SMALL BUSINESS LOAN PROGRAMS

Resources to provide assistance in accessing loans to help your business begin, grow, and expand.

Baltimore Micro Loan Fund (Baltimore Development Corporation (BDC))

Nicole Davis, Economic Development Officer
36 S. Charles St. – Suite 2100, Baltimore, MD 21201-3015
Office: 410-837-9305 | Direct: 410) 779-3854 | Fax: 410-837-6363 | nicoleA.davis@baltimoredevelopment.com
http://baltimoredevelopment.com/loans/

The Baltimore Micro Loan Fund provides existing and start-up small businesses with financing for working capital, furniture, fixtures, machinery, and equipment. Loan amounts are between $5,000 to $30,000, with the objective of stimulating employment, assisting small businesses in obtaining fixed rate financing, and to encourage private sector investment in Baltimore City.

Small Business Loan (Latino Economic Development Center (LEDC))

Antonio Tabora and Alejandro Arizaga, Small Business Lending Officer
Antonio: 202.352.3373 direct | 443.708.7054 office | atabora@ledcmetro.org
Alejandro: 410-929-4021 direct | 800.668.0469 fax | aarizaga@ledcmetro.org | www.ledcmetro.org

Provides microloans (up to $50,000) to start-up and existing businesses that have difficulty obtaining credit from mainstream financial institutions. Helps business owners improve their credit score and assess the financial tools they need to grow and expand their business.

MCE Micro Loans and Small Business Loans (Maryland Capital Enterprises)
Office: 410-900-5715 | info@marylandcapital.org
http://www.marylandcapital.org/services/business-loans

Loans for businesses that employ fewer than 10 people, need $35,000 or less in capital and do not have access to traditional lending sources such as banks. MCE also provides technical support to businesses, micro-loans up to $50,000 and small business loans up to $250,000.

Baltimore Business Lending (BBL)

Bonnie Crocket | Office: 410-727-8590 | bonnie.crockett@bclending.org https://baltimorebusinesslending.org/

Loans for startup and emerging small businesses that are otherwise creditworthy but lack the equity or collateral necessary for traditional lending resources. Loans are made through a collaboration with approved micro-lenders and technical assistance providers.

Baltimore Energy Initiative Loan Program (Healthy Neighborhoods, Inc.)

Rahn Barnes, Manager, Loan & Grant Programs Tel: 410-332-0387 ext. 154 | rbarnes@healthyneighborhoods.org

The Baltimore Energy Initiative loan program provides low-interest loans to non-profit and for-profit small businesses for energy projects costing less than $150,000. Eligible projects could include energy efficient HVAC, lighting, appliances, or equipment.

Small Business Development Center (SBDC)

William Freeman Jr. Business Consultant Tel: 301.792.3435 wfreeman@umd.edu
http://www.marylandsbdc

Small Business Development Center is the main source of technical and managerial assistance for small businesses in the United States. The mission of an SBDC is to promote growth, innovation, productivity and revenue for small businesses through improvements to their business administration.
BUSINESS CLASSES AND SUPPORT

Resources to provide assistance in moving your business forward and planning for your business

**Small Business Resource Center (SBRC)**
James (Jim) Peterson, Local Outreach Coordinator
1101 E. 33rd Street, Suite C307 (Hopkins At Eastern) Baltimore, Maryland 21218
Tel. (443) 451-7160 | Fax. (443) 451-7169 | Email: jpeterson@sbrcbaltimore.com
http://www.sbrcbaltimore.com/

*At the Small Business Resource Center you can learn more about starting your own business, preparing a business plan, getting credit, business taxes and regulatory responsibilities, networking, and much more.*

**Latino Economic Development Center (LEDC)**
Antonio Tabora
10 E. North Avenue, Baltimore, Maryland 21202
202.352.3373 direct | 443.708.7054 office | atabora@ledcmetro.org | inbusiness@ledcmetro.org
www.ledcmetro.org

**Baltimore Development Corporation (BDC)**
Nicole Davis, Economic Development Officer
36 S. Charles St. – Suite 2100, Baltimore, MD 21201-3015
Office: 410-837-9305 | Direct: 410) 779-3854 | Fax: 410-837-6363 | nicoleA.davis@baltimoredevelopment.com

*For loan programs, tax credits, and more from BDC: [http://baltimoredevelopment.com/incentives/](http://baltimoredevelopment.com/incentives/)*

*Baltimore Development Corporation can help you find a location for your business, find a tenant for your property, and connect you to loan programs, tax credit information, and more!*

**Greater Baltimore SCORE**
Baltimore Office: 443-451-7160
Email: baltimorescore@verizon.net
https://greaterbaltimore.score.org/

*Baltimore SCORE provides free and confidential business mentoring tailored to meet the needs of your small business. Whether you are just starting a business or expanding an established business, SCORE mentors are here to help you succeed.*

**BGE SEED Program**
Office: 1-877-685-7377 | [economicdevelopment@bge.com](mailto:economicdevelopment@bge.com) | [business@bgesmartenergy.com](mailto:business@bgesmartenergy.com)

*BGE’s SEED Program offers eligible commercial customers: A 25% reduction on electric and natural gas distribution and demand charges a 75% discount on service extension costs (for businesses that are located in a Maryland enterprise zone)*

**Small Business Development Center (SBDC)**
William Freeman Jr. Business Consultant
Tel: 301.792.3435 wfreeman@umd.edu
http://www.marylandsbdc

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**Baltimore City Source Link (SBRC)**

*Baltimore Source Link links Baltimore area entrepreneurs and business owners to local, regional and state resource partners who provide services to help businesses grow and prosper.*
https://www.baltimoresourcelink.com/