



RISING TIDE
CAPITAL

TRANSFORMING
Lives and Communities
through Entrepreneurship™



PROGRESS REPORT 2009-2010

Building Boats

the Rising Tide Capital Story

A Rising Tide lifts all boats” they say, but the reality is that people need strong boats to take advantage of a rising tide of opportunity or they risk being washed away. Without a supportive environment, even those individuals with promising business ideas and a strong entrepreneurial drive are left treading water when they could build businesses that could uplift their families and create new jobs. Over the past two years, we have seen firsthand the crippling economic impact of the recession on communities struggling to overcome double-digit unemployment, poverty and crime. Our 2009 public attention from CNN Heroes and President Obama only heightened our awareness of the need, as tens of thousands across the nation and the world contacted Rising Tide Capital seeking our assistance.

Despite immediate calls for expansion, we are mindful that growth can be destabilizing, so we have focused for the past two years on capacity building to establish a strong foundation for our mission of empowering entrepreneurs amongst the most vulnerable populations in and around Northern NJ, where 1 in 5 families live below the poverty line. We have increased our capacity to bring stronger Business Acceleration Services for our existing entrepreneurs while working on a sound replication strategy to bring our Community Business Academy to other communities in need in

Northern New Jersey and beyond. Thanks to the ongoing commitment of our funding partners and donors, 2011 will be an exciting year as we pilot the expansion of our services into Essex County, where thousands of talented, low-to-moderate income individuals need appropriate business education, social and financial capital to start and grow strong businesses.

In 2010, we were excited to learn that out of the 376 individuals we have worked with intensively – 141 are in business today. Their average business revenue went up by 80% after a year of working with us. They increased their household income by an average of 14%. And they generated \$2,000,000 in business sales in just one year. This is a model for empowering and investing in local communities for long-term sustainability and growth. As we prepare for the years ahead – with the toughest economy in decades – we invite you to become builders with us.

Over the next three years, our exciting growth will be supported by a talented team of seasoned business leaders, volunteer professionals, entrepreneurs, educators and mentors serving on our Board of Trustees, Strategic Advisory Board and staff. Come – volunteer, partner, donate and join us in expanding our programs and building boats and dreams that can transform lives and communities from within.

Douglas Forrester

Chairman of the Board of Trustees

Alfa Demmellash

Co-founder/CEO





Who We Are

Our Mission

Rising Tide Capital, Inc. is a 501(c)3 non-profit organization headquartered in Jersey City, NJ whose mission is to assist struggling entrepreneurs and communities to build strong businesses that transform lives, strengthen families and create vibrant, sustainable neighborhoods.

Our Vision

To build a replicable model for high-quality entrepreneurial development services that can be adopted in other low-wealth communities and used as a catalyst for social and economic empowerment.

Our Approach

Rising Tide Capital provides business development services designed to:

- **Transform** lives by helping individuals create a viable means of economic self-sufficiency that can grow to create jobs and expand opportunities
- **Leverage** existing resources through collaboration and partnership with other non-profits, higher-education institutions, corporations and public agencies
- **Put the needs** of our entrepreneurs first while remaining committed to building a scaleable, replicable and efficient program model with measurable impact.

There are hundreds of streets like Jersey City's Martin Luther King Boulevard, where Rising Tide Capital works to break cycles of poverty by empowering skilled men and women to start and grow strong businesses.

Who We Serve

The average entrepreneur at Rising Tide Capital is a 39 year-old mother of two children earning less than \$33,000 per year¹. Local cost-of-living calculations indicate that her income would need to be \$47,763 to be considered financially self sufficient².

An extra \$15,000 per year from a home business can make a woman self-sufficient; able to save for the future, educate a child and contribute to a healthy local economy.

Client Demographics:

- 89% minorities
- 65% women
- 70% low income
- 30% single mothers
- 40% college graduates
- 36% unemployed at intake
- 9% formerly incarcerated

¹ Compiled from intake data provided by RTC Clients between 2006-2010

² "The Real Cost of Living: The Self Sufficiency Standard for New Jersey-2008," the Legal Services of New Jersey Poverty Research Institute, 2008



One in five families in New Jersey cannot cover basic living expenses like food and shelter, even when household heads are employed. This represents 1.9 million people and 25% of all children in the state¹.

¹ "Poverty Benchmarks-2010," The Legal Services of New Jersey Poverty Research Institute, 2010

Our Programs



"It is immensely gratifying to have started on this path called 'starting your own business.' The confidence I gained from the practical knowledge I learned in the Community Business Academy led me to start the first phase of my business right away. If you are someone who is willing to take a risk and get on that entrepreneurial 'bike,' Rising Tide Capital will give you the push you need to get moving."

Rafael Cruz
Owner, BookHouse Café
www.bookhousecafe.org



KNOWLEDGE CAPITAL

Affordable classes that teach entrepreneurs how to plan, start and run a business



SOCIAL CAPITAL

Professional coaching, mentoring and support, as well as networking opportunities with other entrepreneurs



FINANCIAL CAPITAL

Financial planning assistance, access to new markets and loans through partners



The Community Business Academy

- An 11-week course offering hands-on training in business planning and management
- Covers business fundamentals like budgeting, marketing, book-keeping, and financing
- Classes are held on weeknights or Saturday mornings
- Graduates become part of our alumni network, and continue to receive ongoing support as they work on their businesses
- All accepted students of the Community Business Academy (CBA) receive a tuition waiver, thanks to our generous supporters and donors who believe in our mission

Success Indicators for RTC's Community Business Academy

80%
Graduation Rate

141
Currently in Business

173
In the Planning Stage



"If you're thinking of starting a business, but not sure, or you want to verify what tools you have and/or what you need, the Community Business Academy is a great place to start."

Darryl Love
Owner, Nightshift Multimedia, LLC
www.nightshiftmultimedia.com



Business Acceleration Services

Business Acceleration Services are geared to helping entrepreneurs at every stage of their entrepreneurial journey, take their business to the next level; from idea development, to startup and operations to expansion.

- **Knowledge:** Monthly workshops and small business classes
- **Expertise:** Business coaching and consulting
- **Selling Opportunities:** Access to street fairs, retail outlets, vendor expos, and procurement
- **Money:** Access to loans for business startups, expansions, credit building, and grant competitions
- **Connections:** Networking and mentor opportunities in the small business community

"My brother did the Community Business Academy first, and then my husband and I did the course together. Not only did we learn that we could start making money from our volunteer literacy program, but through the support we are getting from Business Acceleration Services, we are evolving into a family business that serves other families."

Cherese Bracey
CEO, Reading Reaps Rewards
www.readingreapsrewards.org

2009-2010 Success Indicators for RTC's Business Acceleration Services

58
new businesses launched

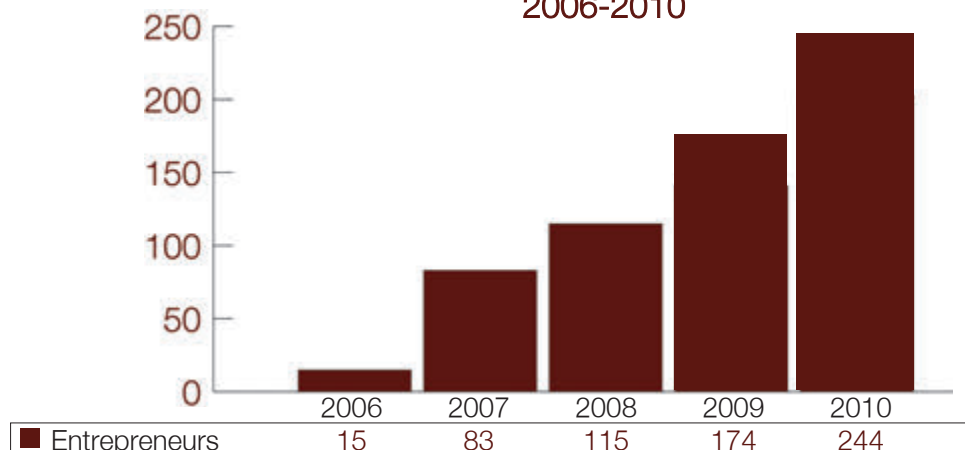
82
businesses strengthened

62
jobs created (36.5 FTE)



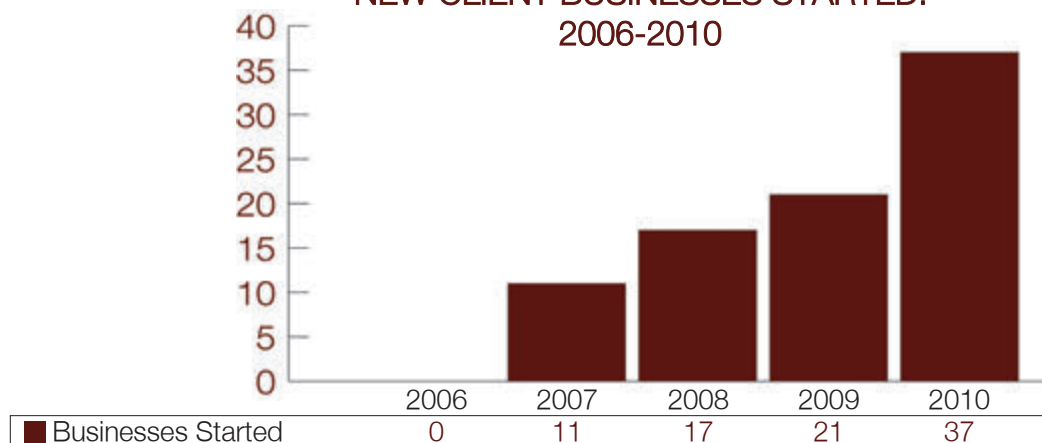
Our Progress

ENTREPRENEURS SERVED PER YEAR:
2006-2010



Rising Tide Capital provided business training and support services to 244 entrepreneurs in 2010

NEW CLIENT BUSINESSES STARTED:
2006-2010



During 2010, 37 Rising Tide Entrepreneurs launched new businesses, a 76% increase over the 21 businesses started in 2009



"Rising Tide Capital is helping me with everything from marketing, finances, inventory, how to appeal to customers, to just about everything concerning running a business. The CBA classes put everything in perspective. I don't know if I would be able to do it without Rising Tide Capital."

Kandice Odom
Co-owner, Simmy's Stitches
www.simmystitches.org

Our Impact¹



"I know branding, I am very skilled at what I do. The missing link for me was not knowing how to make my own business profitable or sustainable. Rising Tide Capital provided a turning point for me."

Beatrice Johnston
CEO, Brand Excitement
www.brandexcitement.com



Of the 85% of RTC clients who do not have an existing business before beginning our programs, 36% launch start-ups within one year



Within one year, RTC entrepreneurs experience an average increase in business revenue of 80% and a corresponding increase in household income of 14%



In 2009, RTC clients with operating businesses contributed nearly \$2,000,000 to the local economy



As a result of these outcomes, RTC generates \$3.80 in economic impact for every dollar invested in its programs

¹ Data compiled from the MicroTest (Aspen Institute) Annual Survey of Rising Tide Capital Entrepreneurs, 2010





"I came to Rising Tide Capital because I wanted the challenge to educate myself and gain more business skills. It has turned out to be one of the greatest moves I've made for the future of my business."

Daniel Acevedo
Recipient of an Intersect Fund
credit building loan

Collaboration At Work

Leveraging Community Resources for our Clients

E2 Initiative:

As part of a collaboration with the **Business Development Incubator at New Jersey City University (BDI)**, Rising Tide Capital provides microenterprise training through the Community Business Academy and the Incubator offers two of our graduates free space and an intern for a year from 2010 - 2012.

Space Partners:

The City of Jersey City, Capital One, Citibank, Garfield Avenue Renewal Company, Goldman Sachs, the Small Business Development Center at New Jersey City University, the Urban League of Hudson County, the Boys & Girls Club of Hudson County, Saint Paul's Lutheran Church, the International Institute of New Jersey, the Hoboken Business Center, Saint Peter's College and a range of retailers have provided consistent, reliable learning space for our entrepreneurs as a community service. Our collaborations have made our programs grassroots and low-cost while ensuring access to a wide range of resources in the community. We are particularly grateful to those highlighted who have provided sustained, multi-year support of our clients through space sharing.

Access to Capital:

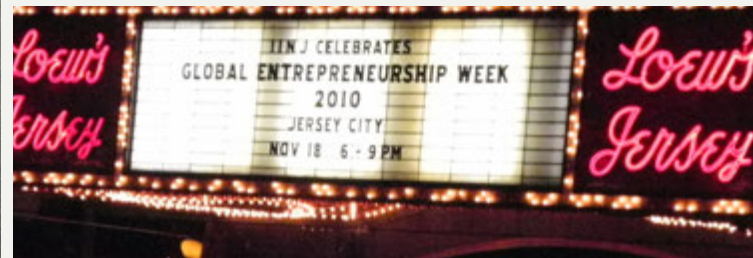
Our partnership with a local micro-lender, **The Intersect Fund**, provides credit building and business loans to graduates of the Community Business Academy. Another partnership with the **Women's Center for Entrepreneurship Corporation** provides business loans to low-to-moderate income women and veterans. New partnerships in 2011 will open up doors for our clients as we seek to expand their access to savings services through **Individual Development Accounts**.



Rising Tide Capital 10

Creating Partnerships

Global Entrepreneurship Week in Jersey City 2010



In 2010 Rising Tide Capital spearheaded **Global Entrepreneurship Week (GEW)** in **Jersey City** over November 15-21 for the third consecutive year. The 2010 celebration was a huge success on a number of fronts, and truly established Rising Tide

Capital as the local vanguard of entrepreneurship in Jersey City. We leveraged our relationships with over 50 community organizations and partnered with Make My City, a buy local initiative, to host 58 events in all areas of Jersey City.



"I applaud Rising Tide Capital for continuing to help anyone with a dream, and the heart to achieve it, start and maintain their own businesses. That makes Jersey City not only a stronger community, but a place in which local businesses can thrive."

Jerramiah T. Healy
Mayor of Jersey City, at the
2010 Kick Off of Global
Entrepreneurship Week

58 Events, 7 Days, One City!



Our Investors

2009 & 2010 Cumulative Support

"In a sea of noise about 'what to do' or 'what one should do' when beginning a business, Rising Tide Capital's voice emerges with sound advice, guidance, and wisdom from its experienced mentors. As I begin my entrepreneurial journey, I hear the echoes of my mentors who continue to tune my confident and focused voice."

Debra Celmer, Owner
Geeky Chic

Over \$100,000

City of Jersey City, Division of
Community Development
The Goldman Sachs Urban
Investment Group (UIG)
Jersey City Economic Development
Corporation – Urban Enterprise
Zone Program (UEZ)
U.S. Small Business Administration

\$75,000 to \$99,999

JPMorgan Chase Foundation
Goldman Sachs & Co.
U.S. Department of Housing and
Urban Development

\$50,000 to \$74,999

The Bank of America Charitable
Foundation, Inc.
Garfield Foundation
The Grace and Mercy Foundation
Garfield Avenue Renewal Company/
PPG Industries
Virginia Wellington Cabot
Foundation

\$25,000 to \$49,999

Capital One Foundation
PNC Foundation

\$15,000 to \$24,999

Citi Foundation
Fidelity Investments
David and Anne Grizzle
The Liz Claiborne Foundation
TD Charitable Foundation
The Wells Fargo Foundation

5,000 to \$14,999

Ben and Heather Grizzle
The Provident Bank Foundation
James Zankel

\$1,000 to \$4,999

American Express Company
Employee Giving Program
Avon Foundation U.S. Associate
Matching Gift Program
Geraldyn Breig
Hamilton Square
Harvey Bell
Integrity Health
Lezlie Browder
Stephen Colbert Americone Fund
of Coastal Community Foundation
of SC
Anand Devendran
Steve Gensler
Michael Graff
Douglas Jensen
SILVERMAN
Candace Straight
Scott Soltan

\$500 to \$999

John DeMoss
Jim and Lucinda Florio
Matthew Liste
Sunil Soi

Under \$499

Josephine Adams
AIG Matching Grants Program
Gillian Allen

American Strategy Group LLP

Amanda Antico–Majkowski
Baking for Good
Matthew Barnes
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Brick Haus Fitness
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Kendall Callahan
Lisa Canton
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Curtis Carter
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Phyllis E. Cassidy
Daniel Charron
Eleanor Cicerchi
Civic Association
Jill Clayburgh
Yancy Craft
Catrin Davies
Matthew DeLorme
Teshome Demmellash
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Latoya Parsons–Hilliard
PGA Tour and Barclays PLC
Ellen Polaner
Princeton Organizational Advisors

Our Investors *Cont'd*

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 Stacey Walker
 Raja Waran
 Olga Y. Wayne
 Hugo Weinberger
 Maria C. Werlau
 Chris White
 Beverly Williams
 Richard Woodbridge
 Worden Public Relations LLC

In-Kind Donations
 (In Alphabetical order by first name)
 Amy Cortwright, AMC Photography
 Angela Huggins, Angel Hugs
 Angelo Stracquatano
 ASG Advisors
 Atlas'
 Beatrice Johnston, Brand
 Excitement
 Betsy Galarza, Quantum Vita
 Body Therapy
 Black Circle Symphony
 Boys and Girls Club of Hudson
 County
 Brandywine Realty Corporation
 BriDine
 Capital One Bank
 Chi Modu, Photojournalist
 Christina Villaflor, Grey
 Photography
 Cinita Ray, She Bakes
 Cheesecakes
 Citi
 CR8TVMND
 CUDA
 Curious Matter
 Dillon
 Douglas and Andrea Forrester
 Duda Penteado, Artist
 Elizabeth Jung Kim, Photographer
 Elizabeth Perry, Nibby's Pocket
 Eric Powers, Powers Consulting
 Evan Santiago, One Element
 Evangelyrical
 Fidelity Investments
 Garfield Avenue Renewal Company
 Gary Kastenbaum
 George Kolodinsky, All Star Framers

Goldman Sachs & Co.
 Grace Church Van Vorst
 Gwendolyn Green, Ms. BoDangles
 Hamilton Square
 Hoboken Business Center
 Hudson Etienne, Omni Planning
 Group
 Integrity Health
 Jason Gluskin, Artist
 JC Independent
 Jersey City Economic
 Development Corporation
 Jersey City Free Public Library,
 Five Corners Branch
 Juliet Foster, J. Foster Photography
 Kelly St. Patrick, Music Artist
 Kim Bratten, It's Muralific
 Liberty Science Center
 Lisa Best, Pippi Hepburn
 Lisa Bullard, On Point Event
 Planners
 LITM
 Madame Claude Café
 Maritime Parc
 Mark Finne, Artist
 Mary McLeod Bethune Life Center
 Mecca Simeus
 Melvin B. Mercado
 Michael Anthony's
 Microsoft
 Mitch Greene, The Growth Group
 Mrs. Fields
 Nadine LaFond, Painter/Mixed-
 Media Artist
 Net Impact
 New Jersey City University, Small
 Business Development Center
 (SBDC)

Nicole Koupiaris, Soul Shot
 Photography
 NJ Entrepreneur
 ORCA
 Pablo Godoy, Right Angle Framing
 Peter Jacobs, Artist
 Rekindle Magazine
 Rich Zeoli, RZC Impact
 Rico Steele
 Ron Gravino
 Saint Peter's College
 Sean Isaacs, Isaacs Marketing
 Group
 Shadokat
 Silent Knight
 SILVERMAN
 Skinner's Loft
 SLG Photography
 St. Paul Lutheran Church
 Stevie Clifton, Animoto
 The Band Called Fuse
 The Courier Times
 The Embankment
 The Hamilton Inn
 The Jersey Journal
 The Merchant
 The Newark Museum
 Tiffany Perry, Body Café
 Triangle Offense
 Urban League of Hudson County
 Veronica Sanders, Flowers 4 Rent
 Village Pourhouse
 W Hoboken
 Wenner Media
 Yuri Acevedo, DJ Irs

2009-2010 Media Recognition



Thank you supporters for making this work possible!

Rising Tide Capital 13



“CBA has been an invaluable experience for me as a small business owner. Club CEO events and other RTC seminars are helping me to stay focused on the goal of growing my business, providing me with a network of mentors and advisors who are eager to see me succeed and who help to make the journey of entrepreneurship considerably less daunting. I can’t say enough positive things about Rising Tide Capital.”

Dana Osborne-Biggs
Urban Heirlooms
www.etsy.com/shop/urbanheirlooms

Statement of Activities

2008 - 2010

	2008	2009	2010
PUBLIC SUPPORT, REVENUE & OTHER			
Program Fees	\$ 16,980	\$ 15,798	\$ 21,905
Grants & fees from governmental agencies	103,512	310,700	325,108
Contributions	232,607	364,304	478,728
Donated Services	61,204	82,473	73,700
Special Events Income	—	—	3,923
Other revenue	—	738	717
Total Public Support, Revenue & Other	<u>414,303</u>	<u>774,013</u>	<u>904,081</u>
EXPENSES			
Program Services	287,190	375,239	569,117
Fundraising	42,794	67,994	83,593
Management and general	85,170	81,210	96,586
Total Expenses	415,154	524,443	749,296
CHANGE IN NET ASSETS	<u>\$ 29,173</u>	<u>\$ 249,571</u>	<u>\$ 154,785</u>

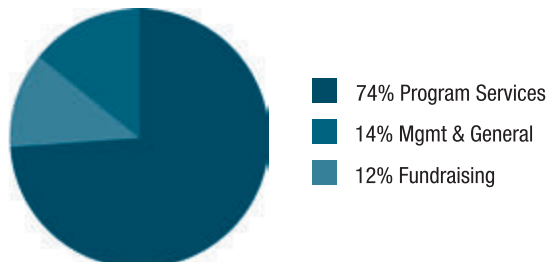


Statement of Financial Position

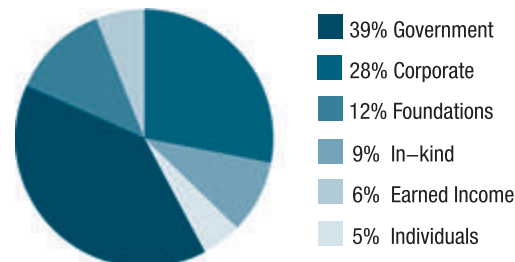
2009-2010

ASSETS	2010	2009
Current Assets		
Cash	\$ 287,126	\$ 114,608
Grants and contributions receivable	152,670	159,271
Prepaid insurance	3,112	1,388
Total Current Assets	442,908	275,267
Total Fixed Assets	19,321	29,850
TOTAL ASSETS	\$ 462,229	\$ 305,117
LIABILITIES & NET ASSETS		
Liabilities		
Accounts payable and accrued expenses	\$ 28,700	\$ 26,373
COMMITMENTS AND CONTINGENCIES		
NET ASSETS		
Unrestricted	201,219	113,744
Temporarily Restricted	232,310	165,000
Total Net Assets	433,529	278,744
TOTAL LIABILITIES AND NET ASSETS	\$ 462,229	\$ 305,117

Expenses



Sources of Funding



"In all my years of learning, the Community Business Academy has made the greatest impact on me. I learned so much about business management that I now have a clearer view on how to proceed with my business."

Elderlane Marajh
Owner, The Learning Loft



Entrepreneur Spotlight

Beverly Williams came to Rising Tide Capital and completed the Community Business Academy (CBA) in Spring 2009, when she and her husband Stephen Hinchey had just started their business. “We had no customers yet, and we were still setting up,” she said.

Stephen had just become unemployed, and they chose to use this situation as an opportunity to open a business. Both in their 50s, Beverly and Stephen felt that whatever business they started should be one that they could continue to run after retirement. They came up with Bus4Us—a service that provides trans-

portation for children until they feel completely comfortable.” Beverly learned how to plan for her business and manage its day-to-day operations in the CBA. She also took advantage of one-on-one coaching sessions through the Business Acceleration Services program in order to expand her business.

In September 2010, Bus4Us purchased two new school buses, and hired five employees, three of whom had never held a job before. Beverly also purposely chose to base her company where Rising Tide Capital is headquartered because she is now convinced small businesses are a tangible way to

“Rising Tide Capital has been a very important component to the overall success of our business. It’s the first place we go to when we have questions.”

portation for children to and from school, after-school activities, and school trips—after realizing that there was a need for such a service in the Jersey City area.

Bus4Us caters to children as young as two-and-a-half years old, and offers safe, reliable service with a personal touch—Beverly and Stephen personally meet with each of the parents and their children (either at their own home or at the home of the potential clients) before the children start using the service. “We want to build a good relationship and comfort level before the child rides,” said Beverly. “Parents and grandparents can ride with

make a lasting difference in struggling urban neighborhoods. Bus4Us is further doing its part to keep dollars circulating in the local economy, by renting parking space from another business man in the area.

“Rising Tide Capital has been a very important component to the overall success of our business,” said Beverly. “It’s the first place we go to whenever we have questions.” Beverly’s future plans for Bus4Us include expanding her clientele, and hiring more new employees. “It’s been a wonderful feeling to be able to give someone a job. My husband and I have come the full circle,” she said.

Our Team

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Doug Forrester

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Tawanda Taylor, Finance & Administration As-
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Mitch Greene, Trainer/Business Coach

Roger Cervantes, Program Associate–BAS

Mary Sansait, Program Associate–CBA

Program Evaluation

Louisa Cousins, Program Evaluation Manager

Communications & Development

Esther Fraser, Communications Manager

Camille Parker, Development Associate & Execu-
tive Assistant

Danielle Woods, Communications Assistant

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Joseph Bianchi

Lyndsay Casteen

Kendra Smith

Lorenz Los Baños

Malhar Shah

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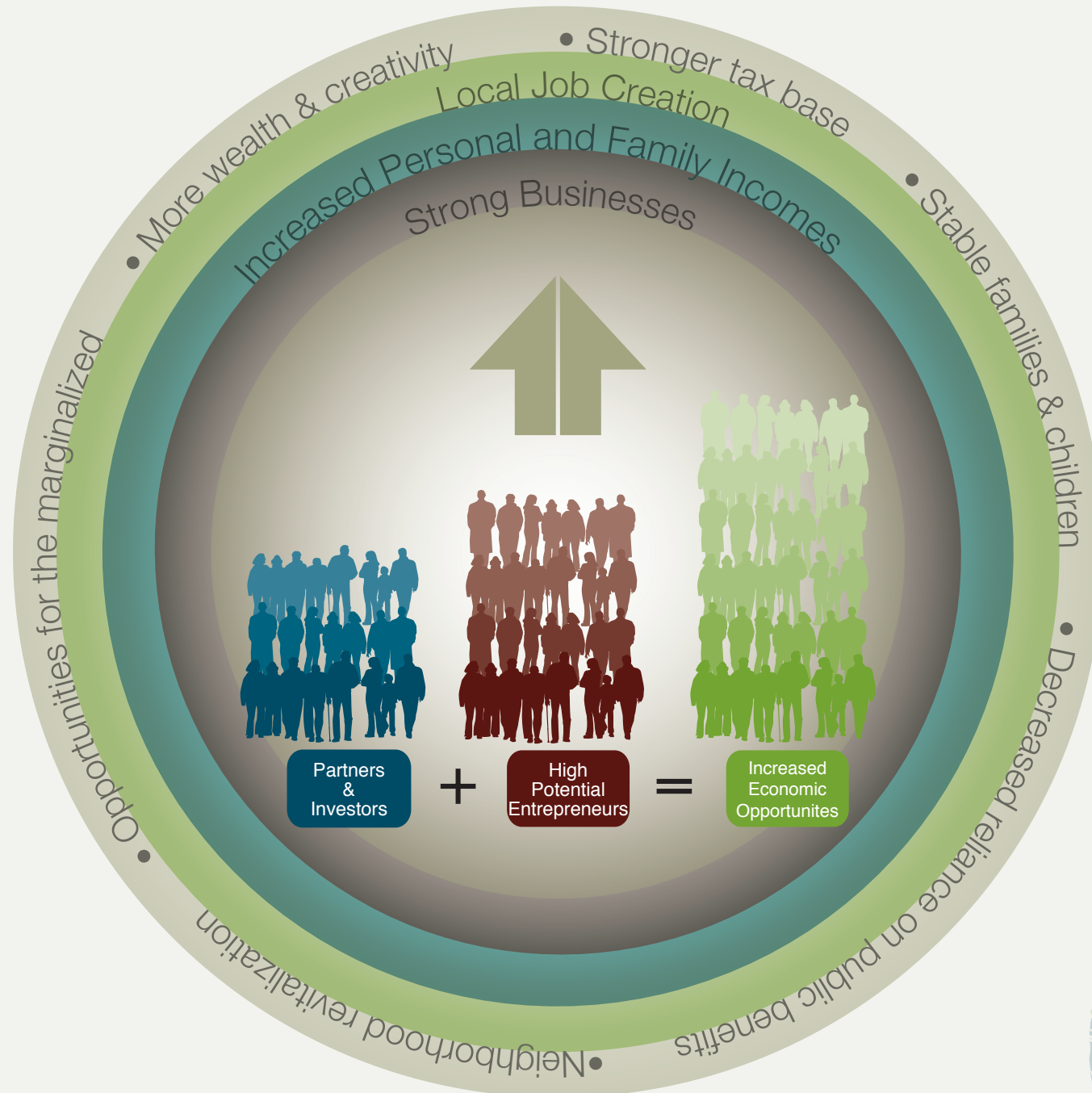


“Being part of BDI gives me the advantage of operating my business from a professional office environment in a state-of-the-art facility. Thanks Rising Tide Capital and BDI for this initiative.”

Jorge Diaz,
Owner, JD Tech Solutions, RTC
resident at the BDI at NJCU
www.jdtechsolutions.net

Thank you to our extensive list of volunteers for presenting at workshops, mentoring our entrepreneurs, and providing logistical and administrative support to execute our programs.

Our Vision



Thank you to our Institutional Funders & Sponsors

2009-2010 Institutional Funding Partners



**Goldman
Sachs**



• The Virginia Wellington Cabot Foundation

• Garfield Foundation



“So far Rising Tide Capital has helped 250 business owners in the state of New Jersey. **So imagine if they could help 500 or a thousand or more, all across America.** ..If we empower organizations like these, think about the number of people...whose lives we can change, the number of families whose livelihoods we can boost, **the number of struggling communities we can bring to life.”**

- President Barack Obama, 2009

Join Us!



RISING TIDE
CAPITAL

TRANSFORMING
Lives and Communities
through Entrepreneurship™

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201-432-4316

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