



Supporting small businesses.
Strengthening communities.



2021 Annual Report

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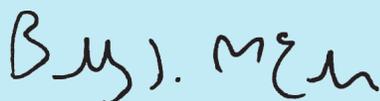
Thank you for helping us support small businesses that strengthen communities.

A4CB believes 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 connections entrepreneurs need to grow great businesses that create jobs and wealth 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.

In 2021, our team continued the work we began in 2020, helping underserved entrepreneurs fight back against the enormous challenges that the COVID-19 pandemic imposed. During the first year of the pandemic, we served more clients than in any other year in our history, and in 2021, we served nearly as many entrepreneurs as we did in 2020. We provided \$7.2M in loans to businesses that helped to create or retain over 2,700 jobs that generated an estimated \$62M in local wages. We provided free coaching and other support services to 12,385 community businesses. Alongside our government and philanthropic partners, we also disbursed \$114M in emergency grant funds to entrepreneurs.

This huge growth in the value of the services we provided last year (relative to those we provided in years before the pandemic) continues to dramatically improve our financial position. Our year-end statement of activities reflects a \$5.4M net surplus for the year. Our year-end statement of financial position shows that our total assets fell from \$82.5M to \$54.7M, but after excluding pass-through grants we held on our balance sheet at the end of 2020 and 2021 our total assets grew last year by \$5.5M.

I am deeply grateful to our staff and board for their intensive service over the past two years, and I am thankful for your continued partnership. Throughout 2022, we will continue to work together as true allies for community businesses.



Brad McConnell
Chief Executive Officer

In 2021 we remained committed to serving groups most adversely impacted by the pandemic. We served more Black entrepreneurs and women entrepreneurs than ever before.



Activities

12,385

Total Clients Served

5,664

Grants Funded

\$114,523,000

Grant Dollars Disbursed

581

Loans Funded

\$7,237,801

Loan Dollars Disbursed

1,706

Loans Under Management

\$26,297,772

Portfolio Under Management



Outcomes

2,722

Estimated Jobs Created/Retained

\$62M

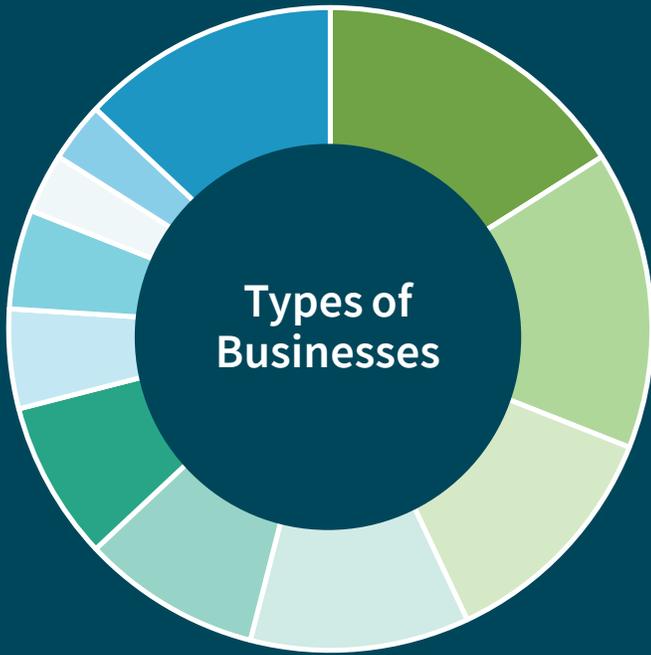
Estimated Wages Generated

1.97%

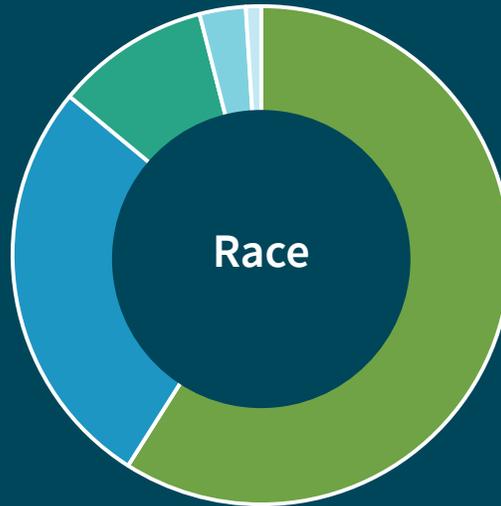
Charge-off Rate

40%

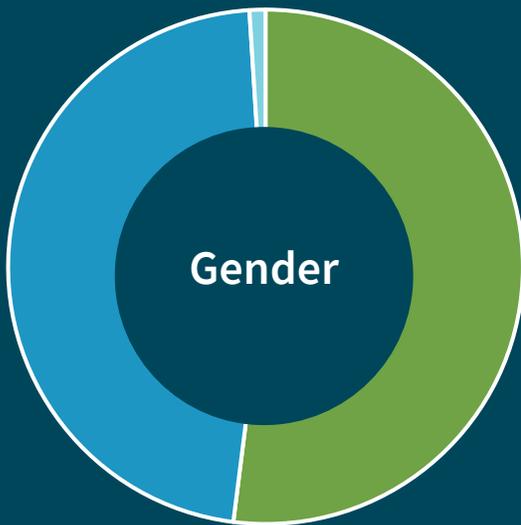
of loans disbursed in high poverty neighborhoods



- 16% Retail Trade
- 15% Other Services (except Public Administration)
- 12% Accommodation and Food Services
- 11% Transportation and Warehousing
- 9% Professional, Scientific, and Technical Services
- 8% Arts, Entertainment, and Recreation
- 5% Health Care and Social Assistance
- 5% Construction
- 3% Real Estate and Rental and Leasing
- 3% Educational Services
- 13% Other*



- 59% Black
- 27% White
- 10% Other
- 3% Asian
- 1% Native American/American Indian



- 52% Female
- 47% Male
- 1% Other



- 82% Non-Hispanic
- 18% Hispanic

*For types of businesses, included in Other are all industries which represent less than 3% of our portfolio.

For demographic data, these percentages represent approximately 80% of our 2021 borrowers who provided this information.



State of Illinois

In 2021, with the Department of Commerce and Economic Development, we administered the Back to Business grant program. Through this pandemic-response program, we provided 2,300 small businesses with nearly \$90M in grants to help stabilize their businesses. Our work on this program continued into 2022, and we expect to disburse \$250M in total over 2021-2022.

WEST SIDE UNITED

West Side United

A collaboration of more than 30 organizations led by six hospital sponsors, West Side United partners with JPMorgan Chase to support West Side businesses through a small business grants program. A4CB serves as the fiscal agent, and in 2021, we provided \$460,000 to 46 West Side businesses.



City of Chicago

In 2021, with the Department of Business Affairs and Consumer Protection and the Department of Cultural Affairs and Special Events, we administered the Chi Biz Strong, Outdoor Dining, and Creative Worker Assistance grant programs. Through these pandemic-response programs, we provided over 3,150 small businesses with nearly \$23M in grants and loans to help stabilize their businesses.



Chicago Business Center

As one of the eight Chicago Business Centers, A4CB helps small business owners secure the Chicago business licenses they need without traveling to City Hall. Through this partnership, A4CB also provides City resources and sector-specific guidance.



Neighborhood Entrepreneurship Lab (NEL)

A4CB's cohort-based coaching program pairs community business owners with advisors who provide intensive project support and introductions to valuable contacts. The rigorous nine-month program also includes monthly group training from industry experts who partner with A4CB. Each entrepreneur receives a \$20,000 grant to grow his or her business. Through the end of 2021, we have served 65 entrepreneurs through NEL.

Chicago Inclusive Growth Coalition

A4CB leads a group of more than 30 organizations through the Chicago Inclusive Growth Coalition. The coalition meets quarterly to share ideas on how we can work together to improve the business ecosystem for underserved entrepreneurs in Chicago's neighborhoods.



THE HATCHERY
WHERE FOOD BUSINESSES GROW

The Hatchery

A4CB and ICNC opened The Hatchery in 2019 to help local entrepreneurs grow successful food and beverage businesses and provide training and placement for job seekers. In 2021, West Side entrepreneurs booked 727 hours of free shared kitchen time. In addition, 219 West Side entrepreneurs attended a free class or workshop last year. At the end of 2021, The Hatchery housed 28 West Side businesses, 65 minority-owned businesses, and 100 women-owned businesses.



Bani's Beets · Chicago, IL · Beverly

Auriel Banister

“We want to be there for our customers, who consider our products a vital part of their wellness protection, especially during these times.”

Auriel Banister's passion for educating and inspiring members of her community to lead healthier lives motivated her to launch Bani's Beets in 2012.

Bani's Beets is an organic, cold-pressed juicery that, according to Auriel, is “redefining the beet experience in every way.”

High in fiber, Vitamin C, and other nutrients, beets are a superfood found in all of Bani's Beets fresh juices. In addition to fresh juice, Bani's Beets also serves smoothies,

acai bowls, salads, avocado toast, and a variety of other vegan foods.

In 2018, Auriel opened the Bani's Beets brick-and-mortar shop in Chicago's Beverly neighborhood.

Along her entrepreneurial journey, Auriel has learned more about her own autoimmune disorder and her need for the nourishment she serves to others. Auriel's mission is to educate her community and promote foods that combat diseases in an effort to build communities that are “wealthy from the inside out.”

When the pandemic hit in March 2020, like many small businesses, Bani's Beets faced many challenges, but Auriel worked hard to keep her business operating. She even poured her entire savings into the business.

“On average, we were spending \$5,000 to \$8,000 more a month than we were making just to keep our doors open,” Auriel said.

“We want to be there for our customers, who consider our products a vital part of their wellness protection, especially during these times.”

In 2021, Auriel received a small business loan from A4CB, allowing her to purchase supplies such as jars, labels, and produce. With a team of four people, Bani's Beets remains committed to keeping the business open and to supporting health and wellness in the community.

“Having a team that not just believes in our mission and values but is committed to serve, means the world to me,” Auriel said.



Last Lap Cornerstore • Chicago, IL • Bronzeville

Ian Gonzalez

“[A4CB] not just saying ‘no’ to me and walking away meant so much. It made a world of a difference.”

Ian Gonzalez never pictured himself as a runner, but after working the Chicago Marathon in 2017, he fell in love with the running community and began training for the next Chicago Marathon. While training, Ian noticed a lack of running supply stores and an absence of a running community within his native South Side.

“There was no access to any essentials that you need to run or train for a marathon: shoes, gear, and, most importantly, nutrition,” Ian said. He also noticed that many runners on the South Side

ran alone, unlike the running communities he saw on the North Side. Ian and his friends founded 7onSundays, a South Side running group, to cater to a predominantly Black community of runners.

When the pandemic hit in 2020, Ian opened Last Lap Cornerstore to further support runners on the South Side. “I [asked myself] what makes sense, what makes me feel good? And it was these runners that I had built a relationship with,” Ian said. “And I thought, how can I serve them more? That’s when I realized all these gaps on the South Side. And that’s why I started the store.”

Today, Last Lap Cornerstore operates out of Boxville, the Bronzeville neighborhood marketplace built from shipping containers.

Unable to borrow from a traditional bank, Ian came to A4CB and obtained a small business loan in 2021 to grow his business. “[A4CB] not just saying ‘no’ to me and walking away meant so much. It made a world of a difference,” Ian said.

Ian’s loan helped him create more branded merchandise for his store and covered general operating expenses during the slower business months. Moving forward, Ian hopes his store will continue to be a pillar for the South Side running community, living up to its name. “Corner stores carry things that the community wants,” Ian said. “That’s what I want for Last Lap — the aspect of being a hub for runners, where runners will come spend time. That’s the kind of environment that I want.”



Amazing Edibles · Chicago, IL · Near West Side

Andrea Herrera

“[NEL offered] a lot of learning and support at a time when it felt like the world was not in my corner.”

Andrea Herrera started working in restaurants when she was 13 years old. After college, she began her career in restaurant management, and worked for some of Chicago’s most renowned establishments.

In 1994, Andrea started Amazing Edibles. She started small with a passionate team on a mission to “foster relationship building over bread-breaking events.” Her business grew, and Andrea began catering for universities, non-profits, and Oprah Winfrey’s production company, Harpo Productions. In 2015, Andrea came to A4CB for a business loan to continue growing Amazing Edibles.

Before the pandemic, Amazing Edibles employed 20 full-time staff, plus 40 part-time waiters, bartenders, and chefs and operated out of a 5,000-square-foot kitchen in the Near West Side.

The pandemic halted the business’s growth. “Our business is events-based, and in 2020, you couldn’t gather people at all,” Andrea said. “Business dropped about 80%, and we laid off about 80% of our team.”

Realizing that she needed to create a new revenue stream, Andrea started a second company, Boxperience. Just after launch, Andrea joined A4CB’s Neighborhood Entrepreneurship Lab (NEL) to help develop her new business. “It was really wonderful to be connected with the group, to have mentors, and to have regular meetings to help me launch a new company,” she said. “There was a lot of learning and support

at a time when it felt like the world was not in my corner.”

In 2020 and 2021, Andrea spent lots of time applying for emergency grant and loan capital. “The only way we stayed afloat was through city, state, and federal funding and grants from organizations like Allies for Community Business,” said Andrea. She received a Back to Business grant through a program that A4CB administered in partnership with the State of Illinois to help business owners recover and return to business. Her grant funds went towards payroll and operating expenses.

Looking ahead, Andrea is determined to return to pre-pandemic revenues. She also hopes to open two event venues in the next five years and to continue in her leadership role with Entrepreneurs’ Organization where she serves as Global Champion for Women.



Hair Sauce Beauty Salon • Hazel Crest, IL

Candace Thomas Perteet

“[A4CB] was the first company that believed in me and my vision to become a salon owner.”

As a student at Morgan Park High School on the South Side of Chicago, Candace Thomas Perteet started doing her classmates’ hair. Now, she is a cosmetologist and owner of Hair Sauce Beauty Lounge in Hazel Crest, a suburb of Chicago. “I was inspired to start my business because making people happy is a passion of mine — and why not do something that you’re skilled in and blessed with to help others feel good about themselves?” Candace asked.

Candace specializes in natural hair styling, healthy hair maintenance, hair addition, coloring, hair shaping, and custom cranial hair

prosthesis. Her salon also carries its own line of styling products, extensions, and accessories.

When Candace’s mother was diagnosed with breast cancer in 2010, Candace began making custom wigs for her to wear while undergoing chemotherapy. Since then, she has donated hundreds of wigs to patients at the Cancer Treatment Centers of America, where her mother was a patient.

Since 2014, Candace has worked with A4CB to grow her business. In 2014 and 2016, Candace received small business loans from A4CB, and in 2020 she received free coaching to help organize her business plan.

“[A4CB] was the first company that believed in me and my vision to become a salon owner,” said Candace. “When I was ready to do a small expansion, they were

excited to help and provided me with the best customer service.”

In 2020, the pandemic shut down Candace’s salon for four months. “To not be able to provide for those who depend on you the most has really put a mental strain on me,” said Candace, whose salon not only provides a living for her family but also provides jobs and beautification services for the community.

In 2021, Candace worked with A4CB again and received a Back to Business grant, which will be used to increase her inventory of styling products, extensions, and accessories. “[This] support goes a long way,” Candace affirmed.

Candace plans to continue growing Hair Sauce Beauty Lounge, and she also wants to start a new business named Kimberly Renee Suites, in honor of her late mother.



Tubby's Taste • Chicago, IL • East Garfield Park

Danielle Tubbs

“My flavors connect with people, and it’s not something that’s totally mine, but rather everyone’s.”

Danielle Tubbs owns Tubby's Taste, a vegan cookie company launched in 2014 that appeals to the sweet teeth of vegans and non-vegans alike. Having come from a long line of “Jamaican cake ladies,” she grew up helping her mom, aunt, and grandmother prepare traditional Jamaican cakes.

After years of experimenting with various baked goods, a friend suggested making something that everyone, including vegans, could enjoy. “The bug bit me,” Danielle said. “I loved making things that fit the vegan criteria, with approachable, quality ingredients, but that also passed my taste test and were delicious!”

Danielle quit her successful, full-time job to work two part-time jobs that provided the flexibility to sell her baked goods at pop-up shops, catering gigs, and farmers markets. When the pandemic struck in early 2020, Danielle lost both part-time jobs that she relied on for income while she ran her business on the side.

The pandemic and the social justice issues impacting the country weighed heavily on Danielle, but she stayed busy with her business, while also posting online about current events and how they related to her experience. One of her posts was seen by a staffer at VegOut Magazine, a plant-based food and lifestyle magazine, who then featured her in an article titled “11 Black-Owned Vegan Businesses to Support That Ship Nationwide.” The article went viral, and Danielle had 500 orders within a week, compared to the 50 orders

she typically processed monthly.

To meet this demand, Danielle worked out of shared kitchen space at The Hatchery, the food incubator co-owned by A4CB and the Industrial Council of Nearwest Chicago (ICNC). Soon Danielle's business growth propelled her into a private kitchen at The Hatchery.

In 2021, Danielle received a loan from A4CB to help cover overhead expenses and ingredient costs. She also participated in A4CB's Neighborhood Entrepreneurship Lab (NEL), where she prepared her business to enter the retail space.

Although her cookie flavors draw inspiration from her own childhood, Danielle hears from customers across the country that the flavors evoke memories for them, too. “My flavors connect with people, and it’s not something that’s totally mine, but rather everyone’s in a way,” Danielle said.



CU Adventures · Champaign-Urbana, IL

Anne and Chris Lukeman

“The strongest thing that the Back to Business funding gave us was confidence when we needed it.”

In 2015, video professionals Anne and Chris Lukeman turned their passion for storytelling and gaming into CU Adventures, located in Champaign-Urbana, Illinois.

As one of the first escape rooms in Illinois, their business began with just two rooms and a few staff members. Today, they are one of the largest escape room businesses in the state, with an 11,000-square-foot facility and a team of 22 employees.

After CU Adventures recorded its most successful year in 2019, the pandemic halted business from March to July 2020 and again from November 2020 through January 2021. “Not many people were

coming to escape rooms,” Anne said. “Our highest priority was keeping our staff and players safe.”

With the funds they received as a Back to Business grant from A4CB and the Illinois Department of Commerce and Economic Opportunity, Anne and Chris were able to upgrade safety measures and find new ways to bring their escape games to players around the world virtually. “It allowed us to listen to our employees and listen to our gut in terms of what the timeline for fully reopening looks like, since we’re not under that really intense financial pressure,” Anne said.

Before the escape room doors reopened, Anne and Chris implemented numerous safety measures, such as extending reset times from thirty minutes to an hour, following intense sanitation practices between games, and limiting capacity to 50%.

The grant funds they received from A4CB and the State of Illinois helped Anne and Chris take their business beyond the escape room walls by selling at-home escape games played through a website. The pair has sold this at-home game to purchasers in nearly every state and in over two dozen countries.

Looking forward, Anne and Chris hope to develop additional digital escape games as well as design new in-person rooms.

“The strongest thing that the Back to Business funding gave us was confidence when we needed it to continue investing in our business, to continue investing in our employees,” Chris said. “It has given us the confidence to plan ahead for what the business looks like in five years, instead of just making sure we make it to the end of the year.”

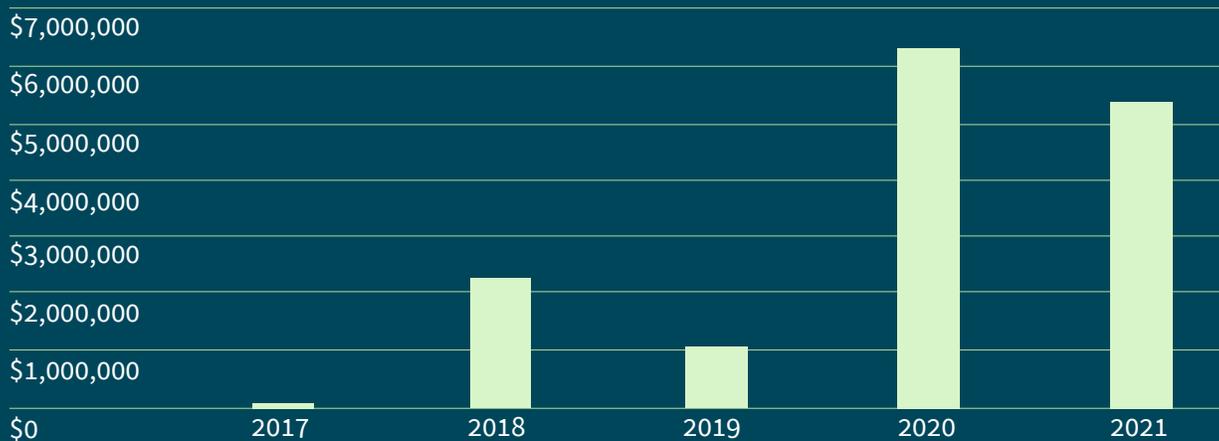
Loan Disbursements



Charge-offs



Increase in Net Assets



Statement of Activities

		2021	2020
Revenue	Support	\$10,881,988	\$16,894,624
	Program	\$1,098,601	\$1,266,964
	Other	\$150,918	\$(300,270)
	Total Revenue	\$12,131,507	\$17,861,318
Expense	Program	\$5,314,465	\$10,470,978
	Fundraising	\$410,676	\$302,658
	Administration	\$970,654	\$718,685
	Total Expense	\$6,695,795	\$11,492,321
	Change in Net Assets	\$5,435,712	\$6,368,997
	Net Assets, End of Year	\$18,832,659	\$13,396,947

Statement of Financial Position

		2021	2020
Assets	Unrestricted Cash	\$4,426,120	\$2,424,553
	Restricted cash for pass-thru grants	\$10,633,478	\$43,888,996
	Other restricted cash	\$11,583,837	\$8,763,844
	Contributions/Government receivables	\$697,872	\$1,792,270
	Loans receivable, net	\$22,187,265	\$20,171,646
	Investment in The Hatchery	\$4,696,149	\$5,017,220
	Other assets	\$501,295	\$411,391
	Total Assets	\$54,726,016	\$82,469,920
Liabilities	Other liabilities	\$826,411	\$935,337
	Funds held for others	\$10,738,718	\$44,187,996
	Notes payable, less discount	\$24,328,228	\$23,949,640
	Total Liabilities	\$35,893,357	\$69,072,973
Net Assets	Without donor restrictions	\$3,918,019	\$1,073,693
	With donor restrictions	\$14,914,640	\$12,323,254
	Total Net Assets	\$18,832,659	13,396,947
	Total Liabilities and Net Assets	\$54,726,016	\$82,469,920

“A4CB’s Neighborhood Entrepreneurship Lab exemplifies how The Chicago Community Trust unites donors to create a lasting impact.

With many growth-stage entrepreneurs—and entire neighborhoods—finding themselves locked out of access to flexible capital, critical resources, and opportunities, we are proud to foster connections that allow donors to contribute both their financial resources and their own business expertise as coaches to help entrepreneurs grow their businesses and generate wealth for themselves and their communities.”

—**Tim Bresnahan, JD**

*Senior Director of Gift Planning
The Chicago Community Trust*



\$100,000+

Anonymous
The Bank of America Charitable Foundation and the Tory Burch Foundation
The Boston Beer Company
Citi Foundation
City of Chicago
Crown Family Philanthropies
Fifth Third Chicagoland Foundation
OFN Grant Program Funded by Google.org
Illinois Department of Commerce and Economic Opportunity
JPMorgan Chase Bank
Neighborhood Entrepreneurship Lab Fund, a donor advised fund of the Chicago Community Foundation Fund
PepsiCo Foundation
Searle Funds at The Chicago Community Trust
U.S. Department of Treasury Community Development Financial Institutions Fund
U.S. Economic Development Administration
Wells Fargo

\$50,000 - \$99,999

The Bank of America Charitable Foundation
The Christopher Family Foundation
Coca-Cola Foundation
The Coleman Foundation
Discover Financial Services
LISC
Polk Bros. Foundation
State Farm Insurance Companies

\$20,000 - \$49,999

BMO Harris Bank
Capital One
Chicago Foundation for Women
John and Kathleen Schreiber
U.S. Bank

\$5,000 - \$19,999

American Family Insurance
Anonymous
Associated Bank
Bold Dog Beer Co.
Byline Bank
Canadian Imperial Bank of Commerce (CIBC)
CoinFlip

David and Tracy Tolmie Family Foundation	José Gutierrez	Herman Chigrin	Dahlia Mijarez
First Bank of Highland Park	Darlene Hightower	Priscilla Cordero	Marion Moore
First Eagle Bank	Inland Bank & Trust	Frank Davis	Bunny & Peter Mudd
First Midwest Bank	Kirn-Levinson Family Fund	David De Santiago	Ana Olivares
First National Bank of Omaha (Castle Bank)	Janice Lam	Les Dlabay	Jael Olivares
Flowers for Dreams	Mary Ann Moss	Willie Dover	Hezekiah Omoseni
Huntington Bank	Jennie Motto Mesterharm	Sylvia Fedrick	Steve Peshek
Marquette Bank	Joseph Neri	Arthur Fischer	Brandon Phillips
Brad McConnell	Steven Neumeister	Luis Garcia	Sandra Pruessner
MUFG Union Bank, N. A.	Clemente Nicado	James Gilliam	Yolanda Ramirez
PNC Bank	Old Second National Bank	Gladys Patricia Girón-Garcia	Michael Richardson
Andy Salk	Oxford Bank & Trust	Jill W Graham	Mary Fran Riley
State Bank of India	Kip Read	Alicia Guadarrama	Elvin Rodriguez
TCF Bank	David Schonberg	John Haskins	Pamela Roesch
Walter S. Mander Foundation	Michelle Thom	Juvenal Herrera	Adrienne Spivey
The Winnie and Bob Crawford Foundation Fund	Woodforest National Bank	Misook Hongkim	Tom Targos
Wintrust Financial Corporation	Up to \$500	Kent Hunley	Susan Templeton
	Michelle Agudelo	Ted Johann	Kimberly Thomas
	Femi Ajimoti	Darryl Jones	Chitunda Tillman Sr
\$500 - \$4,999	Amazon Smile Foundation	Jill Kozeluh	Mary Tritsis
Marianne Allardice	Simona Angelova	Gordon Kratz	Brandi West
Bank Leumi	Kyle Barrettsmith	Alina Kruk-Velazquez	La Wuandia Williams
Bob Bartels	Jackie Blair	Adam Matsil	Che Mei Wong
Michael Blair	Gordon Boerner	Gordon Mayer	Jeanette Yeboah
Burling Bank	Olga Camargo	John McCarter	
		Natasha McClain	
		Mike McCracken	
		Victoria Mckibbins	

In 2021 our team continued to work 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 Lender



Kyle Barrett Smith
Director of Risk and Capital Operations



Arthur Beredjick
Manager of Reporting and Compliance



Jackie Blair
Director of Marketing and Communications



Jasmin Colic
Development Lead



Lauren Davis
Manager of Individual Giving



Clarissa Diaz De Leon Martinez
Manager of Community Lending



Yessenia Diaz De Leon
Director of Community Lending



Caroline Edmunds Diez
Community Lender



Joan Galaviz Rojas
Manager of Capital Operations



Ada Garcia
Community Lender



Gabrielle Ghaderi
Marketing and Communications Associate



Janae Gordon
Staff Accountant



Shannon Jackson
Community Lender



Chris Johnson
Senior Community Lender



Jill Kozeluh
Director of Development



Marion Moore
Director of Finance



Latoya Morris
Business Coach



Jennie Motto Mesterharm
Chief of Staff



Jael Olivares
Manager of Operations and Strategy



Raquel Ramirez
Administration and Reception Lead



Rowan Richards
Director of Business Coaching



Mary Fran Riley
Director of Community Relationships



Elvin Rodriguez
Senior Community Lender



Katie Smith
Manager of Business Connections



Isaac Smoak
Capital Operations Lead



Desiree Tellis
Senior Accountant



Mary Tritsis
*Senior Director of
Community Lending*



Tarsa Washington
Business Coach



Celia Wills
Senior Portfolio Lead

Committee Members

Kyle Manny
Plante Moran

Bradley Prugh
First Midwest Bank

John Taflan
GreenState Credit Union

Vachon Harper-Young
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Old Second National Bank

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First Eagle Bank

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Our Board of Directors*+

18



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Peoples Bank



Darlene Hightower
Metropolitan Planning Council



Bernita Johnson-Gabriel
Cleveland Avenue



Oscar Johnson
BMO Harris Bank



Mike McCracken
Wintrust Bank



Joe Neri
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Nicado Publishing Company



Juan Ortiz
Northern Trust



Michelle Thom (Board Chair)
JPMorgan Chase



Adrienne Spivey
Kemper Corporate Services



Anthony Waller
Catering Out The Box

*As of June 1, 2022

+ Not pictured: Patrice Dziire, Illinois Department of Insurance