information and consultation to help you evaluate Baltimore as an expansion or relocation site. We provide:</p> <ul style="list-style-type: none"> • Brownfields Assistance - We promote the re-use of vacant or under-utilized industrial and commercial properties that may be affected by the presence (or perceived presence) of environmental contamination. • Coordination of city services with other city agencies - We share our expertise and relationships to bring appropriate city services to bear in resolving issues impacting your decision to expand or locate your business in Baltimore. • Enterprise Zone Certification - We administer the State of Maryland Enterprise Zone by certifying, as eligible, those properties and businesses located with the City's State Enterprise Zones (EZ). This certification allows property owners and businesses to benefit from Employment, Property and Personal Property Tax Credits through 2012." • Foreign Trade Zone Management - We administer Foreign Trade Zones #74 (FTZ), designated areas within U.S. borders, but considered outside of U.S. Customs territory for the purposes of assessing and collecting duties. As the designated agent responsible for administering, managing and marketing FTZ#74, the BDC reaches out to existing and prospective businesses to encourage use of FTZ benefits. • Financial Assistance - We work with you to fill financial gaps in your capital project by making banking and investor connections for you and/or, if your business is eligible, providing direct financial assistance. • General Real Estate Development Assistance - We share our Baltimore real estate experience to inform, advise and assist you in making your project successful. • Navigation of Public Review and Approval Processes - We assist your business and/or project through the public processes sometimes required to obtain various permits and/or zoning changes. • Site-Selection Assistance - We work with brokers and our own database of properties to identify sites that work for your particular needs. • Small Business Resources and Mentoring - We connect your business with our Small Business Resource Center or Emerging Technology Centers for services and mentoring specific to the needs of start-up and small businesses. • Tenant/Purchaser Referrals - We work with you to match your available sublease space with companies seeking a Baltimore City location. • Workforce Recruitment and Training - We work collaboratively with the Mayor's Office of Employment Development (MOED) to insure that your business takes advantage of available recruitment, retention and training services. MOED and BDC work with numerous local and regional workforce development partners to meet the recruitment needs of Baltimore employers. 			

Resources for Technical Assistance, Credit Repair, and Counseling

East Baltimore Development, Inc. (EBDI)			
Resource	Location	Website	Contact Information
Leading redevelopment of area north of Johns Hopkins Medical Campus	1731 E. Chase Street Baltimore, MD 21213	www.ebdi.org	Portia Wheatley Phone: (410) 234-0660 Email: Portia.wheatley@ebdi.org
Description			
<p>East Baltimore Development Inc. (EBDI) is a nonprofit organization that is leading the transformation of an area north of the Johns Hopkins Medical Campus. Along with physical renewal, EBDI is committed to honoring the history of East Baltimore, and we work closely with area residents in setting our goals and agenda. EBDI is supported by partnerships with the U.S. Government, the State of Maryland, the City of Baltimore, The Annie E. Casey Foundation, Johns Hopkins Institutions, The Harry and Jeanette Weinberg Foundation, The Atlantic Philanthropies and many others. Under EBDI's leadership, the East Baltimore Development Initiative – the largest redevelopment project ever undertaken in Baltimore – seeks to reverse historic trends and transform the disinvested neighborhood into a thriving mixed-income community for families, businesses and public institutions. Its 31-acre Science + Technology Park at Johns Hopkins provides your life science firm, whether early stage or mature, with a unique opportunity for collaboration and direct access to the Johns Hopkins medical and research complex, its facilities, and its scientists - as well as the optimal entry point into the U.S. life science market. The Science + Technology Park at Johns Hopkins offers: 1.1 million square feet of lab and office space meeting the requirements of emerging and established research organizations; seamless access to Johns Hopkins scientists and facilities; and new housing, shops, restaurants, parking, and other amenities.</p>			

Housing Association of Nonprofit Developers (HAND)			
Resource	Location	Website	Contact Information
Education and training for nonprofit and for-profit housing developers, residence service providers, lenders, and government agencies		www.handhousing.org	
Description			
<p>For over 20 years, HAND has served as the only regional membership association dedicated to supporting the community development industry in its efforts to increase the supply of affordable housing in the Washington, D.C. metropolitan area. Through education, engagement and training, HAND builds the capacity of its diverse membership comprised of nonprofit and for-profit housing developers, resident service providers, lenders, government agencies, policy analysts and others, to support the development of sustainable communities for people and families at all income levels.</p>			

L-Cycle: The Lifetime Cost Modeling Tool			
Resource	Location	Website	Contact Information
		http://lcycle.org	
Description			
<p>L-Cycle evaluates three scenarios. In the 'base case', L-Cycle assumes that all capital needs are paid from the reserve, without using cash flow or refinancing. In the 'cash flow' scenario, L-Cycle assumes that (in advance of the first year in which the reserve will be inadequate), all positive cash flow is used to supplement the reserve. In the 'refinancing' scenario, L-Cycle assumes that (in advance of the first year in which the reserve will be inadequate), the property's first mortgage loan is refinanced, with net refinancing proceeds being deposited into the reserve.</p>			

Resources for Technical Assistance, Credit Repair, and Counseling

CDFIs Involved in Small Business and Consumer Lending

Community Development Financial Institutions	
Organization	Website
Harbor Bank of Maryland	www.theharborbank.com
Maryland Capital Enterprises, Inc.	www.marylandcapital.org
MECU	www.mecu.com
Neighborhood Housing Services of Baltimore	www.nhsbaltimore.org
Securityplus Federal Credit Union	www.securityplusfcu.org