



Position Profile

Baltimore Community Lending, Inc

President & Chief Executive Officer (CEO)



BroadView

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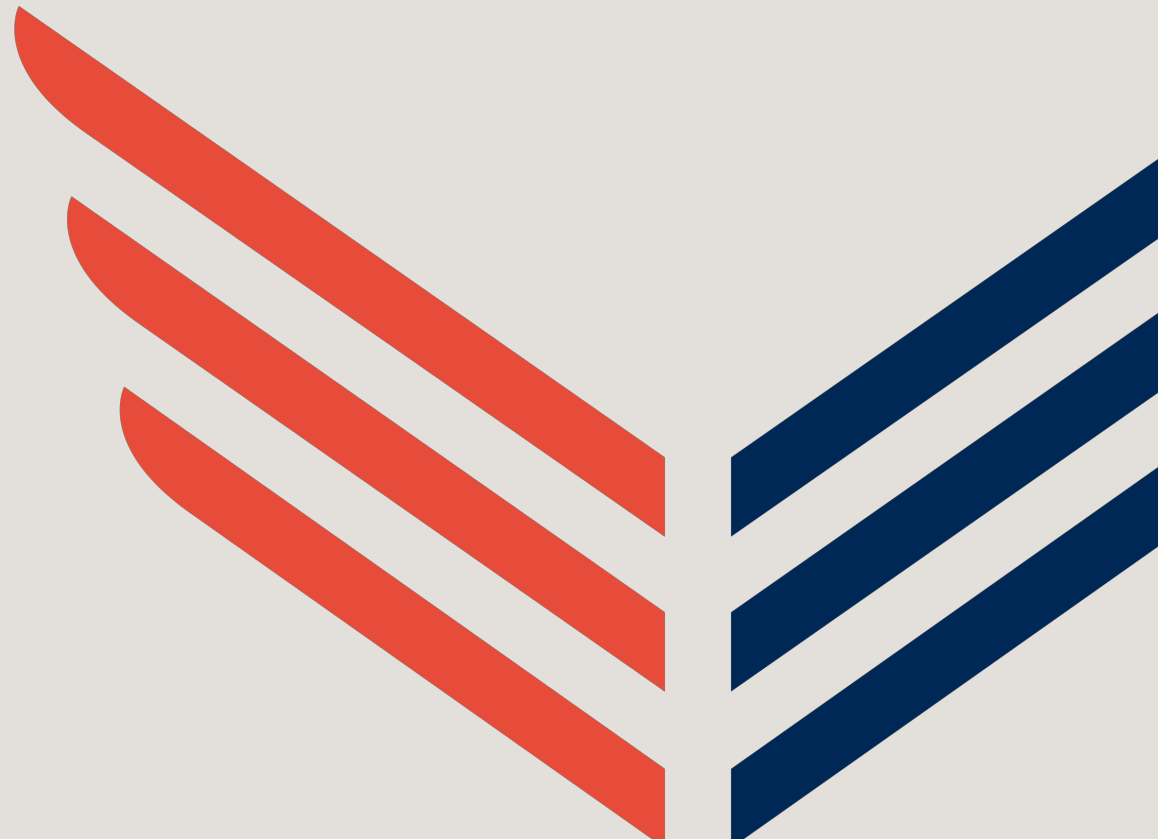


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The Organization



Our Mission

Baltimore Community Lending supports the revitalization and strengthening of underserved communities throughout the Baltimore metro area through innovative and flexible financial assistance designed to promote community development.



Who We Are

Baltimore Community Lending, Inc. (BCL) is a mission driven, certified CDFI serving the Baltimore metro region, providing flexible capital and technical assistance to support community development, small business growth, and equitable neighborhood revitalization.



What We Do

Revitalizing our communities together through affordable lending products

We are a mission-based certified community development financial institution (CDFI). We lend to small businesses and real estate developers who invest in low-income, low-wealth, and other disinvested communities.

1. We support commercial real estate developers who are committed to revitalizing underserved neighborhoods.
2. We believe in increasing opportunities for affordable homeownership and rent, which contributes to neighborhood stabilization.
3. We provide capital to small businesses that face barriers to traditional financing by looking at each entrepreneur's whole story, rather than requiring a specific credit score or assets.
4. Our dedicated team provides comprehensive, ongoing support to startup, emerging, and growing small businesses to help them succeed.



BCL Impact



4,360

housing units created



+\$211m

loaned to
real estate developers



570

small businesses
received pro bono
business training



+\$7.4m

loaned to 104 small
businesses since 2018,
when our small
business division
was established

[View the 2024 Annual Report](#)

About Baltimore, Maryland



Baltimore offers a compelling mix of rich history, strong community character, and growing energy—making it an engaging place to live, lead, and make a difference.

Vibrant City Life + Neighborhood Roots—Baltimore is a city of neighborhoods, each with its own identity—from the historic rowhouses of Charles Village and Hampden to the waterfront energy of Fells Point and Federal Hill. You'll find tree-lined blocks, independent shops, local cafés, murals, and a real sense of place.

Despite being a major East Coast city, Baltimore's cost of living is relatively moderate. That means you can live in a walkable, welcoming neighborhood close to your work and enjoy space and value that many comparable metro areas no longer afford.

Culture, Food & Recreation —The arts scene is lively—museums, galleries, music venues, performance spaces, and festivals fill the calendar.

Baltimore's dining culture has grown: farm-to-table spots, seafood traditions (hello, crab cakes!), neighborhood bistros, food trucks, and creative new concepts all over the city.

Outdoor amenities are abundant: kayaking or paddleboarding in the harbor or Inner Harbor waterways, biking or walking on the Gwynns Falls Trail, exploring city parks (Druid Hill, Patterson Park), or weekend escapes to nearby state parks and the Chesapeake Bay region.

Proximity to major metros: Baltimore offers relatively easy access to Washington, Philadelphia, and New York, giving you metropolitan reach without daily congestion.

Community Engagement & Networks —The nonprofit, civic, and community sectors are strong and committed here. Whether you're engaging with neighborhood associations, cultural institutions, universities, or foundations, there's a dense web of mission-minded collaborators. This means real opportunity to forge partnerships, deepen roots, and have visible, tangible impact.

Transit & Commute —Baltimore has public transit options (light rail, metro, bus) and growing investments in multimodal infrastructure. Many neighborhoods are accessible by bike or public transit, reducing stress and increasing flexibility in commuting.

Why Baltimore Today —Baltimore is at a moment of momentum. Neighborhood revitalization, investment in infrastructure, growing creative economies, and an appetite for inclusive growth make it an exciting time to join the region. For someone drawn to mission, community, and place, Baltimore offers a platform—and a backdrop—for deep, meaningful impact.

The Candidate Profile



Position Description



Title: President & Chief Executive Officer (CEO)



Organization: Baltimore Community Lending, Inc



Reports to: Board of Directors



Direct Reports: Chief Operating Officer, Chief Financial Officer, Chief Lending Officer, Director, Small Business Lending



Employee Count: 25



Location: Baltimore, MD



Website: bclending.org





Position Summary

The President & Chief Executive Officer (CEO) is the strategic, operational, and external leader of Baltimore Community Lending, responsible for driving the organization's next era of growth and community impact. The CEO sets a clear vision, safeguards financial strength and portfolio performance, and leads a high-performing team dedicated to mission-aligned lending and equitable development.

As the public face of BCL, the CEO will build influential relationships across Baltimore's civic, philanthropic, banking, and policy networks, elevating the organization's visibility and presence. This leader will diversify capitalization, advance innovative lending strategies, and uphold BCL's commitment to equity and inclusive economic opportunity.

The CEO will guide the organization through a pivotal phase of scaling—expanding assets, strengthening operations, and ensuring that lending and technical assistance are responsive to community needs. They will model transparency, accountability, and cultural stewardship while positioning BCL as a regional and national leader in community development finance.

Required Knowledge, Skills & Abilities (“Must-Haves”)

- **Deep Lending, Credit & Financial Leadership:** Brings strong lending, underwriting, and risk-management expertise (banking background ideal; CDFI/CDC preferred). Able to navigate funding headwinds, understand small-business and real-estate lending cycles, and balance financial discipline with mission-aligned lending. Strong capital-raising and funder relationship skills
- **Community-Centered, Baltimore-Connected Relationship Builder:** A visible, personable leader who builds trust quickly and shows up in the community. Ideally familiar with Baltimore’s civic, philanthropic, banking, and neighborhood ecosystems; if not, must be able to establish credibility and strong local relationships rapidly
- **Proven Executive, People & Culture Leader:** Experienced in motivating and developing diverse, multigenerational teams. Collaborative, non-top-down manager who strengthens internal operations, improves customer service, builds the next layer of leadership, and supports organization-wide succession planning
- **Strategic, Growth-Oriented Visionary & Skilled Advocate:** Able to guide BCL through economic/political shifts, diversify capital sources, scale responsibly (\$100–125M in assets), and extend regional/national presence. Clear communicator who can articulate BCL’s value, engage policymakers, support advocacy efforts, and participate in statewide CDFI coalition-building
- **Strong Mission Alignment & Equity-Driven Leadership:** Authentic commitment to BCL’s mission with a deep belief in equity, culturally responsive lending, and meaningful engagement with communities of color. Protects mission integrity regardless of political climate; brings fresh energy, creativity, and a modern leadership mindset
- **National Network & External Visibility:** Existing national relationships in the CDFI, community development, or philanthropic sectors that help elevate BCL’s profile and open new capital channels. Ability to represent BCL on regional and national stages (OFN, SBA, industry convenings)

Other Desired Skills & Abilities

- **Government, Public-Sector & Policy Fluency:** Experience navigating public funding sources and state/local agencies, with a strong understanding of the policy landscape affecting small businesses, real estate, and CDFIs
- **Organizational Turnaround & Change Leadership:** Proven ability to guide organizations through growth, transitions, stabilization, or reputation rebuilding with steady, inclusive, and thoughtful decision-making
- **Real Estate + Small Business Ecosystem Expertise:** Deep familiarity with the needs of developers, entrepreneurs, and small businesses — ideally within Baltimore or comparable urban markets.
- **Executive Level Operational & Scaling Strength:** Background in building and improving systems, processes, and infrastructure to support scalable growth and increasing organizational complexity.
- **Visionary Leadership with Disciplined Execution:** Able to articulate a compelling vision and translate it into measurable goals, balancing ambition with practical assessment of resources and capacity.
- **High Emotional Intelligence & Stakeholder Diplomacy:** Skilled at navigating complex stakeholder landscapes with tact, clarity, and calm, building trust across community partners, funders, staff, and the board.
- **Inclusive, Ethical & Accountable Team Leadership:** Models transparency, integrity, psychological safety, and shared ownership. Builds strong culture, develops people, and leads without command-and-control
- **Data-Informed, Mission-Driven Decision Maker:** Grounds decisions in data, community insight, and BCL's equity-centered mission; demonstrates deep commitment to culturally responsive lending and neighborhood impact

Essential Duties & Responsibilities

Strategic Vision & Leadership

- Lead development, refinement, and execution of BCL's long-term strategic plan in partnership with the Board, senior leadership, staff, and external stakeholders
- Provide visionary leadership consistent with BCL's mission to revitalize underserved communities through affordable lending and technical assistance
- Monitor macro trends in community development finance, affordable housing, small business ecosystems, regulatory policy, and economic development to ensure BCL remains responsive, innovative, and resilient
- Foster an organizational culture that emphasizes equity, inclusion, integrity, transparency, collaboration, and high performance

Financial Oversight & Capitalization

- Lead the design and implementation of a diversified capitalization strategy (debt, equity, grants, mission-driven investors) to support BCL's growth objectives and maintain strong liquidity, reserves, and leverage ratios

- Oversee budgeting, financial forecasting, and management of the balance sheet, ensuring sustainable growth of assets, lending portfolios, and operating reserves
- Partner with the CFO to ensure robust financial controls, audit compliance, risk management, and regulatory reporting (including CDFI Fund requirements, federal/state grant reporting, donor reporting, etc.)
- Oversee asset quality, credit risk policies, underwriting standards, and portfolio performance metrics, in conjunction with senior lending staff

Lending & Program Strategy

- Work with the lending leadership (e.g., CLO, real estate, and small business divisions) to set annual lending goals, product development, pricing, underwriting policy, and portfolio deployment strategy
- Ensure that BCL's lending products (real estate, small business, mixed-use, affordable housing, technical assistance) remain responsive to community needs and aligned with BCL's mission

continued >

Essential Duties & Responsibilities *continued*

- Promote “capital +” approaches—i.e., combining financing with capacity-building, TA, coaching, and stakeholder support—to maximize impact
- Monitor internal metrics of impact (units developed, businesses served, jobs created, neighborhoods stabilized) and integrate learning / evaluation into strategy adjustments

Resource Development, Fundraising & Stakeholder Engagement

- Serve as BCL’s primary external champion: build and maintain relationships with government agencies, philanthropic foundations, banks, impact investors, community partners, anchor institutions, civic organizations, and elected officials
- Lead or oversee fundraising campaigns, capital campaigns, grant writing, and donor cultivation to secure funding for both operating and programmatic needs
- Represent BCL in public forums, media, conferences, and advocacy settings to elevate its profile, influence policy, and build strategic partnerships

- Ensure coordination across internal teams (program, finance, operations, marketing) to support compelling proposals, reporting, and stewardship of funders

Board Relations & Governance

- Support the Board in fulfilling its oversight responsibilities: provide timely, accurate, and transparent reporting on operations, financials, risk, impact, and strategy
- Work with Board leadership and committees (e.g., audit, finance, governance) to recruit new board members, manage board development, and align governance processes
- Assist in shaping and updating organizational policies, bylaws, conflict-of-interest standards, and strategic priorities in consultation with the Board

Operations, Talent & Culture

- Oversee general operations, facilities (including the new headquarters and business development & resource center, IT systems, legal/compliance, HR, and administrative support

continued >

Essential Duties & Responsibilities *continued*

- Recruit, develop, and retain a high-performing senior leadership team and staff, promoting diversity, equity, inclusion, and professional growth
- Establish performance goals, evaluation processes, and incentive systems to drive accountability and continuous improvement
- Encourage cross-functional collaboration, knowledge sharing, and adaptive capacity to respond to changing conditions and opportunities
- Maintain a system of internal controls, audits, and oversight mechanisms to protect assets and mitigate vulnerabilities
- Monitor compliance with donor restrictions, grant agreements, and reporting obligations

Risk Management & Compliance

- Ensure BCL maintains compliance with all relevant federal, state, and local regulations (e.g., CDFI Fund rules, IRS rules, nonprofit governance, grant funding regulations)
- Oversee development and execution of risk management frameworks (credit risk, operational risk, liquidity risk, reputational risk)

Impact Measurement, Reporting & Learning

- Champion systems to track, evaluate, and report BCL's social, financial, and operational impact using metrics aligned with mission and funder expectations
- Use data-driven insights to inform continuous improvement, strategic course corrections, and internal learning
- Oversee publication of impact reports, annual reports, and stakeholder communications to promote transparency and accountability

Measures of First Year Success



Organizational Integration & Strategic Clarity

- Complete a full listening-and-learning tour with staff, board, funders, borrowers, and key Baltimore partners; build trust across the leadership team; assess structure, talent, culture, and operations
- Become a visible, trusted ambassador for BCL in Baltimore; strengthen existing relationships and build new ones across development partners, banks, funders, government, and community stakeholders; ensure early wins in visibility and credibility; and reinforce BCL's position as the go-to CDFI for small business and real estate development



Financial Strength, Capital Growth & Lending Performance

- Manage and grow the balance sheet and income statement; deepen relationships with banks, philanthropy, anchors, and state/local funders to increase lending capital; reduce reliance on volatile federal streams while still leveraging key opportunities
- Ensure new capital raised is actively deployed by boosting lending volume across small business and real estate; conduct a clear analysis of the lending portfolio and define strategic priorities for future growth



Community Visibility, Partnerships & Ecosystem Engagement

- Expand BCL's external presence and partnerships: Become a visible ambassador across Baltimore; deepen relationships with government, philanthropy, banks, community development partners, and universities; uphold BCL's reputation after leadership transition; and strengthen its standing as the region's go-to CDFI for small business and real estate development
- Position BCL for broader impact and reach: Elevate the headquarters as a hub for entrepreneurship and development services and begin laying the groundwork for responsible geographic expansion beyond Baltimore City and County



Team Stability, Culture & Leadership Continuity

- Retain key staff, assess strengths and gaps, and identify future leaders while providing clear communication, coaching, and morale support to maintain BCL's collaborative, mission-driven culture through the leadership transition
- Manage a smooth transition, ensuring institutional knowledge is preserved, and succession planning is in motion for long-term organizational stability

Education Requirements



Master's degree in business, public policy, urban planning, community development, finance, or equivalent strong experience preferred.

Compensation

- Competitive salary commensurate with experience and benchmarked to CDFI / nonprofit sector peers.
- Benefits package (e.g., health, retirement, paid time off)
- Performance incentives or bonus structure (optional)
- Support for professional development and continuing education



Client Search
Committee &
BroadView Talent
Engagement Team



Search Committee



Watchen Bruce
President & CEO
Baltimore Community Lending



Michael Tagg
Vice President
WesBanco Bank



Alex Aaron
CEO
Blank Slate Development



Linda Harrington
Deputy Director
Jubilee Baltimore



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**How to
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Contact

OFFICE HOURS

Monday – Friday
07:00 AM– 7:00 PM ET

GET IN TOUCH

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About BroadView Talent Partners

Founded in 2015, BroadView Talent Partners is a national executive search firm dedicated to placing exceptionally talented leadership across nonprofit and for-profit sectors. We are committed to delivering clients a diverse pool of candidates, each of whom is well positioned to make a significant, positive and lasting impact on their organizations.

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