



Supporting small businesses.
Strengthening communities.



2022 Annual Report

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Welcome

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

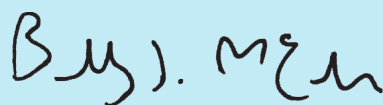
As the COVID-19 pandemic recedes, we continue to see high demand for our services. A4CB remains committed to providing the capital, coaching, and connections entrepreneurs need to grow great businesses that create jobs and wealth in their communities. We believe that entrepreneurs from any background can start and grow businesses that create generational wealth for their families and communities, and we remain committed to serving small business owners throughout Chicagoland and beyond. As a nonprofit located on Chicago's West Side, we prioritize Black, Latine, women, and low-income entrepreneurs (to whom we provided 92% of our loans last year collectively).

In 2022, we provided \$13.2M in loans to businesses that helped to create or retain over 4,300 jobs that generated an estimated \$108M in local wages. We provided free coaching and other support services to 10,535 community businesses. Alongside our government and philanthropic partners, we also disbursed \$160.6M in grant funds to entrepreneurs. **Overall, in the last three years we have served over 56,000 entrepreneurs and provided \$700M, compared to 9,000 entrepreneurs and \$10M in the three years prior.**

The last three years of growth in our services relative to the three years prior to the pandemic have dramatically improved our financial position, including over the past year. Our year-end statement of activities reflects \$1M growth in net assets. On our year-end statement of financial position our total assets equal \$47.3M and our net assets have grown to \$19.9M.

I am deeply grateful to our staff and board for their on-going commitment as we work to do more. In 2023 we will carefully create a new strategic plan to guide our work in the future. We will evaluate everything that we are or should be doing, while remaining committed to our core vision and mission that guide us.

Thank you once again for your partnership.

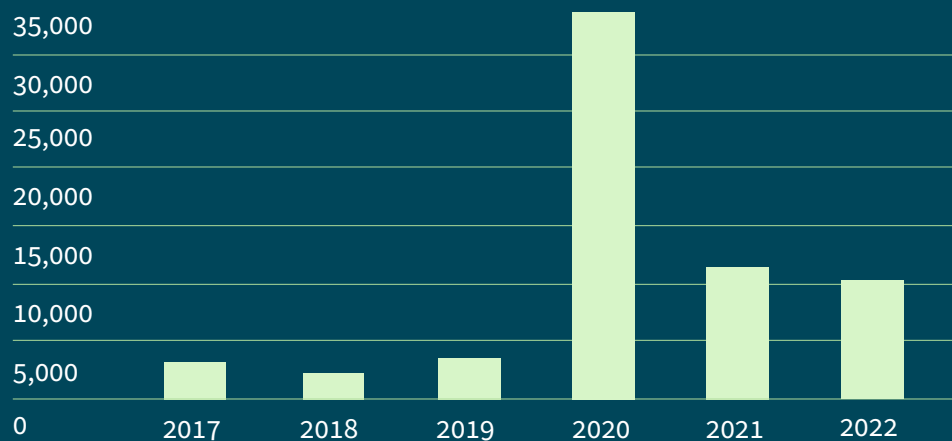


Brad McConnell
Chief Executive Officer

We grew by over 600% the number of entrepreneurs we served in the three years since the pandemic began, compared to the three years prior.



Clients Served



Activities

10,535

Total Clients Served

4,400

Grants Funded

\$160,605,000

Grant Dollars Disbursed

951

Loans Funded

\$13,293,033

Loan Dollars Disbursed

2,127*

Loans Under Management

\$25,871,204*

Portfolio Under Management



Outcomes

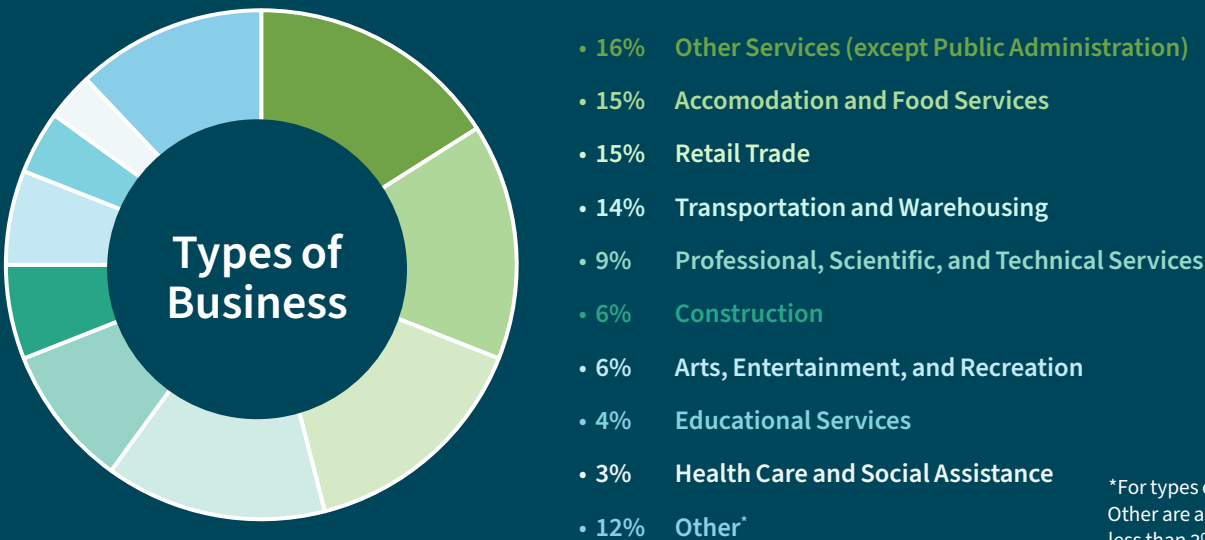
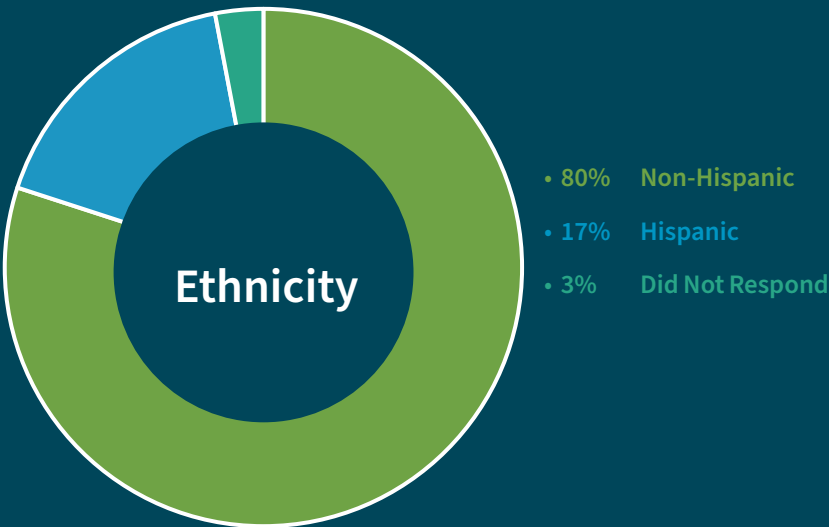
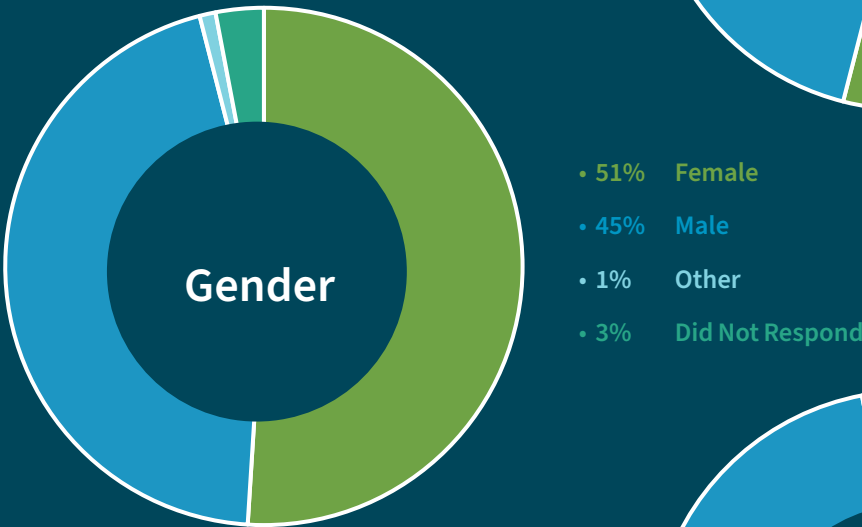
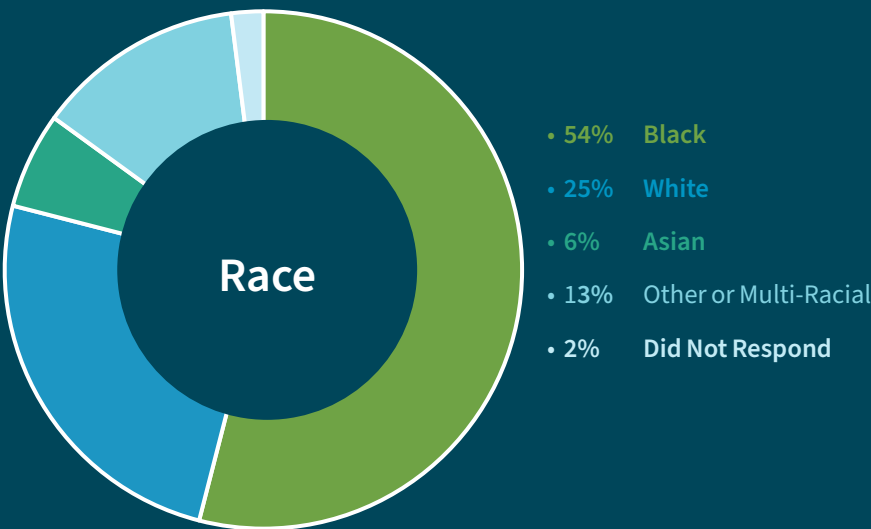
4,338

Estimated Jobs Created/Retained

\$108,000,000

Estimated Wages Generated

In 2022, 92% of our borrowers identified as an entrepreneur of color, woman, or had a low income. For the second year in a row, more than 50% of our clients were women.



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



State of Illinois

In 2022 A4CB continued to serve alongside the Department of Commerce and Economic Development to administer the Back to Business (B2B) grant program. In 2022 A4CB disbursed \$161M in grants to 4,399 to entrepreneurs to help stabilize their businesses.



Cook County

In 2022 A4CB served as a program administrator for the Cook County Small Business Source Grow Grant in partnership with the Women's Business Development Center, and we provided free coaching to 470 businesses through the Source.



The Hatchery

A4CB and the Industrial Council of Nearwest Chicago opened The Hatchery in 2019 to help local entrepreneurs grow successful food and beverage businesses and to provide training and placement for job seekers on the West Side of Chicago. At the end of 2022, The Hatchery housed 95 businesses, of which 54% were owned by entrepreneurs of color, 20% were owned by entrepreneurs from the West Side, and 65% were owned by women.



ChiBizHub

ChiBizHub, operated by A4CB with thought partnership from World Business Chicago, is a platform that connects nonprofit service providers to early, emerging, and established small businesses throughout Chicagoland who visit the site looking for help. Over 45 service providers are now offering assistance through the platform.

WEST SIDE UNITED

West Side United (WSU)

A collaboration of more than 30 organizations led by six hospital sponsors, WSU offers the Small Business Grant Program that is administered by A4CB. In 2022 A4CB disbursed \$460,000 and provided free coaching to 46 West Side businesses.



City of Chicago

A4CB continues to serve as one of eight Chicago Business Centers that provide free coaching on licensing and other topics.



Neighborhood Entrepreneurship Lab

A4CB's cohort-based coaching program pairs community business owners with advisors who provide intensive project support and introduce them to valuable contacts. The rigorous program also includes group coaching from industry experts and provides each entrepreneur with a \$20,000 grant to grow their business. A4CB has graduated 93 entrepreneurs thus far, most of whom are located on the South and West Sides of Chicago.



Tidy Up Experts • Chicago, IL • West Garfield Park

James and Jasney Diggs

“Our participation in the Neighborhood Entrepreneurship Lab allowed our business to make lasting connections.”

In 2017, James and Jasney Diggs started Tidy Up Experts to fulfill their desire to contribute to the revitalization of their neighborhood, West Garfield Park. Tidy Up Experts provides commercial and residential cleaning services in the Chicago area.

“As residents and active community members, we established our business within this community because we see this neighborhood’s potential to thrive and our company contributing to long-lasting change,” James said.

In 2022, James and Jasney received an A4CB small business loan, which allowed them to cover more

territory throughout Chicagoland, obtain professional certifications, acquire additional equipment, and pay their employees.

In 2021-2022, the couple participated in A4CB’s Neighborhood Entrepreneurship Lab (NEL), an accelerator program that pairs community business owners with advisors to help execute a growth initiative. “Our participation in the Neighborhood Entrepreneurship Lab allowed our business to make lasting connections [and] offered our company tools for growth,” Jasney said.

After graduating from NEL, James and Jasney participated in A4CB’s Sales Support Program where they developed a 12-month sales strategy, created marketing materials, and built relationships with potential buyers. As a result, they secured a contract with Ascension Health Care, a West Side United partner.

Tidy Up Experts recently received a grant through the West Side United Small Business Grant program that A4CB administers. They plan to use the funds for advertising their commercial cleaning services.

Currently, Tidy Up Experts employs a ten-person team of West Garfield Park residents. “Our team is our foundation,” James said.

“We hire residents from our community and continue to train them with transferable employment skills. We’re reducing the impact of unemployment for residents with little to no employment history and providing opportunities for residents with minor, non-violent offenses.”

James and Jasney plan to continue increasing the number of contracts they service and expanding their staff over the coming months.



La Chaparrita • Chicago, IL • Little Village

Angelina Mendez

“I highly recommend [A4CB] to anyone who needs a loan.”

In 2001, Angelina Mendez opened her grocery store and taqueria, La Chaparrita, bringing a slice of Mexico City to Chicago's Little Village neighborhood. Originally from Mexico City, Angelina learned how to make the iconic D.F. (Mexico City) style tacos when she was 14 years old and ran her family's taco stand. In 1991, Angelina moved to Chicago to live with her mother, who already owned the building that now houses La Chaparrita.

La Chaparrita began as a grocery store, but because of low sales, Angelina and her husband began selling tacos outside on the weekends. About two years later, and with her mother's help, Angelina renovated part of the grocery store to add in a permanent taqueria.

“We started with seven seats,” Angelina said. “Little by little, as the business demanded more, it required more until it became 98% La Taqueria and 2% a store.”

Today, eating at La Chaparrita is a way for the Little Village community to travel to Mexico City through their taste buds.

“When people come here and try the tacos, they say, ‘Oh yes, they do taste like Mexico,’” Angelina said.

Angelina's authentic cuisine has caught the attention of many, including Netflix, which recently featured La Chaparrita in an episode of *Taco Chronicles*. Since then, her business has boomed, with people coming from as far as Utah and Arkansas to try her tacos.

Despite Angelina's enormous success, language continues to be a barrier. “I think that has always been my obstacle, but even so, I have adapted,”

Angelina said. “I don't speak English, and I don't understand much English, but I can serve the clients here.”

Angelina first connected with A4CB through the Economic Strategies Development Corporation, a Small Business Development Center that serves Chicago's Lower West Side. Angelina then worked with A4CB's Spanish-speaking Community Lenders to receive a small business loan, which she used to build additional counterspace in the taqueria.

“I highly recommend [A4CB] to anyone who needs a loan,” Angelina said. “[A4CB has] a very affordable interest rate, and it was very easy to get us the loan.”

Looking forward, Angelina hopes to continue serving the same great taste and bringing a little piece of Mexico to Chicago.



BJJ x Yoga Studio • Chicago, IL • McKinley Park

Deanna Spear-Yumul and Jeff Yumul

“[The grants] helped us survive the pandemic.”

Jeff Yumul’s Jiu Jitsu journey began in 2009 in British Columbia, Canada. When job opportunities brought him to Los Angeles and later Chicago, he continued to find community through Jiu Jitsu.

In Chicago, Jeff met his wife Deanna Spear-Yumul. While pregnant with their first child, Deanna began suffering from anxiety attacks. She found yoga helped her manage her anxiety and decided she wanted to share the practice with others.

In 2018, after Jeff received his black belt in Jiu Jitsu and Deanna received her yoga instructor certification, the couple joined forces and opened BJJ x Yoga Studio. They first operated out of a shared gym before opening their own space in McKinley Park.

“The biggest obstacle was just the investment it took to open up a business,” Jeff said. “We’re just two normal people working corporate jobs, so finding the working capital to make it happen—that was the biggest challenge.”

During the pandemic, Jeff and Deanna received a grant from the City of Chicago Microbusiness Recovery Grant Program and a grant from the State of Illinois Business Interruption Grant Program, both of which were administered by Allies for Community Business.

“[The grants] helped us cover some of the rent we couldn’t cover because of loss of customers,” Jeff said. “It helped us survive the pandemic.”

In 2021, Jeff and Deanna received a small business loan from A4CB, which they put towards

moving to a larger space and purchasing equipment. The expansion allowed the couple to welcome more people into the gym and better foster a sense of community through their studio.

“Our tight knit family and our relationship with the local community really sets us apart,” Jeff said.

In addition to offering adult and youth classes, the couple also hosts open mats on Saturdays for the LGBTQ+ community to practice Jiu Jitsu and yoga in a safe space.

“It’s a comforting feeling walking into the yoga studio where you know [the person] who you’re practicing next to,” Deanna said. “There’s not very much in that area, and we want to continue to be that presence and that staple in the neighborhood.”



Surprise Powerz • Chicago, IL • Loop

Kristel Bell

“[A4CB] has been very instrumental in helping me fulfill my orders with retailers.”

Kristel Bell’s childhood was full of science fairs, coding classes, and STEM-related internships. Her mom, a computer scientist, made sure experience in STEM had a significant presence in her children’s upbringing.

As an adult, Kristel has held onto her passion for STEM education that her mother instilled in her. In 2016, Kristel, her mother, her sister, and a close friend founded Black Girls Movement, a nonprofit focused on helping Black girls gain equal access to STEM education.

For her work with Black Girls Movement, Kristel researched the issues Black girls face in STEM.

“I really want to bridge this gap for Black girls, but also for all girls because there’s a disparity there,” Kristel said. “I figured if we’re always seeing girls with dolls, how can we infuse STEM learning and confidence through these dolls, and that’s how Surprise Powerz came about.”

Kristel started her doll company, Surprise Powerz, in 2021. Surprise Powerz currently produces four dolls, each dressed to represent a STEM profession. The talking dolls “say” over 75 STEM-related phrases.

“[By playing with these dolls,] I hope [young girls] can see themselves represented in STEM,” Kristel said. “I hope they know if they can see it, they can be it.”

This year, Kristel is partnering with AdoptAClassroom.org, a nonprofit that distributes school supplies to classrooms, to provide

Surprise Powerz dolls to Chicago Public School preschools.

In 2022, Kristel received a small business loan from Allies for Community Business, which helped her cover general expenses and put a down payment on her inventory. “[A4CB] has been very instrumental in helping me fulfill my orders with retailers,” Kristel said.

Kristel recently graduated from A4CB’s Neighborhood Entrepreneurship Lab, a program through which she worked with business coaches and strategists to create a line of digital books that tell each doll’s story and to develop a more robust marketing strategy.

“From a young age, whenever I saw STEM leaders, they did not look like me,” Kristel said. “I want to make sure that our young girls start seeing role models [that look like them and] are STEM leaders.”



Cajun Café Chicago • Chicago, IL • East Garfield Park

Lashon Burrell

“I have found my home here on the West Side at The Hatchery.”

Lashon Burrell is introducing the Southern palate to Chicagoans one taste bud at a time. Her business, Cajun Café Chicago, provides high-quality, authentic Southern cuisine for corporate dining and special events.

Lashon's passion for culinary arts began in a gourmet food class she took at her high school in East St. Louis. After graduating, she moved to Chicago to pursue a degree in Culinary Arts at Robert Morris University.

Lashon started Cajun Café Chicago in 2020 to provide home meals and private dining experiences. As her business grew, she began working with corporate partners, such as Chicago Public Schools and Catholic Charities. Now, Cajun Café Chicago focuses solely on corporate dining and events.

Lashon operates her business out of The Hatchery, a food and beverage business incubator co-owned by Allies for Community Business (A4CB) and the Industrial Council of Nearwest Chicago. “I have found my home here on the West Side at The Hatchery,” Lashon said. “It's been a great resource for me as a small business trying to grow.”

Lashon gives back to the community by providing free meals and care packages and catering community events hosted by the nonprofit Breakthrough Urban Ministries.

Through her partnership with The Hatchery's Hatch-Made Meals program, Lashon provides nutritious meals to individuals challenged with food insecurity on the West Side of Chicago. She has also worked with the Obama Foundation's Local Lunchbox program, which aims to provide 100,000 meals to local youth every summer.

“I love being able to promote generational wealth and being able to provide our youth with healthy meals that taste good and are culturally relevant,” Lashon said.

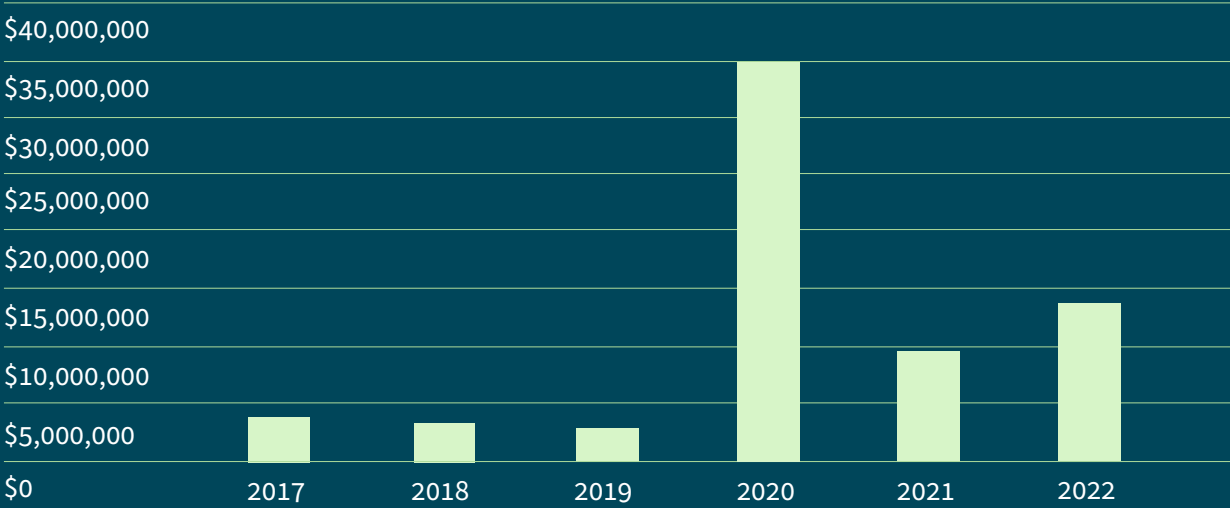
In 2022, Lashon received an A4CB line of credit, which she used to purchase a delivery van. Lashon recently graduated from A4CB's Neighborhood Entrepreneurship Lab (NEL). She worked with her NEL business coach and strategist to launch an e-commerce site to sell consumer packaged goods, including her signature Bayou Sauce.

Lashon employs a team of eight, along with additional staff who assist with event catering.

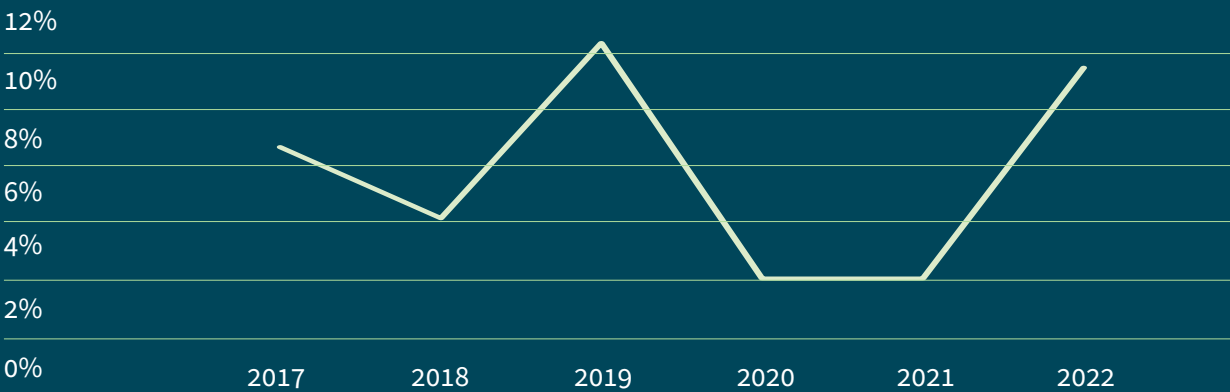
“My team means the world to me. I wouldn't be here if it wasn't for the team members that I have,” Lashon said. “I'm proud to say that we built this from the ground up and that we have some amazing things for our future.”

Financial Data

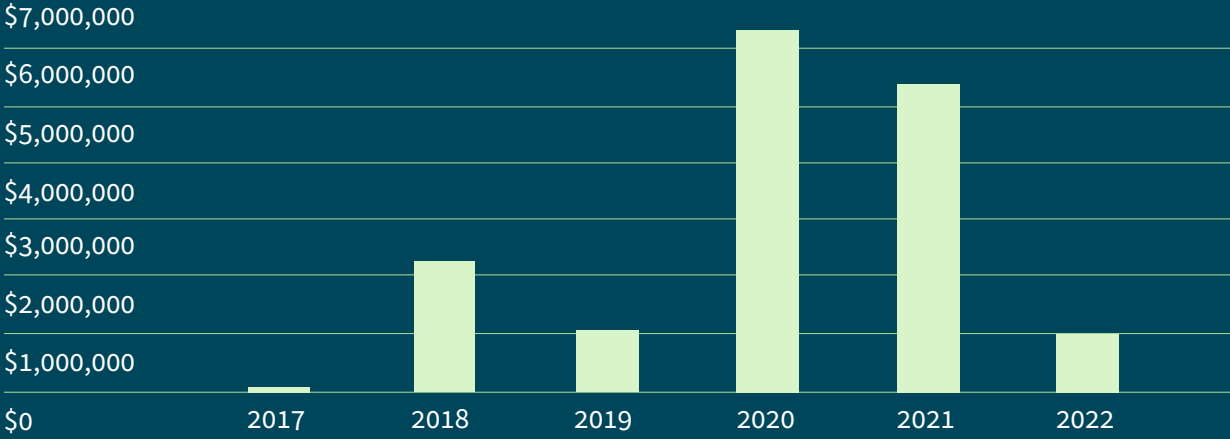
Loan Disbursements



Charge-offs



Increase in Net Assets



Statement of Activities

		2022	2021
Revenue	Support	\$7,235,138	\$10,881,988
	Program	\$1,672,156	\$1,098,601
	Other	(\$30,444)	\$150,918
	Total Revenue	\$8,876,850	\$12,131,507
Expense	Program	\$6,044,505	\$5,314,465
	Fundraising	\$744,536	\$410,676
	Administration	\$1,066,936	\$970,654
	Total Expense	\$7,855,977	\$6,695,795
	Change in Net Assets	\$1,020,873	\$5,435,712
	Net Assets, End of Year	\$19,853,532	\$18,832,659

Statement of Financial Position

		2022	2021
Assets	Unrestricted Cash	\$3,680,472	\$4,426,120
	Restricted cash for pass-thru grants	\$59,216	\$10,633,478
	Other restricted cash	\$10,687,354	\$11,583,837
	Contributions/Government receivables	\$407,576	\$697,872
	Loans receivable, net	\$23,366,049	\$22,187,265
	Investment in The Hatchery	\$4,579,459	\$4,696,149
	Other assets	\$4,499,680	\$501,295
	Total Assets	\$47,279,806	\$54,726,016
Liabilities	Other liabilities	\$4,603,211	\$826,411
	Funds held for others	\$228,216	\$10,738,718
	Notes payable, less discount	\$22,594,847	\$24,328,228
	Total Liabilities	\$27,426,274	\$35,893,357
Net Assets	Without donor restrictions	\$6,246,543	\$3,918,019
	With donor restrictions	\$13,606,989	\$14,914,640
	Total Net Assets	\$19,853,532	\$18,832,659
	Total Liabilities and Net Assets	\$47,279,806	\$54,726,016

Funder Spotlight

“It takes community to support small business and A4CB exhibits this importance by connecting underserved businesses to a network of support and partners. Small businesses and entrepreneurs generate jobs, create diverse communities and are vital to prosperous cities. We have seen firsthand how supporting underserved, minority entrepreneurs is key to unlocking the kind of opportunity that lifts entire communities.”

—Phylicia Manley

*Vice President & Program Officer in
Global Philanthropy at JPMorgan Chase*



Thank You to Our Supporters

13

\$100,000+

An anonymous donor
advised fund at The
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Foundation

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\$50,000 - \$99,999

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\$20,000 - \$49,999

Two anonymous donor
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Economic Justice Fund, a
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Robin and Sandy Stuart Foundation	Peoples Bank	Mike and Jennie Motto Mesterharm	Benjamin Bochnowski
U.S. Bank Foundation	PNC Bank	Joe Neri and Lisa Leib	Glenn Brewer
Winne and Bob Crawford Fund at The Chicago Community Foundation	Pritzker Traubert Foundation	Old Second National Bank	Kenia Calderon Ceron
Wintrust Financial Corporation	The Canning Foundation	Robert P. and Barbara R. Perkaus Family Fund at The Chicago Community Foundation	Pavel Chirita
	The Catherine M. and Frederick H. Waddell Northern Trust Legacy Fund at The Chicago Community Foundation	Mary Fran Riley	Sara and Robert Cunningham
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			Jill W. Graham
			Chris Hainey
			Andrea Herrera
			Mike Hobbs
			Keith A. Johnson

\$5,000 - \$19,999

American Family Insurance Dreams Foundation

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\$500 - \$4,999

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Burling Bank

Marion Cameron

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Paul Earle

Up to \$500

3 Senses Health

Geri Aglipay

Brayton Alley

Funder Spotlight

“I’m a huge supporter of A4CB, and the way that they have stimulated business growth in the under-resourced areas of Chicago. I’ve worked closely with A4CB to establish their Neighborhood Entrepreneurship Lab program. Going on seven years, the success stories that come out of the program are so inspiring! I would urge potential donors to take a look at the important work that A4CB is doing in our communities. There’s never been a greater need to develop strong neighborhood businesses.”

— Bob Crawford

*Founder & Past Chairman of
Brook Furniture Rental*



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Our dedicated and passionate team continues to grow. In 2022, we worked hard to support entrepreneurs as they adapted to a new normal when the region reopened after a pandemic pause.



Brad McConnell
CEO



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Tarsa Washington
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First Eagle Bank

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Our Board of Directors*

18



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Northern Trust



Shandra Richardson
The Chicago Community Trust



Adrienne Spivey
Kemper Corporate Services



Michelle Thom
JPMorgan Chase



Anthony Waller
Catering Out The Box

*As of May 19, 2023