



THE ALLIANCE FOR _____
COMMUNITY DEVELOPMENT

2021 IMPACT REPORT

FILLING

THE GAPS

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WHERE COMMUNITY AND
CONNECTION
ARE CATALYSTS FOR
CREATING CHANGE

INTRODUCTION

Letter from the Executive Director & Chairman of the Board of Directors

Like many in our Ecosystem, Alliance for Community Development experienced a 2021 that was filled with both setbacks and opportunities. As COVID-19 continued to impact our small business and entrepreneurial communities, Alliance worked flexibly to meet the needs and challenges of our community.

Our activities in the last year included:

- Heightening our approach to sourcing funding opportunities for our communities, recognizing the immense importance of social capital on the access to capital journey
- Expanding access to our Technical Assistance and Navigation sessions by offering Spanish-language services (thanks in part to a collaboration with our partners at CAMEO)
- Continuing to work with our ecosystem partners to maximize access to resources and connections for all of our clients
- Focusing Navigation on saving time for our entrepreneurs and business owners, which we know to be an incredibly valuable piece of this work
- Creatively working to support our communities when they did not qualify for mainstream opportunities
- Expanding our internal team to continue delivering high touch, high quality services as we navigated this new normal and unexplored terrain

For nearly 25 years, we have supported clients across all nine Bay Area counties, and while our approach to this work has adapted over the decades, our fundamental principles remain: economic equity is essential to community vitality, and this work must be human-centered and collaborative if we are to co-create a vibrant economy where everyone thrives.

CONTINUED

As we move further into the 2022 year, it is with an excitement charging our conversations. Our community's work towards a just economy has gained momentum in recent years, and it is through reflection that we ask how we can continue to do more, grow intentionally, connect to more supporters, and deepen our work with partners and supporters across the Bay Area. Supporting entrepreneurs in their journey requires an intentional, trauma-informed, comprehensive approach. Providing access to direct services, business advising, ethical capital, and capacity building is essential. When we invest in entrepreneurship support that bridges systemic gaps, we are investing in the increased social, physical, and emotional health of our communities.

We are so grateful to our ecosystem of supporters, partners and clients for being on this journey with us as we expand our work internally and externally, deepen our services and continue to meet the moment.



Naima McQueen,
Executive Director



Michael A. Gunning
Board Chairman

OUR STORY SO FAR

ABOUT THE ALLIANCE FOR COMMUNITY DEVELOPMENT

We are a 501(c)(3) nonprofit organization dedicated to our mission of increasing access to capital and support for local, underrepresented entrepreneurs in the Bay Area. Despite years of collective equity work in the entrepreneurship ecosystem, there are still major gaps in access to capital and resources for entrepreneurs who are low-income, people of color, women, veterans, and/or entrepreneurs with disabilities.

We know that no single person or organization holds the ultimate solution to an inequitable system. Creating a just, dignified economy is a mammoth task, a mission that so many of us in the Bay Area work toward every day. This is why we take an “ecosystem” approach to addressing the barriers our entrepreneurs face.

An ecosystem model requires collaboration through partnership rather than replication of existing services. That means showing up and staying engaged with all of the stakeholders involved; namely Entrepreneur Stakeholders, Business Support Stakeholders, Financial Support Stakeholders and Community Stakeholders.

We work with all entrepreneurs, at any stage, in any industry.

**WE WORK WITH ALL
ENTREPRENEURS
AT ANY STAGE, IN ANY
INDUSTRY**



**MEET THE
TEAM**



NAIMA MCQUEEN, MBA

EXECUTIVE DIRECTOR

Naima McQueen is a cross-sector management, strategy and convening consultant; community event producer; financial empowerment curriculum designer and facilitator; business education instructor; and nonprofit executive. Her core focus is advising mission-driven, startup and growth stage organizations in the Bay Area and New York.

Currently, Naima works as the Executive Director of Alliance for Community Development, a 501cf nonprofit committed to increasing access to capital for under-resourced communities through entrepreneurial ecosystem navigation and events for business owners, entrepreneurs and service providers at no cost. Alliance's work is centered in collaboration, taking an "ecosystem" approach to addressing the barriers that entrepreneurs face.

In addition to her work with Alliance, Naima

also consults, with a focus on Diversity, Equity and Inclusion within financial institutions; and is a small business finance educator.

Naima holds a B.A. in Psychology and African American studies from Mount Holyoke College and an M.B.A from the Lorry I. Lokey School of Business and Public Policy at Mills College. She is also a proud alumna of the Coro New York Fellows Program in Public Affairs, Coro Northern California Adaptive Leadership program, Coro Northern California Women's Leadership Program, and the New York StartingBloc Institute. Currently, Naima is a member of the Coro Northern California Advisory Board for the Fellows Program in Public Affairs; a Board of Directors member for CAMEO (California Association for Micro Enterprise Opportunity); and sits on the Advisory Board for the University of San Francisco's Gellert Family Business Center.



**MELANIE
NUNI, MPA**
**DIRECTOR OF
PROGRAMS**

Melanie manages entrepreneur navigation services and coordinates with entrepreneur service providers to assist in improving services for entrepreneurs. Melanie also manages the data, systems, and evaluation of the Bay Area Entrepreneurship (BAE) program to ensure that there are clear and measurable outcomes to demonstrate the positive impact on our Bay Area entrepreneurship ecosystem.

Melanie holds a BS in Business Administration from the Haas School of Business and an MPA with an emphasis in Community and Economic Development from San Francisco State. She has worked in corporate, government, and non-profit organizations. Her background in financial industry information technology auditing, government performance auditing, and program evaluation produces valuable skills needed for assessing community needs and impact. Melanie has experience analyzing policy, analyzing data and processes, and implementing and improving systems.

Melanie is a long time resident in West Oakland. She lives with her husband, Joe, her son, Elijah and her daughter, Joy.



**JULIA
MCCOTTER, MBA**
**COMMUNICATIONS
MANAGER**

Julia McCotter is a marketing and entrepreneurship consultant obsessed with social impact. She is deeply dedicated to working with entrepreneurs who face barriers to growth, and engages in this work particularly to support clients and communities most affected by systemic oppression.

Prior to her role at the Alliance, she ran employment programs at Wardrobe for Opportunity, an Oakland-based nonprofit.

Julia McCotter holds her Bachelor of Arts degree in Economics from Mills College, where she minored in Studio Art. She earned her Master of Business Administration from the Lorry I. Lokey School of Business and Public Policy at Mills.



KATHERINE STUBBS

PROGRAM COORDINATOR

Katherine Stubbs is passionate about creating equitable and robust financial pathways for people of color and low-income individuals to have equal access to capital and opportunity for investment to cultivate a sense of belonging and ownership of their communities. She has worked in philanthropic, higher education, and nonprofit circles to support their efforts in striving for greater racial and economic inclusion for people of color. Prior to her role at Alliance, Katherine was a Fellow in Public Affairs at Coro Northern California, a full-time graduate level fellowship for aspiring leaders in public affairs.

Katherine Stubbs holds a Bachelor of Arts degree in Public Policy with a minor in Spanish from North Carolina State University.

ALEX PINEDA

PROGRAM COORDINATOR



Alex is a Program Coordinator at Alliance. She is bilingual and works primarily with Spanish speaking businesses. She is dedicated to bridging the accessibility divide in Latinx communities.

She holds a Bachelor of Arts in Economics from Mills College.

AKIRA BISCHOFF

PROGRAM ASSISTANT



Akira Bischoff is a program assistant committed to providing support through maintaining and expanding on services and resources aiming to better serve the various needs of entrepreneurs. Akira also assists with data collection and organization.

Akira initially came to the Bay Area to study with the San Francisco Ballet School, and while doing so he developed connections that later led him to join the Alliance team. His experiences as a student then have stayed with him and continue to inspire his work. His commitment to Alliance pushes him in his passions of learning and self-growth. Akira is currently also a professional ballet dancer, and holds a personal trainer certification.



OUR APPROACH TO DATA

HUMAN-CENTERED

Throughout this report, you will find references to our human-centric approach to services. One essential tenet of this approach is meeting our clients where they are and another is removing barriers to access.

Outcome and demographic data play several key roles in a not-for-profit organization like ours. It allows us to see whether our programs are functioning and whether we are truly supporting the clients we set out to support, and holds us publicly accountable for our outcomes.

We make every effort to work with our clients to obtain up-to-date information on how their businesses are doing and what their ongoing needs are, and to gather the necessary demographic data to show who we are supporting. **However, we will never deny our services to clients who do not report full data to us.** While some specific grant-funded programs may require certain data to be reported by clients, those who do not wish to report can receive similar services in our other programs without the same reporting requirements.

There are many reasons a client may not want to report certain information to us:

- Clients are often hesitant to report sensitive and personal information if they or their community have had negative experiences with institutions collecting their information
- Some clients are operating in ‘stealth mode’ or within a highly competitive industry, and need to keep much of their information (business models, product information, staff, and funding information) at a ‘need-to-know’ level
- Many entrepreneurs go through periods where they are simply too busy to update us on their outcomes. This is particularly common after an entrepreneur has obtained needed funding

As a result of these factors, we do not have 100% demographic and outcome reporting from our clients. Where appropriate, we report the “percentage reported of total” number on specific data points.

OUR 2021 PROGRAMS

Our programs are the core vehicle by which we achieve our mission of increasing access to capital and support for underrepresented entrepreneurs. Working with entrepreneurs from communities that have been historically shut out from the financial system through redlining and other discriminatory practices comes with its own best practices. This work requires a holistic, trauma-informed approach.

We believe it is absolutely essential to build programs that accommodate and celebrate the humanness of our endeavors. The prevailing mentality that to earn the title of entrepreneur we must prioritize business above all else is at its least harmful exclusive, and at its most harmful, destructive. A thriving community economy is one in which the success of a business does not depend on the business creator's willingness to sacrifice their health, their relationships, or their right to rest.

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We take a flexible, 'entrepreneur-led' approach to our programs. This showed up in a few key ways in 2021:

- By focusing on trust-building with our clients, rather than transactional relationships, we were able to support them through both business pivots and personal challenges.
- Sometimes, our clients approach us for one type of support, but through our intake process and deeper conversations we identify other needs that we can help them meet.
- We are always open to acting as business advisors, as allies, as accountability partners to help our clients meet their goals, and as advocates for our entrepreneurs. Offering this full suite of services was necessary in a lot of our client relationships during the second full year of the pandemic.

PROGRAMS SUMMARY

INCREASING ACCESS

194

BUSINESSES
SUPPORTED WITH
NAVIGATION
OR TECHNICAL ASSISTANCE

1 IN 5

PARTICIPATED IN
MORE THAN ONE PROGRAM

1530

SUPPORT HOURS
PROVIDED

\$1,032,100

CAPITAL OBTAINED
IN GRANTS, LOANS & EQUITY

TOP INDUSTRIES IN ORDER

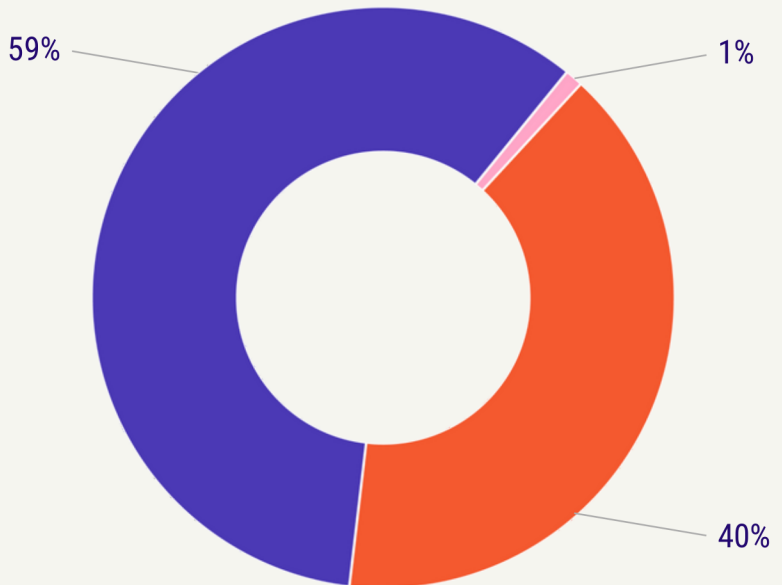
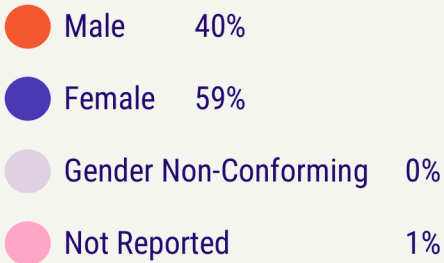
1. Restaurant / Food / Catering / Grocery

2. Retail: Fashion & Beauty

3. Professional Services: Marketing, Consulting, Travel, Event Planning

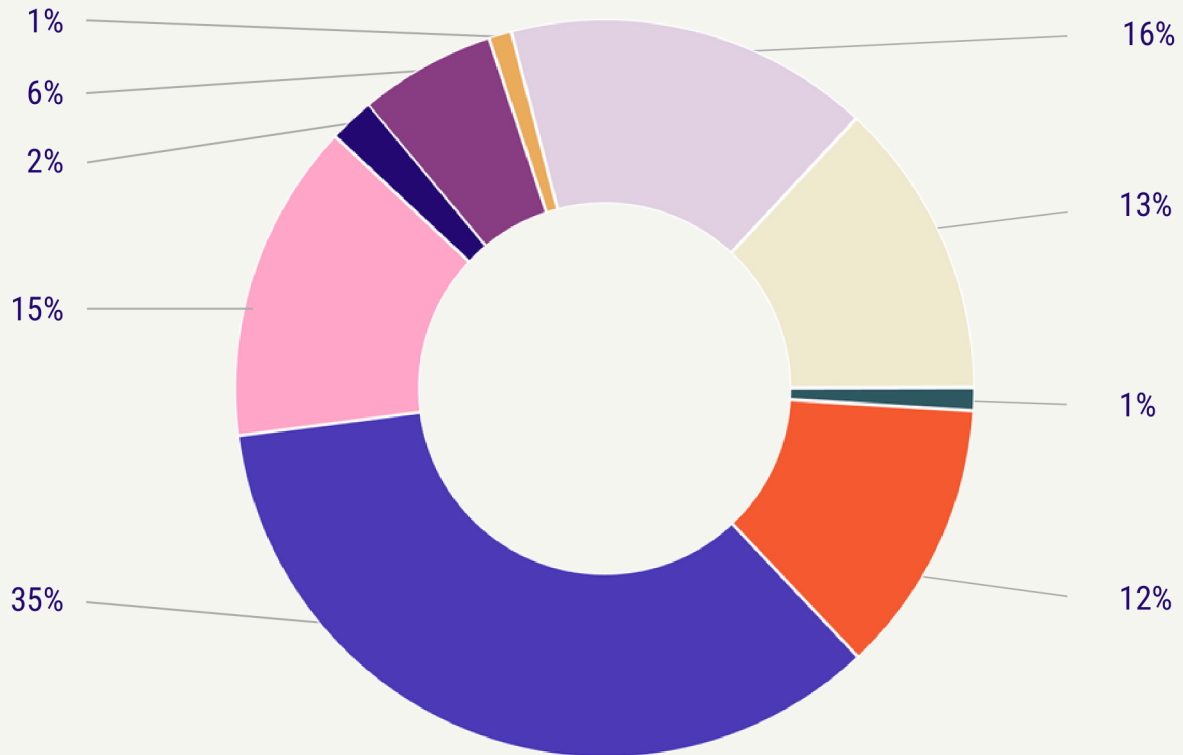
4. Health Care Services

GENDER



DEMOGRAPHICS

● Native American or Alaska Native	1%	● Multi-racial	6%
● Asian or Asian American	12%	● Native Hawaiian or other Pacific Islander	1%
● Black or African American	35%	● Other / Not Reported	16%
● Latino/a/x	15%	● White	13%
● Middle Eastern	2%		



NAVIGATION

The Problem

While there are many financial, educational, and professional resources available for Bay Area entrepreneurs, the sheer amount and specificity of these resources can make navigating them time-consuming at best and render them ineffective at worst. Additionally, not all entrepreneurs have equitable access to the people and information that can lead to funding—and some resources discriminate, often implicitly, against the least represented entrepreneurs. The time burden of networking and researching is often a barrier for entrepreneurs, whether they're at the ideation stage (while often also working one or several jobs) or are putting in the hours and sweat required to run their business full-time.

The Solution

Our flagship Navigation Program was created to provide entrepreneurs with individualized, one-on-one support to help them clarify their goals, their challenges and their next steps. Each entrepreneur receives an individual session, a 'resource roadmap' of ecosystem partners and programs best fit for their journey based on their goals, and a set of warm introductions to other organizations, individuals, or funders. Alliance also follows up with each entrepreneur to track their progress and provide continuous support. We have operated as a concierge service connecting entrepreneurs to the people, organizations, and information that they need; and increasingly we are providing hands-on technical assistance to support entrepreneurs through lengthy application processes.

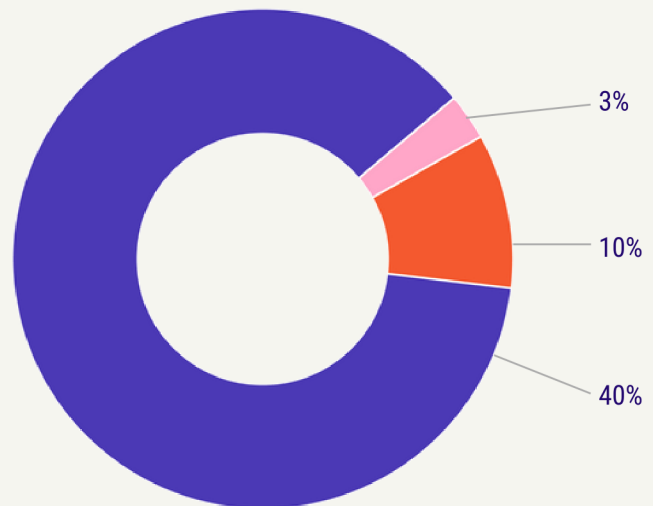
TECHNICAL ASSISTANCE

Since 2020, Alliance has been providing Technical Assistance for a range of cash infusion opportunities, providing one-on-one guidance around application eligibility, requirements and document collection. 2021 presented major opportunities for business relief funding, primarily through the California Relief Grant and Paycheck Protection Program.



CA Relief Grant

When the State of California released the CA Relief Grant in late 2020, Alliance jumped at the opportunity to partner with CAMEO to provide technical assistance for businesses who wanted to apply. We were part of a year long cohort of over 50 partners who worked directly with the grant administrator (Lendistry) to provide hands-on application support.



\$675,000
WAS RECEIVED IN
CA RELIEF GRANT AWARDS

131
BUSINESSES
WERE SUPPORTED

75
BUSINESSES
RECEIVED GRANTS

TECHNICAL ASSISTANCE PROFILE CENTER STAGE SALON

BOBBIE COOPER & PAULA WELSH

Years in Business: 40

Employees: 3

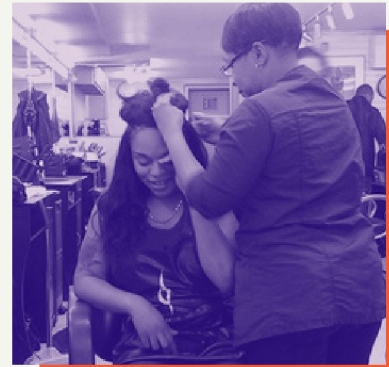
Industry: Beauty Social Enterprise

Center Stage Salon has been open in Oakland since 1982 and is owned by three sisters dedicated to making a positive impact in The Town. The sisters also formed the nonprofit Oakland Teen Empowerment Scholarship Program (TEP). The purpose of Oakland TEP is to prevent teens from becoming victims of violence and trafficking, and to provide them the tools to become strong community leaders. They assist girls to register with two year community colleges in order to start a business, launch their career, or transfer to a four year college.

Alliance assisted the Center Stage West Salon in applying for a \$15,000 CA Covid Relief Grant and their Oakland TEP in applying for a \$5,000 grant. We provided hands-on support as the application was only available online and technology access support was needed. Both of the entities were awarded grants. While they were waiting to see if they obtained CA Relief funding, the Alliance team also assisted them with three additional grant applications.

<https://bit.ly/IR-2021-CSWS>

<https://bit.ly/IR-2021-OTEP>



COVID-19 NAVIGATION

In 2021 we continued to provide rapid response support for businesses in crisis from the Covid-19 pandemic. While the fundamental structure of the program is the same as our flagship Navigation program, Covid Navigation is different in a few key ways:

FASTER

Resource roadmaps in this program are provided on an expedited timeline.

MORE FLEXIBLE

Resources recommended in this program include business and funding recommendations, but also encompass personal needs as well. This can include housing, food, child care, and transportation.

HIGHER TOUCH

The Navigation team follows up with entrepreneurs in this program as often as needed and sends relevant funding information to participants on a rolling basis.

COVID NAVIGATION PROFILE

OLTON RENSCH

TALLIO'S COFFEE AND TEA

Years in Business: 5

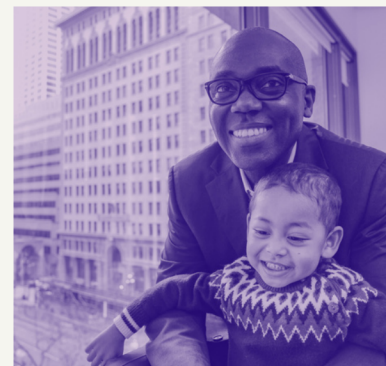
Employees: 6

Industry: Food & Beverage

Olton started Tallio's Coffee and Tea in Bayview Hunters Point to bring high quality coffee and the coffee shop experience to an underserved market at affordable prices. Tallio's roasts coffee as well as manufactures their own ginger beverage. Olton's goal is to educate and employ the Bayview Hunters Point community.

When Olton reached out to Alliance for Covid Navigation, he had already applied for the CA Relief Grant, and he needed support while he was waiting to see if he would receive a grant. He was open to a variety of funding options. The Alliance team quickly assessed his needs and found out a program at ICA might be a fit for him. Olton was accepted into ICA's The Lab program, which provided valuable advising support in a cohort format. Olton is receiving support from ICA now to continue his journey moving from a mom-and-pop local coffee shop to a high end coffee shop like Blue Bottle. He is in the process of seeking venture capital investment, and we are excited to continue working with Olton in this next phase of his business.

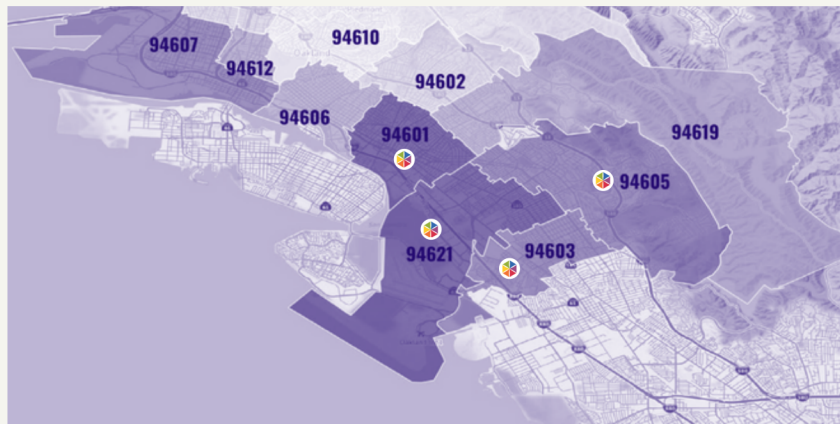
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POC SMALL BUSINESS NETWORK

Overview

The People of Color Small Business Network (POC SBN) is a collaborative pilot between The Greenlining Institute, The Alliance for Community Development and Uptima Entrepreneur Cooperative. The program offers coaching, technical assistance, and microgrants to some of the most underserved entrepreneurs in East Oakland. This pilot project was made possible by funding from the Surdna Foundation, US Bank, and Community Visions CDFI, and focused on reaching Black and Latino/a/x entrepreneurs in East Oakland. Our Navigation team provided services in English and in Spanish, expanding the reach of the program.



Alliance specifically supported 15 of the 20 program participants, which included earlier stage businesses. Uptima Entrepreneur Cooperative supported 5 legacy businesses, which averaged over 10 years in business each. Alliance provided in-depth Navigation support, assisting the program participants in reaching the specific business goals that they identified at the start of the program. Many of these businesses were new, having started in 2019 or 2020, and did not qualify for government relief funding. Some also did not qualify for relief funding because they did not have the proper financial or legal documentation for their business. The POC SBN Program was essential in helping to keep these early-stage businesses afloat.

TIMELY FUNDS

Alliance helped to administer a total of \$37,500 in one-time microgrants for the 15 participants (\$2,500 each). Additionally, our Navigators helped participants obtain an additional \$3,600 in community grants during the program. Funds were used on urgent needs such as Repairs, Tax Payments, and Utilities & Rent, and also on long-term investments such as Equipment Upgrades, Product Materials, and Professional Services. Providing funds that could be used for such a wide range of expenses allowed business owners to alleviate their greatest areas of need, and/or increase their scale of production by investing in equipment or strategy. To a small brick and mortar business, \$2,500 can make a remarkable difference in production and marketing.

Our Clients Gained Real Value

At the close of the program, 80% of Alliance's clients opted to continue receiving support from their Navigators through our General Navigation program. As a result of the program, 80% of participants self-reported either increasing their business development knowledge or increasing their revenue. (Yes, those numbers are actually both 80%!) We are excited to continue our relationships with these business owners, and to support their growing businesses.



80%

**POC SBN Participants
opted to continue
receiving support
from their Navigators
through our General
Navigation program**

AND

80%

**POC SBN Participants
self-reported either
increasing their business
development knowledge or
increasing their revenue**

REALLY!

POC SBN PROFILE

LATORRA MONK

OAKLANDIA CAFE

Years in Business: 3

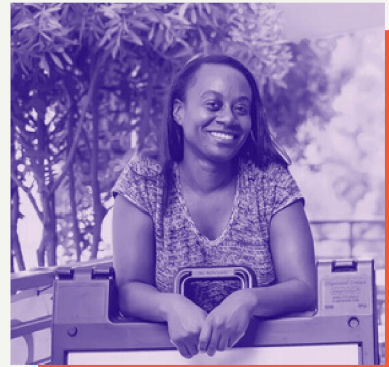
Employees: 4

Industry: Food & Beverage

Alliance worked with Latorra briefly in February 2021 for Covid Navigation then she was recommended to the POC Small Business Network in March 2021. Since that time, we've worked with Latorra to apply for and secure funding from various city, state, federal and private funding opportunities for her business, which have helped to offload upfront expenses related to payroll, utilities, equipment, and marketing support. Latorra's business has been featured in multiple Alliance publications, and even catered an Alliance team event in 2021. As her business has grown, we've referred pro-bono legal support to help her stay in compliance as well as place-based funding opportunities to help her stay rooted in Oakland.

Despite the pandemic's impact on her business, Latorra has not lost her vision and driving motivation for her cafe. As a 4th generation Oaklander, she created her cafe to challenge social expectations of who cafes are for, creating a space of belonging through food inclusivity. By utilizing her skills and talents, as well as those of her staff and community, she's helping to create a new wave of Black and Brown owned cafes as a foundation for cultivating generational wealth. Ultimately, her goal is to partner with the community to create more opportunities for other entrepreneurs of color in Oakland.

<https://bit.ly/IR-2021-OAKCAF>



Outcomes:

- Secured city, state, federal, and private Covid-19 related funding for her business
- Hired 2 new part-time employees
- Up-to-date legal protection and documentation for business formation
- Featured in Alliance's Small Business directory

POC SBN CLIENT INTERVIEW

GUADALUPE GARCIA

LA NIETA DE PANGHO

Years in Business: 3

Employees:

Industry: Retail



Photo credit:
Amir Aziz, courtesy of
The Oaklandside

Tell me about your business — when did you open? What inspired you to start a business?

We opened La Nieta de Pancho on the 19th of March in 2019. I would say that we provide neighborhood staples. I know that when you walk in it could be an unconventional collection of things, but I feel like we can always fill in for people's needs. I was most inspired by my kids. I have always only wanted the best for them. I wanted to prove to them that we, too, can come out ahead.

Is this your first business?

Yes, this is my first business. There are no other entrepreneurs in our family.

What support were you looking for when you applied for the POC Small Business Network?

I was looking for support around surviving Covid. My business was struggling because we had a lot less people walking around our neighborhood. There were less parties, so I wasn't selling shoes or food at the same rate.

What did you find helpful about the program?

The grant funds really helped me stabilize old payments I had not gotten to. I also enjoyed the accountability. The conversations with Alex were helpful in not feeling so overwhelmed.

How is your business doing now?

Things have been a bit lower than they were at the end of last year. I recently discovered that I don't have the proper machine to process payment from EBT. A lot of the people in our neighborhood that used to shop at our store for food no longer do because of this. A lot of families receive food stamps from their families or for their children in school. This is very common in our community and instead of coming to see me. They have to shop at bigger brand stores.

What goals do you have for this year?

For this year I would like to expand my business. I would like to have greater clientele and higher volume of sales.

POC SBN CLIENT INTERVIEW

GUADALUPE GARCIA

EN ESPAÑOL

Háblame de tu negocio, ¿cuándo abriste? ¿Qué te inspiró a iniciar un negocio?

Abrimos La Nieta de Pancho el 19 de marzo de 2019. Yo diría que proveemos cosas básicas para toda la comunidad. Se que cuando entras puedes ver que hay una colección de cosas poco convencionales, pero siento que siempre podemos satisfacer las necesidades de la comunidad. Mis hijos me inspiraron. Siempre he querido lo mejor para ellos. Quería demostrarles que nosotros también podemos salir adelante.

¿La Nieta de Pancho es su primer negocio?

Si, es mi primer negocio. No hay otros empresarios en nuestra familia.

Que apoyó estaba buscando cuando solicitó al POC SBN?

Estaba buscando apoyo para sobrevivir al Covid. Mi negocio estaba sufriendo porque teníamos menos gente caminando por nuestra vecindario. Había menos fiestas así que estaba vendiendo al mismo volumen.

¿Qué encontró más útil durante el programa?

Los fondos de la subvención realmente me ayudaron a estabilizar pagos antiguos. También disfrute la responsabilidad de mi relación con la navegadora. Al mismo tiempo, las conversaciones con Alex me ayudaron a no sentirme tan abrumada.

¿Cómo está su negocio ahora?

Las cosas han estado un poco más bajas comparado a fines del año pasado. Recientemente, descubrí que no tengo la máquina para procesar el pago de EBT. Muchas de las personas en nuestra vecindario que antes compraban comida aquí ya no lo hacen debido a esto. Muchas familias reciben los cupones para sus familias o para sus hijos en la escuela. Esto es muy comun en nuestra comunidad y en lugar de venir a verme, tienen que comprar en tiendas de marca.

¿Qué metas tiene para este año?

Para este año me gustaría expandir mi negocio. Me gustaría tener más clientes y mejor volumen de ventas.

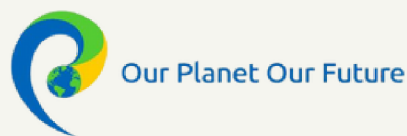
FILLING THE GAPS

As an increasing number of entrepreneurs reached out to us for technical assistance, we found that there were many business owners who did not qualify for the relief funding because their business was too new or they did not have the financial or legal documentation in place to apply. Alliance was able to offer them Navigation services to both support these entrepreneurs in continuing to build out their business and by looking for funding that newer businesses could apply for. The client profile on Latorra Monk highlights one business we were still able to support despite the fact that she did not qualify for relief funding.

FISCAL SPONSORSHIP

Alliance's mission is to increase access to capital for under-resourced entrepreneurs; fiscal sponsorship is a natural expansion in our work to do so. Fiscal sponsorship is a tool that allows us to partner with mission-aligned organizations that do not have 501c3 status, expanding their funding opportunities to include grants and donations. We have put our commitment to equity at the center of this program, constantly asking ourselves how we can best show up to share our knowledge, capacity, and access. This program allows us to create collective and intentional impact.

In 2020 we piloted our Fiscal Sponsorship service and in 2021, we continued to build out the experience and relationship with our inaugural cohort. This cohort included local partners Oakstop Alliance and the Oakland Black Business Fund, as well as Our Planet, Our Future, a global climate action campaign with local leaders.

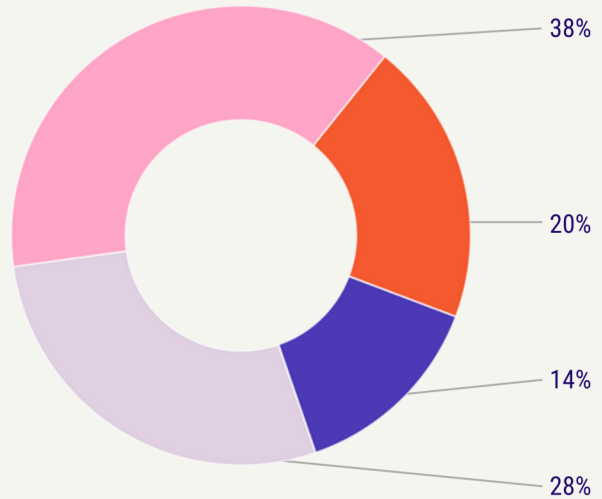


ALLIANCE EVENTS

STAKEHOLDER GROUPS REPRESENTATION

EVENT ATTENDEES

Financial Services	14%
Business Support	20%
Entrepreneur	38%
Community Member	28%



CAPITAL READINESS SERIES

In the Spring, we collaborated with our partners at Working Solutions to co-produce a three-part capital readiness event series. The content was designed to help borrowers build confidence and set expectations by providing insight into the lending process. The series covered mental readiness, documentation readiness, and approval readiness for borrowers.

ASK ME ANYTHING SERIES

Over the course of the year, we held six *Ask Me Anything* events, in which experts such as lawyers, accountants, and financial service providers presented on a relevant topic and held open Q&A for the audience. This event series provided our clients direct access to highly skilled professionals whose advice usually comes at a high hourly cost—a cost that is prohibitive for many of the entrepreneurs we work with.

BAY AREA CAPITAL CONNECTIONS XIII

DEFINING OUR NEW SELVES

Our annual Bay Area Capital Connections (BACC) conference is a prevailing tradition that was born to solve a problem: funders and under-resourced business owners were not in the same rooms. Through years of iteration, BACC has evolved into a multi-faceted event that connects entrepreneurs, funders, and business service providers through thought leadership, actionable workshops, and networking. BACC XIII was our second fully virtual conference, featuring a set of panels, practical workshops, and community connection opportunities.

VISUAL NOTES FROM THE CONFERENCE



Artwork by Abby VanMuijen, of RogueMark Studios

THE ART OF CUSTOMER SERVICE

Bay Area Capital Connections XIII:
Imagining Our New Selves
October 1st, 2021

BRAND AND SOCIAL MEDIA MARKETING FOR SUCCESS

IT STARTS WITH CREATIVE CONFIDENCE & KNOWING THE PEOPLE WE SERVE

BRANDING IS NOT JUST YOUR LOGO

- HOW YOU SHOW UP
- THE IMPACT YOU ARE MAKING (NOT JUST YOUR INTENTION)
- YOUR REPUTATION
- HOW YOU APOLOGISE
- HOW YOUR INSIDES MATCH YOUR OUTSIDES

HOW YOU ATTRACT THE PEOPLE WHO NEED YOUR BUSINESS

OUR VALUES | OUR ACTIONS

YOUR EMPLOYEES & COMMUNITY ARE YOUR BIGGEST AMBASSADORS

JUST LIKE HAVING A LIST WHEN YOU GO TO THE STORE... **HAVE A PLAN FOR SOCIAL MEDIA!**

LOVE | VISUAL DESIGN | MAGIC DESIGN | RESEARCH | LOGIC | DATA | INSIGHTS | INTUITION | COLORS | LOYALTY | SALES | YOUR BRAND | MARKETING | BRANDING

WELCOME TO THE SHOW | HAPPY BIRTHDAY | i remembered your name! | a hand-written note | MOMENTS OF CARE AND DELIGHT

IVELISSE MORALES

THE ALLIANCE FOR COMMUNITY DEVELOPMENT

MEET THE FUNDERS

Bay Area Capital Connections XIII:
Imagining Our New Selves
October 1st, 2021

HOW CAN WE MAKE FUNDING MORE ACCESSIBLE TO UNDERREPRESENTED ENTREPRENEURS?

FINANCIAL READINESS | PATH TO REVENUE | EMOTIONAL READINESS | READINESS INCLUDES | READINESS OF VISION | UNDERSTANDING OF MY LOAN

COACHING | **CAPITAL CONNECTION** | **ICA**

RELATIONAL RESTORATIVE LENDING

THIS IS "I TRUST YOU MONEY"

LOW RISK CREDIT REBUILDING LOANS WITH COLLATERAL REQUIRED

IT'S NOT JUST A LOAN, IT'S A PROGRAM

PEER ADVISING | TECHNICAL SUPPORT

CHASING RAINBOWS

WORKING SOLUTIONS

RESOURCE GUIDE | PPP | MICROLOANS | EMERGENCY RECOVERY | SMALL BUSINESS GRANTS | FREE BUSINESS CONSULTING | PREPOST LOAN

PARTNERSHIPS w/ LOCAL GOVERNMENTS | CDFI'S

DIANNA TREMBLAY • LAURIKA HARRIS-KAYE • HOPE HENSON-LEHMAN • BEN STOKES • TITI IKHILE

THE ALLIANCE FOR COMMUNITY DEVELOPMENT

DESIGNING FOR EQUITY

EQUITY IS A PRACTICE, NOT A DESTINATION OR ACHIEVEMENT

WHAT FEELS THE HARDEST IN YOUR EQUITY WORK?
RESISTANCE TO CHANGE
BURNOUT & JADEDNESS
FEAR OF NOT GETTING IT "RIGHT"
PUSHING AGAINST THE DOMINANT SYSTEM / CULTURE

INHERENT IN EQUITY WORK IS DISCOMFORT

AND MOVING THROUGH THAT DISCOMFORT TOGETHER

GIVING COMMUNITIES WHAT THEY NEED
WHY THOSE NEEDS EXIST
STRUCTURAL / INSTITUTIONAL / CULTURAL / INTERPERSONAL / UNRESOLVED

SKILL BUILDING / DEEP PERSONAL WORK
VULNERABILITY
HONESTY
CURIOSITY

PUTTING IN THE WORK TO LEARN

HOW DO MY MANY IDENTITIES SHOW UP IN DIFFERENT SPACES?
STEPPING UP & STEPPING BACK

GETTING REAL ABOUT WHAT YOU ARE ABLE TO OFFER
EMOTIONAL INTELLIGENCE
THE COMMUNITY WE SERVE
MYSELF? MY GOOD INTENTIONS?
WHOSE VOICES ARE CENTERED?

ALONGSIDE SYSTEMS WORK
HOW AM I LEARNING?
WHO AM I LISTENING TO?

HOW CAN WE UNLOCK THE WISDOM ALREADY PRESENT IN OUR COMMUNITIES
COMMUNITIES ARE THE EXPERTS
OF THEIR EXPERIENCES



ELLIE TUMBUAN

Bay Area Capital Connections XIII: Imagining Our New Selves
October 1st, 2021



WHAT IS POSSIBLE FOR THE ECOSYSTEM FUNDING LANDSCAPE?

REAL PEOPLE'S FUND A JUST FUNDING LANDSCAPE CAN EXIST

SHIFTING THE WAY FINANCIAL RESOURCES NURTURE OUR ENTREPRENEURS & COMMUNITIES OF COLOR

HOW CAN WE FUND COMMUNITY SELF-DETERMINATION? (& REMOVE BARRIERS)

THE NEXT GENERATION OF BUSINESSES WHO WILL USHER IN THE NEXT ECONOMY

END THE HOARDING!

LOOK DEEP INTO GRASSROOTS SPACES TO FIND WORK TO FUND

AN OPPORTUNITY TO REIMAGINE

RELAX THE REPORTING REQUIREMENTS TRUST ENTREPRENEURS

GIVE THE OPPORTUNITIES TO FOLK WHO HAVE HISTORICALLY BEEN DENIED THEM

WHAT DO OUR COMMUNITIES ACTUALLY NEED? AND WHAT IS THE ROOT CAUSE OF WHY WE DON'T ALREADY HAVE WHAT WE NEED TO STAND IN OUR POWER

DEEP RELATIONSHIP
CAPITAL
FUNDING JUSTICE
LONG-TERM BUSINESS SUPPORT FRONT AND BACKEND
INFORMATION
MULTI-YEAR / GENERATIONAL FUNDING
BUSINESSES & ENTREPRENEURS
JUSTICE MOVEMENTS
COMMUNITY NOURISHMENT







ZAKIYA HARRIS · MARIA MORENO · LAURIKA HARRIS-KAY · SABRINA WU · RANI LANGER-CROAGER

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October 1st, 2021



**ARTWORK BY
IRIS ALULA LAI COSTA**



PRE-AUDIT FINANCIALS

FINANCIALS*

REVENUE
\$506,560

Institutions: 85%
Individuals: 5%
Foundations: 10%

EXPENSES
\$506,560

Operations: 40%
Programs: 60%

FUNDING MODEL

Earned Revenue**: 20%
Grants: 30%
Contributions***: 50%

OUR SUPPORTERS

Mighty Capital and Network for Good

US Bank

Target Giving and Good Coin Foundation

San Francisco Foundation

Anonymous

LISC Bay Area

*Pre-audit numbers

**Earned revenue includes project contracts, rental fees, event sponsorships and fiscal sponsorship fees

***Contributions include individual and corporate donations

ALLIANCE
PUBLICATIONS

GOOD MONEY GUIDE

In 2020, Alliance was honored to take over publication of the Good Money Guide. The Guide was started as a collaboration between The Sustainable Business Alliance and The East Bay Express. The guide features a list of local community funders, helps to distinguish among different kinds of funding, offers expert tips, and features some local small businesses. The community funders on this list meet one or more of the following criteria:

- Locally-based and committed to local reinvestment
- Adheres to a social or environmental mission
- Enables regular people to invest in their community
- Avoids investing in harmful or extractive products and activities
- Avoids unfair or misleading practices and pricing

View the guide

<https://bit.ly/IR-2021-GMG>



SMALL BUSINESS DIRECTORY

BAY AREA CAPITOL CONNECTIONS XIII

Alliance’s mission is to increase access to capital for under-resourced entrepreneurs; fiscal sponsorship is a natural expansion in our work to do so. Fiscal sponsorship is a tool that allows us to partner with mission-aligned organizations that do not have 501c3 status, expanding their funding opportunities to include grants and donations. We have put our commitment to equity at the center of this program, constantly asking ourselves how we can best show up to share our knowledge, capacity, and access. This program allows us to create collective and intentional impact.

In 2020 we piloted our Fiscal Sponsorship service and in 2021, we continued to build out the experience and relationship with our inaugural cohort. This cohort included local partners Oakstop Alliance and the Oakland Black Business Fund, as well as Our Planet, Our Future, a global climate action campaign with local leaders

View the directory here

<https://bit.ly/SmallBusinessGuide21>



SFEDA BUYING GUIDE

In the fall of 2021 Alliance participated in the creation of the Shop the Bay Guide, an initiative spearheaded by the San Francisco Economic Development Alliance (SF EDA) aimed specifically at diverting corporate gift spending towards San Francisco-based small businesses. This collaboration between thirteen SF EDA member organizations entailed strategy sessions, feedback from featured entrepreneurs, and a collective marketing campaign to draw business to the guide.

View the guide here

<https://bit.ly/IR-2021-STBG>



COMMUNITY ACKNOWLEDGEMENTS

ACKNOWLEDGEMENTS

We are so grateful to our partners, funders, and collaborators for inspiring and supporting our work. 2021 was a year of deep community building, and we are excited to continue building pipelines to community wealth in the years to come.

FUNDERS

- US Bank
- San Francisco Foundation
- LISC Bay Area
- Mighty Capital and Network for Good
- Target Giving and Good Coin Foundation
- Anonymous

PARTNERS

- Uptima Entrepreneur Cooperative
- Working Solutions
- Pacific Community Ventures
- REV
- Greenlining Institute
- Community Bank of the Bay
- Start Small Think Big
- ICA
- Main Street Launch
- Community Vision
- Self-Help Federal Credit Union
- Oakland Black Business Fund
- Women's Social Entrepreneurship Center
- City of Oakland

ALLIANCE FOR COMMUNITY DEVELOPMENT

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MEMBERSHIP BODIES

- CAMEO
- ArtsWeb Regional Advisory Council
- SFEDA
- Black Cultural Zone
- East Oakland Entrepreneurship Forum
- SF Chamber of Commerce
- Oakland African American Chamber of Commerce
- American Sustainable Business Network
- Levantando Nuestras Voces



THE **ALLIANCE** FOR
COMMUNITY DEVELOPMENT

WE THANK YOU
FOR YOUR CONTINUED SUPPORT IN
OUR PROGRAMS

OUR BOARD OF DIRECTORS

MICHAEL GUNNING

CHAIRPERSON OF THE BOARD OF DIRECTORS



Michael Gunning is the Senior Vice President of Legislative Affairs for the California Building Industry Association (CBIA). He is a policy expert on housing finance, insurance and community development in California with extensive experience advocating for constructive strategies that bolster the homebuilding industry and increase homeownership opportunities.

Gunning has over two decades of experience working with the Legislature, the executive branch, and other stakeholders, and served on the California Housing Financing Agency

(CalHFA) since his appointment by Governor Arnold Schwarzenegger in 2010. He was reappointed to CalHFA in 2016 by Governor Jerry Brown. In February 2022, Gunning was appointed by Governor Newsom to the California State Teachers' Retirement System Board.

Before joining the CBIA, Gunning served as the vice president for the Personal Insurance Federation of California. Prior to that, he was managing director for the Nehemiah Community Reinvestment Fund (NCRF), where he organized and facilitated millions in NCRF investments throughout California.

DENNIS WONG

BOARD OF DIRECTORS SECRETARY



TY Dennis Wong is a practicing attorney in California with over 30 years of experience in business, finance and the law. He specializes in assisting business owners, entrepreneurs, executives, and high growth companies with their business strategies and legal needs, including contracts, joint ventures, partnerships, licensing and distribution agreements, leases, buy/sell agreements, leases, real estate transactions, loan agreements, and other

business related matters including risk evaluation and due diligence reviews. Mr. Wong practice also includes real estate litigation and breach of contract matters. Mr. Wong is a member of the Silicon Valley Cyber Lions Club that focuses on interesting not-for-profit community based projects in the Bay Area and around the world. He also teaches business law to aspiring entrepreneurs at Foothill College, Los Altos, California.



JAMES HURD NIXON

TREASURER OF THE BOARD OF DIRECTORS

James Hurd Nixon is Co-Founder and Principal of Sustainable Systems, Co-Founder and Director of Business Development for REV+ALL, and a member of the Leadership Team for Our Planet Our Future.

He served as Lead Consultant for: formation of the Bay Area Equity Fund, first impact venture fund to go to scale; Mission Verde, San Antonio's Sustainable Economic Development Initiative; and as Senior VP of Progressive Asset Management, the first socially

responsible investment broker/dealer. He sits on the Boards of the TechEquity Collaborative, Oakland and the World Enterprises, and Tamalpa Institute; Chairs the Planetary Dance Committee; and he has initiated and maintains the Planetary Philosophy website.

He is the author of: Sustainable Economic Development: Initiatives, Programs, and Strategies for Cities and Regions; and In Search of a Revelation: An Essay in Spiritual Philosophy.

LYZ FERGUSON

MEMBER OF THE BOARD OF DIRECTORS



Elizabeth Y. A. Ferguson is a financial and investment executive with experience in corporate and investment banking, venture capital, private equity and impact investing. Ms. Ferguson is Managing Director of Drexel Oceania LLC, a merchant bank.

Previously, she was the Executive Vice President and Managing Director of the Bay Area Family of Funds at the Bay Area Council where she co-founded and managed private equity and venture capital funds.

With Bank of America for over twenty years and as EVP and Managing

Director, she has held senior roles in corporate and investment banking, strategic planning, marketing, and finance.

Ms. Ferguson is a native of San Francisco and a resident of the Bay Area. She is a summa cum laude graduate of UC Berkeley with a B.A. in political science and has an MBA from Stanford Business School. Ms. Ferguson serves as on the boards for the Alliance for Community Development, On Lok, Inc., REDF, investment committee of SF Archdiocese and the Bay Area Advisory Board of US Bank.



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