

Honoring

BLACK HISTORY MONTH

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PRESENTED BY



Angela deJoseph Plans to Nurture Future Leaders

NONPROFITS: Women of Color Roar Goes to Washington, D.C.

■ By KAREN PEARLMAN

If you thought you recognized a familiar face sitting near First Lady **Jill Biden** and U2 lead singer/songwriter **Bono** during **President Joe Biden's** State of the Union address this earlier month, you weren't mistaken.

San Diego's **Angela deJoseph** was part of the crowd gathered at the president's Feb. 7 speech, held during a joint meeting of Congress in the House Chamber of the United States Capitol in Washington, D.C. DeJoseph attended as the invited guest of **Sara Jacobs**, the representative for California's 53rd congressional district.

"I had primo seats, the leadership seats," said DeJoseph, the founder of **Women of Color Roar**, a nonpartisan multimedia organization that supports, nurtures and encourages Black women to seek careers in public service and run for political office.

DeJoseph said she was able to meet and talk with New York Congressman **Hakeem Jeffries**, who expressed interest in Women of Color Roar. She said Jeffries asked to speak to her further about possibly duplicating in other cities what the organization is doing in San Diego.

Women of Color Roar, which held its Women of Color Roar breakfast with its theme of "Sheroes Lead" at the **Jacobs Center for Neighborhood Innovation** the Saturday before Biden's speech, was founded by deJoseph in 2017. Women of Color Roar became a 501c3 nonprofit in 2020.

DeJoseph said the genesis of the organization came from a trip she made years ago to Washington, D.C. During a stop to visit to congressional offices, she said, "I did not see young women who looked like me. I wondered, 'Why is it?'"

"And the answer is you have to have two things: Know someone who has access, and the other is you have to be able to afford to live in D.C. You have to have the means. And people who come from disadvantaged communities have neither of those things."

She said she developed Women of Color Roar as a way to change that, knowing that young Black women looking to be part of making progress in and for their communities needed a pipeline to politics.

DeJoseph said she was moved to create a place where Black women, particularly from traditionally underserved communities, could learn things like how to get internships, where to look for mentoring and why developing relationships is important.

An elected district delegate for the California Democratic Party, her political ties no doubt helped bring some top-tier names to the Feb. 4 "Sheroes" event, including California Secretary of State **Dr. Shirley Weber**, California State Controller **Malia Cohen**, and San Diego City Council Mayor Pro Tem **Monica Montgomery Steppe**.

Los Angeles Mayor **Karen Bass** also made a virtual appearance on screen in real time.

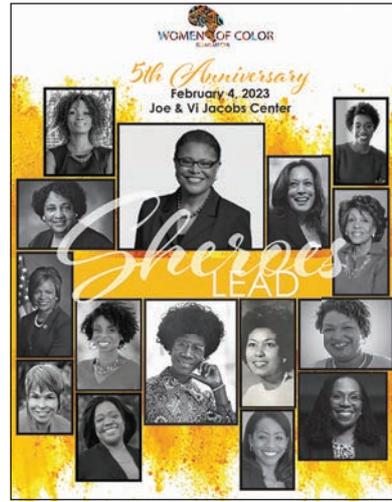
A Los Angeles native and the daughter of immigrants from the West Indies, deJoseph moved to San Diego in 2014 with plans to retire. That didn't quite happen for the woman with the Twitter handle "Thee Notorious AdJ."

DeJoseph said not long after she moved, **San Diego Black Health Associates** tapped her to help enroll people in the Affordable Care Act. That led to more work with the **Susan G. Komen Foundation** to educate women about breast cancer, something she had done similarly in L.A.

She also got involved with activist groups in San Diego County and parlayed the knowledge she gleaned from working with a group of political organizers at **Indivisible** as part of the foundation of Women of Color Roar.



Angela deJoseph
Founder
Women of Color Roar
Media



The program cover from the nonprofit organization Women of Color Roar's "Sheroes Lead" event held earlier in February. Photo courtesy Angela deJoseph.

"Basically, Indivisible, started by former staffers from the (**Barack**) **Obama** administration, taught people how to be active politically, how to 'phone bank,' write letters, march and visit political offices," she said.

DeJoseph has an impressive resume. Most of her past career endeavors were not politically based.

She was a regular beauty makeover expert on the **Regis** and **Kathie Lee Show**, did the same on **AM Los Angeles**, and is an Emmy Award-nominated filmmaker who attended the **USC School of Cinema**, winning awards from **PBS Television** and the **National Association for the Advancement of Colored People** for her theater works.

DeJoseph first left Los Angeles while in her 20s to begin her career as an editor at **Essence** magazine in New York.

She has been vice president of the **San Diego Black Journalists Association**, hosts a weekly political talk radio show on **KNSJ 89.1**, handled communications on staff with **Assemblymember Dr. Akilah Weber** and is a **Higher Heights Senior Civic Leadership Fellow**.

She is also a lifelong entrepreneur.

"My mother owned her own beauty salon and had a line of hair products," she said. "I had a line of hair products, too (**African Wonders Hair Products**), and an infomercial where I made millions of dollars."

Next on the horizon, DeJoseph is looking to expand the Women of Color Roar experience, adding a leadership academy with curriculum that will prepare young women of color to be community advocates and elected officials.

She said the group is looking for sponsors to help build out the nonprofit and work with women year-round. "We want to be this portal that's going to help with them with this journey to be our future leaders." ■

Rady Children's

As a pediatric emergency physician, I am honored to provide critical medical care to some of the most vulnerable patients - and to be able to make a difference in one of the most challenging times for a parent. As a black female physician, I realize that I also make a difference for children in other ways. Diversity and representation in the medical field are crucial for ensuring that all individuals, regardless of their background, receive equitable and culturally competent healthcare. I hope that my presence, my "just being here," opens a window for one of the young faces that I care for to see that it is possible, that it can be done, that they can have a place in in the field of Medicine and can contribute in a way that is uniquely theirs.

-Atim Ekpenyong, MD

Associate Clinical Professor of Pediatrics, UC-San Diego
Associate Program Director-Diversity,
Pediatric Residency Program, UC-San Diego
Director, Point-of-Care Ultrasound,
Division of Emergency Medicine at Rady Children's Hospital

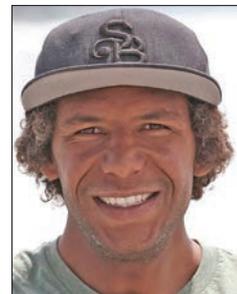
Surf Instructor Making – and Catching – Waves in North County

SMALL BUSINESS: John Daniels Teaches Newbies, Coaches Stars

■ By KAREN PEARLMAN

As a Black surfer and surf instructor, **John Daniels** knows he's somewhat of an anomaly.

"There are not many Black surfers, and I may be the only Black surf coach in Southern California," acknowledges Daniels, who started surfing when he was in elementary school and became a professional surfer when he was in his 20s – replete with commercial sponsors, photo shoots, a magazine cover and he even appeared on a TV show filmed in Australia called "Steel Roots."



John Daniels
Owner
Learn to Rip Surf Lessons

"There weren't many Black or African American surfers back in the day when I first started, but there are more Black surfers now," he said.

Now 39, Daniels is the founder, CEO and owner of **Learn to Rip Surf Lessons**, a business he has run out of North County San Diego since 2015, where he instructs beginners and helps coach rising stars. With five employees, LTR is also a vendor for local charter schools, which are able to use elective funds to partner with Daniels to offer lessons for students.

Daniels said the most well-known current Black surfer is **Michael "Mikey" February**, a South African athlete whose stylish, free-range and alternative ways of surfing has won him a steady following.

Daniels, who grew up in Oceanside playing baseball, practicing Tae Kwon Do and bowling, was always more drawn to the ocean and tackling its waves than participating in other activities.

"I just loved surfing," Daniels said. "Everything was surfing. The back of my bedroom door at my mom's house was covered in surf stickers. On the ceiling in my room, it was covered with surf posters – G-Land in Indonesia, Banzai Pipeline in Hawaii. All this stuff was surfing."

Daniels started surfing when he was 8, despite the concerns



Learn to Rip Surf Lessons owner John Daniels and two of his children at the beach in Oceanside. Photo courtesy John Daniels

of his mother, who was raising John and his brother **Shawn** alone after his father suffered a fatal heart attack on Camp Pendleton when John was just 3 years old.

Daniels said surfing became even more of a passion at age 12, after a friend moved to Temecula and gave Daniels his board – even though the first time Daniels went out into the ocean with the hard fiberglass board, it smacked him in the face.

"I went home with a bloody lip," Daniels recalled. "My mom was pretty upset when I got home. She said, 'You're going to kill yourself out there. You need to go to surf camp.' So... I went to surf camp."

Within two years he was not only attending but also working at the city of Oceanside-run surf camp. He continued teaching at camp while at Oceanside High School. He would parlay that teaching background into starting a surf lesson program for local North County business **Surf Ride** and procured his own business license in 2011, officially founding LTR in 2015.

Daniels said he attended **MiraCosta Community College** for a couple of years but that despite "multiple people telling me I had to finish college," a four-year degree was not to be.

"One of the things I think is important is to follow your dreams no matter what anyone tells you," he said.

Before going into business for himself, Daniels "lived the dream," surfing professionally for about five years, and was part of the **World Surf League**. He also had a career as a professional surfing judge at events as far away as Barbados and El Salvador.

Daniels stays closer to home now. He lives in Bonsall with his wife, **Jenny** (also a surfer) and their three young children – the oldest of two who are already surfing.

Daniels still surfs recreationally but most of the time when he hangs 10 at a local beach, he is teaching others how to surf and helping hone the surfing skills of those who already know how to ride the waves.

In an average year, Daniels estimates that LTR teaches more than 700 people how to surf in private or group surf lessons. LTR also offers intermediate and advanced surfers coaching that helps athletes improve their maneuvers and technique. LTR also holds an elite surf coaching summer camp that helps hone competitive skills.

Daniels also teaches surfers on a competitive level, and he is proud of the accomplishments of his students.

He has coached and continues to coach some of the top young local surfers, including 17-year-old **Caitlin Simmers**, who competes in the World Surf League. He has coached Simmers since she was 8. ■

Congratulations from Seismic

Seismic is proud to recognize and celebrate the **Top 50 Black Leaders of Influence**.

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SAN DIEGO BUSINESS JOURNAL

CEO OF THE YEAR AWARDS 2023

Each year, the San Diego Business Journal honors the executives who lead their companies — the chief executive officers. Now in its 18th year, the CEO of the Year Awards recognizes contributions to company growth, leadership and community involvement by top executives in the San Diego area.

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Coffee Talk for the BIPOC Community

SMALL BUSINESS: Spilling the Beans on a Successful Co-op

■ By KAREN PEARLMAN

It's been one year since **Café X: By Any Beans Necessary** opened its doors in the Sherman Heights area of San Diego, an employee-owned cooperative with uplifting the Black, Indigenous and People Of Color community at its heart and a welcoming vibe in its soul.

Part of the cultural hub/community space called **1835 Studios**, a 7,000-square-foot combination of creative spots, galleries and retail units with more than 10,000 SF of outdoor space along Imperial Avenue – Café X just celebrated its one-year anniversary.

Café X's cozy confines boasts bold murals and framed photos and paintings by local artists lining its walls, plants from **Blk Girls Who Garden** scattered throughout, games and coloring books for kids, gently used paperbacks for trade and new hardcovers for sale, plus a steady stream of relaxing music playing in the background – along with the smell of coffee permeating the air.

Café X is at its essence what founder and CEO **Khea Pollard** envisioned.

Pollard, who is also currently the director of economic mobility and opportunity for **Jewish Family Service of San Diego**, sought to provide for the Black and marginalized communities in San Diego County a communal gathering spot for local grassroots action groups, a central location for healing and empowerment meetings, and a place for people just looking to chill.

But Pollard wanted much more than that for Café X, named for human rights activist **Malcolm X**.

With the endeavor, Pollard is looking to bring about structural change, bridging gaps in the Black business community, working to build a base of generational wealth and helping to grow the economic vitality of the Black community as a whole.

And she is doing that, while working alongside her mother, Café X co-owner and director



Café X: By Any Beans Necessary founder and co-owner **Khea Pollard** (left) and her mother, Café X co-owner and director of operations **Cynthia Ajani**, share a laugh at their coffee shop/meeting space. Photo by Karen Pearlman



Khea Pollard
Founder and Co-owner
Café X: By Any Beans Necessary

of operations **Cynthia Ajani**.

"My mom's leadership and vision, her willingness to put in the work and help build a sound infrastructure was like a breath of fresh air," Pollard said. "Her loyalty to the vision and also me as a person really made (Café X) take off."

Ajani has a Bachelor of Business Administration with a minor in health care administration from **National University**, and worked in the healthcare field for more than 20 years followed by another decade working for nonprofit organizations before signing on with Pollard to grow Café X.



Cynthia Ajani
Co-owner and Director of Operations
Café X: By Any Beans Necessary

With Pollard and Ajani's vision, determination and hard work, Café X bounced back from a bit of a rough start when it originally opened at a different location in late 2019, closing in 2020 after Covid-19 challenges. Ajani said she and Pollard stayed focused and stayed in contact with people who were ready to hit the ground running when the time was right.

"But there was a lot of preparation done in that vein," "We were able to stay relevant," Ajani said. "I have watched the numbers grow, of people wanting to get involved. While it was challenging, it was necessary for the work moving forward with it. I say if we survived in the worst of times, we're going to do great in the best of times."

Café X's roots actually date back to 2015, starting as a community action project by **RISE San Diego** fellow Pollard, a San Diego native with a bachelor's in English and ethnic studies and a master's degree in nonprofit leadership and management from **University of San Diego**.

"As part of RISE, I started to think about what is important, and 'How can I add value to a healthy and happy, actualized community?'" Pollard said. "How can we have our needs met? That's when I started thinking about primarily economic development."

Pollard said the Café X model is "pick something and do it well, be an expert at that."

In addition to a menu of coffee favorites and coffee specialties, along with muffins, scones, cookies, cakes and more from local BIPOC-owned bakeries, Café X even sells bags of its signature "The X Factor" house blend coffee.

"I don't feel like we need to hop on every trend," Pollard said. "I think what we do works for us. We're secure in what we do well, seeing people and helping people be seen, helping people actualize talent in a communal space while experiencing host service. We recognize what our niche is, which is the experience you have when you're here and the building that happens when you're here. That's really critical. We just want to be really good at what we do." ■

Making A Community Strong and Resourceful

NONPROFITS: Foundation Offers a Slew of Opportunities for Youth

■ By KAREN PEARLMAN

Growing up a "latchkey kid" near the Valencia Park area, native San Diegan **DeMilo Young** said she remembers a place located on University Avenue where young people like herself could go after school instead of going home to an empty house.

Young, the founder, executive director and CEO of the nonprofit **Black, Indigenous, People Of Color Support Foundation (BSF)**, said she remembers having a slew of activities at her disposal at the site -- art projects, woodshop and skill-building classes.

"I loved being there much more than being alone at home for hours," Young recalled. "Having this community where I could explore different activities, check out books and do homework in peace was vitally important to me growing up. I suppose a lot of what BIPOC Support Foundation is today stems from my desire to ensure every child has somewhere to grow, and a strong community to support them. I see a lot of myself in the youth and business owners we help."

Young launched the foundation in 2020, she said, when she looked at what was missing from communities with a large concentration of people of color. She said there was plenty of chatter about social change but few answers as to what that actually looked like.

Young said she knew that Black business owners are less likely to receive loans -- either from banks or from private investors -- and she said that she later found out they were even less likely to receive government-backed COVID-19 financial aid.

"I reached out to other business owners and educators and told them my plan to offer grants, mentorship and resources to BIPOC business owners as a way to balance out the statistics that saw them more likely to fail," she said.

Since then, BSF has transformed from solely business support to education for youth -- and it is no surprise, Young said. The more research her



DeMilo Young, founder, CEO and Executive Director of **BIPOC Support Foundation**, leads a **Black History Month** talk with youths involved in work the foundation is leading in the greater San Diego community. Photo courtesy DeMilo Young

organization did to ensure its programs were sound, the more the members realized that to strengthen their communities, "we needed to start connecting the dots."

Boosting the education of youth directly ties into the success of adults in business, Young said, "and all these factors are what makes a community strong and resourceful."

She said that BSF's core now revolves around mentorship both to and from local businesses, as it links youth with their environments in ways that bolster myriad aspects of their lives.

Young said one of BSF's top programs is called "Explore Next Door," an afterschool program that supports youth living in poverty and low-income districts in San Diego.

The program provides underserved students with hands-on multicultural experiences, behavioral health tools, personal development, community engagement, academic assistance and mentoring.



DeMilo Young
Founder, CEO and Executive Director
BIPOC Support Foundation

Children learn stress management skills, and about career education and local culture. They also have opportunities to visit local businesses like farms and learn how to get the most out of parks, libraries and museums.

"We also tutor the students in math, English, history, science and any other curriculum they are learning," said Young, who is currently enrolled in **University of San Diego's** nonprofit management program to continue developing her skill set for application to the nonprofit sector.

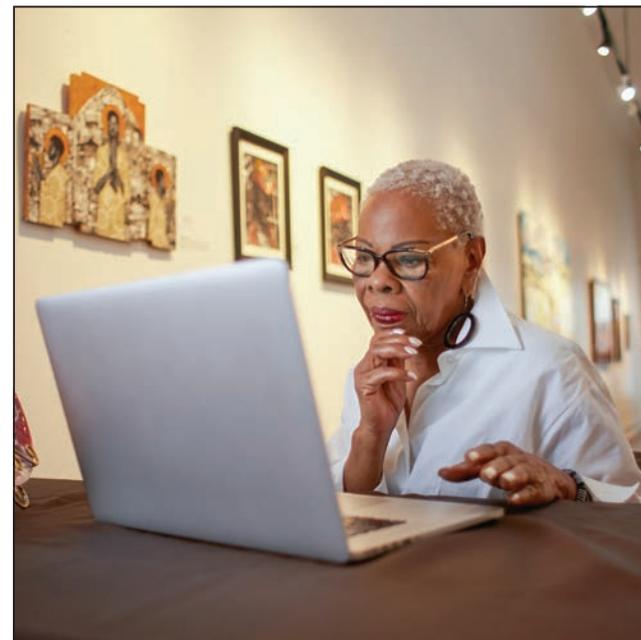
"One of our expansions to our career focus is to take technical theater positions like audio and lighting and show all the ways these skills can be used in other careers. Utilization of knowledge is important for children to learn so they know that they have a variety of opportunities in a vast array of occupations."

Young, a social justice, racial justice and equality activist who works to bring attention to injustices facing youths, said BSF also focuses on teaching youth the importance of community with skills in advocacy for self and others, including signing a pledge to be anti-bullying.

Through the support of community and funding organizations -- including a range of individual, corporate, and foundation funders such as **San Diego Foundation, County of San Diego, the California Coastal Commission, Central San Diego Black Chamber of Commerce, the East County Economic Development Council, Price Philanthropies, Alaska Airlines Foundation** and the **Harris Foundation** -- Young said BSF has been able to continue to grow.

"While BSF's programs are designed to support BIPOC folks, our efforts really benefit the broader San Diego community as a whole," Young said. "In celebrating cultural diversity and history, centering marginalized perspectives and fostering the success of our underserved neighbors, we weave a stronger, more interconnected societal fabric." ■

CUSTOM CONTENT



TOP CHALLENGES BLACK AND AFRICAN AMERICAN ENTREPRENEURS FACE + KEY SOLUTIONS

■ BY DEEP LAM, WELLS FARGO SENIOR VICE PRESIDENT, SMALL BUSINESS DEVELOPMENT

There are more than 3 million small businesses owned by Black/African American (B/AA) entrepreneurs in the United States with annual sales totaling over \$150 billion. However, in 2020, B/AA business ownership rates dropped 41% between February and April 2020, the largest rate of any racial group.¹

Historically, B/AA entrepreneurs have faced systemic barriers to success like lack of access to capital, fewer business mentorship opportunities, and a general lack of business opportunity. Over the past few years, these historic inequalities have combined with hurdles that have been heightened by the pandemic.

As we celebrate Black History Month, it is as important as ever to acknowledge these ongoing challenges faced by the B/AA business community and consider solutions to help shift the landscape for better equity and prosperity.

Access to Capital

Access to capital remains a top challenge. According to the Census Bureau's Annual Business Survey (ABS) and the Federal Reserve's Small Business Credit Survey (SBCS), only 35.7% of Black-owned

businesses received all the credit they requested compared to 57.6% for white entrepreneurs.² Making more credit options available to diverse business owners can be the difference between a business' survival and its closure. In addition to traditional lending, working with Community Development Financial

Institutions (CDFIs) and Minority Depository Institutions (MDIs) can create an ecosystem of support that provides additional avenues to accessing capital. These institutions specifically work with underserved populations including those in low-to-moderate income areas and minority populations.

Supporting these organizations and their mission is at the heart of the creation of Wells Fargo's Open for Business Fund, an industry-leading effort which has donated roughly \$420 million to support nonprofits who serve small businesses, and the Small Business Resource Navigator, an online portal helping connect small business owners to potential financing options and technical assistance through CDFIs. No matter what stage or circumstance your business is in, resources are available to help you achieve your goals.



Deep Lam

Access to information and mentorship

Another known challenge among business owners is where to find trustworthy information and mentorship. According to a regional survey, less than 40% of B/AA entrepreneurs had sufficient access to mentors and support networks to help launch and scale their business.³

When considering starting a business, building your network, and more, remember you're not alone. There are many resources available to support you in your business endeavors:

- Writing a business plan: Your step-by-step guide
- Mentors and sponsorships for growth
- Tips for building your network
- Wells Fargo's Connect to More provides women business owners a free, 12-week program with access to expertise and specialized resources, including support from a network of peer mentors and industry experts

For more information and tips on starting, running, and growing your business, check out these resources:

- Diverse Business Solutions for Growth | Wells Fargo (wf.com)
- Small Business Resources | Wells Fargo

The path forward

As progress continues to be made toward solving the issue of improving access to capital and access to information and mentorship, long-term resiliency planning is also a critical step in order to help diverse small business owners find ways to pivot their business models and reimagine their products and services so they can meet the needs of an evolving economy. These actions, coupled with more equitable access to capital and information can accelerate the recovery of the wider small business ecosystem, creating numerous pathways for entrepreneurs to seek the help they need.

Wells Fargo is committed to improving access to credit and resources for Black and African American business owners which can be accomplished through effective partnerships and sharing of information. By working together, communities, financial institutions and business owners can continue to move toward a more equitable landscape where business owners can thrive and prosper.

Deep Lam is Wells Fargo's San Diego Small Business Development Manager. Contact her for resources at Deep.k.lam@wellsfargo.com.

1. Frequently Asked Questions About Small Business, 2021 (sba.gov)

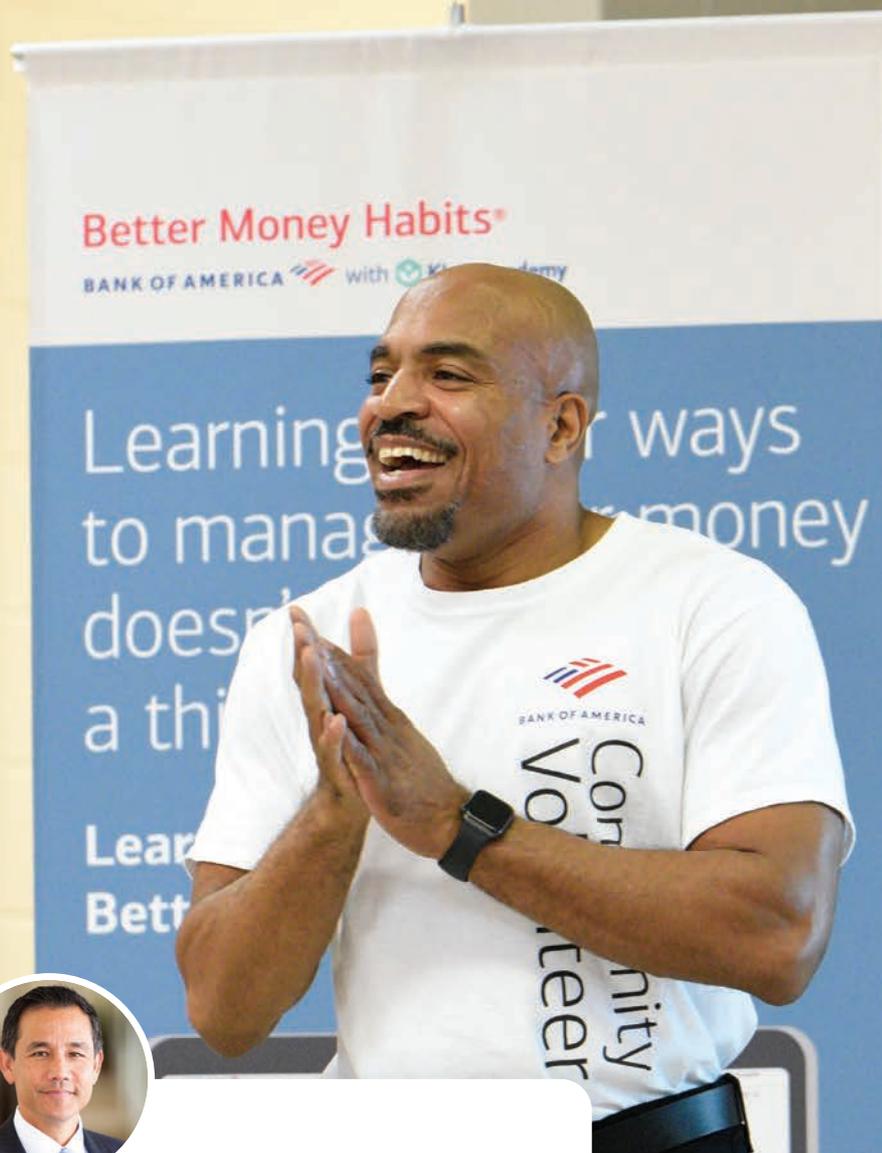
2. Surveys highlight Black-owned small businesses' credit access challenges; study hints at a fairer approach - Fed Communities

3. NYC Launches Three New Mentorship Programs to Support Women and Minority-Owned Small Business Owners | City of New York

Champions of community

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ANDREE TAYLOR
Better Money Habits® Volunteer



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Rick Bregman
President, Bank of America San Diego

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