

BUSINESS & COMMUNITY LENDERS OF TEXAS

BUILDING STRONG COMMUNITIES

Business & Community Lenders (BCL) of Texas is a statewide 501(c)3 non-profit certified development corporation committed to improving Texas communities through job creation and asset-building.



WHO WE SERVE

We serve individuals, families and small business owners, with emphasis on diversity and underserved communities.

CITY/COMMUNITY

BCL works across Texas, with our headquarters in Austin and our Homeownership Center in Dallas.

COMMUNITY DEVELOPMENT & ECONOMIC EMPOWERMENT SERVICES

- **FINANCIAL CAPABILITY:** Our Financial Capability coaching and classes help individuals and families achieve their personal financial goals as they work to realize their dreams and build assets. This service focuses on budgeting, credit building, debt reduction and saving.
- **BUSINESS DEVELOPMENT:** Our Entrepreneurship Program provides development to new and growing small businesses through idea and startup coaching, business plan development, financial readiness assessment and classes focusing on small business operations and funding.
- **LENDING:** We offer consumer, mortgage and small business lending.

BCL OF TEXAS & THE RACIAL WEALTH DIVIDE

BCL of Texas supports communities of color to acquire wealth-building assets such as homeownership and entrepreneurship, with the financial tools and education necessary to optimize positive economic returns.

STRATEGY 1

HOMEOWNERSHIP

Financial Coaching
Pre-purchase Counseling
Homebuyer Education
Downpayment Assistance
Mortgage Lending
Foreclosure Prevention Counseling

STRATEGY 2

ENTREPRENEURSHIP

Small Business Coaching & Classes
Small Business Lending
(including Growth Loans and our
Texas Small & Diverse Loan Fund for
growing minority-owned businesses)

STRATEGY 3

COMMUNITY DEVELOPMENT

Real Estate Development
Loan Fund Management
Community Impact Lending
Community Loan Center

STRATEGY 4

ASSET BUILDING

Transformational asset building
to support generational wealth
transfer and empower families to
plan for their future



ORGANIZATIONAL IMPACT (FY 2014-2018)

Between fiscal years 2014-2018, we have made the following impact in the communities we serve:

- Supported individuals by deploying \$10,510,508 in consumer loans
- Helped 4,116 families achieve homeownership
- Invested in our community by supporting and facilitating \$43.6 million to grow businesses

PROSPERITY
NOW

