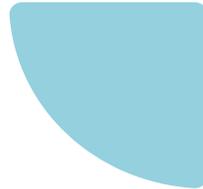
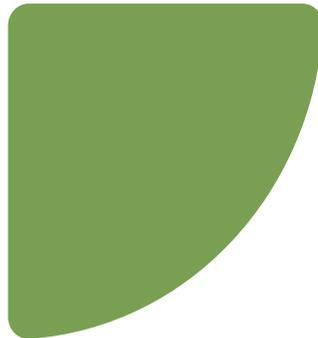
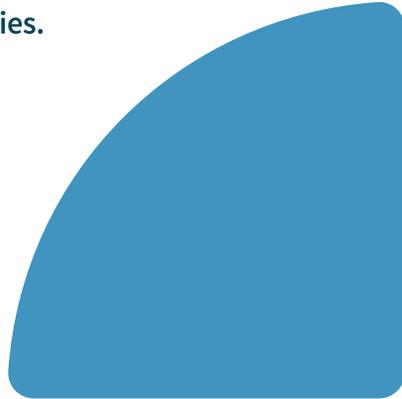




**Allies for  
Community  
Business**

Supporting small businesses.  
Strengthening communities.



# 2020 Annual Report

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## Welcome

**Thank you for helping us support the small businesses that strengthen communities.**

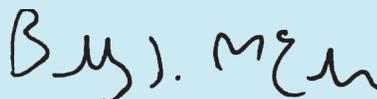
Accion Chicago is now Allies for Community Business! In case you missed our relaunch on January 27th, 2021, we shared our new brand, website, strategic plan, service delivery model, credit policy, and lending platform. I encourage you to check out [a4cb.org](http://a4cb.org) to learn more.

We have not changed what we believe and what we do. We believe that entrepreneurs from any background can start and grow businesses that create generational wealth for their families and communities. To help achieve that vision, our mission is to provide the capital, coaching, and collaboration entrepreneurs need to grow great businesses in their communities. We remain committed to serving small business owners throughout Chicagoland and beyond. As a nonprofit located on Chicago's West Side, we prioritize Black, Hispanic/Latinx, women, and low-income entrepreneurs.

2020 was a year like no other. I am deeply grateful that our staff, our board, and our partners stepped up to help us serve as financial first responders, providing the capital and coaching our community businesses needed to survive the pandemic. In 2020, we provided nearly \$400M in emergency capital and free coaching to over 34,000 community businesses working hard to persevere amidst the pandemic. The community businesses we served last year created or retained an estimated 56,400 jobs that generated an estimated \$1B in local wages.

The huge growth in the services we provided last year dramatically changed our financial position. Our year end statement of activities reflects a \$6.4M net surplus for the year, and our year end statement of financial position shows that our total assets grew from \$13M to \$82M (including \$44M we held for pass-through grants that we disbursed in January of 2021).

While we generated significant impact in 2020, we still have much more to do. The racial wealth gap has widened and the recovery from the pandemic will be uneven. Throughout 2021 we will continue to apply the lessons we learned from last year as we strive to serve as true allies for community businesses. We are thankful for your continued partnership.



Brad McConnell  
*Chief Executive Officer*

**Our new brand reflects the fresh approach to serving our clients and communities that we adopted after deep reflection on who we are as an organization and what we have to offer.**



**Supporting small businesses.  
Strengthening communities.**

### Our New Brand and Strategic Plan

Our new name, Allies for Community Business, speaks to the transition of our organization from a lender to one that serves as a partner to small businesses and our communities. The first part of our name, 'Allies,' speaks to serving small businesses in a personal and relational way. We know small business owners invest significant personal energy and resources to pursue their dreams. We want to honor both their ambition and their vulnerability by letting them know that we are here to be an ally, wherever they may be in their business journeys. The latter part of our name, 'for Community Business,' speaks to those we serve.

We recognize the role that small businesses play in our economy as well as their potential to create wealth not only for themselves and their families but also for their communities.

We launched our new brand alongside an updated strategic plan that guides us in creating meaningful client outcomes, engaging deeply in communities, and building a strong and sustainable organization. Ultimately, the success of our new strategic plan will be defined over the next three years by the success of our clients, the value of our community partnerships, the stability of our finances and operations, and the effectiveness of our team and culture.



### Our New Lending Platform and Updated Credit Policy

In order to continue to meet the needs of small businesses seeking capital, we've updated our platforms and policies to make receiving a loan faster and easier. We no longer consider credit scores or the value of personal collateral when assessing loan applications, which gives even more entrepreneurs access to more capital. In an effort to increase transparency in the lending industry, our entire credit policy is published on our website, [a4cb.org](http://a4cb.org).



In 2020 we served more small businesses than ever before. Our small business lending increased by 900% and we disbursed hundreds of millions in grant dollars to the small businesses most impacted by the pandemic.



## Activities

**34,032**  
Total Clients Served

**\$397,837,225**  
Total Dollars Disbursed

**17,278**  
Number of Grants

**\$363,123,027**  
Grant Dollars Disbursed

**1,522**  
Number of Loans

**\$34,714,198**  
Loan Dollars Disbursed

**1,481**  
Loans Under Management

**\$27,155,206**  
Portfolio Under Management

**16,672**  
Total Clients Coached

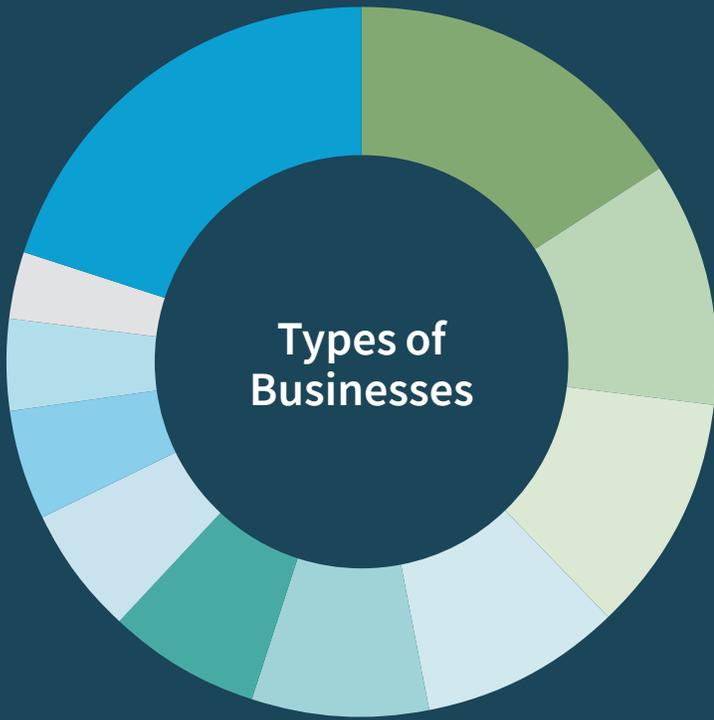


## Outcomes

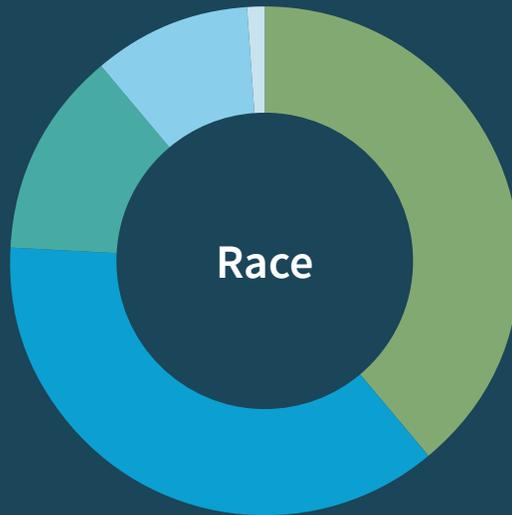
**54,735**  
Estimated Jobs Created/Retained

**45%**  
of all loans went to  
entrepreneurs on the South  
and West Sides of Chicago

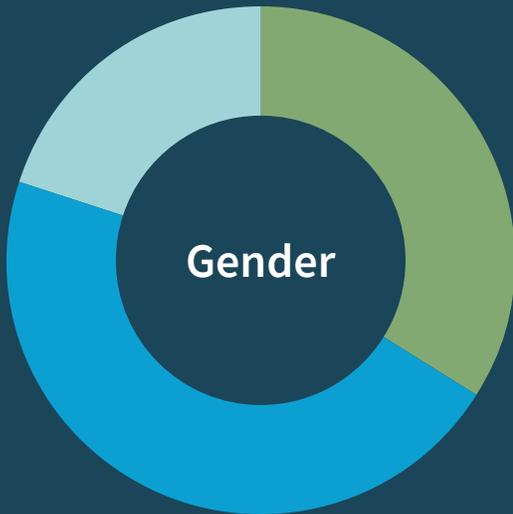
**2.4%**  
Net Loss Rate



- 16% Accommodation and Food Services
- 11% Other Services (except Public Administration)
- 11% Professional, Scientific, and Technical Services
- 9% Health Care and Social Assistance
- 8% Retail Trade
- 7% Transportation and Warehousing
- 6% Construction
- 5% Manufacturing
- 4% Real Estate and Rental and Leasing
- 3% Arts, Entertainment, and Recreation
- 20% Other\*



- 39% White
- 37% Black
- 13% Other
- 10% Asian
- 1% Native American American Indian



- 46% Male
- 34% Female
- 20% Other



- 85% Non-Hispanic
- 15% Hispanic

\* Included in Other are all industries which represent less than 3% of our portfolio.

Demographic data for 2020 loan borrowers, excluding those who did not provide this data.



**State of Illinois**

With the Department of Commerce and Economic Development and a number of other nonprofits, we administered the Hospitality Grant, Illinois Small Business Emergency Loan, and Business Interruption Grant programs. Through these pandemic response programs, we jointly provided 10,000 Illinois small businesses with over \$300 million in grants and loans.



**Cook County**

With the Bureau of Economic Development and a number of other nonprofits, we supported the Resiliency Fund and Coaching/ Technical Assistance programs. Through these pandemic response programs, we provided over 200 Cook County small businesses with \$3 million in grants and loans.



**City of Chicago**

With the Department of Business Affairs and Consumer Protection and a number of other nonprofits, we administered the Together Now Grant, Hospitality Grant, and Small Business Resiliency Fund programs. Through these pandemic response programs, we provided over 9,000 Chicago small businesses with over \$45 million in grants and loans.



**City of South Bend**

With the City and CDFI-Friendly South Bend, we administered emergency pandemic response loan and grant programs through which we provided over 65 South Bend small businesses with nearly \$500 thousand.



**Lake County**

With the County and Lake County Partners, we administered an emergency pandemic response grant program through which we provided over 1,200 Lake County small businesses with over \$17 million.



**Will County**

With the County and Bronner Group, we administered an emergency pandemic response grant program through which we provided nearly 1,500 Will County small businesses with over \$20 million.

**WEST SIDE UNITED**

**West Side United**

A collaboration of more than 30 organizations led by six hospital sponsors in Chicago, West Side United partners with JPMorgan Chase to support Chicago businesses on the West Side through a small business accelerator grants program. Allies for Community Business serves as the fiscal agent for the grant pool, and we have collectively provided grants totaling over \$1 million to over 60 West Side businesses through the first three years of the program.



## Express Virtue Operation • Chicago, IL • Chatham

# Tiffany Brown

**“Allies for Community Business is a big part of why I am still able to operate.”**

Tiffany Brown and her husband Andre are the force behind Express Virtue Operation—EVO Delivery, a transportation company based in Chicago.

In 2012, Tiffany and Andre bought a used van and started working as independent contractors with a delivery company. Tiffany soon felt that her work was being undervalued and that she wasn't fairly paid. After researching other companies and talking to fellow drivers, she realized that she could be successful on her own. Soon she started to get her own contracts. “I received a lot of no's but once I got that one yes, it made all the difference,” Tiffany said. “That's how we got started.”

Founded in 2014, EVO Delivery now has two trucks and two cargo vans, employs five people, and works with a team of independent contractors. The company's delivery footprint includes Illinois, Indiana, Michigan, Ohio, Wisconsin, Iowa, Minnesota, and Kentucky.

In 2019, Tiffany and Andre needed capital to continue growing the business. Andre was referred to Allies for Community Business by Bank of America. Soon after, EVO received a \$10,000 loan from Allies for Community Business to support their growth and help them build their credit. “[Allies for Community Business] took a chance on us,” Andre said. “This was our first business loan.”

When business slowed due to the COVID-19 pandemic, Tiffany and Andre needed additional capital to continue business operations,

and they returned to Allies for Community Business to secure an expedited line of credit. Soon thereafter, they pursued an SBA Paycheck Protection Program (PPP) Loan through their bank but did not receive the help they needed. They returned to Allies for Community Business and were able to get PPP funding quickly through A4CB's partnership with Community Reinvestment Fund. “Allies for Community Business is a big part of why I am still able to operate,” Tiffany said.

Despite the impacts of the pandemic, Tiffany and Andre do not plan to slow down their future growth plans. They want to expand into work with semis, which would require partnering with new contractors and finding bigger customers.



Natalia Drause Photography

## The Pigeon & The Hen Pottery Studio · South Bend, IN

# Diana Palomo & Amy Klingler

**“The funding gave us the ability to build our brand as artists.”**

Diana Palomo and Amy Klingler are the creative duo behind The Pigeon & The Hen Pottery Studio, located in downtown South Bend, Indiana. The pair met at a local art museum eight years ago, instantly connecting over their shared love for ceramics, desire to put their Fine Arts degrees to use, and dream to start a business.

In 2014, they launched a pop-up paint-your-own-pottery shop through a South Bend community initiative that provided budding entrepreneurs with free retail space. The only activity of its kind in the area, their concept was extremely well received by the community.

Convinced by the demand, Amy and Diana invested their savings into a permanent storefront, offering paint-your-own ceramics

and wheel throwing. The Pigeon & The Hen Pottery Studio is bright, colorful, and inviting, reflecting the owners’ philosophy that anyone – no matter their art background – can come in and enjoy creating a lasting piece. With over 500 paint-your-own items to choose from, as well as wheel-throwing classes and open studio time, any customer can find a way to tap into their creativity.

When the COVID-19 pandemic struck in the spring of 2020, Amy and Diana closed the doors of their studio for three months. “It was tough,” Amy said. “We put the whole store online in 11 days.” During the closure, they offered to-go kits through their online store to continue to engage their community.

Despite their pivot to online sales, revenues plummeted, and they needed emergency funds to cover operational costs. Receiving both a PPP loan and a South Bend Small Business Resiliency Grant allowed

Amy and Diana to keep their staff employed and to update the studio to meet COVID safety standards. The funds also allowed Amy and Diana to create their own art, now for sale at their shop. “We were so invested in running the store, we lost ourselves and our own work,” Diana said. “The funding gave us the ability to build our brand as artists and make our own art.”

By December 2020, revenues increased significantly. The co-owners look forward to getting back to in-person events this summer and continuing their mission of offering an inviting place for everyone to be creative.



## Back of the Yards Coffee Company · Chicago, IL · Back of the Yards Jesse Iniguez

**“The grant helped us stay open and keep our employees working.”**

Born and raised in Chicago’s Back of the Yards neighborhood, Jesse opened Back of the Yards Coffee Company in 2016 with a mission to provide community members a safe space to come together. This kind of space, where people can share ideas and be inspired, is not something that Jesse had access to growing up. In fact, he didn’t learn what a coffee shop was until his freshman year of college when he stepped in to one for the first time.

Back of the Yards Coffee Company has truly become a community pillar. Due to their location across the street from a school, the coffee shop is consistently bustling with students and teachers. In addition, the shop frequently hosts performances and events. “Just like you meet

people for a beer, you meet people for coffee, at times of the day when it’s not socially acceptable to have a beer,” Jesse said.

Back of the Yards Coffee Company was greatly affected when the pandemic struck. When the school across the street shifted to remote learning, the shop took a big hit. Jesse says that he misses the “life that our community brings to the space like the students congregating after school, the teachers getting their fuel in the morning, the important meetings people had, the couples having a date, or the friends meeting after not seeing each other for a long time.”

Fortunately, the community responded with incredible support, and Back of the Yards Coffee Company was able to offer pick-up and delivery options to the community throughout the pandemic.

In April 2020, Jesse worked with Allies for Community Business to receive a grant through the Illinois Hospitality Emergency Grant Program. Jesse used the grant funds to keep his business open and employees working.

“Even though the loss in revenue has affected us significantly, we made the decision early on that we would do whatever we could to stay open and keep our people employed,” Jesse said. “They are the biggest asset we have, and they are essential to maintaining our stability and allowing the business to weather the storm.”



## Shawn Michelle's Homemade Ice Cream • Chicago, IL • Bronzeville

# Yahya Muhammad

**“It was truly a blessing to receive that funding.”**

“We just want to put smiles on customers’ faces, one scoop at a time,” said Yahya Muhammad, owner of Shawn Michelle’s Homemade Ice Cream.

Born and raised on Chicago’s South Side, Yahya first tried homemade ice cream after a baseball practice in Avalon Park. The unmatched taste of the fresh, homemade treat remained with him through college, where he began to experiment with his own recipes and sample flavors with his fraternity brothers.

After moving back to Chicago and starting a job in social services, Yahya continued to make his own ice cream. In 1998, he opened his first business called Jabril’s Supreme Cream in Chicago’s Chatham neighborhood.

Tragically, just one year after the business opened, Yahya’s sister died in a car accident, and he decided to step back from the business. A few years later, he relaunched the business as Shawn Michelle’s Homemade Ice Cream, named after his beloved sister. Over the next decade, Yahya built up a strong customer base, selling out of ice cream trucks and several small storefronts on the far South Side.

In 2019, Yahya decided to centralize operations into a large commercial space in Bronzeville’s historic Rosenwald building. After opening the new location, business was booming. “This is a place where memories are built,” Yahya said. “We want you to tell your grandchildren about coming to Shawn Michelle’s as a child.”

In March 2020, when the COVID-19 pandemic hit, revenues plummeted. To cope with the shock, Yahya applied for and received an

emergency loan from the Chicago Small Business Resiliency Fund, which was critical in covering his payroll and ingredient costs. “It was truly a blessing to receive that funding,” Yahya said.

Fortunately, after the business adjusted safety protocols, Yahya’s loyal customer base flocked back and business stabilized. Yahya cares deeply about his staff of 16 and worked hard to keep them employed during the pandemic.

Looking ahead, Yahya hopes to bring the joy of homemade ice cream to more locations around Chicago, including his new location in the Time Out Market in Chicago’s West Loop. Yahya also has plans to open new locations nationwide in order to create more memories with customers who can’t get enough of his old-fashioned flavors.



Illinois Public Media

## Buzard Pipe Organ Builders • Champaign, IL

# John-Paul Buzard

**“Once you have mastered the craft, then you can begin the art.”**

John-Paul Buzard was destined to work with pipe organs. John-Paul, whose father was an Episcopal Priest at St. Paul's Church by-the-Lake, was first exposed to the sound of pipe organs at his father's parish when he was five. “I was absolutely smitten with the sound,” John-Paul enthused. “I had never encountered a sound that could actually make the seats you were sitting on shake.”

At age fourteen, he became the organist at his father's church, the youngest ever in the Episcopal Diocese of Chicago.

During his first year of studying music at the University of Illinois at Urbana-Champaign, he met a fellow organist named Linda, who would one day become his wife. After studying to become

an organ builder, John-Paul and Linda both went on to earn their masters in Church Music at Northwestern University.

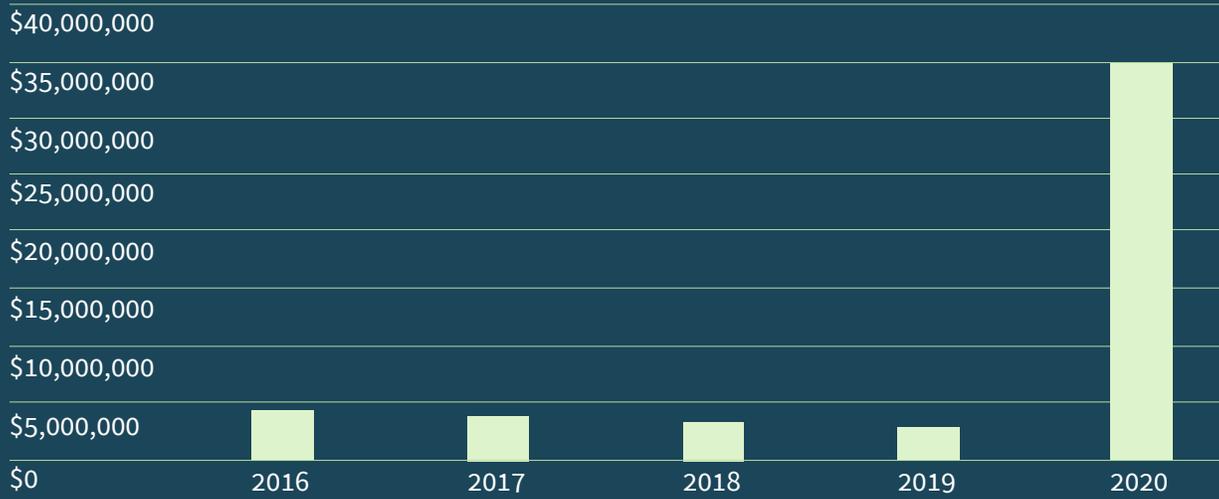
They returned to Champaign when John-Paul was offered a position as Curator of Organs and Harpsichords at the University of Illinois at Urbana-Champaign. While maintaining the university's organs, John-Paul started servicing church organs in the surrounding area during the evenings with Linda. Word spread quickly about their services, and John-Paul decided to devote himself full-time to Buzard Pipe Organ Builders.

John-Paul attributes his success to his employees and partnerships. “I am tremendously impressed with my team,” he said. “They are like a second family.” His staff of 20 are all experts in their fields; the team includes engineers, musicians, carpenters, and metalworkers.

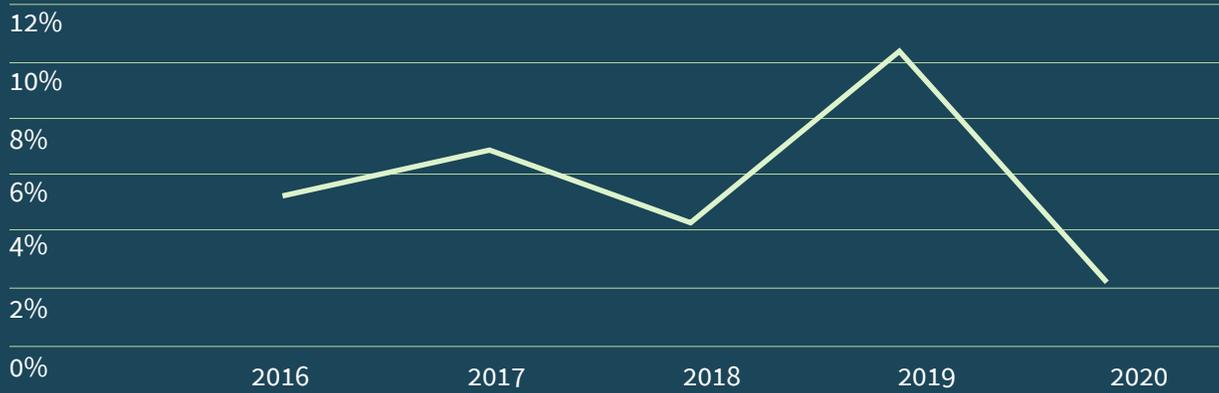
John-Paul has built strong partnerships with organizations and individuals such as Don Elmore, Director at Illinois Small Business Development Center at Champaign County EDC (CUSBDC). “He has been an important counselor to me,” John-Paul said.

While Buzard Pipe Organ Builders thrived for more than thirty years, the COVID-19 pandemic tested the business, as it did others around the world. Buzard Pipe Organ Builders received a \$20,000 grant through the State of Illinois Business Interruption Grant Program, which helped keep the staff employed and utility bills paid.

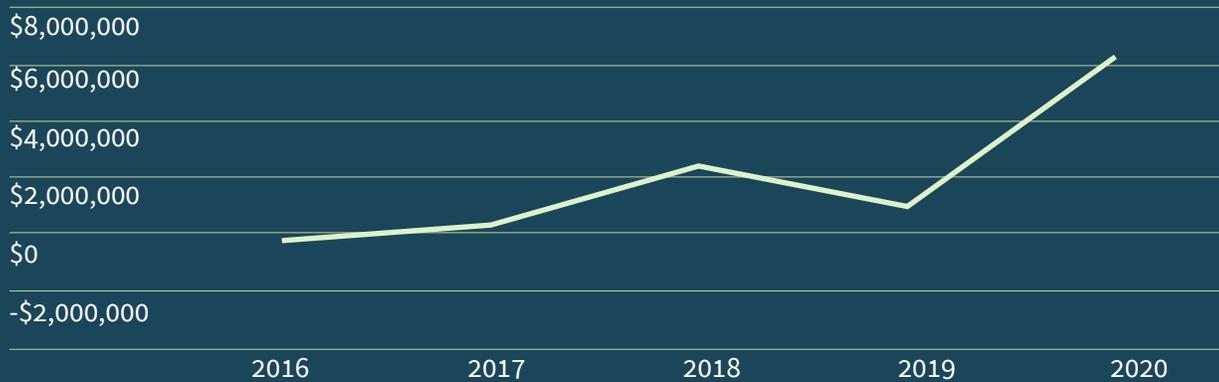
### Disbursements



### Charge-offs



### Change in Net Assets



## Revenue and Expenses

|         |                                | <b>2020</b>         | <b>2019</b>        |
|---------|--------------------------------|---------------------|--------------------|
| Revenue | Support                        | \$16,894,624        | \$3,765,327        |
|         | Program                        | \$1,266,964         | \$694,659          |
|         | Other                          | \$(300,270)         | \$962,841          |
|         | <b>Total Revenue</b>           | <b>\$17,861,318</b> | <b>\$5,422,827</b> |
| Expense | Program                        | \$10,470,978        | \$3,608,322        |
|         | Fundraising                    | \$302,658           | \$318,921          |
|         | Administration                 | \$718,685           | \$462,776          |
|         | <b>Total Expense</b>           | <b>\$11,492,321</b> | <b>\$4,390,019</b> |
|         | <b>Change in Net Assets</b>    | <b>\$6,368,997</b>  | <b>\$1,032,808</b> |
|         | <b>Net Assets, End of Year</b> | <b>\$13,396,947</b> | <b>\$7,027,950</b> |

## Statement of Financial Position

|             |   | <b>2020</b>  | <b>2019</b>         |                     |
|-------------|---|--------------|---------------------|---------------------|
| Assets      | Unrestricted Cash                       | \$2,424,553  | \$106,064           |                     |
|             | Restricted cash for pass-thru grants    | \$43,888,996 | \$-                 |                     |
|             | Other restricted cash                   | \$8,763,844  | \$3,276,765         |                     |
|             | Contributions/Government receivables    | \$1,792,270  | \$401,007           |                     |
|             | Loans receivable, net                   | \$20,171,646 | \$3,506,093         |                     |
|             | Investment in The Hatchery              | \$5,017,220  | \$5,324,429         |                     |
|             | Other assets                            | \$411,391    | \$344,051           |                     |
|             | <b>Total Assets</b>                     |              | <b>\$82,469,920</b> | <b>\$12,958,409</b> |
| Liabilities | Other liabilities                       | \$935,337    | \$280,072           |                     |
|             | Funds held for others                   | \$44,187,996 | \$511,000           |                     |
|             | Notes payable, less discount            | \$23,949,640 | \$5,139,387         |                     |
|             | <b>Total Liabilities</b>                |              | <b>\$69,072,973</b> | <b>\$5,930,459</b>  |
| Net Assets  | Without donor restrictions              | 1,073,693    | 2,688,113           |                     |
|             | With donor restrictions                 | 12,323,254   | 4,339,837           |                     |
|             | <b>Total Net Assets</b>                 |              | <b>13,396,947</b>   | <b>7,027,950</b>    |
|             | <b>Total Liabilities and Net Assets</b> |              | <b>\$82,469,920</b> | <b>\$12,958,409</b> |

“Small businesses navigating the economic impact of COVID-19 need more than just access to capital. They need advice on how to navigate complex support programs, adapt to rapidly changing restrictions and develop new plans for financial stability.

Citi Foundation’s support for Allies for Community Business aims to help provide Black, Latinx and low-income entrepreneurs in Chicago with the capital and coaching they need to quickly preserve and create jobs and wealth in neighborhoods across the city.”

—**George Wright**  
*Director of Community Relations Central Region / Planning & Integration Citibank*



## \$100,000+

- An anonymous donor advised fund at The Chicago Community Foundation
- Bank of America
- The Boston Beer Company
- Capital One
- Citi Foundation
- The Coleman Foundation
- The Community Focus Fund at The Chicago Community Foundation
- Crown Family Philanthropies
- Fifth Third Bank
- JPMorgan Chase Bank
- Neighborhood Entrepreneurship Lab Fund at The Chicago Community Foundation
- Searle Funds at The Chicago Community Trust
- Starbucks
- Wells Fargo

## \$50,000 - \$99,999

- Anonymous
- The Christopher Family Foundation
- Discover Financial Services
- Federal Home Loan Bank of Chicago
- Hiscox Foundation
- Polk Bros. Foundation
- TCF Bank
- U.S. Bank

## \$20,000 - \$49,999

- American Family Insurance
- Anonymous
- Anonymous
- BMO Harris Bank
- Boeing
- Burling Bank
- Chicago Foundation for Women
- Economic Justice Fund, a fund of Tides Foundation
- Elizabeth Morse Charitable Trust
- MUFG Union Bank, N. A.
- Northern Trust Company
- State Farm Insurance Companies
- United Way of Metropolitan Chicago

**\$5,000 - \$19,999**

Alliant Credit Union  
 Anonymous  
 Associated Bank  
 Bank Leumi  
 Byline Bank  
 Canadian Imperial Bank of Commerce (CIBC)  
 David and Tracy Tolmie Family Foundation  
 First Bank of Highland Park  
 First Eagle Bank  
 First Midwest Bank  
 First National Bank of Omaha  
 John Gillett  
 Huntington Bank  
 Leaders Bank  
 LISC  
 PNC Bank  
 Purepoint Financial  
 State Bank of India  
 Brandon Thomas  
 U.S. Small Business Administration  
 Walter S. Mander Foundation  
 Benjamin Weiss  
 Winnie and Bob Crawford Foundation Fund at The Chicago Community Foundation  
 Wintrust Financial Corporation

**\$500 - \$4,999**

Anonymous  
 Michelle Balog  
 James Bang  
 R Carson  
 Les Dlabay  
 Humberto Huerta  
 Inland Bank & Trust  
 Joe and Betsy Roche Fund  
 Kirn-Levinson Family Fund  
 Lyons Township Microfinance Club  
 Marquette Bank  
 Brad McConnell  
 Mike McCracken  
 Mary Ann Moss  
 Joe Neri  
 Old Second National Bank  
 Oxford Bank & Trust  
 Adrienne Spivey  
 Michelle Thom  
 Lauren VanderBerg  
 Anthony Waller  
 Wozencraft Charitable Fund

**Up to \$500**

Anthony Anesi  
 Katrina Balog  
 Nadine Barrett  
 Kyle Barrettsmith  
 Michael Broadus  
 Regina Brown  
 Sarah Chodera  
 Ben Clarke  
 Priscilla Cordero  
 Frank Davis  
 Pedro Díaz De León  
 Patrice Dziire  
 Timothy Geleske  
 James Gilliam  
 Jill Graham  
 Sharon Gregor  
 Terese Hagerty  
 Marj Halperin  
 Gina Harman  
 Andrea Herrera  
 Marilyn Huebel  
 Jessica Izquierdo  
 Kozak Family Fund  
 Jill Kozeluh  
 Anne Lemenager  
 John McCarter

Jaclyn Merlo  
 Mesirow Family Charitable Foundation  
 Jennie Motto Mesterharm  
 Peter Mudd  
 Ana Olivares  
 Jael Olivares  
 Marcelino Olivares  
 Payal Pandey  
 Paul Pasulka  
 Pentair  
 Gregory Pike  
 Ina Pinkney  
 Greg Porter  
 Michael Rhodes  
 Mary Fran Riley  
 Elvin Rodríguez  
 Amy Saylor  
 David Schonberg  
 Renee Schor  
 Schwab Charitable  
 Mark Spoden  
 Roberta Sun  
 Monica Wanat  
 Laura Wetter  
 George Wright

## Our Board of Directors\*

R Carson

*Jeller Wealth Management*

Patrice Dziire

*Illinois Department of Insurance*

James Gilliam

*Fifth Third Bank*

Darlene Hightower

*Rush University Medical Center*

Mike McCracken

*Wintrust Bank*

Joe Neri

*IFF*

Clemente Nicado

*Nicado Publishing Company*

Adrienne Spivey

*Kemper Corporate Services*

Michelle Thom

*JPMorgan Chase*

Anthony Waller

*Catering Out The Box*

George Wright

*Citibank*

## Committee Members

Kyle Manny

*Plante Moran*

Bradley Prugh

*CIBC*

John Taflan

*Oxford Bank & Trust*

## Our Advisory Council

Clay Cochran

*Bishop Madison*

Linda Darragh

*Kellogg School of Management*

Thomas Fitzgibbon

*Independent Consultant*

John Gillett

*Cornerstone National Bank & Trust Company*

Mary Laraia

*ML Consulting*

Jon Maul

*JPMorgan Chase*

Gregory Pike

*BMO Harris Bank*

Peter Kip Read, Jr.

*Fifth Third Bank*

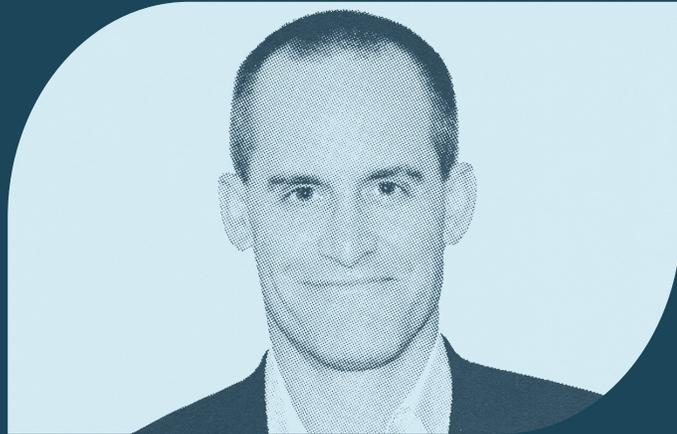
Andy Salk

*First Eagle Bank*

## Our Team\*

16

2020 was a year like none other and our team worked day and night as financial first responders. In addition to our staff, we thank our temporary contractors who helped us serve even more entrepreneurs.



Brad McConnell, CEO



Amanda Askew  
Community Business Ally



Kyle Barrettsmith  
Director of Risk & Capital Operations



Arthur Beredjick  
Reporting & Compliance Lead



Jackie Blair  
Director of Marketing & Communications



Jasmin Colic  
Development Lead



Clarissa Díaz De León Martínez  
Senior Business Ally



**Yessenia Diaz De Leon**  
*Associate Director of  
Community Business*



**Joan Galaviz**  
*Manager of Capital Operations*



**Janae Gordon**  
*Staff Accountant*



**John Ingraham**  
*Operations & Strategy Associate*



**Chris Johnson**  
*Senior Business Ally*



**Jill Kozeluh**  
*Director of Development*



**Julia Levy**  
*Community Business Ally*



**Marion Moore**  
*Director of Finance*



**Latoya Morris**  
*Community Business Ally*



**Jennie Motto Mesterharm**  
*Chief of Staff*



**Sam Muñeton**  
*Community Business Ally*



**Jael Olivares**  
*Manager of Operations & Strategy*



**Raquel Ramírez**  
*Administration & Reception Lead*



**Rowan Richards**  
*Director of Community Business*



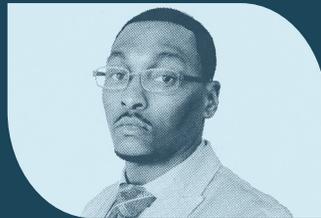
**Mary Fran Riley**  
*Director of Community Relationships*



**Elvin Rodríguez**  
*Senior Community  
Business Ally—Licensing Lead*



**Isaac Smoak**  
*Capital Operations Lead*



**Isaiah Spears**  
*Community Business Ally*



**Desiree Tellis**  
*Staff Accountant*



**Emory Tower**  
*Senior Community Business  
Ally—Procurement Lead*



**Mary Tritsis**  
*Director of Community Business*



**Isabel Vélez Diez**  
*Director of Strategy & Operations*



**Tarsa Washington**  
*Community Business Ally—  
Financial Coach*



**Celia Wills**  
*Senior Portfolio Lead*