



RISING TIDE
CAPITAL

TRANSFORMING
Lives and Communities
through Entrepreneurship™



2011 ANNUAL REPORT



WHO WE ARE

Our Mission

Rising Tide Capital 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 adapted in other underserved 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 scalable, replicable and efficient program model with measurable impact

Cover story:

Graduating from the Fall 2011 Community Business Academy gave professional stylist Corin Wright the confidence to quit her job and go full-time into her vintage clothing business, Style Haven. "The CBA helped me to complete my business plan and taught me all the most important aspects of starting and running a business," said Wright.

Managing Director of Programs Jay Savulich, assisted her to negotiate a lease for her storefront in Montclair, and an RTC Help Desk professional helped her to rebrand her company. Corin opened her store in March 2012. "After my shop was open for one month, the first thing I did was check to make sure I broke even, and I did!"

*"From the minute I heard
about Rising Tide Capital,
I knew it was for me!"*

Corin Wright

Owner, Style Haven

www.shopstylehaven.com

THE NEW ECONOMY:

Generative & Ownership-Driven

We are living during a time of tremendous economic transformation. In the face of chronic unemployment, underemployment and rising income inequality—Rising Tide Entrepreneurs are helping us to re-imagine what this new economy could look like. They are starting businesses owned and operated by “localists” that increase well being in their homes and neighborhoods. They are combining their talents with the business skills and social networks they activate at Rising Tide Capital to start new businesses.

They are often financing their dreams through the cash flow of their nascent businesses and by bartering for crucial services and products they can’t yet afford. They are increasingly taking on leadership positions within their communities. They think of industry sectors in terms of what they and their neighbors value the most: health, hope, care, creativity, mobility, safety, connection, beauty, sustenance, education, nature, and shelter.

Collectively, they are selling more in their businesses, building up their household income, contributing to the tax base, and hiring. Most importantly—they are resilient.

In essence, Rising Tide Capital and each of its supporters is an investor in a new, more hopeful future that re-energizes the very capillaries of our economy. An investment and donation to Rising Tide Capital attacks the problem of economic marginalization of families and neighborhoods at its very root. Together, we have an urgent opportunity to do something truly good—in real time—now.

On behalf of our entrepreneurs, the communities where we work and our entire team, we thank all of you—our funders and volunteers—for investing in a living economy that breathes hope and sustainability. With your continued support, we can catalyze a new economy that is generative and ownership-driven across the nation and the world.

Douglas Forrester
Chairman of the Board of Trustees

Alfa Demmellash
Co-founder/CEO





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

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 \$48,000 to be considered financially self-sufficient².

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

Client Demographics:

90% minorities

67% women

77% low income

26% single mothers

46% college graduates

28% unemployed at intake

9% formerly incarcerated

OUR APPROACH



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



Access to Financial Capital

Financial planning assistance and loans through partners

¹ Compiled from intake data provided by RTC Clients between 2006-2011

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

OUR PROGRAMS

The Community Business Academy:

- An 11-week course offering hands-on training in business planning and management
- Covers business fundamentals like budgeting, marketing, bookkeeping, and financing
- 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

Business Acceleration Services:

A year-round suite of services for Community Business Academy graduates and entrepreneurs looking to take their business to the next level: from idea development to start-up and operations to expansion.

- **Knowledge:** Monthly workshops and small business master classes
- **Expertise:** Business coaching and consulting
- **Selling opportunities:** Access to new markets and procurement
- **Financing:** Access to loans and grants for business start-ups, expansions, credit building, and grant competitions
- **Connections:** Networking and mentor opportunities in the small business community

Success Indicators for RTC's Programs

85%
Graduation
Rate

233
Currently in
Business

200
In the Planning
Stage



"There was some stuff that I just didn't know. They (the financials, budgeting, etc.) weren't the most fun thing to learn about, but they probably were the most valuable. There are so many resources right here in the community that I didn't know about. It's great to know that Rising Tide Capital is always there, always offering support, and staying connected."

Daba Briggs
Owner, Moksha Shop
www.Mokshashop.com

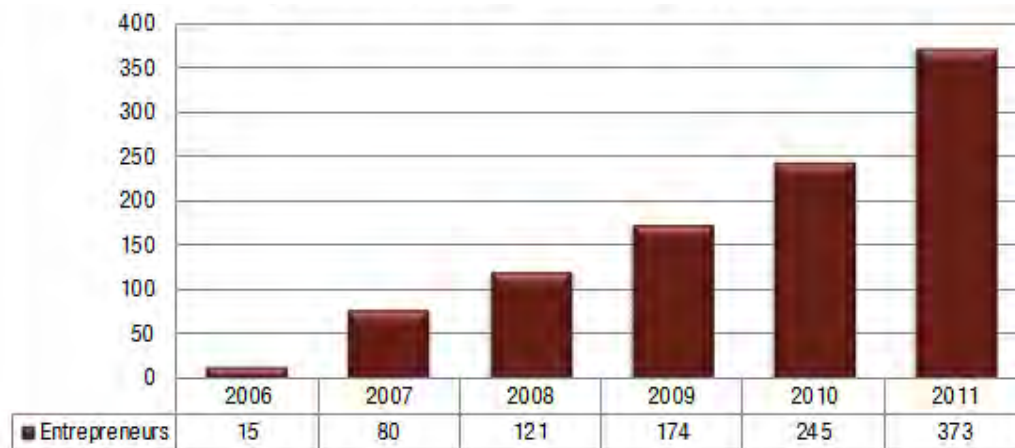


"Whenever I get the chance, I refer people to Rising Tide Capital. What makes Rising Tide Capital so unique is that the staff genuinely cares about your success. Other programs will drop you as soon as you graduate, but Rising Tide Capital will be there for you whenever you need help with your business. They really do create a family-like atmosphere. That's why I love this organization!"

Angela Huggins
Angel Hug

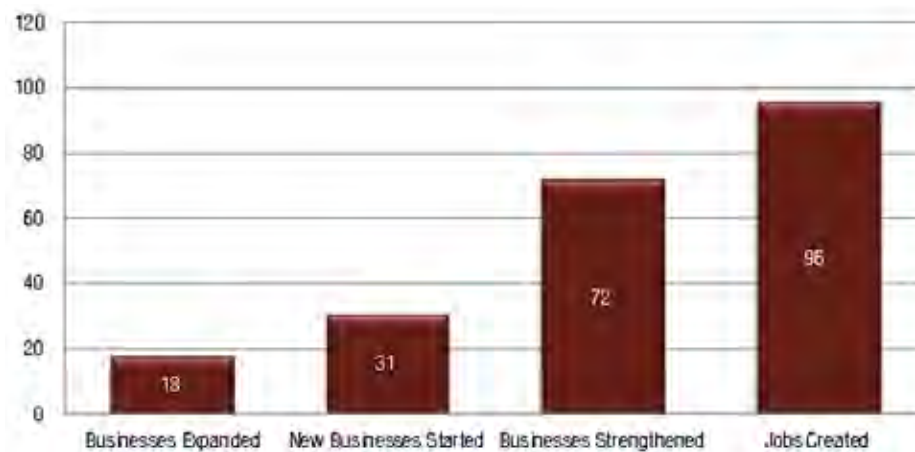
OUR PROGRESS

ENTREPRENEURS SERVED PER YEAR:
2006-2011



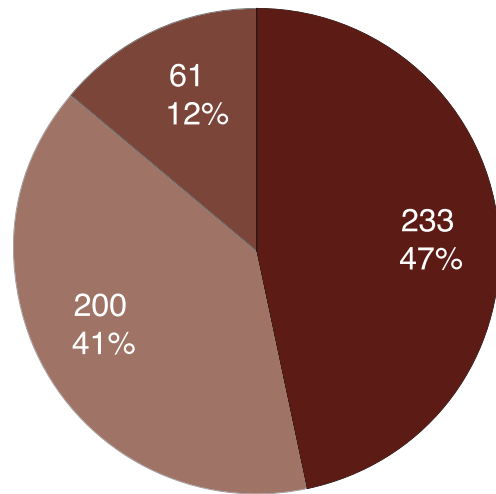
Rising Tide Capital provided business training and support services to 373 entrepreneurs in 2011

BUSINESS DEVELOPMENT OUTCOMES 2011



OUR IMPACT

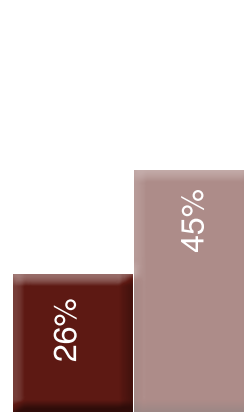
GRADUATE BUSINESS STATUS



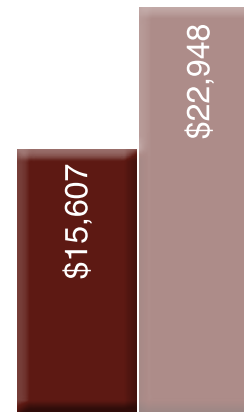
- In business
- In planning stages
- Different path

IMPACT ON INDIVIDUAL

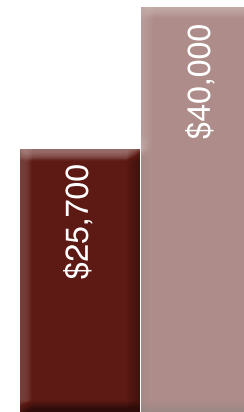
Percentage of graduates in business



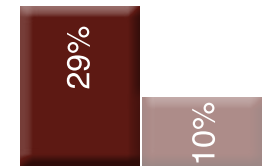
Change in average business sales



Change in median household income



Percentage of graduates using public assistance



at intake **
after 1 year ***

at intake **
after 1 year ***

at intake **
after 1 year ***

at intake **
after 1 year ***



As a result of these outcomes, RTC generates \$3.80 in economic impact for every dollar invested in its programs¹

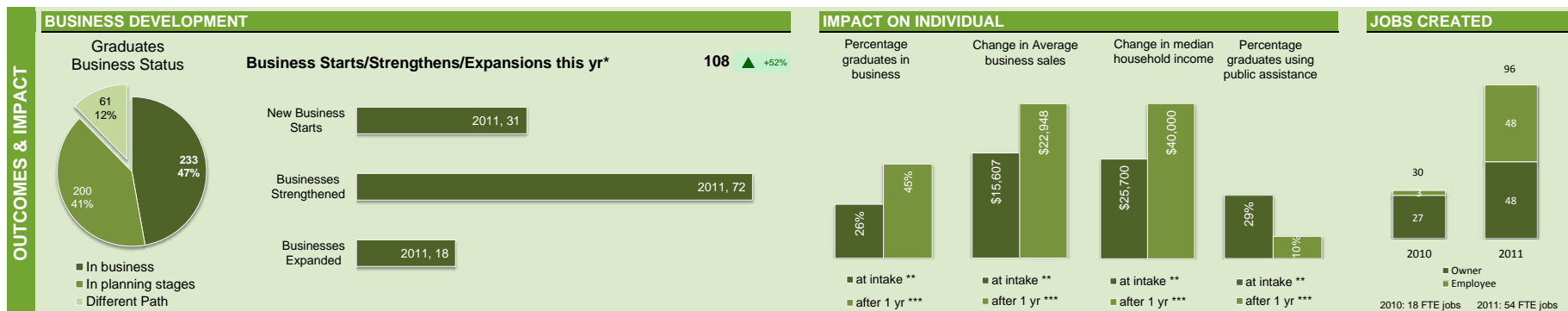
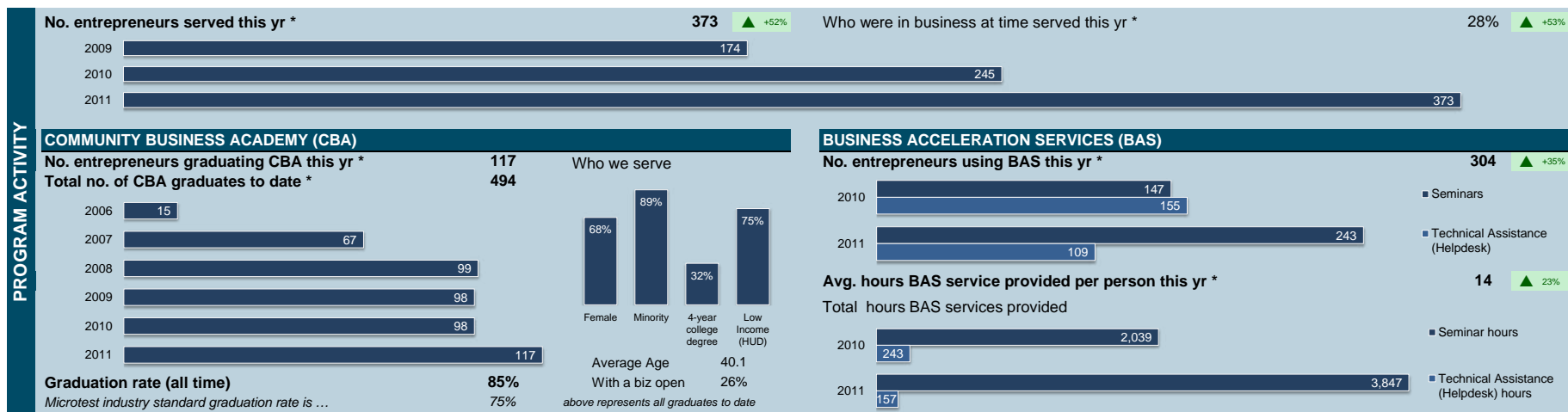
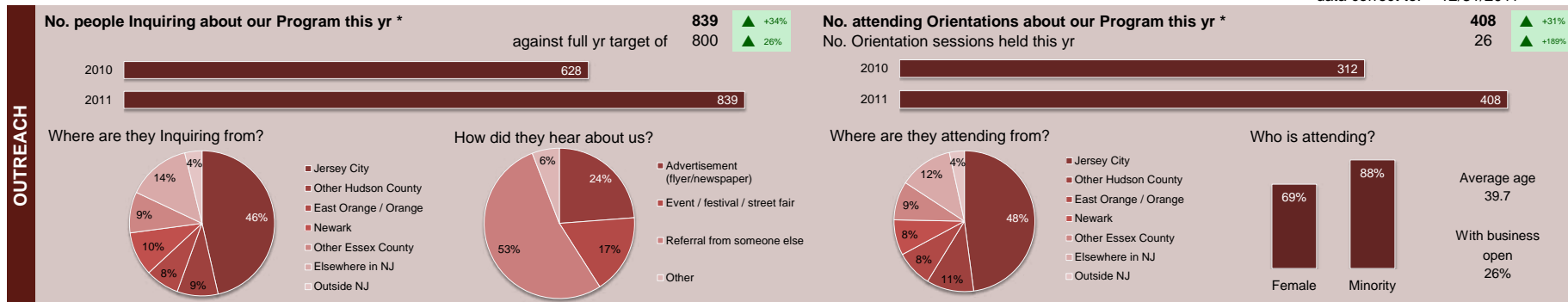
1

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

Based on all graduates to date at intake *Based on the Annual Outcomes Survey respondents

PERFORMANCE DASHBOARD

data correct to: 12/31/2011



KEY: * Unduplicated count within specified period

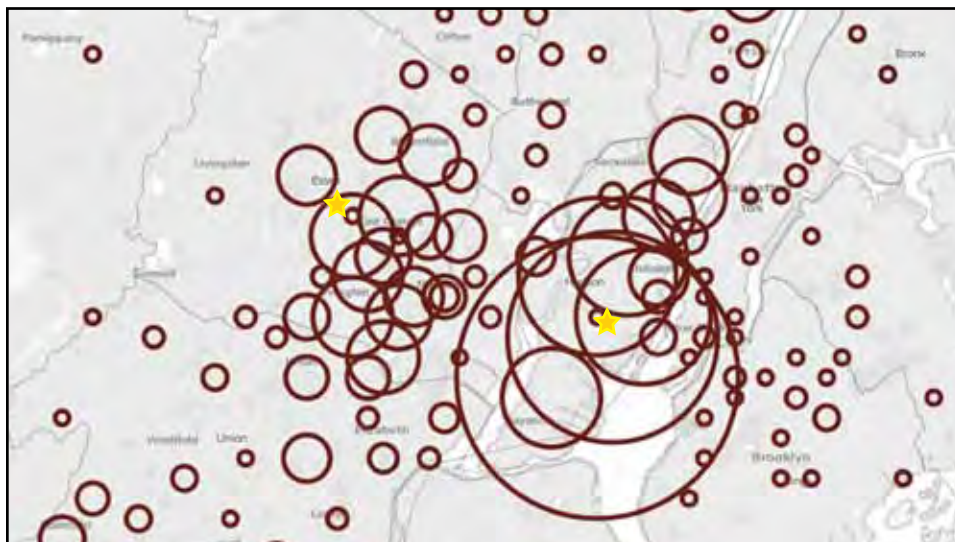
** Based on all graduates to date at intake *** Based on sample of graduates (respondents to 2010 annual survey)

REGIONAL EXPANSION

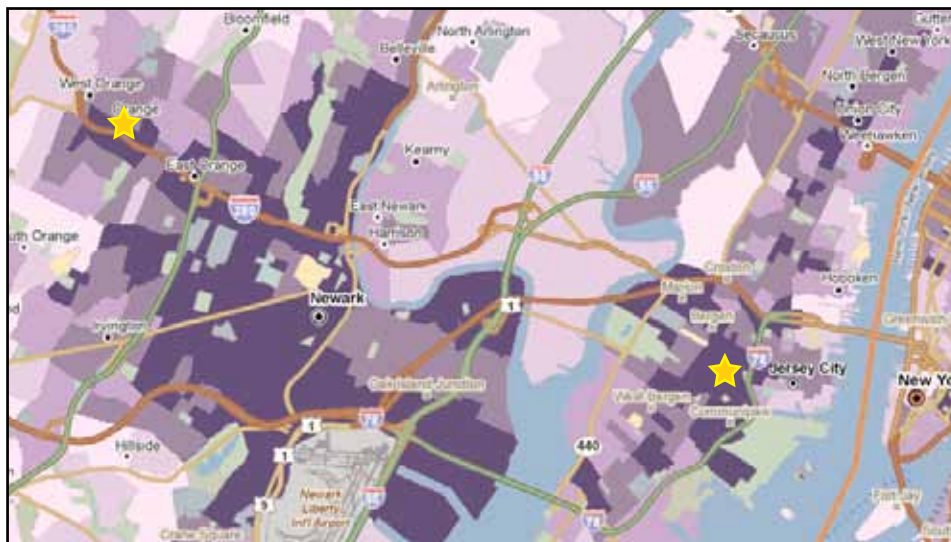
In the most economically distressed urban centers in Northern New Jersey, we estimate over 50,000 low-income adults are seeking to start and grow a business to support their livelihoods. If we can assist 1 out of 3 of these entrepreneurial individuals to start and grow a strong business we have the potential to create long-term community based employment opportunities for at-risk youth and adults in the most distressed communities. Thus far, Rising Tide Capital has successfully reached over 3,500 aspiring entrepreneurs (see inquiry map below) and selected 500 to participate in its Community Business Academy and Business Acceleration Services, launching and strengthening 233 businesses to date.

Last Fall, with pioneering support from JP Morgan Chase Foundation and the City of Orange Township's Board of Education, Rising Tide Capital launched a regional expansion into Essex County, starting in the City of Orange Township with its first ever Community Business Academy session outside of Jersey City. The goal is to train and accelerate the development of viable businesses in low-income inner cities while shaping entrepreneurial role models that could break the cycle of intergenerational poverty. In the coming years RTC intends to open additional program locations in the major low-income urban centers of Northern NJ while building a replicable model that can be scaled into other communities of need.

PROGRAM INQUIRY MAP - NORTHERN NJ



URBAN POVERTY MAP - NORTHERN NJ



Rising Tide Capital has successfully reached over 3,500 aspiring entrepreneurs, living in major low-income urban centers of Northern New Jersey.

★ Current CBA Locations ■ 20% or more living in poverty



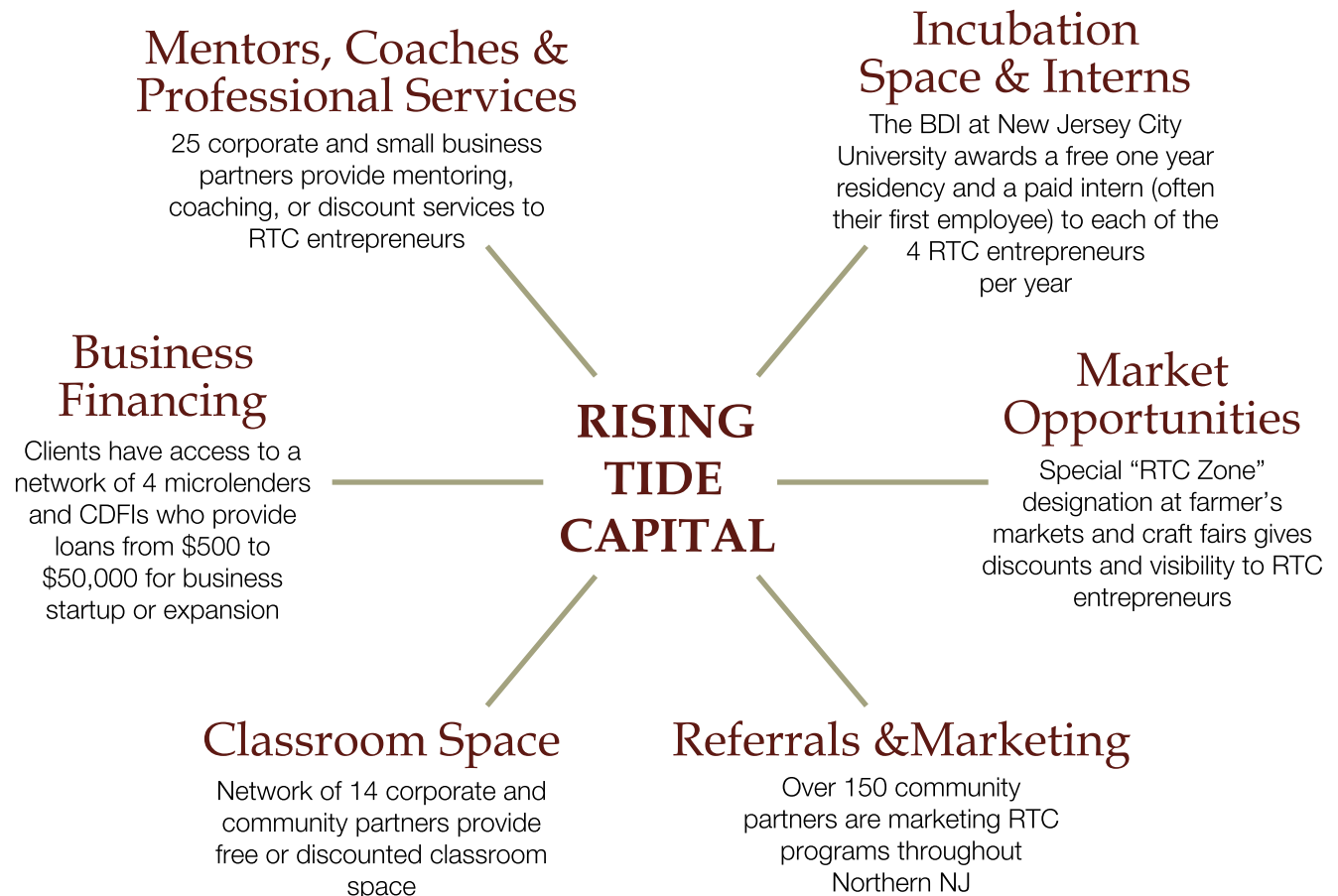
“Rising Tide Capital helped me to get my first office space at the Business Development Incubator at Jersey City University and always provides advice when I come to their staff for help. It is a great place to achieve an entrepreneur’s dream.”

Rafael Del Rosario

Owner, R D R, Global Solutions, LLC
www.mixofnature.com

COLLABORATION AT WORK:

Leveraging Community Resources for our Clients





15 MILLION MEDIA IMPRESSIONS



Of all surveyed participants...

- 83% noticed corporate sponsorship
- 64% viewed corporate sponsors more favorably



576 PARTICIPANTS



A regional celebration of entrepreneurship

Rising Tide Capital has been the local host of Global Entrepreneurship Week (GEW) in Jersey City for the past three years. In 2011, our 4th year as local organizers, we expanded our GEW celebrations to include Essex County under the theme of Start Something NJ—a challenge to New Jersey's residents to support entrepreneurship as a vehicle for promoting economic growth at a critical time.

The inaugural Start Something celebrations were a tremendous success bringing nearly 600 New Jerseyans together to discover local resources, connect to opportunities and grow their business dreams. Some of the highlights of the week included a statewide video pitch competition; a speaker series at Orange High School in Orange, NJ; seminars and workshops featuring a range of highly-acclaimed speakers on a range of entrepreneurship-themed topics.



"The real solutions to jobs in New Jersey are in this room right now. You are the people, the small businesses that are going to change around the economy of New Jersey. You are the people who are going to take risks, who are going to hire the extra person... who are going to put all the people of New Jersey back to work... We are showing you what you can do to better yourselves, and giving you the tools and financial wherewithal to do it. And I cannot think of a better way to help this economy than that... So long as we continue to collaborate like this, work together like this and be the innovative people we are in this room, I am certain we will be able to put all of our people back to work."

Lt. Governor Kim Guadagno
GEW 2011 Kick Off of Start Something New Jersey,
a Rising Tide Capital initiative

2011 NEW INITIATIVES



Help Desk

Hand selected local entrepreneurs ranging from general business coaches to specialists, from project-based consultants to professionals such as lawyers, accountants and graphic designers, are paid by Rising Tide Capital to provide their expert advice to graduates of the CBA. These Help Desk professionals also offer discounted rates to serve Rising Tide Entrepreneurs with even more targeted services.

Access to Capital Partnerships



While most businesses start with personal savings and loans from friends and family—many Rising Tide Entrepreneurs need to turn to the cash flow they generate from their nascent businesses to start and grow their businesses. When that is not possible or advisable, Rising Tide Capital has built relationships with a number of micro-lenders to serve as sources of capital. Since most of Rising Tide Entrepreneurs are in the early stage of business development, in 2011 RTC has formed a special partnership with a NJ-based microlender, the Intersect Fund, to offer start-up and credit repair loans. More partnerships that facilitate savings products such as a matched Individual Development Account are under active development.



Rising Tide Exchange

Rising Tide Capital launched the beta version of the Rising Tide Exchange with generous funding from a 2011 grant awarded by the Citi Foundation. In addition to boosting each featured entrepreneurs' online presence, this new platform allows entrepreneurs to connect with one another and the general public. The website includes profiles of featured entrepreneurs, a small business blog, and resources for Rising Tide Entrepreneurs.

Rising Tide Capital Media Placements



OUR 2011 INVESTORS

Over \$100,000

City of Jersey City, Division of Community Development
Jersey City Economic Development Corporation – Urban Enterprise Zone (UEZ)
JPMorgan Chase Foundation

\$50,000 to \$99,999

Garfield Foundation
Goldman Sachs Urban Investment Group
The Grace and Mercy Foundation, Inc.
U.S. Department of Housing and Urban Development
U.S. Small Business Administration

\$25,000 to \$49,999

The Bank of America Charitable Foundation, Inc.
Citi Foundation
PNC Foundation

\$15,000 to \$24,999

Capital One Foundation
Goldman, Sachs & Co.
Liz Claiborne Foundation
Provident Bank Foundation
PSEG Foundation
TD Charitable Foundation
Verizon Foundation
Virginia Wellington Cabot Foundation
Wells Fargo & Company

\$5,000 to \$14,999

E*TRADE Savings Bank
The John E. and Jeanne T. Hughes Foundation
William E. Simon Foundation

\$1,000 to \$4,999

The American Express Foundation
Anand Devendran
Ariadne Papagapitos

The Cornerstone Project
John Mahoney
Michael Graff
Rockefeller Brothers Fund
Douglas Rohde
Paul Silverman

\$500 to \$999

Avon Products, Inc.
Matthew Barnes
Ron Gravino
Douglas Jensen
Candace Straight

Under \$499

Gillian Allen
Jan Artley
Leslie Benoliel
Katharine Bierce
Robert Bonazzi
Doug Borden
Chris Breitenberg
Laraine Breitenberg
Moirra Brett
Lezlie Browder
Funmilayo Brown
Steven Brown
Niamh Bushnell
Carlito Cabelin
Ilyana Cansler
Sean Carroll
Susie Caughey
Eleanor T. Cicerchi
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Jason Friedman
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Olivia Greer
Regina Gwynn
Desiree Harris
Linda Harris
Maureen Harris
Thomas Iwanowski
Aarti Jaisinghani
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Lisa Lamberty
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Osa Marshall
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Sunil Soi
Angelo Stracquatano
Jorge M. Torres
Winston Trumpet
Joan Verplanck

Olga Wayne
Hugo Weinberger
Tyeheast Wilson
Richard Woodbridge
Tamerat Worku
Sally Yoon

In Kind Donations

Andrea Forrester
Bag the Habit
Corporation for National and Community Service
High Tech–Plumbing
The Hoboken Business Center
Indus American Bank
International Institute of New Jersey
The Jersey Explorer Children's Museum
Jersey Journal
Joseph Bianchi
Made with Love
New Jersey City University, Small Business Development Center
Orange Public Library
Paradzai Jawona
Paul Silverman
Pooka Body Boutique
PPG Industries
Rachel Charles
Ron Gravino
Rosa Parks School
Rutgers Business School
Rutger's University
SILVERMAN
St. Paul's Church
St. Peter's College
The Star Ledger
Stephanie Wilson
The Urban League of Hudson County
Veronica Sanders, Flowers for Rent



“When you don’t have a lot of support in your personal life, it makes such a difference to have people around you that believe in your idea. The support that I got from my instructors and the staff at Rising Tide Capital made all the difference in the world.”

Lori Childs

Owner, BCBL Credit Repair Solutions
www.BCBL.us

STATEMENT OF ACTIVITIES

2009 - 2011

	2009	2010	2011
PUBLIC SUPPORT, REVENUE & OTHER			
Program Fees	\$ 15,798	\$ 21,905	\$ 26,345
Grants & fees from governmental agencies	310,700	325,108	362,335
Contributions	364,304	478,728	568,676
Donated Services	82,473	73,700	77,356
Special Events Income	—	3,923	70
Interest Income	—	—	1,065
Other revenue	738	717	3,009
Total Public Support, Revenue & Other	\$ 774,013	\$ 904,081	\$ 1,038,856

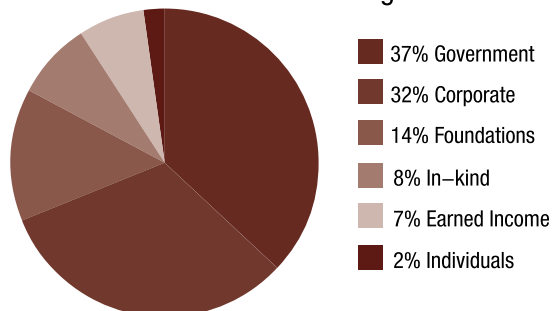
EXPENSES

Program Services	375,239	569,117	744,476
Fundraising	67,994	83,593	110,536
Management and general	81,210	96,586	129,018
Total Expenses	\$ 524,443	\$ 749,296	\$ 984,030

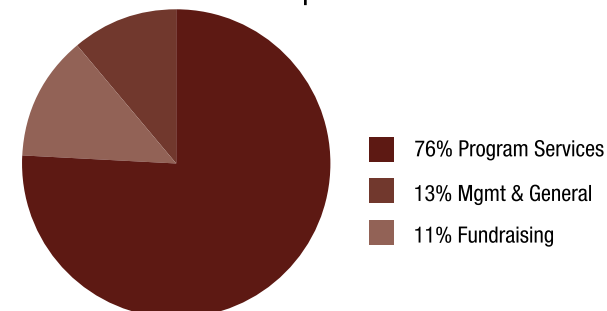
CHANGE IN NET ASSETS

\$ 249,571	\$ 154,785	\$ 54,826
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Sources of Funding



Expenses



STATEMENT OF FINANCIAL POSITION

2010-2011

ASSETS	2011	2010
Current Assets		
Cash	\$ 410,070	\$ 287,126
Grants and contributions receivable	100,861	152,670
Prepaid Expenses	5,864	3,112
Property and Equipment Net	13,788	19,321
Security Deposit	2,500	—
TOTAL ASSETS	\$ 533,992	\$ 462,229
LIABILITIES & NET ASSETS		
Liabilities		
Accounts payable and accrued expenses	\$ 45,637	\$ 28,700
COMMITMENTS AND CONTINGENCIES		
NET ASSETS:		
Unrestricted	202,009	201,219
Temporarily Restricted	286,346	232,310
Total Net Assets	\$ 488,355	\$ 433,529
TOTAL LIABILITIES AND NET ASSETS	\$ 533,992	\$ 462,229



"I was very happy and impressed with the CBA—it was affordable, the location was convenient, and the instructors were really helpful and supportive. The class helped me to get a lot more focused on my business. So far, I've attended a few workshops and now I plan on getting one-on-one marketing assistance through the Rising Tide Help Desk."

Maripili Rodriguez

Owner, Next Wave Fitness

www.nextwavefitness.com



Angela McKnight
Owner, Care About You
www.CareAboutYou10.com

ENTREPRENEUR SPOTLIGHT

Angela McKnight's journey as an entrepreneur and advocate for senior citizens began in a doctor's office. From the moment she was told that her grandmother only had 6 months to live, she knew she couldn't sit back and wait for the inevitable. She started preparing nutritious meals, providing company and assisting with household tasks whenever she could—all while managing a full-time job and raising her own family. She helped her grandmother live 7 months longer than the doctor predicted, and discovered a new career path along the way.

"While caring for my own grandmother, I realized that compassionate care makes a difference," said McKnight, "But I also learned that it can be very difficult

how to run my business more effectively."

In particular, McKnight says, the class connected her to a network of fellow entrepreneurs and taught her the essentials of bookkeeping and marketing. Since graduating from the CBA in December 2011, she has stayed actively involved with the RTC community. McKnight was one of two graduates selected for a free, one-year residency at the Business Development Incubator at New Jersey City University—an opportunity made possible through a partnership between RTC and the university. "What's great about Rising Tide Capital is that they don't drop you after you finish the CBA. The instructors and the staff are truly invested in the success of their students, and are there to help whenever you

"What's great about Rising Tide Capital is that they don't drop you after you finish the CBA. The instructors and staff are truly invested in their students and are there to help you when you need them."

for seniors to get access to the everyday support they need to remain independent and live life to the fullest."

In February 2010, McKnight launched Care About You, a business which provides seniors with affordable administrative services such as assistance with finding homes, navigating prescriptions and managing bills. She began her business part-time out of her home in Jersey City, but within a year, decided to commit full-time to her new endeavour. She also discovered Rising Tide Capital's Community Business Academy (CBA).

"I knew I needed help to boost my income and thankfully, a friend recommended me to Rising Tide Capital," said McKnight, "Even though I have a BA in Business Management, the CBA provided practical guidance on

need them," said McKnight.

Today, McKnight is actively working with 13 elderly clients around New Jersey and New York. She is training three interns, and within the next month, hopes to hire a certified nurse as her first employee.

When she's not working on her business, she's busy mentoring youth and organizing activities for seniors through her nonprofit organization, AngelaCARES, Inc. which she founded in October 2012. She published her first book, *Caregiver's Guide to Helping Seniors Eat Healthy*, in March 2012, and that same month, was recognized by Senator Sandra B. Cunningham as a "Phenomenal Woman of the Community" for her outstanding service to the senior population in Hudson County.

OUR TEAM

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Vice Chairman/ Chair of the Finance & Audit Committee

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President, 1st Worldwide Financial Partners;
Adjunct Professor of Management at NYU Stern

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Chair of the Strategic Advisory Board

Matthew Barnes

Partner, ASG Advisors

RTC Client & Entrepreneur

Alex Ros,

Principal, Open Sky Expeditions

Staff

Alfa Demmellash, CEO/Co-founder

Finance & Operations

Alex Forrester, COO/Co-founder

**Michael Caslin III, Managing Director, Strategy &
Development.**

**Tawanda Taylor, Finance & Administration
Associate**

Bryan Franklin, Development Assistant

Programs

Jay Savulich, Managing Director, Programs*

Fred Dominguez, Trainer/Business Coach

Mitch Greene, Trainer/Business Coach

Winston Trumpet, Trainer/Business Coach

Roger Cervantes, Program Coordinator–BAS

Mary Sansait, Program Coordinator–CBA

Shantia Smith, Program Assistant–CBA

Jay Koo, Program Assistant–BAS

Ian Tyson, Volunteer Coordinator

Program Evaluation

Louisa Cousins, Program Evaluation Manager

Communications

Esther Fraser, Communications Manager

Justyna Krygowska, Communications Associate

Grace Chung, Communications Assistant

Interns 2011

Joel Ruffin, Jr

Haley Rose

Helen Diaz

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Consulting**

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Joel Ruffin, Goldman Sachs

Louisa Wandabwa, CIT Group



“I decided to take the CBA to help turn my idea into a running business and I got so much more than I expected. After taking the class, I was able to get one–on–one coaching from the staff and attend fantastic seminars which gave me the chance to network with other entrepreneurs, including potential customers. I would highly recommend Rising Tide Capital to anyone starting a business. RTC is staffed by talented individuals, organizes excellent programs, but most importantly, RTC provides access to an amazing network of other entrepreneurs.”

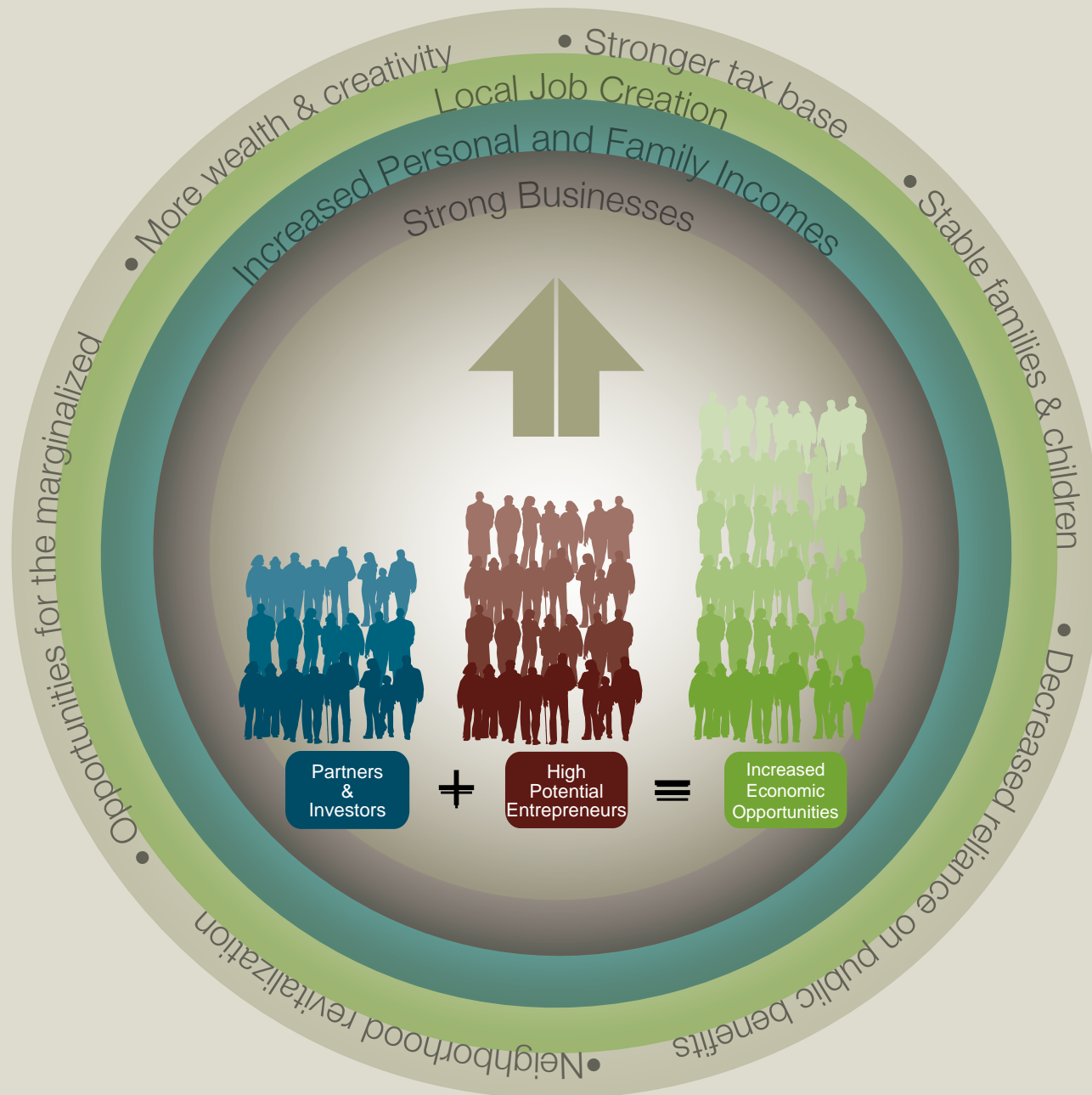
Angelo Stracquatano

Mainstreet Apps

www.Mainstreet–Apps.com

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OUR VISION



THANK YOU TO OUR INSTITUTIONAL FUNDERS & SPONSORS

2011 Institutional Funding Partners



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GARFIELD FOUNDATION



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FOUNDATION



The Virginia Wellington Cabot Foundation



LIZ CLAIBORNE
FOUNDATION



The John E. & Jeanne T.
HUGHES FOUNDATION



THE CORNERSTONE
PROJECT



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www.RisingTideCapital.org
Facebook.com/RisingTideCapital
Twitter.com/RisingTideOrg



“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



Visit www.Donate.RisingTideCapital.org to make a secure and transformative gift.