



2013 ANNUAL REPORT



RISING TIDE
CAPITAL

TRANSFORMING
Lives and Communities
through Entrepreneurship™

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

Table of Contents

3	Who We Serve
4	Our Programs
6	Our Impact
7	2013 Performance Dashboard
9	Strategic Focus
11	The Start Something Challenge
12	Theory of Change
14	Financials
16	Our Team
17	Entrepreneur Spotlight
18	Our 2013 Investors

On the cover:

“Through my business, I am able to serve as a positive role model for my children and young women in my community.”

Simeko Watkins-Hartley
Owner, Meko, New York

Read Simeko's story on page 17

REDEFINING GROWTH

As Rising Tide Capital enters its 10th year, there are many reasons to celebrate. The growth of our organization over the years has enabled us to work with over 800 talented men and women whose businesses are creating jobs and economic opportunity for themselves and their neighbors—pouring life into even the most distressed of communities.

In just the last year, we saw the creation of 53 new businesses by Rising Tide Entrepreneurs, an average of one new business every seven days. Two years after graduating, our entrepreneurs see an average increase of 157% in their business sales and 26% in their household income.

This growth matters. It makes a difference...not just in terms of money, but also people's lives and the trajectories of entire families and neighborhoods. We are thankful for these entrepreneurs and their hard work, and to our many generous philanthropic investors who share our deep belief in the power of entrepreneurship to transform lives and communities.

While we want to celebrate this success, there is much work left to do, and we recognize that success is not measured purely by growth. As we enter the next stage of our work, concepts of "depth" and "sustainability" are important parts of our vision—not just for our own organization, but also for the types of businesses and local economies we work with. If we are to be successful in our mission, we must begin to turn our attention to the role of the surrounding ecosystem.

What does a living local economy look like? How can local businesses contribute to building a society that is healthy and just? How can Rising Tide Capital leverage our work and the work of our entrepreneurs to pursue not just growth for growth's sake, but the type of impact that produces deep community roots and produces fruit for generations to come?

The answers to these questions require discussions about redefining growth, and we would like to invite you—as investors, advisors, volunteers, entrepreneurs, and leaders—to join us in crafting a vision of what this should look like. Thank you in advance for your support and for your role in the journey ahead!

Sincerely,



Alfa Demmellash
Chief Executive Officer & Co-founder



Alex Forrester
Chief Operations Officer & Co-founder



"We put the needs of our patients first by providing services to help individuals not only with quality healthcare, but also with quality life care. We provide HIV and substance abuse testing and treatment with care and compassion aimed at allowing growth in our community. Our goal is to help individuals gain control over their lives, so they can set and reach goals that will support them in gaining acceptance and becoming working assets in their communities."

Elaine Helms

Helms Medical Services
www.HelmsMedicalServices.com



“Change means a lot of things to me as a business owner—it means that I have the opportunity to utilize my gifts and talents to positively impact the lives of those around me and those around them; I like to call this the ripple effect. It means creating possibilities in places where they didn’t seem to exist before; being the bearer of hope. It means empowering people to make empowered choices, and that, changes everything.”

Universe Konado

Universe Konado, LLC | www.UniverseKonadu.com

WHO WE SERVE



OUR TYPICAL ENTREPRENEUR

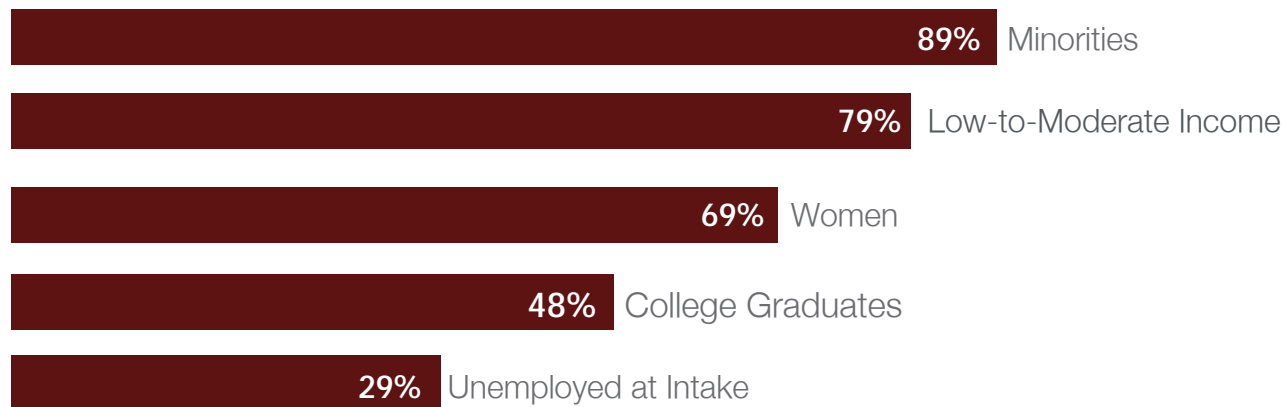
is a 40-year-old mother of two children with an annual household income of less than \$35,000. Local cost-of-living calculations indicate her income would need to be \$50,000 to be considered financially self-sufficient.¹

\$15,000

An extra \$15,000 per year from a home business can help a Rising Tide Entrepreneur:

- become self-sufficient
- save for the future
- educate a child
- contribute to a healthy local economy

CLIENT DEMOGRAPHICS



OUR PROGRAMS

THE COMMUNITY BUSINESS ACADEMY

A 12-week course offering hands-on training in business planning and management

- Covers business fundamentals like budgeting, marketing, bookkeeping and financing
- Taught by instructors with first-hand experience as small business owners
- Graduates are eligible for college credit from participating universities
- All students receive a tuition waiver, thanks to our generous donors

BUSINESS ACCELERATION SERVICES

A year-round suite of services for CBA graduates looking to take their business to the next level

- One-on-One Business Management Coaching
- Continuous Learning through Advanced Seminars & Master Classes
- Networking & Mentorship Opportunities
- Procurement & Sales Opportunities
- Business Incubator Placement Services

ACCESS TO FINANCING

- **Loan Preparation:** We connect entrepreneurs to our network of lending partners for credit-building, business start-up, and expansion.
- **The Rising Tide Exchange:** An innovative matchmaking platform that streamlines the connection between entrepreneurs and microlenders.
- **Business Competitions:** Pitch competitions like The Start Something Challenge and Plan & Pitch, combine coaching and mentorship with financial investment to help start & grow businesses.





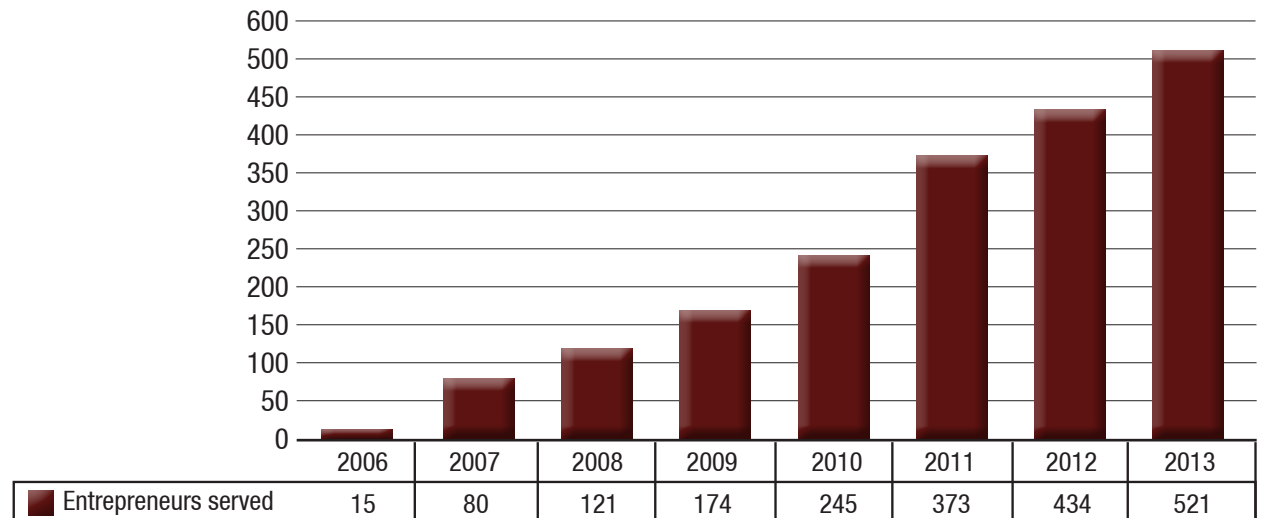
“My business has been growing fast for years but I now have a clear vision on where it’s going and how it’s getting there. RTC provided me the resources, tools, information, education and personal and professional ongoing support that my business needed, to push it to the next level. I’ve always been extremely organized and a go-getter but my business now runs more efficiently, just what I needed to get through this next transition of expanding my business.”

Kendra Beelen

KGB Fitness | www.KGBFitness.com

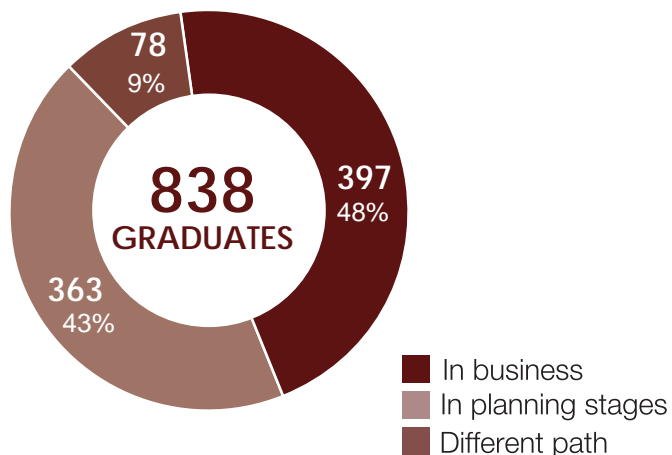
OUR PROGRESS

LOCAL ENTREPRENEURS SERVED PER YEAR: 2006-2013



Rising Tide Capital grew an average of **37%** annually over the past 6 years

GRADUATE BUSINESS STATUS



**154
NEWJOBS**
created by
Rising Tide Businesses
in 2013

OUR IMPACT

2013 PERFORMANCE INDICATORS

53
BUSINESSES
STARTED



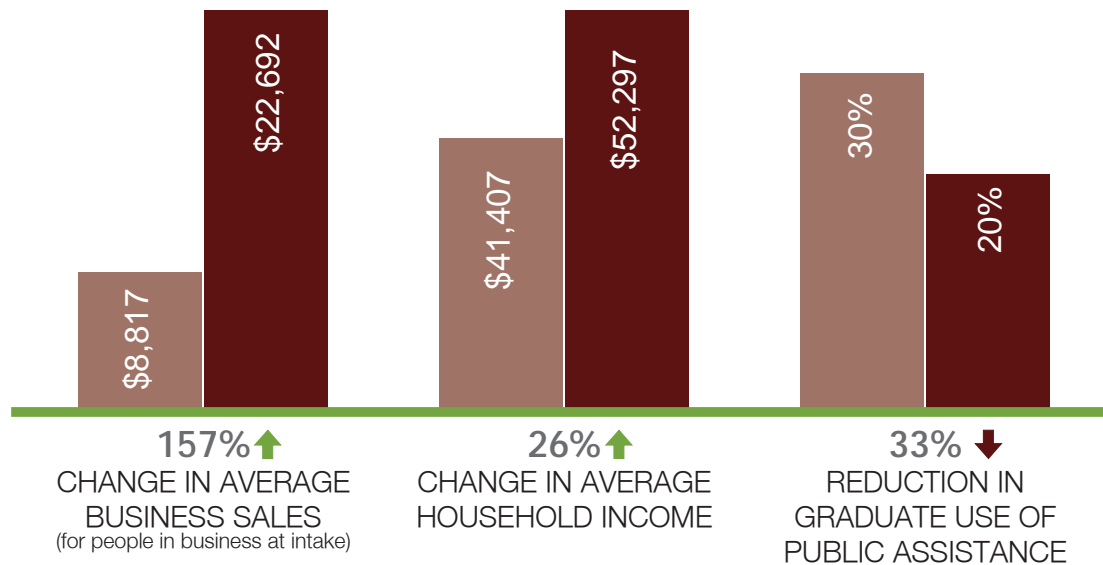
129
BUSINESSES
STRENGTHENED



76
BUSINESSES
EXPANDED



INDIVIDUAL IMPACT

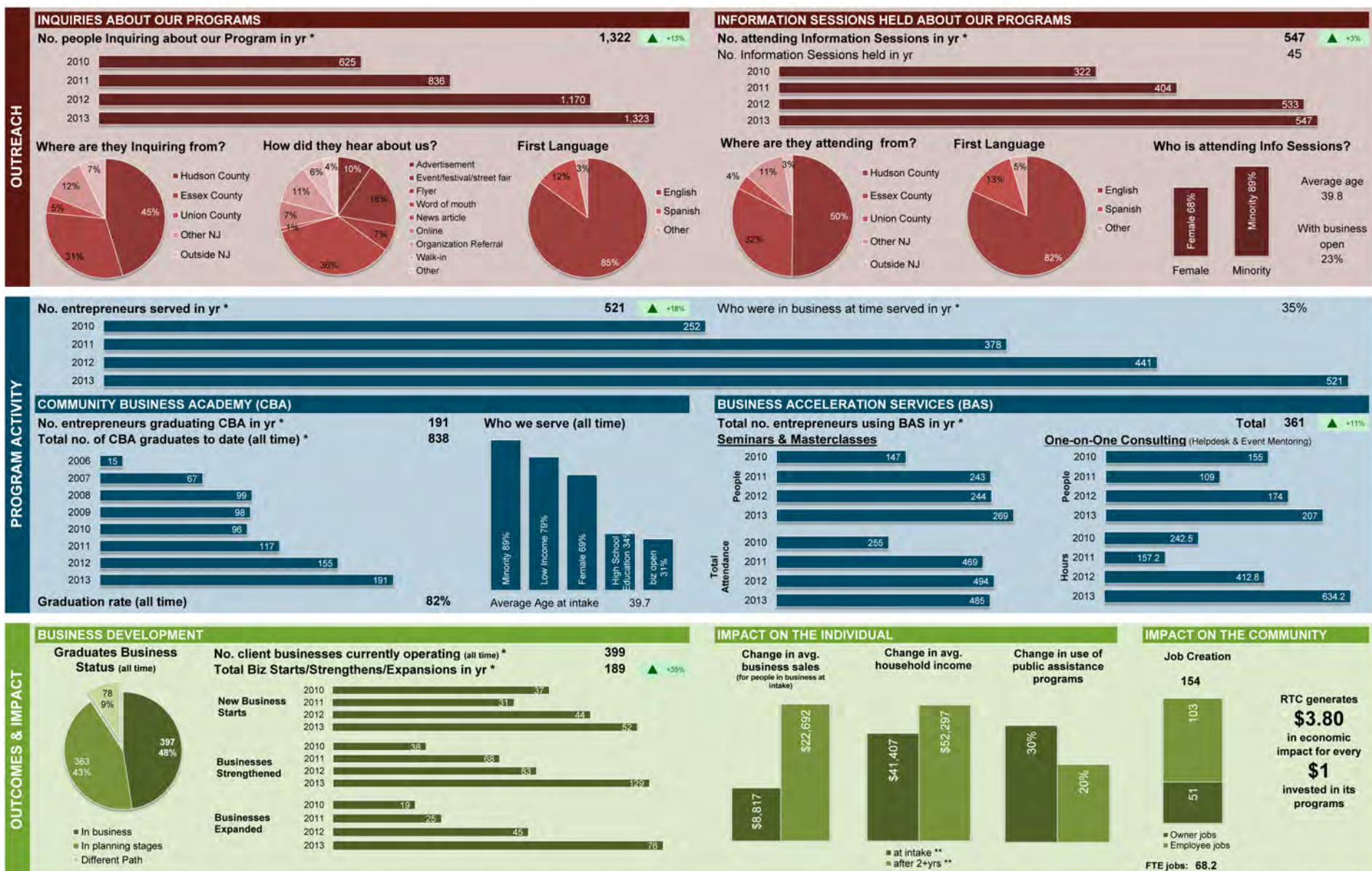


Compiled from intake data provided by RTC Clients between 2006-2013

at intake within 2 years

RTC generates **\$3.80** in economic impact for every **\$1** invested in its programs

2013 PERFORMANCE DASHBOARD



OUTCOMES & IMPACT

BUSINESS DEVELOPMENT

Graduates Business Status (all time)

Status	Count	Percentage
In business	397	48%
In planning stages	363	43%
Different Path	78	9%

No. client businesses currently operating (all time) *

Year	No. businesses
2010	37
2011	41
2012	44
2013	52

Total Biz Starts/Strengthened/Expansions in yr *

Year	Total Biz Starts
2010	36
2011	65
2012	68
2013	129

Businesses Strengthened

Year	Count
2010	19
2011	25
2012	45
2013	76

Businesses Expanded

Year	Count
2010	19
2011	25
2012	45
2013	76

IMPACT ON THE INDIVIDUAL

Change in avg. business sales (for people in business at intake)

Category	Value
at intake **	\$8,817
after 2+ yrs **	\$22,692

Change in avg. household income

Category	Value
at intake **	\$41,407
after 2+ yrs **	\$52,297

Change in use of public assistance programs

Category	Percentage
at intake **	30%
after 2+ yrs **	20%

IMPACT ON THE COMMUNITY

Job Creation

Category	Count
Owner jobs	103
Employee jobs	51

FTE jobs: 68.2

RTC generates **\$3.80** in economic impact for every **\$1** invested in its programs

KEY: * Unduplicated count within specified period ** Based on sample of graduates (respondents to our annual surveys)

© Rising Tide Capital, Inc.
Business Creation Program | Executive Manager

STRATEGIC INITIATIVES

1 Regional Expansion – Newark & Beyond

We are currently operating programs in four cities—with major hubs in Newark and Jersey City—to expand our services to residents of all the major urban centers of Northern NJ.

2 Immigrants & Hispanic Entrepreneurs

Newly launched Spanish-language versions of The Community Business Academy and Business Acceleration Services will enable us to vastly expand our impact within New Jersey's large immigrant and Hispanic communities.

3 Women's Economic Empowerment

Enhanced services and support programs for the 70% of Rising Tide Entrepreneurs who are women will allow us to magnify our impact in their lives, creating entrepreneurial role models and community leaders who can challenge gender-based inequality.

4 Opportunity Markets: Veterans, Immigrants, Domestic Violence Survivors, the Formerly Incarcerated, and the Disabled

Through five strategic partnerships, we will target enhanced services to individuals for whom entrepreneurship represents a particularly important opportunity for financial self-sufficiency.

5 College Credit for CBA Graduates

Graduates of The Community Business Academy can receive up to six credits through prior learning experience, from Saint Peter's University's School of Continuing and Professional Studies, saving nearly \$5,000 in tuition and bridging an important gap to higher education.

6 Microfinance 2.0

The Rising Tide Exchange, an online match-making platform between entrepreneurs and microlenders, will enable entrepreneurs to simultaneously pursue financing from multiple sources—an innovation within the national microfinance industry.

7 National Replication

By packaging the Rising Tide Model for replication into other communities, we will scale our impact across a network of organizations who license our curriculum and back-end infrastructure as a catalyst for social and economic empowerment in their own neighborhoods.

8 Living Local Economies

Through a focus on the role that entrepreneurship plays as a transformative force within the larger community ecosystem, we will map and combine pathways of opportunity to support the emergence of local living economies.



"Many of the people I employ have very low skills and possess GED's rather than high school diplomas. Providing them with jobs allows them to earn consistently, so they can purchase goods and services from local merchants in the community. This creates a domino effect—more revenue means that other business owners can hire people, who, in turn, are able to provide for themselves. This means more dollars circulating in the community."

Dennis Thomas
Fish Window Cleaning



"My business was founded on helping others. Most of what we do is based on the parenting pit falls that I had fallen into. I know that my family's struggles are common, and others in our community are facing similar challenges. I have learned a great deal and have come up with many solutions to help my kids and family through obstacles, and when I find a good solution I want to share it. That's what Metropolis COACH is about, sharing solutions that work to help families in Hudson County."

Gabby Creery

Metropolis COACH | www.MetropolisCoach.com
Jersey City, NJ

COLLABORATION AT WORK:

Leveraging Community Resources for Our Clients



Rising Tide Capital Media Recognition



THE START SOMETHING CHALLENGE New Jersey

Statewide Business Pitch Competition Provides Experiential Education in Technology & Social Media Marketing

The Start Something Challenge is an experiential learning initiative whose goal is to assist entrepreneurs in specific sectors to learn the basics of marketing through technology and social media.

Open to businesses statewide, the Start Something Challenge culminates in a competition for over \$25,000 in cash awards and features major sponsorships and collaborative media partnerships to bring visibility to the participants and to the larger role of entrepreneurship in transforming lives and communities.

In 2013, the Start Something Challenge generated over 23,000,000 media impressions and attracted over \$400,000 in sponsorship funds to support scholarships for participants in our Community Business Academy program.

For more information about the Start Something Challenge, visit
www.TheStartSomethingChallenge.org



6 Months
38 NJ cities
108 Contestants
5 Sectors
3 Champions

23 MILLION
TOTAL MEDIA
IMPRESSIONS

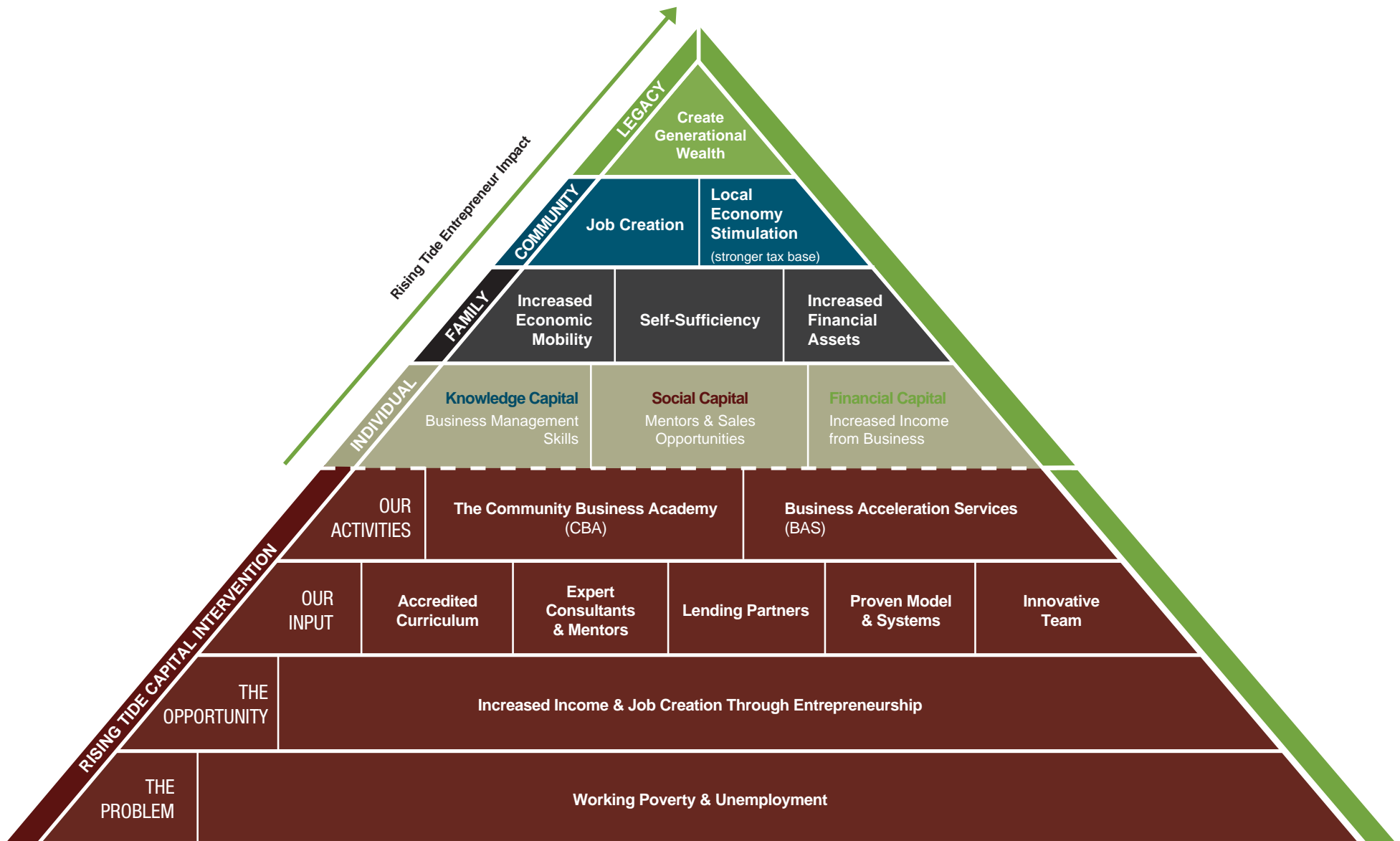


"I know firsthand how hard it is to build a business, especially when you don't feel like you have the support. You can have the best idea and resources in the world but a lack of confidence can sometimes hold you back. Rising Tide Capital serves as a mentor and support system to entrepreneurs in New Jersey and beyond, allowing aspiring entrepreneurs to confidently start their businesses."

Shazi Vishram
Founder & CEO
HappyFamily

OUR THEORY OF CHANGE

Who we are, what we believe, and what we do to achieve our vision



OUR MISSION AT WORK

Rene Mayo, certified graphic designer and professional actress, combined her love for the camera and knowledge of video production to create NogginSeeds—a full service media production company that serves small businesses, churches, and artists. She offers commercials, logo designs, website development and much more, to assist small businesses increase their clientele and create a professional image.

“Since graduating from the CBA my business has tripled in production, gained repeat business, broke even, and has begun to see profits.”

I always had an entrepreneurial spirit. Since I was a little girl, I knew that I wanted the freedom to be creative without restrictions.

When I was ready to start my business, I first turned to the on-campus small business resource center at a local college. However, I still felt like I needed additional help. I decided to just begin my business and fill in the missing pieces along the way.

On October 10, 2012 I formed Noggin Seeds, LLC. Once I was up and running I was absolutely positive that I needed serious help. A recent graduate told me about Rising Tide Capital's Community Business Academy (CBA), and after attending an information session I knew the class would be the hands-on experience I needed to get my company where I wanted it to be.

I started the CBA in February of 2013.

My business may have eventually become successful based on my determination alone. However, it would not be the profitable entity it is today without the information and resources I gained through the CBA. In the class I learned how to set business goals, about competition, strengths and weaknesses, as well as the importance of an elevator pitch.

Since graduating from the CBA my business has tripled in production, gained repeat business, broke even, and has begun to see profits. I was also able to hire our first contractor and Noggin Seeds has earned and continues to gain a great reputation.

As my company grew I realized I needed legal advice. I attended a seminar and learned about RTC's pro bono

legal partnership with Lowenstein Sandler and NYU Law. I applied for the program and was paired with a legal team that included Kimberly Diamond of Lowenstein Sandler and students from NYU Law. They revised the legal structure of my contracts.

This was extremely helpful! It opened my eyes to a ton of pitfalls in my business model, which allowed me to avoid recurring issues in my business, and negotiate more effectively.

Stabilizing my business growth allows me to be more available to my husband and my new baby girl. We have started saving for her education, and the other needs that will arise throughout her life. Having additional funds means that I can continue to grow my company by upgrading my equipment to raise the quality of our services for our clientele. More importantly, I can contract more staff to have more free time with my daughter and husband.

I am very passionate about what I do so being able to do it while raising a family means the world to me.

Rising Tide Capital has been the support system I needed. RTC has consistently reached out to offer programs and assistance with immaculate timing. They have also helped tremendously in building my client base by recommending Noggin Seeds' services to other Community Business Academy graduates through the Rising Tide Help Desk.

The opportunities placed before me have not only benefited my company, but also my family and the lives of those around me.



Rene Mayo

Noggin Seeds, LLC | www.NogginSeeds.com



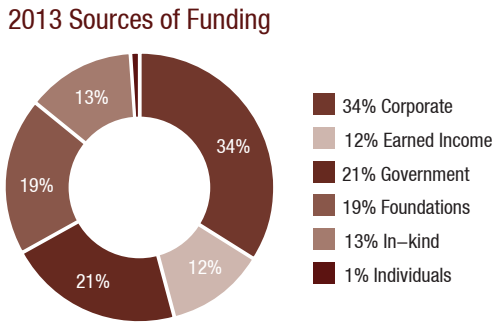
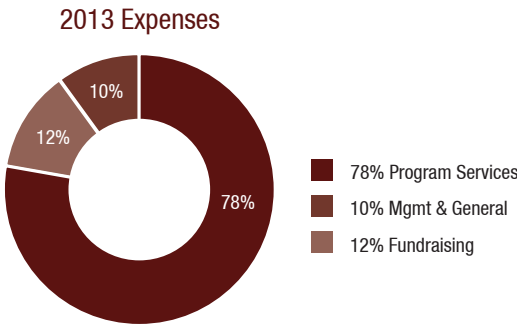
“I started my salon in Newark 10 years ago because, like every entrepreneur, I wanted to have my own business. Being in the Community Business Academy was exciting for me because it changed my mindset. I learned all the things that go into running a business—a business plan, financial goals, learning about my competitors and having a marketing strategy. Now, I am working towards buying my own property instead of renting space.”

Henyer Angeles
Valy Beauty Salon

STATEMENT OF ACTIVITIES

Independent Audit Report 2012-2013

	Year Ended December 31, 2013			Year Ended December 31, 2012		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
PUBLIC SUPPORT & REVENUE						
Program fees	\$ 34,970	\$	\$ 34,970	\$ 31,816	\$	\$ 31,816
Grants & fees from governmental agencies	402,589		402,589	406,063		406,063
Contributions	164,014	2,154,093	2,318,107	328,233	1,179,000	1,507,233
Donated services	239,768		239,768	114,217		114,217
Special events income	63,074		63,074	242,865		242,865
Interest income	1,539		1,539	828		828
Other revenue				2,696		2,696
Net assets released from donor and grantor restrictions	974,137	(974,137)		481,346	(481,346)	
Total Public Support & Revenue	\$ 1,880,091	\$ 1,179,956	\$ 3,060,047	\$ 1,608,064	\$ 697,654	\$ 2,305,718
EXPENSES						
Program Services	1,468,109		1,468,109	1,040,630		1,040,630
Fundraising	218,222		218,222	215,146		215,146
Management and general	189,174		189,174	156,938		156,938
Total Expenses	1,875,505		1,875,505	1,412,714		1,412,714
CHANGE IN NET ASSETS						
	\$ 4,586	\$ 1,179,956	\$ 1,184,542	\$ 195,350	\$ 697,654	\$ 893,004



Audit provided by Sobel & Co., LLC

STATEMENT OF FINANCIAL POSITION

Independent Audit Report 2012-2013

	December 31,	
	2013	2012
ASSETS		
CURRENT ASSETS		
Cash	\$ 1,354,233	\$ 870,675
Grants and contributions receivable	1,273,897	586,372
Prepaid insurance	15,917	12,352
Total Current Assets	2,644,037	1,469,399
PROPERTY AND EQUIPMENT NET	10,157	5,834
OTHER ASSETS		
Security Deposit	2,500	2,500
TOTAL ASSETS	\$ 2,656,694	\$ 1,477,733
LIABILITIES & NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$ 83,293	\$ 71,374
Deferred Revenue	7,500	25,000
Total Current Liabilities	90,793	96,374
COMMITMENTS AND CONTINGENCIES		
NET ASSETS:		
Unrestricted	401,945	397,359
Temporarily Restricted	2,163,956	984,000
Total Net Assets	\$ 2,565,901	\$ 1,381,359
TOTAL LIABILITIES AND NET ASSETS	\$ 2,656,694	\$ 1,477,733



"I struggled for many years in an economy that often made my dreams feel like a far-fetched reality. I owned a studio for two years but could not sustain it—I had the creative vision, and 12 years of experience in photo labs, but lacked the business acumen to make a profit. Rising Tide Capital's CBA was instrumental in helping me structure my business, assess my brand, create a marketing strategy, and finally understand how to financially support myself with my business."

Jackie Robles

www.JackieRobles.com



"Attending the Community Business Academy played a great role in my journey as it made me aware of areas of my business that needed more attention. These included having a better process in place for the way we execute job orders, and marketing ourselves more efficiently with community agencies. Addressing these two areas is helping me save time, better promote my business, and generate more sales."

Gustavo Estrada

Supreme Consultants

www.SupremeConsultants.com

OUR TEAM

Board of Trustees

Chairman

Doug Forrester

President & CEO, Integrity Health

Vice Chairman/ Chair of the Finance & Audit Committee

John Mahoney

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

Treasurer

Ron Gravino – Chief Financial Officer,

VP Finance and HR– Invidi Technologies Corporation
Commissioner/Vice Chairman – NJ Turnpike Authority

Secretary/Chair of the Development Committee

Ariadne Papagapitos

Program Officer, Peace and Security Program,
Rockefeller Brothers Fund

Chair of Board Governance & Nominations Committee

Anand Devendran

Vice President, Global Payments, TJX Companies

Chair of the Strategic Advisory Board

Matthew Barnes

Partner, ASG Advisors

RTC Client & Entrepreneur

Alex Ros,

Principal, Open Sky Expeditions

Staff

Administration

Alfa Demmellash, CEO/Co-founder

Alex Forrester, COO/Co-founder

Carlee Catena, Executive Assistant

Finance & Development

Michael Caslin III, Managing Director, Strategy & Development.

Tawanda Taylor, Finance & Administration Manager

Bryan Franklin, Development & Special Projects Coordinator

Seedra Enver, Development & Fundraising Assistant

Avery Zuvic, Development & Evaluation Assistant

Programs

Jay Savulich, Managing Director, Programs

Keith Dent, Assistant Director

Fred Dominguez, Trainer/Business Coach

Mitch Greene, Trainer/Business Coach

Winston Trumpet, Trainer/Business Coach

Kene Turner, Trainer/Business Coach

Roger Cervantes, Program Manager–BAS

Mary Sansait, Program Manager–CBA

Milaury Herrera, Program Assistant

Russell Borenstein–Burd Program Assistant–CBA

Alfreda Rogers, Program Assistant–BAS

Miles Roman, Volunteer Coordinator

Program Evaluation

Louisa Cousins, Program Evaluation Manager

Communications

Esther Fraser, Director of Communications

Justyna Krygowska, Communications Coordinator

Shanea Phillips, Public Relations Assistant

Strategic Advisory Board

Co-Chairs

Aaron Kurt Regush, Barclays

Joe Masterson, Nichols Advisory

David Dwek, MorganStanley

Michael Fazio, Saint Peter's University

Regina Gwynn, The Apparel Group

William Hitchcock

Binna Kim, Cognito

Glenn Macdonald, Wealth & Giving Forum

**Leslie–Ann O'Brien,
Newgrange Technology Consulting**

Joel Ruffin, Goldman Sachs & Co.

Scott Scher, Goldman Sachs & Co.

Robert Weiss, JPMorgan Chase & Co.

Interns 2013

Mario Costa

Nicole Cassara

Jong Lim

Tyrell McKoy

Hemawaytie Persaud

ENTREPRENEUR SPOTLIGHT

“I took the chance to bring my dream into fruition and now I have the freedom to live my life the way I want to, while providing for my family.”

Meko, New York, LLC is a thriving salon located in the Valley Arts District in Orange, NJ serving more than 800 clients with quality skincare, chemical process-free hair care and natural hair education.

But twenty years ago, owner and Harlem native Simeko Watkins-Hartley couldn't imagine this level of success.

Simeko's father died when she was very young, and her mother was addicted to drugs. She was forced to grow up quickly and provide food, clothing and shelter for her four younger brothers. Eventually, Social Services intervened, and sent her to live with her aunt until she graduated from high school.

“I skipped college to take care of my little brother who I can proudly say is now married with a great job,” she said.

After high school, she found a position at a supermarket. “I knew I didn't want to spend my whole life working unhappily at a dead-end job,” Simeko said. “I didn't want to be/another statistic and become a product of my environment.”

In 1994, Simeko married her lifelong friend and became manager of a well-known natural hair salon in Brooklyn, NY. After 9/11, she was inspired to take hold of her destiny and open her own salon and spa.

Although she had seven years of salon management experience, she went to beauty school to obtain her license, and worked at Supercuts to learn more about the corporate structure for running a bigger salon.

She moved to Irvington, NJ in 2010 for a better quality of life for her family, and because the lower cost of living would make it easier to start her business. Meko, New York was born later that year.

“I transformed my entire basement into a salon with beautiful marble floors! My clients were amazed by the professional appearance and as word spread I began serving 150 women from places as far away as Delaware and Virginia.”

Within a year her business outgrew her basement, and she rented her current commercial space in Orange. There, her clientele expanded to over 300 customers, and Simeko knew that she needed help to manage her growth.

After learning about the Community Business Academy from Rising Tide Entrepreneur LaShonda Tyree, she decided to take the class to gain business training to help her move her business forward.

“Taking the Community Business Academy helped me understand the fundamentals of running and sustaining a small business,” said Simeko, who graduated from the CBA in 2013.

Not only did she learn business skills such as budgeting, marketing and negotiating prices, but she also made valuable connections with other socially-minded entrepreneurs.

Her network of Rising Tide Entrepreneurs became invaluable when Simeko launched her Born-to-Be A Natural Leader Teen Workshop and Gala.

Now in its second year, Simeko fully funds this program with the profits from her business, sponsoring a 12-week program for 12 Essex County young women annually.

In 2014, she received in-kind sponsorships from seven fellow Rising Tide Entrepreneurs, including food and gala décor, as well as free self-esteem, college preparation, and nutrition workshops.

“I know what it's like to live in an urban community where drugs, teen pregnancy and violence are rampant. I understand what it's like to grow up without someone to take personal interest in me or my future. I started Born-to-Be A Natural Leader to provide young women in similar situations with a network of individuals who care,” said Simeko.

Within the next three years Simeko plans to expand her business to include a retail space, offering quality natural hair care products and expert advice on how to use them. She also wants to increase her educational outreach, with in-person and online consulting, training and workshops for individuals and small groups.

“When I walk into my salon, I can say this is mine and all of my hard work benefits the growth of my business! I took the chance to bring my dream into fruition and now I have the freedom to live my life the way I want to, while providing for my family.”



Simeko Watkins—Hartley

Meko, New York | www.MekoNewYork.com

THANK YOU 2013 INVESTORS

Over \$100,000

The Bank Of America Charitable Foundation
Citi Community Development
City of Jersey City, Division of Community Development
The Grace and Mercy Foundation, Inc
JPMorgan Chase Foundation
NoVo Foundation
The Prudential Foundation
Surdna Foundation

\$50,000 to \$99,999

Association for Enterprise Opportunity
Fifth & Pacific Foundation
Garfield Foundation
New Jersey City University
Praxis

\$25,000 to \$49,999

The Bodman Foundation
Capital One Foundation
Citi Foundation
Goldman Sachs
Jersey City Economic Development Corporation
The JM Foundation
The Nicholson Foundation
PNC Foundation
SBA PRIME
Sheri Sobrato Fund– An advised Fund of Silicon Valley
Community Foundation
TD Charitable Foundation
Tory Burch Foundation
Verizon Foundation
Victoria Foundation
Virginia Wellington Cabot Foundation
Wells Fargo Foundation

\$15,000 to \$24,999

Cabot Family Charitable Trust
Center For Hispanic Policy, Research & Development
E*TRADE
F.M. Kirby Foundation
PGA Tour
Provident Bank Foundation
PSEG Foundation
The Robert And Marion Schamann Brozowski Foundation
Roger And Susan Stone Family Foundation

\$5,000 to \$14,999

Corporation for Nat'l & Community Service (VISTA)
The Diana Davis Spencer Foundation
Goggio Family Foundation
Ironstate Holdings
Henry & Elaine Kaufman Foundation
Ladera Foundation
The MCJ Amelior Foundation

Pia & James Zankel
Shazi Visram (Happy Family)
SILVERMAN
Tough Mudder

\$1,000 to \$4,999

Matthew Barnes
Kevin Brady
Michael & Irina Caslin
David Dwek
Lucius & Eva Eastman Fund
Ron Gravino
Regina Gwynn
William Hitchcock
Charles Hoke
Edith Hunt
Intersections International
Karen & Bob Jones Foundation
David Karlin
Ajit Khubani
Joseph Masterson
Nichols Foundation, Inc.
Ariadne Papagapitos
David Powlen
Harry & Caroline Pozyski
Aaron Regush
The Rockefeller Brothers Fund – Employee Matching
Douglas Rohde
Saint Peter's University
Scott Scher
Ava Schlesinger
William E. Simon Foundation

\$500 to \$999

Christina Devito
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