

NY's
Fabulous
Five!

Women Leading the Way

Harlem Event by JPMorgan Chase Inspiring for All

by Derrel Jazz Johnson

In celebration of Women's History Month, JPMorgan Chase put together an extraordinary panel of five fabulous women at a Chase branch in the heart of Harlem. The panel featured Harlem's own born, bred, and buttered **Melba Wilson**, owner of *Melba's Restaurant*, **Carolina Jannicelli**, Managing Director, Head of Community Impact, *JPMorgan Chase*, **Nelle Miller**, Managing Director Co-Head of New York Region, *J.P. Morgan Private Bank*, and **Sandra Garcia**, Founder, and Chief Marketing, Branding, and Diversity Strategist, *Encounter Your Potential*. The panel was moderated by the groundbreaking **Nichol King**, who is Executive Director, Community Banking, Northeast for *JPMorgan Chase*.

King asked the five women questions in front of a room of more than 125 people filled with mostly women for close to an hour. After the event, The Harlem Times spoke exclusively with all five women.

On the panel, Wilson discussed a meeting in Harlem with the man at the top of JPMorgan Chase and how it impacted her.

“Chase not only makes withdrawals, but they make large deposits in Harlem and in our communities,” Wilson explained. “I have witnessed our village's peaks and valleys. There have been significant organizations that have come into the neighborhood and have made massive withdrawals while making menial deposits. About a year ago, I was one of four local business owners invited to sit down for an intimate and in-person conversation with the CEO of JPMorgan Chase, Jamie Dimon. King, whom we affectionately refer to as ‘Harlem's Banker’ ushered me into my favorite branch of Chase, where Mr. Dimon, dressed in jeans and a casual pullover sweater, introduced himself and immediately asked what Chase could do to help small businesses and individuals in our community. I talked about the importance of being bankable so that when small business owners apply for loans, lines of credit, etc., they are accepted.”

Wilson continued to discuss the meeting with Dimon.

“I expressed the importance of ensuring that our community creates economic empowerment by providing a dollar which can then circulate at least eight times in our community and create generational wealth,” she recalled. “All of these require education and resources. I then presented him with a Melba's Sweet Potato Pie, took a few pictures, and was on my way. I am here to tell you that Mr. Dimon heard and listened. I am sure it was not my conversation but the millions of dollars flowing to communities of color and the \$30 billion commitment of JPMorgan Chase is their testimony to the call for action.”



Melba Wilson proudly represents her New York neighborhood of Harlem as one of the most successful African-American women in the restaurant and catering businesses. Her achievements are countless and her reputation in the food service industry is stellar. Her style, poise and love of entertaining have made Melba's Restaurant a New York landmark frequented by music, TV and movie stars, New York City's elite, locals and travelers from around the world. Melba is the proud sole owner of three businesses: Melba's Restaurant, Melba's Catering and Melba's in Central Park. In addition to appearing regularly on national shows, receiving numerous food awards and publishing a cookbook, Melba was also recently honored by the AKA Sorority, Google, Chase and inducted into Crain's 2021 Hall of Fame and named one of Crain's 50 Most Influential Women of 2021. She is the first female and first person of color to be elected as President of the NYC Hospitality Alliance. Melba consistently takes time to help community-based organizations in Harlem and throughout New York City. Melba is a partner at the newly relaunched Wollman Rink in the heart of Central Park, serves on the board of City Harvest, God's Love We Deliver, NYC & Co., as well as co-chair of Mayor Eric Adams Covid Recovery Roundtable.



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-Melba Wilson



Carolina Jannicelli is the head of Community Impact at JPMorgan Chase, leading the governance, firmwide strategy and implementation of the bank's \$30 billion commitment to help close the racial wealth gap. In this capacity, Carolina partners with lines of business firm-wide, Corporate Responsibility, Global DEI and city-level leadership teams, to deliver the best of business, philanthropic and policy efforts to drive inclusive economic growth. She began her long career at the firm in investment banking, followed by executive positions in the Private Bank, leading teams that drive wealth creation. Carolina serves on the Corporate Board of Advisors of UnidosUS, the nation's largest Hispanic/Latino civil rights and advocacy organization. She is also a member of the Arts of the Americas Circle at the Americas Society/Council of the Americas. She was recently named as one of the 500 most influential people in Latin America by Bloomberg Línea and recognized by Crain's New York Business as a Notable Hispanic Leader. In 2021, Carolina was a recipient of the Latina Trailblazer award by LatinoJustice, named among The Top 100 Most Influential Latinas by Latino Leaders magazine, and inducted into ALPFA's 50 Most Powerful Latinas Hall of Fame. In 2020 she was featured on Crain's New York inaugural list of Notable Women in Financial Advice.



Nichol King is affectionately known as Harlem's Banker and has created an impact seen and experienced throughout the United States. Agility, vision, and fearlessness strengthen Nichol as she's climbed through the ranks of JPMorgan Chase. Starting her banking career in 2008 at the 55 W 125th Street Harlem location, in 2019, she became the firm's first-ever VP Community Manager by piloting a new community-banking model at the iconic location where she started her career. Nichol's newest role as Executive Director of Community and Business Development requires her to lead the firm's financial health strategy throughout the Northeast region. Nichol regularly contributes and hosts financial health conversations with The Women In The Black Conference, Economic Development Day for Harlem Week and Women Trailblazing in Business. Nichol is an advisory board member for the New York Urban League's small business solutions center and an advisory board member for the West Harlem Innovation Network. She received the 2022 City and State NY Responsible 100 and Congressional Representative Charles Rangel declared January 15th as "Nichol King Day" beginning in 2016.

We asked Jannicelli about the commitment JPMorgan Chase is making to combat inequities in urban communities like Harlem.

"Black and Latina women are starting businesses at higher rates than any other cohort, but inequities persist when it comes to their accessing capital or the tools and networking they need to succeed," she said. "We're taking a holistic and multi-

pronged approach to ensure that women and particularly women of color can grow their financial health and wealth. Initiatives like DigitalUndivided's *BREAKTHROUGH Program*, sponsored by our Advancing Black Pathways program, provides founders with a deeper understanding of their customers, startup funding, growth marketing strategies, and networking opportunities to scale their ventures. More broadly, we've committed \$350 million to grow Black, Latino, women-owned, and other underserved small

businesses as part of our \$30 billion Racial Equity Commitment to help address the racial wealth divide. We're focused on developing talent through our careers and skills programs for employees at JPMorgan Chase and in our communities, including through investments in HBCUs and diverse colleges, universities, and workforce programs. We're also investing in research, including through the JPMorgan Chase *PolicyCenter* and with partnerships like the *Institute for Women's Policy Research*, to inform policy reform that drives more equitable access to opportunity."

King talked about how her network of sisters continues to support and uplift her.

"As someone whose career centers on uplifting communities and empowering people, especially those in my beloved Harlem, I know that my personal and professional network is critical to my success," she said. "While there are many people I can reach out to, call on for help and go to for inspiration, it is the women in my life who have made such a difference. Through their sisterhood, their leadership, and their advocacy, they have helped me understand my own power and responsibility and how I can then share that back out, with the community. Especially the young women in the community, who are our future leaders."

King also discussed her joy with her work not only in Harlem but around the region.

"I'm proud to work for a firm like JPMorgan Chase that is breaking down barriers to lead with diversity, equity, and inclusion and one way we do that is through Women on the Move, the firm's commitment to fuel women's ambition and advance financial equality. Everything we do is geared toward helping women to reach their full economic potential and I can say with certainty, the future is bright."

Miller discussed the importance of mentors and sponsors, citing their impact on her professional and personal life.

"Throughout my career, I have been lucky to have incredible mentors and sponsors at J.P. Morgan who have invested in me and given me opportunities to learn, grow, and succeed," she said. "A mentor is someone that provides advice and support throughout your career and helps you open doors. A sponsor is someone that has the power to be your voice in the room and help you reach the next level. In my role as a leader, I have the opportunity to be that sponsor to many women and ensure that the people on my team feel supported and empowered to take on the next challenge and greater responsibilities."

"Having different perspectives at the decision-making table not

only helps us make more informed decisions but also leads to better outcomes and makes us more successful as a firm. I feel fortunate to work for a company like J.P. Morgan that promotes those values and is focused on actively supporting women and diverse talent."



Nelle Miller is a Managing Director and Co-Head of New York at J.P. Morgan Private Bank. Nelle is also a member of the U.S. Operating Committee for the Private Bank. She leads and manages a team of more than 150 bankers, investors, credit executives, trust and estate attorneys, and client services professionals that are dedicated to providing wealth management advice, solutions, and services to executives, founders, and families in the New York area. Before taking on this role, Nelle spent 10 years as an original and founding member of the Global Investment Opportunities (GIO) team (the marque trading desk in the Private Bank for large clients), focusing on multi-asset class trading strategies for individuals, family offices and hedge funds across the country. She joined J.P. Morgan in 2002 as part of the Institutional Equities Desk, covering New York-based hedge funds and mutual funds as a research salesperson. As a leader of the New York Private Bank, she is known as a mentor to many young women across the firm and takes an active role in their career. Nelle sits on the board of CASA (The National Center on Addiction and Substance Abuse) and the Central Park Conservancy, where she advocates and has a passion for the Harlem Meer, a popular lake in the Northeast section of Central Park.

Finally, we asked Garcia to further discuss being a double minority, which she mentioned on the panel.

“My layers of intersectionality and dimensions of difference are actually more than double,” she said. “I am not only a woman and Black, but also Latina, a first generation, and English as my second language to name just a few more. Each dimension of difference has come with its own individual challenges and then layered together it can be compounded by feelings of insecurity, self-doubt, and inadequacy. Interestingly enough, my journey as a student helped me build defense mechanisms which I then have been able to master as a professional and adult. First and foremost, I have learned to accept my differences as an asset and not a liability. I have learned to use my differences as conversation starters and as ways to educate and inform about differences. Not all Hispanics look the same, and I am a perfect example of that. My own identity also had a lot of influence in my decision to become a full-time consultant working at the intersection of Marketing and diversity, equity, inclusion, and belonging! I use my lived experiences and intersectionality as teaching moments. My lived experiences influence my emphatic coaching and consulting style — it has impacted my leadership abilities and career as a superpower.”



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-Sandra Garcia

It was an absolute honor to listen to these intelligent and accomplished women share their accomplishments, challenges, and personal journeys with the crowd. Though King is not a journalist, she asked insightful, thought-provoking questions to the four women. It was an honor meeting Jannicelli, who I conversed with before the event along with Wilson. Miller is assisting so many in career development. I discovered Garcia and I attended the same Harlem high school. My Harlem sister is the most supportive of her tribe, and I am honored to be a part of that.



Sandra Garcia is a Marketing and Branding strategist and Diversity, Equity, and Inclusion Consultant. She is now the founder of Encounter Your Potential where she develops and executes strategies that use marketing as the pillar for achieving business goals and driving revenue. Sandra has led marketing teams at Clear Channel Outdoor and at Time Warner Cable Media developing strategic marketing programs that merchandised data driven products for use by sales to grow revenue. Two years after graduating college, Sandra co-founded and co-managed special events planning company, POSH Agency, LLC. The agency executed events for private clients including The Barclays Center and The New Jersey Nets NBA team as they transitioned from New Jersey to Brooklyn. In 2012, she launched Afro-LatinaBeauty.com, an online destination for stories of Afro-Latinas sharing the same intercultural experience. Sandra sits on the Board of Directors of both N.A.M.I.C and Digital Diversity Network (DDN). Sandra was awarded the 2018 Innovation & Inclusion Culture Catalyst by the Digital Diversity Network, was a Forbes 30 Under 30 2016 nominee, and was named a Top 25 Future Latino Leader by Latino Leaders Magazine in 2012.