

It's all about the relationship.



**Pastor Doris Gilmore-Graham
with Vice President and
Commercial Loan Officer,
Dan Ryan.**

When Doris Gilmore-Graham got off the bus in front of Southern Commercial Bank on Grand and strolled up to "The Walk-Up Window" to make a deposit, bank employees knew she was a woman with vision.

Vice President and Commercial Lender, Dan Ryan saw it too. "Doris was friendly, outgoing and easy to get to know," he said. "She worked for the IRS but spoke often of her calling to start a ministry. So when she wanted to buy a church, I said let's talk about that. We talked about a business plan; how it would work and what it would cost her."

Doris recalls, "We started Balance Life Ministries in our basement with just seven members. I had my sites on buying a church on Germania and came to Dan with my aspirations. He gave me some good, honest advice. He helped me identify the work I needed to do to get my ducks in a row while we were building up capital. Then, when the opportunity came, we were able to put a good down payment on this church on Morganford with the money our congregation saved." Pastor Doris closed on a loan for the church on October 6, 2009. "Dan was wonderful to work

with. He made the loan process straightforward and easy to understand."

Today the Balance Life Ministries has over 30 members. Their mission: to teach people to balance their life with God. "In addition to church services," Doris says, "the ministry holds classes to teach people how to manage their money, how to be good stewards and good providers for themselves. We also teach a health matters class."

Doris laughs. "Dan can tell you I'm very money conscious." Because Doris started the ministry in her home, she was able to pay cash for a 7-passenger van and a 5-passenger SUV to assist members to and from church. The ministry also provides a 'transitional home' in the city to help low income and homeless people get a foothold.

"Doris did her homework," Dan said. "She was prepared."

"They look out for me and I appreciate that," Doris added. "Southern Commercial Bank is my bank. We will forever have a connection."

Southern Commercial Bank



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