



EST. JUNE 2007



African American
CHAMBER OF COMMERCE OF
NEW JERSEY

THE STATE OF BLACK NEW JERSEY

2026 ECONOMIC SUMMIT

APRIL 16
2026


**Accredited State Chamber
of Commerce with Distinction**

U.S. Chamber of Commerce

PRINCETON MARRIOTT - FORRESTAL
PRINCETON, NJ

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2026 ECONOMIC SUMMIT

PROGRAM

Registration/ General Session/Networking – Breakfast

8:30 a.m. – 10:00 a.m.

Welcome & Sponsorship Recognition

10:00 a.m. – 10:05 a.m.

Dr. John E. Harmon, Sr., IOM, Founder, President & CEO,
African American Chamber of Commerce of NJ (AACCNJ)

Panel 1 - Black Businesses - Success Models & The Value Proposition

10:05 a.m. – 10:45 a.m.

Moderator: Dr. John E. Harmon, Sr., IOM
William Bowie, President & CEO, Empower Construction
Della Clark, President of The Enterprise Center & Partner, Innovate Capital Growth Fund LP
Monique Nelson, Executive Chair, UWG, Inc.
Brian K. Oglesby, President & CEO, The Eastern Minority Supplier Development Council (EMSDC)

Panel 2 - Procurement Opportunities & Corporate Partnerships

10:45 a.m. – 11:30 a.m.

Moderator: Dr. John E. Harmon, Sr., IOM
Mark McDonough, President, American Water
Doug MoKoid, President, Jersey Central Power & Light
Jermaine Pharmes, Director, Business Development & Engagement, NJ Economic Devel. Authority (NJEDA)
Bianca Reyes, Supplier Diversity Manager, PSEG

Lunch

11:30 a.m. – 12:30 p.m.

Keynote Speaker

12:35 p.m. – 12:55 p.m.

Rev. Al Sharpton, Founder, National Action Network (NAN),
American Civil Rights and Social Justice Activist, Political Analyst

Panel 3 – Best Practices in Public Contracting

1:00 p.m. – 2:00 p.m.

Moderator: Denise Anderson, Ph.D. MPH, CEO, Denise Anderson & Associates
Michael Garner, MBA, CCA, Chief Business Diversity Officer, City-Wide Mayor’s Office of M/WBEs
Carra Wallace, Founder & President, Optimized Diversity Solutions, Senior Advisor to Rev. Al Sharpton, NAN
Keith Wright, PH.D., Spiritual Leader & Author & Former Director, PANYNJ

Closing Remarks

2:05 p.m. – 2:10 p.m.

Dr. John E. Harmon, Sr., IOM

Networking

2:10 p.m. – 3:00 p.m.

SPONSORSHIP RECOGNITION

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ORGANIZATIONAL OVERVIEW

1



Letter from the **PRESIDENT**

Greetings Friends, Members, and Supporters,

Welcome to our Annual State of Black New Jersey Economic Summit. This event is designed to highlight the economic standing of New Jersey's 1.2 million Black residents and over 124,000 Black-owned businesses. While data highlights significant disparities in poverty, unemployment, and net worth, i.e., blacks have the highest poverty and unemployment levels as well as a net worth of approximately \$20,000 versus \$660,000 for whites, this summit convenes professionals from all sectors to foster intentional relationships and address the systemic challenges facing the constituency of the African American Chamber of Commerce of New Jersey, Inc. (AACCNJ).

Our goal is not to assign blame, but to share vital information and align strategically with best practices. By connecting resources, opportunities, and information, we aim to improve the overall competitiveness of our state. If we collectively implement and execute these strategies, we can build a stronger future together.

As we reflect on Black History and Women's History Month, we are reminded of the Black men and women who defied the odds to build the innovative ideas and services that have shaped the global economy. Within the membership of the AACCNJ and throughout the United States are the descendants of those whose sacrifice and contributions made this country in many respects, the envy of the world. This legacy of excellence continues within the AACCNJ today.

With a new administration in New Jersey, we have a unique opportunity to introduce best practices and work together toward mutually beneficial outcomes that address historical inequities.

Thank you for joining us today at The State of Black New Jersey Economic Summit.

John E. Harmon, Sr., IOM
Founder, President & CEO
African American Chamber of Commerce of NJ



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About the AACCNJ

The African American Chamber of Commerce of New Jersey

performs an essential role in the economic viability of New Jersey. While providing a platform for New Jersey's African American business leaders, to speak with a collective voice, the AACCNJ advocates and promotes economic

diversity fostering a climate of business growth through major initiatives centering on education and public policy. The Chamber serves as a proactive advocacy group with a 501(c) 3 tax exemption, which is shared by the National Black Chamber of Commerce.



November 23, 2022, The United States Chamber of Commerce awarded the African American Chamber of Commerce of New Jersey with its Accredited State Chamber with Distinction designation for its sound policies, effective organizational procedures, and positive impact on the community.

"Chambers of commerce that achieve an Accreditation designation are truly leaders in their industry," said Raymond P. Towle, U.S. Chamber Vice President, Federation Relations and IOM. "This rigorous review includes all aspects of a chamber's policies, operations, and programming. When chambers of commerce earn the distinction of becoming Accredited, it is a mark of excellence for the organization, its staff, and its leadership. Accredited chambers are recognized for their ability to serve as a resource to their region's businesses while maintaining transparent governance practices, sound financial controls, safe work environments, effective communications, and value in programming. They are commended for their continued advocacy of free enterprise, and for their commitment to serving members and their local businesses. Congratulations on this tremendous accomplishment."

In **March of 2019**, The United States Chamber of Commerce (USCC) awarded the AACCNJ with three stars Accreditation for its sound policies, effective organizational procedures, and positive impact on the community. **The Chamber joins the top 3 percent of all chambers in the nation who are Accredited as both the only accredited Chamber in New Jersey and the only African American Chamber in the U.S. Chamber of Commerce federation to hold this distinction. With approximately 7,000 chambers in the U.S.**, Accreditation with the U.S. Chamber of Commerce is a prestigious honor that distinguishes the high quality, expertise, and strong leadership displayed by Accredited state and local chambers of commerce. In **November of 2022**, the USCC granted the AACCNJ a reaccreditation status with; Statewide Chamber with Distinction. **In October of 2025, the AACCNJ remained New Jersey's only Accredited Chamber or Business Organization, as declared by the largest business federation in the world, the USCC.**

"We are extremely delighted to share with our members and supporters the recent designation awarded by the United States Chamber of Commerce to the African American Chamber of Commerce of New Jersey, of its reaccreditation status "State Chamber with Distinction", said John E. Harmon, Sr., Founder, President & CEO. "The African American Chamber of Commerce of New Jersey is the only Accredited Chamber of Commerce or Business organization in our state - what a significant achievement for the dedicated staff of professionals and Board of Directors."

IN 2022, THE AACCNJ RECEIVED A PERFECT SCORE IN COMMUNICATIONS & FACILITIES MANAGEMENT FROM THE USCC.



ORGANIZATIONAL OVERVIEW

The African American Chamber of Commerce of New Jersey (AACCNJ) Inc. was established in 2007 as a 501(c)(3) non-profit, B2B (business-to-business) organization in Trenton, New Jersey. The Founder, President and CEO of the AACCNJ is: John E. Harmon, Sr., IOM., jharmon@aaccnj.com Telephone (609) 571-1620

Serving more than 900 active members, the AACCNJ has become a central beacon for minority and non-minority advocacy building, community and government relations, business development, job retention, and education attainment. The Chamber serves as a mechanism for communication, program creation, and strategic implementation of initiatives and resolutions that help build New Jersey's economic landscape.

To date, the AACCNJ has advocated on behalf of its members on several capital development and procurement projects to insure inclusion. The AACCNJ is a conduit to:



Bridging gaps between the **under-performing populations** in New Jersey and a vital resource to initiating dialogue leading to strategies that address the state's overall competitiveness.



Workforce and development training, job-readiness programs and recruitment services.



Free enterprise activity for **Women, Veteran and Minority-owned business**.



Access to resources in making statewide businesses visible in key markets.



An open line of communication with state and local government officials, and suppliers.



Youth mentorship and entrepreneurial programs.

AACCNJ LOCATIONS

379 West State Street
Trenton, NJ 08618
(Headquarters)

Transformation Center
165 West Hanover Street
Trenton, NJ 08618

Mill One
1 North Johnston Avenue
Hamilton, NJ 08609

Carnegie Center Building
35 Dr. Martin Luther King Jr. Blvd.
Atlantic City, NJ 08401

2026 PRESIDENT'S CLUB



ORGANIZATIONAL ACCOMPLISHMENTS

1

The AACCNJ's new Transformation Center was made possible through the exceptional generosity of Nexus Properties, whose affiliate, Seven One Plus, LLC, gifted the 26,800-square-foot facility to the Chamber. Dante Germano, Managing Member of Nexus Properties, played a key role in facilitating this contribution and ensuring the building could become a long-term asset for the community. This transformative investment is further supported by the New Jersey Economic Development Authority (NJEDA) and strengthened through a formal partnership with Rowan University, which will provide educational programming, workforce-development opportunities, and collaborative initiatives.

2

The African American Chamber of Commerce of New Jersey (AACCNJ) and Rowan University have signed a Memorandum of Understanding (MOU) to establish an academic presence for Rowan at the AACCNJ's new hub, The Transformation Center, in Trenton. This partnership aims to expand educational and training opportunities in the region by integrating Rowan's resources with the chamber's business-focused center.

3



AACCNJ "Pathway to Success" wins Two Bronze Telly Awards in the 2025 Competition. Bronze Award DEI Category for (2) Season Six Episodes.



4

TDI secured more than \$2 million in program funding to strengthen workforce pathways for populations facing systemic barriers — including justice-impacted individuals, people directly or indirectly impacted by the opioid epidemic, and New Jersey veterans, women and historically marginalized populations seeking high-growth careers in manufacturing and supply chain logistics.

5

The African American Chamber of Commerce of New Jersey (AACCNJ), in partnership with the Administrators Network, proudly hosted the inaugural Educators of Color Symposium on June 6, 2025, at the Crowne Plaza in Princeton, NJ. The event brought together a dynamic community of educators, thought leaders, and advocates dedicated to advancing equity and excellence in education.



BOARD OF DIRECTORS ACCOMPLISHMENTS

Gary Mann, CEO, Jasfel Analytics, ROI Influencers, People of Color
Marcus Dyer, Principal, Withum, ROI Influencers, People of Color
Tammeisha Smith, CEO, Dunbar Center, ROI Influencers, People of Color
Robert Johnson, Esq., Officer, Chief Diversity Officer, Corporate Group, Gibbons P.C.,
has been recognized by his peers in the 2026 Edition of The Best Lawyers in America®
Schnearia Ashley, Senior Vice President, Commercial Banker, Truist, was appointed to Governor
Shapiro's Advisory Commission on African American Affairs
Tanya L. Freeman, Esq., Co-Founder, Black Business Unblinded, Chair, NYSBBA, named to BINJE's 2025
Best Health Care List Chairs: Chair of the University Hospital Board of Directors



LEADERSHIP & STAFF RECOGNITION

Jacqueline E. Baptiste – ROI Influencers People of Color 2025
Jacqueline E. Baptiste – ROI Women In Business 2025
Mary Griffin - Received SDDC Advocate Award
Carmen Gates – Completed first year of USCC IOM Program
Carmen Gates – Appointed to the Board of Contact of Mercer County
Vivian Harmon - Completed first year of USCC IOM Program
Vivian Harmon - Served as a panelist for Future Ready NJ with NJ Council of County Colleges
Bydeia Harmon – Completed first year of USCC IOM Program
Nyanpu Kerkulah - Joined staff as a full time Program Director
Khadir Williams - Joined staff as a full time Program Coordinator
Demetra Alston - Promoted to Employment and Outreach Services Coordinator

MEMBER BENEFITS

ALL MEMBER BENEFITS

- Radio Show
- Membership Spotlight
- Monthly members only virtual call with the President
- Member Events Posted on Website - Free promotion of events, ribbon cuttings and services
- Complimentary Regional networking at AACCNJ events
- Dual membership with the US Chamber of Commerce
- Trade specific Roundtables
- Quarterly meetings
- Annual meeting
- Meeting With A Member of Membership Acquisition Team
- Assistance with MBE/MWBE/SBE/DBE Certifications
- Member Resume Portal
- Q&A opportunities with state and local officials and corporate representatives
- Pro Bono Alliance - Pro bono legal services *Annual revenues of \$500,000 or less.
- Ability to post jobs
- Access to RFP opportunities
- Opportunity for referrals and resources for potential opportunities
- Access to members only, promotions and discounts
- Complimentary website development
- Complimentary monthly ROI reports

MEMBERS LV2 - LV5 (\$2,500-\$7,500)

- Spotlight in Magazines
- Guest on RVN TV
- Priority Scheduling as a Quarterly meeting Presenter
- Priority Scheduling as panelist for AACCNJ events
- Standalone social media promos

MEMBERS LV6 - LV9 PLUS PRESIDENT'S CLUB (\$10K AND ABOVE)

- Pathway to Success TV appearance
- President club Roundtable Participation
- Unlimited promo shares on social media
- Company name and logo on AACCNJ website
- Recognition at the AACCNJ Annual meeting
- Supplier Chain Diversity
- High level networking and access to unique opportunities
- President club breakfast during BLC
- Support on Legislative and Public Policy matters

BOARD OF DIRECTORS OFFICERS



Gary Mann

Chairman, AACCNJ Board of Directors
President & CEO, Jasfel Analytics



Dr. John E. Harmon, Sr., IOM

Founder, President & CEO
AACCNJ



Tammeisha D. Smith

Vice Chair, AACCNJ
CEO, Dunbar Center. Inc.



Marcus Dyer, Esq.

Treasurer, AACCNJ
Associate, Withum Smith & Brown



Robert L. Johnson, Esq.

Secretary, AACCNJ
Partner, FBT Gibbons

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CEO
Denise Anderson & Associates



Racheal Ankrach-Fosu
Chief Technology Advisor
The Galileo PreSchools
Busy Place Early Learning Center, KIDFIN



William Bowie
President & CEO
Empower Construction



Deborah J. Frazier
Wealth Management Advisor
LRG Wealth, Advisors/Hightower



Hosea Johnson
*Emeritus Board Member
President & CEO
Johnson Associates Systems, Inc.



Nadine Jones
Legal Strategist, Media Contributor &
DEI Thought Leader



Alton Shav
Vice President of Op
PRWT



Dr. Funke Olayinka, MD
Owner Nothing Bundt Cake, Wayne, NJ
Founder and CEO, GHIT Consulting, Inc.



Jemia Kinsey Singleton
President/Chief Communications Officer
Kinsey Communications



Will Smith
Vice President
Corporate Shared Services
South Jersey Industries (SJI)



Robert D. Warrington, Esq.
Founding Partner,
Dawkins & Warrington Law Group, LLC



Thomas Webster
Chief Executive Advisor
2020 Business Advisors

COMMUNITY BOARD OF DIRECTORS



Dr. John E Harmon, Sr., IOM
Founder, President & CEO
AACCNJ



Jackie P. Taylor
Chair, Community Board of Directors, AAC
CEO & Founder
Boost Strategy Group LLC



Schnearia Ashley
Senior Vice President
Truist Commercial Banking



Carin Heps
Assistant Vice President, Small Group &
Individual Broker Channel Sales
Delta Dental of New Jersey
Delta Dental of Connecticut



Faye Coleman
CEO
PG Health, LLC



Stacey Kavanagh
Vice President
Market Manager
Provident Bank



Wendy Lanski
Director, Enterprise Vendor
Management & Operations
Horizon Blue Cross Blue Shield of NJ



Erik Larsen
Team Leader
C&I Northfield Bank



Bill Stephey
Principal Executive
Broad Market Media



Viviana Lamm
CEO
Risk Strategy Solutions



Ralph D. Weaver
Founder & Former CEO
East West Connections



Lawrence Wooten
Senior Manager, Supplier Diversity
American Water

DISPARITY STUDY TASK FORCE



Denise Anderson, Ph.D., MPH
Founder & CEO, Denise Anderson
& Associates (DA&A) LLC



Tasha Youngblood Brown, MBA, CISA
Managing Director
EY



Marcus Dyer, CPA, JD,
Treasurer, AACCNJ
WithumSmith+Brown, PC



Tanya Freeman, Esq.
Chair, NY State Black Business Alliance
Tanya Freeman Law, LLC



Dr. John E. Harmon, Sr., IOM
Founder, President, & CEO
AACCNJ



Robert Johnson, Esq.
Secretary, AACCNJ
Partner, FBT Gibbons



Gary Mann
Chairman, AACCNJ
CEO, Jafel Analytics



Monique Nelson,
Executive Chair, UniWorld Group
(UWG)



Tammeisha Smith
Vice Chair, AACCNJ
CEO, Dunbar Center, Inc.



Robert Warrington, Esq.
Former Vice-Chair, AACCNJ
Founding Partner, Dawkins &
Warrington Law Group, LLC

MEMBERSHIP COMMITTEE



Deiredra Oliver
Senior Branch Manager
Visions Federal Credit Union
Saddle Brook, NJ

<https://www.visionsfcu.org/locations/saddle-brook>



Edward Roberts
Founder & Owner
Prep Boyz LLC/ Buggin Out
Pest Control

<https://www.bugginoutipm.com/>



Nadine Brown
CEO
N&R Divine Cleaning
Services LLC

www.nrdivinecleaning.com



Pauline Lloyd
Founder & Executive Director
Albert Islay Walden
Education Alliance, Inc.

<https://www.islaywalden.org/>



Kim Leiby
Business Development
The Lerepco
IT Group

<https://www.lerepco.com/>

AACCNJ STAFF



Dr. John E. Harmon, Sr., IOM
Founder,
President & CEO



Jacqueline Baptiste
Executive Advisor to
President & CEO
& Brand Ambassador



Mary Griffin, PMP, IOM
Vice President of
Membership
Retention & Programs



Nicole Baptiste, IOM
Vice President,
Membership Acquisition
& Financial Management



Carmen Gates
Vice President of Community
Development and
External Affairs Officer



Tanya Freeman, Esq.
Chair, NY State Black Business Alliance
Tanya Freeman Law, LLC



Bydeia Harmon
Community
Development Officer



Vivian Harmon
Executive Director
Training & Development
Institute



Tammy Holloway
Senior Membership &
Program Specialist
NYSBBA, AACCNJ



Demetra Alston
Outreach Coordinator
Training & Development
Institute



Nyanpu Kerkulah
Case Manager
Training & Development
Institute



Jayme Rittenburg
Administrative Assistant



Margaret Syphax
Member Relations
Support Manager



Melody Holiday
Intake and Workforce
Administrative Coordinator
Training & Development Institute



Khadir Williams
Program Coordinator
Training & Development
Institute

ORGANIZATIONAL CHART



Gary Mann
Chairman of the Board, AACCNJ



Dr. John E. Harmon, Sr., IOM
Founder,
President & CEO



Jacqueline Baptiste
Executive Advisor to
President & CEO
& Brand Ambassador



Mary Griffin PMP, IOM
Vice President
Membership
Retention & Programs



Nicole D. Baptiste, IOM
Vice President,
Membership Acquisition
& Financial Administration



Vivian Harmon
Executive Director,
Training & Development Institute



Carmen Gates
Vice President of Community
Development and External
Affairs Officer



Jayme Rittenburg
Administrative
Assistant



Nyanpu Kerkulah
Case Manager



Adjunct
Staff



Margaret Syphax
Member Relations
Support Manager



Tammy Holloway Senior
Membership & Program
Specialist NYSBBA, AACCNJ



Demetra Alston
Outreach Coordinator



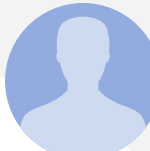
Khadir Williams
Program Coordinator



Melody Holiday,
Intake and Workforce
Administrative Coordinator



Bydeia Harmon
Community
Development Officer



Joe Awundaga, CPA
Accounting



Sharene Snear
Grants/Financial Consultant



Consultants

ADJUNCT STAFF



Helen Walker



Evon Judkins



Kimberly Smith



Tress Parker



Myrial Pedersen



Glori Bryson



Joslyn Morman



Vanessa Woolfolk



Victoria Woolfolk



Shawna Biggs



Sabrina Williams



Tamara Williams



Elaina Mason



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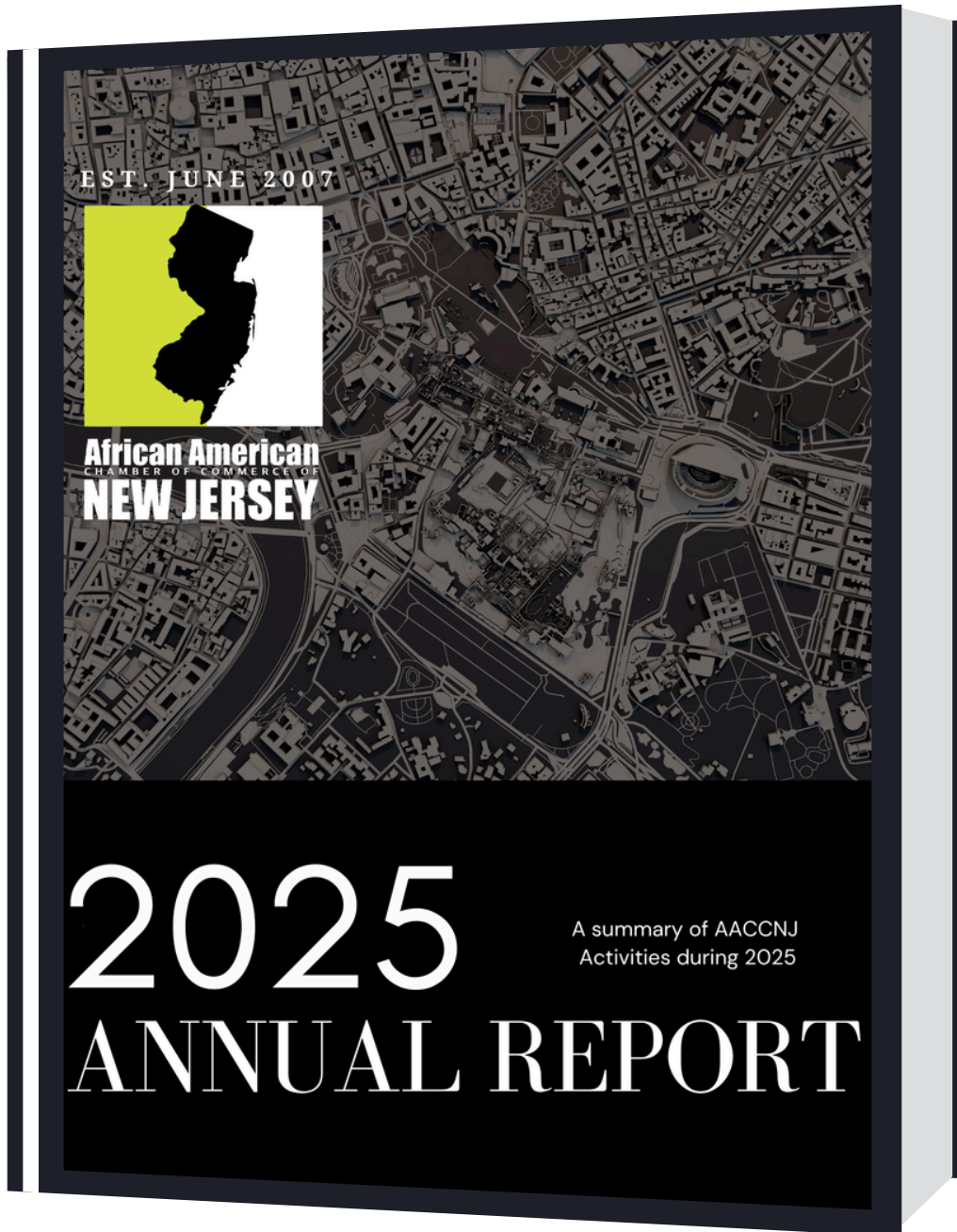
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2

AACCNJ ANNUAL REPORT

**A SUMMARY OF ALL AACCNJ 2025
PROGRAMS, LEGISLATIVE
AGENDAS, INITIATIVES AND
ACCOMPLISHMENTS**



SCAN TO READ A DIGITAL COPY OF THE
AACCNJ 2025 ANNUAL REPORT



KEYNOTE SPEAKER



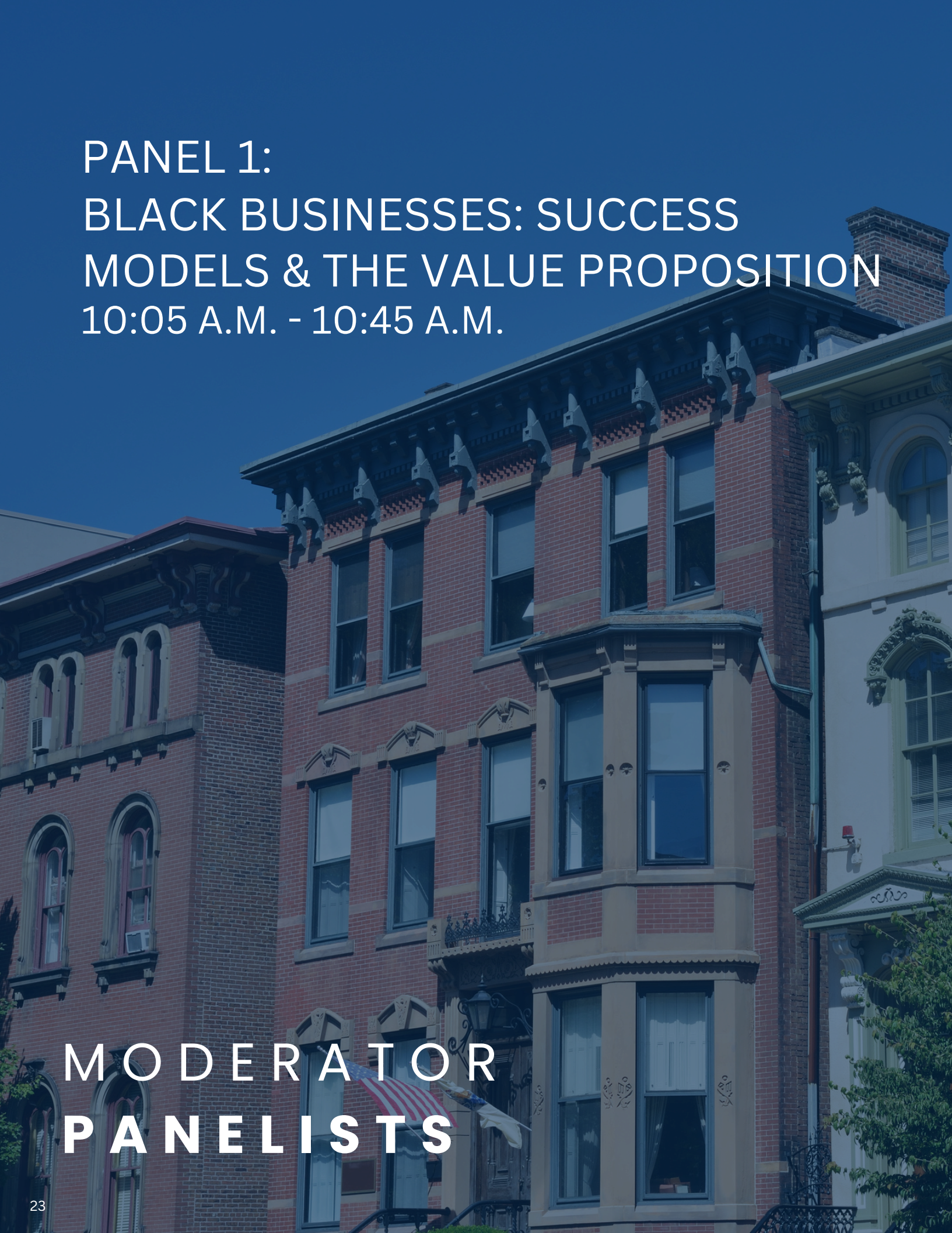
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KEYNOTE SPEAKER
REVEREND AL SHARPTON

FOUNDER, NATIONAL ACTION NETWORK, AMERICAN CIVIL RIGHTS AND SOCIAL JUSTICE ACTIVIST, POLITICAL ANALYST

As one of the preeminent civil rights leaders of our time, Reverend Al Sharpton serves as the founder and president of the National Action Network (NAN), anchors Politics Nation on MS NOW, hosts the nationally syndicated radio shows Keepin' It Real and The Hour of Power, holds weekly action rallies and speaks out on behalf of those who have been silenced and marginalized. Rooted in the spirit and tradition of the Rev. Dr. Martin Luther King Jr., NAN boasts more than 100 chapters across the country to promote a modern civil rights agenda that includes the fight for one standard of justice, decency and equal opportunity for all.



PANEL 1:
BLACK BUSINESSES: SUCCESS
MODELS & THE VALUE PROPOSITION
10:05 A.M. - 10:45 A.M.

MODERATOR
PANELISTS



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4



MODERATOR

JOHN E. HARMON, SR., IOM Founder, President & CEO, AACCNJ

In 1997, as a small businessperson, John E. Harmon, Sr. was an early member of the Metropolitan Trenton African American Chamber of Commerce (MTAACC), becoming its president, two years later. Under his guidance, MTAACC grew its membership, forged alliances with business associations/organizations and government, and forged strategic partnerships in the public and private sectors to benefit African American businesses throughout New Jersey. Harmon recognized the growing need for a statewide organization that could align both government and business interests to advocate for New Jersey's Black entrepreneurs and their communities. That led him to establish the AACCNJ – which is heralded as the leading voice for business development and economic empowerment for New Jersey's Black owned businesses.

Harmon has served as the Founder, President, and CEO of the African American Chamber of Commerce of New Jersey (AACCNJ), since 2007. In this role he has the responsibility of establishing, implementing, and executing the mission, as well as the fiduciary oversight and governance of AACCNJ in accordance with its Bylaws. In addition, he works to identify strategic partnerships in both the public and private sector to connect AACCNJ members and supporters to resources and opportunities to grow and sustain their goals and objectives. Moreover, Harmon serves as an advocate on behalf of the 1.2 million African American residents and the over 88,000 Black owned businesses statewide to ensure that policy at the municipal, county, and federal level provides fairness, equity and access to a level playing field in the marketplace. Harmon hosts the Gold Telly Award winning - AACCNJ monthly television show "Pathway to Success" as well as the Chamber's weekly radio show "The Empowerment Hour."

Prior to his twenty-seven-year career as a chamber executive, Mr. Harmon was previously employed at The Bowery Savings Bank (now part of Capital One Bank) in New York City where he managed the bank's Residential Real Estate Department overlooking major mortgage loan transactions; and at Chemical Bank where he managed third party loan originations for New York, New Jersey, and Connecticut. While working at Chemical Bank, Mr. Harmon established The Affordable Housing Loan Program. Following his banking career, Mr. Harmon founded a transportation company in 1989, called Harmon Transfer Corp. The company transported dry goods, perishable commodities, and produce throughout the Northeast United States and Canada.

Harmon is the Former Chairman of the Board for the National Black Chamber of Commerce; there are 50 Affiliate Chapters of the NBCC and over fifteen international affiliates. Harmon is a member of the US Chamber of Commerce – Board of Directors, the Federal Reserve Bank of Philadelphia's Economic Community Advisory Council (ECAC), Hackensack Meridian Health Board of Directors, Jersey Central Power & Light and Hermann Transportation. Harmon is also a Board Member of Digital Place Based Advertising Association and is a member of the US Chamber of Commerce Committee of 100.



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He is the Founder CEO & Chairman of the New York State Black Business Alliance, Inc. (NYSBBA) and was pinned as a new member of the 100 Black Men of NY in January of 2025. Additionally, Mr. Harmon is a Board member of the New Jersey Chamber of Commerce (NJCC), New Jersey BPU, Supplier Diversity Development Council (SDDC), Opportunity New Jersey, Better Choices, Better Care NJ, Chairman of Crime Stoppers of Greater Trenton. He is a former Board Member of Fairleigh Dickinson University, Investors Bank, American Chamber of Commerce Executives (ACCE), First Book, and Minding Our Business (MOB), a youth entrepreneurial initiative in affiliation with Rider University.

Harmon was awarded in 2024 with the National Association of Corporate Directors Awards – non-profit governance award. NJ Biz Power 100 List for 2024, 2023, 2022 and in 2018 to its Power 10 list. Harmon was acknowledged in 2021 and 2022 by ROI-NJ, for two consecutive years as the Number 1 Person of Color in NJ and was recognized in ROI-NJ “People of Color Influencers” for 2025, 2024, 2023 and 2018. Harmon was recognized as one of the NJ Business Hall of Fame Class of 2021 Laureates on December 9 th , 2021. In 2021, for the third consecutive year, Harmon was acknowledged in South Jersey Journal’s list of the “Twenty-five Most Influential African Americans in New Jersey. Harmon was honored by NJBIA as the Executive of the Year in October of 2022, and the New Jersey Symphony Orchestra at their Spring Gala in May of 2022. Harmon is also recognized as a Center of Influence (COI) for the United States Army and was selected as a participant in the Joint Civilian Orientation 2018.

Conference (JCOC) hosted by the Secretary of Defense. The JCOC program is the oldest and most prestigious public liaison program in the Department of Defense. Harmon was selected as one of 40 individuals (out of 230 applicants) to attend JCOC 18. In addition, Harmon was the only attendee from the State of New Jersey to participate in the conference. Harmon was the first individual selected as a member of the host committee for NFL Super Bowl XLVII held in NJ in 2014. John E. Harmon, Sr., IOM, ABA, BA, ABA, h.c., BS, L.H.D. h.c. holds an associate degree in Business Administration from Mercer County Community College and holds a Bachelor of Arts degree in Business Management, Fairleigh Dickinson University, 1983. Shortly before graduating in 1983, Harmon received a call from FDU’s career development office encouraging him to apply for a management training program for future bank presidents. Of 150 candidates, he was one of only 12 chosen – and the only African American. Mr. Harmon also successfully completed a one-year Fellowship on Regionalism and Sustainability sponsored by The Ford Foundation and completed the Minority Business Management Seminar at the University of Wisconsin-Madison, in 2009. Additionally, Mr. Harmon completed a four- year Chamber Executive Management Program, at Villanova University, sponsored by the U.S. Chamber of Commerce, in 2014. Harmon was conferred with an honorary associate’s degree in business administration from Rowan College Burlington County, in 2014. Harmon was awarded an honorary Doctor of Humane Letters (L.H.D.), honoris causa, from Fairleigh Dickinson University in May of 2022.

Harmon was bestowed with an honorary degree of Doctor of Business Administration from Georgian Court University, Lakewood, NJ in May of 2024. Dr. Harmon gave the undergraduate commencement address to the class of 2025 and was bestowed with an honorary doctorate of humane letters degree, from William Paterson University at the Prudential Center, in Newark, NJ, in May of 2025. In September of 2025 Dr. Harmon was bestowed with an honorary doctorate of humane letters from Thomas Edison State University, at Cure Arena, in Trenton, NJ. Harmon grew up in a large, working-class family in Trenton, NJ. His father operated his own trucking business; his mother was a factory worker. In high school, Harmon studied auto mechanics and aspired to one day run his own business like his father. Harmon is an avid sports fan, as a young man he played on the local baseball team. Today he enjoys golfing. He has three sons, John Jr., Joshua, and Justin. He is a member of Higher Ground Interdenominational Church, in Ewing, NJ. Harmon released a book in 2025 - Power Moves: The Life and Legacy of a Black Chamber Executive.

A portrait of William Bowie, a Black man with short hair and a beard, wearing black-rimmed glasses, a white dress shirt, and a dark suit jacket. He is smiling slightly and looking directly at the camera. The background of the portrait is a blurred view of modern skyscrapers with glass facades, set against a clear blue sky.

William Bowie
President & CEO
Empower Construction

William Bowie is the President & CEO of Empower Construction. The Founder & President of Bowie Holdings. The Founder & President of Bowie Construction Management. With over 20 years of experience in the utility construction industry, he provides inspired leadership company-wide and steers the company's culture, vision, and goals for strategic growth and success. Empower Construction is a Utility Construction Contractor based locally in the Greater Philadelphia area focusing on the utility infrastructure utilizing a union labor workforce in the trades whose service territory is the Northeastern United States.

William is a leader in the Construction Industry. Being born and raised in the Germantown section of Philadelphia and educated in the Philadelphia Public School system, William strives to promote Philadelphia minority businesses, advocating Workforce Development programs, and mentoring our youth, by providing awareness, access, and training by equipping them with the tools they need to be successful in the workforce today and in the future.

William attended Drexel University and Eastern University. Award winner of PBJ Diverse in Business Award, 2024 EY Entrepreneur of the Year Award, and 2025 Philadelphia's Titan Top 100 CEO's Award. William currently serves as a Board Member for many organizations which include Greater Philadelphia Chamber of Commerce, African American Chamber of Commerce both PA & NJ, Philadelphia Works, The North Penn Valley Boys & Girls Club, Breakthrough of Greater Philadelphia, Eastern Minority Supplier Development Council (EMSDC), ESF Dream Camp, Philadelphia Police Foundation, and also is a member of the American Association of Blacks in Energy (AABE). William mentors' high school and college athletes, as well as a host of other aspiring entrepreneurs through programs such as Hope Works, PTTI, OIC, Youth Build, ECA, and Cristo Rey High School.



Della Clark

President
The Enterprise Center & Partner,
Innovate Capital Growth Fund LP



Della Clark's vision for minority entrepreneurship is not about counting the number of successful businesses but about making businesses count. Since 1992, Ms. Clark has brought this vision to fruition as President of The Enterprise Center – an organization at the forefront of the Greater Philadelphia region's entrepreneurial ecosystem, guided by the mission to cultivate and invest in minority entrepreneurs to inspire economic growth in communities. After years of creating hamsters on a wheel of debt, The Enterprise Center is now a Capital & Investment Center focusing on concierge financial services and investing all types of capital with a specific focus on patient capital.

Clark launched, along with two other partners, Innovate Capital Growth Fund, a Small Business Investment Company. In 2022, Fund one raised \$26.6 million, and the investment thesis is: to build the balance sheet and scale minority standout companies to create wealth and a new model for future investments.

Clark is currently working on two new funds in 2025. One is Market Street Venture with a goal to raise \$25 million for seed investments and Grow Philadelphia Fund for local businesses. Della Clark's vision for minority entrepreneurship is not about counting the number of successful businesses but about making businesses count. Since 1992, Ms. Clark has brought this vision to fruition as President of The Enterprise Center – an organization at the forefront of the Greater Philadelphia region's entrepreneurial ecosystem, guided by the mission to cultivate and invest in minority entrepreneurs to inspire economic growth in communities. After years of creating hamsters on a wheel of debt, The Enterprise Center is now a Capital & Investment Center focusing on concierge financial services and investing all types of capital with a specific focus on patient capital.

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Monique Nelson

Executive Chair
UWG, Inc.

Monique L. Nelson is the executive chair and majority owner of UWG INC., the longest-standing multicultural advertising and marketing agency in the United States. As a visionary business leader, Nelson has transformed UWG from a pioneering agency into a global platform for cultural intelligence and creativity. Since acquiring UWG in 2012, Nelson has expanded the agency's footprint into Canada and Africa, delivering high- impact, insight-driven campaigns across continents. Under her leadership, UWG has evolved beyond traditional advertising to include The Uniculture Intelligence Network (UIN), a proprietary data platform integrating behavioral, linguistic, and attitudinal insights across diverse audiences; and Culture Labs, the agency's applied intelligence practice enabling intelligent storytelling that drives both relevance and results.

In 2024, she co-founded BLACKWEEK, a global platform celebrating culture, creativity, and commerce. And in 2025, she announced that UWG INC. would serve as the host company for BLACKWEEK Africa, a new, historic market expansion for the platform. Nelson's leadership was nurtured through previous diverse corporate and organizational experience at Motorola Inc., International Paper, and the Episcopal Church Center. A respected community leader, Nelson serves on multiple boards, including the Advertising Week Global Board, the Advocates Inclusion Council, and the President's Council for the African American Chamber of Commerce of New Jersey. A proud resident of Morris County, New Jersey, Nelson is married and the mother of two boys. She holds a Bachelor of Science from Vanderbilt University and an MBA from DePaul University.



Brian K. Oglesby

President & CEO
EMSD/WTC
Pittsburgh



American American
OF COMMERCE OF
JERSEY

Brian K. Oglesby is the President/CEO of the Eastern Minority Supplier Development Council (EMSDC) and the World Trade Center of Pittsburgh. As an economist and entrepreneur, he seeks to create and cultivate global business opportunities and dynamic supply chains which create ROI for suppliers/buyers large and small. He sits on various global/regional/local boards and committees.

Most of the time, and most importantly, he is simply known as "Miles's Dad."



PANEL 2:
PROCUREMENT OPPORTUNITIES
& CORPORATE PARTNERSHIPS
10:50 A.M. - 11:30 A.M.

MODERATOR
PANELISTS



EST. JUNE 2007



African American
CHAMBER OF COMMERCE OF
NEW JERSEY

Accredited State Chamber
of Commerce with Distinction

U.S. Chamber of Commerce

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Mark McDonough
President
American Water

Mark McDonough currently serves as president of New Jersey American Water. He is the principal external contact for American Water in New Jersey, serving approximately 3 million people. In this role since April 2021, McDonough reinforces and strengthens customer, regulatory and local government relationships and drives operational and financial results for New Jersey.

Before joining New Jersey American Water, McDonough served as President of American Water's Military Services Group. He led a team of nearly 500 employees that provided water and wastewater services to 17 military installations across the country. Under his leadership, the Military Services Group was awarded contracts for ownership, operation, and maintenance of the water and wastewater utility systems at Joint Base Lewis-McChord in Washington state, Joint Base San Antonio in Texas, and the U.S. Army Garrison West Point in West Point, New York.

Prior to his role as President of Military Service Group, McDonough was the Chief Compliance Officer for American Water. He originally joined American Water in June 2005, where he served primarily as lead counsel for the Military Services Group. McDonough has also worked extensively with American Water's Contract Services Group.

Before joining American Water, McDonough was in private practice in both New Jersey and Maine. Prior to graduating from law school, he was employed as a Special Agent with the United States Government, serving in the Office of Inspector General at the United States Department of Energy, The National Passenger Railroad Corporation (Amtrak), and the United States General Services Administration.

McDonough received his Bachelor of Science in Criminal Justice from the University of Delaware in 1987, his Master of Science in Justice from American University in 1990, and his Juris Doctor from George Mason University in 1996. He currently serves as a board member for Choose New Jersey, the New Jersey Utilities Association, New Jersey State Chamber of Commerce and Camden Community Partnership, for which he serves as Co-Chair with Camden Mayor Victor Carstarphen.

New Jersey American Water, a subsidiary of American Water, is the largest regulated water utility in the state with approximately 875 dedicated employees working to provide safe, clean, reliable and affordable water and wastewater services to approximately 3 million people.

American Water (NYSE: AWK) is the largest regulated water and wastewater utility company in the United States. With a history dating back to 1886 and celebrating 140 years in 2026, We Keep Life Flowing® by providing safe, clean, reliable and affordable drinking water and wastewater services to approximately 14 million people with regulated operations in 14 states and on 18 military installations. American Water's approximately 7,000 talented professionals leverage their significant expertise and the company's national size and scale to achieve excellent outcomes for the benefit of customers, employees, investors and other stakeholders.



Doug MoKoid
President
Jersey Central Power & Light

Mokoid comes to FirstEnergy from Atlantic City Electric/Delmarva Power (an Exelon Company), where he serves as Vice President & Region President responsible for shaping company regulatory and legislative strategies while building meaningful relationships with internal and external stakeholders. His prior role was Director of Operations for Atlantic City Electric, where he developed and implemented strategies to improve safety, reliability, customer satisfaction performance and employee engagement.

Mokoid has also held construction, maintenance and safety leadership positions with Philadelphia-based PECO and as a lead engineer with Public Service Electric and Gas.

A graduate of Rutgers University, Mokoid received a bachelor's in mechanical engineering and his juris doctorate degree. He is on the board of directors of the New Jersey Chamber of Commerce, the Delaware State Chamber of Commerce, New Jersey Utility Association and the Drumthwacket Foundation. Mokoid is also a member of the Delaware Business Roundtable and a trustee of the Atlantic Cape Foundation.

Jermaine Pharmes

Director, Businesses Development & Engagement,
NJEDA




Mr. Pharmes is the Director of Businesses Development and Engagement at NJEDA. Jermaine leads the Development and Implementation of Competitive efforts to Increase the active involvement of Small Businesses in the Authority's Procurements. He is also responsible for special programming and training to assist our NJ Business. Prior to joining NJEDA, Jermaine was Director of the Hudson County Office of Business Opportunity, which assists Small Businesses in obtaining Set - Aside opportunities and Developmental Training. Mr. Pharmes also served as a Disadvantaged Business Enterprise (DBE) Project Manager for NJ Transit performing Community Outreach, Certification and Contract Compliance Services. Jermaine also served as Minority Business Enterprise (MBE) Manager for the New York & New Jersey Minority Supplier Development Council Inc. (NMSDC Network), where he performed Certification, Business Development and Community Outreach.



Bianca Reyes
Supplier Diversity Manager
PSEG



Bianca Reyes is a Strategic Supplier Development manager at PSE&G- where she leads the strategy, implementation, and management of the company's strategic supplier development program. In her role, she focuses on identifying qualified suppliers, advancing supplier development initiatives, monitoring program performance, and supporting community outreach efforts. Bianca has over 15 years of experience in procurement, supplier relationship management, and project management. She has spent the past 13 years at PSEG within the procurement organization, supporting IT sourcing hardware, software, and services as well construction projects, project controls, and asset management. She has led complex contract negotiations with key suppliers and managed enterprise-wide software procurement processes. She holds a bachelor's degree in computer science and a Mini-MBA in Supply Chain in a Digitized Network from Rutgers University and NJIT. Bianca serves on the advisory committee of Rutgers honors college in Newark, and is a HISPANIC role model, supporting students in pursuing higher education. She is also the Sergeant-at-arms of her local Toastmasters club. Proudly she is a mother of an Army veteran and a college basketball player, as well as a (young abuela). An introvert with a gift of making others feel at home. Bianca lives by the belief that there is always room at the table, and if someone says there isn't any - no worries, she will scooch over.



PANEL 3:
BEST PRACTICES IN
PUBLIC CONTRACTING
1:00 P.M. - 2:00 P.M.

MODERATOR
PANELISTS



EST. JUNE 2007



African American
CHAMBER OF COMMERCE OF
NEW JERSEY

Accredited State Chamber
of Commerce with Distinction
U.S. Chamber of Commerce

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MODERATOR

Denise Anderson, Ph.D., MPH
Chief Executive Officer
Denise Anderson & Associates



Dr. Denise Anderson is an accomplished public health executive with experience in hospitals, government, nonprofit organizations, and academia. She is the Inaugural Executive Director of The Center for Health Equity & Wellbeing, New Jersey's newly designated Public Health Institute, and founder of Denise Anderson & Associates, a health care and public health consultancy. She serves on the boards of the Northern NJ American Red Cross and the African American Chamber of Commerce of NJ. Dr. Anderson is President-Elect of the NJ Public Health Association and co-chairs multiple committees. She holds a BS in Human Ecology, an MPH from Rutgers, and a Ph.D. in Urban Systems from Rutgers and NJIT. Further, Dr. Anderson is a Centers for Disease Control and Prevention Public Health Prevention Service Fellow, an Eagleton Institute of Politics Fellow, and a Yale Pozen-Commonwealth Fund Fellow in Health Equity Leadership.



American
FORCE OF
NEW YORK

Michael Garner, MBA, CCA

Chief Business Diversity Officer,
City-Wide Mayor's Office of
M/WBEs City Hall



Michael J. Garner, MBA, was appointed New York City's first Citywide Chief Business Diversity Officer by Mayor Eric Adams on February 16, 2023. Mr. Garner formerly served as Chief Diversity & Inclusion Officer at the Metropolitan Transportation Authority (MTA), State of New York. His tenure at the MTA spanned 14 years from February 2009- through February 2023. He is a diversity champion, making it his personal and professional mission to create a more diverse business environment wherever he's been.

By changing New York City's/New York State's Legislative Laws and creating new innovative MWDBE/SDVOB programming, Mr. Garner and his teams at the City of New York, the MTA and the New York City School Construction Authority (SCA), have been responsible for more than \$30 billion in contracts and payments to New York State/City Minority and Women-owned Businesses. In addition, during his tenure at the MTA, he and his team increased the hiring of Blacks, Hispanics and Asians by 20%, across the MTA's six different operating agencies.



Carra Wallace

Founder & President,
Optimized Diversity Solutions,
Senior Advisor to Rev. Al Sharpton, NAN

Carra Wallace leads with presence, acts with intention, and serves as a dynamic connector across corporate, civic, and philanthropic landscapes. With more than 30 years of experience guiding Fortune 200 companies, public institutions, nonprofits, and startups through growth, transformation, and complex challenges, she is widely respected for her strategic insight, operational discipline, and unwavering commitment to equity.

Carra is the Founder & President of Optimized Diversity Solutions, a boutique strategic advisory firm serving C-suite executives, investment leaders, and mission-driven organizations. She has advised on more than \$260 billion in public assets, built national DEI accountability frameworks, and championed policies that have opened access to capital, procurement, and opportunity for underrepresented businesses.

As Strategic Advisor to the CEO at Goalsetter, a financial education and technology company, Carra provides high-level counsel on scaling operations, refining business models, and expanding into new markets. She leverages her extensive cross-sector experience to advise on product development, partnership strategies, investor engagement, and corporate positioning—advancing Goalsetter’s mission to close the racial wealth gap through youth and family financial literacy.

Carra also serves as an Independent Advisor at Granicus, supporting strategic growth and governance across government technology solutions that strengthen public-sector performance, civic engagement, and service delivery. Drawing on her deep public-finance and government operations background, she advises on stakeholder strategy, market positioning, and organizational leadership priorities aligned with inclusive outcomes.

Her public service includes serving as the first-ever Chief Diversity Officer for the New York City Comptroller’s Office, where she launched the city’s award-winning MWBE “Making the Grade” program and pioneered the integration of DEI criteria into pension fund investment decisions. She also served as Managing Director at the Dormitory Authority of the State of New York (DASNY), one of the nation’s largest public finance and construction agencies.

Carra serves on the boards of TruFund Financial Services (Investment Committee), Eagle Academy Foundation (Strategic Planning), and the New York State Procurement Council (Senate Majority Leader Appointee). She also invests in and advises early-stage ventures, including RICOVR Healthcare and RightMatch AI, where she supports capital strategy, governance, and social impact alignment.

Her work has earned honors including the Change Agent Award from Women Construction Owners & Executives, One Hundred Black Men’s Corporate Partnership Award, and recognition as one of The Network Journal’s 25 Influential Black Women in Business. Carra earned her B.S. from Pepperdine University and her M.P.A. from Columbia University. A marathoner, golfer, and global traveler, she brings energy, clarity, and bold vision to every room she enters.



American
COMMERCE OF
NEW JERSEY

Keith Wright, Ph.D.

Spiritual Leader & Author;
Former Director
PANYNJ



Keith Wright's served as the Director of Business Diversity in the Office of Diversity, Equity and Inclusion from 2021-2025 for the Port Authority of NY and NJ. In this role Wright received the MWBE Innovator's Award, The Leaders in Transportation Award and the Public Service Award from the NY Black and Puerto Rican Legislators, the Newark Regional Business Partnership and the African American Chamber of NJ for his dedicated support of MWSDBE and SDVOB growing businesses.

Wright previously served as the Senior Program Manager of Capacity Building for the Port Authority of NY & NJ. Now in his second tour with the PANYNJ, Wright's assignment is to identify and expand prime and subcontracting opportunities for the MWBE community to fully participate in the agency's Ten Year \$32.2 Billion Dollar Capital Plan. In 2018 Wright created a first in the region A&E Principals Academy for MWBE professional services firms to assist in increasing their firm's business capacity.

Prior to returning to the PANYNJ, Wright served as the Executive Vice President and Chief Operating Officer for the CBCF a D.C. based not for profit. Wright provided the leadership, management and vision to ensure the financial strength and operating efficiency of the organization.

Prior to joining the CBCF in June 2007, Wright served as the Mid-Atlantic Community Relation's Vice President and Director for Citibank covering Maryland, Virginia and the District of Columbia.

Wright is a very accomplished leader who has spent over 30 years leading organizations, developing strong teams and delivering technology and homeownership products and services in communities around the country. Prior to joining Citigroup in May 2005, Wright worked at Fannie Mae where he served as Vice President of Community Investment with responsibilities for operations, human resources, business integration, technology and budgeting for Fannie Mae's Partnership Office Infrastructure.

Prior to Fannie Mae, Wright was Assistant Manager of Computer Operations at the Port Authority of New York and New Jersey where he was responsible for the technology operations for the Port Authority Facilities, including the three major airports and the World Trade Center. A native of New Jersey, Wright has held several civic and community positions, including serving as Chair of the Economic Development Corporation, Chair of the YMCA Capital Campaign, Chair of the Mayor's Community Development Corporation and the Parking Commission for the City of East Orange N.J. Wright received his Ph.D. in Theology from NEWBURGH Theological Seminary a Master of General Administration from the University of Maryland, a Bachelor of Arts degree from Rutgers University, and completed the program for management development at Harvard University's Business. Wright has always been recognized for his great leadership and mentoring qualities and is a John

Maxwell certified speaker, coach and trainer and the author of "Spiritual Oars for Dark Waters- Christians Successfully Navigating the Corporate World of Work."

THE STATE OF BLACK NEW JERSEY





7

THE
DATA

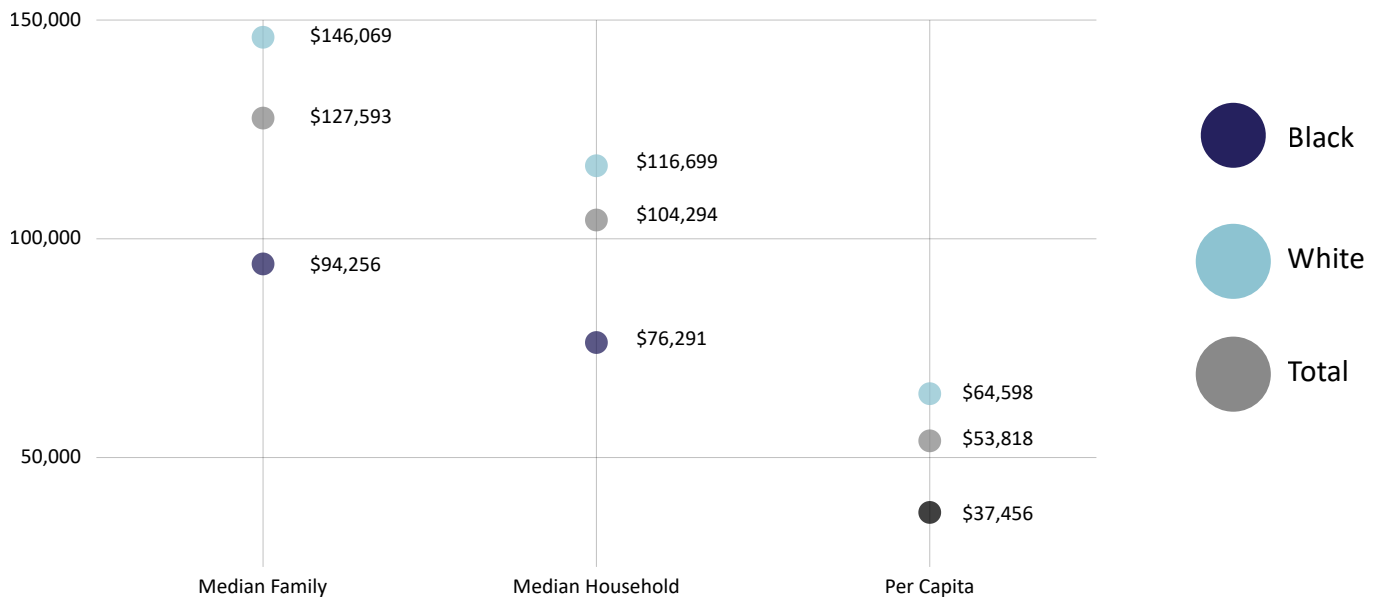
EST. JUNE 2007



African American
CHAMBER OF COMMERCE OF
NEW JERSEY

MEDIAN INCOME

The data reveals a significant income gap between Black and White populations in New Jersey. The median family income for Black households is \$94,256, whereas for White households, it is \$146,069. This discrepancy suggests that Black families, on average, have significantly fewer financial resources than their White counterparts.



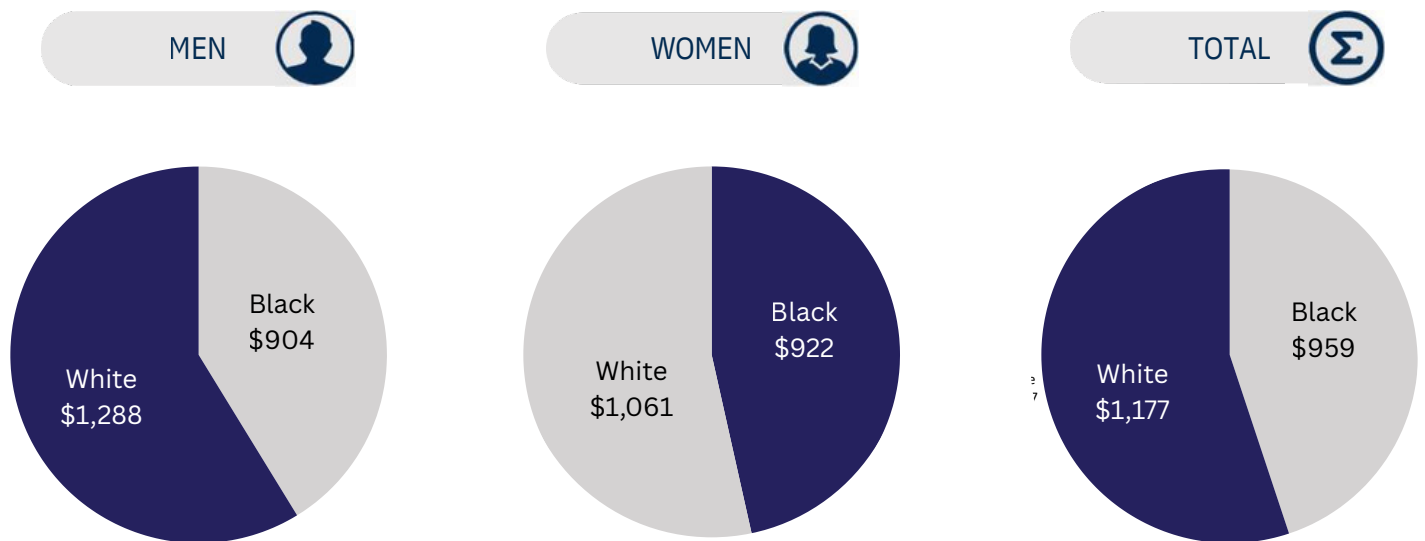
● Median Income (\$) in the past 12 months (in 2023 Inflation Adjusted Dollars: NJ)



Source: US Census Bureau, 2024 American Community Survey (ACS) 1-Yar Estimates

When examining per capita income, the contrast becomes even more evident. Black individuals report a per capita income of \$53,818, far lower than the \$64,598 reported for White individuals. This disparity indicates that Black individuals may have less financial stability, which can limit their ability to invest in education, homeownership, and business ventures, further perpetuating economic inequalities.

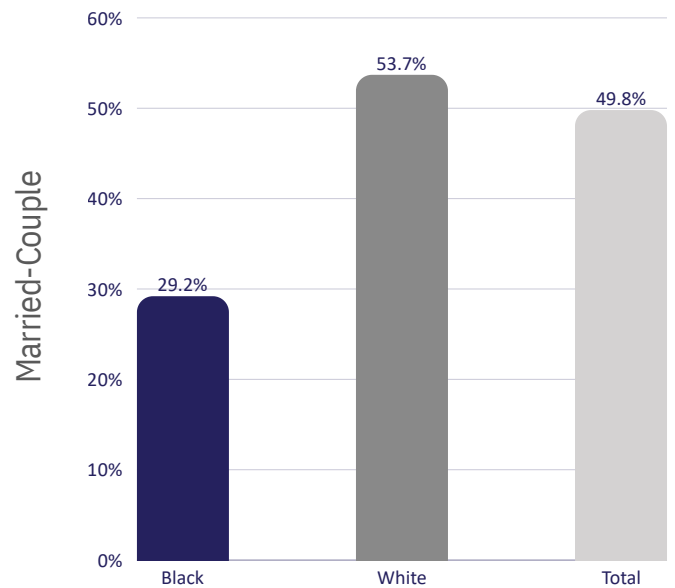
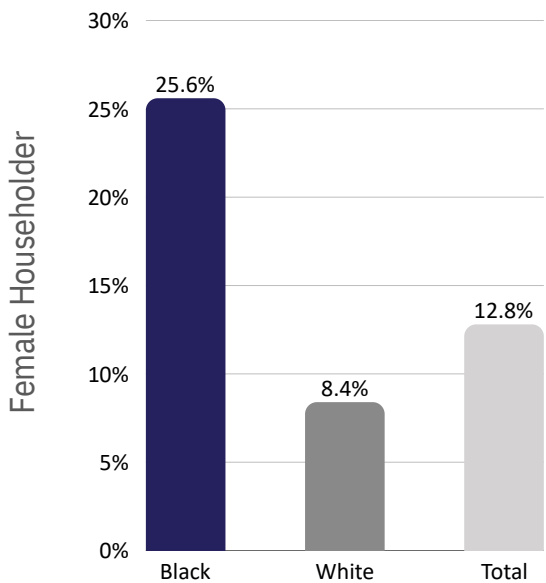
● Median usual weekly earnings - in constant (base current year) dollars of full-time US, 2024 annual averages, not seasonally adjusted



The gender-based earnings breakdown also highlights disparities. Black men earn a median weekly income of \$904, whereas White men earn \$1,288. Black women earn \$922, compared to White women's \$1,177. These figures suggest that both racial and gender-based wage gaps persist, contributing to economic disadvantages for Black workers.

HOUSEHOLD TYPE

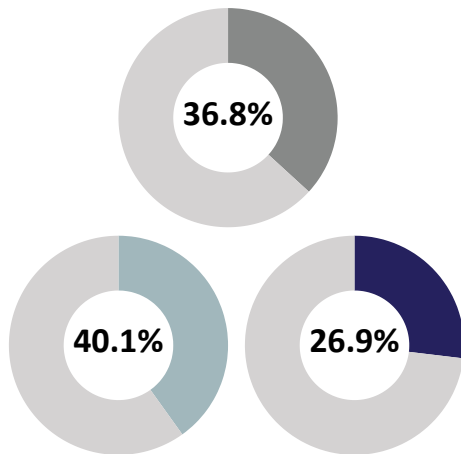
● Household Types by Race (%): NJ 2023



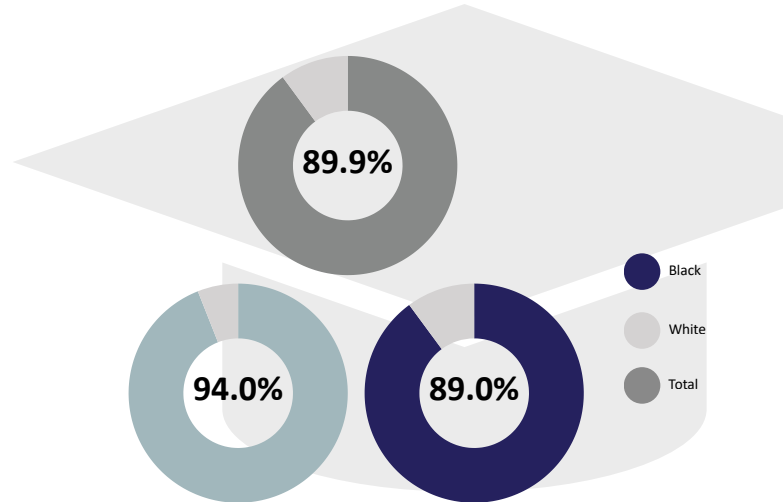
The report highlights significant differences in household structures by race. Among Black households, 40.2% are led by a single female head, compared to just 16.1% of White households. Conversely, 64.0% of White households are married-couple families, while only 39.1% of Black households fit this structure.

EDUCATION BY RACE

● Education by Race: United States 2023



Bachelor's Degree or Higher



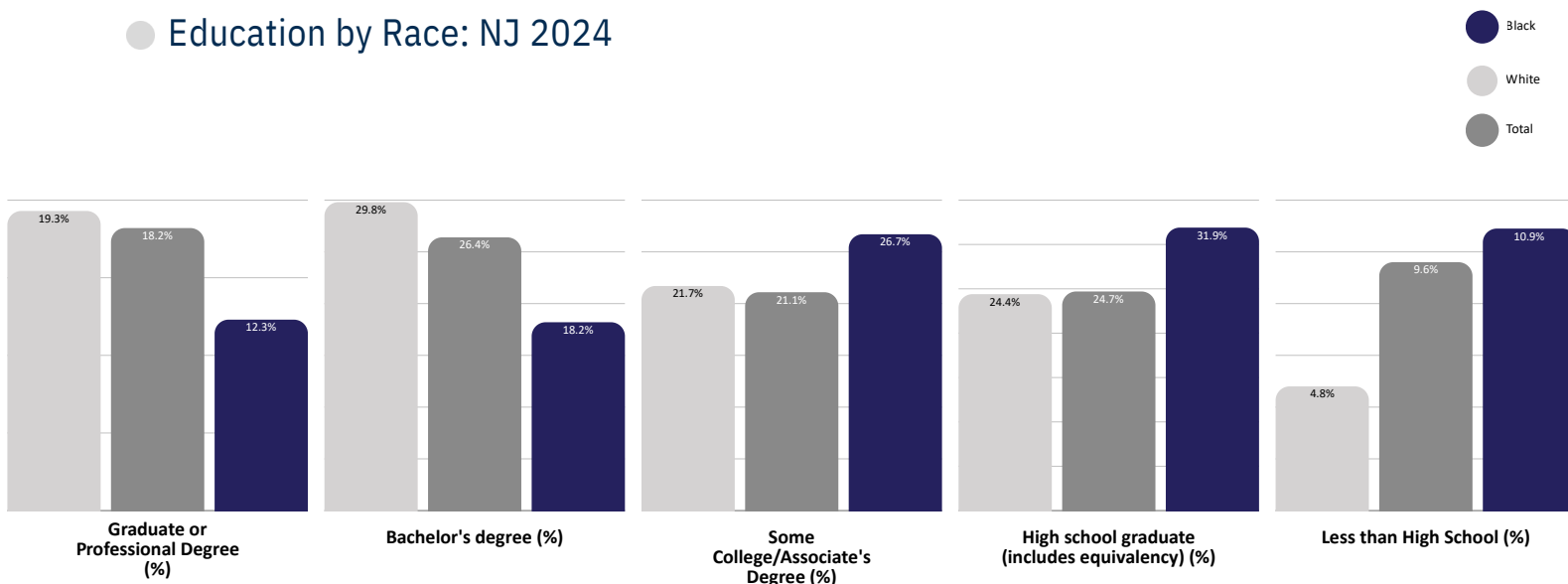
High School Graduate or Higher



Source: US Census Bureau, 2023 American Community Survey (ACS) 1-year estimates

Education levels show a clear racial divide. Nationally, 26.2% of Black individuals have attained a bachelor's degree or higher, compared to 39.4% of White individuals. In New Jersey, the gap is even wider—29.8% of Black residents have a bachelor's degree or higher, while 48.1% of White residents do.

● Education by Race: NJ 2024

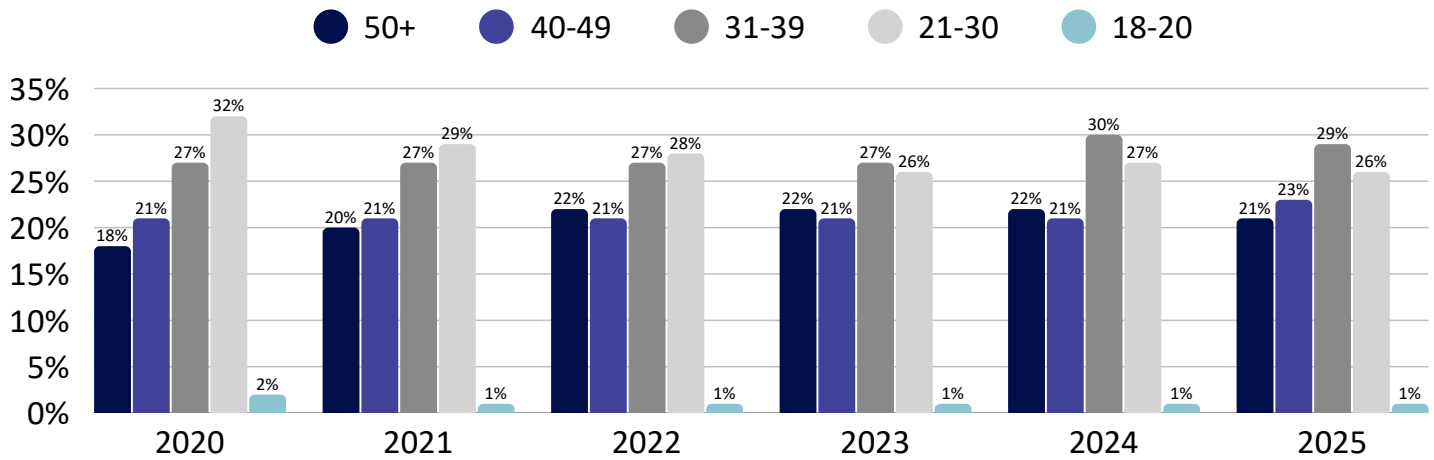


Source: US Census Bureau, 2023 American Community Survey (ACS) 1-year estimates

THE STATE OF BLACK NEW JERSEY

2026 ECONOMIC SUMMIT

● Population Institutionalized by Age Group:
NJ 2020-2025



Source: NJ Department of Corrections, 2020-2025

SIDEBAR FROM MCKINSEY

A LEGACY OF DISCRIMINATION

McKinsey Institute for
Black Economic Mobility

The housing crisis for Black Americans is grounded in a history of exclusion, segregation, and discriminatory practices affecting access not just to homeownership but also to rental housing. For example, early zoning laws starting in 1910 segregated Black communities. While the Supreme Court outlawed racial zoning in 1917,¹ racial covenants in deeds, which weren't ruled unenforceable until 1948;² Federal Housing Administration policies that worked to deny many Black Americans access to federally backed mortgages and devalued Black-owned properties and nearby neighborhoods³; and violence against Black families who tried to integrate into White communities continued the trends that racial zoning established long beyond the early 20th century.

Even with the passage of the Fair Housing Act in 1968, barriers persisted. Practices such as appraisal bias and lending discrimination continued. Today, Black households still confront lending disparities. Data shows that from 2018 to 2020, Black mortgage applicants were 2.9 percentage points more likely to be denied than White applicants, even when borrower characteristics were the same.

Meanwhile, Black renters are often shown fewer apartments and offered fewer incentives to rent.⁵ Additionally, zoning restrictions and other land use policies often limit affordable rental options, and Black families are disproportionately likely to be pushed toward higher-cost or lower-quality housing options. Investments to making housing more affordable in the United States could benefit all--and result in gains for Black families

McKinsey Institute for Black Economic Mobility
Investing in housing: Unlocking economic mobility for Black families and all Americans
February 11, 2025 | Report

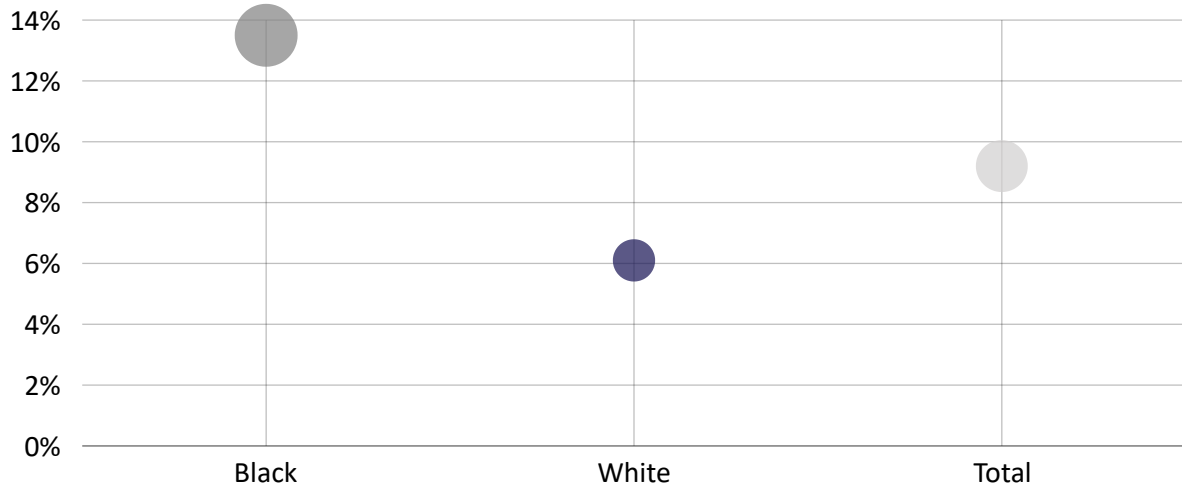


McKinsey Institute for Black Economic Mobility
The state of Black residents: The relevance of place to racial equity and outcomes
February 1, 2024 | Report



POVERTY RATES

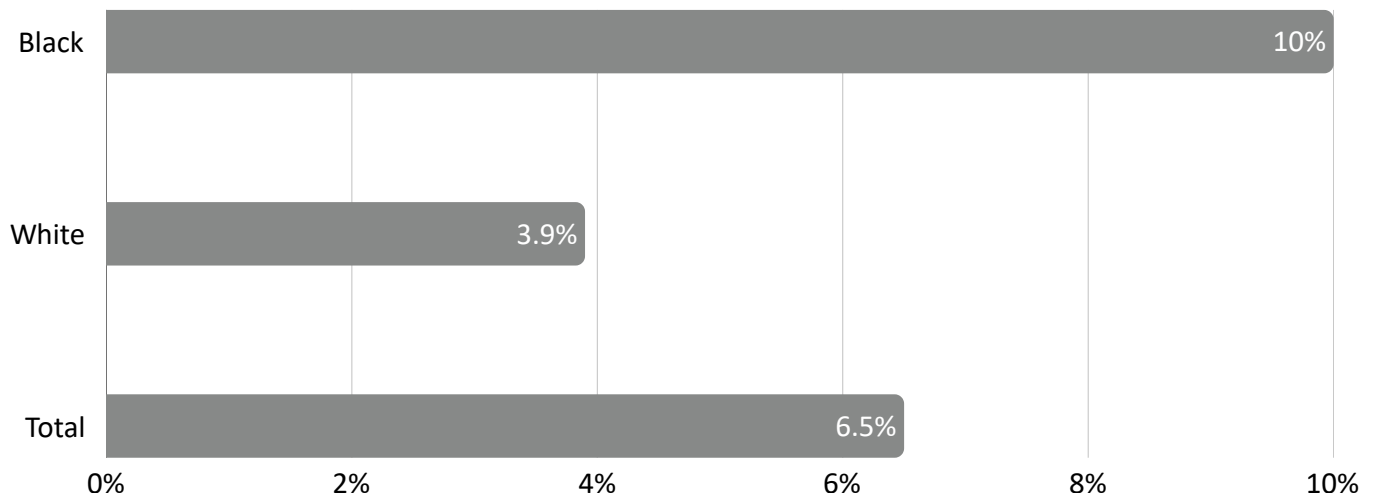
● Persons Below Poverty: NJ



☁ Source: US Census Bureau, 2023 American Community Survey (ACS) 1-year estimates

The poverty rate among Black individuals in New Jersey is alarmingly high at 16.1%, which is more than double the poverty rate for White individuals (7.0%). When broken down by families, 13.8% of Black families are below the poverty line compared to only 4.6% of White families.

● Families Below Poverty: NJ



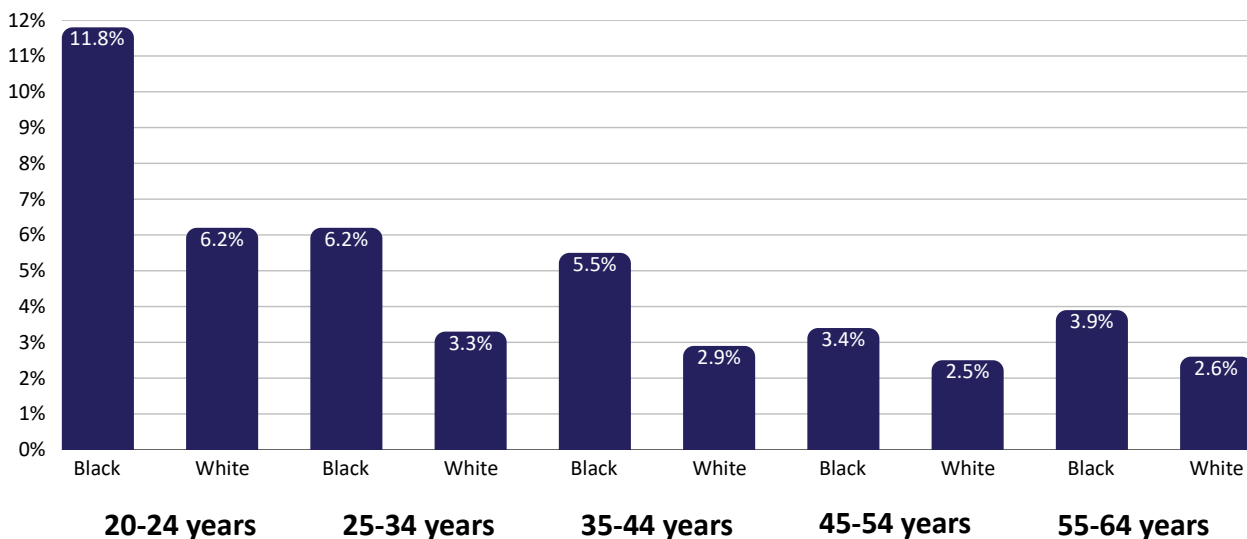
☁ Source: US Census Bureau, 2024 American Community Survey (ACS) 1-year estimates

UNEMPLOYMENT RATES

Unemployment rates for Black individuals are consistently higher across all age groups. Among young adults aged 20-24, the Black unemployment rate is 11.8%, nearly double the 6.2% for White individuals. Even among older age groups, the gap persists. For instance, in the 35-44 age group, Black individuals face an unemployment rate of 6.2% compared to 3.8% for White individuals.

These trends suggest systemic barriers to employment for Black individuals, including racial discrimination in hiring, disparities in access to high-quality education, and limited job opportunities in predominantly Black communities.

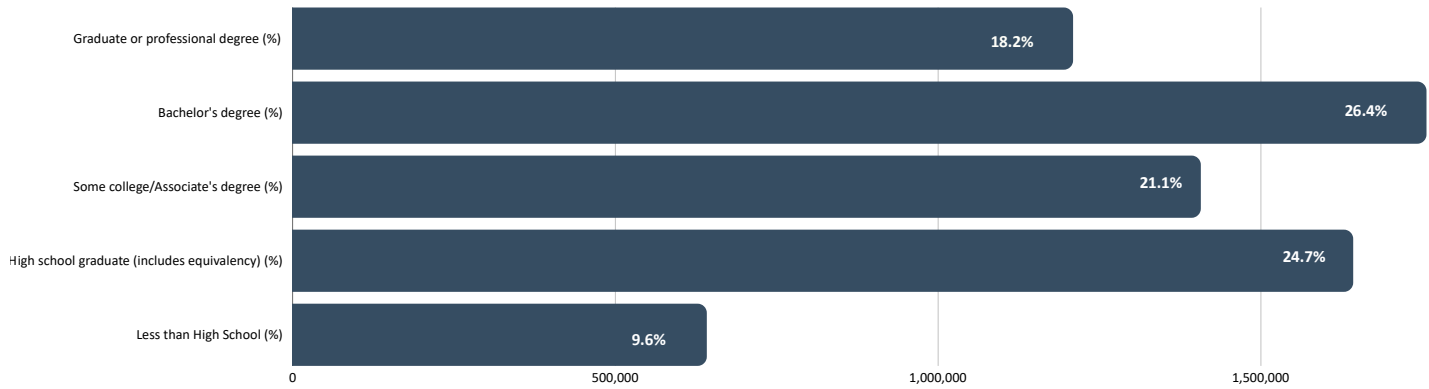
● Unemployment Rate, by Race in US, 2024 Annual Averages



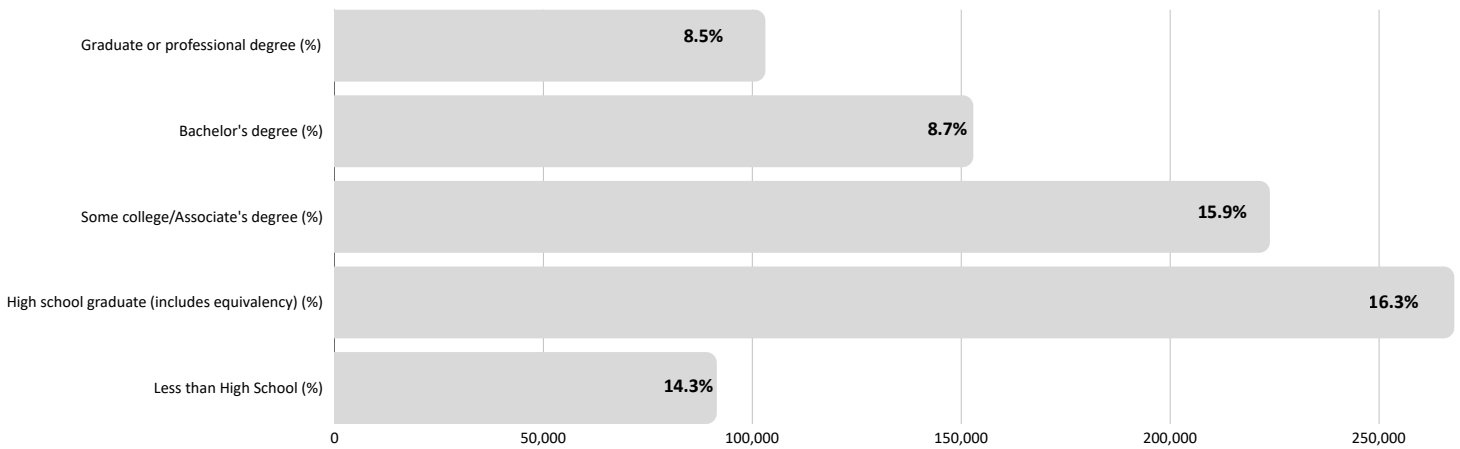
Source: Bureau of Labor Statistics

EDUCATIONAL ATTAINMENT

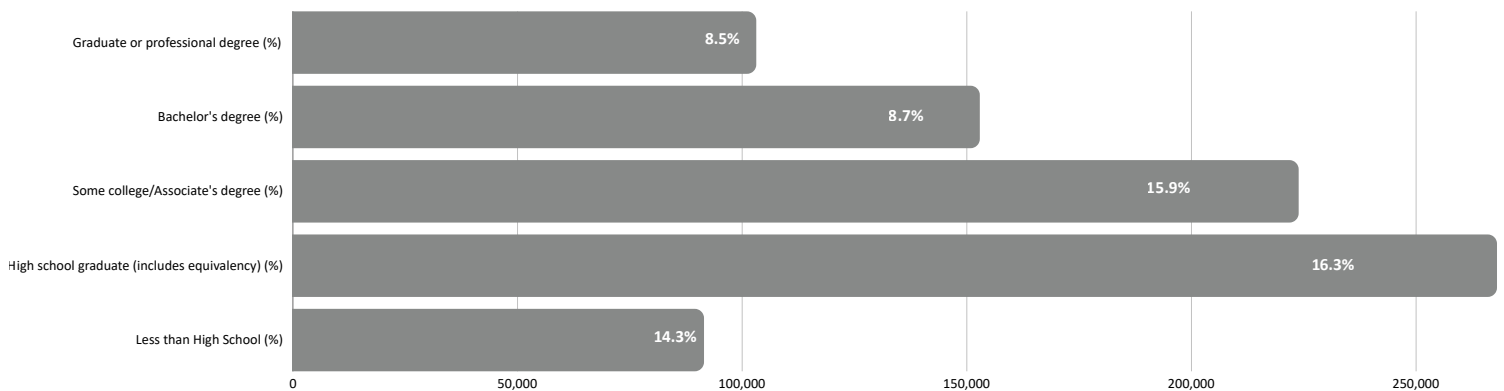
● Total All Races (Population 25 years and over)



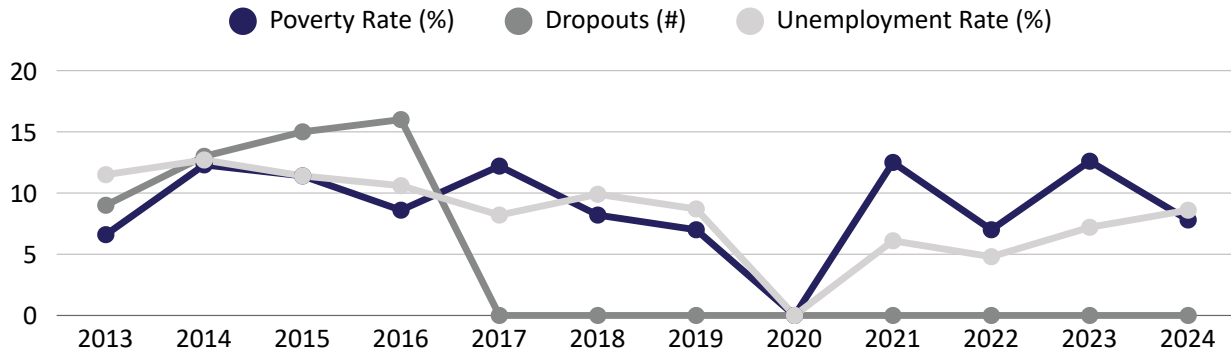
● Black (Population 25 years and over)



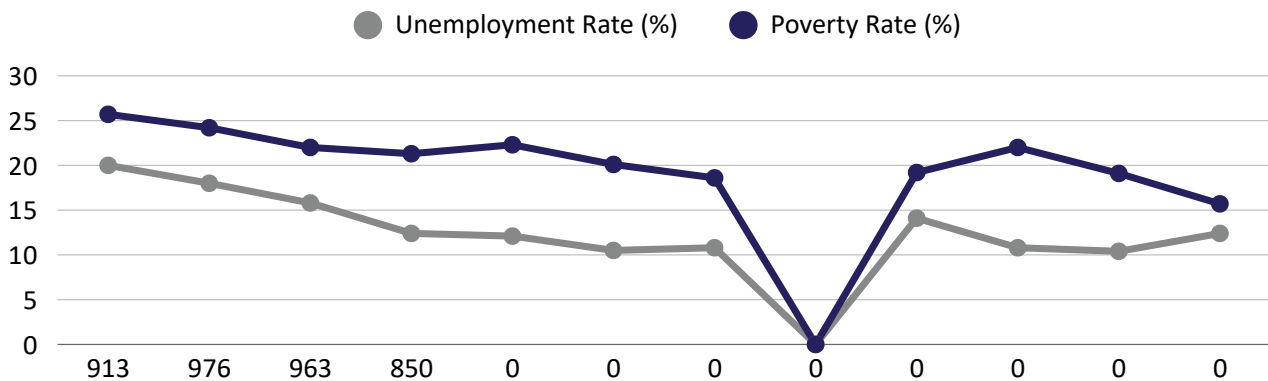
● White (Population 25 years and over)



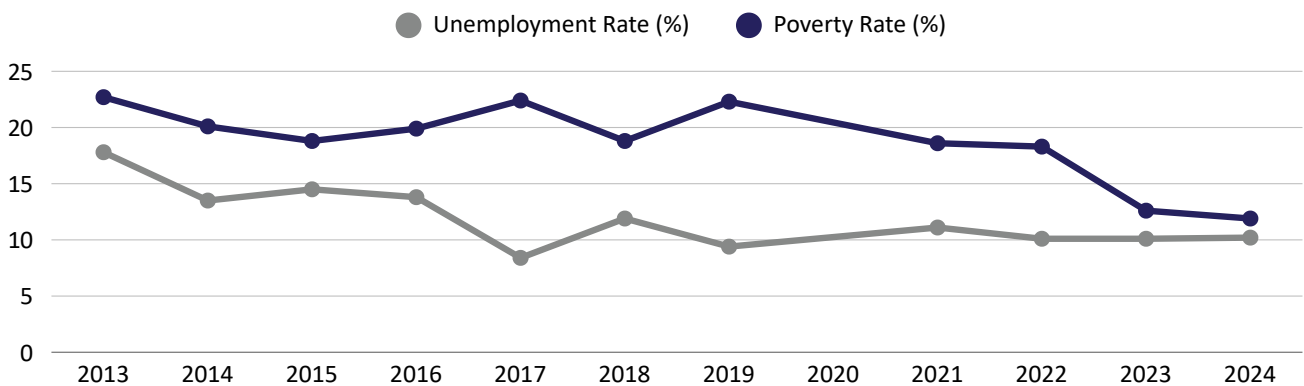
● Burlington County



● Essex County



● Mercer County

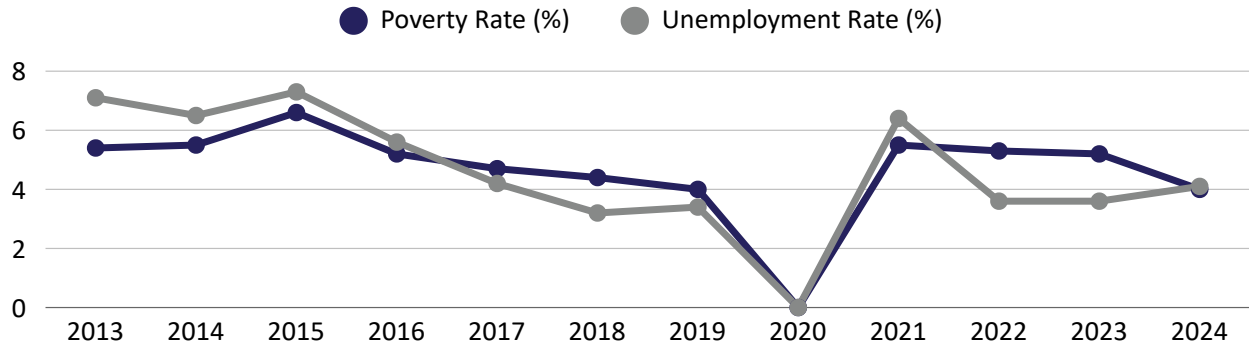


Source: US Census Bureau, 2023 American Community Survey (ACS) 1-year estimates

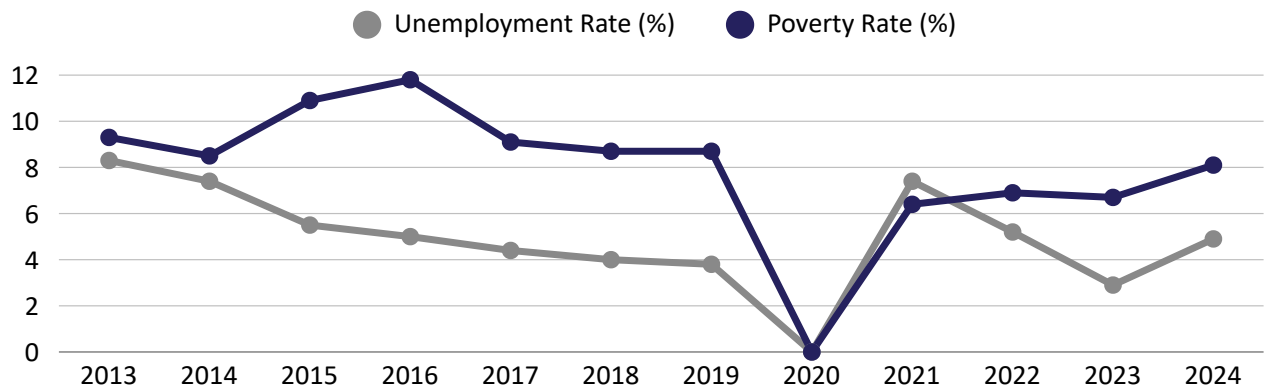
Source: New Jersey Department of Education (Dropouts not updated past 2015-2016 school year)

WHITE UNEMPLOYMENT

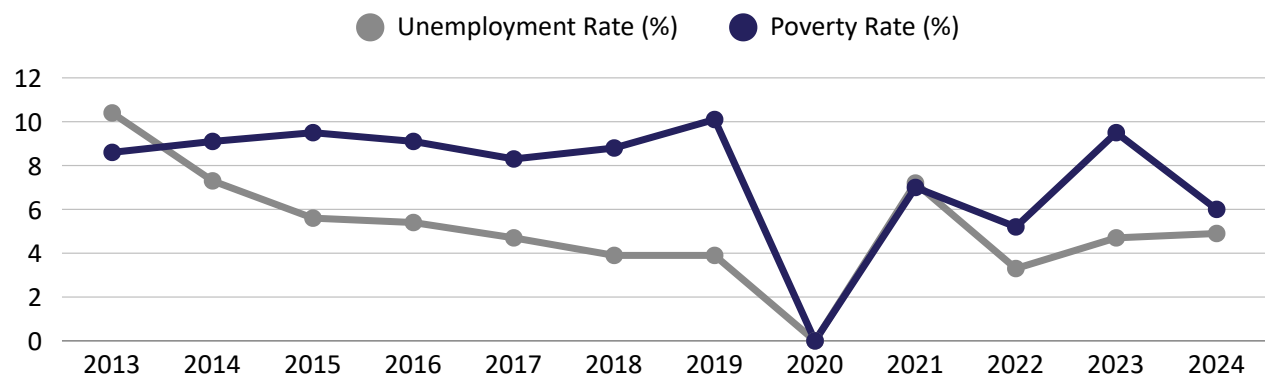
● Burlington County



● Essex County



● Mercer County



Source: US Census Bureau, 2023 American Community Survey (ACS) 1-year estimates

Source: New Jersey Department of Education (Dropouts not updated past 2015-2016 school year)



**UPCOMING
AACCNJ EVENTS**



PROUD PARTNERS

SUPPORTING THE
STATE OF BLACK NEW JERSEY



TCNJ and President Michael A. Bernstein are honored to continue our partnership with AACCNJ, working together to strengthen pathways to success, support business growth, and invest in communities across New Jersey.

tcnj.edu



Office of Business Development

Office of Business Development (OBD)



SCAN HERE

Procurement Calendar



SCAN HERE



DBEoutreach@njtransit.com



<https://www.njtransit.com/our-agency/office-civil-rights-office-business-development-obd>

EST. JUNE 2007



African American
CHAMBER OF COMMERCE OF
NEW JERSEY

WOMEN WHO **EMPOWER** AWARDS LUNCHEON

A Celebration of Leaders

MAY 14
2026

PRINCETON MARRIOTT - FORRESTAL
PRINCETON, NJ | 11:30 A.M. - 2:30 P.M.

2026 HONOREES



Jeannine Frisby LaRue
Partner,
Moxie Strategies



Regina Appolon
Government Affairs Advisor
McCarter & English



Abbey True Harris
Partner,
Connell Foley



Glenda Thomas
President & CEO
Electra Grid Solutions, LLC
Electra Lines, LLC



Funke Olayinka, MD
Chief Executive Officer
GHIT Consulting, inc.



Ferlanda Fox Nixon, Esq.
President & CEO, Newark
Regional Business Partnership

SENIOR LEADERSHIP OF THE AACCNJ



Jacqueline Baptiste
15 Year Anniversary
Executive Advisor to President & CEO
& Brand Ambassador



Nicole Baptiste, IOM
Vice President, Membership
Acquisition & Financial
Administration



Mary Griffin, IOM, PMP
Vice President,
Membership Retention
and Programs

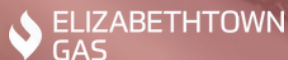


Carmen Gates
Vice President, Community
Development & External
Affairs Officer



Vivian Harmon, M.Ed., MSW, LSW
Executive Director,
Training & Development
Institute

Special Recognition to AACCNJ Staff & Adjunct Staff Members



2026 JUNETEENTH INNOVATION EXPO

LEADING THE WAY FORWARD

JUNE 10, 2026

8:30 A.M. - 4:00 PM - 6:00 PM

DOUBLE TREE BY HILTON - CHERRY HILL, PHILADELPHIA
CHERRY HILL, NJ 08002

CALLING ALL INNOVATORS

An opportunity to showcase your innovations in technology, health, arts, sustainability, products, goods and services.



New Audience

Entrepreneurs, creators, companies, and social media influencers who are eager to showcase new ideas



New Focus on Innovation

Pitch contest, giving one winner the chance to work directly with a world renowned company



New Experience

New dynamic, open-floor experience designed for exploration and discovery

INVENTORS, CREATORS, & FORWARD THINKERS

If you've built something new, reimagined what's possible, or created an invention that deserves to be seen, this is your moment. From technology and health to arts, sustainability, business, and beyond—show the world what the future looks like through your work.

EXHIBIT HALL MAP

African American NEW JERSEY

2026 JUNETEENTH INNOVATION EXPO
LEADING THE WAY FORWARD

JUNE 10, 2026
8:30 A.M. - 6:00 P.M.
DOUBLE TREE BY HILTON - CHERRY HILL, PHILADELPHIA
CHERRY HILL, NJ 08002

EXHIBITOR OPPORTUNITIES

- 1 - 16' x 16' title sponsor
- 1 - 14' x 14' innovation sponsor
- 1 - 12' x 12' legacy sponsor
- 2 - 10' x 10' elite excellence
 - 25 - 8' x 8' booths
- 12 - 40" medium work stations
- 35 - 30" small table

SPONSOR OPPORTUNITIES

- MEDIA WALL** - 3-sided video tower for exhibitor-sponsored content
- GRAND BALLROOM STAGE** - 32' wide x 12' deep x 2' high
- RIVERSIDE BALLROOM STAGE** - 24' wide x 12' deep x 2' high
- MATCHMAKER SESSIONS** - Riverside Ballroom
- NETWORKING RECEPTION** - Riverside Ballroom 4:00 pm - 6:00 pm
- REGISTRATION & CHECK IN** - Entrance to Grand Ballroom
- BLACK HEART EXHIBIT** - Black Wall Street
- VIP LOUNGE, HEALTH IS WEALTH**

RIVERSIDE BALLROOM RIBBON-CUTTING CEREMONY

Visionary Sponsors



Community & Unity Sponsors





EST. JUNE 2007

20 MONDAY
JULY, 2026
7:30 A.M. - 4:00 P.M.

AACCNJ ANNUAL GOLF CLASSIC



CELEBRITY GOLFERS NFL ALUMNI & HALL OF FAMERS FROM THE NEW YORK GIANTS



BART OATS LEE ROUSON HOWARD CROSS HARRY CARSON CHARLES WAY BRIAN KELLY BILLY TAYLOR STEVEN BAKER

Join the AACCNJ for an unforgettable day on the greens at our Golf Classic at Fiddler's Elbow Country Club. Set against the beautiful backdrop of one of New Jersey's most prestigious private golf destinations, this premier event brings together business leaders, entrepreneurs, and community partners for a day of friendly competition, networking, and celebration.



SCAN HERE TO REGISTER OR
VISIT WWW.AACCNJ.COM

CLUB & SPA EXPERIENCE MEMBER FOR THE DAY

Non-golfers can still be part of the experience through our Member for a Day package. This special offering allows guests to enjoy the exceptional amenities of Fiddler's Elbow Country Club while experiencing the club lifestyle firsthand. Participants will have access to golf and tennis clinics led by club professionals, as well as the opportunity to relax and unwind with access to the club's spa and pool facilities.

MEMBER FOR THE DAY ADMISSION: \$400

MEMBER FOR THE DAY ADMISSION INCLUDES:



Networking Breakfast
with Guest Speaker



Tennis and Golf Clinic
with FECC professionals



One Hour Massage
and Pool Access



Post Tournament Awards
Reception Admission

EST. JUNE 2007



African American
CHAMBER OF COMMERCE OF
NEW JERSEY

The African American Chamber of Commerce of New Jersey has been incorporated as a 501(c)(3) in accordance with the Internal Revenue Code and provides advocacy and support for businesses throughout the State of New Jersey.

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