



**THE ALLIANCE FOR** \_\_\_\_\_  
**COMMUNITY DEVELOPMENT**

**2022 IMPACT REPORT**

**ITERATIONS**



WHERE COMMUNITY AND  
**CONNECTION**  
ARE CATALYSTS FOR  
**CREATING CHANGE**

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# INTRODUCTION

## Letter from the Executive Director & Chair of the Board of Directors

As we close out another year at the Alliance for Community Development, it is important to take a step back for reflection. In 2022, we found ourselves celebrating many milestones for our ecosystem despite a tumultuous year for our local and national economies.

The year presented a unique challenge: reconciling a desire for 'normal' with the reality of a rapidly changing world. There was no option for us to return to the familiarity of 2019, because we have all been changed by the events of the last three years. With this fact, we recognized an opportunity to transition, to iterate and refine how we show up in community with one another. Change is uncomfortable, but even in that discomfort we can chart ourselves a new and thriving course.

In a year that demanded rigor, adaptability and consistent curiosity, we have been proud to watch the Alliance team stretch to meet the moment. Through the highs and lows of 2022, our team has remained grounded in our mission to provide deep support to

under-resourced entrepreneurs in the Bay Area. That dedication saw us launch our long-awaited Capital Navigation program, host the landmark 14th annual Bay Area Capital Connections Conference that included our first in-person reception since 2019, and initiate exciting new partnerships to bolster our offerings.

As we move forward into 2023, we will continue to invest in our deeply relational, one-on-one support model. We look forward to continuing to expand our partnerships across the greater Bay Area and Northern California, to deepening our Capital Navigation support, to offering relevant and valuable events to our ecosystem, and to continue to show up for our community in every way that we can.



**Naima McQueen,**  
*Executive Director*



**Michael A. Gunning**  
*Board Chairman*

# 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. Naima has spent her career supporting individuals and organizations to actualize their visions and goals through co-creation of strategy, implementation, and knowledge-sharing and facilitation, to meet abundant opportunities as they reveal themselves across youth work, leadership development, microfinance, business education and small business support.

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.

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 & PARTNERSHIPS



Melanie Nuni 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 Entrepreneur Ecosystem Navigation Program to ensure that there are clear and measurable outcomes to demonstrate Alliance’s positive impact on our Bay Area entrepreneurship ecosystem.

Melanie holds a B.S. in Business Administration from the Berkeley Haas School of Business and an M.P.A. 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 pro-gram evaluation deeply informs her work assessing community needs and impact. Melanie has experience analyzing policy, analyzing data and processes, and implementing and improving complex systems.

Melanie enjoys life with her husband Joe, her son Elijah, and her daughter Joy.



# MICHELLE ANTOINETTE NELSON

## HEAD OF STRATEGY AND COMMUNITY



Michelle Antoinette Nelson is an organizer, artist, innovator, and cutting-edge thinker who bridges community, creative practice, and equity. In her consulting role as Head of Strategy and Community at Alliance Michelle works directly with the Executive Director to create, communicate, execute, and sustain Alliance’s strategic initiatives. This role also builds a cross-organizational community of practice that will connect communities of small business owners and entrepreneurs with community stakeholders and local resources to drive revenue and change. As well as engaging community partners, creating community connections and movements, through social media, online published works, and events. Michelle is also the Founder of Brown and Healthy, a global initiative which focuses on

community engagement, strategic management, and wellness curation for people of color. As a multifaceted career creative, Michelle has moderated thought-provoking panels for Afropunk, Labs at Light City, People over Plastic, and Shack 15. She has hosted stages for Red Bull and written for Red Bull Magazine and Baltimore Magazine. Michelle currently sits on the Executive Board of Directors for the Tennessee Williams and New Orleans Festival, the advisory board for People over Plastic, the lead Master of Ceremonies at Summit, and co-curator and host of The Medicine Show.

Michelle has been featured in Forbes Magazine for her social justice work, along with CNN Live, CBS WJZ-TV, and Fox 45.

# JULIA MCCOTTER, MBA

## COMMUNICATIONS & DEVELOPMENT MANAGER



Julia McCotter is a Marketing and Communications professional with over six years of experience working with mission-driven organizations in the private and nonprofit sectors. She leads Alliance’s Marketing and Communications team, overseeing public reports, social media, email marketing, and Alliance’s website. She is the lead editor for all of Alliance’s public communications and grant applications. In partnership with Alliance’s Director of Programs, Julia led the writing and design of the organization’s first public Impact Report, and the two that have followed.

In addition to her work at Alliance, Julia maintains a freelance marketing practice specializing in content strategy and copy editing. She has worked with a range of mission-driven businesses and nonprofits.

Julia holds a B.A. in Economics from Mills College, where she minored in Studio Art. She earned her M.B.A. at the Lorry I. Lokey School of Business and Public Policy at Mills College. In her free time, Julia enjoys days in the garden and nights in the kitchen with her partner Jonathan and their cat, Mr. Jingles.

# ALEX PINEDA



## PROGRAM & COMMUNITY ASSOCIATE

Alex is the Program and Community Associate at Alliance. She is bilingual and enjoys working with Spanish speaking businesses. Alex is dedicated to bridging the accessibility divide in Latinx communities; her main focuses include technology and competent language accessibility. In 2022, she led the first-ever translation of Alliance's Good Money Guide into Spanish.

In addition to her work with clients, Alex is a Project Manager in our Events department. She enjoys the chaos and rush of event coordination, including managing 2022's Bay Area Capital Connections Conference. Outside of work Alex enjoys playing soccer and hanging out with her partner Nate and their two dogs Juno and Jax.

Alex holds a Bachelor of Arts degree 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, while doing so, he also developed connections that later led to joining the Alliance team. His experiences as a student then has stayed with him and continues to inspire his work and commitment with Alliance and pushes his passion of learning and self-growth.

In addition to his work at Alliance, Akira is also a professional ballet dancer and holds a personal trainer certification.

# MATTHEW TREVINO

## CHIEF INFORMATION OFFICER



Matthew Trevino is a Virtual Chief Information Officer with seven years of experience working in the IT field, mostly in the San Francisco Bay Area. Matthew specializes in cybersecurity and technology/business alignment, helping organizations to operate securely and efficiently. Matthew has worked in many different industries such as Non-profit, Legal, Construction, Technology, Startups, and Industrial. He is currently most inspired by his work with Alliance for Community Development and helping support people with their businesses.

Within Alliance he is responsible for overseeing and providing guidance on all things technology: cybersecurity, technical support, new technology implementation, and CRM administration. In his free time, Matthew enjoys all things outdoors, traveling, hiking, cooking, and considers himself an avid foodie aficionado. He hopes to soon get his falconry license and begin his work with hawks, falcons, and owls to help grow their population.



# THE ALLIANCE MODEL

# ABOUT THE ALLIANCE FOR COMMUNITY DEVELOPMENT

The Alliance for Community Development was founded in 1999 on the mission of increasing access to capital and support for underrepresented entrepreneurs. Alliance achieves its mission primarily through holistic entrepreneurship and small business programs, education and networking events, and deep organizational partnerships. We support clients across all nine Bay Area counties, and while our approach to this work has adapted over the decades, our fundamental principle remains: **economic equity is essential to community vitality**. When our individual communities are well-resourced, our health, safety, and quality of life will thrive. Alliance’s core values of collaboration, equity, justice, empathy, and nimbleness are embodied in all of our work.

Business ownership represents an opportunity to build intergenerational wealth within families of color, **accelerating the closure** of racial wealth gaps.<sup>1</sup> This has meaningful implications for public health; poverty is the **single largest** determinant of health,<sup>2</sup> though it is not the only negative social determinant that entrepreneurship can alleviate. Under-resourced entrepreneurs – and particularly entrepreneurs of color – are more likely to **hire from within their communities**,<sup>3</sup> leading to an increase in high quality jobs and **multi-tiered wealth building** in these communities.<sup>4</sup> Entrepreneurs who launch businesses in their own neighborhoods are also best suited to close gaps in community resources – **opening food businesses to address food deserts** and poor nutrition, for example. **But simply encouraging higher rates of entrepreneurship is not enough.** In their 2021 article in the Journal of Economics, Race, and Policy, Teresa Kroeger and Graham Wright found that, while business ownership increases upward wealth mobility for Black entrepreneurs, business failure has the reverse effect:<sup>5</sup>

We first find that, as past work suggests, Black-owned businesses are less likely to remain open 4 years later, compared to white-owned businesses. We then show that Black and white entrepreneurs have a similar likelihood of experiencing upward economic mobility when their businesses succeed, and similar likelihoods of experiencing downward mobility when their businesses fail. Finally, as predicted by these two findings, Black business owners in a given year are more likely to experience downward economic mobility over the next four years, and less likely to experience upward mobility, compared to their White counterparts. In light of these results, improving the rate at which Black entrepreneurs succeed, rather than increasing the rate at which Black people become entrepreneurs, should be the primary focus of efforts to leverage business ownership to reduce the racial wealth gap.

—Kroeger & Wright

For low-wealth entrepreneurs, who have both the most to gain and the most to lose, **entrepreneurship support is essential.**

Recent **studies** have shown what under-resourced communities have understood for decades: that social capital plays a vital role in the success of new ventures.<sup>6</sup> **The size, wealth, and knowledge of an entrepreneur's immediate network plays a substantial role in business success, by increasing access to capital, facilitating information flow, and lowering financing costs.** There is also **data** to support the theory that the size of an entrepreneur's network is the strongest predictor of the amount of funds they are able to raise<sup>7</sup> and, unsurprisingly, businesses that begin with more startup capital are more likely to **perform better.**<sup>8</sup>

**Through a unique, individualized service model, Alliance's programs are able to supplement the existing social capital of clients.** Providing entrepreneurs with business and industry-specific research-based resource recommendations, connecting them to other business owners, publishing accessible **guides** and tools, providing warm introductions to funders, curating ecosystem events and education opportunities to engage and share knowledge, and a host of other programmatic activities that all serve to increase the networks and knowledge of Alliance's clients.

**BY PROVIDING INDIVIDUALIZED  
BUSINESS SUPPORT, ALLIANCE IS ABLE  
TO SUPPORT THE CREATION OF  
LASTING COMMUNITY WEALTH**

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# PROGRAMS SUMMARY

# OUR 2022 PROGRAMS

Our programs are the core vehicle by which we achieve our mission. **We employ a deeply relational, human-centric approach to our services;** always striving to meet our clients where they are at. This means that no two entrepreneurs get exactly the same experience, because no two entrepreneurs or businesses are exactly the same.

We act as business advisors, as allies, as advocates, as accountability partners to help our clients meet their goals. Our work with clients often spans multiple years, our offerings shifting flexibly as our clients' businesses grow and their needs advance. It is an essential tenet of our work that **our support does not have an end date.** We work with all local entrepreneurs, at any stage, in any industry.

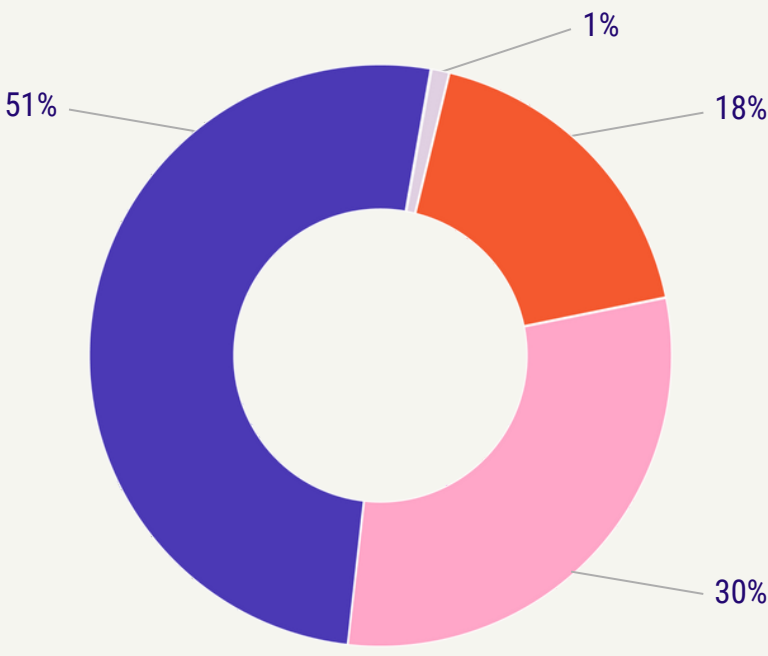


# TOP INDUSTRIES IN ORDER

- 1. Retail
- 2. Food
- 3. Arts / Creative
- 4. Professional Services
- 5. Education

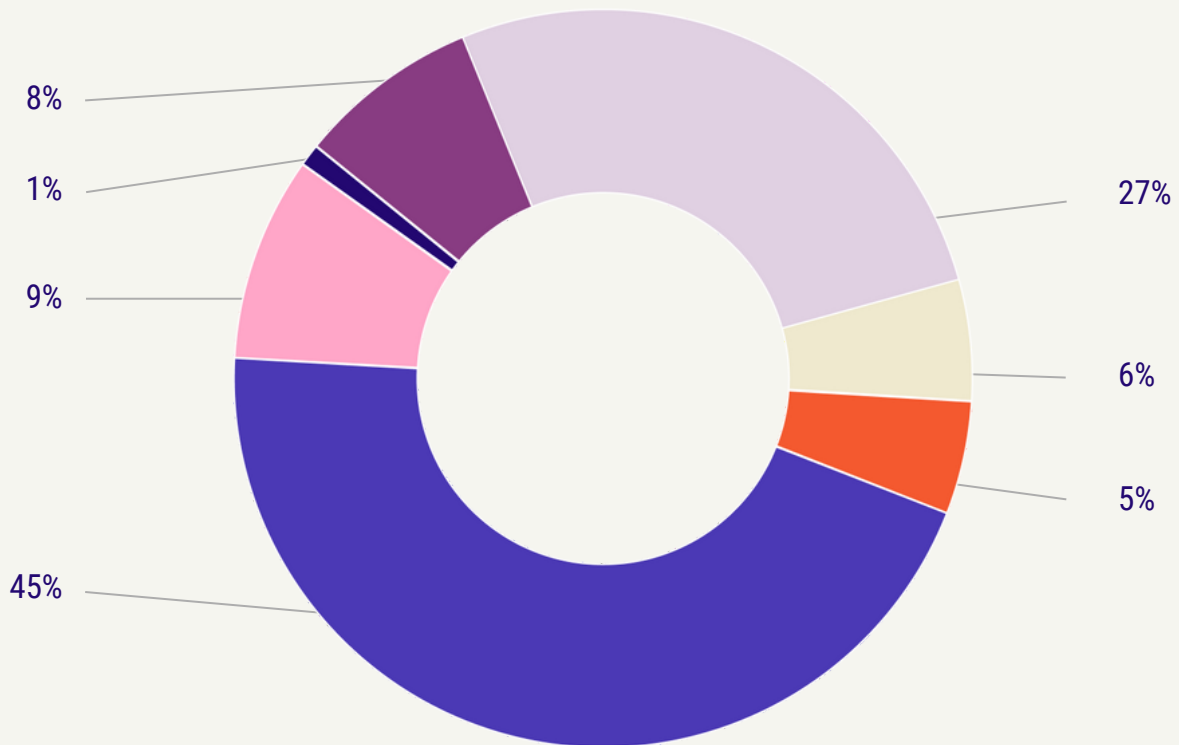
# GENDER

- Male 18%
- Female 51%
- Gender Non-Conforming 1%
- Not Reported 30%



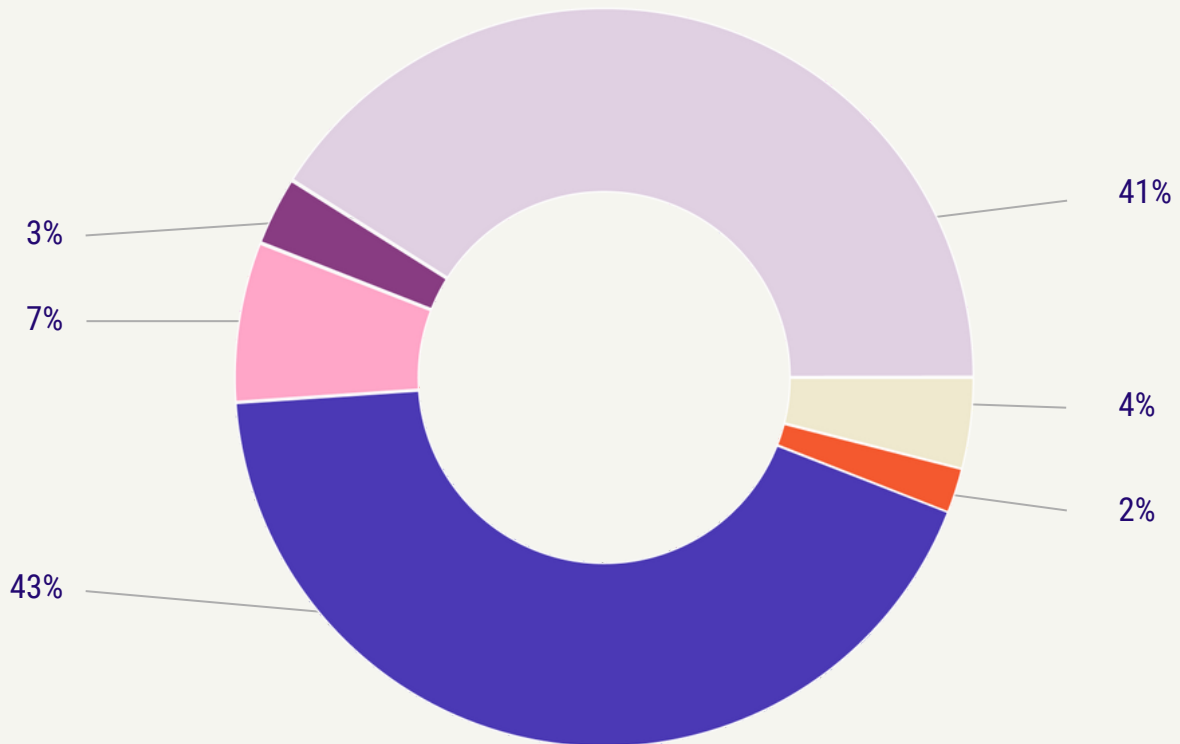
# DEMOGRAPHICS

Asian or Asian American	5%	Multi-racial	8%
Black or African American	45%	Not Reported	27%
Latino/a/x	9%	White	6%
Middle Eastern	1%		



# PROGRAM PARTICIPATION\*

<span style="color: #e67e22;">●</span> Capital Planning Navigation	2%	<span style="color: #8e44ad;">●</span> Pilot Programs	3%
<span style="color: #2980b9;">●</span> General Navigation	43%	<span style="color: #d1c4e9;">●</span> Rapid Response Navigation**	41%
<span style="color: #e91e63;">●</span> Technical Assistance	7%	<span style="color: #f1c232;">●</span> Capital Ready Navigation	4%



\*Percent of total participants  
 \*\*Formerly: COVID Navigation

**173**

**Businesses  
supported with  
our programs**

**AND**

**1 IN 4**

**Participated  
in more than  
one program**

**REALLY!**

# NAVIGATION

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.



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. We follow up with each entrepreneur to track their progress and provide continuous support.



In 2020 we began providing rapid response support for businesses in crisis from the COVID-19 pandemic. We continued that support in 2021, and in 2022 we formalized this offering. Originally called 'Covid Navigation,' we've re-named this program 'Rapid Response Navigation,' and offer it to any businesses experiencing a crisis.

While the fundamental structure of the program is the same as our flagship Navigation program, Rapid Response Navigation is different in a few key ways:

- **Faster:** Resource roadmaps in this program typically focus on specific resources addressing the crisis and 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, technological support, and transportation.
- **Higher touch:** The Navigation team follows up with entrepreneurs in this program as often as needed and sends relevant information to participants on a rolling basis.





# CAPITAL NAVIGATION

After years of preparation, we were ecstatic to launch our formal Capital Navigation program in late 2022. The purpose of this program is to increase capital attainment for underfunded entrepreneurs by providing a range of deep support services. In-depth support through Capital Navigation includes two phases: 1) Capital Readiness and 2) Capital Planning.

## CAPITAL READINESS

The Capital Readiness phase provides business owners with customized, hands-on support to complete all of the steps outlined in our Capital Ready Checklist. Participants typically spend three to six months in this phase, and can schedule biweekly 30 minute check-ins with their Navigator to ensure they're on track. The Navigator creates a Capital Ready Roadmap with referrals to meet each item on our Capital Ready Checklist. Using trauma-informed practices, we focus on creating a safe space for business owners to work through challenges they may have related to capital and financial management in general. Once our business owners are capital ready, we take time to celebrate with them before moving on to the Capital Planning phase.

## CAPITAL PLANNING

The Capital Planning phase is focused on supporting business owners to determine which type of capital is right for them and develop a strategic plan to seek funding. The Navigator utilizes our Capital Navigation Planning Questionnaire and our published Good Money Guide as tools to support strategic planning. Entrepreneurs also receive a customized Roadmap with vetted resources.

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Capital Navigation demystifies the capital landscape, increasing access for communities that have consistently experienced barriers to capital. Similar to the flagship Navigation process, Navigators will typically check in with entrepreneurs at the three-month, six-month, and one year marks to track progress and offer continuing support, though these intervals can be customized based on the preferences of the entrepreneur.



# TECHNICAL ASSISTANCE

Alliance's Technical Assistance program supports entrepreneurs preparing for a variety of funding opportunities and program applications. We provide one-on-one guidance around application eligibility, requirements, and document collection. Time is among the most valuable resources that any business owner has, and Technical Assistance is a proven method of expediting the application process.

In 2022, we partnered with Verizon and Local Initiatives Support Corporation (LISC) to assist small business owners in signing up for Verizon Small Business Digital Ready (SBDR), a virtual platform offering education, coaching, and mentorship to help small businesses grow and thrive. By January of 2023, we had signed up over 170 businesses on the platform. Verizon offered several small business grants through the SBDR platform throughout the year, and our team also assisted entrepreneurs applying for these funds. Our client Myeshia Jefferson, founder of Beauty Makes Cents, was awarded one of the \$10,000 grants!

As a part of our partnership with Verizon we hosted an informational event about the Verizon SBDR platform at the business of one of our entrepreneurs. (See the profile on Pillar Cowork and Childcare on page 40). **Footage from the event was featured along with several of our clients on Verizon's US Tech Futures webpage and social media.**

We also entered a new partnership with ICA in 2022 to support applicants to The Lab, a program designed for early-stage businesses who are looking to develop a plan to strategically grow.

Alliance does not just offer Technical Assistance through partnerships – we support entrepreneurs directly with program applications, grant applications, pre-loan preparation, and other business development activities.



# INSIGHTS

As a ‘high-touch’ organization, we are fortunate and honored to have many clients who are willing to candidly share their goals, dreams, and experiences with us. Over the course of 2022, we noticed a swath of recurring themes across the ecosystem:

- **Burnout:** Feelings of exhaustion and overwhelm were expressed consistently across entrepreneurs in 2022, regardless of business stage, industry, or other demographic factors. Many clients asked for support finding resources to meet needs outside of their businesses, such as housing and childcare. Inconsistent regulation around conducting business in-person, high inflation, and supply chain issues all contributed to a sense of overwhelm this year.
- **Debt Hesitancy:** Many of our clients come from families and communities that have experienced redlining, targeting by predatory lenders, and other forms of institutionalized financial oppression with devastating effects. As a direct result of this history, many of our clients were already skeptical of taking on loans to finance their businesses. After the unpredictable economic shocks of the last several years, which directly led to many business owners defaulting on loans, we’ve seen fewer and fewer entrepreneurs willing to finance their businesses with debt. We see more clients instead opting to pursue grants, crowdfunding, and equity financing to grow their businesses.
- **Rebuilding Efforts:** Across the ecosystem, communities are rallying to rebuild local economic corridors. After a sharp drop in demand for brick-and-mortar space brought on by the start of the pandemic, and sustained through the end of 2021, more of the entrepreneurs we worked with in 2022 sought out physical space. We expect this demand to continue to increase in 2023.
- **The Journey is Long:** Business owners are often building their businesses while working other jobs to support themselves and their families. This can mean that following up on all resource recommendations takes time. If the business owner is far along enough in their business that they can work on it full time, they often have little to no staff support to build out their business. Sometimes our Navigation recommendations and referrals take years to fully implement.



# CLIENT PROFILE

## WANDA BLAKE



### FOUNDER OF WANDA'S COOKING

Wanda's Cooking is a food pop-up that creates an intimate series of curated restaurant experiences around Southern cuisine with an updated flair. Additionally, she sells salt-less Creole Spice seasoning and a variety of Pepper ChowChows, which are a Southern pickled relish - flavors Sweet, Hot, Olive and Africa Hot. Her Pepper ChowChow has been featured in Edible East Bay, EaterSF, and Bon Appetit. Wanda's pop-up restaurants serve as a way for her to take people on food adventures and connect with the community. She hopes her cooking can bring forth a fond memory of people's family meals, traditions and celebrations around food.

In 2021, Wanda participated in the People of Color Small Business Network pilot program. Nearly two years later, Wanda is still in touch with the Navigation team at Alliance. She is also still working closely with a referral made by her Navigator. Wanda shared with the Alliance team that in 2022 she was able to start pursuing additional recommendations made by her Navigator in 2021. Wanda's business is a great example of the entrepreneur's journey, demonstrating that often our work takes years to fully show an impact for a business.



# ALLIANCE EVENTS



# BAY AREA CAPITAL CONNECTIONS XIV

## CONNECTING IN A NEW WORLD REWRITING BOUNDARIES

We held our 14th annual Bay Area Capital Connections conference (BACC) in October of 2022. 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. In 2022, we were pleased to host our first in-person reception since 2019 at Bar Shiru in Downtown Oakland.



Artwork by Alana Jelinek, of *Radish Studio*

# VISUAL NOTES FROM THE CONFERENCE

**MORNING & AFTERNOON MOVEMENT**

Bay Area Capital Connections 14: Connecting in a New World Re-Writing Boundaries  
October 7th, 2022

I TRUST MY OWN RHYTHM

I UNLEARN SYSTEMS THAT DON'T SERVE ME

I CUT & CALL MY BOUNDARIES

MY CREATIONS ARE NECESSARY

I CREATE MEANINGFUL CONNECTIONS TO BUILD A NEW WORLD, TOGETHER

GROUNDING (PRESENT)

FLUID ADAPTING

PLAYFUL

AIR

FIRE

WATER

EARTH

ME!

AXÉ CHARMAINE SOL VIDA

THE ALLIANCE FOR COMMUNITY DEVELOPMENT

**HOLISTIC HEALING FOR COMMUNITY TRANSFORMATION**

Bay Area Capital Connections 14: Connecting in a New World Re-Writing Boundaries  
October 7th, 2022

WHAT ARE WE UN-LEARNING?

HOW MANY OF US HAVE A PRACTICE OF BUILDING OUR SELF AWARENESS?

HOW IS MY BREATH?

WHAT DO I NOTICE IN MY BODY?

WHAT DO I NEED?

WE CANNOT DO THIS WORK JUSTLY WITHOUT COMMUNITY

CARE

ACCOUNTABILITY

WHO IS HOLDING YOU IN THIS WORK?

REFLECTION?

IS THIS MY PURPOSE?

AM I MOVING TOWARDS FREEDOM?

FOR MYSELF & MY PEOPLE

CAN I ACCESS

AM I CLEAR ON MY VISION?

WHAT WILL BE MY CONTRIBUTIONS TO THE LONG ARC OF HISTORY

THERE IS WITHIN US AN INEXHAUSTABLE POWER

IF WE WANT SOMETHING DIFFERENT, WE'VE GOT TO DO SOMETHING DIFFERENT.

PATRICK BROWN VENTURE WITH PURPOSE

THE ALLIANCE FOR COMMUNITY DEVELOPMENT

# SO, WHAT NOW?

VOICES FROM COMMUNITY

Bay Area Capital Connections 14:  
Connecting in a New World  
Re-Writing Boundaries

October 7th, 2022

THERE HAS TO BE A BETTER WAY TO SUPPORT OUR SMALL BUSINESSES



**WE ARE:** ENTREPRENEURS, EMPLOYEES, COMMUNITY

PRESERVING & BUILDING DIASPORIC CULTURE

SELF CARE AS BUSINESS CARE AS COMMUNITY CARE

COMMUNITY GROWN & COMMUNITY OWNED



SASHA WERBLIN  
LISC

SARAH KIRNON & MILES DOTSON  
SANCTUARY FOR SUSTAINABLE ARTISTRY

JESSIE NGUYEN  
REAL PEOPLE'S FUND

LATORRA MONK  
OAKLANDIA CAFE



# ACCESS TO CAPITAL

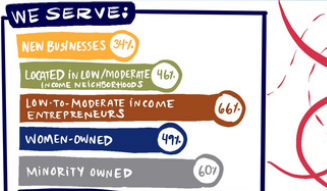
RUNWAY & REAL PEOPLE'S FUND  
REVOLUTIONIZING OUR ECONOMY FOR LOCAL PEOPLE

Bay Area Capital Connections 14:  
Connecting in a New World  
Re-Writing Boundaries

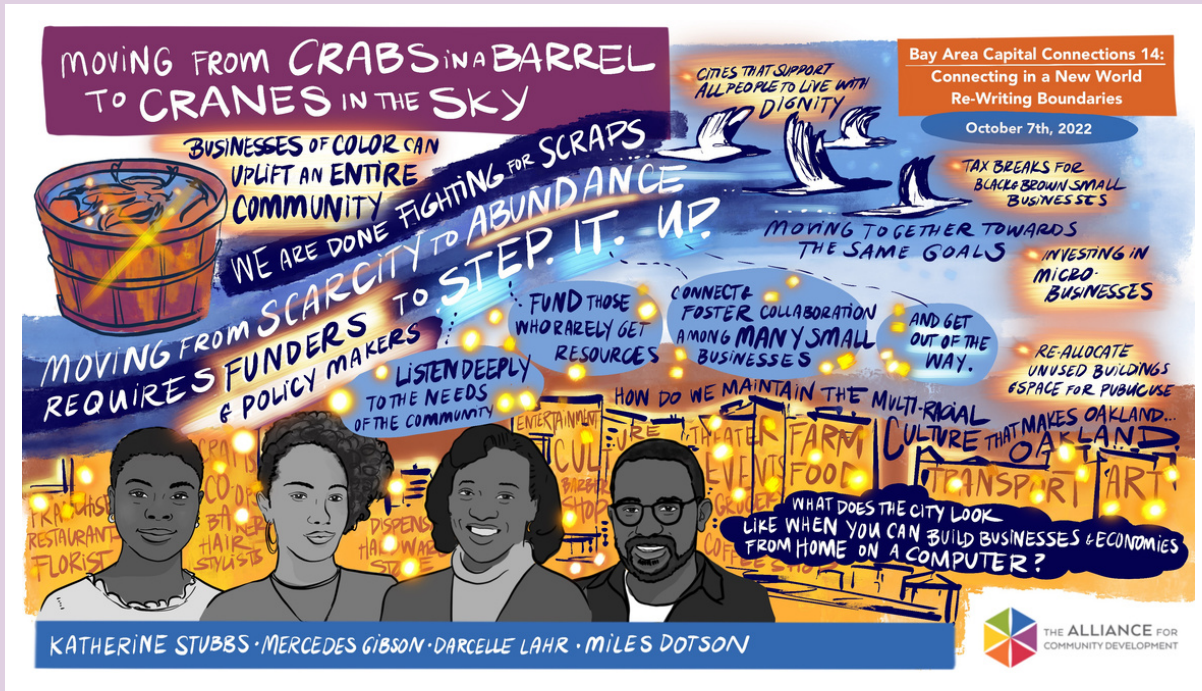
October 7th, 2022



## MAIN STREET LAUNCH



Artwork by Abby VanMuijen, of RogueMark Studios



Artwork by Abby VanMuijen, of RogueMark Studios

## SPEAKERS

April Axé Charmaine of SOL VIDA • Michael Millman of US Bank • Patrick Brown of Venture with Purpose • Sasha Werblin of LISC Bay Area • Miles Dotson of Sanctuary for Sustainable Artistry • Sarah Kirnon of Sanctuary for Sustainable Artistry • Latorra Monk of Oaklandia Cafe & Bakery • Jessie Nguyen of REAL People's Fund • Kelly Baker of Main Street Launch • Hector Ramos of ICA • Laurika Harris-Kaye of RUNWAY • Dale Marie Golden of Bridge Bank • Wil Hobbs of Community Bank of the Bay • Anita Russell of Working Solutions CDFI • Mercedes Gibson of The Greenlining Institute • Darcelle Lahr, Ed.D of L.C. and Lillie Cox Haven of Hope

## SPONSORS

US Bank • ICA • Community Vision • Community Bank of the Bay • Working Solutions • Pacific Community Ventures • LISC Bay Area • East Bay Community Foundation • Main Street Launch • Viscera Studio • bombilla • Bridge Bank • City of Oakland • National Black Entrepreneurs Project • California Black Chamber of Commerce • Nor-Cal FDC • University of San Francisco Gellert Family Business Center

Beyond our annual conference, we hosted several community events throughout the year, including:

**Talking Taxes with Tameka**

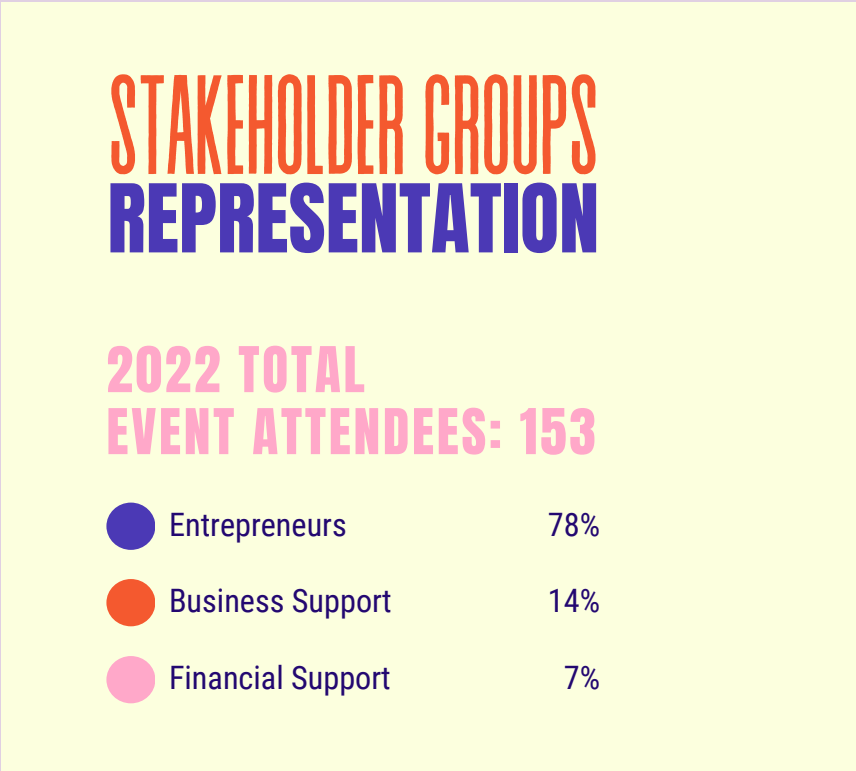
In February of 2022, we hosted a virtual workshop with Tameka Young, founder of Tameka’s Bookkeeping & Tax Consulting. Tameka walked entrepreneurs through new changes to the tax code, presented on best practices for filing business taxes, and answered questions from attendees.

**Thriving in the City**

This roundtable chat was held in-person at Manny’s in San Francisco as part of SF Small Business Week (hosted by the SF Chamber of Commerce) in May of 2022. The event was moderated by Naima McQueen and featured SF-based Alliance clients Olton Rensch and Nykol'e Taylor.

**Access to Capital**

This virtual, speed-dating style ‘Meet the Funders’ event was held in May of 2022 as part of Oakland Small Business Week (hosted by the City of Oakland).





# CLIENT PROFILE

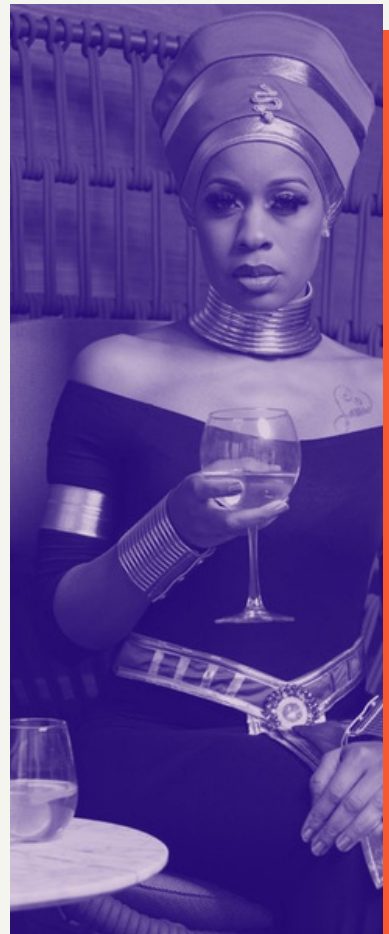
## JERRY BAILEY



### FOUNDER OF AYABA WINES

Ayaba Wines is a collection of elite craft sangrias focused on celebrating and uplifting women of color. With three select wines ranging from big and bold reds to soft and floral whites and rosé, each of the small batch premium wines are made with love, positivity and good vibes.

In 2021, Jerry participated in the People of Color Small Business Network pilot program and received some Capital Navigation support. In that same year, Jerry's Abaya wine was featured at Alliance's Bay Area Capital Connection Conference (BACC XIII) in our virtual reception. After the reception, we connected him with our BACC XIII conference sponsor at Chase. Jerry has been working with the Chase Minority Business Development program for the last several years. Through that program he has been able to develop his wholesale business and increase his revenue.



**ALLIANCE**  
**PUBLICATIONS**



# GOOD MONEY GUIDE

The Good Money Guide was started as a collaboration between The Sustainable Business Alliance and The East Bay Express. Alliance was honored to take over publication of the Guide in 2020. The Good Money 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 listed in the Guide 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

In 2022, we were honored to receive a language accessibility grant from the California Association for Micro Enterprise Opportunity (CAMEO) that allowed us to produce a Spanish-language version of the Guide.

La Guía del Buen Dinero is not just a direct translation of its English-language counterpart, but a guide of its own. In addition to translating existing content, the buildout of this guide required deep care, including processes such as researching and updating the funders list to only include organizations offering support in Spanish (in addition to the base criteria), and consulting additional partners to update the glossary with culturally competent translations.

We are proud to expand access to the Good Money Guide, and look forward to continuing to offer additional languages in future iterations.



**VIEW THE GUIDE HERE:**

<https://tinyurl.com/good-money-guide>

# SMALL BUSINESS DIRECTORY

## BAY AREA CAPITOL CONNECTIONS XIV

For the second year in a row, we produced a Small Business Directory Guide to release at our annual conference. The purpose of this directory is to highlight, celebrate, and support the incredible small businesses that keep our communities vibrant. The 2022 directory features over 30 businesses spanning 7 industries and the entire Bay Area.

### VIEW THE DIRECTORY HERE:

<https://tinyurl.com/ba-small-biz-directory>



# THE POC SMALL BUSINESS NETWORK IMPACT REPORT

In partnership with The Greenlining Institute, we co-wrote an in-depth report detailing the work of the 2021 People of Color Small Business Network Pilot. The 18-page report describes the foundational research, impact, and learnings of the Pilot.

## READ THE REPORT HERE:

<https://tinyurl.com/poc-small-biz-network>

## The People of Color Small Business Network

### 2021 Impact Report

MERCEDES GIBSON, THE GREENLINING INSTITUTE  
JULIA MCCOTTER, ALLIANCE FOR COMMUNITY DEVELOPMENT  
NOVEMBER 2022





# CLIENT PROFILE

## AMIRH DAVIS

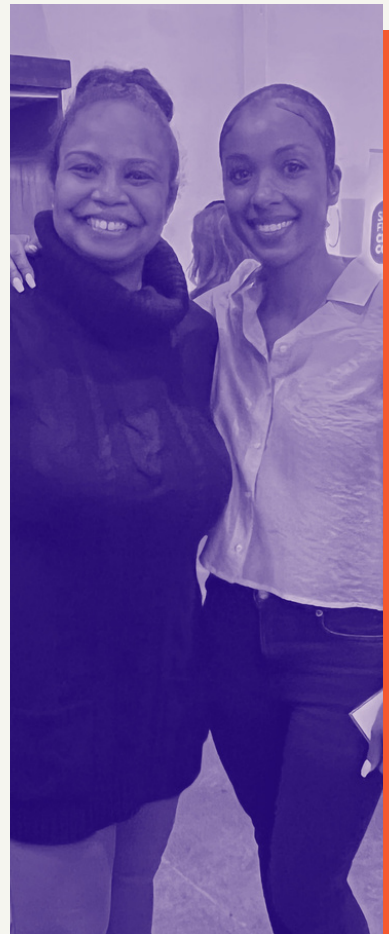


### CO-FOUNDER OF PILLAR COWORK AND CHILDCARE

Pillar is a 5,000 square-foot coworking space in Lafayette, CA. The space was thoughtfully designed to provide a workspace that is both functional and beautiful, with robust amenities including on-site childcare. Pillar offers flexible workspace and membership options, as well as a growing community of entrepreneurs and small businesses coming together in one space.

Pillar first received navigation support from the Alliance team in 2021. The Pillar team was referred to ICA's The Lab and they completed that program and were accepted into the ICA Accelerator program. Pillar also continues to work with the Chase Minority Business Development program for ongoing in-depth technical and strategic assistance.

In 2022 Pillar had the goal to develop its revenue stream to use their building space for events. Pillar worked with an event strategic consultant from Alliance and began to build out their event offerings. In November 2022, Alliance hosted an event with a major corporate sponsor, Verizon, which helped to increase their social media presence.



# FINANCIAL HIGHLIGHTS

# FINANCIALS\*

**REVENUE** Institutions: 85%  
\$814,324 Individuals: 10%  
Foundations: 5%

**EXPENSES** Operations: 30%  
\$786,563 Programs: 70%

## FUNDING MODEL

Earned Revenue\*\*: 40%  
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

# COMMUNITY ACKNOWLEDGEMENTS



# ACKNOWLEDGEMENTS

Thank you to our community of clients, partners, funders, and collaborators for inspiring and supporting our work – we could not do this without you. 2022 saw us deepening many partnerships across the ecosystem, and we look forward to continuing our work together in the years to come.

## FUNDERS & PARTNERS

- US Bank
- San Francisco Foundation
- LISC Bay Area
- CAMEO
- Data for Good
- Verizon
- Target Foundation
- USF Gellert Family Business Resource Center
- Working Solutions
- Pacific Community Ventures
- Community Bank of the Bay
- East Bay Community Foundation
- Main Street Launch
- Community Vision
- Viscera Studios
- Bombilla
- Bridge Bank
- Greenlining Institute
- OCCUR
- ICA
- City of Oakland
- Uptima Entrepreneur Cooperative
- Oakstop Alliance & the Oakland Black Business Fund

## ALLIANCE FOR COMMUNITY DEVELOPMENT

**Oakstop**  
**2323 Broadway**  
**Oakland, CA 94612**

**[www.alliancecd.org](http://www.alliancecd.org)**  
**[info@alliancecd.org](mailto:info@alliancecd.org)**

- Start Small Think Big
- Women's Social Entrepreneurship Center
- Coro
- META
- USF BASE Program
- Individual Donors

## FISCAL SPONSEES

- Art | Unknown
- San Francisco Economic Development Alliance

## MEMBERSHIP BODIES

- CAMEO
- ArtsWeb Regional Advisory Council
- SF Economic Development Alliance
- 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 OF  
**OUR PROGRAMS**

# OUR BOARD OF DIRECTORS

# MICHAEL GUNNING

CHAIRPERSON OF THE BOARD OF DIRECTORS



Mr. Gunning serves as the Chief Strategy Officer for Lighthouse Public Affairs. He is a veteran of finance, housing policy, insurance, and community development investment in California. With over two decades of experience working with the Legislature, he has been appointed by two governors to serve on the California Housing Financing Agency and most recently was appointed by Governor Newsom to the California State Teachers' Retirement System Board.

He was most recently the Senior Vice President of Legislative Affairs for the California Building Industry Association (CBIA). In his role as the chief advocate for CBIA, Mr. Gunning represented the membership before the California State Legislature, the Governor's Office, and other state agencies to advocate for intelligent, constructive policies that bolster the homebuilding industry and increase homeownership opportunities.

Previously, Mr. Gunning was the Vice President for the Personal Insurance Federation of California (PIFC). He represented PIFC member companies before the California State Legislature, the Governor's Office, and the Department of Insurance. As the lead lobbyist for PIFC, Mr. Gunning advocated for personal lines insurance issues including auto, homeowners, and insurers' community investment issues, among others.

In 1983, he was one of twelve selected through a nationwide process to participate in the Coro Foundation's Fellows program in St. Louis, Missouri. This full time, post-

graduate program in public affairs is designed for individuals with demonstrated potential for public leadership. As a Coro Fellow, Mr. Gunning developed a deep cross-sectorial understanding and the ability to engage with a variety of diverse stakeholders, build successful connections between the public and private sectors, and affect change.

Mr. Gunning continues his interest in community development through his affiliation with the Alliance for Community Development in Oakland, CA where he is Chairman of the Board of Directors. As mentioned above, in 2010 Governor Arnold Schwarzenegger appointed Mr. Gunning to the California Housing Financing Agency and he was reappointed by Governor Jerry Brown in 2016. Until 2021 he served on the Board of Trustees for America First Quantitative Funds, a mutual fund in Roseville, CA. In April of 2022, Gunning was appointed to the California State Teachers' Retirement System Board.

Mr. Gunning holds a BA in Political Science and History from Claremont McKenna College and an MA in Public Policy from Claremont Graduate School. He lives in Elk Grove, CA with his wife, Kelly, and their daughters, Elon and Emma.



# DENNIS WONG

BOARD OF DIRECTORS SECRETARY



Dennis Wong is an attorney in private practice in Oakland, 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's practice also includes real estate litigation and breach of contract matters. Mr. Wong's current community involvement includes sitting on the board of the Alliance for Community Development and he has served in different capacities including co-chair of the board, board treasurer and board secretary. Mr. Wong is a member of the Silicon Valley Cyber Lions Club and he teaches business law part time at the Foothill College in Los Altos Hills, California.



# JAMES HURD NIXON

## TREASURER OF THE BOARD OF DIRECTORS

James Hurd Nixon is Co-Founder and Principal of Sustainable Systems, a for-profit corporation, founded in 1995, that undertakes initiatives that pursue sustainable economic and community development. Sustainable Systems also provides Digital Marketing Services.

### Mr. Nixon is:

- Board Treasurer for the Alliance for Community Development, sponsor of the Bay Area Equity Fund and the Bay Area Capital Connections conferences.
- Co-Founder and Advisory Board Member of the TechEquity Collaborative, pursuing a tech economy in the Bay Area that works for everyone.
- Board Member of Oakland and the World Enterprises, which was established to develop profitable enterprises cooperatively owned and operated by people who were formerly incarcerated or are in danger of becoming incarcerated.

### In the past, as a Principal of Sustainable Systems, Mr. Nixon served as:

- Lead Consultant to the East Bay Broadband Consortium, helping to eliminate the Digital Divide, by giving thousands of low-income families free computers/digital literacy training/tech support, and low-cost Broadband.
- Lead Consultant to the Bay Area Council for the Bay Area Family of Funds, a venture fund and two real estate funds that produced double bottom line returns (market rate of financial returns and significant economic, social, and environmental returns) by investing in low- and moderate-income neighborhoods in

the Bay Area.

- Co-Founder of Oakland's first tech incubator/accelerator, the Communication Technology Cluster.
- Co-Coordinator of three Building the Sustainable Economy conferences (two in New York City and one in Havana) that brought together leaders in the sustainable development movement from around the United States and the world.

From 1988 to 2000, Mr. Nixon was Senior Vice President of Progressive Asset Management, the first full-service broker dealer specializing in socially responsible investment, where he managed broker services, social screening, and investment banking.





# LYZ FERGUSON

MEMBER OF THE BOARD OF DIRECTORS



Elizabeth Y.A. Ferguson is the Managing Director of the Drexel Oceania LLC, a merchant bank.

Prior to joining Drexel Oceania LLC, she was the Executive Vice President and Managing Director of the Bay Area Family of Funds at the Bay Area Council where she originated and managed private equity and venture capital funds: Bay Area Smart Growth Fund I and II, Bay Area Equity Fund I and DBL Equity Fund – BAEF II. The Family of Funds are “double bottom line” funds created to deliver market rates of return, and at the same time, significant social, economic and environmental returns to low-and moderate-income communities.

Ms. Ferguson was also a financial executive with Bank of America for over twenty years. She most recently served as EVP and Managing Director and Head of Marketing for Bank of America’s

Global Corporate and Investment Bank.

Ms. Ferguson’s broad background in financial services includes management positions with Bank of America in the U.S. and Asia, with industry expertise in technology, energy, construction, manufacturing, healthcare and consumer products. 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 on the boards for the Alliance for Community Development, On Lok, Inc., REDF, the Investment Committee of the San Francisco Archdiocese, and the Bay Area Advisory Board of US Bank.



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