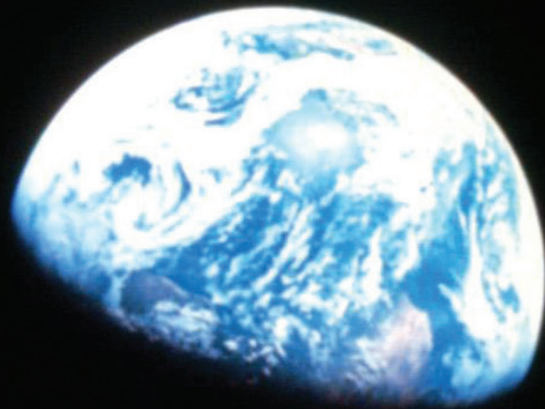


HOME

A NEW PERSPECTIVE

RISING TIDE CAPITAL
ANNUAL REPORT 2017-2018



AN EARTHRISE INVITATION:

Fifty years ago, the group of astronauts serving on the Apollo 8 mission were the first to take a photograph of Earth—our home planet—rising in the darkness, with nothing else around for millions of miles. They sent this photo back to us and the miracle of the sight of “Earthrise” inspired a deep hope for peace.

This profound orbital perspective reminds us of this one fact: **This is HOME.** We can choose a different path than conflicts of the past. We can make our shared destiny one of unity in the face of adversity, creativity in the face of obstacles, and generosity in the face of scarcity.

For Rising Tide Capital, this year is a story of welcoming bold new visions for what it means to build our businesses, our communities, and our world, with eyes wide open to the infinite possibilities inherent to the human condition. We are keenly aware that for many of our entrepreneurs, their businesses represent a home for their deepest aspirations and hopes. They are building their enterprises to participate in a mutual exchange of value in their communities in ways that expand their freedoms and unleash opportunities for future generations. And every day, as their businesses grow, so too do their perspectives. They exhibit the fierce determination and creativity required to be leaders in their neighborhoods, while building businesses that create jobs and revitalize communities.

Side by side with our entrepreneurs is an entire community of people who share their vision—our funders, volunteers, staff, and a network of instructors, facilitators, professional services providers, coaches, and national program partners. And here lies our biggest opportunity and challenge. How can we leverage the power and potential of this community to catalyze change at a larger level? How can we take up the provocation of the 50th anniversary of the “Earthrise” moment and respond to the challenges of our time?

At Rising Tide Capital, we are embarking on the next chapter of our story. As we head into our own 15th anniversary year, we are launching a national replication initiative to share our model with other communities where the transformative power of entrepreneurship can be harnessed for inclusive economic opportunity and social equity.

As part of this major effort, we are inviting others—you!—to join us for an EarthRISE50 celebration and to galvanize a movement for **RISE: Restorative Investing for Social Equity.** Let’s build a home where our individuality and inherent value are affirmed, the finite resources of our planet are recognized, and the fact of our interconnectedness, mutuality, and interdependence is celebrated.

Will you join us?



ALFA DEMMELLASH
CO-FOUNDER & CEO



ALEX FORRESTER
CO-FOUNDER & CSIO

TABLE OF CONTENTS

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Rising Tide Capital is my ROCK. My instructors and coaches have encouraged me, taught me, held my hand, and inspired me to take on the challenges of becoming a successful entrepreneur.”

CRYSTAL JONES
THE CAKE POUND

THE NURTURER

WHO WE ARE

OUR MISSION

Rising Tide Capital is a non-profit organization whose mission is to assist struggling individuals and communities to build strong businesses which transform lives, strengthen families, and build sustainable communities.

OUR VISION

Our vision is to build a replicable model for high-quality entrepreneurial development services that can be locally adapted in other low-income 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 supporting individuals on their journey to business ownership to generate more income, create jobs, and expand opportunities
- Expand community level impact in 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



“Every time I sell a piece, I’m promoting my city and the place that made me who I am while encouraging that same community to be proud of who they are and where they are from.”

THE MOTIVATOR

CHRISTINA BRIGHT
REP YOUR HOODIE

WHO WE SERVE



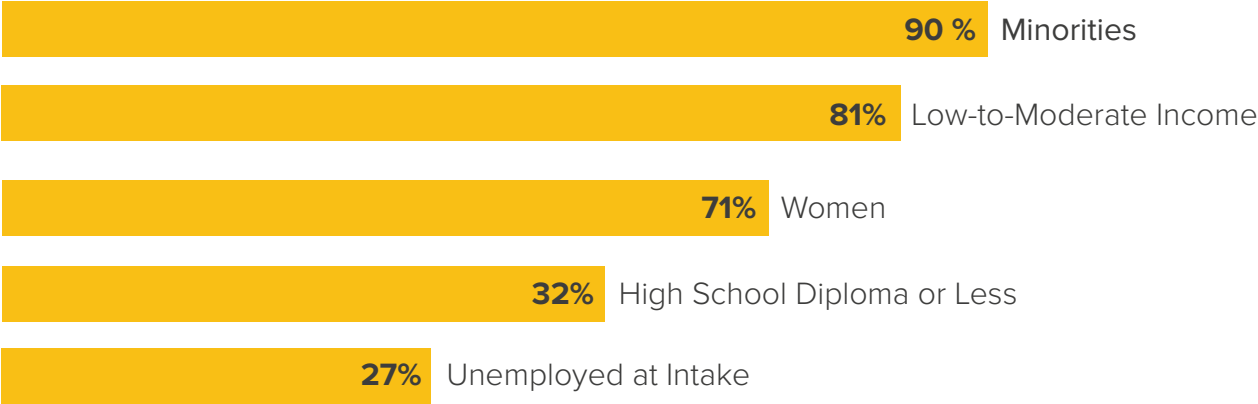
The average entrepreneur at Rising Tide Capital is a 40-year-old mother of two children earning less than \$38,000 per year. Local cost-of-living calculations indicate that her income would need to be \$53,000 to be considered financially self-sufficient.¹

\$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

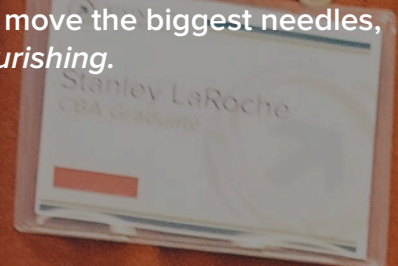


¹The Real Cost of Living: The Self Sufficiency Standard for New Jersey-2013, The Legal Services of NJ Poverty Research Institute, 2015



INNOVATION: REIMAGINED

By harnessing the entrepreneurial energy that already exists in every community, we can meet the deepest needs, move the biggest needles, and create spaces for *sustainable human flourishing*.





“Collectively, we have connected with hundreds of women by sharing our passions and teaching our respective crafts. As three beauty and lifestyle brand bosses, we decided to combine our talents and resources to not only promote collaboration itself, but also to offer a platform for other women business owners to showcase their talents and increase their brand awareness.”

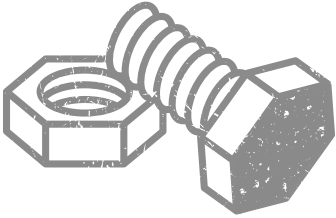
KIMBERLY SUMPTER
WAX KANDY

LA SHONDA TYREE
NYAH BEAUTY

DAWN FITCH
POOKA PURE & SIMPLE

THE COLLABORATORS

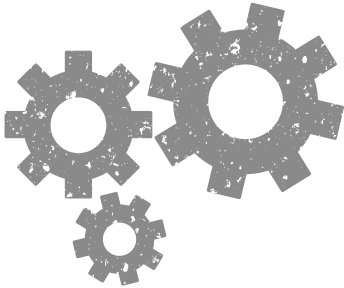
HOW WE WORK



THE COMMUNITY BUSINESS ACADEMY

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

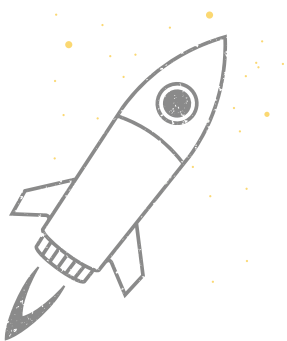
- Covers business fundamentals like budgeting, marketing, bookkeeping, and financing
- Taught by instructors with first-hand experience as small business owners
- Graduates are eligible for college credit from participating universities
- All students receive a tuition waiver, thanks to our generous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



BUSINESS ACCELERATION SERVICES

A year-round suite of services for Community Business Academy graduates looking to take their business to the next level:

- One-on-one business management coaching
- Continuous learning through advanced seminars and master classes
- Networking and mentorship opportunities
- Procurement and sales opportunities
- Business incubator placement services



CREDIT TO CAPITAL

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

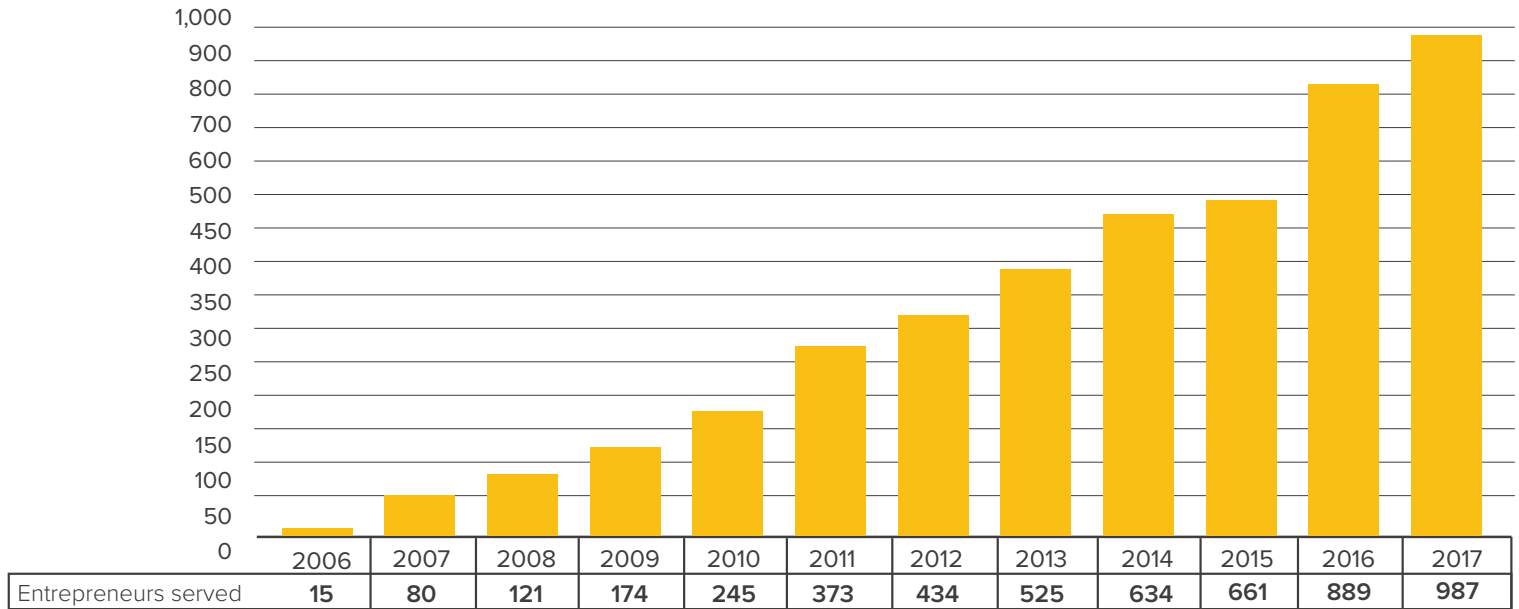
- **Financial Analysis.** We prepare entrepreneurs to connect with our network of lending partners for credit-building, business start-up, and expansion.
- **Loan Packaging.** Through individualized business coaching we assist entrepreneurs to identify their best financing options and guide them through 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.

On average,
a new Rising Tide Capital
business opens
EVERY 3 DAYS



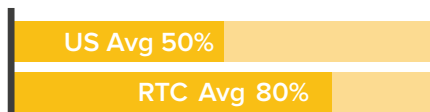
OUR PROGRESS

LOCAL ENTREPRENEURS SERVED PER YEAR (2006-2017)

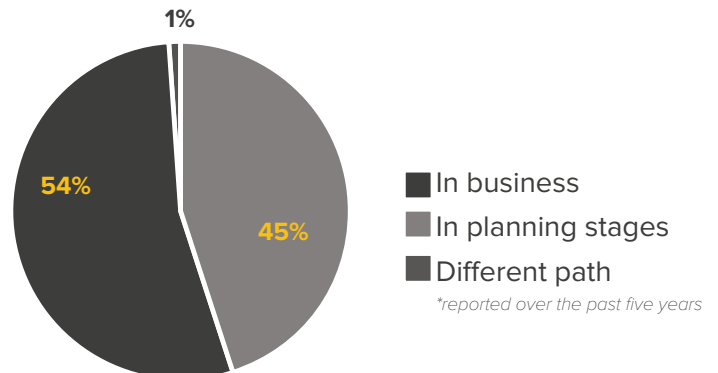


Rising Tide Capital grew an average of **23%**  over the past 7 years

GRADUATE BUSINESS STATUS



BUSINESS SURVIVAL RATE
beyond the five-year mark



OUR OUTCOMES

2017 PERFORMANCE INDICATORS

110
BUSINESSES
STARTED



420
NEW JOBS
CREATED



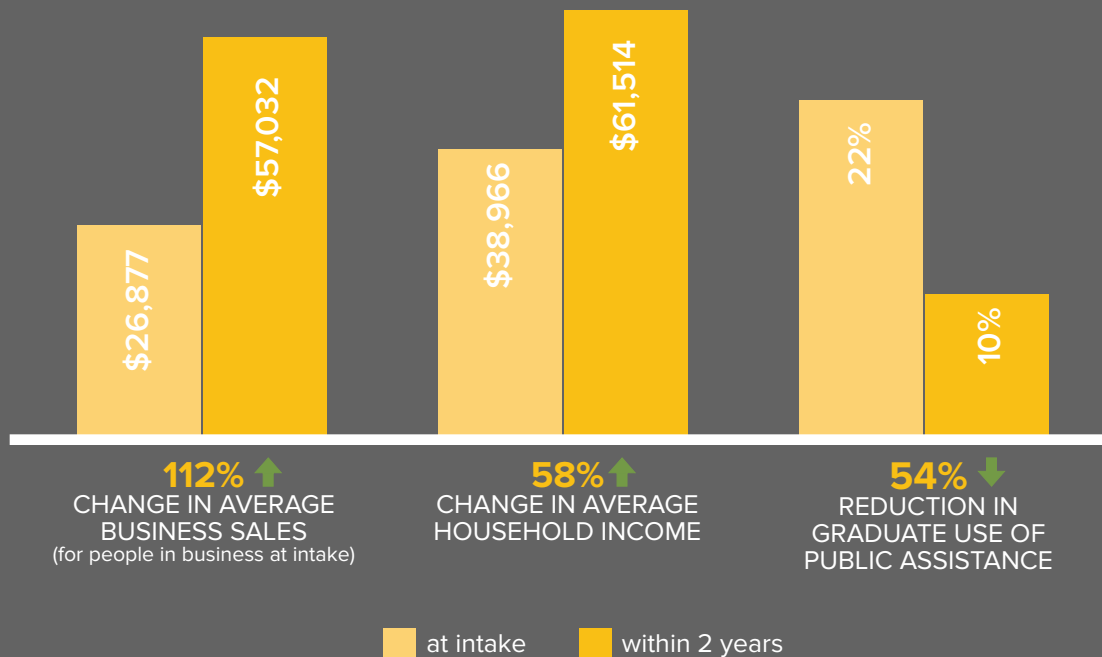
347
BUSINESSES
STRENGTHENED



246
BUSINESSES
EXPANDED



INDIVIDUAL IMPACT





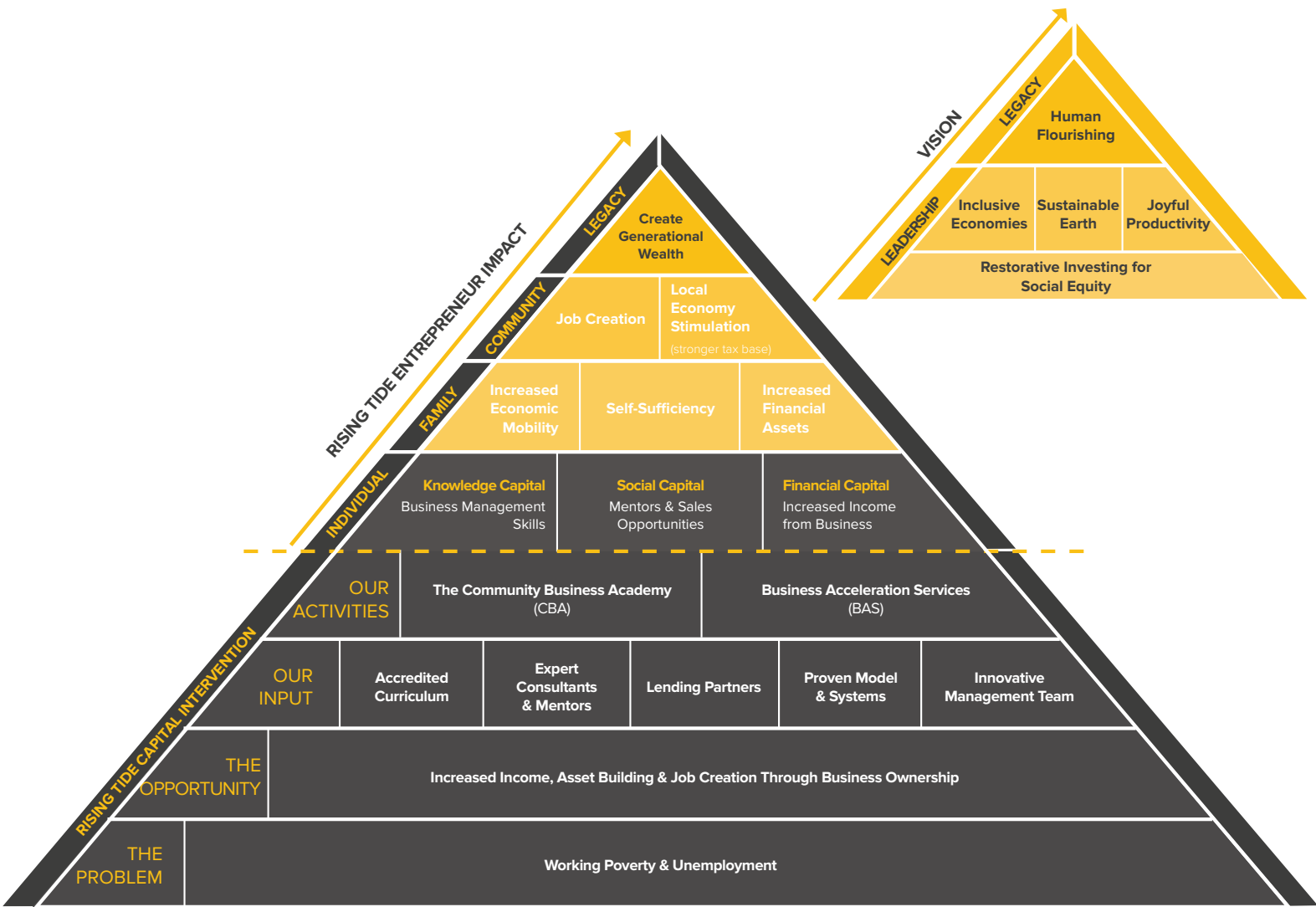
“

As an immigrant, I am not simply bringing authentic food from my small town in Mexico, but also my values, tradition, and culture. I am sharing a piece of my home with my customers.”

THE JOB CREATOR

MARIA G. NIEVES
LAS MARIAS AUTHENTIC MEXICAN FOOD, LLC

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. We believe 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--and activate visionary leadership for human flourishing.

A DATA DRIVEN APPROACH

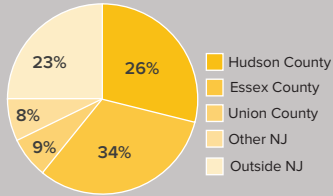
OUTREACH

INQUIRIES ABOUT OUR PROGRAM

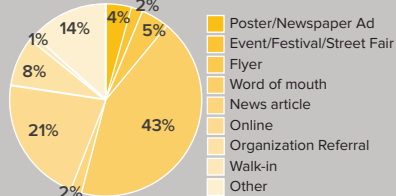
No. of people inquiring about our Programs in year* **1,563**



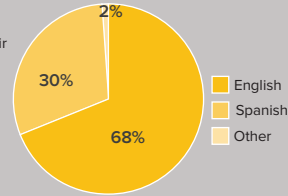
Where are they inquiring from?



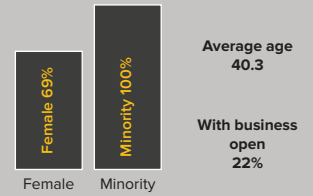
How did they hear about us?



What is their first language?



Who is attending Info Sessions?



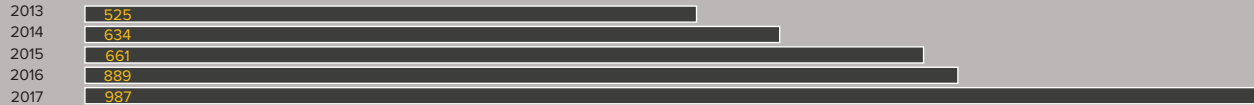
INFORMATION SESSIONS HELD ABOUT OUR PROGRAMS

No. attending Information Sessions in year* **809**
No. Information Sessions held in year* **72**



PROGRAM ACTIVITY

No. of entrepreneurs served in year* **987** +11%



COMMUNITY BUSINESS ACADEMY (CBA)

Total no. of CBA graduates to date (all time) **2,174**
Number of CBA classes held in year 27 +23%
Number of entrepreneurs enrolled in CBA in year 541 +13%
Number of entrepreneurs graduating CBA in year 404 +5%

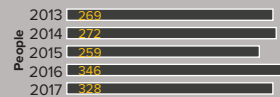


Graduation rate (all time) **81%**

BUSINESS ACCELERATION SERVICES (BAS)

Total no. entrepreneurs using BAS in year* **623**

Seminars & Masterclasses



Coaching & Consulting



Action Planning

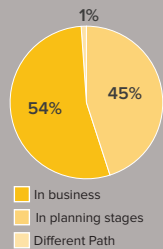
No. of action plan steps completed in year* **1753** +143%

No. of people completing action plan steps in year* **373** -37%

OUTCOMES & IMPACT

BUSINESS DEVELOPMENT

Graduates' Business Status (last 5 years)



Total Starts/Strengthened/Expansions in yr* **573** +29%

New Business Starts



Business Strengthened



Business Expanded

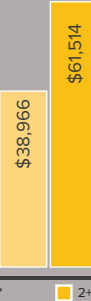


IMPACT ON THE INDIVIDUAL

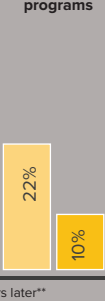
Change in business sales (for people in business at intake)



Change in household income

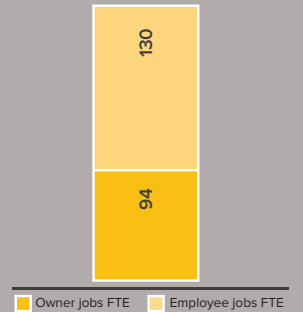


Change in use of public assistance programs



IMPACT ON THE COMMUNITY

2017 FTE Job Creation **223.9**



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

***Significant out of state inquiries from national media exposure



“To me, change means stepping outside the box and experimenting with new ideas to reinvent yourself and your business. Rising Tide Capital gave me the hands-on training I needed to have an impact on my community and the youth I serve.”

ROBERT LEWIS
BLACKBELT CHRISTIAN ACADEMY

THE MENTOR

ECOSYSTEMS OF SUPPORT

Transforming mission into movement

The future economy requires deep and intentional collaboration across sectors at the local, national, and global levels, to build capacity, increase resilience, and create opportunity.

● MARKET OPPORTUNITIES

Special “RTC Zones” designated at farmer’s markets and craft fairs give discounts and visibility to Rising Tide Entrepreneurs.

● MENTORS, COACHES & PROFESSIONAL SERVICES

A network of corporate volunteers and small business consultants provides mentoring, coaching, or discounted professional services.

● BUSINESS FINANCING

A network of 5 microlenders provides loans from \$500 to \$50,000 for business startup or expansion.

● CLASSROOM SPACE

A network of 10 corporate and community partners provides free or discounted classroom space.

● INCUBATION SPACES

Local incubators provide long-term residencies to Rising Tide Entrepreneurs; including free office or co-working space, utilities, office equipment, and use of a conference room.

● REFERRALS & MARKETING

Over 150 community partners market our programs and refer aspiring entrepreneurs to RTC.

LOCAL IS GLOBAL

THE START SOMETHING CHALLENGE
**6 WEEKS. 118 ENTREPRENEURS.
112 COUNTRIES. 20M MEDIA IMPRESSIONS.**

COMPETITION FINALE



THE START SOMETHING CHALLENGE

EARTHRISE EDITION

Out of 118 participants, 50 entrepreneurs were accepted into The EarthRISE50 Edition of our 6-week sector-based challenge. Now in its 7th year, the program hosted 8 tutorials and events with 60 volunteers. More than 18,000 voters from 112 countries across the globe selected the 15 finalists.

A gathered community of experts and business leaders joined the finalists at the Start Something Summit where the EarthRISE finalists pitched. **Five entrepreneurs won \$5K each with the top champion receiving a grand prize of \$10K.** With over 20M media impressions in 2018 alone, the Start Something Challenge raises awareness about the importance of local entrepreneurs to a healthy, inclusive economy. The 2018 program reinforced the EarthRISE **principles of collaboration, long-term thinking, and interdependence amongst our entrepreneurs, program partners, and funders.** All finalists are awarded their prizes at our RISE Event on November 8, 2018.



HOME:

RESTORATIVE INVESTING

We believe that with the right partners, we can build economies where there is more than enough for everyone to thrive.

RISE

TO EXPAND OPPORTUNITY

120 MM

**MEDIA
IMPRESSIONS**

150+

**FUNDERS &
PARTNERS**

500+

**ENTREPRENEURS
& GUESTS**



Last November, Peter Buffett along with other visionary partners and our talented entrepreneurs brought together our entire community of stakeholders to celebrate our vision for Restorative Investment for Social Equity and recognize the importance of building an economy that strengthens vulnerable communities from within.

311

MARTIN LUTHER KING DRIVE

Restorative investing is first and foremost about people and places. On your next visit to Jersey City, we welcome you to our new home in our founding neighborhood. To learn more about how you can support the build-out of our new space, contact Rachael@RisingTideCapital.org.

LIVE | PLAY | CO-WORK | CO-BUILD



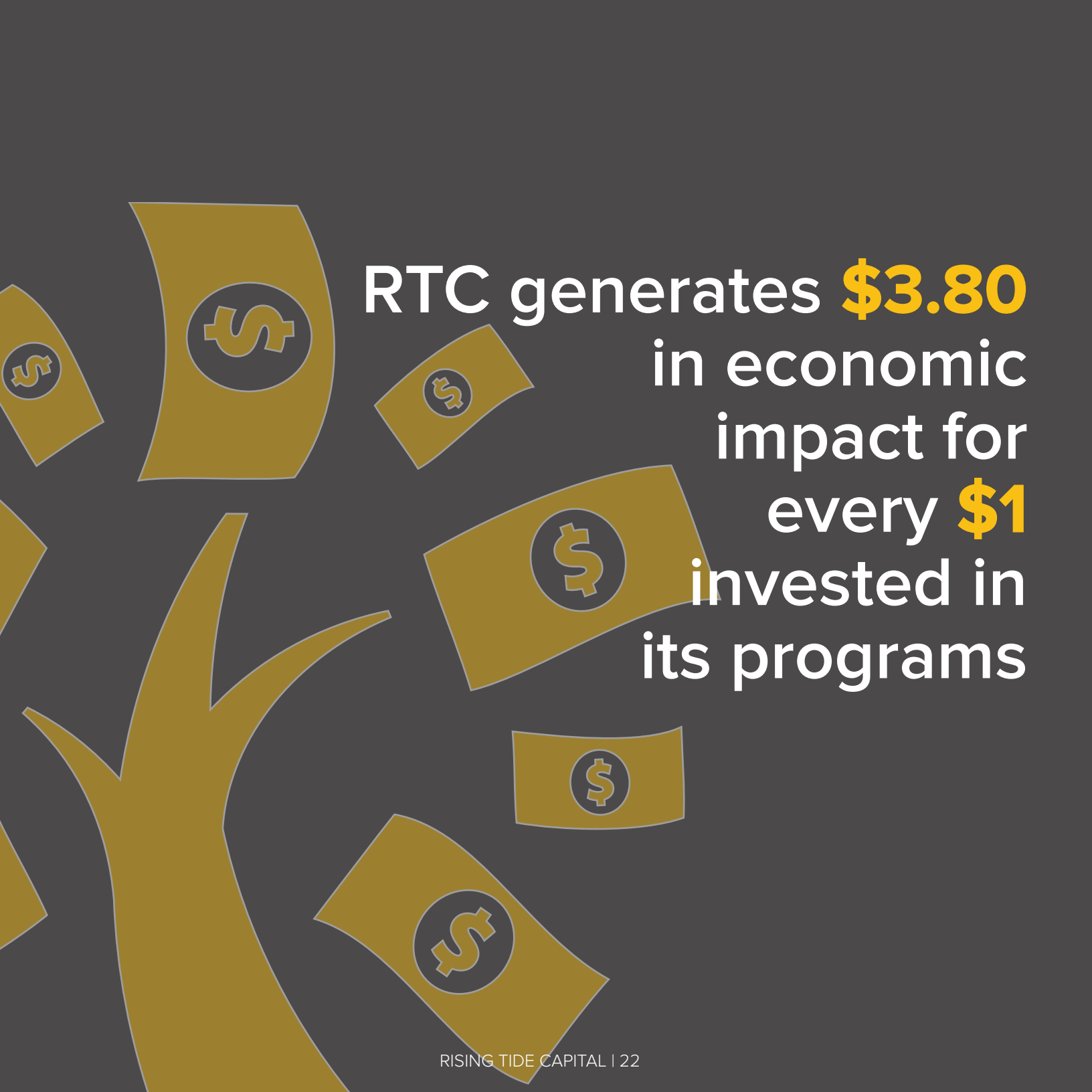
Rising Tide Capital is acquiring a newly-constructed building at 311 Martin Luther King Drive in Jersey City. Made possible with the support of The City of Jersey City and visionary private sector partners, our new home will feature classroom, meeting, and co-working spaces. Our first-ever Urban Entrepreneurship Accelerator will serve as an innovation hub for best practices and our permanent national headquarters.



“Using a social entrepreneurial approach allows the building of social movements to drive the creation of self-sustaining communities that develop pathways for green jobs and contribute to self-sufficiency and community empowerment.”

TOBIAS FOX
NEWARK SCIENCE AND SUSTAINABILITY, INC.

THE CULTIVATOR



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



SCALE:

AT THE SPEED OF TRUST

Replicating our model both regionally and nationally requires partnerships grounded in shared values, community innovation, and a commitment to collaborative learning.

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.

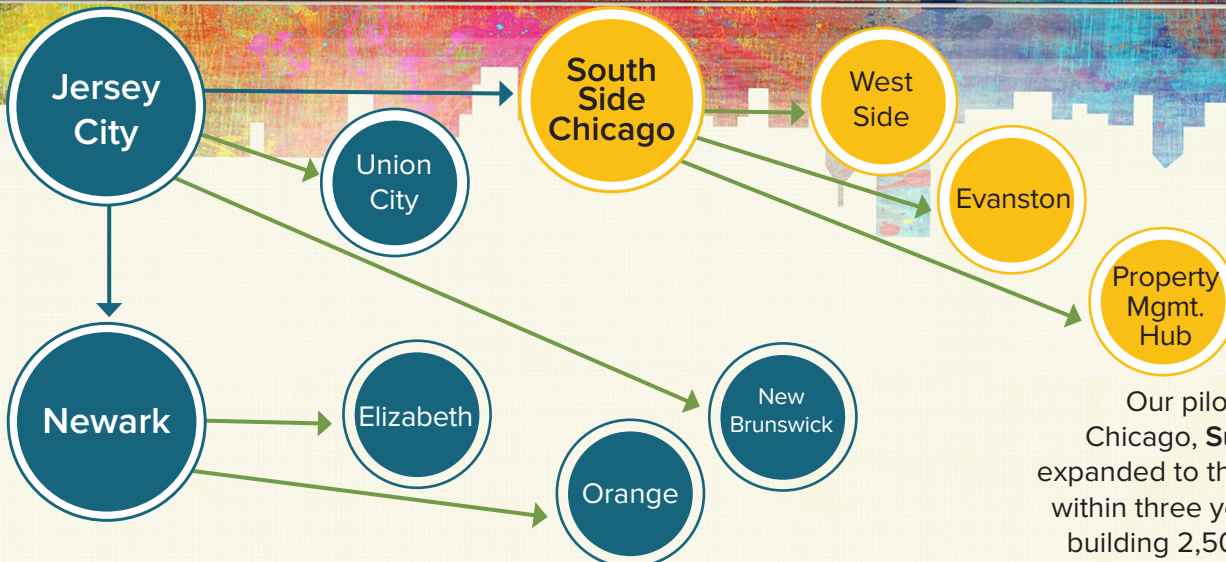
DATA-DRIVEN DASHBOARD

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**, expanded to three year-round sites within three years, and anticipates building 2,500 active businesses within 10 years.



“Being an entrepreneur means being able to set an example, to let others see themselves in me. It means that people can find something that they need right in their community, and are able to reach out and ask about it. It means I can help build up someone else’s confidence and inspire them to be their best selves.”

REGGY STAINFIL
REGGY STAINFIL PHOTOGRAPHY

THE VISONARY

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 and 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, *CSIO/Co-founder*
Julia Fitzgerald, *Special Projects Coordinator*

Finance & Operations

Jay Savulich, *COO*
Gary Williams, *CFO-YPTC*
Marla Carter, *Controller-YPTC*
Rebecca Felix, *Senior Finance Manager*
Hazel Stanislaus-See Wai, *Director of HR*

Development

Jamie Rudolph, *Grants Director*
Rachael Gambino, *Development Manager*
Jennifer Rak, *Grants Coordinator*

Programs

Roger Cervantes, *Director of Programs*
Keith Dent, *Director of Reginal Expansion*
Mary Sansait, *Program Director - CBA*
Jessenia Silverio, *Spanish Language Programs Manager - CBA*
Milaury Herrera, *Program Coordinator*
Briana Sellers, *Program Coordinator*
Victoria Rodriguez, *Program Director - BAS*
Alfreda Rogers, *BAS Action Plan Manager*
Senia Cuevas, *Business Services Manager*
Trinidad De La Rosa, *Business Services Manager - Spanish*
Fred Dominguez, *Credit to Capital Program Coordinator & Business Coach*
Michelle Osorio, *Business Acceleration Services Assistant*
Sanmary Palacios, *Outreach & Marketing Assistant*
Janet Brago, *Outreach Assistant, Americorps VISTA*

National Program Partnerships

Chris Breitenberg, *Director*
Khourin Wilkins, *Senior Coordinator*

Future Tide Partners

Andrew Doss, *Director of Policy & Partnerships*
Alicia DeLia, *Advancement Strategist*
Amy Hartzler, *Communications Strategist*

Communications

Esther Fraser, *Director of Communications*
Tatyerra Spurlock, *Communications & Marketing Manager*
Khady Ndiaye, *Programs Communications & Marketing Coordinator*

Program Analytics & Evaluation

Louisa Cousins, *Director of Program Evaluation*
Seedra Enver, *Program Analytics & Evaluation Manager*
Andrew Farrelly, *Information Systems Coordinator*

STRATEGIC ADVISORY BOARD

Co-Chairs

Aicha Balla, *JPMorgan Chase & Co.*
Joe Masterson, *Nichols Advisory*

Members

Ralph Anderson, *Lexington Capital Management*
Kimberly Diamond
Nana Duncan, *TD+Partners*
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Glen Macdonald, *Wealth & Giving Forum*
Carlos Medina, *Robinson Aerial*
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Aaron Regush, *IBM Watson*
Joel Ruffin, *Goldman, Sachs & Co.*
LeKendrick Shaw, *Metro Capz, LLC*
Paul Silverman, *SILVERMAN*
Laura Wintroub, *Non Profit & CDFI Consultant*

COACHES & INSTRUCTORS

Brenda Nava
Dallan Japay
Simeko Watkins-Hartley
Kimberly Sumpter
Marcella Zuchovicki
Karen Pisciotta
Tatiana Orozco
Laura Mejia
Joe Masterson
Angela McKnight
La Shonda Tyree
Charlene Simpson
Cynthia Pullen
Andrew Frazier
Rob Jelinski
Towanda McEachern

STATEMENT OF ACTIVITIES

Independent Audit Report 2016-2017

Year Ended December 31,

2017

2016

REVENUE

Program fees	\$ 58,878	\$ 55,500
Corporate & Foundation Grants*	3,307,988	2,464,473
Government Grants	454,616	403,370
Contributions	370,224	333,806
Donated services	283,442	274,893
Interest income	9,444	7,141
Other revenue	42,721	101,034

Total Public Support & Revenue

\$ 4,527,313 **\$ 3,640,217**

EXPENSES

Program services	3,297,573	2,745,931
Fundraising	577,988	501,153
Management and general	476,860	350,257
Total Expenses	4,352,421	3,597,341

CHANGE IN UNRESTRICTED NET ASSETS

\$ 174,892 **\$ 42,876**

TEMPORARILY RESTRICTED NET ASSETS

Contributions	4,952,000	4,515,687
Net assets released from grantor restrictions	(3,307,988)	(2,464,473)

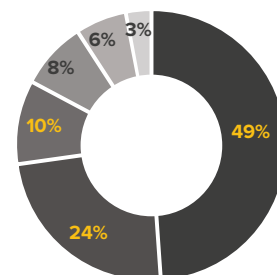
CHANGE IN TEMPORARILY RESTRICTED NET ASSETS

1,644,012 **2,051,214**

INCREASE IN TOTAL NET ASSETS

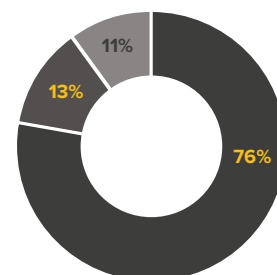
\$ 1,818,904 **\$ 2,094,090**

2017 Sources of Funding



- 49% Foundation Grants & Contracts
- 24% Corporate Grants & Contracts
- 10% Government Grants & Contracts
- 8% Earned Income
- 6% In-Kind Donations
- 3% Individual Contributions

2017 Expenses



- 76% Program Services
- 13% Mgmt & General
- 11% Fundraising

Audit provided by Sobel & Co., LLC
 *Releases from Temporarily Restricted Net Assets

STATEMENT OF FINANCIAL POSITION

Independent Audit Report 2016-2017

	Year Ended December 31,	
	2017	2016
ASSETS		
CURRENT ASSETS		
Cash	\$ 3,027,482	\$ 1,483,142
Grants receivable, short term	2,825,000	2,165,000
Accounts and contributions receivable	354,800	279,558
Prepaid expenses and other current assets	84,461	16,625
Total Current Assets	6,291,743	3,944,325
PROPERTY AND EQUIPMENT, NET	319,878	771
GRANTS RECEIVABLE, LONG-TERM, NET	-	728,155
OTHER ASSETS		
Security deposits	36,955	33,485
TOTAL ASSETS	\$ 6,648,576	\$ 4,706,736
LIABILITIES & NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$ 218,817	\$ 105,071
Deferred revenue	35,590	26,754
Line of credit	354	-
Total Current Liabilities	254,761	131,825
COMMITMENTS AND CONTINGENCIES		
NET ASSETS		
Unrestricted	910,253	735,361
Temporarily restricted	5,483,562	3,839,550
Total Net Assets	\$ 6,393,815	\$ 4,574,911
TOTAL LIABILITIES AND NET ASSETS	\$ 6,648,576	\$ 4,706,736

Audit provided by Sobel & Co., LLC

OUR 2017 VISIONARY FUNDERS

OVER \$250,000

Diana Davis Spencer Foundation
JPMorgan Chase & Co.
Novo Foundation
Stand Together, Inc.

OVER \$100,000

City of Jersey City, Division of
Community Development
Surdna Foundation
The Grace & Mercy Foundation
The Prudential Foundation
US Small Business Administration

\$50,000 to \$99,999

Garden State Episcopal
Development Corporation
Kate Spade & Company
Foundation
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