

# IMPACT REPORT 2024



**CommunityWorks**  
Building People & Places

**Building, growing,  
supporting, and sustaining  
communities**



# Our Team

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Attorney, The Z Firm

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Loan Officer

**Miguel Ortiz-Aldana**  
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**Paul Schmitt**  
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Business Development Officer

**William Brown**  
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Featured on the cover: Emme Smith, the ribbon-cutting ceremony of the Sullivan Apartments, Kay Bishop, and Oak & Ave Property Group. Smith and Oak and Ave Property Group photographed by Ian Curcio. Other photos provided by CommunityWorks.



# Letter from the CEO

As I reflect on 2024, I'm once again filled with pride and gratitude for all we've accomplished together. CommunityWorks had a successful year, full of impactful lending, strengthened partnerships, and organizational growth. Over the coming pages, you'll learn more about our exciting accomplishments.

But first, I wanted to spend some time on a word we use often at this organization, a word that you'll see appear over 60 times in this report. That word is **"community."**

It's the reason we do what we do and it's how we create change. We use it so much because we know how powerful the actual work of community can be. Launching and running a successful business cannot be done alone. Building affordable housing options cannot be done alone. Creating pathways to home ownership cannot be done alone. Community is needed. **What we do builds, grows, supports, and sustains our community.**

South Carolina is a wonderful place to call home, but it's also a state with a long history of economic struggles. Many of our cities are among the worst in the nation for economic mobility. We're facing an affordable housing crisis, with at least 74,000 units needed to house low-income households. Meanwhile, our state minimum wage hasn't been raised since 2008, making small business ownership a crucial pathway for many to build wealth.

We are committed to paving paths to opportunity by providing access to capital to those who need it most. As a nonprofit loan fund, our goal every year is to create the most impact with the resources we have. This year we had the lofty goal of lending \$8 million to small business owners from marginalized communities, developers committed to creating and preserving affordable housing, and nonprofits. **We reached and exceeded our goal for 2024, deploying \$9.7 million.**

Looking ahead to 2025, we're embracing new opportunities to build bridges and create lasting impact. We're exploring innovative practices that will meet the needs of our clients. While we're proud of all we've accomplished this year, we also look to the future with the knowledge that the work is never done and requires us to adapt to the current needs of our communities.

None of this could be done without the support of our partners and friends. We are grateful for our community - all the ways you've contributed this year, whether you attended an event, supported us financially, volunteered for a committee, or shared a social media post. On the last page, you'll find some ways you can support our mission—I hope you'll join us in **creating a strong South Carolina.**

In Service,



LaTorrie Geer



# Overall CommunityWorks Impact

**Our Mission:** We are committed to creating a brighter future for financially underserved people and places in South Carolina by providing financial products and services to build wealth.



**\$442M**

Total Economic Impact



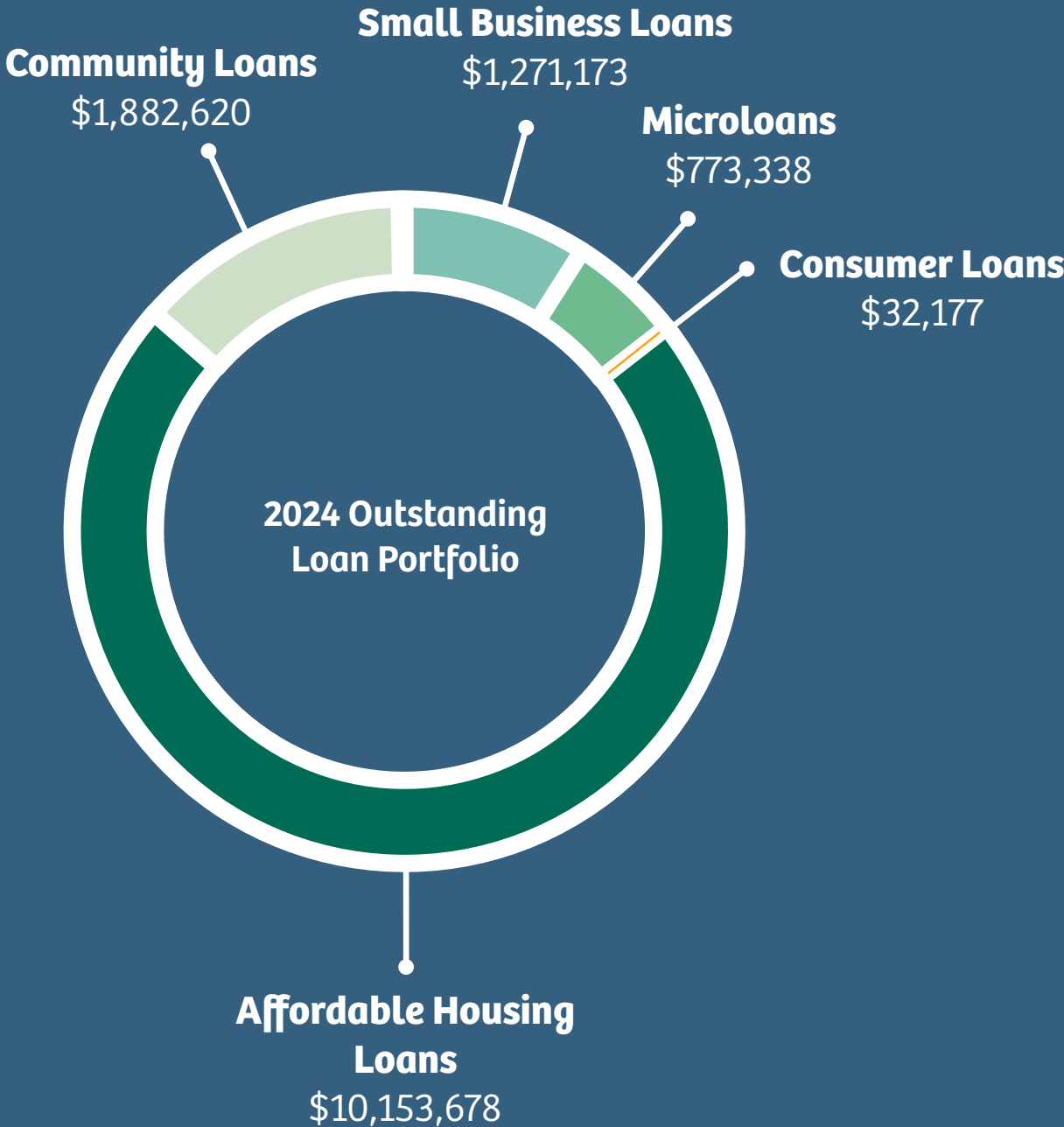
**9,915**

Total People Served

# Loan Portfolio

Since 2008, CommunityWorks has been committed to strengthening communities across South Carolina by providing financing for small businesses, affordable housing developments, nonprofits, and homebuyers. Whether it's creating affordable and accessible housing, empowering entrepreneurs, or making homeownership a reality, our work focuses on financial mobility and sustainable growth. Through lending, coaching, and support services, we're proud to uplift and celebrate the success of those we serve.

As of the end of 2024, our outstanding loan portfolio reflects the total amount of capital deployed across our key lending programs. These loans provide access to capital where it's needed most by bridging funding gaps to create jobs, expand housing, and sustain community services.



# Affordable Housing

## *Building Community*

The creation of affordable and accessible housing is essential to building stronger communities. CommunityWorks offers loans of up to \$2.5M to fund a variety of affordable housing projects, including rental, homeownership, and mixed-use developments. By financing key stages, from early planning and acquisition to construction and stabilization, we provide the support needed to bring transformative housing projects to life and strengthen low-wealth communities.

**\$8,992,309**

Affordable Housing &  
Community Loans in 2024

**\$27,506,185**

All Time Affordable Housing  
& Community Loans

**55**

Units Preserved and/or  
Created in 2024

**2,022**

All Time Units Preserved  
and/or Created

**32**

Housing Developers  
Trained in 2024



## Affordable Housing Story

# Oak & Ave Property Group

Oak and Ave Property Group is redefining what it means to build community. The mission-driven, family-owned real estate brokerage is dedicated to turning dreams into reality for those who have long been excluded from homeownership opportunities. Through innovation, resilience, and an unrelenting commitment to the people of Spartanburg, Oak and Ave is proving that homes are a foundation for lasting change.

The dream started in 2020 with owner and founder, Christopher “Ceej” Jefferson. With a background in finance and a reputation as a local music artist and community figure, Ceej was drawn to education and went to work as a Parent Facilitator in the Spartanburg school system. This role, while fulfilling, introduced him to the systemic issues of housing instability and its effects on families and students. “What if we can start taking them out of poverty and into a home?” Ceej asked himself. From that question, a buyback initiative was born, which aims to purchase equity in local neighborhoods and reinvest it into creating pathways to home ownership for the community.

The COVID-19 pandemic provided time and opportunity for Ceej to obtain his real estate license, make plans, and launch Oak and Ave. The response was immediate and overwhelming: within three days of launching, the group had 144 clients. Partnering with organizations like Northside Development Group, Oak and Ave built its first four homes—each named after the families who moved into them. Since its launch, the company has built 26 homes, with eight more in progress, transforming once-neglected areas into thriving neighborhoods.

“People thought we were crazy,” Ceej recalls. “We’re building in areas that hadn’t had homes in them and were so poverty-stricken. But we did it. And now we’re still building.”

CommunityWorks has been instrumental in supporting Oak and Ave’s mission by providing two \$500,000 lines of credit—one for building new homes and another for rehabilitating existing properties. Over the past two years, this collaboration has resulted in the rehabilitation and sale of six houses. Currently, Oak and Ave is working on two new builds and one additional rehabilitation project in partnership with CommunityWorks. In-progress homes will be affordable to households earning no more than 80% of the area median income (AMI) and feature green technologies to reduce utility costs for homeowners.

Oak and Ave offers a range of services to support homeowners, including financial literacy courses and home renovations. By providing these tools, the company aims to break the cycle of poverty and empower families to build generational wealth through homeownership. Their success is a testament to the power of community and collaboration. Ceej attributes their success to his wife and property manager Amber, senior partner Traci Blue, and builder James White, who bring their expertise to the table and make new projects possible. Together, they’ve cultivated a culture that extends to every client, partner, and project.



# Community Lending

*Growing Community*

CommunityWorks offers community loans designed to bolster the financial capacity of nonprofits and community-based organizations. With loans of up to \$250,000, we provide flexible working capital for managing cash flow or covering project-based expenses. Whether that's purchasing real estate, acquiring high-quality equipment, or providing a bridge when financial timelines don't line up, CommunityWorks is committed to providing low-cost capital to help fellow nonprofits grow and thrive. We recognize that community stabilization takes all of us, working together, to reach the ultimate goal.

## The Impact of CommunityWorks Nonprofit Lending

In 2024, Community Loans helped nonprofits that provide a variety of services in our community, including:

- a homeless shelter that provides daily housing for 50-60 individuals experiencing homelessness
- a healthcare organization that serves a client base where 45% are uninsured and 34% rely on Medicaid
- a nonprofit serving veterans and their families in the Upstate of South Carolina
- an adaptive sports nonprofit that serves veterans and individuals recovering from trauma, as well as those with developmental, cognitive, and physical special needs

**5,000+**

Individuals Impacted by  
CommunityWorks Nonprofit  
Loan Clients

**86%**

of Individuals Served by Nonprofit  
Loan Clients Live Below 80% of Area  
Median Income





## Community Lending Story

# Tracy & Sunshine Gantt Ministries

Tracy and Sunshine Gantt's ministry is rooted in serving the most vulnerable populations—those facing poverty, homelessness, and addiction. Their work is deeply personal, as they themselves have walked a difficult path and understand the struggles of those they serve.

Pickens County Shelter of Hope stands at the heart of Tracy and Sunshine Gantt's ministry, providing critical support to individuals facing homelessness and hardship. Despite COVID-19 challenges, the shelter opened in 2020 and provides transitional housing for up to 60 people. It offers both residents and non-residents access to meals, showers, laundry, and clothing. Tracy and Sunshine offer these services for free, allowing those they serve to save for stable housing.

Beyond the shelter, Tracy and Sunshine serve the broader community through back-to-school drives, donation-based yard sales, and direct support for those in need. Their impact relies on strong partnerships. "We do what we do because of the partnerships that we have," Sunshine says.

In 2024, Tracy and Sunshine secured a community loan from CommunityWorks to purchase vehicles for their organization. A pickup truck now allows them to handle donation pickups, while a van provides transportation for shelter residents, ensuring access to essential resources.

Through faith, perseverance, and the love of their community, Tracy and Sunshine Gantt have built a ministry that not only preaches hope but actively delivers it. Their story is a powerful reminder that redemption is possible, service is transformative, and generosity can change lives.



# Small Business Lending

*Supporting Community*

CommunityWorks opens doors for small businesses by offering loans ranging from \$1,000 to \$350,000. Our comprehensive loan products support entrepreneurs whether they are building credit, purchasing equipment, making energy-efficient upgrades, or securing working capital. We are committed to meeting the unique needs of entrepreneurs at every stage of their business journey, fostering sustainable growth and long-term success.

**\$876,701**

**Small & Microbusiness  
Loans Deployed in 2024**

**42**

**Businesses Received  
Loans in 2024**

## Business Center

The CommunityWorks Business Center is dedicated to empowering entrepreneurs through outreach, education, and support. By providing our clients with coaching and training, the Business Center addresses specific needs and develops the skills of business owners. With our guidance, access to capital, and a community of fellow entrepreneurs, we're here to help you build a sustainable, thriving business.



## Financial Wellness

CommunityWorks offers free financial wellness sessions for those working toward the goal of starting or growing a small business. These sessions are dedicated to equipping entrepreneurs with the knowledge and support they need to navigate the path to business success.

## Small Business Story

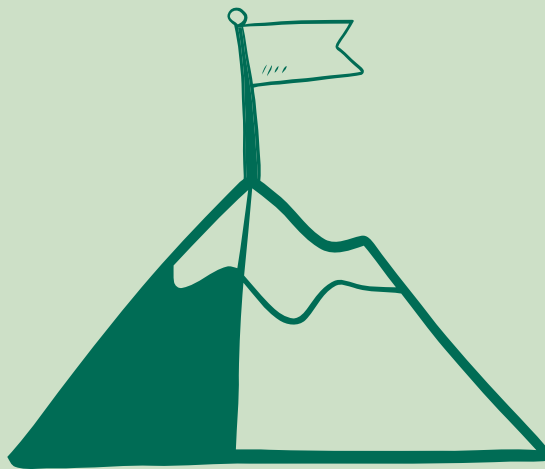
# GraySpace Counseling Group

GraySpace Counseling Group, founded by Emme Smith in January 2020, is dedicated to empowering individuals on their journey to explore, embrace, and evolve into their authentic selves. After struggling to find a therapist who understood her unique challenges as a Black woman navigating the corporate world and what it means to be a leader, Emme created GraySpace to offer the support and insight she had longed for.

Emme got connected with CommunityWorks at a local business workshop, and later collaborated with the CommunityWorks Business Center to lead a series of workshops, sharing her expertise with fellow entrepreneurs. As GraySpace grew, Emme turned to CommunityWorks once again—this time for funding to take her practice to the next level.

With the help of CommunityWorks in 2024, Emme secured the funding she needed to expand into the coaching space, allowing her to reach even more individuals who could benefit from her expertise. Her journey is a testament to one of her guiding principles: 'Create what you wish existed.' By recognizing the need for culturally relevant therapy and coaching services, Emme built a space where leaders can heal, grow, and lead with purpose.

The practice now focuses on supporting corporate leaders and high achievers who find themselves at a crossroads after reaching the peak of their careers. These leaders are ready to take the next step: learning how to show up authentically in both their personal and professional lives. GraySpace helps them navigate this critical transition, offering therapy and leadership development.





## Small Business Story

# Sparkle City Balloon Boutique

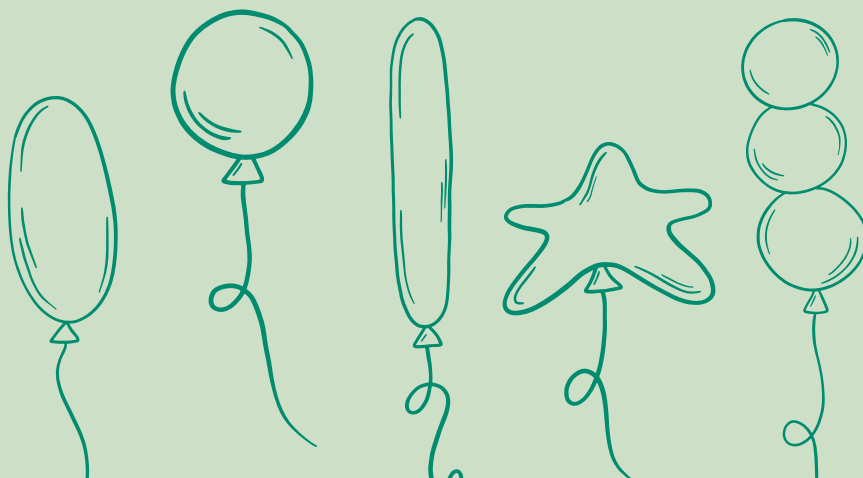


Kay Bishop is the creative entrepreneur behind Sparkle City Balloon Boutique in Spartanburg, SC. As her business grew, she recognized the need for additional resources and support to take it to the next level. In 2024, she turned to CommunityWorks for financial assistance and business coaching.

With funding from CommunityWorks, Kay was able to invest in high-quality equipment, streamlining her services and enabling her to take on larger events. She also participated in CommunityWorks workshops, gaining valuable skills in budgeting, credit, and financial decision-making that helped her refine her business strategy.

Kay's entrepreneurial journey began long before 2024. What started as a personal hobby turned into a full-fledged business in 2015 when she saw a demand for unique, high-quality balloon designs in her community. Initially focused on large indoor events, everything changed in 2020 when the COVID-19 pandemic forced celebrations to move outdoors. Kay and other balloon artists across the country quickly adapted by creating vibrant "yard art" displays for socially distanced gatherings, which led to a surge in business.

Despite her success, operating the business from home soon became overwhelming—balloons and supplies filled every room. It became clear that Sparkle City Balloon Boutique had outgrown her home. After careful consideration, Kay secured a warehouse space, marking a pivotal turning point for her business. With the additional space and ongoing support from CommunityWorks, Kay has been able to scale her operations and reach new heights.





# Business Support

## *Supporting Community*

CommunityWorks is here to guide business owners to success at every stage of the journey, helping them build healthy financial habits and secure funding. By helping them build a support system, we foster the growth and success of each business owner we work with.

# 1,145

## Business Support Hours

### Credit Builder Secured Savings Story

The Credit Builder Secured Savings empowers entrepreneurs to build credit and financial stability, all while saving for their business goals. Participants make manageable monthly payments, which are reported to credit bureaus to strengthen their credit profiles. Once the loan is repaid, participants receive their savings plus a 50 percent match, setting them up for future financial success.



One of the key benefits of the Credit Builder Secured Savings is that it creates consistent activity in a participant's business account, helping to establish credit and become loan-ready. Lorenzo Edwards, owner of E's LLC and a property owner in Florence, SC, attended a CommunityWorks Credit Builder workshop, which spurred him to apply for a Secured Savings loan. He discovered the program as an opportunity to build a solid financial foundation for his business and described the process as "easy, affordable, and straightforward." By building a strong foundation, the Credit Builder Secured Savings equips business owners like Lorenzo with the tools they need to take the next steps in achieving success.

Passionate about revitalizing his community, Lorenzo is committed to preserving its history while creating affordable housing options for residents. His vision goes beyond just providing homes—he aims to foster stability and pride within Florence's neighborhoods. He envisions meeting the needs of his community and demonstrating how it can thrive through thoughtful and sustainable development and is using the Credit Builder to drive his efforts forward.



# Down Payment Assistance

*Sustaining Community*

Homeownership is one of the quickest ways to build wealth but saving for a home can be challenging. CommunityWorks can help make homeownership a reality for low- and moderate-income families by providing assistance of up to \$30,000 in forgivable down payment and closing costs. With a total of nine programs, some location-based, and others formed through partnerships with municipalities and healthcare systems, we make it easier for you to invest in your future.

## Programs

**Greenville County**

**PRISMA Health**

**Beaufort Memorial**

**City of Goose Creek**

**Town of Bluffton**

**City of Spartanburg**

**Northside Development Spartanburg**

**Spartanburg Regional Healthcare System**

**City of Beaufort**

**\$276,634**

2024 Down Payment Assistance

**\$3,113,218**

All Time Down Payment Assistance

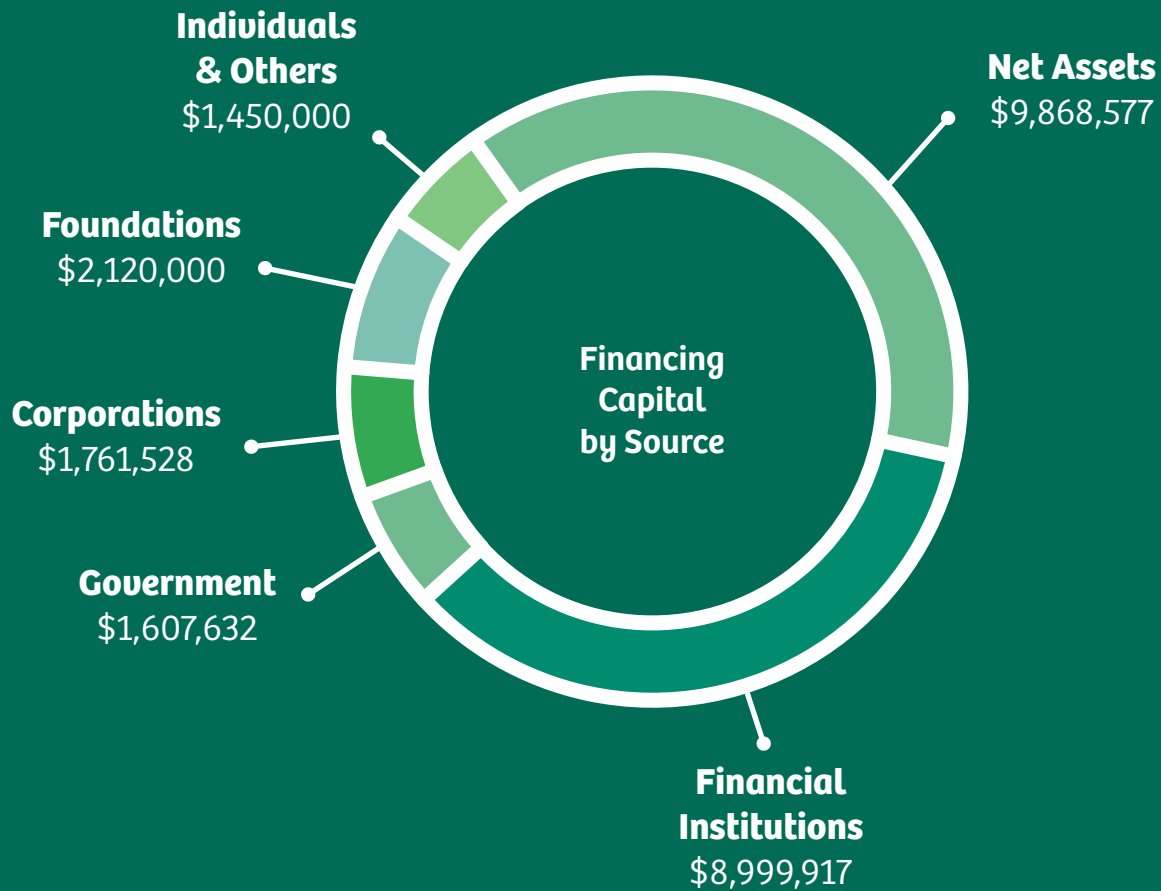
**34**

2024 Homebuyers Receiving Down Payment Assistance

**747**

All Time Homebuyers Receiving Down Payment Assistance

# Giving & Financing



## 2024 Grant & Investment Partners

Bank of America

Bon Secours

CDFI Fund

Charter Communications

Community Foundation of Greenville

Cureton Foundation

Daniel Mickel Foundation

Fifth Third Bank

First Citizens

First Palmetto Bank

Gally and Fielding Gallivan Fund

Hollingsworth Funds

JPMorgan Chase

Jolley Foundation

Mary Black Foundation

Mary Reynolds Babcock

Milliken

National Philanthropic Trust

Patrick Family Foundation

Pinnacle Bank

PNC Bank

Robert Wood Johnson Foundation

Self-Help Credit Union

Small Business Administration (SBA)

Sisters of Charity

SouthState Bank

Spartanburg County Foundation

TD Charitable Foundation

Truist

U.S. Bank

Union Home Foundation

United Way of Greenville County

Unum

W.W. Burgiss Foundation

Wells Fargo

# SUPPORT THE SMALL BUSINESSES FEATURED IN THIS REPORT:

## Oak & Ave Property Group

[oakandavepropertygroup.com](http://oakandavepropertygroup.com)  
864-310-4220  
[admin@oakandavepropertygroup.com](mailto:admin@oakandavepropertygroup.com)

## Tracy & Sunshine Gantt Ministries

[tsgministries.com](http://tsgministries.com)  
864-301-1807  
[gloryforhim2015@gmail.com](mailto:gloryforhim2015@gmail.com)

## Sparkle City Balloon Boutique

[sparklecityballoons.com](http://sparklecityballoons.com)  
864-670-5450  
[kay@sparklecityballoons.com](mailto:kay@sparklecityballoons.com)  
Instagram: [@sparklecityballoonboutique](https://www.instagram.com/sparklecityballoonboutique)  
Facebook: [@sparklecityballoonboutiquesc](https://www.facebook.com/sparklecityballoonboutiquesc)

## GraySpace Counseling Group

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LinkedIn: [emmesmith](https://www.linkedin.com/in/emmesmith)  
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864-235-6331

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## GIVE

Donations, investments, and sponsorships all help provide the resources needed to power CommunityWorks programs, such as loans for affordable housing, small businesses, and first-time homebuyers, as well as our business support efforts. Contact [giving@cwcarolina.org](mailto:giving@cwcarolina.org) to learn more.

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