



2015 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



On the cover:

the job creator

“

I thought that getting into the auto repair business was my way to contribute to my community. Not only am I creating jobs, but I am also empowering and educating women to be safe in their vehicles. I do not want women to feel dread every time they go to an auto repair shop for a simple oil change and end up paying for unnecessary repairs. We are committed to always doing the right thing, and to being honest in everything we do. This is the best way we can serve our community.”

HILDA MERA

S&A AUTO REPAIR | WWW.SAAUTOSHOP.COM



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the crusader

We are a voice for whole, nutritious foods in our neighborhoods and schools, and we are proving that your favorite foods can be tasty and healthy. Only by having communities full of nutritious food will we begin to see a shift in some of the challenges that affect us. Don't forget, you are what you eat."

ABRAHAM DICKERSON
ABE FOODS

OUR TYPICAL ENTREPRENEUR

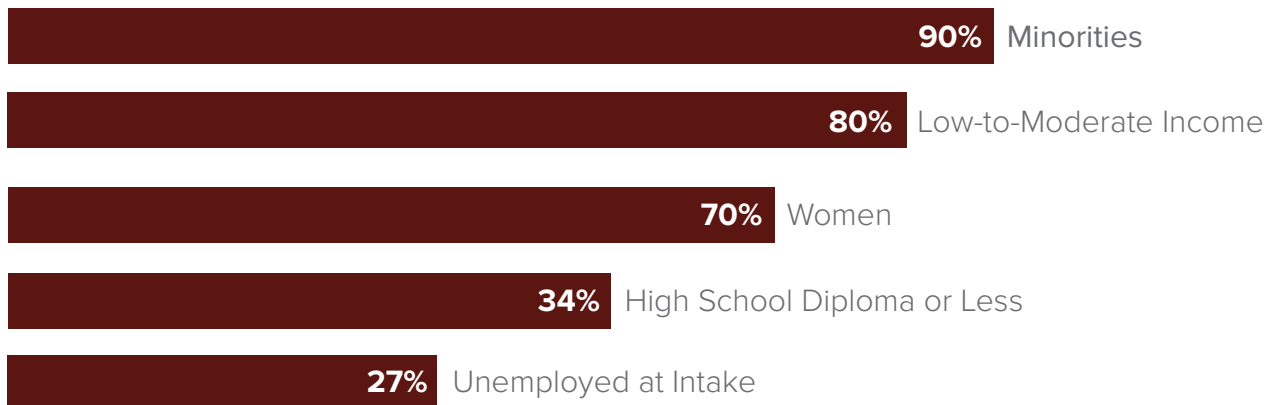
The average entrepreneur at Rising Tide Capital is a 40-year-old mother of two children earning less than \$35,000 per year. Local cost-of-living calculations indicate that her income would need to be \$50,000 to be considered financially self-sufficient.¹

\$15,000

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

- achieve self-sufficiency
- save for the future
- educate a child
- contribute to a healthy local economy

CLIENT DEMOGRAPHICS



¹The Real Cost of Living: The Self Sufficiency Standard for New Jersey-2013, The Legal Services of NJ Poverty Research Institute, 2015

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

CREDIT TO CAPITAL

When an entrepreneur is ready to pursue financing, RTC provides comprehensive assistance and resources:

- **Financial Analysis:** We prepare entrepreneurs to connect with our network of lending partners for credit-building, business start-up, and expansion.
- **The Capital Exchange:** Online loan matching platform assists entrepreneurs to identify best options and receive guided assistance through the application process.
- **Business Competitions:** The Start Something Challenge and Plan & Pitch combine coaching and mentorship with financial investment to help start and grow businesses.



KNOWLEDGE CAPITAL



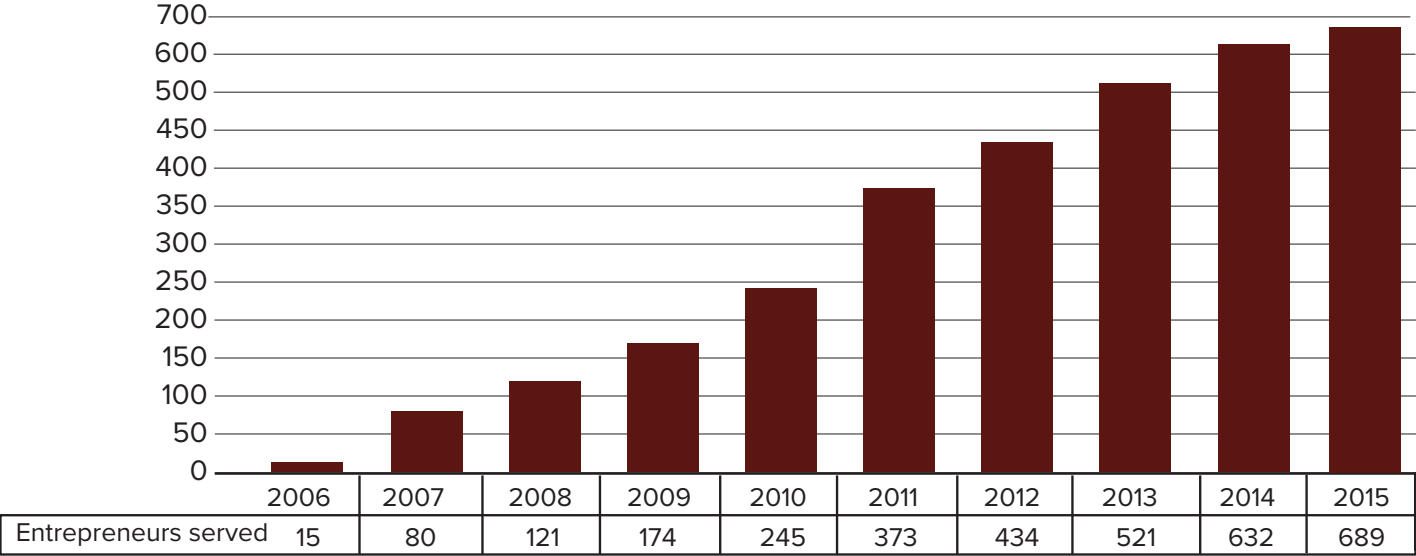
SOCIAL CAPITAL



FINANCIAL CAPITAL

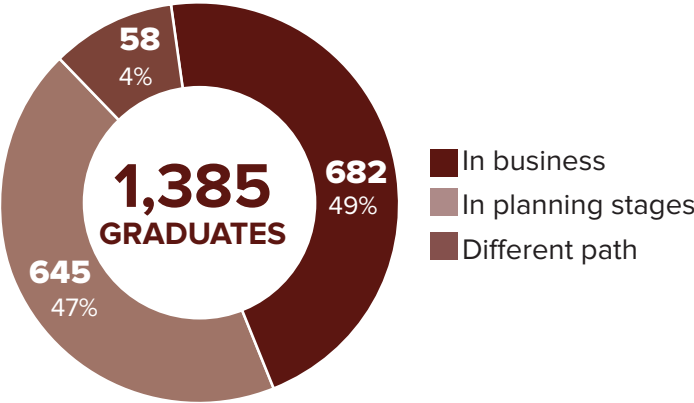
OUR PROGRESS

LOCAL ENTREPRENEURS SERVED PER YEAR (2006-2015)



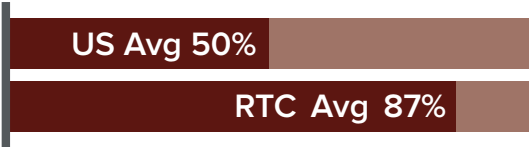
Rising Tide Capital grew an average of **49%**  over the past 3 years

GRADUATE BUSINESS STATUS



SURVIVAL RATE

beyond the five-year mark



OUR IMPACT

2015 PERFORMANCE INDICATORS

73
BUSINESSES
STARTED



228
NEW JOBS
CREATED



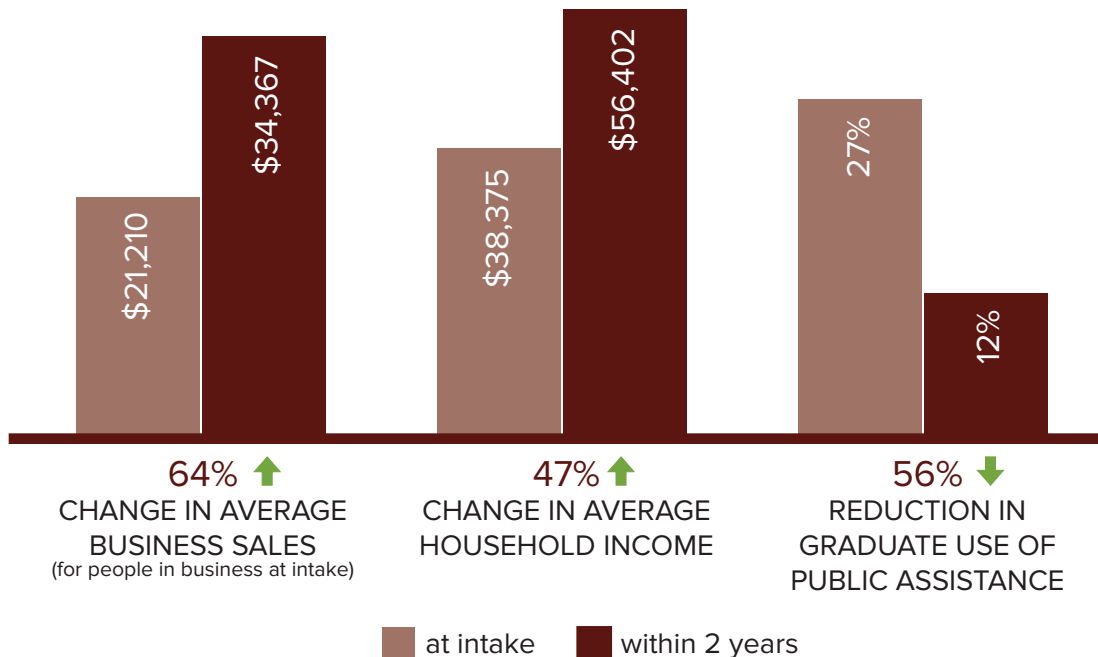
185
BUSINESSES
STRENGTHENED



130
BUSINESSES
EXPANDED



INDIVIDUAL IMPACT





the pathfinder

Rising Tide Capital has been a tremendous asset in assisting me to understand the strengths and weaknesses of my business. I have learned to look at my business objectively, and I am making better decisions as I'm able to see where my growth potential lies. The support and resources RTC offers are monumental in every way imaginable."

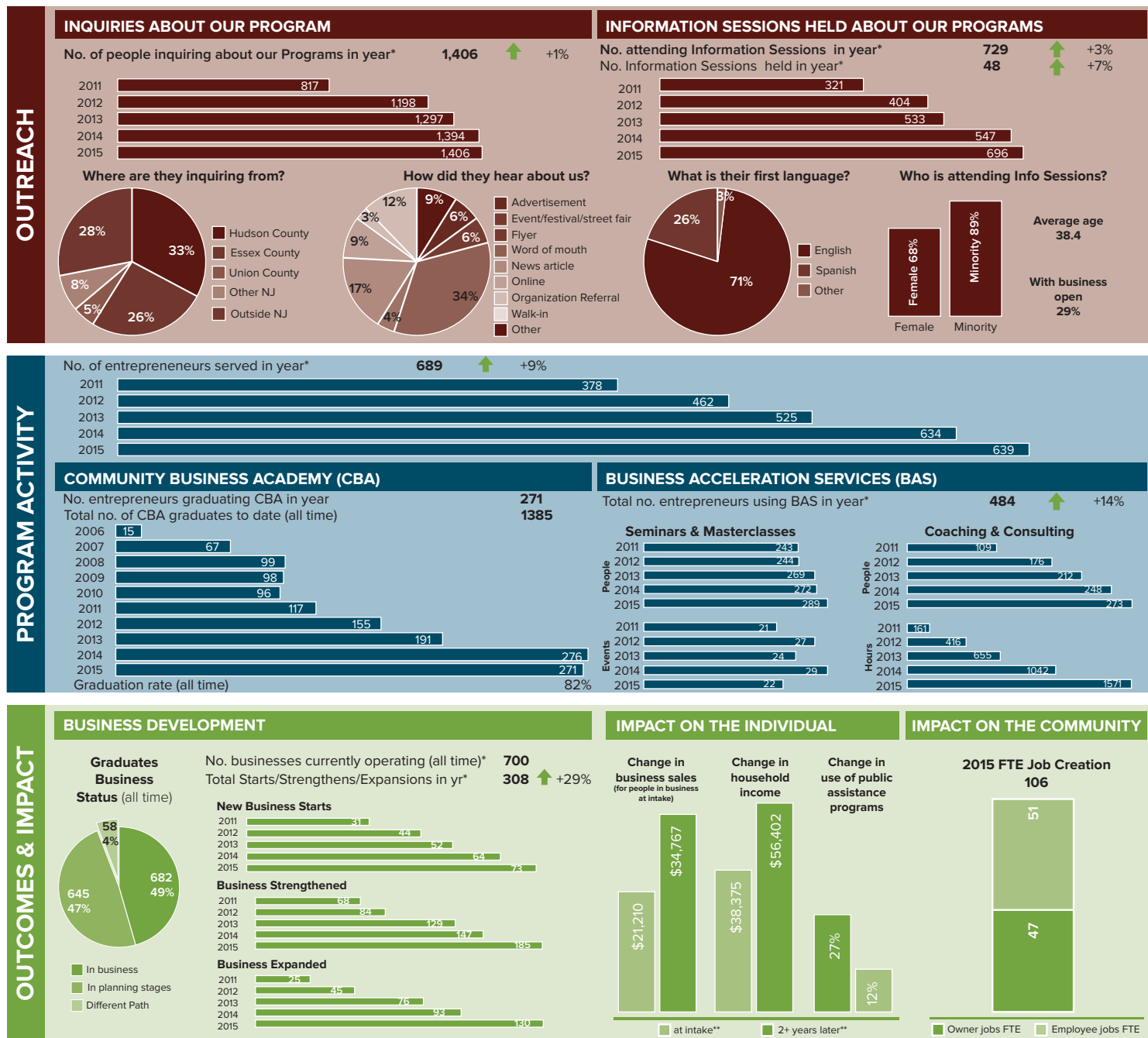
TIA HARRIS

TIA MARIE BEADING STUDIO | WWW.TIAMARIEBEADINGSTUDIO.COM

On average, a new
Rising Tide Business opens
EVERY 5 DAYS



A DATA DRIVEN APPROACH

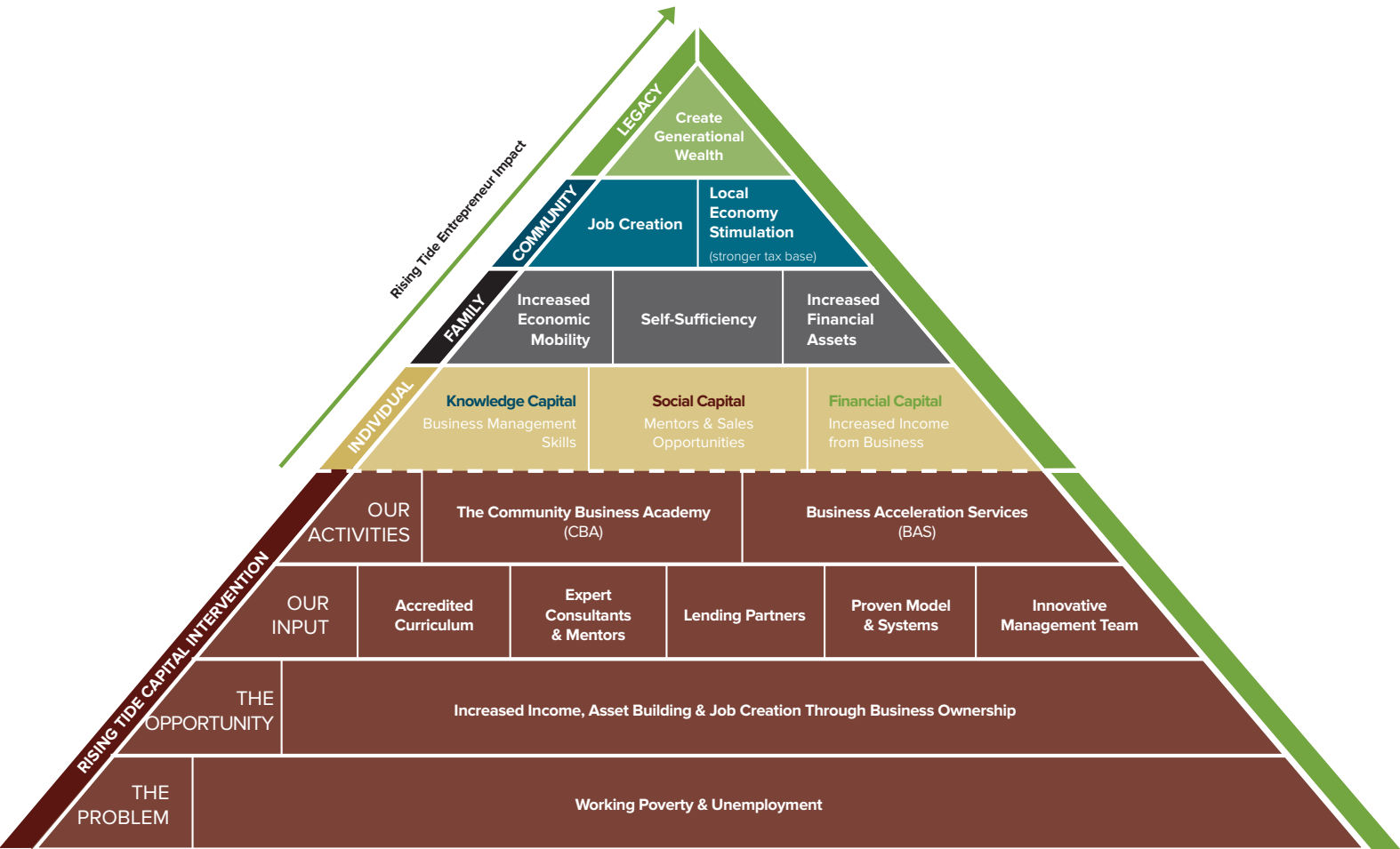


KEY *Unduplicated count within specified period **Based on sample graduates (respondents to annual surveys)

The background is a solid green color. On the left side, there is a large, stylized white arrow pointing upwards and to the right. Scattered around the arrow and in the upper left area are several green rectangular shapes representing currency notes. Each note has a white circle in the center containing a white dollar sign (\$).

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

OUR THEORY OF CHANGE



The long-term value of Rising Tide Capital’s mission of economic empowerment through entrepreneurship is not captured merely by revenue growth or the number of jobs created, but rather in the way that self-sufficiency and resilience are prerequisites for thriving families and communities. By harnessing the power of entrepreneurship to transform lives and communities, RTC is pursuing the kind of change that will span generations.



the role model

“Today’s youth are faced with a lot challenges, hardships, and misfortune due to health risks and lack of physical activity. My passion for fitness and wellness has become a mission. I educate my clients with weekly newsletters about fitness and health, and give one-on-one consultations. I want to see a healthier and fitter next generation.”

JERMAINE TERRY
HEADBANGER FITNESS | WWW.HEADBANGERFITNESS.COM

CREATING AN ENTREPRENEUR SUPPORT ECOSYSTEM



STRATEGIC INITIATIVES

Here at Rising Tide Capital, we aren't concerned about growth for growth's sake, but rather around innovating strategically along three pillars:

DEEPER:

Who should we partner with to extend our programs' reach further into areas of greatest need and opportunity?

BETTER:

What enhancements can we make to our model to achieve greater impact?

BROADER:

How can we expand the scale of our model to impact more communities?





the placemaker

We need affordable retail space for small businesses. As the city continues to grow and the cost of residential and retail space continues to rise, the small businesses are being priced out. I would love to see a percentage of affordable retail space properties set aside just for small businesses.”

STACY HYATT-DIXON

STACYRENEE DESIGNS | WWW.STACEYRENEEDESIGNS.COM



SPARKING INNOVATION FOR SHARED PROSPERITY

- 1** Serve as a backbone organization for a **Local Living Economy Working Group** that consists of **prominent business leaders, government officials, artists and entrepreneurs** driving an inclusive Local Economy Agenda
- 2** Rallied the leaders of **local anchor institutions, city government and two universities**, to commit to:
 - sourcing more goods and services from local women and minority entrepreneurs
 - publishing an annual diversity scorecard to promote accountability
 - sharing resources that increase linkages with local business owners
- 3** Convened nearly **200 global and local leaders at the 3rd Local Living Economy Summit** to spark innovative ideas and generate over 25 commitments to action that create a more inclusive, resilient local economy





the innovator

If you're not moving forward, you're falling behind. Change is very vital to the growth and sustainability of a business, it's inevitable, so every entrepreneur should learn to use it to their advantage. Within the next 3 years I plan to launch an app and have a second Jersey City location, all while maintaining our same quality of service."

MIKE PORADA
NEW BRIDGE LAUNDRY | WWW.NEWBRIDGELAUNDRY.COM



THE START SOMETHING CHALLENGE

2012-2015 IMPACT

120
MILLION
MEDIA IMPRESSIONS



12
CHAMPIONS



47
JUDGES

345
CONTESTANTS



78
NJ CITIES

89
VOLUNTEERS



"When I look at RTC, I see the impact on people's lives, they're impacting them to be the best version of themselves."

KEVIN CUMMINGS,
CEO, INVESTORS BANK

\$1.2
MILLION
RAISED FOR CBA
SCHOLARSHIPS

Experiential Education In Technology & Social Media Marketing; generating high visibility for our entrepreneurs, funding partners, and the communities we serve.

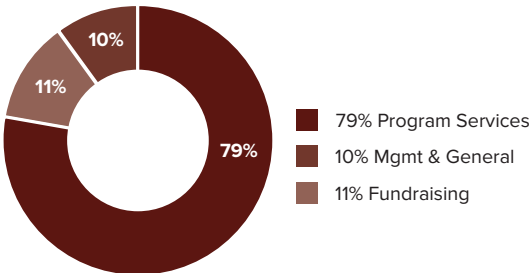
The Start Something Challenge culminates with our Annual Gala.

STATEMENT OF ACTIVITIES

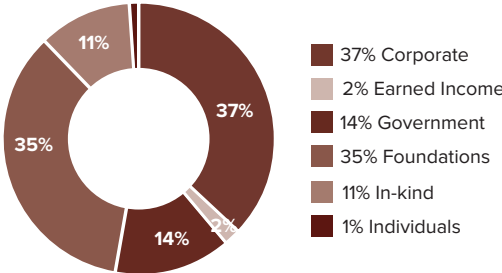
Independent Audit Report 2014-2015

	Year Ended December 31, 2015			Year Ended December 31, 2014		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
PUBLIC SUPPORT & REVENUE						
Program fees	\$ 46,493	\$	\$ 46,493	\$ 47,412	\$	\$ 47,412
Grants & fees from governmental agencies	445,125		445,125	381,573		381,573
Contributions	215,500	2,412,551	2,628,051	219,136	952,817	1,171,953
Donated services	339,728		339,728	248,494		248,494
Interest income	2,568		2,568	2,195		2,195
Other revenue	12,102		12,102	838		838
Net assets released from donor and grantor restrictions	2,104,532	(2,104,532)		1,636,456	(1,636,456)	
Total Public Support & Revenue	\$ 3,166,048	\$ 308,019	\$ 3,474,067	\$ 2,536,104	\$ (683,639)	\$ 1,852,465
EXPENSES						
Program services	2,261,724		2,261,724	1,901,279		1,901,279
Fundraising	409,051		409,051	246,575		246,575
Management and general	348,134		348,134	244,849		244,849
Total Expenses	3,018,909		3,018,909	2,392,703		2,392,703
CHANGE IN NET ASSETS						
	\$ 147,139	\$ 308,019	\$ 455,158	\$ 143,401	\$ (683,639)	\$ (540,238)

2015 Expenses



2015 Sources of Funding



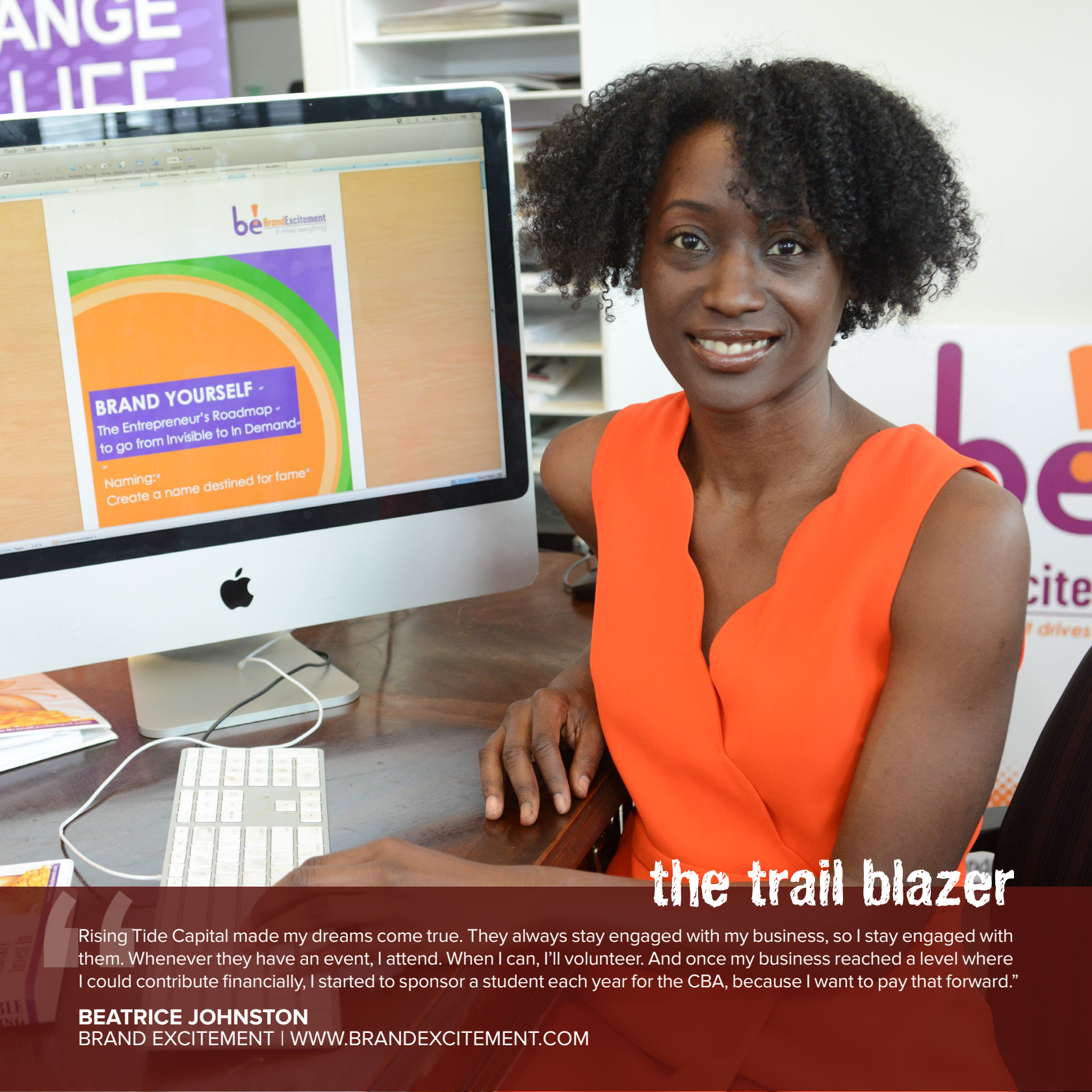
Audit provided by Sobel & Co., LLC

STATEMENT OF FINANCIAL POSITION

Independent Audit Report 2014-2015

	December 31,	
	2015	2014
ASSETS		
CURRENT ASSETS		
Cash	\$ 1,991,507	\$ 1,310,288
Grants and contributions receivable	729,863	816,734
Prepaid expenses and other current assets	111,190	8,625
Total Current Assets	2,832,560	2,135,647
PROPERTY AND EQUIPMENT NET	1,973	5,497
OTHER ASSETS		
Security deposits	6,900	2,750
TOTAL ASSETS	\$ 2,841,433	\$ 2,143,894
LIABILITIES & NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$ 182,031	\$ 118,231
Deferred revenue	178,581	-
Total Current Liabilities	360,612	118,231
COMMITMENTS AND CONTINGENCIES		
NET ASSETS:		
Unrestricted	692,485	545,346
Temporarily restricted	1,788,336	1,480,317
Total Net Assets	\$ 2,480,821	\$ 2,025,663
TOTAL LIABILITIES AND NET ASSETS	\$ 2,841,433	\$ 2,143,894

Audit provided by Sobel & Co., LLC



the trail blazer

Rising Tide Capital made my dreams come true. They always stay engaged with my business, so I stay engaged with them. Whenever they have an event, I attend. When I can, I'll volunteer. And once my business reached a level where I could contribute financially, I started to sponsor a student each year for the CBA, because I want to pay that forward."

BEATRICE JOHNSTON
BRAND EXCITEMENT | WWW.BRANDEXCITEMENT.COM

ENTREPRENEUR SPOTLIGHT

When Beatrice Perkins-Johnston was just two years old, her mother died and she went to live with her grandmother alongside seven other children in an apartment on the SouthSide of Chicago. Despite the financial challenges her family faced, her grandmother empowered her to be independent, keep learning new skills, and to follow her passions. In 2009, fueled by her entrepreneurial spirit and the way her grandmother taught her to live, Beatrice left her 12-year marketing career in Corporate America. She created Brand Excitement, a company that exists to help its clients reach new audiences in order to serve the greater good.

I wanted to go into business because I was being overlooked and limited as an employee. Instead of being underpaid and overworked by someone else, I wanted to work for myself, pick my own projects, and at the same time earn more money.

I had tried to start my own business a couple of times with no success. I even rented office space and got clients, but I didn't know what I was doing. It wasn't until I graduated from the Community Business Academy in 2009 that I was really able to grow. I've been in business for six years and I'm earning the salary that I always knew I was capable of making. I'm also the first in my family to own a house. But to be able to stay in business this long—I think it's my biggest accomplishment to date!

Starting my business has been the best decision that I've ever made. There are so many things in the future for me—right now I'm developing new programs and working hard to run my first-ever full-day branding and marketing conference. I feel very proud and very happy with where I am and with where things are going.

About a year after I started my business, I found myself \$60,000 in debt. As someone who grew up in poverty, financial stability has always mattered to me because it's the thing that makes me feel safe. I ended up breaking down in front of my friend Michele, who is also a Rising Tide graduate, and she told me that I needed to change my spending habits and adjust my lifestyle since I wasn't bringing home a paycheck every two weeks anymore.

When I told my grandmother, my biggest inspiration and role model, I expected her to be angry. Instead she told me that I was lucky because the fact that someone lent me \$60,000 in credit, proves that I was in a position to pay it off.

I cut my expenses and doubled my efforts to grow my business. I realized that I needed to change my business plan to attract more corporate clients and longer-term contracts. I was able to completely pay off the debt just a year later.

Rising Tide Capital made it possible for me to earn a living with my business. Taking the Community Business Academy made all the difference because it taught me everything I didn't know about business. Since then, RTC has sent me referrals for clients, they've introduced me to new resources, and inspired me when things get stale. I still look at the class documents when I feel like I need to get back to basics.

RTC also connected me to very influential mentors. I participated in the very first Plan and Pitch Competition and won \$1500, which I used to buy a Mac desktop that I still use today. I am also still in touch with the mentor I worked with during the competition. He was a Goldman Sachs employee and told me about a program called 10,000 Small Businesses that could give me more business education once I was further along. He said it would be a great next step for me, and a few years later, I qualified, and went through that program. RTC has helped me connect with people who can connect me to even more resources that I didn't even know were out there!

But RTC is more than just a resource—they're my family and my friends. Last year I had a brain hemorrhage right before the RTC gala, which I was supposed to co-host. When Alfa called me, it wasn't about business, or the gala. She just wanted to make sure that I would be okay. RTC is always there for their entrepreneurs—they don't just care about our businesses, but our personal lives as well.

With all of the work that I put into my business, I still try to keep a work/life balance, and that's something I would recommend to any entrepreneur. We go into business because we envision a life that's different and better than the life that we currently have, but we need to make sure that we live that life we are creating. That we take the time to enjoy the things that the money is bringing, enjoy the relationships that the business is bringing. It's important that your quality of life, which is the reason people typically go into business, doesn't get lost in the shuffle.

OUR TEAM

BOARD OF TRUSTEES

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Vice Chairman/ Chair of the Finance & Audit Committee

John Mahoney

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

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VP Finance and HR- Invidi Technologies

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Authority*

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*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

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Alex Forrester, *COO/Co-founder*

David Rosenthal, *VISTA Leader*

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Andrew Farrelly, *Communication & Marketing
Coordinator*

Diana Kantor, *Communications Associate*

Tatyerra Spurlock, *Public Relations Assistant*

Finance & Development

Sharon Ross, *Director of Donor Relations*

Jonathan Roa, *Accounts Payable Clerk*

Rachael Gambino, *Development and
Volunteer Coordinator*

Claire Corea, *Fundraising & Research Assistant*

Andrew Eckhous, *Grants & Development
Assistant*

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Keith Dent, *Senior Manager for Regional
Programs*

Roger Cervantes, *Senior Program Manager-
BAS*

Mary Sansait, *Senior Program Manager-CBA*

Milaury Herrera, *Programs Assistant*

Briana Sellers, *Marketing & Outreach
Coordinator*

Erica Rodriguez, *BAS Programs Assistant*

Jessenia Silverio, *Spanish Language
Programs Coordinator*

Alfreda Rogers, *BAS Action Plan Coordinator*

Victoria Rodriguez, *Business Services
Coordinator*

Fred Dominguez, *Credit to Capital Program
Coordinator & Business Coach*

Trinidad De La Rosa, *Business Services
Coordinator-Spanish*

Shiza Sajid, *BAS Program Assistant*

Renesha Lee, *Programs & Outreach Assistant*

Program Evaluation

Louisa Cousins, *Program Evaluation Manager*

Seedra Enver, *Grants Manager*

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Entrepreneurship Network*

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La Shonda Tyree

Charlene Simpson

Cynthia Pullen-Thompson

Andrew Frazier

Rob Houston

Liz Long

Rob Jelinski

2015 INTERNS

Kimberly Lu

Shiza Sajid



the artpreneur

I live, work and hire within my community. The buildings I make showcase my neighborhood—I have customers in Paris who have a little piece of Jersey City in their homes. I want to turn my business into a franchise, to create partnerships in other neighborhoods and empower people to showcase their own communities as well.”

STEPHEN MILLER
CITYSCAPES FURNITURE

THANK YOU 2015 INVESTORS

Over \$100,000

Bank Of America Charitable Fdn
City of Jersey City, Division of
Community Development
Diana Davis Spencer Foundation
US Economic Development
Administration
Goldman Sachs Urban Investment
Group
JPMorgan Chase Foundation
NoVo Foundation
Surdna Foundation
The Grace And Mercy Foundation
The Nicholson Foundation
The Prudential Foundation

\$50,000 to \$99,999

Capital One Foundation
Garfield Foundation
Kate Spade Foundation
New Jersey Office of Faith Based
Initiatives
PIMCO Foundation
The Russell Berrie Foundation

\$25,000 to \$49,999

Garden State Episcopal Community
Development Corporation
Goldman, Sachs & Co.
Investors Foundation
PNC Foundation
PSEG
SILVERMAN
TD Charitable Foundation
The Bodman Foundation
Victoria Foundation
Virgina Wellington Cabot Foundation
Wells Fargo

\$15,000 to \$24,999

F.M. Kirby Foundation
M & M Realty Partners, LLC
Roger And Susan Stone Family
Foundation
Santander Bank Foundation
Sheri Sobrato Fund - A Silicon Valley
Community Foundation
Synchrony Bank
The Kathryn B. McQuade Foundation
The Robert And Marion Schamann
Brozowski Foundation
Verizon Foundation

\$5,000 to \$14,999

Andra Liemandt
Henry & Elaine Kaufman Foundation
Hopeline from Verizon
Housing and Neighborhood
Development Services

James & Pia Zankel
Keefe, Bruyette & Woods, Inc.
Kevin & Patricia Cummings
MCJ Amelior Foundation
Meridian Capital Group, LLC
Sandler O'Neill & Partners, LP
Statewide Hispanic Chamber of
Commerce of New Jersey, Inc.
The Paul & Phyllis Fireman
Charitable Foundation
The Schlesinger Foundation, Inc.

\$1,000 to \$4,999

Aaron Regush
Alfa Demmellash and Alex Forrester
Beatrice Johnston
Bob & Karen Jones
Bressler, Amery & Ross, P.C.
Charles Hoke
City National Bank of New Jersey
David Fox
David Powlen
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Empire State Certified Development
Corporation
Eric Silverman
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Samuel Scott Cornish
Scott Scher
St. Benedict's Preparatory School
St. Peter's Preparatory School
The Provident Bank Foundation
William E. Simon Foundation

\$500 to \$999

Adam Meyerson
DeCotiis, Fitzpatrick & Cole, LLP

Domenick Cama
George Sherman
Glen Macdonald
Joe Dempsey
John & Carol Santoleri
John & Gillian Allen
Laura Wintroub
Christopher Mackin
Prontesti Surveying, Inc.
The Geraldine R. Dodge Foundation

Under \$499

Aarti Jaisinghani
Adam Altman
Aicha Balla
Alex Ros
Alexandra Buttker
Alice Lansingh
Allison Shutt
Alysis Vasquez
Amaha Kassa
Anand Devdaran
Andrew Ferguson
Angela Bruno
Angela Huggins
Annamarie & Susan Collins
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Nazrine Biggs
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Shirley Dennis
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Stephanie Lee
Steven Malski-Niles
Teresa Ortenzio
Terri Thompson
The Jahng Family
Therese O'Brian
Tiffany Koch
Timothy Cooney
Tony Dudes
Victor Mosquera
Wendy Mahmoudzian
Your Part-Time Controller, LLC

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Big Brother, Big Sister
Catholic Charities
Centro Comunitario CEUS
Columbia English Institute
Comite' En Union Para Salvadoreños
Corporation for National and
Community Service (VISTA)
Google Adwords
Greater Newark Conservancy
Greg Leshé
Heriate at Alexander Hamilton
Center
Indiegrove
Ironbound Community Corporation
JPMorgan Chase Foundation
La Casa De Don Pedro
Microsoft Software
Morgan Stanley
National Council of Jewish Women
Newark Public Library
New Jersey City University -
Business Development Incubator
North Hudson Community Action
Numi Tea
Prodigal Sons & Daughters
Robert Treat Hotel
Rosa Parks School
Rutgers Business School
Saint Peter's University
Small Business Summit 2015
St. Paul's Lutheran Church
Starting Points
Social Venture Network
Unified Vailsburg Services Org
Weequahic Park
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334 Martin Luther King Drive
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