

**BBIF**

# EQUITY: FOR ALL

OME IN WE'RE  
OPEN

**2023**  
ANNUAL REPORT

# FINANCE WITH A FOCUS



## B+B+I=F

BORROW BUILD INVEST FINANCIAL EQUITY

## A WINNING FORMULA

BBIF is committed to **empowering and uplifting under-resourced communities** through strategic investments, expert guidance, and accessible financial services. We believe that by providing the necessary tools and resources for financial stability and business growth, we can create lasting economic impact.

Our mission is to **transform the financial landscape** by fostering an environment where minority entrepreneurs thrive. Together, we are building a stronger, more equitable economy for all.

## AFTER OVER 36 YEARS, OUR MISSION REMAINS THE SAME

**To develop & promote Black business enterprises** through education, training, loans, investments, and other activities & to aggressively promote an atmosphere conducive to their development.



# LETTER FROM THE PRESIDENT/ CEO & BOARD CHAIR



**INEZ LONG**  
President/CEO  
BBIF



**JAQUELINE BARR**  
Board Chair  
BBIF

Dear Friends, Partners, and Advocates,

This past year has been a testament to the power of vision and the strength of our collective resolve. With our mission as a guiding light through uncertain times, we've seen our total assets surge to \$51.3 million, a reflection of our unwavering commitment to driving sustainable economic development and empowering those we serve.

Significant strides in our loan portfolio and the awarding of another (\$55M) in New Markets Tax Credit highlight our year. These milestones aren't just achievements; they're proof of our dedication to creating opportunities and nurturing the communities we hold dear.

As we navigate the future, our unique collaboration with public and private partners positions us to meet our community's evolving needs head-on, with a laser focus on capital, training, and economic development. This approach, coupled with our adaptive response to the challenges faced by Florida's small businesses and the lingering implications of the pandemic, underscores the indispensable role of CDFIs in fostering resilience and growth.

Our partnerships, notably with MDEAT, have spurred innovative solutions to complex challenges, demonstrating the tangible difference we can make when we work together. This year, as we've tackled significant growth and addressed the needs of our communities, we've laid a solid foundation for future success.

Looking forward, the potential to deepen our impact is immense. With the continued support of our funders and partners, we stand ready to face the challenges ahead and further our mission of creating a more inclusive and prosperous economy.

To our supporters, your faith in our mission propels us forward. Your partnership allows us to innovate and continue our data-driven approach to delivering impactful results. As we venture into the future, your unwavering support will be key to unlocking even greater achievements and meeting the growing needs of our communities.

Thank you for your steadfast belief in our work and your dedication to making a difference. Together, we're building a legacy of empowerment and economic resilience for generations to come.

With Hope & Gratitude,

*Inez Long*   *Jaqueline Barr*

With unwavering  
commitment  
and innovative  
collaboration, we  
are building a  
future where small  
businesses thrive.



# OUR IMPACT



**\$89.7M**

**Historic Business Loan Investment**

Since its inception, BBIF has facilitated **OVER \$89.7 MILLION IN BUSINESS LOANS**, empowering underserved small businesses to thrive and grow.

**\$12.7M**

**FYE 2023 Business Loan Investment**



**1150**

**Historic # Business Loans**

Since its founding, BBIF has issued **1,150 BUSINESS LOANS**, demonstrating a steadfast commitment to fostering the success of underserved small businesses.

**45**

**FYE 2023 # of Business Loans**



**6,753** **499**  
**Historic** **FY 2023**

Technical Assistance Training Sessions

**7,734** **917**  
**Historic** **FY 2023**

Technical Assistance Training Hours

**\$12,726,326**  
highest closed loans in organization history

**14,724**

**Historic Jobs Created/Retained**

Through its initiatives, BBIF has been instrumental in **CREATING AND RETAINING 14,724 JOBS**, bolstering the workforce and community stability in underserved areas.

**563**

**FYE 2023 Jobs Created/Retained**

**2.79%**

**Loan Loss Rate**

BBIF has maintained a remarkably low **HISTORIC LOAN LOSS RATE OF JUST 2.79%**, underscoring its effective risk management and commitment to financial stability.

# OUR WORK IN ACTION

## RISING TO THE CHALLENGE

In 2023, BBIF empowered underserved communities with financial solutions to prosper in today's economy, thanks to the support of visionary partners. Collaborating with banks, government entities, platforms, and other stakeholders, we developed responsible, sustainable, and scalable financial solutions, primarily for BIPOC-owned small businesses and women who are often financially excluded or underserved.

### BBIF enhanced economic wellbeing by providing quality financial choices and opportunities, through:

- **Investing** in entrepreneurs and companies offering inclusive financial services.
- Offering **guidance and advice** to BIPOC entrepreneurs to help them expand and scale their businesses.
- Sharing **successes and lessons** learned to establish best practices for other companies and address obstacles to progress.
- Conducting thorough **research and advocacy** to promote inclusive financial systems for low-income individuals worldwide.
- Fostering Public-Private **partnerships**.
- Developing comprehensive **support programs** for developers.
- **Innovating** in lending practices.
- **Organizing** startup pitch competitions.



# TRANSFORMING JACKSONVILLE'S BLACK NEIGHBORHOODS THROUGH FACADE IMPROVEMENTS

JACKSONVILLE, FLORIDA

**The City of Jacksonville's Moncrief-Myrtle Area Business Improvement Program** is a strategic initiative developed through a collaboration among the City of Jacksonville, Wells Fargo, and the Black Business Investment Fund (BBIF) to foster economic revitalization in Black neighborhoods of Jacksonville. This program supports facade improvements, offering reimbursable grants to enhance the visual appeal and functionality of local business exteriors. Participating businesses in Jacksonville receive loans from BBIF for their renovation projects, which are then reimbursed by the city, thereby reducing financial barriers and encouraging property upgrades.

This initiative is an excellent example of how public/private partnerships can effectively drive community development. It not only reflects Wells Fargo's commitment to supporting community enhancements but also showcases BBIF's capability in leveraging significant bank partnerships to fund substantial urban renewal projects. Through the program, the City of Jacksonville, Wells Fargo, and BBIF demonstrate their dedication to creating lasting impacts in Jacksonville's communities.



## JERLYN GLOBAL

Jerlyn Global, LLC, a Black-owned business that provides business support services to small businesses in Jacksonville, has made transformative strides with the support of the City of Jacksonville's Moncrief/Myrtle Area Business Improvement Program. By securing funding up to \$134,807.32, Jerlyn Global has embarked on significant facade improvements for its commercial building. These enhancements not only elevate the aesthetic and functionality of their premises but also enrich the spaces occupied by their tenants—a hair salon, a barbershop, and a retail store. This investment epitomizes the power of strategic financial support in fueling local business growth and community revitalization, setting a dynamic example for economic development in Jacksonville.



## EMPOWERING MINORITY DEVELOPERS TO TACKLE MIAMI-DADE'S HOUSING SHORTAGE

### MIAMI-DADE ECONOMIC ADVOCACY TRUST (MDEAT) & BBIF'S STRATEGIC PARTNERSHIP

MIAMI, FLORIDA

The Black Business Investment Fund (BBIF) is proud to collaborate with the Miami-Dade Economic Advocacy Trust (MDEAT) on the Surtax Construction Development Loan Program. This vital initiative aims to significantly alleviate the affordable housing shortage in Miami-Dade County by supporting the acquisition, rehabilitation, and construction of residential units. Open to both for-profit and non-profit developers, the program promotes diverse development teams that reflect Miami's rich diversity.

#### SUPPORTING DIVERSE DEVELOPERS TO CREATE SUSTAINABLE HOUSING SOLUTIONS

BBIF's role in administering and managing the loan processes ensures stringent adherence to creditworthiness and project viability standards, contributing to sustainable economic and community development. We are enthusiastic about the potential of this program to enhance living conditions for moderate and low-income families and foster community growth.

“ WE RECOGNIZE THE PRESSING NEED FOR AFFORDABLE HOUSING IN MIAMI-DADE COUNTY, AND THROUGH OUR PARTNERSHIP WITH BBIF, WE ARE TAKING SIGNIFICANT STEPS TO ADDRESS THIS CHALLENGE.

—MIAMI-DADE ECONOMIC ADVOCACY TRUST (MDEAT)

## PYRAMID CONSTRUCTION

This year, Pyramid Construction, a participant in BBIF's Contractor Assistance Program (CAP), has demonstrated remarkable growth and success. Since joining CAP, Pyramid has grown from managing three projects to an impressive 16, significantly bolstered by their involvement in Miami-Dade County's MDEAT program. **This partnership has been instrumental in Pyramid's expansion**, enabling them to secure ten multifaceted commercial and residential projects. The specialized training and financial support provided through CAP have not only enhanced Pyramid's capabilities but also cemented its sustainability and presence in the South Florida construction sector.



## CONTRACTOR ASSISTANCE PROGRAM (CAP)

### PAVING THE WAY FOR UNDERREPRESENTED CONTRACTORS IN FLORIDA

In our Contractor Assistance Program (CAP), **we focus on bridging significant gaps faced by minority and women contractors in Florida.** Data reveals that only a quarter of federal bids are awarded to small businesses, predominantly white-owned, underscoring the need for targeted support. Many minority and women-owned businesses struggle with financial limitations, lack awareness of available projects, and face hurdles in navigating the application process. CAP addresses these challenges by offering education in construction management and business operations, equipping contractors with the necessary tools to secure and manage contracts effectively.

Through CAP, BBIF also provides **access to crucial financial products, improving working capital and financial stability.** Our cohort-based mentorship over a 36-month period ensures personalized support, enhancing the sustainability and capacity of each contractor. This comprehensive approach not only levels the playing field but also fosters economic empowerment and diversity within the construction industry.





# 2023 PITCH COMPETITION WINNERS

## 2023 REVERSE THE RED PITCH COMPETITION

**The Reverse the Red (RTR) initiative**, driven by BBIF, focuses on countering the enduring impact of redlining among Black, Indigenous, and other people of color in Florida. This effort seeks to diminish the racial wealth gap and empower community growth through support from individuals, organizations, and institutions. Throughout its history, BBIF has worked to correct economic disparities, facilitating the growth of Black businesses via better access to capital. The RTR initiative particularly addresses the inequalities in financial services perpetuated by redlining, a discriminatory practice that historically hindered the economic advancement of non-white communities.

### EMPOWERING BIPOC STARTUPS WITH STRATEGIC SUPPORT

The RTR Pitch Competition emerged as a vital part of this initiative, aiming to elevate BIPOC startups by providing grant capital, specialized mentorship, and enhanced business skills. In fiscal year 2023, the competition saw significant support from SouthState Bank of \$30,000. This sponsorship was instrumental in allowing the RTR Pitch Competition to award \$50,000 in total to three deserving business owners, supporting them in the early stages of their entrepreneurial journey and advancing the broader goals of equity and inclusion in business.



**1ST PLACE  
WINNER**  
Stan Leconte  
MoneyLit App



**2ND PLACE  
WINNER**  
Charles Simmons  
Legacy Café



**3RD PLACE  
WINNER**  
Milery Honore  
Big Dawg Training Camp



**Get Involved**  
[www.investors.bbif.com/donate](http://www.investors.bbif.com/donate)

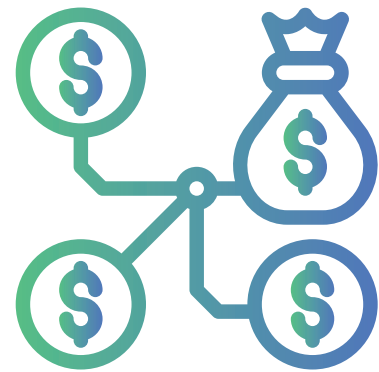


**Competition Recap**



# NEW MARKETS HIGHLIGHTS

**NEW MARKETS TAX CREDITS (NMTC)** aim to encourage private investments in communities of color and low-income areas typically neglected by conventional lenders. In fiscal year 2023, BBIF allocated \$14M in NMTC, effectively rejuvenating these struggling communities. These investments foster economic development and open up new possibilities for BIPOC neighborhoods that might otherwise be overlooked by mainstream financial markets.



## \$198M

Historic NMTC Allocations

## 5,215

Historic Jobs Created/Retained

## 429

FY 23

## \$468.9M

Historic Community Leverage

## \$71M

FY 23



## FEEDING TAMPA BAY

BBIF's \$7 million New Market Tax Credit financing supported Feeding Tampa Bay's construction of a 211,650-square-foot hunger relief center in Tampa, Florida, pioneering innovative programs to combat food insecurity. **Beyond addressing hunger, the facility supports job training and opportunities, enhancing the region's overall well-being.** Anticipated to serve 716,000 food-insecure individuals annually by 2029, this project signifies a crucial step towards alleviating hunger in Feeding Tampa Bay's West Central Florida service area.

## 316

Jobs Created/Retained

## \$7M

Allocation

## \$62M

Total Project Cost





Investing in underserved communities through strategic projects creates a ripple effect of positive change and sustainable development.



## CORNERS OUTREACH, INC.

In a visionary move to expand its community impact, Corners Outreach, Inc. partnered with BBIF to **secure \$5.25 million in New Market Tax Credit financing**. This funding enabled the acquisition and revitalization of a 94,000-square-foot office building in Norcross, Georgia, strategically located near local roadways. The renovated space will facilitate educational programming for underserved students of color, alongside workforce training and GED classes for adult family members. Additionally, the project will provide leasing opportunities for affiliated nonprofit organizations exemplifying Corners Outreach's commitment to fostering positive change.

**113**

Jobs Created/Retained

**\$5.25M**

Allocation

**\$8.96M**

Total Project Cost

# DRIVING ECONOMIC GROWTH THROUGH SMALL BUSINESS SUPPORT

**At BBIF, we empower small business owners to turn their dreams into reality,** transforming communities and creating jobs. Through our holistic financial solutions and comprehensive consulting services, we drive economic growth, helping entrepreneurs overcome challenges, achieve stability, and seize new opportunities. Our dedication to supporting small businesses fuels vibrant, thriving communities and inspires lasting change.



## MCCOY INSTITUTE OF HEARING AND BALANCE, LLC

In a bold move to extend its reach within the Jacksonville community, McCoy Institute of Hearing and Balance, LLC seized an opportunity for expansion with the backing of BBIF funding. The institute aims to provide comprehensive care for Veterans and individuals facing hearing and vestibular challenges, now including dentistry services in their repertoire following the expansion. With steadfast dedication and strategic leveraging of contracts with the Department of Veterans Affairs, McCoy Institute is poised to not only ensure immediate revenue but also to make a profound impact on the healthcare landscape of Jacksonville.



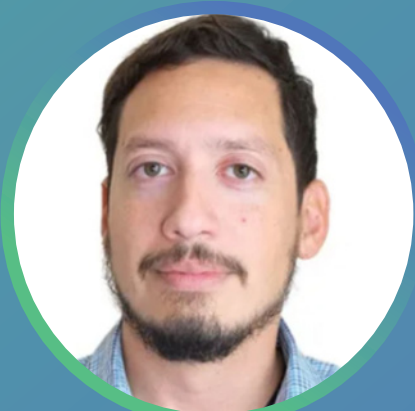
## BEDDING & FURNITURE DISCOUNTERS, INC.

The journey of Bedding & Furniture Discounters, Inc. is a tale of ambition coming full circle. Once a teenage employee, the owner has now, with a boost from a BBIF loan, acquired the very furniture store that sparked his early entrepreneurial dreams. Now, with expanded inventory and a thriving e-commerce platform, Bedding & Furniture Discounters, Inc. is poised to honor its legacy while scaling new heights in serving its valued clientele, both in-store and online. This transformation marks a significant step towards realizing the owner's vision of growth and prosperity, fueled by a deep-rooted passion for quality and service.



## BRIDGE TO INDEPENDENCE, INC

Bridge to Independence, Inc. secured transformative funding from BBIF to relocate its school and daycare into a larger facility in Orlando. This strategic move will enhance their capacity to empower students with learning disabilities. They additionally received funding to support vital upgrades to meet safety standards, including a new fire sprinkler system, alarms, and underground fire protection. Since its inception in 2002 by Nicole Phillips Hollis, Bridge to Independence has been a powerhouse of change, tirelessly working to provide rigorous education and expand opportunities for student growth. In their new home, they continue to be a beacon of hope, nurturing potential and forging pathways to success for every student, sustaining Nicole's mission to revolutionize lives through education.



## NEUCOR CONSTRUCTION

Neucor Construction, a participant in BBIF's Contractor Assistance Program (CAP), underwent significant development aimed at enhancing its operational efficiency and financial stability. During Phase 3 of the program, Neucor Construction focused on improving its profit margins by strategically evaluating project types and financial roles. Additionally, the company actively participated in BBIF's job quality cohort, implementing a 90-day bonus and mentorship program to foster a skilled workforce. Through bond support facilitated by BBIF, Neucor Construction secured essential working capital, showcasing tangible financial support for its growth and sustainability endeavors.



## FORGING CONNECTIONS FOR GROWTH AND INNOVATION

**\$317,550**  
GRANT DOLLARS AWARDED IN 2023

### A SPECIAL THANK YOU TO:

Bank of America  
Central Florida Foundation  
Duke Energy Foundation  
Fifth Third Bank  
HSBC Bank  
Krystenique Charity Fund  
PNC Foundation  
The Aspen Institute  
TIAA Bank  
Truist Foundation  
Wells Fargo Foundation

### NATIONAL PARTNERSHIPS

Expanding Black Business Credit Initiative  
African American Alliance of CDFI CEOs  
Opportunity Finance Network  
Association of Enterprise Opportunity  
New Markets Tax Credit Coalition

## EMPOWER BUSINESSES AND TRANSFORM COMMUNITIES



## HOW YOU CAN SUPPORT OUR WORK

**Donate Online**  
**Partner with Us**  
**Invest in Change**  
**Volunteer**

Discover more about each opportunity on our website. Your involvement can create lasting change in the business community.



Visit [www.investor.bbif.com](http://www.investor.bbif.com) to learn more

# FINANCIALS

## STATEMENTS OF FINANCIAL POSITION

### ASSETS

CASH AND CASH EQUIVALENTS	\$23,219,206
LOANS RECEIVABLE NET	\$14,786,178
OTHER ASSETS	\$13,333,555
<b>TOTAL ASSETS</b>	<b>\$51,338,939</b>

### LIABILITIES AND NET ASSETS

LIABILITIES	\$34,510,402
TOTAL NET ASSETS	\$16,828,537
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$51,338,939</b>

## STATEMENTS OF ACTIVITIES

### SUPPORT AND REVENUES

GRANTS AND CONTRIBUTIONS	\$6,545,392
EARNED INCOME	\$3,484,197
<b>TOTAL SUPPORT AND REVENUES</b>	<b>\$10,029,589</b>

### EXPENSES

TOTAL EXPENSES	\$6,040,674
<b>TOTAL CHANGE IN NET ASSETS</b>	<b>\$3,988,915</b>

# A YEAR OF RECORD BREAKING IMPACT

2nd highest revenue & profit since inception!

**\$10,029,589**  
IN REVENUE

**\$3,988,915**  
IN PROFIT

Highest Net Assets & Total Assets Since Inception

↑ **31%**

**\$16,828,537**  
NET ASSET

↑ **49%**

**\$51,338,939**  
TOTAL ASSET

Highest Assets Under Management Since Inception

**\$201,687,236**  
ASSETS UNDER MANAGEMENT



# BOARD, COMMITTEES, STAFF & CONSULTANTS

## BBIF BOARDS

NAME	ROLE	ENTITY/GROUP REPRESENTED
JACQUELINE BARR <sup>^</sup>	BOARD CHAIR	TARGET MARKET/SMALL BIZ.
MARILYN DRAYTON <sup>^</sup>	VICE CHAIR	WELLS FARGO /PARTNER
SABRINA MARTINELLI	TREASURE	COVINGTON ASSOCIATES, INC.
JOYCE ODONGO	SECURITY	BANK OF THE OZARKS
ESTHER MARSHALL	MEMBER	FIFTH THIRD BANK
INEZ LONG <sup>^*</sup>	MEMBER	BBIF

<sup>^</sup> = EXECUTIVE COMMITTEE MEMBER

<sup>^\*</sup> = NON-VOTING BOARD MEMBER

## BBIF NEW MARKETS TAX CREDIT ADVISORY BOARD

NAME	ROLE	ENTITY/GROUP REPRESENTED
MARILYN DRAYTON		WELLS FARGO
BRIAN HOLLENBACK		TEAM ROCK ISLAND
PATRICK MCEVOY		SUNRISE BANK
ALLISON PORTER-BELL		BMO HARRIS BANK
ROBERT E. JAMES, II		CARVER STATE BANK
DUANE LEWIS	STAFF/LIAISON	BBIF

## BBIF COMMITTEES

### BBIF LOAN COMMITTEE

NAME	ROLE	ENTITY/GROUP REPRESENTED
PAT MCEVOY	CHAIR	SUNRISE BANK
O'NEAL BARNETT	VICE CHAIR	BANK OZK
JOANNE JOLIN	MEMBER	CUSTOMERS BANK
LYNNE SINGLETARY	MEMBER	BERKSHIRE BANK
PHILIP ZEMAN	MEMBER	CENTERSTATE BANK
ROBERT WEST	MEMBER	TD BANK
KATRINA LUNSFORD	MEMBER	FIFTH THIRD BANK
DUANE LEWIS	STAFF/LIAISON	BBIF

## BBIF COMMUNITY DEVELOPMENT COMMITTEE (CDC)

NAME	ROLE	ENTITY/GROUP REPRESENTED
JANET HAMER	CHAIR	TD BANK
TAMMY PAYCER	MEMBER	TRUIST
JOYCE ODONGO	MEMBER	BANK OF THE OZARKS
BISHOP ALLEN WIGGINS	MEMBER	THE HOPE CHURCH
MELLISSA SLOVER-ATHEY	MEMBER	CENTERSTATE BANK
CANDICE SIMMONS	MEMBER	WELLS FARGO
RHEMA NNADI	STAFF/LIAISON	BBIF

## BBIF FINANCE COMMITTEE

NAME	ROLE	ENTITY/GROUP REPRESENTED
SABRINA MARTINELLI	CHAIR	COVINGTON ASSOCIATES, INC.
DAMITA WREN	VICE CHAIR	DAVISWREN CPA & ASSOCIATES, INC.
INEZ LONG	MEMBER	BBIF
RUDOLPH BRIGHT	CPA/BBIF CONSULTANT	R BRIGHT & ASSOCIATES
ORAIN REID	STAFF/LIAISON	BBIF

## TECHNICAL ASSISTANCE CONSULTANT

NAME	ROLE	AREA OF FOCUS
CHUCK IKEJI	CONSULTANT - CPA	FINANCE/ACCOUNTING
FRANK DOLLISON	CONSULTANT	CONSTRUCTION MANAGEMENT
FOZIA ANDARGE	CONSULTANT	ACCOUNTING
DAMITA DAVIS WREN	CAP CONSULTANT	CPA/CFO - CENTRAL
SHAUN DAVIS	CAP CONSULTANT	CPA/CFO - SOUTH
MONICA HARRELL SMITH	CAP CONSULTANT	CPA/CFO - NORTH
JERMAINE JONES	CAP CONSULTANT	CAP CLIENT REPORTS - STATEWIDE

# BOARD, COMMITTEES, STAFF & CONSULTANTS

## BBIF TECHNICAL ASSISTANCE & PROCUREMENT COMMITTEE

NAME	ROLE	ENTITY/GROUP REPRESENTED
BYRON RAYSOR	MEMBER	CITY OF ORLANDO
JOCELYN HENSON	MEMBER	OCPS
BRIAN WILLIAMS	MEMBER	JACKSONVILLE PORT AUTHORITY
ANTHEA PENNANT	MEMBER	BROWARD COLLEGE
DR. KAREN HOLLIS	MEMBER	CITY OF MIRAMAR
LAWANDA WRIGHT-ROBINSON	MEMBER	MIAMI-DADE SMALL BUSINESS DEVELOPMENT
SHAHEEWA JARRETT GELIN	MEMBER	BROWARD BLACK CHAMBER
COREY J. MCCASTER	MEMBER	PINELLAS COUNTY EDC
LAMONT JACKSON	LEAD STAFF LIAISON	BBIF (CENTRAL REGION)
CALEENA SHIRLEY	CO-STAFF LIAISON	BBIF (NORTH REGION)
MYRLANDE SIMEON	CO-STAFF LIAISON	BBIF (SOUTH REGION)
TARNEISHA PETERS	CO-STAFF LIAISON	BBIF (WEST REGION)

## BBIF STAFF

NAME	ROLE
INEZ LONG	PRESIDENT/CEO
DUANE LEWIS	COO
JASMINE GEBON	VP STRATEGIC INITIATIVES/HR
ORAIN REID	VP, FINANCE
DONNA DINGLE	VP OF ADMINISTRATION
RHEMA NNADI	DIRECTOR OF MARKETING
TREY ALSTON	DIRECTOR OF LENDING
MYRLANDE SIMEON	REGIONAL DIRECTOR, SOUTH FLORIDA
TARNEISHA PETERS	REGIONAL DIRECTOR, WEST FLORIDA
CALEENA SHIRLEY	REGIONAL DIRECTOR, NORTH FLORIDA
LORAIN SINCLAIR	EXECUTIVE ASSISTANT

MARIE-ELIE ALEXIS	LOAN CLOSER
CARRON SMITH	LOAN PROCESSOR & COLLECTIONS SPECIALIST
DENEL KINSEY	DIRECTOR OF CREDIT ADMINISTRATION
CARLINSKY DUROSIER	JUNIOR UNDERWRITER
TANAYA TERRY	DATA AND REPORTING ANALYST
LAMONT JACKSON	DIRECTOR OF TECHNICAL ASSISTANCE/ MANAGEMENT CONSULTING
KARLON JOHNSON	MANAGEMENT CONSULTING OFFICER
LASAUNDR INGERSOLL-SMITH	TECHNICAL ASSISTANCE OFFICER
TANAYA JONES	TECHNICAL ASSISTANCE OFFICER
STEPHANIE MCNEAL	TECHNICAL ASSISTANCE OFFICER
MARCIA NEWELL-ANDERSON	COMPLIANCE OFFICER
DASIA JOHNSON	MARKETING OFFICER
THACAIGO GEORGES	STAFF ACCOUNTANT
NICALIE BALIEY	STAFF ACCOUNTANT
CHARLES KOLLO	HEAD OF INNOVATIONS

## AFFILIATE ORGANIZATION BOARDS

### BLACK BUSINESS COMMUNITY DEVELOPMENT CORPORATION (BBCDC)

NAME	ROLE	
SUSAN BROSCHE	CHAIR	ANDERSON AND ASSOCIATES, P.A.
KIMBERLY ROBINSON	VICE CHAIR	DOVER INTL. COMPANY, INC.
FOZIA ANDARGE	TREASURER/SECRETARY	FM FINANCIAL, INC.
LAWRENCE CHUKWU	MEMBER	CM ENVIRONMENTAL
INEZ LONG	MEMBER	BBIF
DUANE LEWIS	EXECUTIVE DIRECTOR	BBCDC

### BBCDC STAFF

NICOLE LONG	GRANTWRITER
LESLIE TELISMA	ADMINISTRATIVE ASSISTANT

**BBIF**

BLACK BUSINESS  
INVESTMENT FUND