Our Mission
Rising Tide Capital is a 501(c)3 non-profit organization headquartered in Jersey City, NJ whose mission is to assist struggling entrepreneurs and communities to build strong businesses that transform lives, strengthen families and create vibrant, sustainable neighborhoods.

Our Vision
To build a replicable model for high-quality entrepreneurial development services that can be adapted in other underserved communities and used as a catalyst for social and economic empowerment.

Our Approach
Rising Tide Capital provides business development services designed to:

- Transform lives by helping individuals create a viable means of economic self-sufficiency that can grow to create jobs and expand opportunities
- Leverage existing resources through collaboration and partnership with other non-profits, higher-education institutions, corporations, and public agencies
- Put the needs of our entrepreneurs first while remaining committed to building a scalable, replicable and efficient program model with measurable impact

Cover story:
Nicole Rivers is a graduate of the Fall 2012 Community Business Academy. Since then, she’s used RTC’s Business Acceleration Services to grow One Third Tribal, her interior design company. She won first place in our Plan & Pitch Competition, and has used the Rising Tide HelpDesk for legal and accounting services, and to connect with a web developer.

“The CBA program offered by Rising Tide Capital helped me to expand my vision for my business. The curriculum encouraged me to broaden my perspective, implement my ideas, and think like a business owner,” said Nicole.

“The continuing services I have been able to take advantage of as a CBA graduate are incomparable. My network is stronger and I am confident knowing that the RTC team and family of graduates will be there with encouragement, support, and enrichment as my business grows.”

“Rising Tide Capital definitely made a difference in my life. As an entrepreneur I gained and strengthened necessary skills to help me run a business. I also learned about applying some of those same principles to the first and most important brand I will ever own, and that is Nicole Rivers.”

Nicole Rivers
Owner, One Third Tribal  |  www.OneThirdTribal.com
This past year, Rising Tide Capital and our entrepreneurs experienced tremendous growth. Thanks to your investment of time and money, we saw more of our entrepreneurs expanding their operations than ever before.

Together, we started, strengthened and expanded 174 businesses and created 189 new jobs—195% more than in 2011. Most importantly, on average our entrepreneurs increased their household income by 47% to help them achieve a higher level of self-sufficiency and generate resources to save for the future and invest in their businesses.

Resilience, creativity and the entrepreneurial spirit are at the core of the Rising Tide Capital model. Despite some of the unprecedented challenges we faced, particularly with Super Storm Sandy, we closed the year with a sense of hope and optimism.

So, what can you expect in 2013? We plan to deepen engagement between the communities we serve and our local and national partners. We are excited to serve more high-need populations by translating our programs and services into Spanish; documenting our processes to share with national replication partners; and launching the Rising Tide Exchange 2.0 to connect high potential, high-need entrepreneurs with sources of capital. 2013 promises exciting partnerships to accelerate our impact and expand opportunities for our entrepreneurs.

We hope you’ll join us at our December 2013 gala to hear, see and feel the difference we have made together!

Alfa Demmellash
Chief Executive Officer & Co-founder

Alex Forrester
Chief Operations Officer & Co-founder
WHO WE SERVE

OUR TYPICAL ENTREPRENEUR
a 40-year-old mother of two children earning less than $33,000 per year. Local cost-of-living calculations indicate that her income would need to be $48,000 to be considered financially self-sufficient.

$15,000
An extra $15,000 per year from a home business can help an RTC entrepreneur:

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

CLIENT DEMOGRAPHICS

90% Minorities
80% Low-to-Moderate Income
68% Women
48% College Graduates
29% Unemployed at Intake

“Rising Tide Capital has paved the way for many entrepreneurs to accomplish their dreams of becoming business owners and better business professionals. Their marketing, mentoring, various workshops and services are integral to our success. Thanks RTC for all you do and have done to help our business!”

Cherese Bracey
Reading Reaps Rewards
www.ReesieReaderandBookie.org

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: Business pitch competitions like The Start Something Challenge and Plan & Pitch, allow us to combine coaching and mentorship with important financial investment to help start & grow more businesses.
“The Rising Tide staff has gone above and beyond to make sure my business is successful by connecting me to networking and vending opportunities with other graduates and beyond. They helped us secure a crowd-funded loan through Kiva Zip and valuable one-on-one business coaching through Green for All’s Business coaching program for green entrepreneurs. Thanks to their support, our sales increased sevenfold in 2012 and so far in 2013, we’ve already surpassed our total 2012 sales.”

Joanna De Leon
Triple Green Custom Print Developers
www.TripleGreenCPD.com

Rising Tide Capital grew an average of **41%** annually over the past 5 years

**ENTREPRENEURS SERVED PER YEAR:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Entrepreneurs served</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>15</td>
</tr>
<tr>
<td>2007</td>
<td>80</td>
</tr>
<tr>
<td>2008</td>
<td>121</td>
</tr>
<tr>
<td>2009</td>
<td>174</td>
</tr>
<tr>
<td>2010</td>
<td>245</td>
</tr>
<tr>
<td>2011</td>
<td>373</td>
</tr>
<tr>
<td>2012</td>
<td>434</td>
</tr>
</tbody>
</table>

**GRADUATE BUSINESS STATUS**

- **65** (10%): In business
- **283** (44%): In planning stages
- **300** (46%): Different path

**NEW JOBS**

189

created by

300 Rising Tide Businesses in 2012
OUR IMPACT

2012 PERFORMANCE INDICATORS

44 BUSINESSES STARTED

45 BUSINESSES EXPANDED

85 BUSINESSES STRENGTHENED

INDIVIDUAL IMPACT

$5,400
$15,500
$32,400
$47,500

CHANGE IN MEDIAN BUSINESS SALES (for people in business at intake)

CHANGE IN MEDIAN HOUSEHOLD INCOME

PERCENTAGE OF GRADUATES USING PUBLIC ASSISTANCE

at intake **
within 5 years ***

28%
18%

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

1 Compiled from intake data provided by RTC Clients between 2006-2012
**Based on all graduates to date at intake
***Based on the Annual Outcomes Survey respondents
In the most economically distressed urban centers in Northern New Jersey, we estimate that over 50,000 low-income adults are seeking to start and grow businesses to support their livelihoods. If we can assist these entrepreneurial individuals to start and grow strong businesses we have the potential to create sustainable employment opportunities in our most distressed communities. Thus far, Rising Tide Capital has successfully reached over 4,700 entrepreneurs and selected 650 to participate in its Community Business Academy. 410 of these graduates have received advanced Business Acceleration Services. To date, Rising Tide Entrepreneurs have launched, strengthened, and expanded 300 businesses across Northern New Jersey.

The Community Business Academy is now in four cities across Northern New Jersey. Last Fall, in addition to our classes in Jersey City and Orange, Rising Tide Capital introduced the CBA to Newark and Union City. This expansion is part of a larger vision to accelerate the development of viable businesses in low-income, inner cities while shaping entrepreneurial role models that can break the cycle of intergenerational poverty. In the coming years, RTC will open additional classes in NJ while building a replicable model that can be scaled in communities of need across the United States.
Market Opportunities
Special “RTC Zones” designated at farmer’s markets and craft fairs give discounts and visibility to RTC entrepreneurs.

Business Financing
Clients have access to a network of 5 microlenders who provide loans from $500 to $50,000 for business startup or expansion.

Incubation Space
4 local incubators provide long-term residencies to Rising Tide Entrepreneurs; including free office/co-working space, utilities, office equipment and use of a conference room.

Classroom Space
A network of 10 corporate and community partners provide free or discounted classroom space.

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

Moira Brett
Winner of the Start Something Challenge 2012
www.GreenShave.com

“I actually didn’t sign up for the SSC because of the prize money, I signed up because I knew I needed to get better at describing my business to others in a professional way. Now when people ask me about my Greenshave I’m more confident about my business. Before people would just think, ‘oh that’s just your hobby’ but now they realize this is a valid, credible product. I’m so thankful to Rising Tide Capital for their support so every year, I plan to contribute a portion of sales to them.”

Rising Tide Capital Media Placements

THE HUFFINGTON POST

Forbes

womenetics

THE JERSEY JOURNAL

Jersey City Independent

Star-Ledger

NJ

BusinessWeek.com

Inc.com

CNN HEROES

NJBIZ

Entrepreneur.com

12 NEW YORK
A sector-based approach to strengthening New Jersey Entrepreneurs

- To provide **aspiring** entrepreneurs in low-to-moderate income communities with timely information and tools;

- To **inspire** business creation and workforce development in specific sectors affecting the future of New Jersey’s Economy amongst urban entrepreneurs;

- To **challenge** current NJ entrepreneurs, regardless of where they are in their business journeys, to grow their business initiatives in a more sustainable way;

- To **celebrate** Rising Tide Capital’s sponsors, entrepreneurs and alumni.

For more information about the Start Something Challenge, visit [www.TheStartSomethingChallenge.org](http://www.TheStartSomethingChallenge.org)

"It was a privilege to be part of Rising Tide’s program, the Start Something Challenge; I fear that I got more out of the experience than I contributed. I truly view my 2012 involvement with Rising Tide to be a highlight of my year; it has been a privilege to engage with you, your team and your exciting entrepreneurs."

**Robert Weiss**  
Managing Director,  
The Private Bank JPMorgan
OUR THEORY OF CHANGE

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

RISING TIDE CAPITAL INTERVENTION

THE PROBLEM

- Working Poverty & Unemployment

THE OPPORTUNITY

- Increased Income & Job Creation Through Entrepreneurship

OUR INPUT

- Accredited Curriculum
- Expert Consultants & Mentors
- Lending Partners
- Proven Model & Systems
- Innovative Team

OUR ACTIVITIES

- The Community Business Academy (CBA)
- Business Acceleration Services (BAS)

LOCAL ECONOMY STIMULATION

- (stronger tax base)

COMMUNITY

- Local Economy Stimulation
- Job Creation

INDIVIDUAL

- Knowledge Capital (Business Management Skills)
- Social Capital (Mentors & Sales Opportunities)
- Financial Capital (Increased Income from Business)

FAMILY

- Increased Economic Mobility
- Self-Sufficiency
- Increased Financial Assets

LEGACY

- Create Generational Wealth

RISING TIDE CAPITAL ENTREPRENEURIAL IMPACT
Meeting people and telling them you have a business idea is one thing, but meeting the right people to help you in your journey is as hard as winning the lottery. Once I decided I wanted to use my skills to start a business, I was challenged with the basic problems all entrepreneurs face—meeting the right people and finding capital. I had an idea on paper but no one to turn to for help and direction. I was going in ten different directions and couldn’t find the help I needed to finance my business in a recession. I gave up on my idea and decided to look for a job.

In November 2011, I saw a banner in front of Jersey City’s city hall for “Global Entrepreneurship Week”. I learned that there were events being held in Jersey City sponsored by Rising Tide Capital, which is only five blocks from my house. I had to attend. I went to the Start Something Green event and the discussion and questions made me rethink my business idea. However, the Wednesday event at St. Peter’s University ignited the spark I really needed to get back on track. As the panelists discussed their challenges as entrepreneurs, I realized that I wasn’t alone in my struggles. At the end of the event, I decided to fill out the application for Rising Tide Capital’s Community Business Academy.

At this point in my life, RTC is probably the best thing that has happened to me. The programs have benefited me and my business on so many levels—helping me conquer my fears of networking and public speaking, avoid pitfalls, get focused, price my services, get my business noticed, connect to high profile people and the list goes on. All RTC events are networking opportunities, and at my very first event I didn’t talk to anyone, not because I’m not friendly but because I was scared. By my third event I was upset because I only had time to meet half the people in the room!

As a competitor in The Start Something Challenge, I had to speak and pitch my business to a room full of people. They say “what doesn’t kill you makes you stronger” and RTC’s help made me stronger and a finalist in the SSC. Without The Start Something Challenge I would have not experienced the best benefit of all—statewide exposure for my company, Property Maintenance Guys. Sure I could have spent a couple of years getting my name out locally, but with RTC, the process was quicker. There’s nothing more fulfilling than people knowing and remembering me, my business name and exactly what I do.

The benefits of RTC go way beyond what I expected when I applied for the CBA and I know this is just the beginning of my journey with the RTC community.
# Statement of Activities

## Independent Audit Report 2011-2012

**Year Ended December 31, 2012**

<table>
<thead>
<tr>
<th>Public Support &amp; Revenue</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program fees</td>
<td>$31,816</td>
<td>$31,816</td>
<td></td>
</tr>
<tr>
<td>Grants &amp; fees from governmental agencies</td>
<td>406,063</td>
<td>406,063</td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>328,233</td>
<td>1,179,000</td>
<td>1,507,233</td>
</tr>
<tr>
<td>Donated services</td>
<td>114,217</td>
<td>114,217</td>
<td></td>
</tr>
<tr>
<td>Special events income</td>
<td>242,865</td>
<td>242,865</td>
<td></td>
</tr>
<tr>
<td>Interest income</td>
<td>828</td>
<td>828</td>
<td></td>
</tr>
<tr>
<td>Other revenue</td>
<td>2,696</td>
<td>2,696</td>
<td></td>
</tr>
<tr>
<td>Net assets released from donor and grantor restrictions</td>
<td>481,346</td>
<td>(481,346)</td>
<td></td>
</tr>
<tr>
<td><strong>Total Public Support &amp; Revenue</strong></td>
<td><strong>$1,608,064</strong></td>
<td><strong>$697,654</strong></td>
<td><strong>$2,305,718</strong></td>
</tr>
</tbody>
</table>

**Expenses**

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>1,040,630</td>
<td>1,040,630</td>
<td></td>
</tr>
<tr>
<td>Fundraising</td>
<td>215,146</td>
<td>215,146</td>
<td></td>
</tr>
<tr>
<td>Management and general</td>
<td>156,938</td>
<td>156,938</td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$1,412,714</strong></td>
<td><strong>$1,412,714</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Change in Net Assets**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2012</strong></td>
<td><strong>$195,350</strong></td>
<td><strong>$697,654</strong></td>
<td><strong>$893,004</strong></td>
</tr>
<tr>
<td><strong>2011</strong></td>
<td><strong>$790</strong></td>
<td><strong>$54,036</strong></td>
<td><strong>$54,826</strong></td>
</tr>
</tbody>
</table>

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“I'm so happy and proud. A huge thank you to Rising Tide Capital for all of the help and support through the launch of my business. I know I wouldn't have come this far without Rising Tide Capital.”

**Elizabeth Migliore**
Owner, Jersey City Veggie Burgers
www.JerseyCityVeggieBurgers.com

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1 Provided by Sobel & Co., LLC
“Through the Community Business Academy, you’ll learn not just what it takes to start a business, but what it really means to be in business. Even though I’ve been in business for over 20 years, I still learned so much—from how to price my products to how to create a profit-loss statement. Best of all, if I ever call the office back to ask questions, there’s always someone there to answer.”

Valerie Dixon
Owner, Simple Elegance
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
Alfa Demmellash, CEO/Co-founder

Finance & Operations
Alex Forrester, COO/Co-founder
Michael Caslin III, Managing Director, Strategy & Development
Tawanda Taylor, Finance & Administration Manager
Bryan Franklin, Development & Fundraising Associate

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
Luis De La Hoz, Instructor Trainee
Kene Turner, Instructor Trainee
Roger Cervantes, Program Coordinator—BAS
Mary Sansait, Program Coordinator—CBA
Shantia Smith, Program Associate—CBA
Jay Koo, Program Assistant—BAS
Ian Tyson, Volunteer Coordinator
Joel Philistin, Program Assistant—BAS

Program Evaluation
Louisa Cousins, Program Evaluation Manager

Communications
Esther Fraser, Director of Communications
Justyna Krygowska, Communications Coordinator
Grace Chung, Public Relations Associate

Interns 2012
Jane Chung
Maximilienne Gonzalez
Drew Silverman

Strategic Advisory Board

Co-Chairs
Aaron Kurt Regush
Barclays
Regina Gwynn
The Apparel Group

Niamh Bushnell, Market Sprint
Binna Kim, Cognito
Lorraine Liste, Lorraine Liste Interiors
Matthew Liste, Goldman Sachs
Joe Masterson, Nichols Advisory
Leslie—Ann O’Brien, Newgrange Technology Consulting
Joel Ruffin, Goldman Sachs

“The Community Business Academy has given me the confidence to prepare, plan, and run a successful business. Baking was just a hobby for me, but with all the tools the CBA provided, it is my goal to make ‘Not Just Cookies’ a household name. Thanks to Rising Tide Capital, I have become more professional, organized, and focused—even in my personal life.”

Vance Lavington
Owner, Not Just Cookies, LLC
WHY RISING TIDE CAPITAL?

“As part of Rising Tide Capital’s community, you meet people from all walks of life who are committed to entrepreneurship. I’ve been able to add more local vendors to my professional and personal networks. I’ve both worked with and referred Rising Tide Entrepreneurs to others with tremendous success. Just recently, I recommended Vance Lavington’s ‘Not Just Cookies’ to my friend for one of her events— I couldn’t stop raving about his cupcakes! I truly admire and respect the entrepreneurs’ courage and dedication to bringing their business ideas to life.”

Regina Gwynn
Marketing Director, The Apparel Group
Former Co-chair, Rising Tide Capital’s Strategic Advisory Board

How has entrepreneurship played a role in your life?
My family played a huge role in shaping my appreciation for entrepreneurship and the idea that you can be the master of your own destiny. My grandfather was a sharecropper in the 1930s. He started out with just 10 acres of land in North Carolina, but with hard work and sharp business skills, he grew his property to more than 50 acres by the time he retired. The core ideals of hard work, independence and self-sufficiency were taught to me at an early age by my father who started his own recycling company. When I was just in 7th grade, I became an AVON representative and from there, started getting involved in different businesses. I fell in love with that feeling of satisfaction you get from seeing the fruit of your labor tied directly to the work you put in—you cannot compare it with anything else.

How did you learn about Rising Tide Capital?
I liked the idea of being able to support someone’s livelihood as a way to stimulate the economic engine for distressed communities. I also wanted to help others by using my background in business and marketing, so when I moved to Jersey City, I looked for an entrepreneurship-based nonprofit that I could volunteer with. Then one day in 2009, I was watching the news and stumbled upon the CNN Heroes video of Rising Tide Capital’s CEO, Alfa Demmellash.

Why did you decide to work with Rising Tide Capital?
Rising Tide Capital was the perfect fit for me because it directly impacts the community where I live. I started out by volunteering for programs like the Plan and Pitch competition. It was rewarding to see that just by asking the right questions and listening, I could really help an entrepreneur with their business ideas. At that same event I met then Strategic Advisory Board chair, Matthew Barnes, and came to find out that we had offices in the same building in New York. We started to meet for coffee and when I learned more about Rising Tide Capital and how important our work is to the community, I joined the Strategic Advisory Board.

What have you liked most about your RTC experience?
Four years have just flown by! During that time, I’ve seen Rising Tide Capital go through monumental growth. It has been especially exciting to see the organization add Essex County classes in Orange and Newark. When I first joined, Rising Tide Capital was a small, hyper-local, grassroots organization; now, we’re still locally focused, but we’ve grown into an organization that will have regional and even national impact for so many communities. To be a part of that is incredibly exciting and keeps me coming back to this organization.
### OUR 2012 INVESTORS

**Over $100,000**
- City of Jersey City, Division of Community Development
- The Grace and Mercy Foundation, Inc.
- JPMorgan Chase Foundation
- Prudential Foundation
- Surdna Foundation

**$50,000 to $99,999**
- Fifth and Pacific Foundation
- U.S. Department of Housing and Urban Development
- U.S. Small Business Administration
- Verizon Foundation

**$25,000 to $49,999**
- The Bodman Foundation
- Bank of America Foundation
- Capital One Foundation
- City Foundation
- The Garfield Foundation
- Jersey City Economic Development Corporation – Urban Enterprise Zone (UEZ)
- New Jersey Economic Development Authority
- PNC Foundation
- PPG Industries
- Sheri Sobrato Fund, an advised fund of Silicon Valley Community Foundation
- TD Charitable Foundation
- Virginia Wellington Cabot Foundation
- Wells Fargo Foundation

**$15,000 to $24,999**
- Goldman, Sachs & Co.
- E*TRADE Savings Bank
- Provident Bank Foundation
- PSEG Foundation
- Robert and Marion Schamann Brozowski Foundation
- Tory Burch Foundation
- James Zankel

**$5,000 to $14,999**
- Capital Health
- The Diana Davis Spencer Foundation
- ELAP Services, LLC
- Google Community Grants Fund
- Ben Grizzle
- PSEG Foundation
- The John E. and Jeanne T. Hughes Foundation
- The MCJ Amelior Foundation
- VBS Foundation

**$1,000 to $4,999**
- Elizabeth Arnone
- Leslie Browder
- John. J and Rose C. Cali
- Michael and Irena Caslin
- Joseph Dempsey
- Caren Franzini
- Innovative Benefit Planning, L.L.C.
- Rosemary Iversen
- Ladera Foundation
- Lucius and Eva Eastman Fund
- Karen and Bob Jones Foundation
- Henry and Elaine Kaufman Foundation, Inc.
- Regina Gwynn
- David Karlin
- Binna Kim
- Andrew Kletjian
- Matthew and Lorraine Liste
- Leslie-Ann O’Brien
- Ariadne Papagapitos
- David Powlen
- Harry Pozyczki
- Aaron Regush
- The Roger and Susan Stone Foundation
- Doug Rohde
- The Schlesinger Family Foundation, Inc.
- SILVERMAN
- Graham Wallis
- William E. Simon Foundation

**$500 to $999**
- Robert Bonazzi
- Coviden
- Google Match Giving Program
- Ioana Gradinaru
- Charles Hoke
- Robert Melli
- Monmouth University
- Candace Straight
- Fabrice Toka

**Under $499**
- George Abrams
- Gillian Allen
- Anna Banks
- William Barish
- Matthew Barnes
- Alvaro Bedoya
- Dudley Benoit
- Katharine Bierce
- Borden Perlman
- Ann D. Borowiec
- Richard Bowen
- Cherese Bracey
- Moira Brett
- Nanib Bushnell
- Sean Carroll
- Michael J. Caslin
- Chenard Cherilus
- Lori Childs
- Shirley M. Dennis
- Christopher Dolan
- Ed Faulkner
- Marian Fenner–Lee
- Kathleen Flynn
- Dan Frohwirth
- Alex Gibney
- Stephanie Gidigbi
- Steven Gomez
- Regina Gwynn
- Desiree Harris
- Bernhard Hendricks
- La–Shanna Henry
- Edith Hunt
- Kenny Jahng
- Aarti Jaisinghani
- Patty James
- Monica Johnson
- Beatrice Johnston
- JPMorgan Chase Employee Giving Campaign
- Grace Kang
- Kingdom Capital Management, LLC
- Andrew Kletjian
- Leslie Koch
- Alice Lansingh
- Vicky Lin
- Jack M. Mariotti
- Osa Marshall
- Ron Matan
- Angela McKnight
- Catherine Milone
- Kimberly Murdock
- Sarah Negugogor
- Allen Outer
- Thomas Parisi
- Wendy Paul
- Terence L. Peavy
- Juana Penson
- Jeffrey Pham
- Sylvia Rallo
- Michael Reynolds
- Larry Rickles
- Alex Ros
- Paul Ross
- Nathan Sambul
- Carlos Sanchez
- Elizabeth Santiago
- Michele Scott
- Wendy Setzer
- Joe Shure
- Nyaiima Smith
- Angelo Stracquatanio
- Brian Sung
- Annie Trowbridge
- Allyson Vaughn
- Julie Wang
- Sharon Waters
- Kimi Wei
- Randolph Wiggins
- Kimberly Williams
- Dalila Wilson–Scott

**In Kind Donations**
- Bergview
- Citibank
- Corporation for National and Community Service
- Family Support Organization
- Grandview Terrace Apartments
- Grassroots Community Space
- Hoboken Business Center
- International Institute of New Jersey
- Ironbound Community Corporation
- Jimmy Bravo’s
- Job Bank & Resource Center
- JVS
- Kenmare High School
- La Casa De Don Pedro
- Luna Stage
- Maritime Parc
- Newark Now
- North Hudson Community Action Corp
- Orange Scholars Academy
- Pitch Burner
- Rosa Parks School
- Rutgers Business School
- Saint Peter’s University
- St. Paul’s Church
- Star Ledger
- Studio A Salon
- Travel Dynamics International
- Unified Vailsburg Services
- United Way of Essex & West Hudson
- Wynona Lipman Gardens

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**2012 ANNUAL REPORT | 17**
OUR 2012 INSTITUTIONAL FUNDING PARTNERS

Bank of America | The Bodman Foundation | The Virginia Wellington Cabot Foundation | capitalhealth | CapitalOne Bank

CHASE | citi | elap | EXTRADE | FIFTH & PACIFIC FOUNDATION

Garfield Foundation | Garfio Family Foundation | Goldman Sachs | Grace & Mercy Foundation

The John E. & Jeanne T. Hughes Foundation | MCJ Amelior Foundation | New Jersey Economic Development Authority | PNC | PPG

Provident Bank Foundation | PSEG | Prudential | SBA | THE ROBERT & MARION SCHAMANN BROZOWSKI FOUNDATION

Sheri Sobrato Fund | The Diana Davis Spencer Foundation | Star-Ledger | THE ROGER & SUSAN STONE FAMILY FOUNDATION

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