

A NEW DREAM

For a Modern Life

RISEING TIDE CAPITAL

ANNUAL REPORT 2016 - 2017



THE FUTURE ECONOMY

The “American Dream” is changing rapidly from being entirely about the ability of rugged individuals to pull themselves up by their bootstraps. Instead it is evolving into a society in which communities of interdependent individuals with a great deal of self-awareness and hard work, continue to innovate and create new companies focused on well-being and creativity.

As the reality of massive technologically-induced displacement of labor approaches, we believe that success will no longer only be defined by maximizing material gains, but also by unleashing authentic creativity to build a thriving, meaningful, human-scale, well-being economy, that will deliver fulfillment beyond basic necessities.

Here at Rising Tide Capital, we are feeling the urgency around what this new reality will mean for the communities we serve. What will it take for these communities to thrive within the economic, environmental and cultural transformation being rapidly ushered in by a digital industrial revolution? While we are concerned about how these changes will impact our most vulnerable populations, we also believe that there is much to be learned from their resilience and entrepreneurial energy.

It is time to begin sketching the path forward. We are trusted guides and educators to communities of entrepreneurs who are investing scarce resources and making long-term decisions for a future that is rapidly unfolding.

We are starting conversations with all of our stakeholders--entrepreneurs, community partners, local anchor institutions, funders and donors, and the media.

Together we have a shared responsibility for ushering in a new era that can transcend the eventual automation of most current forms of work and ensure a future with potential for creativity, abundance and shared prosperity for all.

We invite you to join us on this journey as we co-create playbooks for the future, to herald a new dream for a modern life.



ALFA DEMMELLASH
CEO & CO-FOUNDER



ALEX FORRESTER
COO & CO-FOUNDER

TABLE OF CONTENTS

- 3 Who We Are
- 5 Who We Serve
- 4 Our Programs
- 7 Our Impact
- 11 A Data Driven Approach
- 13 Theory of Change
- 21 Strategic Initiatives
- 23 Financials
- 26 How We Scale
- 27 Our Team
- 29 Our Investors

A NewLife begins
with a NewMind

the motivator

I am very passionate about what I do, but passion can only get you so far. When I first started my business, I had no target market. I just wanted to work out and help everyone. RTC took my passion and made sure that I focused on a specific audience. They helped me develop as an entrepreneur, so that I can be successful. Without Rising Tide Capital, I would have failed.

PAMELA ROUNDTREE

NEWBODY.NEWMIND.NEWLIVING | NEWBML.COM

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



the job creator

My ultimate goal is to grow my business to a self sustainable level where I could concentrate on managing/leading the business without having to put in the physical effort. I will know I'm there when my business makes consistent revenue year over year without my physical input, just my management and leadership skills."

DANTE CASTILLO

D-AMERICA ELECTRICAL | DAMERICA ELECTRICAL.COM

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 to be considered financially self-sufficient.¹

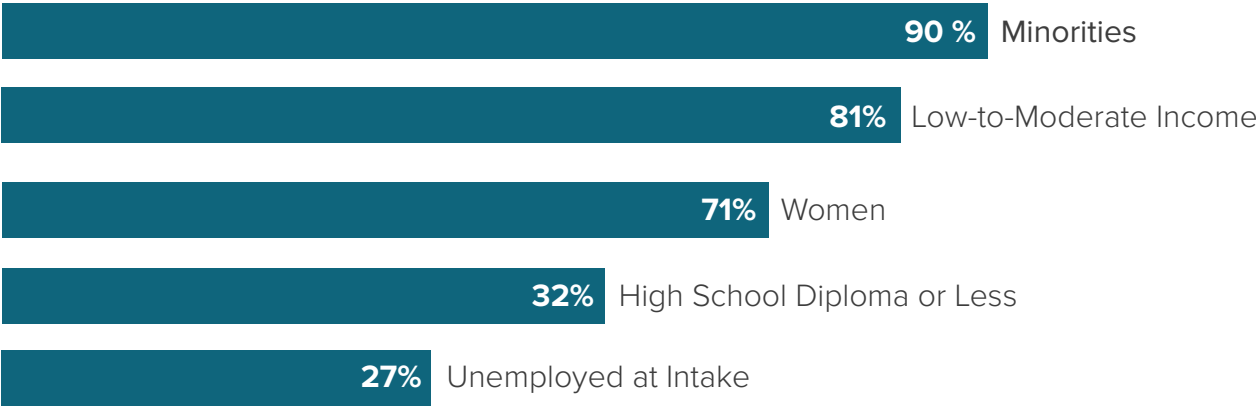


\$15,000

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

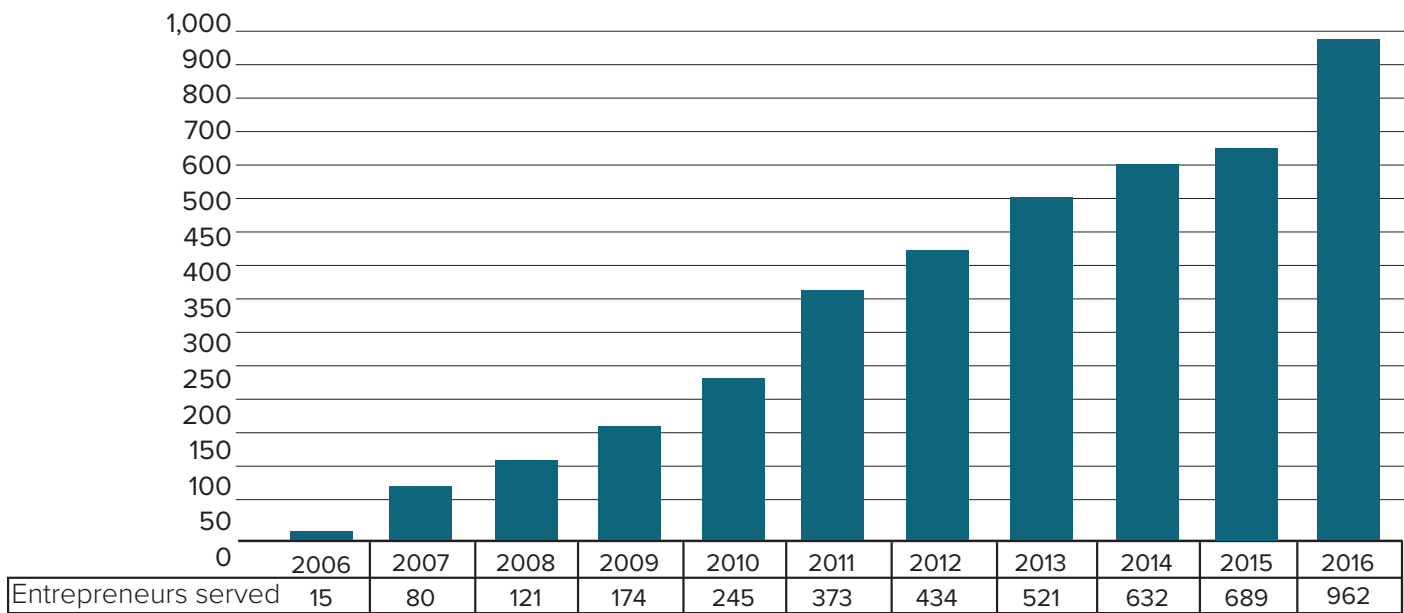
When an entrepreneur is ready to pursue financing, RTC provides comprehensive assistance and resources:

- **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.



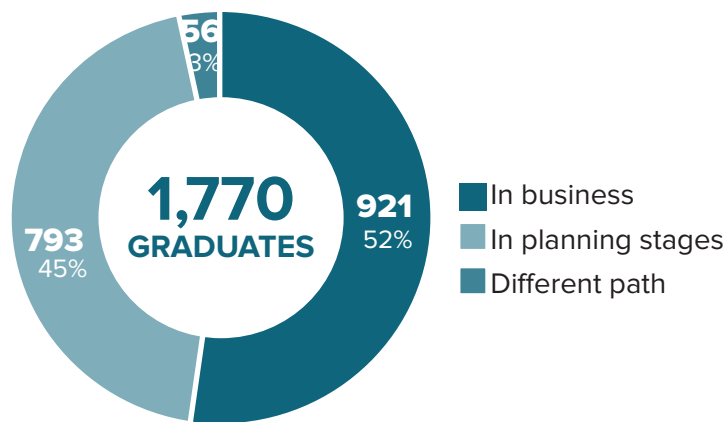
OUR PROGRESS

LOCAL ENTREPRENEURS SERVED PER YEAR (2006-2016)



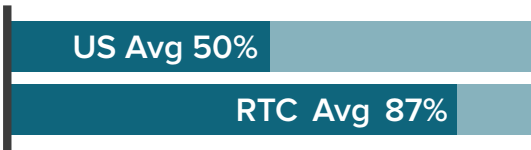
Rising Tide Capital grew an average of **49%** over the past 3 years

GRADUATE BUSINESS STATUS



SURVIVAL RATE

beyond the five-year mark



OUR IMPACT

2016 PERFORMANCE INDICATORS

110
BUSINESSES
STARTED



344
NEW JOBS
CREATED



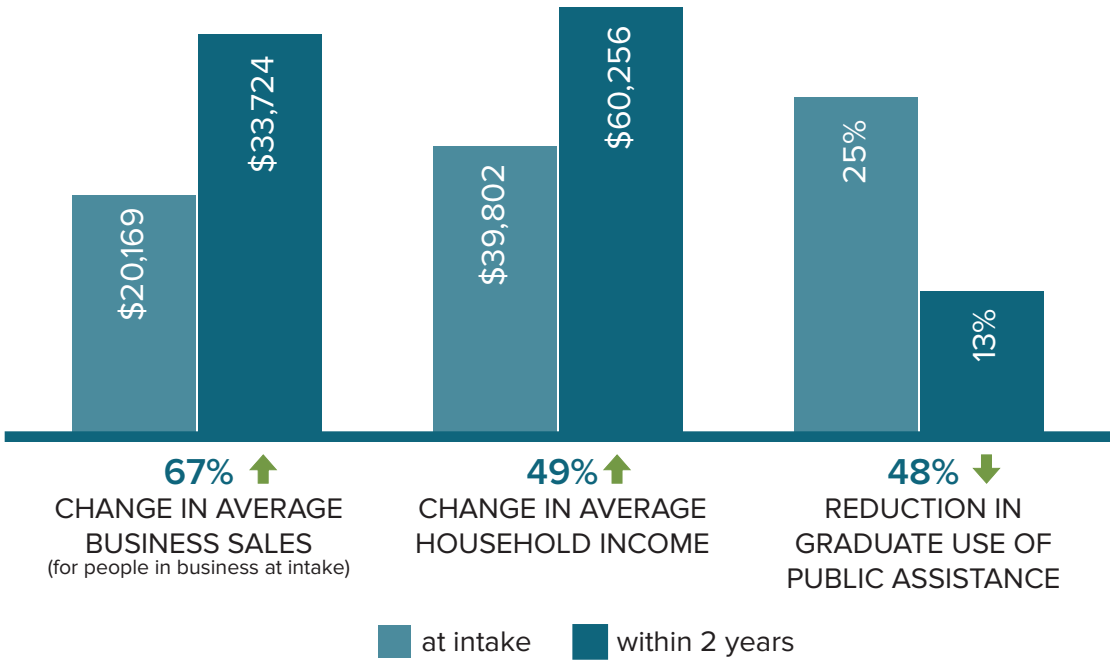
272
BUSINESSES
STRENGTHENED



187
BUSINESSES
EXPANDED



INDIVIDUAL IMPACT





the innovator

I wanted to create products that are healthy for busy women like me, so my business reflects how I want to live. Recently, I started giving talks. I am a part of the Montclair Women's Empowerment week, teaching others how to get healthy, and empowering young women to be more involved in health education and science."

JULI-ANNE ROYES-RUSSO

JULI-ANNE'S TROPICAL KITCHEN | JULIANNROYES.COM

On average, a new
Rising Tide Business opens
EVERY 3 DAYS



A DATA DRIVEN APPROACH

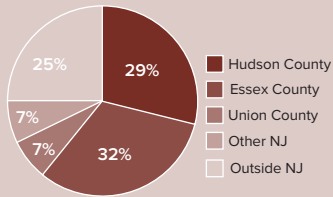
OUTREACH

INQUIRIES ABOUT OUR PROGRAM

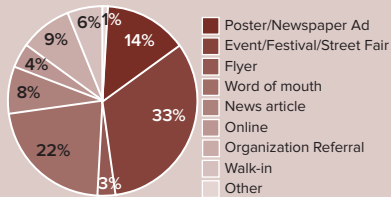
No. of people inquiring about our Programs in year* **2,129** ↑ +55%



Where are they inquiring from?



How did they hear about us?

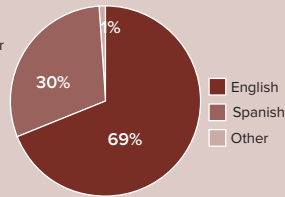


INFORMATION SESSIONS HELD ABOUT OUR PROGRAMS

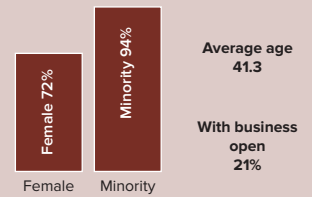
No. attending Information Sessions in year* **904** ↑ +21%
No. Information Sessions held in year* **75** ↑ +39%



What is their first language?



Who is attending Info Sessions?



PROGRAM ACTIVITY

No. of entrepreneurs served in year* **890** ↑ +35%



COMMUNITY BUSINESS ACADEMY (CBA)

Total no. of CBA graduates to date (all time) **1,779**
Number of CBA classes held in year **22** ↑ +29%
Number of entrepreneurs enrolled in CBA in year **480** ↑ +46%
Number of entrepreneurs graduating CBA in year **385** ↑ +42%



Graduation rate (all time) **83%**

BUSINESS ACCELERATION SERVICES (BAS)

Total no. entrepreneurs using BAS in year* **634** ↑ +39%

Seminars & Masterclasses



Coaching & Consulting



Action Planning

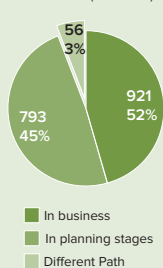
No. of action plan steps completed in year* **776** ↑ +143%

No. of people completing Action steps in year* **191** ↑ +112%

OUTCOMES & IMPACT

BUSINESS DEVELOPMENT

Graduates*
Business
Status (all time)



No. businesses currently operating (all time)* **916**
Total Starts/Strengthened/Expansions in yr* **428** ↑ +38%

New Business Starts



Business Strengthened



Business Expanded



IMPACT ON THE INDIVIDUAL

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



Change in household income

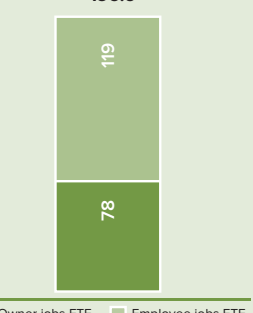


Change in use of public assistance programs



IMPACT ON THE COMMUNITY

2016 FTE Job Creation **196.6**

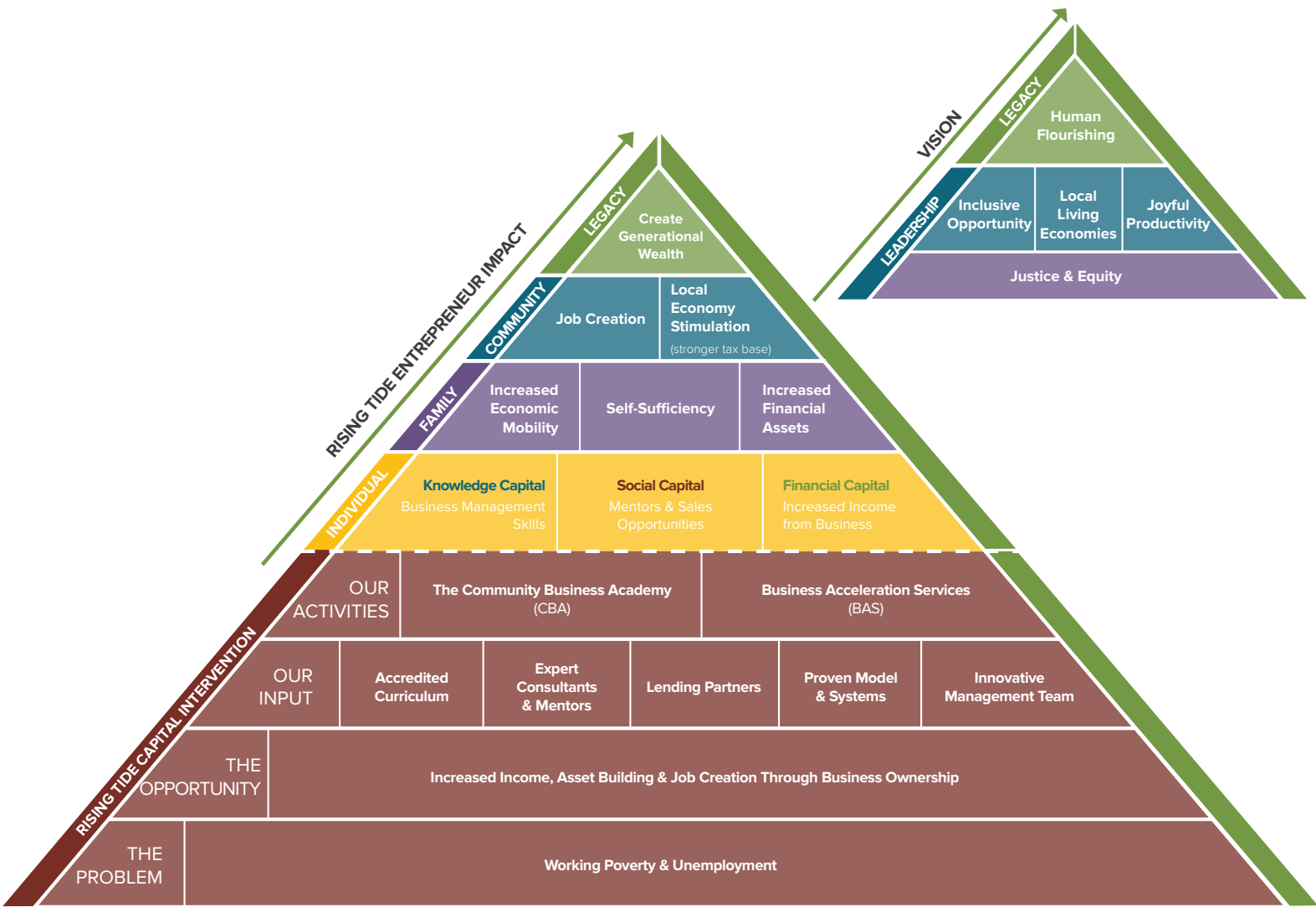


KEY *Unduplicated count within specified period **Based on sample graduates (respondents to annual surveys)



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 trail blazer

My ultimate goal is to leave my business to my kids and set an example for the kids in the community. There aren't many black business owners here; there is no example for these kids, and there isn't a lot for them to do. I want to be that person that shows them another way. That's why my store is called Love in the City. I am promoting love."

HENRY DEGREGODA
LOVE IN THE CITY

OUR ENTREPRENEUR SUPPORT ECOSYSTEM





the collaborators

Change is very important and necessary. We as business owners have to be innovative during these times. We have a vision about our future; more stability and growth, so we can open more offices."

DALLAN JAPAY & BRENDA NAVA
BRENDALLAN TAX & ACCOUNTING SERVICES | BDTAXSERVICESNJ.COM



BUILDING COLLABORATION 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** Built a team to **set an anchor table, and support the leaders of local anchor institutions and city government to:**
 - source more goods and services from local women and minority entrepreneurs
 - publish an annual diversity scorecard to promote accountability
 - share resources that increase linkages with local business owners
- 3** Chaired a **600-person gathering on Economic Development, Placemaking, & Innovation; celebrating progress and highlighting different nodes within a complex, local economic ecosystem.**

JerseyCitySummit.com | On Economic Development, Place-making & Innovation – May 31, 2017





the connector

I like meeting people in person to build my supply chain around me. Besides the printer down the street, I also work with Employment Horizons which hires people with disabilities to do simple tasks like creating my kits, which helps me and them. I like that I can physically go there and build those relationships.”

NATASHA DZURNY
TECHNOCHIC | TECHNOCHIC.NET



THE START SOMETHING CHALLENGE

2012-2016 IMPACT

208
MILLION
MEDIA IMPRESSIONS



"Outside of the chance to win the grant, the relationships I've built through the SSC have been very valuable; I've met people that I'm sure will be with me along this winding road of entrepreneurship."

DENISE WOODARD,
PARTAKE FOODS
2016 SSC CHAMPION

15
CHAMPIONS



58
JUDGES

454
CONTESTANTS



83
NJ CITIES

97
VOLUNTEERS



\$1.8
MILLION
RAISED FOR CBA
SCHOLARSHIPS

"So far, Rising Tide Capital has worked with over 1,700 budding entrepreneurs! They are an amazing organization with amazing ambitions for America, and I am so proud to be their partner!"

JOY MANGANO
INVENTOR & ENTREPRENEUR



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 Community Celebration of Entrepreneurship.



the placemaker

From reviewing my business plan to participating in our Food Business Bootcamp workshop series, Rising Tide Capital has been there every step of the way. They are a trusted resource that gives me business-related advice and moral support as well as access to their diverse ecosystem of experts and business owners.”

DJENABA JOHNSON-JONES

HUDSON KITCHEN | THEHUDSONKITCHEN.COM

STRATEGIC INITIATIVES

BROADER:

- Expanding our geographic reach throughout New Jersey and the NYC Metro Area
 - Digitizing our curricula and program experience for scaled impact

DEEPER:

- Strengthening The Rising Tide Capital Alumni Network
 - Maximizing collaboration in our service areas
- Creating facilities for headquarters, coworking, and innovative collaboration

BETTER:

- Connecting entrepreneurs to right-sized capital at the right time
- Expanding market and visibility opportunities for entrepreneurs
- Enhancing the leadership capacity of our entrepreneurs to facilitate community resilience
- Updating our curricula to encompass core elements of the digital industrial revolution

BEYOND:

- Accelerating our replication strategy and thought leadership
- Stimulating community level transformation through local economy principles
- Developing playbooks for the digital industrial revolution and its impact on local ecosystems



the role model

I make sure that what I put out is great, that it is the best of me, and reflects who I am. I am a person who loves to share and loves to give. I would like my space to be a place where other beauty brands/businesses can get a full education on the industry, a place where they can learn how to start their businesses the right way."

LA SHONDA TYREE

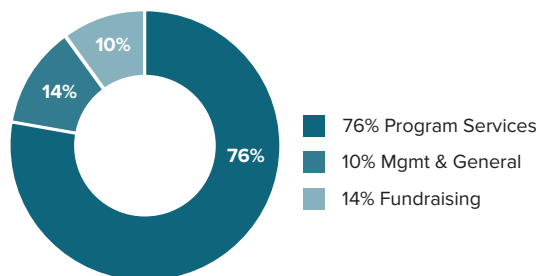
HANDMADE SOAP COACH | HANDMADESOAPCOACH.COM

STATEMENT OF ACTIVITIES

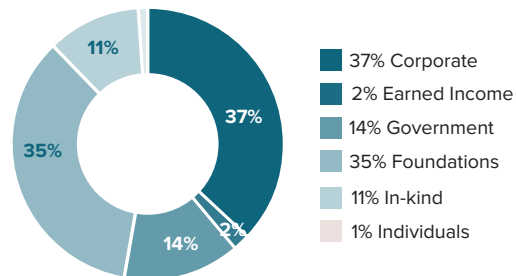
Independent Audit Report 2015-2016

	Year Ended December 31, 2016			Year Ended December 31, 2015		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
PUBLIC SUPPORT & REVENUE						
Program fees	\$ 55,500	\$	\$ 55,500	\$ 46,493	\$	\$ 46,493
Grants & fees from governmental agencies	403,370		403,370	445,125		445,125
Contributions	333,806	4,515,687	4,849,493	195,501	2,412,551	2,608,052
Donated services	274,893		274,893	339,728		339,728
Interest income	7,141		7,141	2,568		2,568
Other revenue	101,034		101,034	12,102		12,102
Net assets released from donor and grantor restrictions	2,464,473	(2,464)		2,104,532	(2,104,532)	
Total Public Support & Revenue	\$ 3,640,217	\$ *2,051,214	\$ 5,691,431	\$ 3,166,048	\$ 308,019	\$ 3,474,067
EXPENSES						
Program services	2,745,931		2,745,931	2,261,724		2,261,724
Fundraising	501,153		501,153	409,051		409,051
Management and general	350,257		350,257	348,134		348,134
Total Expenses	3,597,341		3,597,341	3,018,909		3,018,909
CHANGE IN NET ASSETS						
	\$ 42,876	\$ 2,051,214	\$ 2,094,090	\$ 147,139	\$ 308,019	\$ 455,158

2016 Expenses



2016 Sources of Funding



Audit provided by Sobel & Co., LLC

* FY2016 financials reflect receipt of a 3-year gift of \$2.25 million in general operating support

STATEMENT OF FINANCIAL POSITION

Independent Audit Report 2015-2016

	December 31,	
	2016	2015
ASSETS		
CURRENT ASSETS		
Cash	\$ 1,483,142	\$ 1,991,507
Grants and contributions receivable	2,165,000	250,000
Prepaid expenses and other current assets	16,625	111,190
Accounts and contributions receivable	279,558	479,863
Total Current Assets	3,944,325	2,832,560
PROPERTY AND EQUIPMENT NET	771	1,973
Grants receivable, long-term, net	728,155	-
OTHER ASSETS		
Security deposits	33,485	6,900
TOTAL ASSETS	\$ 4,706,736	\$ 2,841,433
LIABILITIES & NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$ 105,071	\$ 182,031
Deferred revenue	26,754	178,581
Total Current Liabilities	131,825	360,612
COMMITMENTS AND CONTINGENCIES		
NET ASSETS:		
Unrestricted	735,361	692,485
Temporarily restricted	3,839,550	1,788,336
Total Net Assets	\$ 4,574,911	\$ 2,480,821
TOTAL LIABILITIES AND NET ASSETS	\$ *4,706,736	\$ 2,841,433

Audit provided by Sobel & Co., LLC
** FY2016 financials reflect receipt of a 3-year gift of \$2.25 million in general operating support*



TOWANDA MCEACHERN
A LIFE RECYCLED | TOWANDAM.COM

HOW WE SCALE

THE VALUE PROPOSITION

A PROVEN MODEL

Build on RTC's successful New Jersey model and the Chicago pilot already outgrowing projections.

FIRST-RATE CURRICULUM

A best-in-class curriculum that's customized to meet the specific needs of licensee constituents.

AUTHENTIC PARTNERSHIP

A trusted partner that licensee can leverage for fundraising and community-building.

FULL SUITE OS

A proven and extensively thorough operating system that serves constituents through the life-cycle of their businesses.

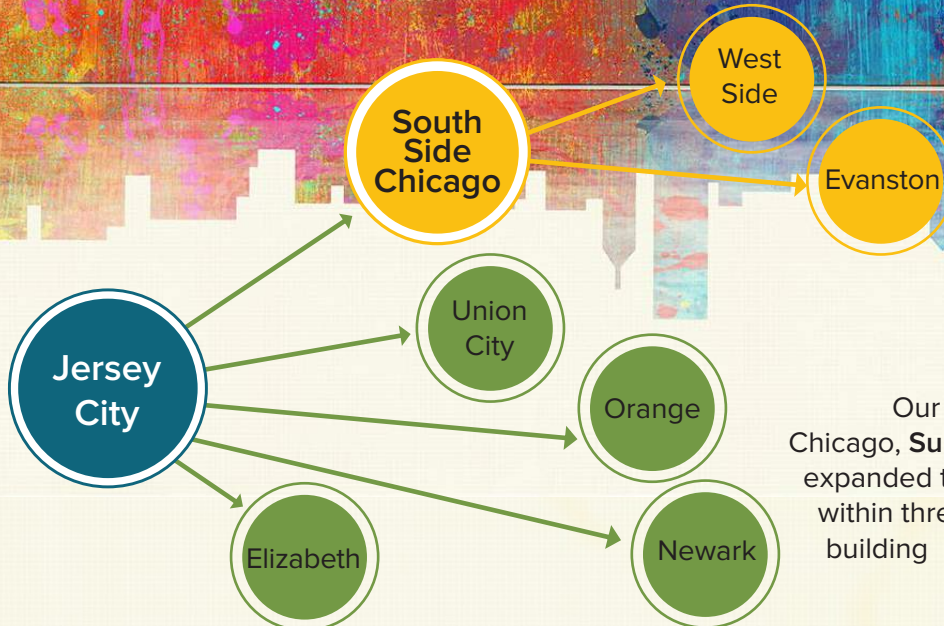
DATA-DRIVEN DASHBOARD

An industry-changing dashboard for collecting and making sense of data that demonstrates impact and drives fundraising success.

COMMUNITY OF PRACTICE

Where licensees can live out values, reignite commitment, network for support and innovate for the future.

RTC PROGRAMMING DELIVERS MISSION IMPACT IN A REPLICABLE FORM



Our pilot licensing partner in Chicago, **Sunshine Enterprises.com**, expanded to three year-round sites within three years, and anticipates building 2,500 active businesses within 10 years.

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*

Finance & Operations

Gary Williams, *Controller - YPTC*

Marla Carter, *Finance Manager - YPTC*

Hazel Stanlislaus-See Wai, *HR Consultant*

Michelle Osorio, *Office Manager*

Development

Alicia Delia, *Director of Development*

Jamie Rudolph, *Grants Director*

Rachael Gambino, *Development Manager*

Mira Prinz-Arey, *Development & Special*

Initiatives Coordinator

Communications

Esther Fraser, *Director of Communications*

Tatyerra Spurlock, *Communications & Marketing*

Coordinator

Andrew Farrelly, *Communications & Marketing*

Coordinator

Khady Ndiaye, *Communications Assistant -*

Americorps VISTA

Programs

Jay Savulich, *Managing Director, Programs*

Keith Dent, *Director of Reginal Expansion*

Roger Cervantes, *Program Director - BAS*

Mary Sansait, *Program Director - CBA*

Milaury Herrera, *Programs Coordinator*

Briana Sellers, *Program Coordinator*

Jessenia Silverio, *Spanish Language Programs*

Coordinator

Alfreda Rogers, *BAS Action Plan Manager*

Victoria Rodriguez, *Business Services Manager*

Fred Dominguez, *Credit to Capital Program*

Coordinator & Business Coach

Trinidad De La Rosa, *Business Services*

Coordinator - Spanish

Julia Fitzgerald, *Business Services Coordinator -*

Americorps VISTA

Zimari Diaz, *Spanish Language Services -*

Americorps VISTA

Program Evaluation

Louisa Cousins, *Director of Program Evaluation*

Seedra Enver, *Program Analytics & Evaluation*

Manager

STRATEGIC ADVISORY BOARD

Co-Chairs

Aicha Balla, *JPMorgan Chase & Co.*

Joe Masterson, *Nichols Advisory*

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Ralph Anderson, *Prager Metis*

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David Fox, *David Fox & Associates, LLC*

Julian Petrella

Aaron Regush, *Ernst & Young, LLP*

Michael Caslin, *Global Center for Social*

Entrepreneurship Network

Claire Corea

COACHES & INSTRUCTORS

Winston Trumpet

Ian Kraus

Brenda Dallan

Marcella Zuchovicki

Karen Pisciotta

Joe Masterson

Angela McKnight

La Shonda Tyree

Charlene Simpson

Cynthia Pullen

Andrew Frazier

Rob Houston

Rob Jelinski



the pathfinder

Art was my favorite hobby as a kid, and learning how to cut hair took that passion to another level. I decided to go to school and get my cosmetology license which motivated me to want my own barbershop. Graduating from the CBA was a big accomplishment for me and my family. I feel as though I've started a whole new life."

ALBERTO HENRIQUEZ

KOBE CUTS BARBERSHOP | KOBECUTS.COM

THANK YOU 2016 INVESTORS

OVER \$100,000

Blackstone Charitable Foundation
City of Jersey City, Division of Community Development
Diana Davis Spencer Foundation
JPMorgan Chase & Co.
NoVo Foundation
Surdna Foundation
The Grace & Mercy Foundation
The Nicholson Foundation
The Prudential Foundation
US Small Business Administration

\$50,000 to \$99,999

Capital One Foundation
David & Anne Grizzle
Garfield Foundation
Kate Spade & Company Foundation
PIMCO Foundation
Russell Berrie Foundation
US Economic Development Administration

\$25,000 to \$49,999

Bank of America Charitable Foundation
Bodman Foundation
Goldman Sachs
Joy Mangano Foundation
Manhattan Institute
New Jersey Office of Faith Based Initiatives
PNC Foundation
PSEG Foundation
Santander
TD Charitable Foundation
Victoria Foundation
Virginia Wellington Cabot Foundation
Wells Fargo

\$15,000 to \$24,999

Center for Hispanic Policy, Research & Development
F.M. Kirby Foundation
Hands, Inc.
Mack-Cali Realty Corporation
Roger & Susan Stone
SILVERMAN
Synchrony Bank
The Kathryn B. McQuade Foundation
The Robert & Marion Schamann Brozowski Foundation

\$5,000 to \$14,999

Aaron Blades
Aicha Balla
Hyde & Watson Foundation
Kearny Federal Savings Charitable Foundation
Mary Waldner
Pia & James Zankel
Sheri Sobrato Fund - A Silicon Valley Community Foundation

\$1,000 to \$4,999

Aaron Regush
Alfa Demmellash & Alex Forrester
Andrea Geroldi
Anonymous Donation

Alicia + Emilio Delia
Ariadne Papagapitos
Barbara Geraghty
Barnes & Thornburg LLP
Christina & Julian Petrella
Christine & Doug Rhode
Claire Corea
David Fox
Didric Cederholm
Drinker, Biddle & Reath
Edith Hunt
Farhan Parvez Alam
Glen Macdonald
Greg Rogerson
Harry Pozyski
Himanshu Kalra
Hollister Construction
Jersey City Medical Center
Kevin McBunch
Laura Wintroub
Lee Mayfield
Mark Schaffer
Matthew Funk
MCJ Amelior Foundation
Mike Caslin
Mindy Cohen
Montclair State University
New Jersey City University
NJM Insurance
Paige Jarvis
Pertucci Family Foundation
Ralph Anderson
Robert Miranne
Ron Gravino
Saint Peter's University
Stan Schwertly
T.J. Dermot Dunphy
TD+Partners
The Provident Foundation
Vincent Wilt
William E. Simon Foundation
Yelp Foundation

\$500 to \$999

Amy Sherman
Anonymous Donation
Candace Straight
Charles Hoke
Charlie Venti
Daniel Zamlong
Daryl Rand
Elliott Lee
Eric Silverman
Gail Charette
Gillian Francis
John Ferrante
John Hatch
Joseph & Lydia Masterson
Jospeh Huang
Kim Mitchell
Lori McCullom
Lowenstein Sandler
Michael Apostolides
Nicole Lockett
Rob & Deb Polishook
Sheila Oliver
Stephanie George-Bombaci
Think Wilder

Your Part-Time Controller

UNDER \$499

Abraham Dickerson
Aisha Glover
Akbar Beard
Alex Gibney
Alexandra Blonkvist
Alice LaCour
Alice Lansingh
Amelia Hoffman
Amy & Paul Schottland
Amy Jarratt
Anand Devendran
Andrew Frazier
Angela Huggins
Annmarie Woodburn
Barbara Heisler
Benjamin Humblen
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