



ANNUAL REPORT 2022 -2023



Our Staff



Pictured left to right - **Erik Thomas**, Chief Financial Officer, **Julie Joseph**, Loan Officer, **Pamela Stewart**, President and **Markeisha Johnson**, VP Development & Compliance



Improving our Communities - One Loan at a Time

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Closing the Racial Wealth Gap for Black-owned Businesses

To Our Shareholders

We are pleased to report another strong year of outcomes for the Black Business Investment Corporation (BBIC). Over the last year, the BBIC has worked on expanding our capacity to serve our clients and advance our mission provide access to capital, financial literacy training and connection to opportunities to black owned businesses. In doing so, we must address the stark economic reality that there is a wide and persistent gap in wealth between white and black families in our community. To address the underinvestment of capital in black owned businesses, the BBIC has secured critical sources of new capital that will be integral to black business success.

In March of 2023, Marlon D. White retired as President after serving in that capacity for 5 years and another 31 years on the Board of Directors. Without question, the graceful exchange of the baton leadership and intentional mentoring to his successor ensured a seamless transition and has set the stage for the future direction of the organization.

In recent years, the BBIC has experienced a slow-down in demand for loan guarantees from our bank partners. To continue our mission to provide access to capital for black-owned businesses, the BBIC began direct lending in October 2022 and is now a certified lender with the State of Florida's Black Business Loan Program and received and it's first EQ2 investment of loan capital for direct loans. BBIC loan guarantees backed nearly \$1M in loans to small business clients and deployment of direct loans totaled \$787,075. Also significant during 2023 was the relocation of our offices to a more centralized location in West Palm Beach. The new space not only triples our square footage but also features a state-of-the-art training facility, executive conference room, social media area and many additional amenities. The BBIC has truly become a small business hub and not only serves as home to the Equity Entrepreneurship Center but also hosts business events offered by local business partners and other non-profit organizations.

With your support and because of our shared belief that black business ownership is critical to closing the racial wealth gap and increasing job creation, especially in minority, low-income communities, the BBIC will continue to be a place where black businesses succeed.

Thank you for your constant support of our initiatives. We look forward to continuing our journey to improve our communities - one loan at a time.



TIMOTHY B. THOMPSON
BOARD CHAIR



PAMELA STEWART
PRESIDENT

About Us

The **Palm Beach County Black Business Investment Corporation** (BBIC) is a not-for-profit formed by the financial and business community in accordance with the Small and Minority Business Act of 1985.

The PBCBBIC's main objective is to ensure that Black owned and controlled businesses have the opportunity to obtain financing and other resources to compete in the market place and foster increased employment and social stability within the black community. The PBCBBIC works closely with banks in securing loans for our clients. Clients applying for loan guarantees, bonding and/or equity investments will be closely scrutinized to assure that financing cannot be obtained through other sources.

As a **Community Development Financing Institution (CDFI)**, we're 100% dedicated delivering responsible, affordable lending products to expand the participation of Black business enterprises in all segments of Palm Beach County and the Treasure Coast Region economies by creating a perpetual flow of capital for their growth and aggressively promoting an atmosphere conducive to their development.

The Mission of the Palm Beach County Black Business Investment Corporation (BBIC) is to expand the participation of Black business enterprises in all segments of Palm Beach County and the Treasure Coast Region economies by creating a perpetual flow of capital for their growth, and aggressively promoting an atmosphere which is conducive to their development.



"It's More Than an Event, It's an Experience"



Chef Boris Seymore, the innovative mind behind BDS Catering and Productions, embarked on his culinary adventure with a unique vision: to specialize in themed cuisine from various cultures, offering an immersive dining experience. This vision stemmed from Seymore's appreciation for global flavors and a commitment to authenticity, setting BDS Catering apart in the world of culinary arts.

THE CHEF'S PATH

Chef Boris's journey into the culinary world was driven by a deep-seated passion for food and cooking, transitioning from retail management and event production to becoming a celebrated chef and caterer. His diverse background and exposure to different cuisines fueled his desire to create memorable culinary experiences, ultimately finding his true calling in catering. Chef Boris Seymore's story is a testament to the power of passion, perseverance, and partnership in achieving culinary excellence and business success. His journey offers valuable lessons for anyone looking to make their mark in the entrepreneurial world.

Crediting his ability to adapt and adjust, he studied the art of food, became knowledgeable of food pairings, flavors, and seasonings and found an appreciation for a diverse palate of cuisine. His dedication paired with his vibrant sense of humor and obvious skills in the kitchen has allowed him to serve a multitude of clients from differing backgrounds and cook anything from Asian Fusion to Soul Food. As the catering business grew, he and his team found that they had several clients who needed assistance with the overall planning for their event and BDS Catering and Productions was officially born. Maximizing his previous work in event production, Boris successfully built his brand to become the one-stop-shop for event planning and production. With plans that include developing a commercial event space unlike any we've seen before, to building a global brand, there's no doubt that Boris and his team at BDS Catering and Productions are positioned for greatness in the food-service and hospitality industry.



EMPOWERMENT THROUGH PARTNERSHIP

Discovering the Black Business Investment Corporation (BBIC) was a pivotal moment for Chef Boris, by providing the necessary financial support to scale his business and establish Georgia Mae's, a southern inspired soul food restaurant in West Palm Beach. This funding highlights the importance of the BBIC supporting Black entrepreneurs. The BBIC's contribution provided the necessary capital to open the doors and position the business for growth.

ADVICE FOR ASPIRING ENTREPRENEURS

Seymore's advice for new entrepreneurs emphasizes passion, adaptability, resilience, and the importance of a strong support network. He advocates for a balance between dedication to one's craft and practical business acumen, encouraging continuous learning and customer focus as keys to success. Remember, entrepreneurship is a journey with its ups and downs. Stay persistent, stay motivated, and keep learning from your experiences.



BDS CATERING AND PRODUCTIONS LLC

401 NORTH ROSEMARY AVENUE
WEST PALM BEACH, FL 33407
561-543-9787
www.bdscaters.com



GEORGIA MAE'S

5029 Okeechobee Blvd, Suite A
West Palm Beach, FL 33417
561-847-4078

OPTIMIZEU

Small Business Cohort

OptimizeU is an 10-week cohort with full engagement amongst experienced business professionals that engage in interactive learning sessions in the areas of finance, tax planning, marketing, and overall optimization. These round table sessions are designed to provide business owners with quality and applicable knowledge that will transform both the technical and administrative aspects of operating a successful business.



Economic Impact

2022 - 2023



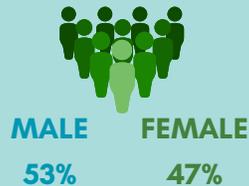
SINCE INCEPTION



INAGURAL YEAR!

WHO WE SERVE

87%
LOW TO MODERATE INCOME



28%
START-UP BUSINESSES

TOP 4 INDUSTRIES SERVED



2023 Financials

Statement of Activities

Revenue and Other Support

Federal Grants	500,000
State and Local Income	226,250
Interest Income	1,404
Total Revenue and Other Support	733,337

Expenses

Total Expenses	520,526
Change in Net Assets	586,498

Net Assets, Beginning of Year	4,815,062
Net Assets, End of Year	5,401,560

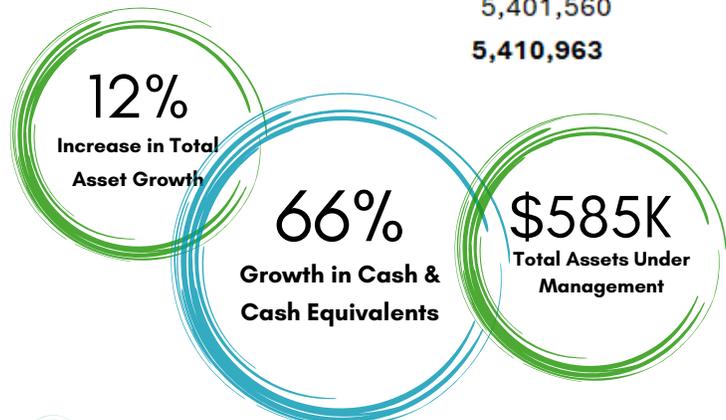
Statement of Financial Position

Assets

Cash and Cash Equivalents	747,458
Restricted Cash and Cash Equivalents	386,313
Other Current Assets	3,278,297
Non-current Assets	998,895
Total Assets	5,410,963

Liabilities and Net Assets

Current Liabilities	9,403
Long-Term Liabilities	0
Net Assets	5,401,560
Total Liabilities and Net Assets	5,410,963



Our Partners and Champions!

The Palm Beach County Black Business Investment Corp wants to thank all of its partners, funders and supporters that have contributed to the important work that we have been able to accomplish. We ask for your continued participation and invite others to join in this work that will benefit African American-owned small business in Palm Beach County and the Treasure Coast of Florida.



FLORIDACOMMERCE

The BBIC was certified last fiscal year as a lender with the Black Business Loan Program as an administrator providing alternative lending opportunities and technical assistance to black business enterprises that cannot obtain capital through conventional lending institutions but could otherwise compete successfully in the private sector. The BBIC received an award of **\$741,666** in loan capital and operating support. **Senator Bobby Powell** and **Representative Jervontae Edmonds** made a check presentation to BBIC at an Access to Capital Networking Mixer.

The Community Development Financial Institutions Fund **Equitable Recovery Program** (CDFI ERP) provided the BBIC with **\$500,000** in grant funds to support lending to small businesses and microenterprises and for financial services, development services to support borrowers, and operational support for the BBIC. Staff attended Opportunity Finance Network CDFI Conference in Washington DC.





Seacoast Bank

Maya Chandler, Regional Credit Officer with Seacoast Bank presented staff with grant funds to support the BBIC's financial literacy programs.



FINEMARK NATIONAL BANK & TRUST

Jill S Morrissey, VP, Community Reinvestment Act Officer with FineMark Bank is presented with a special sponsorship recognition for generously hosting the 2023 OptimizeU graduation.

MEMBER SUBSCRIBERS

- | | |
|----------------------|-----------------------------------|
| Bank of America | Gee & Jensen, Inc. |
| Truist Bank | Hardrives of Delray, Inc. |
| Wells Fargo Bank | National Investment Company |
| Seacoast Bank | Pepsi Cola Bottling Company |
| Bankers Trust | The Dreyfoos Group |
| JP Morgan/Chase | Pappalardo Construction Company |
| PNC Bank | Brown Distributing Company |
| Valley National Bank | Perini Land & Development Company |
| US Trust | |
| Regions Bank | |
| TD Bank | |
| Northern Trust | |
| BankUnited | |
| SouthState Bank | |
| Bank Florida | |

OTHER CONTRIBUTORS

- PBC Board of County Commissioners
- US Department of Treasury CDFI Fund
- Economic Council of Palm Beach County
- Finemark Bank
- Third Federal Bank
- Fifth Third Bank
- CAMEO
- Citi Bank
- Treasure Coast CDFI Collaborative
- PNC Bank
- The Ferguson Group
- Infinity Taxes.

Building and Growing a Diverse Economic Base

To Our Stakeholders,

We are pleased to announce an outstanding year of achievement for Pathway Capital Funding, Inc. After exceeding our capital campaign goals and building out our infrastructure to perform direct lending activities, we have accomplished major steps in expanding our capacity to serve LMI entrepreneurs with a strategic focus on minority and women owned businesses.

As many of you know, Marlon D. White retired as President in March 2023 after serving in that capacity for the last 5 years and another 31 years on the Board of Directors. His graceful exchange of the baton leadership and intentional mentoring ensured a seamless transition of new leadership and set the stage for the future direction of the Pathway.

Pathway's strategic priorities for the next three years include building an engaged high-performing organizational infrastructure that focuses on talent, leverages technology, and produces impact measurement. Secondly, Pathway will grow and diversify its revenue streams while increasing earned income and improving the unit economics and volume of its loan programs. Finally, Pathway will develop diverse loan products that incorporate an equity lens in underwriting while balancing risks.

Last year Pathway began its direct lending activities funding two loans totaling just under \$180,000. With the revamp of our loan product mix, creating the Access to Capital Accelerator (A2C) and expanding our lending footprint, we anticipate a substantial increase in capital deployment next year. We also relocated our operations to a new facility that greatly increases our ability to serve clients. The new location is more centralized, features state-of-the-art amenities and has quickly become a business hub for small businesses.

Supporting underserved communities is fundamental to our mission. Our loan products and services are designed to ensure a holistic approach to advancing equity by focusing on populations and underserved communities that have been denied full access to economic parity. We look forward to your continued support as we give underserved business owners the opportunity to turn their talents into a sustainable livelihood and to achieve financial stability for themselves and their families.



TIMOTHY B. THOMPSON
BOARD CHAIR



PAMELA STEWART
PRESIDENT

About Us

Small businesses plays a vital role in our community. Businesses cannot grow in revenue, size, or impact without access to capital. But historically, entrepreneurs—especially women, people of color and low- and moderate-income businesses —face barriers to traditional lending due to racial and gender inequalities, and oftentimes a lack of generational wealth as well. Pathway Capital Funding meets this need through innovative loan products as well as financial counseling and training.

Our Mission

Pathway Capital Funding Inc.'s mission is to expand the flow of capital to small, minority, and women-owned businesses with a documented history of discrimination to achieve parity in business development in Palm Beach County and the Treasure Coast of Florida; and to aid businesses in low to moderate income areas that substantially hire low-income persons and offer livable wages.

- Intelligence is equally distributed; **HOWEVER, OPPORTUNITIES ARE NOT.** We exist to connect individuals to opportunities.
- We create economic opportunity and financial stability for underserved people by providing access to capital, education, and resources to build healthy small businesses.
- We believe that healthy small business growth is the key to economic recovery and development and that every person, no matter their background or economic situation, can become a successful entrepreneur and job creator given access to resources they need.
- Our goal is to give people the opportunity to turn their talents into a sustainable livelihood and achieve financial stability for themselves and their families.

"Balancing Wellness in Business"



ROSALINE DOCTEUR-JOSEPH, PMP
MERLINN JEAN, APRN, FNP-BC
HOLISTIC EXECUTIVE SUITES

1501 Corporate Drive, Suite 100
Boynton Beach, FL 33426
561.336.4212
<https://www.holistices.com>

THE EVOLUTION OF VISION

Holistic Executive Suites stands at the forefront of the coworking space evolution, founded on the vision of nurturing a dynamic environment for wellness and medical. Their journey can be characterized by resilience and strategic growth. Focusing on fostering a community where collaboration, wellness, and personal growth are central. Their inception was rooted in a simple yet powerful vision: to create a co-working environment that goes beyond providing a space to work. It was about fostering a community where collaboration, wellness, and personal growth are not just encouraged but integral.

STRATEGIC FUNDING: A CATALYST FOR GROWTH

Securing strategic funding was pivotal to their growth and success. Through meticulous planning and clear vision articulation, they reached out to Pathway Capital Funding, Inc. who provided significant support to their business. The financial backing provided by Pathway Capital Funding, Inc. was essential for expanding their operations, enhancing their amenities, and deploying effective marketing strategies to significantly strengthen their community.

In addition to providing financial support, Pathway Capital Funding, Inc hosted the OptimizeU Small Business Cohort. OptimizeU was a 12-week training course which allowed us to clearly define our vision for our organization and formulate a plan to ensure we strategically accelerate our organic business growth.

OVERCOMING FUNDING CHALLENGES

When it came to securing funding, we were presented with some challenges, particularly in proving our business model's viability in a competitive industry. With a strong business plan, our unique co-working space concept, and leveraging our collective experience, we overcame these obstacles, demonstrating resilience and strategic foresight. As current business owners, starting Holistic Executive Suites at this pivotal time was essential to bridge the gap in our industry. We are thankful to Pathway Capital Funding, Inc. for funding our start-up and helping us to begin this new journey.

GUIDANCE FOR ENTREPRENEURS

If we had to provide guidance for future entrepreneurs, it would be to stress the importance of a clear value proposition, adaptability, community building, and balanced risk-taking. These principles have guided our path. Our passion is to support women entrepreneurs as well. We stress the importance of believing in one's vision, building a support network, prioritizing self-care, and embracing assertiveness.



Empowering Beauty



JUDY CARASCO
P31 STUDIOS
1427 10 Street, Lake Park
561-469-9857
myp31studios.com

My journey with P31 Studios began with a divine vision from God and a strong desire to serve women in the wellness and beauty industry in South Florida. To my delight, this dream has exceeded my initial expectations. I have had the honor of speaking on various stages, being featured in prestigious publications, and creating a haircare brand that prioritizes scalp and hair wellness. My aspirations now extend to opening multiple locations and establishing a training facility for beauty professionals looking to make a positive impact on the community and the industry.

THE POWER OF VISION

P31 Studios was founded with the vision of empowering women in South Florida in the field of wellness and beauty. Our mission has evolved from filling an essential gap to creating a well-known haircare brand and striving for a more significant community impact by expanding to additional locations and establishing a professional training center. Our growth reflects our commitment to elevating the wellness and beauty industry.

THE JOURNEY OF SECURING FUNDING

Securing funding for my venture was a long journey, but ultimately rewarding. It provided me with valuable insights into my responsibilities as a business owner. Fortunately, the process was made easier by my organizational skills and the technical assistance provided by the entire staff at Pathway Capital Funding. This experience not only facilitated a smooth funding process but also reinforced the importance of community lending and access to capital for small businesses.

HOW THE FUNDING HELPED MY BUSINESS

The funding I received played a crucial role in expanding and growing my business. It gave me the necessary support and guidance to move forward. Apart from financing my ongoing projects, it also boosted my confidence and helped me take P31 Studios to new heights. The support I received from Pathway Capital Funding did not stop when the loan was funded, they continue to provide me with invaluable training for my business, such as courses to continue to scale and grow my business like Optimize U to networking opportunities.

ADVICE FOR ASPIRING ENTREPRENEURS

For individuals starting their businesses, particularly in the health and beauty sector, it is crucial to seek the counsel of experienced mentors. Having a mentor can provide valuable advice that can guide new entrepreneurs toward success. Having Banking partners like BBIC and Pathway Capital Funding is also important to building and scaling your business. The health and beauty industry offers many growth opportunities, but it requires a continuous investment in education, certifications, and partnerships. This dedication not only enhances the entrepreneur's skill set but also ensures that their business remains unique and responsive to the needs of their customers.



Economic Impact

2022 - 2023



SINCE INCEPTION



INAGURAL YEAR!

WHO WE SERVE

50%

WOMEN BUSINESS ENTERPRISE

11%

VETERAN-OWNED BUSINESS

39%

MINORITY BUSINESS ENTERPRISE

TOP 4 INDUSTRIES SERVED



HEALTHCARE



CONSTRUCTION



RESTAURANTS



TRANPORTATION

2023 Financials

Statement of Activities

Revenue and Other Support

Contributions from Corporations	20,000
Contributions from Banks	32,000
Interest Income	3,183
Total Revenue and Other Support	91,118

Expenses

Total Expenses	240,862
Change in Net Assets	-149,744

Net Assets, Beginning of Year	488,416
Net Assets, End of Year	338,672

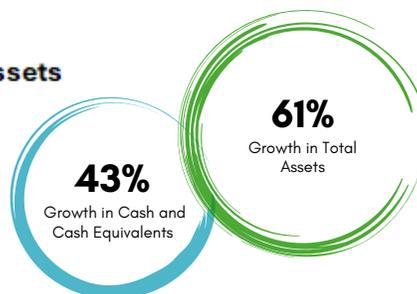
Statement of Financial Position

Assets

Cash and Cash Equivalents	1,381,658
Restricted Cash and Cash Equivalents	145,479
Other Current Assets	31,431
Non-current Assets	358,143
Total Assets	1,916,711

Liabilities and Net Assets

Current Liabilities	65,454
Long-Term Liabilities	1,512,585
Net Assets	388,672
Total Liabilities and Net Assets	1,966,711





The Capital Entrepreneurs Need to Succeed

How this community lender helps small-business owners with the loans, technical assistance and financial counseling they might otherwise not get

Rigid credit scoring systems and strict lending requirements can leave some entrepreneurs on the sidelines. Pathway Capital Funding is aiming to change that in Palm Beach County, Florida. By bringing back the nurturing aspects of the community bank, Pathway Capital Funding is providing small, minority- and women-owned businesses with loans, technical assistance and financial literacy training. "It can be very difficult for the startup businesses we work with to get funding from traditional lenders," says Pamela Stewart, President of Pathway Capital Funding. "They often need guidance to get through the complex lending process."

Just as important as access to capital, Pathway offers newer entrepreneurs educational resources before and after they receive startup funding, including online training courses on subjects like financial statements and cash flow management. A 10-week class on marketing, business plans, credit, financial projections and more prepares entrepreneurs to apply for a loan.

Some owners need more intensive one-on-one counseling before they can even take that step. For example, because a poor personal credit history can be an obstacle to getting funding for a business, Pathway helps entrepreneurs improve their credit scores and negotiate debt repayment plans. "We've coupled our lending activities with training to help them deal with these kinds of barriers," Stewart says. "What we do is intensive hand-holding."

Bank of America has provided the Palm Beach County Black Business Investment Corporation with funding to establish Pathway Capital Funding and help cover administrative costs. "The support we've gotten from Bank of America has been a tremendous asset to us," Stewart says. "We know that small businesses are an economic engine in terms of providing jobs, and in low- and moderate-income communities, that means keeping and creating jobs right in those neighborhoods."

From entrepreneur funding and expanding homeownership to professional skills training and healthcare access, Bank of America continues to partner with innovative leaders to help communities implement solutions to society's important challenges.

Pathway Capital Funding is sincerely thankful to Bank of America for your continuous support of our initiatives to provide access to capital to small businesses. We are eternally grateful for your investment of loan capital and operational support which is integral to our success in furthering our mission to improve the small businesses and communities we serve.



The Pathway Capital Fund: Access to Capital for Entrepreneurs

The Pathway Capital Fund was established by the Black Business Investment Corporation (BBIC) to help underserved entrepreneurs in Palm Beach County gain access to capital as well as technical assistance and...

Bank of America

Thanks to Our Funders for
Your Generous Support!

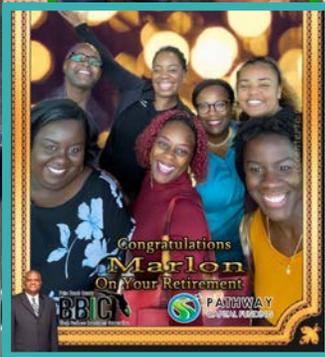


A big thank you to Martine Pierre-Paul (Valley Bank), Obed Saget (Bank of America) and Chris Major (PNC Bank) for assisting with the "Shark Tank" competition for the Optimize U Cohort!

Passing the Baton of Leadership

"Leadership is more like a baton than a trophy. You keep a trophy, but you hand off a baton." ~ Bruce Miller

Marlon D. White retired as President in March 2023 after serving in that capacity for 5 years and another 31 years on the Board of Directors. Without question, the graceful exchange of the baton leadership and intentional mentoring to his successor, Pamela Stewart, ensured a seamless transition and has set the stage for the future direction of the organization. Thank you for your service and contribution to the success of the Black Business Investment Corporation and Pathway Capital Funding.



2022 Annual Meeting



Access to Capital Networking Mixer



2023

Training and Outreach



New Business Center



2023 Partnerships



The Community Development Financial Institutions Fund promotes economic revitalization in distressed communities throughout the United States by providing financial assistance and information to community development financial institutions



The AAA expands the financial capacity of Black-led CDFIs through collective and cooperative strategies so that Black-led CDFIs are resourced with the financial capital, human capital, and technical capacity to be catalysts for economic mobility, prosperity, and wealth-building for Black communities.



The Office of Small and Minority/Women Business Programs oversees programs designed to ensure fair business practices in West Palm Beach. The BBIC and PCF has worked in numerous capacities to provide access to capital and provide training and one-on-one counseling the the City's certified small businesses.



Palm Beach County has been a long-term supporter of the small business services of the BBIC. Our organizations also work closely with the Office of Equal Business Opportunity to provide financial literacy training and access to capital to businesses throughout the Palm Beach County.



The Florida SBDC provides access to no-cost consulting, affordable and high-quality resources, innovative tools, and the knowledge of experienced small business experts. The BBIC and PCF partners with the SBDC to serve the needs of diverse businesses in Palm Beach County and the Treasure Coast of Florida.



CAMEO builds capacity and expand resources for our members. We also educate the public on the economic impacts of micro-business through public awareness and advocacy at the local, state and federal level to support the growth of micro-business, start-ups, and entrepreneurs.



The Equity Entrepreneur Center (E2C) addresses and provides real solutions to the long-standing economic barriers Black, Brown, and Women-owned Minority Businesses find difficult to overcome by providing the necessary comprehensive technical training curriculum and business support systems for upward mobility, greater capacity, growth, and business sustainability. E2C has a formal partnership with BBIC and PCF



The Black Chamber of Commerce of Palm Beach County is dedicated to advancing the economic interests of its members through advocacy, education, information sharing, and resource brokering to maximize their success. BBIC and PCF collaborated as a major sponsor of the Wednesday Wisdom Lunch and Learn initiative.



TIMOTHY B. THOMPSON, CHAIRMAN
SOLID WASTE AUTHORITY OF PBC



PAMELA STEWART, PRESIDENT
BLACK BUSINESS INVESTMENT CORP
PATHWAY CAPITAL FUNDING



STEVEN L. EASSA, SECRETARY
ANCHOR BANK



DONNA CARROLL, VICE CHAIRMAN
TRUIST BANK



SEAN CHADERTON, DIRECTOR
SOUTHSTATE BANK



CHARLES W. KEYS, III, TREASURER
VALLEY NATIONAL BANK



PIERRE "BOBBY" SAINT-PREUX DIRECTOR
JP MORGAN CHASE



EDWIN FERGUSON, DIRECTOR
THE FERGUSON GROUP



DOUGLAS A. LAWSON, DIRECTOR
INFINITY TAXES



LOCHAN 'RICKY' CHANDERBALLI, DIRECTOR
BANKUNITED, N.A.



MAYA CHANDLER, DIRECTOR
SEACOAST BANK

Board of Directors

The Board of Directors is comprised of dedicated, knowledgeable and highly successful business leaders who desire to see Black-owned businesses in Palm Beach County and Treasure Coast Region thrive and grow.

We are grateful for their leadership, acumen, and invaluable support.

“Our goal is to give people the opportunity to turn their talents into a sustainable livelihood and create generational wealth” - Marlon D. White



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Suite 100
West Palm Beach, FL 33409
pbcbbic.org
pathwaycf.org