2012 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

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

RESILIENT COMMUNITIES:
Growth During Challenging Times

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 Operations Officer & Co-founder

Alex Forrester
Chief Operations Officer & Co-founder

"Rising Tide Capital has paved the way for many entreprenuers 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

WHO WE SERVE

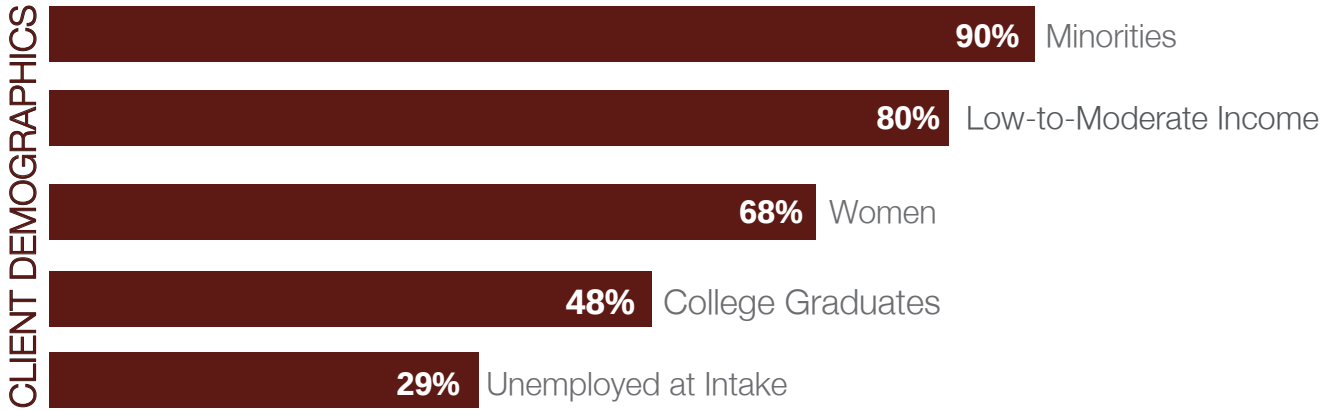
OUR TYPICAL ENTREPRENEUR

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[1].

$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



1"The Real Cost of Living: The Self Sufficiency Standard for New Jersey-2008, The Legal Services of NJ Poverty Research Institute, 2008

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

KNOWLEDGE CAPITAL

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

SOCIAL CAPITAL

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.

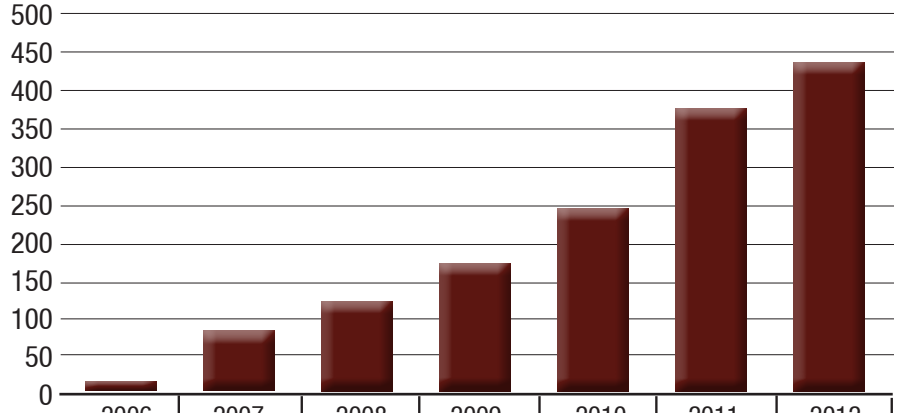
FINANCIAL CAPITAL

"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

OUR PROGRESS

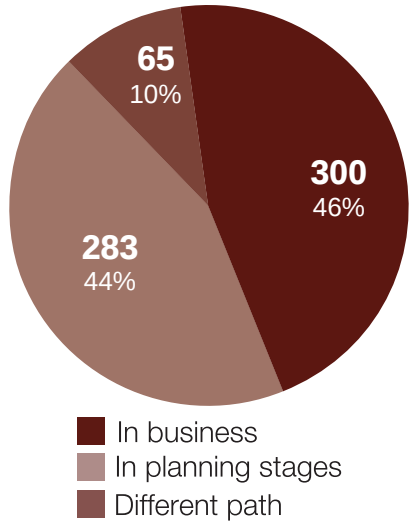
ENTREPRENEURS SERVED PER YEAR: 2006-2012



	2006	2007	2008	2009	2010	2011	2012
Entrepreneurs served	15	80	121	174	245	373	434

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

GRADUATE BUSINESS STATUS



189 NEW JOBS
created by
300
Rising Tide Businesses in 2012

OUR IMPACT[1]

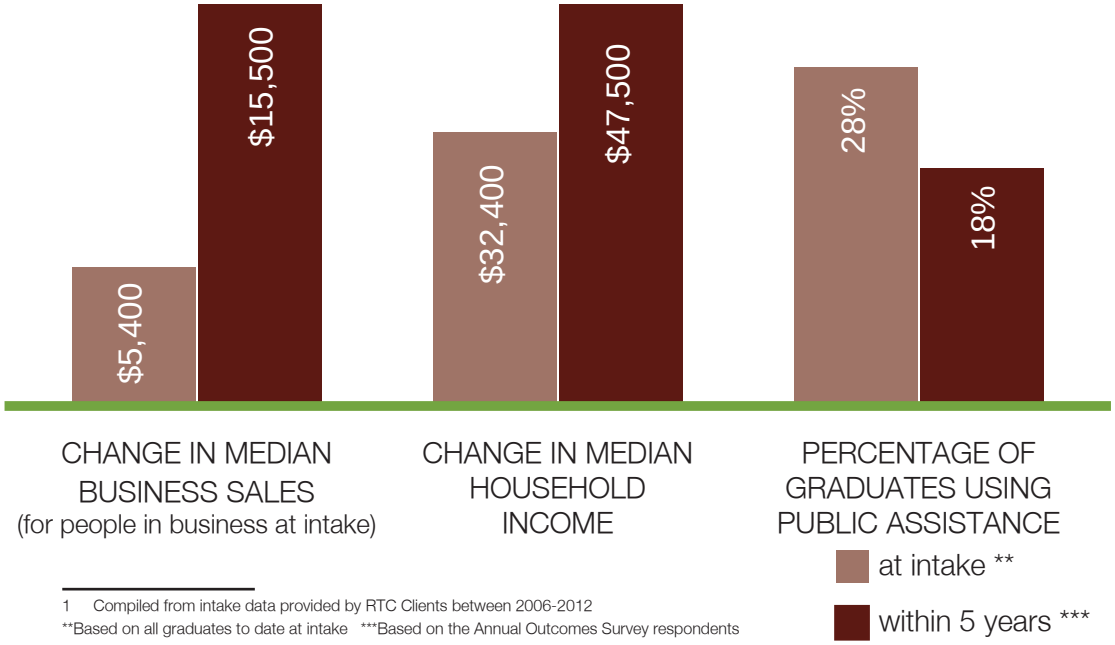
2012 PERFORMANCE INDICATORS

44
BUSINESSES STARTED

45
BUSINESSES EXPANDED

85
BUSINESSES STRENGTHENED

INDIVIDUAL IMPACT

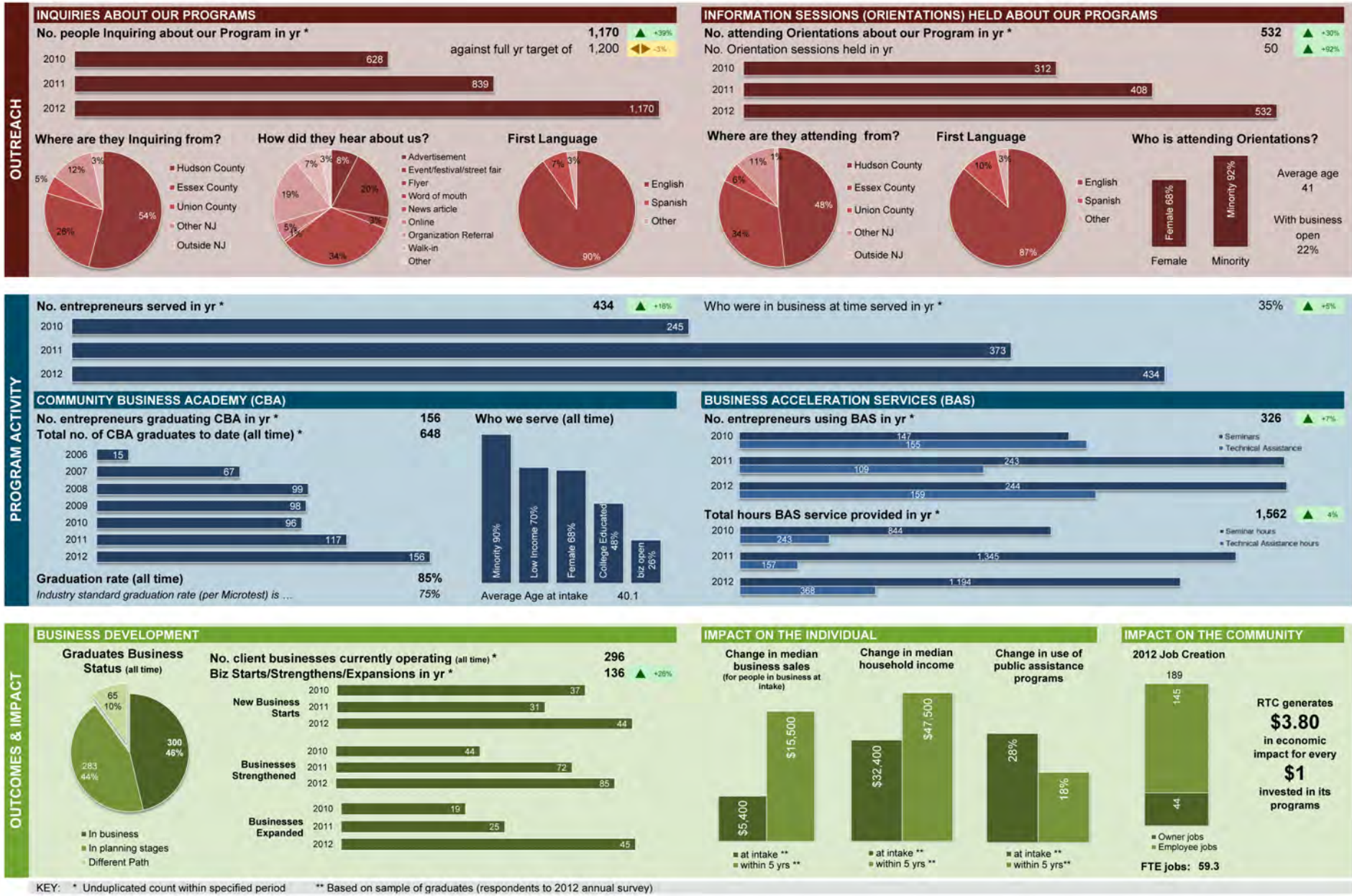


1 Compiled from intake data provided by RTC Clients between 2006-2012
**Based on all graduates to date at intake ***Based on the Annual Outcomes Survey respondents

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

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

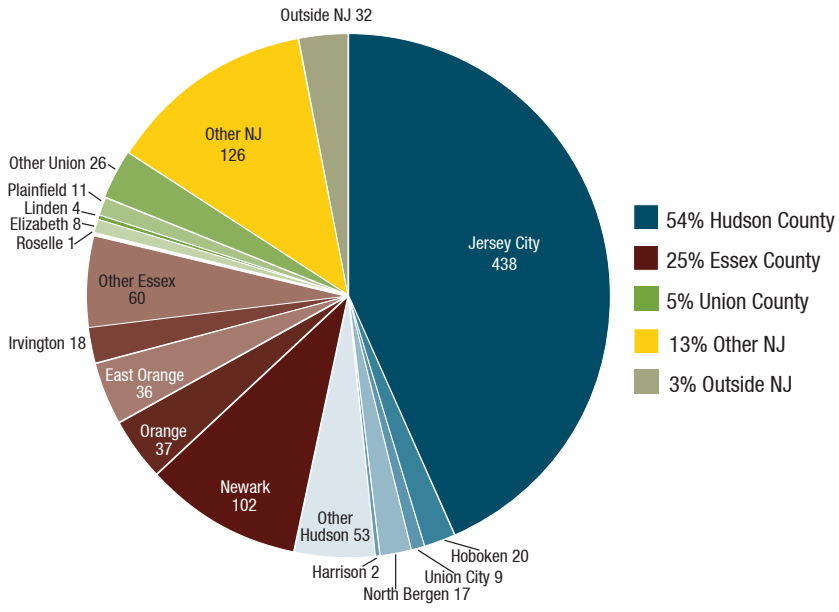
2012 PERFORMANCE DASHBOARD



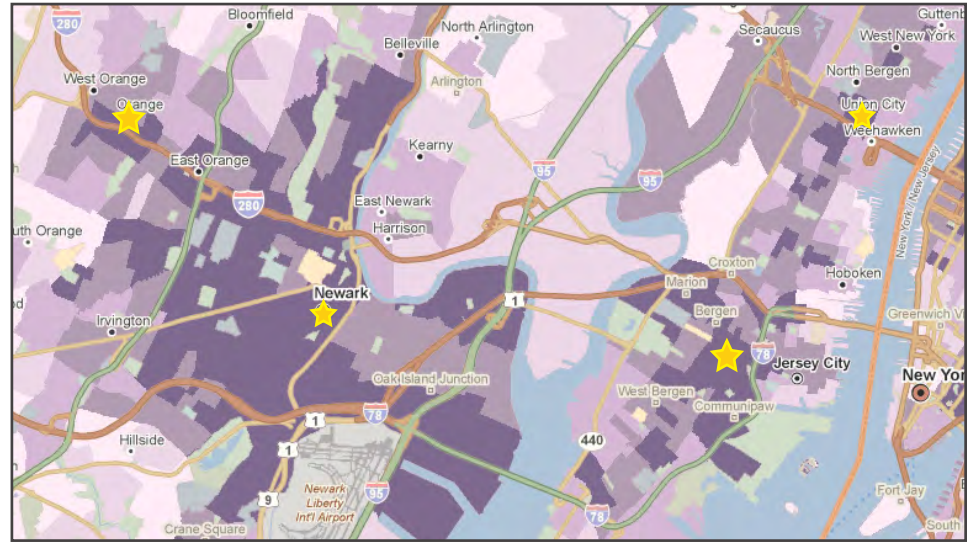
© Rising Tide Capital, Inc.

Created & Managed by Louisa Cousins, Program Evaluation Manager

REGIONAL EXPANSION



2012 PROGRAM INQUIRIES



Current CBA Locations 20% or more living in poverty

URBAN POVERTY MAP - NORTHERN NJ

To meet increasing demand for its programs, Rising Tide Capital is now operating in 4 cities across Northern NJ

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.

"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. "

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

COLLABORATION AT WORK:

Leveraging Community Resources for our Clients

Mentors, Coaches & Professional Services

A network of corporate volunteers and 18 small business consultants and who provide mentoring, coaching, or discounted professional services

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.

Business Financing

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

Market Opportunities

Special "RTC Zones" designated at farmer's markets and craft fairs give discounts and visibility to RTC entrepreneurs

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

Rising Tide Capital Media Placements

CNN HEROES
Inc.com
THE HUFFINGTON POST
The Jersey Journal
Larry King Live
FOX 5 New York
Forbes
Jersey City Independent
womenetics
BusinessWeek.com
News 12 New Jersey
NJBIZ
Entrepreneur.com
Star-Ledger

THE START SOMETHING CHALLENGE New Jersey

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 wa
- To celebrate Rising Tide Capital's sponsors, entrepreneurs and alumni.

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

6 Months

78 Contestants

10 Sectors

35 Volunteers

17 Judges

3 Champions

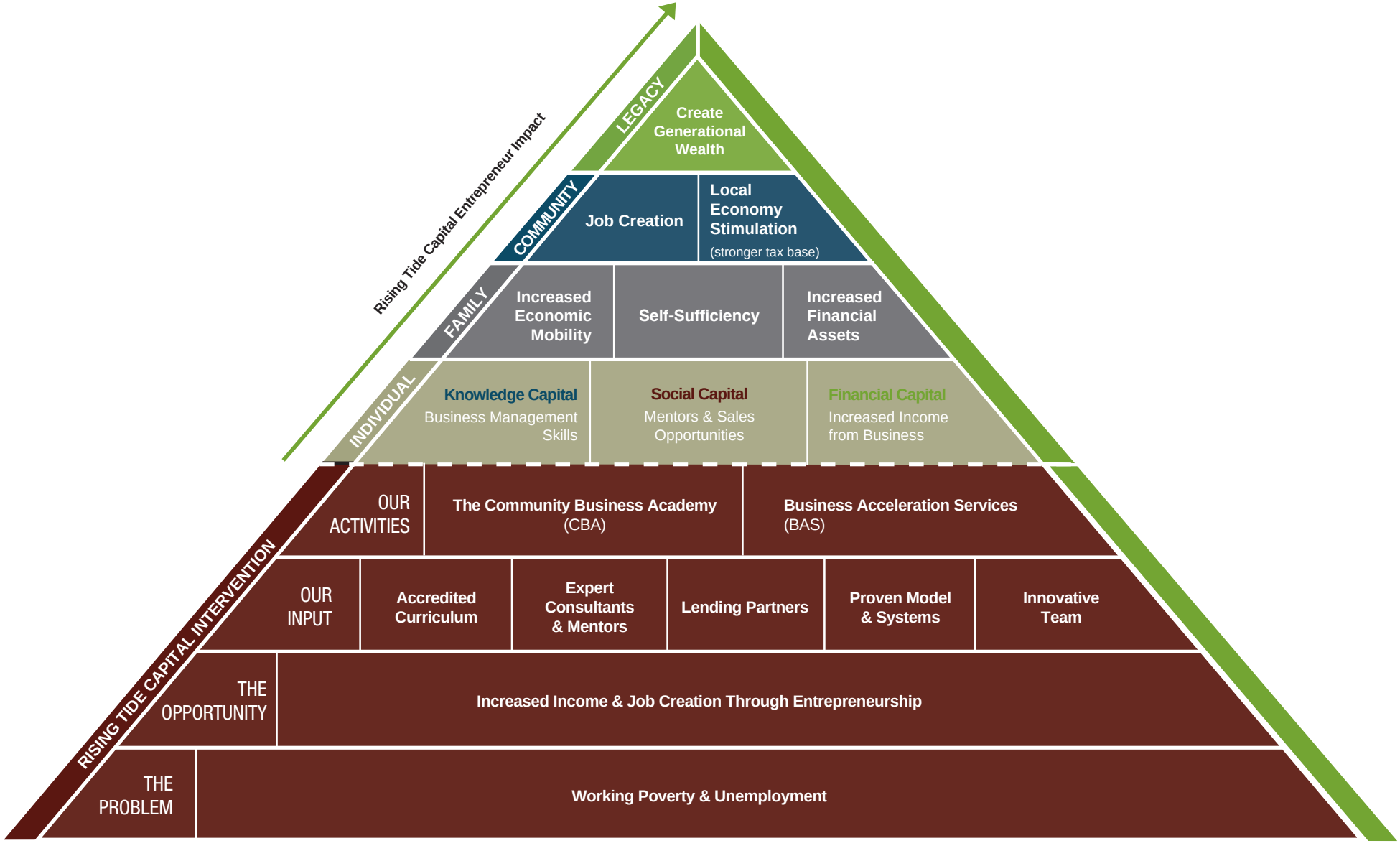
12 MILLION TOTAL MEDIA IMPRESSIONS

"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



ENTREPRENEUR SPOTLIGHT

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.

"Once I started implementing everything I learned through Rising Tide Capital's programs, Property Maintenance Guys really took off. Since the start of the year, my client base has doubled, increasing sales by more than 100 percent!"

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.

Geoffrey Allen
Owner, Property Maintenance Guys
www.PropertyMaintenanceGuys.com

"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."

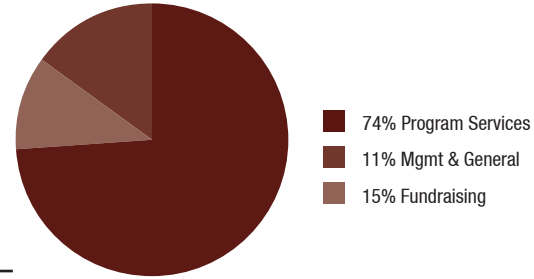
Elizabeth Migliore
Owner, Jersey City Veggie Burgers
www.JerseyCityVeggieBurgers.com

STATEMENT OF ACTIVITIES

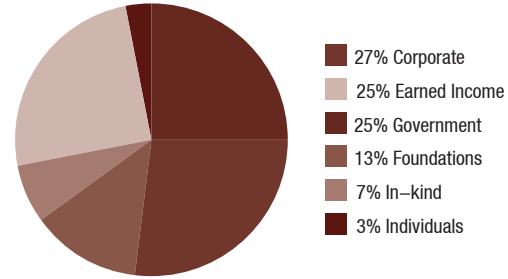
Independent Audit Report 2011-2012[1]

	Year Ended December 31, 2012			Year Ended December 31, 2011		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
PUBLIC SUPPORT & REVENUE						
Program fees	$ 31,816	$	$ 31,816	$ 26,345	$	$ 26,345
Grants & fees from governmental agencies	406,063		406,063	362,335		362,335
Contributions	328,233	1,179,000	1,507,233	61,676	507,000	568,676
Donated services	114,217		114,217	77,356		77,356
Special events income	242,865		242,865	70		70
Interest income	828		828	1,065		1,065
Other revenue	2,696		2,696	3,009		3,009
Net assets released from donor and grantor restrictions	481,346	(481,346)		452,964	(452,964)	
Total Public Support & Revenue	$ 1,608,064	$ 697,654	$ 2,305,718	$ 984,820	$ 54,036	$ 1,038,856
EXPENSES						
Program Services	1,040,630		1,040,630	744,476		744,476
Fundraising	215,146		215,146	110,536		110,536
Management and general	156,938		156,938	129,018		129,018
Total Expenses	1,412,714		1,412,714	984,030		984,030
CHANGE IN NET ASSETS	$ 195,350	$ 697,654	$ 893,004	$ 790	$ 54,036	$ 54,826

2012 Expenses



2012 Sources of Funding



1 Provided by Sobel & Co., LLC

STATEMENT OF FINANCIAL POSITION

Independent Audit Report 2011-2012[1]

	December 31, 2012	December 31, 2011
ASSETS		
CURRENT ASSETS		
Cash	$ 870,675	$ 410,070
Grants and contributions receivable	586,372	100,861
Prepaid insurance	12,352	5,864
Total Current Assets	1,469,399	517,704
PROPERTY AND EQUIPMENT NET	5,834	13,788
OTHER ASSETS		
Security Deposit	2,500	2,500
TOTAL ASSETS	**$ 1,477,733**	**$ 533,992**
LIABILITIES & NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	$ 71,374	$ 45,637
Deferred Revenue	25,000	–
Total Current Liabilities	96,374	45,637
COMMITMENTS AND CONTINGENCIES		
NET ASSETS:		
Unrestricted	397,359	202,009
Temporarily Restricted	984,000	286,346
Total Net Assets	$ 1,381,359	$ 488,355
TOTAL LIABILITIES AND NET ASSETS	**$ 1,477,733**	**$ 533,992**

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

"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

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

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
Citi 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
Citi 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 advisded 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
David Grizzle
The John E. and Jeanne T. Hughes Foundation
The MCJ Amelior Foundation
VBS Foundation

$1,000 to $4,999
Elizabeth Arnone
Lezlie 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
Marcia Marley
Joseph Masterson
Patrick Morrissy
Leslie–Ann O'Brien
Ariadne Papagapitos
David Powlen
Harry Pozycki
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
Covidien
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
Niamh 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
Bernard Hendricks
La–Shanna Henry
Edith Hunt
Kenny Jahng
Aarti Jaisinghani
Patty James
Monica Johnson
Beatrice Johnston
JPMorgan Chase Employee Giving Campaign
Grace Kang
Kingdon 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 Outler
Thomas Parisi
Wendy Paul
Terence L. Peavy
Juana Penson
Jeffrey Pham
Sylvia Rallo
Michael Reynells
Larry Rickles
Alex Ros
Paul Ross
Nathan Sambul
Carlos Sanchez
Elizabeth Santiago
Michele Scott
Wendy Setzer
Joe Shure
Nyaima 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
Bergenview
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

OUR 2012 INSTITUTIONAL FUNDING PARTNERS

Bank of America

The Bodman FOUNDATION

The Virginia Wellington Cabot Foundation

capitalhealth

Capital One Bank

CHASE

citi

elap services

E*TRADE

FIFTH & PACIFIC FOUNDATION

GARFIELD FOUNDATION

Goggio Family Foundation

Goldman Sachs

Grace & Mercy FOUNDATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

The John E. & Jeanne T. HUGHES FOUNDATION

CITY OF JERSEY CITY CORPORATE SEAL

MCJ Amelior Foundation

eda NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY

PNC

PPG

PROVIDENT BANK Foundation

PSEG We make things work for you.

Prudential Bring Your Challenges

SBA Your Small Business Resource

THE ROBERT & MARION SCHAMANN BROZOWSKI FOUNDATION

WILLIAM E SIMON FOUNDATION

Sheri Sobrato Fund
An advised fund of Silicon Valley Community Foundation

The Diana Davis Spencer Foundation

Star-Ledger POWERING nj.com

THE ROGER & SUSAN STONE FAMILY FOUNDATION

SURDNA ANDRUS

TD Charitable Foundation

Urban Enterprise Zone 3¼

VBS Foundation

verizon

WELLS FARGO

334 Martin Luther King Drive
Jersey City, NJ 07305
201-432-4316

Info@RisingTideCapital.org
www.RisingTideCapital.org
Facebook.com/RisingTideCapital
Twitter.com/RisingTideOrg

"If we empower organizations like Rising Tide Capital, think about the number of people…whose lives we can change, the number of families whose livelihoods we can boost, the number of struggling communities we can bring to life."

- President Barack Obama, 2009

RISING TIDE CAPITAL | TRANSFORMING Lives and Communities through Entrepreneurship

Visit www.Donate.RisingTideCapital.org to make a secure and transformative gift

Photography by JFosterImagery and Jay Savulich