

USRC (PROPOSED) REGIONAL REVOLVING LOAN FUND



Presentation to Cecil County Economic Development Commission

June 4, 2025

Agenda

- I. Introduction to Bay Crossing Consulting Services LLC – Shelly Gross-Wade, CEO & Principal Consultant
- II. Overview of the Concept
- III. Tactical Approach
- IV. Focus Group Participation
- V. Closing Remarks – Susan O’Neill, Executive Director - USRC

Introduction

CORE COMPETENCIES – Bay Crossing Consulting Services LLC

- Board and Committee Development
- Capacity Building
- Change Management
- Focus Group Coordination and Facilitation
- Operational Development
- Program Design, Development and Implementation
- Program Evaluation and Impact Assessment
- Regulatory Review and Compliance
- Retreat Facilitation
- Strategic Partnerships & Planning
- Technical Assistance



Overview



Upper Shore Regional Council –
leading the effort

- WHAT IS A REVOLVING LOAN FUND?
- WHY NOW?
- WHO WILL BENEFIT?
- HOW WILL IT OPERATE?
- WHEN?

Overview



Upper Shore Regional Council –
leading the effort

- Designing and Implementing a regional revolving loan fund
- Seeking collaboration -- building upon successful partnerships with EDOs
- Leveraging mutual interests and current funding sources
- Streamlining operations
- Seed fund -- \$750,000 available

Tactical Approach

- I. Research
- II. Facilitate Kick-off and Focus Group Meetings
- III. Define the Need (Survey the Community)
- IV. Propose Funding Structure
- V. Develop Implementation Strategy
- VI. Launch the proposed Regional RLF



“Where you see challenges, we see opportunities.”

Participant Engagement

Brainstorming & Open Discussion

Complete the Survey Monkey



“Where you see challenges, we see opportunities.”

Participant Engagement



SCAN HERE
To Access the Business Loan
Fund Assessment



If you prefer to type the
website, you can access It at:
[https://forms.gle/o5U8ko82iFF
CjDvr5](https://forms.gle/o5U8ko82iFFCjDvr5)



Closing Remarks and Next Steps



Upper Shore Regional Council –
leading the effort

- Summarize Cecil County community feedback
- Consolidate and prioritize feedback from tri-county focus groups
- Develop guidelines and present to the Advisory Committee
- Obtain additional funding commitments
- Launch Event

“Where you see challenges, we see opportunities.”

CONTACT:



Shelly M. Gross-Wade
Principal Consultant & CEO
Bay Crossing Consulting Services

www.Baycrossingconsulting.com

Direct: (301) 412-2060

Email: shelly@baycrossingconsulting.com

