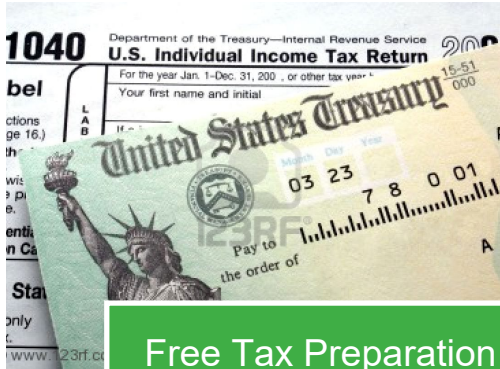


CASH (Creating Assets, Savings and Hope) = Building Financial Wellbeing



Free Tax Preparation



Financial Education Workshops/Conferences



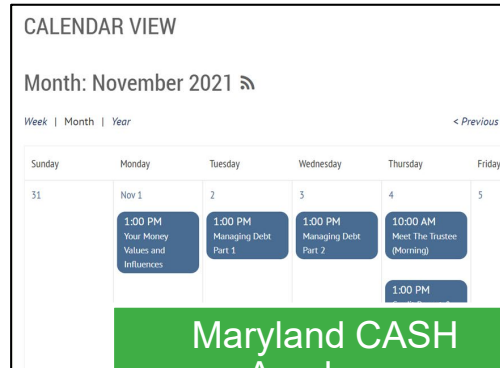
Benefits Screenings



Financial Coaching & Planning Program



Financial Fitness Fairs



Maryland CASH Academy



Advocacy and Policy



Bank On Maryland

Come in *we're*
OPEN

Assistance for Entrepreneurs & Small Businesses

Creating a more vibrant, prosperous Maryland.

The Maryland Small Business Development Center Network is dedicated to providing one stop assistance to Maryland's entrepreneurial community.

Our Comprehensive Services Include

- ✓ Start-up Assistance
- ✓ Business Plan Development
- ✓ Networking Opportunities
- ✓ Financial Analysis
- ✓ Consulting (At No Cost To You)
- ✓ 8 (a)/SDB/MBE Certification Training
- ✓ Federal and State Contracting Assistance
- ✓ Specialized Retail and Restaurant Assistance
- ✓ Loan Packaging
- ✓ Strategic Planning
- ✓ Demographic/Marketing Assistance
- ✓ Executive Training Program
- ✓ Import/Export Assistance
- ✓ Business Valuation And More!

Baltimore Region

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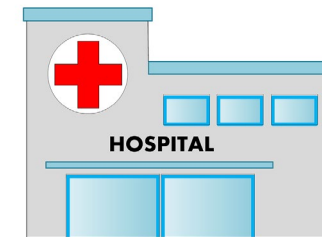
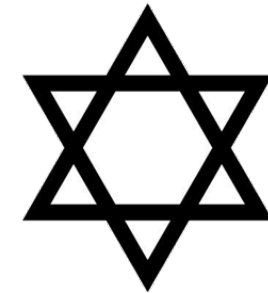
Gabe Omaru, Consultant (Bait. City)

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Office of Faith Based and Community Partnerships

- The Office of Faith Based and Community Partnerships sits within PHPA under the target area of Infectious Disease.
- This Office is dedicated to assist and support state and local governments, private and public groups, community organizations, educational and religious entities in reducing the transmission of infectious disease and environmental hazards throughout the state.
- OFBCP identifies and brokers opportunities for community coalition development and participation in networks of services as well as establishing liaisons among multidisciplinary community partners to provide technical assistance and capacity building.
- This work is accomplished via the development and maintenance of linked networks of prevention, treatment, and care services via three programmatic areas:
 - *Community Relations & Health Communications*
 - *Public Education and Training*
 - *Faith-Based and Community Capacity Building Initiatives*
 - *Contact: carmi.washington-flood@maryland.gov or call 410.767.5252*



Benefits and Features of a Maryland ABLE account:

- Saving and investing without jeopardizing state or federal means -tested benefits such as SSI, Medicaid, waiver services for food, energy, or housing assistance for people with eligible disabilities:
 - Onset of disability prior to the age of 26
 - Meet the Social Security definition of disability
- Increased saving limits before SSI cash benefits are impacted.
 - \$16,000 standard annual contribution limit
 - \$12,800 ABLE to Work contribution limit for those who qualify
 - \$100,000 account balance before SSI cash benefits are impacted
- No federal or state taxes on the earnings while the funds are in the ABLE account, AND no taxes on the withdrawals if the funds are used for Qualified Disability Expenses (QDEs).
- \$2,500 State income deduction per contributor, per ABLE account, for Maryland State Taxpayers contributing to an ABLE account.
- Maryland ABLE account features include:
 - Easy online enrollment and account management at www.marylandable.org
 - Cash saving option and four investment options
 - Prepaid card for easy access to ABLE funds
 - Gifting Page
 - Valuable planning tool with annual maintenance fee of just \$35 (Additional asset-based fees on investment options. See Disclosure Booklet for details.)

For more information contact us at questions@marylandable.org or call 855.563.2253



Our Services *Down the Street. Across the Country. Around the World.*



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Services**



**Service to the
Armed Forces**



**Blood
Services**



**Training
Services**



**International
Services**

Volunteer Opportunities

- Disaster Action Team
- Caseworkers
- General Clinic Volunteers
- Clinic Coordinator
- Blood Donor Ambassadors
- Transportation Specialist
- Blood Pick Up Window Attendant
- Recruitment Team Member

Sheleasa Omogbai, Recruitment Specialist
Sheleasa.Omogbai@redcross.org
(410) 726-5272 www.redcross.org/volunteer



← Scan with cell phone
camera to apply.