

February 2, 2023

Chairwoman Atterbeary, Vice Chair Wilkins, and distinguished members of the Ways and Means Committee,

The National Alliance on Mental Illness, Maryland and our 11 local affiliates across the state represent a statewide network of more than 45,000 families, individuals, community-based organizations, and service providers. NAMI Maryland is a non-profit that is dedicated to providing education, support, and advocacy for persons with mental illnesses, their families and the wider community.

As many non-profits in the state of Maryland are aware, there is an increased demand. Citizens are leaning on non-profits' important services now more than ever before. Of course, our top priority is and always will be serving our community, but that can be challenging when we are constantly concerned about cash flow. We are grateful for government contracts and grants but are usually expected to pay up front while waiting for these grants and contracts to come through. Many non-profit organizations struggle to do so. As we wait to be reimbursed, we still must pay our staff and provide the services that our communities expect and need from us.

Thankfully, back in 2017, the Non-Profit, Interest Free, Micro-Bridge Loan (NIMBL) was enacted to provide non-profits across the state with an interest free loan of up to \$25,000 to help bridge the gap between being awarded a grant and actually receiving the funds. However, current funding levels do not reflect the original one-million-dollar, one-time grant outlined in the legislation.

HB84 aims to increase the funds available to one million dollars by a one-time grant allocated in the State budget. NIMBL is a revolving door fund. The intention is simply to offer interest-free loans up to \$25,000 for state non-profits to continue their work while they await approved federal, state, county, or municipal funding. A bridge loan is a simple way to ensure that non-profits across the state can continue operations and service the community. We want our focus to be on our mission- to help Marylanders across the state.

NAMI MD urges a favorable report on HB84.