



THE ALLIANCE FOR

COMMUNITY DEVELOPMENT

2023 IMPACT REPORT

ROOTED

WHERE COMMUNITY AND
CONNECTION
ARE CATALYSTS FOR
CREATING CHANGE

TABLE OF CONTENTS

2 Introduction

4 Our Team

10 Programs

23 Events

31 Financial Highlights

33 Our Board of Directors

The Alliance for Community Development is a 501(c) (3) nonprofit, founded in 1999, dedicated to promoting investment in low-income Bay Area communities and increasing access to capital for underrepresented entrepreneurs including but not limited to women, people of color, immigrants, and veterans. Alliance achieves its mission primarily through entrepreneurship and small business programs, education and networking events, and ecosystem building.

INTRODUCTION

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

Reflecting on 2023, the Alliance for Community Development experienced a pivotal year marked by significant changes and substantial growth. Throughout the year, our team dedicated itself to enhancing our community partnerships to better serve local, under-resourced entrepreneurs. We cultivated new connections within the Bay Area entrepreneurial ecosystem, broadening our network of referral partners and enriching our impact through targeted place-based initiatives. Through all of this, we remained rooted in our core values and programming that has led to ongoing success.

In October, we proudly hosted our 15th annual Bay Area Capital Connections Conference. This marked our return to fully in-person events since 2019, signaling our commitment to fostering personal connections and facilitating meaningful interactions. The community responded with an eagerness to engage, reaffirming our position as a thought leader with insightful discussions tailored to the pressing issues facing the business community.

This was also a year of transition with the start of a new Executive Director. Alliance's roots remain, and the change in leadership still reflects the commitment to our clients, partners, and overall community. The dedicated and passionate team of professionals that make up Alliance remain united in the mission for economic equity.

Roots run deep with Alliance, as evidenced by 25 years of collaboration, innovation, investment, and partnership. Looking ahead, we eagerly anticipate celebrating our 25th anniversary in 2024. Over the past quarter-century, our organization has evolved from providing essential guidance to Bay Area entrepreneurs to establishing a robust network of trusted partners and facilitating access to significant capital assistance.

CONTINUED

We are committed to advancing our core pillars of:

- ecosystem building,
- technical assistance through our flagship Navigation Program, and
- neighborhood revitalization, with a focus on under resourced and culturally vibrant districts.

Throughout our journey, our steadfast dedication to fostering equitable economic development practices has remained unwavering. We take immense pride in the thought leadership exhibited by the Alliance and the tangible impact it has generated.

As a unified team, we extend our heartfelt gratitude to the community for its steadfast support as we collectively strive towards a vibrant and equitable future.

Over the past quarter-century, our organization has evolved from providing essential guidance to Bay Area entrepreneurs to establishing a robust network of trusted partners and facilitating access to significant capital assistance.



Collette Hanna,
Executive Director



Michael A. Gunning
Board Chairman

MEET THE TEAM



COLLETTE HANNA, MBA

EXECUTIVE DIRECTOR

Collette Hanna has 20+ years of experience in economic and community development, with work that has consistently garnered results marked with a pattern of introducing new initiatives, launching a series of “firsts” in both the public and private sectors.

Working throughout Northern and Southern California, in municipal organizations, nonprofits, and downtown business improvement districts, her work has resulted in livable-wage job creation, support and advancement of small businesses, and work in multiple industries, including restaurants and retail, logistics, and cleantech. Accomplishments of which she’s most proud are the launch of an economic development strategic plan to address poverty and underrepresented communities, launch of a city’s first civic hackathon to engage tech start-ups on community issues,

and leading a city’s first DEI employee task force to advance a culture of belonging within the organization. Her passion is in amplifying the voice of marginalized communities, and has done so through her volunteer work mentoring BIPOC and women-owned small business owners in Oakland, as well as mentoring high school girls in West Oakland with the Oakland Education Fund and Watts with the EmpowHer Institute. She served on the boards of TeamCalifornia and YMCA Santa Monica, and served as a committee member of the Culver City Committee on Homelessness.

Collette holds a Bachelor’s degree in Economics from San Diego State University and an MBA from Pepperdine University.

MELANIE NUNI, MPA

DIRECTOR OF PROGRAMS & PARTNERSHIPS



Melanie Nuni manages entrepreneur navigation services and coordinates with partners in the entrepreneur ecosystem. Melanie also manages the data, systems, and evaluation of programs to ensure that there are clear outcomes.

Melanie holds an M.P.A. with an emphasis in Community and Economic Development. Her background in financial industry information technology auditing, government performance auditing, and program evaluation deeply informs her work assessing community needs and impact.

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, grant applications, digital marketing, PR, and Alliance's website.

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.

ALEX PINEDA



PROGRAM & COMMUNITY ASSOCIATE

As the Program and Community Associate at Alliance, Alex works 1:1 with entrepreneurs and is a Project Manager in our Events department. 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. Alex holds a Bachelor's degree in Economics from Mills College.

VANESSA LOUIS-JEAN



DIGITAL MARKETING COORDINATOR

Vanessa is a current student, Black Leader Fellow, and McGrath Scholar at the University of San Francisco, where she is on track to graduate with a BA in International Business with a heavy focus on culture competency. She is passionate about galvanizing people power to illuminate brand identity rather than assign it.

In her role as Digital Marketing Coordinator at Alliance, she supports public communications including social media, email marketing, and digital community-building initiatives.

XENIA ST. CHARLES, MBA

PROGRAM ASSOCIATE



Xenia St. Charles is a Bay Area native, resident and entrepreneur. She has an extensive background in community organizing, entrepreneurship, sales and education. Xenia is the Founder of BRASH, a natural skincare and wellness company. She is the Co-Founder of the Blackout Market & Collective, an economic hub and resource collaborative for small, Black-owned businesses and creatives.

Xenia holds a BA in social welfare and an MBA in marketing. She is also a CSEC abolitionist and world traveler.

AKIRA BISCHOFF

PROGRAM ASSISTANT



Akira Bischoff is a Research Assistant committed to providing support by maintaining and expanding on services and resources aiming to better serve the various needs of entrepreneurs through research, data collection and organization.

Akira initially came to the Bay Area to study with the San Francisco Ballet School, during which time he connected with and eventually joined the Alliance team. Along with his work with Alliance, Akira actively pursues his career as a professional ballet dancer.



MATTHEW TREVINO

CHIEF INFORMATION OFFICER

Matthew Trevino is a 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 ACD and helping support people with their businesses.



PROGRAMS SUMMARY

PROGRAMS

The mere existence of financial, educational, and professional resources aimed at underrepresented entrepreneurs is not a guarantee that these resources will meet their intended recipients. Not all entrepreneurs have equitable access to the people and information that can lead to funding, and the time burden of networking and research is often a barrier for entrepreneurs, especially those with fewer start-up resources (such as human and financial capital). Many entrepreneurs spend years working multiple jobs while building their businesses, making their time a scarce and precious resource.

Alliance’s programs seek to close this gap by providing free, individualized support to under-resourced Bay Area entrepreneurs. We provide direct, one-on-one support to our clients through a range of programs. When our clients’ needs require a specialized service (such as legal advice or tax filing), we act as a concierge service connecting our clients to people, organizations, and information they need. Our client-led approach allows for the entrepreneur to have control over their journey, deciding what they wish to get out of our programming.

We collect feedback from our clients about the resources they’ve accessed, using this “community vetting process” to shift future recommendations.



ALLIANCE’S PROGRAMS SEEK TO CLOSE THIS GAP BY PROVIDING FREE INDIVIDUALIZED SUPPORT TO UNDER-RESOURCED BAY AREA ENTREPRENEURS



TOP INDUSTRIES IN ORDER

1. Food

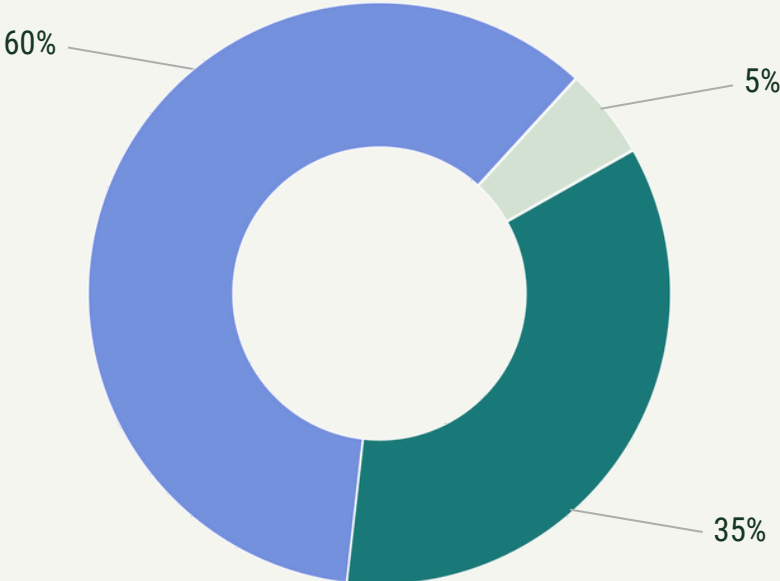
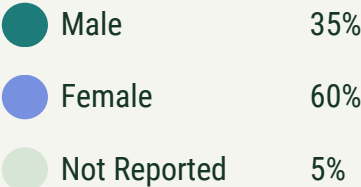
2. Retail

3. Professional Services

4. Social Enterprise

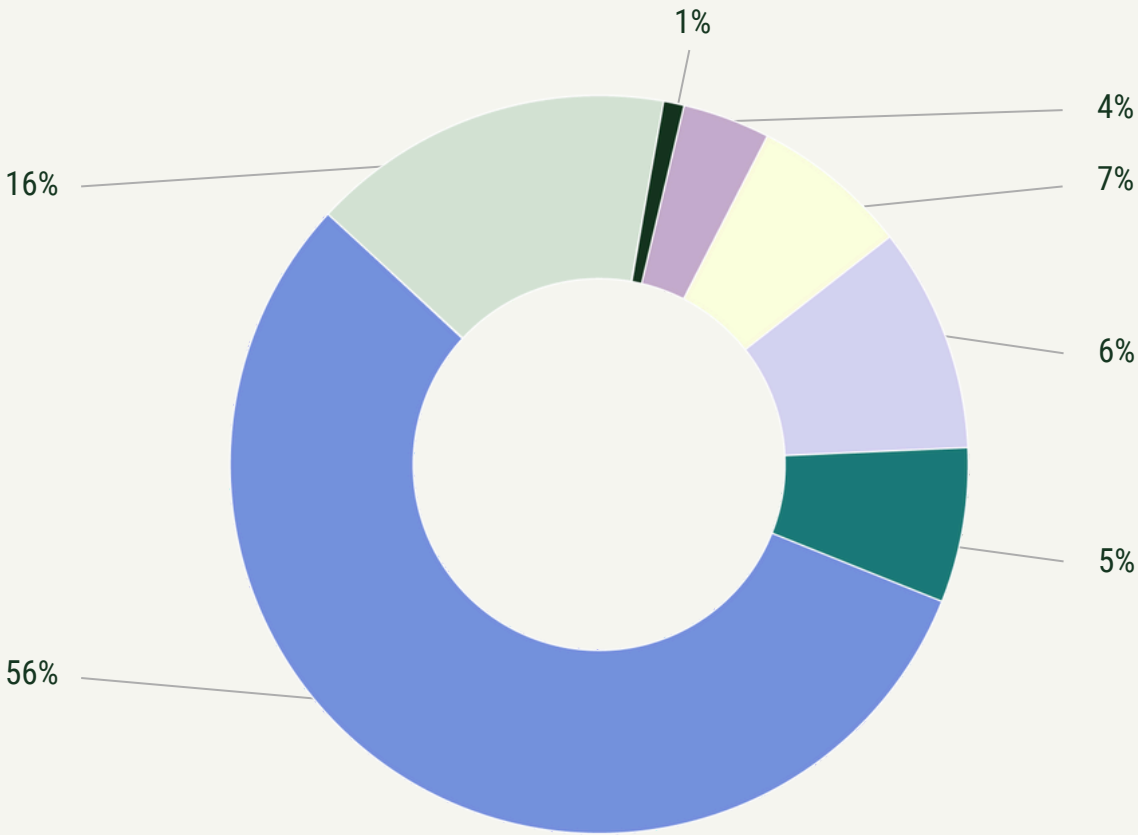
5. Health

GENDER



DEMOGRAPHICS

● Asian or Asian American	7%	● Multi-racial	4%
● Black or African American	56%	● Not Reported	7%
● Latino/a/x	16%	● White	10%
● Middle Eastern	1%		



135

Businesses supported with our programs

857

Total hours of support

\$155K

Capital obtained by clients

NAVIGATION PROGRAMS

Alliance's flagship Navigation Program was created to provide entrepreneurs with individualized, one-on-one support to help them clarify their goals, address their challenges, and sustain their businesses. Each entrepreneur receives individual sessions, a 'resource Roadmap' matched to their goals, support with any research needs they face, and a set of warm introductions to organizations, individuals, and/or funders. Alliance follows up with each entrepreneur to track their progress and provide continuous support. We increasingly adapt our Navigation program to the needs of our clients. High levels of demand for specific support services has led to the development of sub-Navigation initiatives that follow the General Navigation format, such as:

TECHNICAL ASSISTANCE

This program provides one-on-one application support for a range of cash infusion opportunities, including guidance on eligibility requirements and support with document collection. Entrepreneurs in our Technical Assistance program are offered in-depth Navigation support. This often means that their Alliance Navigator is guiding them through updating or even creating important documents such as business plans and financial reports.

RAPID RESPONSE NAVIGATION

Started at the onset of the Covid-19 pandemic, Rapid Response Navigation offers support to entrepreneurs who are in 'crisis mode.' This program demystifies the crisis-related resources available to entrepreneurs and organizations, provide one-on-one guidance and technical assistance, and foster relevant network connections within the entrepreneurial ecosystem.



CAPITAL NAVIGATION

We have experienced high demand from business owners for more specific, hands-on support with seeking capital. To fill this gap, Alliance developed Capital Navigation. This program's purpose is to directly increase capital attainment for underfunded entrepreneurs. We do this by providing a range of trauma-informed support services, grouped into two phases:

CAPITAL READINESS

This phase provides business owners with individual 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 with their customized Capital Ready Roadmap, which includes referrals to achieve the items on the Checklist. Navigators may additionally attend meetings with funders alongside their clients, and assist with document creation (e.g. business plans, financial statements & forecasts, etc.)

CAPITAL PLANNING

This phase is focused on supporting business owners to determine which mix of capital is right for them and develop a strategic capital procurement plan. The Navigator utilizes our Capital Navigation Planning Questionnaire and our published Good Money Guide as tools to build out the strategy and develop a customized roadmap with vetted resources to support their goals.



NEIGHBORHOOD BUILDING

We believe that place-based solutions are integral to addressing the economic inequities most prevalent in under-resourced communities. Neighborhood Building is a key tenet of our work to promote equitable economic development in the Bay Area. Through this work, Alliance is able to partner with public, nonprofit, and private stakeholders to provide concentrated services within a defined geographic area.

Alliance's Neighborhood Building work typically involves:

- Providing our Navigation Program to businesses in the neighborhood
- Gathering business owners together to create coalitions, industry groups, and/or merchants' associations
- Gathering business support providers in the area to collaborate, consolidate resources, and ensure wraparound services are provided to local entrepreneurs

7TH STREET THRIVES

Bay Area LISC, in partnership with East Bay Permanent Real Estate Cooperative (EB PREC), is embarking on an emerging Economic Inclusion Strategy on the historic business corridor 7th Street in West Oakland – 2023 marked the launch of 7th Street THRIVES, with Alliance commissioned at its launch to gather feedback and input on small business needs along the corridor. This is a multi-year effort that supports an integrated, place-based approach to advancing a collective economic revitalization in which the community is prioritized and its history is celebrated.

The vision for the 7th Street Economic Inclusion Action Planning process is to create a thriving Black business, arts, and cultural district that draws on and sustains 7th Street's rich legacy of Black community solidarity, cultural activism, and political resistance. This will be done by supporting the activation of underutilized commercial space, providing technical assistance to Black and People of Color businesses, and reviving the community character of the 7th Street corridor.

The Alliance for Community Development is working to support the 7th Street THRIVES goals to:

- Retain and attract business activity on the corridor
- Build capacity for long-term stewardship

Alliance is leading the corridor's efforts to support existing small businesses on the corridor by providing direct service in the form of outreach, business navigation, coaching, referrals, assistance with capital access, building small business connections, organizing and facilitating a small business resource collaborative, and supporting the design and creation of a Merchants Association. Of the approximately 30 businesses that are open to the public on the corridor, 50% are engaged with the 7th Street THRIVES project, and the engagement continues to grow as businesses are connecting at 7th Street corridor meetings and merchant mixers.

CITY OF BERKELEY

In 2023, Alliance for Community Development partnered with The City of Berkeley as part of the National League of Cities - Cities for Inclusive Entrepreneurship (NLC CIE) program to help small, underrepresented minority-owned businesses start up, maintain business continuity, and grow.

Through the program, Alliance was tasked with conducting a "Business Needs Assessment and Navigation Analysis." Alliance also worked to coordinate a group of local partners to create the Berkeley Business Resource Collaborative. Those partners included East Bay Small Business Development Center (SBDC), Uptima Entrepreneur Cooperative, UC Berkeley New Business Community Law Clinic & Startup Law Initiative, ICA, Berkeley Chamber, Project Equity and the Bay Area Organization of Black Owned Businesses (BAOBOB).

The City and Berkeley Business Resource Collaborative partners hoped to better understand the needs of Black and LatinX-owned Main Street-Businesses (with a brick-and-mortar structure), Microenterprises (with fewer than 10 employees), Solopreneurs (operating without any employees), and Side-hustle-Businesses (operated by people that seek to earn extra cash beyond what they might earn from their day jobs).

Alliance's target outcomes for the project were:

- Conduct outreach to contact 25 Black and Latinx-owned businesses
- Complete 10 intake needs assessments
- Complete at least 3 case studies in order to highlight specific themes or trends
- Conduct a landscape of small business resources for Berkeley businesses
- Produce an infographic based on the business resource landscape

Alliance was able to identify and outreach to 97 Black and Latinx-owned businesses, over 3 times the goal. We completed 12 needs assessments and 4 case studies, exceeding the goal for both metrics. Out of the 12 businesses Alliance met with for needs assessments, 7 businesses requested to continue working with Alliance for ongoing Navigation support.

Often, cities are inundated with requests for assistance as part of their business retention programs. Our work provided the on-the-ground support to business owners and offered dedicated time to their needs. Some of the findings from our work included the need for staff and resources in other languages to better support business owners, greater marketing opportunities for business owners, and the need for support to help meet the growing costs of running a business. We look forward to continuing our work building place-based resource hubs for under-resourced entrepreneurs throughout the Bay Area, and helping build communities business-by-business.



ALLIANCE EVENTS

EVENTS

Alliance’s community-based approach to our work necessitates in-person and virtual connection. Our events gather stakeholders in the ecosystem, provide resources to the community, lead conversations around the state of Bay Area small business, and allow us all to celebrate community achievements.

Talking Taxes with Liz Hanley

In early 2023, we hosted Liz Hanley of [Liz is All Biz](#) for an hour-long seminar to help entrepreneurs prepare to file their 2022 taxes and get set up for an easier tax season in 2023. The seminar included a presentation on planning for tax seasons, setting up systems for 2023, and a deep Q&A session.

Capital 101: Ask me Anything with Chuck Brown – Oakland Small Business Week

Our 2023 Oakland Small Business Week event, Capital 101: Ask Me Anything, was a virtual gathering meant to demystify the capital landscape. Led by local funding expert Chuck Brown, we explored what early-stage small businesses need to know when it comes to financing their businesses. This holistic, entrepreneur-oriented discussion gave helpful insights on how to strategically access business capital.

Breakfast at Tallio’s - San Francisco Small Business Week

For 2023 San Francisco Small Business Week, Alliance hosted an in-person morning of community building at [Tallio’s Coffee and Tea](#) in the Bayview neighborhood of San Francisco. This informal event gathered small business owners and the community partners that work closely with them to meet and mingle, sharing interests and dreams for the future of San Francisco’s small business ecosystem.







EVENT SUMMARY STATS

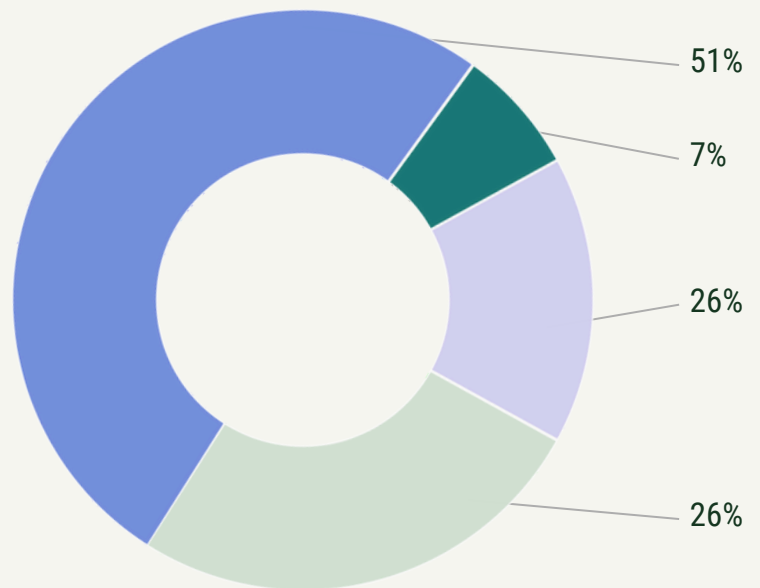
Total 2023 Events: 10

Total Event Attendees: 261

Total BACC 15 Attendees: 129

BACC 15 ATTENDEES BY STAKEHOLDER TYPE

 Funder	51%
 Community Member	7%
 Entrepreneur/Business Owner	16%
 Business Support Provider	26%



BAY AREA CAPITAL CONNECTIONS 15

CONNECTING IN A NEW WORLD: REWRITING BOUNDARIES

On October 5th, 2023, we held our fifteenth annual Bay Area Capital Connections conference (BACC 15) at The Noire Wealth Xperience in Oakland. Our first in-person conference since 2019, the theme of BACC 15 was UNmuted: Living Loud. We spent the day engaging in honest discussion of hard-to-broach subjects in the small business world. The day's content included:

- **Morning Centering:** with Kate Spacek, Founder of [Movement of Belonging](#)
- **Daring Discomfort:** A Fireside Chat with Mitch Gilbert, Founder of [Oya Femtech Apparel](#) and Xenia St. Charles, founder of [BRASH](#)
- **Not My Sin:** A Panel with Claudia Mercado, Founder & CEO of [CaliBueno](#); Evelyn LaChappelle, founder of The Weed Lady and [87 Months](#); and Julia McCotter of Alliance for Community Development.
- **Access to Capital:** An Expo with US Bank, Community Bank of the Bay, Heritage Bank, Working Solutions, Pacific Community Ventures, TMC Community Capital, Real People's Fund, ICA Fund, Mission Economic Development Agency (MEDA), and Community Housing Development Corporation (CHDC).
- **Nourishment: The Evolution of Employment:** A Panel with Matt Kreutz, CEO of [Firebrand Artisan Breads](#); Max Perez, owner of [LittleBig Construction Equipment Rental](#); April Fenall, Founder & CEO of [Piikup](#); and Jazmín Villalta, co-founder of Cocina del Corazón.
- **Pivot to Prosperity** - A Keynote Speech by Leslie Maxie, Founder of Maxie Media Group and [Not Your Mama's 50](#).



BACC 15 Conference Art by Mary Weigel







CLIENT PROFILE

JONATHAN MAKONNEN

FOUNDER OF UNFAZED

Jonathan founded his streetwear/athleisure brand UNFAZED in 2018. UNFAZED focuses on empowering people to be their best as often as possible by having a strong mindset when adversity arises. As a former college football athlete at CAL and cancer survivor, Jonathan has a lot to share and inspire others about his journey.

In 2023, Jonathan attended our VIP BACC 15 event and was introduced to several attendees from US Bank. As a result, one US Bank representative bought T-Shirts from UNFAZED for his entire department! ACD supported Jonathan with his ICA application in early 2024. The process of preparing for the application inspired Jonathan to develop a new scalable business model for school sports uniforms. Jonathan already has samples of the uniforms and is starting sales.

HAVING THAT EXTRA POWER BEHIND ME AND KNOWLEDGE FROM MY ALLIANCE NAVIGATOR HAS HELPED ME TREMENDOUSLY WITH GETTING MORE INFORMATION AND BEING ABLE TO UTILIZE IT






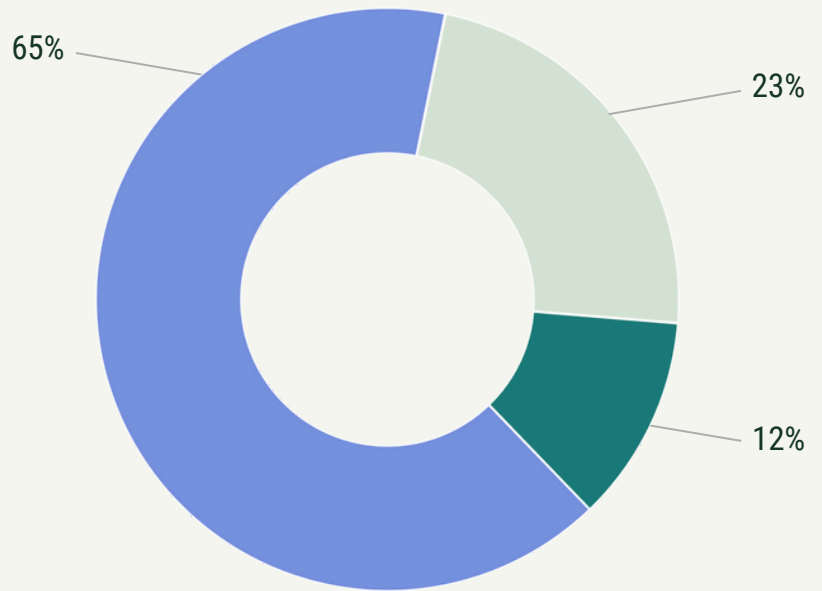
FINANCIAL HIGHLIGHTS

FINANCIALS*

REVENUE
\$921,482
EXPENSES
\$861,620

EXTERNAL FUNDING MODEL

 Contributions	65%
 Grants	23%
 Earned Revenue	12%



OPERATIONAL SUPPORT

With 2023 being a year of transition, ACD relied more heavily on our investments for maintaining operations. Solid financial investments and oversight supported the organization as needed, with continued support and funding from corporations, foundations, and individuals.

*Pre-audit numbers

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

***Contributions include individual and corporate donations

OUR BOARD OF DIRECTORS

MICHAEL GUNNING

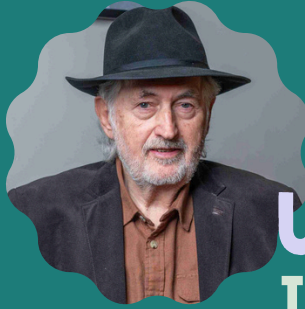
CHAIRPERSON OF THE BOARD OF DIRECTORS



Michael Gunning is a veteran of finance, housing policy, insurance, and community development investment in California. He currently serves as the Chief Strategy Officer for Lighthouse Public Affairs in Sacramento. With over two decades of experience working with the Legislature and state government, 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.

Mr. Gunning was most recently the Senior Vice President of Legislative Affairs for the California Building Industry Association and was Vice President for the Personal Insurance Federation of California. Prior to that, he was managing director for the Nehemiah Community Reinvestment Fund, a community development financial institution.

Mr. Gunning is a graduate of the Coro Foundation's Fellows program and holds a BA in Political Science and History from Claremont McKenna College and an MA in Public Policy from Claremont Graduate School.



JAMES HURD NIXON

TREASURER OF THE BOARD OF DIRECTORS

James Hurd Nixon is Co-Founder and Principal of [Sustainable Systems](#) and a member of the Leadership Team for [Our Planet Our Future](#).

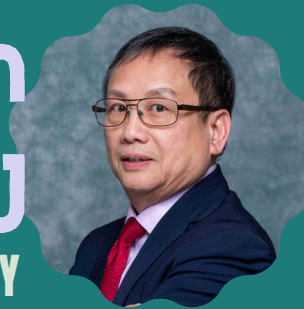
He served as Lead Consultant for: formation of the Bay Area Equity Fund, first impact venture fund to go to scale; Mission Verde, San Antonio's Sustainable Economic Development Initiative; and as Senior VP of Progressive Asset Management, first socially responsible investment broker/dealer.

He sits on the Boards of the [TechEquity Collaborative](#) 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*.

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's 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.



ELIZABETH Y.A. 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 originated 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 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.



WE THANK YOU
FOR YOUR CONTINUED SUPPORT OF
OUR PROGRAMS

The Alliance for Community Development is a 501(c) (3) nonprofit, founded in 1999, dedicated to promoting investment in low-income Bay Area communities and increasing access to capital for underrepresented entrepreneurs including but not limited to women, people of color, immigrants, and veterans. Alliance achieves its mission primarily through entrepreneurship and small business programs, education and networking events, and ecosystem building.



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