

MICRO-LOANS IN EAST BALTIMORE

Pastor Gary Dittman: When I was called to Amazing Grace 8 years ago, I had no idea how this small urban congregation would be used by God to do such big things! The congregation is community based and boldly follows where Jesus leads. We are eager to extend God's life-changing power into a neighborhood deeply impacted by the wounds of racism.

So here's the tricky thing, when you're working on healing in a distressed, underserved, disinvested-in community (and I know that's a mouthful): the wounds are deep. The wounds in fact are gaping. When Amazing Grace Lutheran Church partnered with First English Lutheran Church in Baltimore, we were sure of only one thing: we wanted to extend the healing work already happening in our community.

McElderry Park in East Baltimore is a neighborhood deeply impacted by violence, poverty, addiction and trauma. The need for healing is immense. Historical redlining and

disinvestment by the city has led to dramatic disparities in health, employment opportunities, and access to capital for entrepreneurial engagements.

Amazing Grace is a relationship-centered hub where activities and programs are community requested and directed. The people are resourceful, smart, and innovative. They live in the neighborhood. And one of the things we were hearing is that it would be beneficial to have access to money to solve problems and launch entrepreneurial endeavors.

So we set up a partnership with First English church to provide no-interest loans up to \$2000 to community members and allow neighbors to pay back the loans within 18 months. A leadership team in the AG congregation called Shepherds participates in interviewing candidates, hearing about the plan for repayment and the amount that will work with the family budget. While First English funded the loans to begin with, Amazing Grace has also funded a few.

Here's a few of the loans we've given:

- A grandmother newly raising her three grandchildren used a loan to get a vendor license to sell food plates from her grill in front of her house to support her grandchildren.
- A young man who was a licensed electrician had recently been released from prison. He used a loan to buy tools so he could secure employment.
- A family repaired their car with borrowed funds to allow them to get to work reliably.
- A painter from the community used a loan to purchase paint and equipment to begin his own painting service.

The program has indeed extended the healing ministry. Neighbors are honored and treated with dignity, respect, and trust. Families have an opportunity to support themselves.