



RISE

TO EXPAND OPPORTUNITY

A CELEBRATION OF
COMMUNITY AND
ENTREPRENEURSHIP

08 NOVEMBER 2018

#EARTHRISE50 | #RTCRISE | #RTCATWORK | RISING TIDE CAPITAL



“

We came all this way to explore the moon, and the most important thing is that we discovered the earth.”

Bill Anders, Apollo 8 Astronaut





WELCOME

Welcome to our 7th Annual Celebration of Entrepreneurship at the Harborside Atrium in Jersey City, NJ! Thank you for joining us to celebrate the power and impact of entrepreneurship with our growing Rising Tide community.

We at Rising Tide Capital have seen first hand how entrepreneurs from under-resourced communities— when equipped with the right tools, knowledge and resources — can meet the deepest needs of those around them. Enterprising individuals around the country and across the globe, are providing access and opportunity for themselves, their families and their neighbors by investing in their communities.

The work of these entrepreneurs is at the heart of Restorative Investing for Social Equity (RISE), and underpins all of our work at Rising Tide Capital. We cannot properly invest our dollars, time, or talent into building a thriving community without first creating a common mission, trusting one another, and respecting each other's abilities. When we take the time to find that shared vision, the sky's the limit.

Our new campaign, EarthRISE50, was inspired by a chance meeting with astronaut Ron Garan, one of the founders of Constellation.Earth. Their goal is to use the emotional experience of seeing our home planet suspended in the vast blankness of space to spark connections and motivate change. For us, the earthrise image embodies the spirit of innovation, resilience, and unlimited potential of innovators.

50 years ago, Apollo 8 broadcast the first photo of our planet from space. Tonight, we kick off our EarthRISE50 celebrations. Whether looking at our world from miles above or through the eyes of an individual, one truth remains constant - we are all connected. By igniting discussions and celebrations around the globe, we hope to foster a deep awareness of how inextricably linked we are to one another and our shared home..

We invite you to RISE with us, knowing that your investment will create access and opportunities for underserved entrepreneurs to create a profound difference in their communities.

We invite you to RISE to Expand Opportunity.

SHOP SMALL

THIS HOLIDAY SEASON

Rising Tide Capital is proud to purchase from the following graduates of The Community Business Academy for this signature event:

EVENT PRODUCTION

Alysis Vaquez, Midnight Market
(443) 616-4625

Stephen Miller, CityScapes Furniture
(201) 218-1732

Eddie Smith, Face Value Painting
(551) 228-8618

Kimberly Sumpter, Wax Kandy
(201) 702-6492

VIDEO PRODUCTION

Kris Van Nest, THISLEARNING
(732) 660-8447

ENTERTAINMENT

Chelo and Maribel Mercado, Sirelo Entertainment
(201) 344-2888

Akbar Beard, Caricatures by Akbar
(908) 241-003

Alex Acevedo, DJ Irs
(215) 876-7079

PHOTOGRAPHY

Reggy Stainfil, Reggy Stainfil Photography
(973) 280-4165

GOODIE BAGS

Juli-Anne Royes-Russo, Juli-Anne's Tropical Kitchen
(858) 337-0919

Eurice Henning, Amazona Companies, LLC
(201) 705-6045

Margoth Santander, Sugar Crafts
(973) 937-2951

FOOD

Melissa Granados, How She Snow
(908) 355-9622

Alexandra Sartoga, Garden Steaks
(973) 493-5443

Crystal Jones, The Cake Pound
(732) 221-7941

GIFTS & RECOGNITION

Jerome China, Jerome China Metal Sculpture Studio
(917) 239-7992

LaShonda Tyree, Nyah Beauty
(201) 299-5411



LETTER

FROM JPMORGAN CHASE & CO.

We at JPMorgan Chase & Co. are thrilled to once again be the lead sponsor for the Start Something Challenge, an initiative which has served 412 entrepreneurs from over 105 towns and cities in underserved communities across New Jersey since 2012. This year, the Start Something Challenge had its biggest year to date, with 117 applicants!

Any organization's greatest asset is their workforce, and that is why in addition to funding the Start Something Challenge, we also provide executive volunteer talent and strategic guidance to help support this important initiative. At JPMorgan Chase, we believe we have a fundamental responsibility to help the communities where we live and work navigate complex social challenges, and we seek to leverage our full resources and expertise across the firm to help transform communities.

We know that fostering local entrepreneurship is integral to the development of vibrant and economically inclusive communities. Stronger communities are not just good for the people we serve, but are also good for business. Our Small Business Forward initiative does just that – it is a five-year \$150 million initiative to support women, minority and veteran-owned small businesses around the country. When we support our communities and their businesses, we all win.

We know that we can't achieve these goals alone, and we are proud to partner with thought leaders like Rising Tide Capital. As you know, Rising Tide Capital is transforming underserved communities at the grassroots level by assisting struggling entrepreneurs and communities to build strong businesses that strengthen families and create vibrant, sustainable neighborhoods. Rising Tide entrepreneurs see a significant increase in business sales and household income in just over two years and over eighty percent stay in business beyond the five year mark. Together with Rising Tide Capital we can, and will, revitalize urban centers by supporting the entrepreneurial talent and innovation which already exists within these communities.

We are proud to say that we are one of Rising Tide Capital's earliest supporters, and we are proud to still be here with them on this incredible journey. We encourage you to join with us at every level to support equitable and inclusive business ownership!

Let us all rise to the occasion to help create a rising tide to lift all boats.

JPMorgan Chase & Co.



JOIN

THE CONVERSATION

 /RisingTideCapital

 @RisingTideOrg

 @RisingTideOrg

Share your thoughts
using these hashtags.

#RTCRISE
#RTCAatWork
#TSSC2018
#EarthRISE50



RECEPTION

PROGRAM

COCKTAILS AND APPETIZERS

THE EARTHRISE EXPERIENCE

- **Loretta Hidalgo Whitesides**, Author and Founder Astronaut, Virgin Galactic
- **Towanda McEachern**, CEO of A Life Recycled, Rising Tide Entrepreneur

MUSICAL INTERLUDE

Chelo and **Sirena Mercado**, Sirelo Entertainment, Rising Tide Entrepreneurs

WELCOME

- Mistress of Ceremonies **Simeko Watkins-Hartley**, owner, Meko, New York, LLC., Rising Tide Entrepreneur
- **Douglas Forrester**, Chairman of the Board of Trustees, Rising Tide Capital
- **Alfa Demmellash**, CEO & Co-founder, Rising Tide Capital

AWAKENING TO OUR INTERDEPENDENCE: HOME

- **Joy Mangano**, Founder, Ingenious Designs, LLC
- **Jane Francisco**, Editor-in-Chief, Good Housekeeping

BUILDING ON THE FUTURE: A CALL TO ACTION

- **Alicia DeLia**, Advancement Strategist, Future Tide Partners
- **Stephen Miller**, owner of Cityscape Furniture, Rising Tide Entrepreneur

MUSICAL INTERLUDE

PROFOUND COLLABORATION: COMMUNITY CATALYST AWARD

Presented to the founding partners in our national expansion, Sunshine Enterprises

- **Javon Nicholas**, owner of The Flavour Unit Corporation, home of Meal Prep Kitchen Chicago, EGG ROLLS ETC, and Legacy Shared Kitchen
- **Alfa Demmellash**, CEO and Co-founder, Rising Tide Capital
- **Joel Hamernick**, Executive Director, Sunshine Enterprises

LONG-TERM THINKING: A CONVERSATION AND SPECIAL ANNOUNCEMENT

- **Alex Forrester**, CSIO & co-founder, Rising Tide Capital
- **Jeanique Druses**, Vice President Global Philanthropy, JPMorgan Chase & Co.
- **Michael Cherny**, Managing Director, Regional Director - Banking & Wealth Management, New Jersey, JPMorgan Chase & Co.

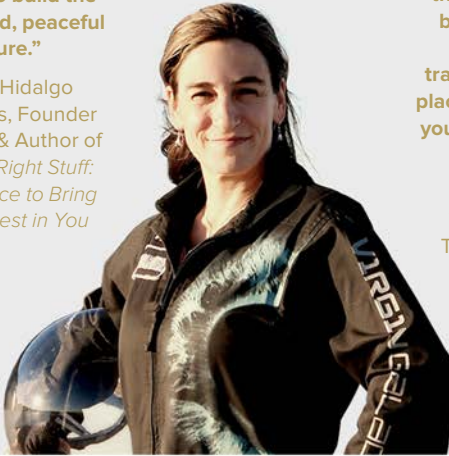
JOIN US IN THE ATRIUM FOR THE RISE FESTIVAL

THE EARTHRISE EXPERIENCE

A conversation about the Earthrise principles (as advanced by the Constellation.Earth founders) of profound collaboration, long-term thinking, and awakening to our interdependence. Loretta Hidalgo Whitesides and Rising Tide Entrepreneur Towanda McEachern will inspire everyone to unlock their untapped potential in pursuit of their dreams.

“Some people were inspired by science fiction to build the spaceships of the future, I was inspired to build the enlightened, peaceful culture.”

Loretta Hidalgo
Whitesides, Founder
Astronaut & Author of
*The New Right Stuff:
Using Space to Bring
Out the Best in You*



“If ever there was an organization that had its finger on the pulse of the community, it would be Rising Tide Capital.

They know that the transformation that takes place in a community when you support and empower its entrepreneurs, is undeniable.”

Towanda McEachern
Transformation Coach,
Author & Speaker



AWAKENING TO OUR INTERDEPENDENCE: HOME

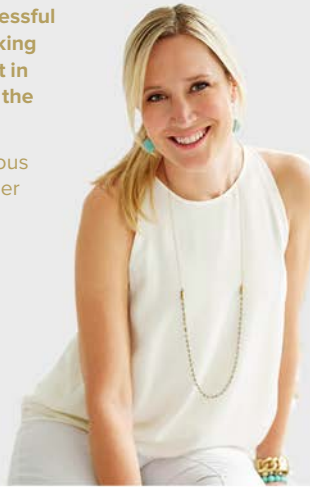
What does it take to create a home? How can a business become a home for vision, creativity and security? Set against the backdrop Earthrise, this conversation between two dear friends will offer insight into the hearts and minds of thoughtful business leaders.

“It is an honor to be a part of Rising Tide Capital and the wonderful work they do to empower the passion and creativity of entrepreneurs to develop and grow successful businesses while making a measurable impact in communities around the country.”

Joy Mangano, Ingenious Designs LLC, Founder

“I’ve always believed the creative thinking, collaborative problem solving and determination of an entrepreneurial mindset help build success in all areas of life. And when we recognize and celebrate men and women who apply these qualities to do incredible things in their own communities, we can amplify their impact incrementally.”

Jane Francisco,
Editor in Chief of Good Housekeeping





Mack-Cali is proud to support Rising
Tide Capital.

We congratulate the 2018
Champions of Entrepreneurship.



COMMUNITY CATALYST AWARD PRESENTED TO **SUNSHINE ENTERPRISES**

In 2013 Chicago-based Sunshine Enterprises adapted The Rising Tide Capital Model. Since then, they have outpaced RTC's historical track record across every metric and milestone. The Community Catalyst award is presented to Sunshine Enterprises for their deep commitment to exemplifying what it truly means to transform lives and communities through entrepreneurship.



“The power and the opportunity of entrepreneurship is that it starts with a gift and a dream of a person. It moves from there into something that becomes real. That reality adds value. It adds beauty. It adds opportunity that gets expressed from the core of who someone is.”

**Joel Hamernick, Executive Director,
Sunshine Enterprises**

Award created from scrap metal found in and around Jersey City by Rising Tide Entrepreneur, Jerome China



USING “ENTREPRENEUR LEADERSHIP SCHOOLS” TO BUILD AN INCLUSIVE ECONOMY

SEPTIMA P. CLARK

Septima P. Clark was a single mother and activist who built over 1,000 “Citizenship Schools” across the south. Between 1957 and 1970, her institutions educated over 10,000 African Americans about voting rights. She saw a critical need and met it.

Like Citizenship Schools, our Community Business Academies are rising to the challenge of addressing economic inequality. By training entrepreneurs across the country to build thriving and sustainable businesses, we empower them to find and solve the problems in their communities.

Our Vision? Create impactful relationships with partner organizations to develop long-standing, local entrepreneurship support hubs that turn talented community innovators into leaders capable of catalyzing the transformation of our economy, one neighborhood at a time.



BUILDING ON THE FUTURE: A CALL TO ACTION

Martin Luther King Drive in Jersey City has been an important part of Rising Tide Capital's story. Now, just in time for our organization's 15th anniversary, it will become a critical part of our future. 311 MLK will embody the spirit of entrepreneurship, serving as a home for creativity and collaboration - an inspired reimagining of 21st century approaches to holistic community building and shared prosperity.



“Every success story begins with a dream. Rising Tide Capital is important to our community because they stand on the front line of so many dreams that become future success stories for this city.”

Stephen Miller
CEO & Owner
Cityscape Furniture

“When systems fail people, individuals and communities must unlock their own super powers to chart their course forward. We have seen these super powers again and again at Rising Tide Capital. Investing in RTC means investing in human flourishing, one entrepreneurial journey at a time.”

Alicia DeLia,
Advancement Strategist,
Future Tide Partners



SCALING IMPACT

How do you scale passion, community, and the entrepreneurial spirit? This conversation will provide insight into what it takes to scale a model that works--from both investment and entrepreneurial standpoints.

“We know that jobs come from businesses and we know how to grow successful businesses. We know the skills that talented people need to be successful entrepreneurs and we know how to bring capital and resources to even the most economically distressed neighborhoods. Has there been a more important moment for entrepreneurship than the moment that is approaching?”

Alex Forrester, CISO and
Co-founder,
Rising Tide Capital



“Our mission is to enable more people to contribute to and share in the rewards of a growing economy. We believe that reducing inequality and creating widely-shared prosperity requires collaboration of business, government, nonprofit and other civic organizations, particularly in the cities and metropolitan regions that power economic growth.”

Jeanique Riche-Druses,
Vice-President, Relationship
Manager, JPMorgan Chase
Global Philanthropy





FOOD FESTIVAL

WELCOME

Mary Sansait, Program Director, Rising Tide Capital
Alfa Demmellash, CEO & Co-founder, Rising Tide Capital

THE 2018 START SOMETHING CHALLENGE CHAMPIONS AWARDS

Joy Mangano, Founder, Ingenious Designs, LLC
Michael Cherny, Managing Director, Regional Director - Banking & Wealth Management, New Jersey, JPMorgan Chase & Co.

FINALISTS

Community: **Alysis Vasquez**, Midnight Market
Sustainability: **Java Bradley**, Java's Compost
Health: **Erica Cannedy**, Embracing Change Counseling Services, LLC
Expression: **Oniki Cole-Hardtman**, Oh Niki Occasions, llc
Food: **Alex Sartoga**, Garden Steaks

COMMUNITY CHOICE AWARD

The \$1,000 Community Choice award was voted on by the audience at The Start Something Summit.

ENTERTAINMENT

6:00 p.m. - 7:00 p.m.: **DJ Irs** @dv8tor_irs
7:00 p.m. - 8:30 p.m.: **LUV** featuring **ENI** @lulv1sa and @iameni_
8:30 p.m. - 10:00 p.m.: **DJ Bembona** @djbembona



TONIGHT'S FOOD FESTIVAL
IS CURATED BY THE NEW
YORK TIMES-RECOGNIZED
MIDNIGHT MARKET!



SPECIAL THANKS TO MACK
CALI AND PIGGYBACK BAR
FOR UNDERWRITING THE
FOOD FOR TONIGHT'S
EARTHRISSE EXPERIENCE
RECEPTION.



TONIGHT'S FOOD FESTIVAL FEATURES CUISINE FROM THESE LOCAL SMALL BUSINESSES



Eemas: @eemasculisine

Eemas Cuisine serves up a plethora of Hawaiian & Filipino-inspired Eats.



***How She Snow: @howshesnow**

Snow is a combination of shaved ice and ice cream. We make our snow with fresh fruit and milk, then shave into creamy, cold clouds of deliciousness!



Moffle Bar: @mofflebar

What is a moffle? A foodie mashup of mochi and waffle. Crispy waffle exterior with an ooey gooey mochi center served up warm on a stick.



Breaking Bread: @breakingbread.co

Simple, seasonal produce, artisanal fusion delectables.



El Lechon De Negrón: @lechon4life

Started by the Negrón family el Lechon de Negrón spreads Latin flavor all over New Jersey through their food truck at curbside locations, farmers markets or festivals.



The Guac Spot: @theguacspot

The Guac Spot makes fresh, all-natural Guac & artfully crafted, Instagram-worthy, avocado-inspired eats!



***Garden Steaks: @gardensteaks**

Mixing up the finest quality ingredients with some old school flavors, in the food paradise that is Jersey City!



***The Cake Pound: @thecakepoundnj**

The Cake Pound's mission is to tantalize your senses with warm aromatic aromas and delectable tastes through its artesian pound cakes.

* Rising Tide Entrepreneurs



— 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.



WHY EARTHRISE50?

In a time of immense shifts in our economy - especially at the intersection of the future of work, climate and demographic changes, Restorative Investors are combining their financial, knowledge and social capital to resource and accelerate long-term collaborative solutions that reinforce our interdependence and support a more just, peaceful and equitable world.

#EarthRISE50 provides the momentum to address social equity by deploying tools, information and networks to stimulate action towards the creation of a future economy where people and planet thrive.

THE 2018 START SOMETHING CHALLENGE: EARTHRISE EDITION

We at Rising Tide Capital wholeheartedly believe that the future—and how we build the jobs of the future—rests in the hands and hearts of the millions of entrepreneurs and small businesses across this country.

Inspired by the leadership of our entrepreneurs and the 50th anniversary of Earthrise, we reimagined The Start Something Challenge. For the first time in its 7-year history, the competition was opened exclusively to graduates of our Community Business Academy. We challenged them to craft the perfect elevator pitch, expand their markets through social media, network with fellow entrepreneurs, and most importantly, affirm their ability to effect transformative change in their communities.

Of the 117 entrepreneurs nominated for the program, 50 were selected by a panel of judges to be our inaugural EarthRISE 50. We highlighted talented individuals who are building strong businesses in the five sectors we have identified as critical for creating thriving, local living economies: Health, Sustainability, Food, Community, and Expression.



Dennys Castillo
Gustoso Restaurant



Jesse McBride
Mademeals



Juli-Anne Royes Russo
Juli-anne's tropical kitchen



Karla Jimenez
Caldos del Cielo Bakery



Monique Johnson
Sweets 4 Miles



Natalie Miniard
Hooked JC



Paula Mayers Styles
Ma Maison Gourmet Quiches



Charisse Torres
Siele Industries, LLC



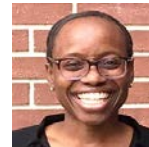
Isabel Ayala
Isa Beauty Organics LLC



Kareem Jeter
The Lions Den



Elizabeth Perry
Pneumabilities



Lorraine Ratclford
Ladybug Active, Inc.



Vickie Hishmeh
Get Preventive LLC



Victor Castillo
Meddahmorphosis
Healing Center LLC



Edna Rashid
NF Insulation, LLC



Joseph Robinson
PPRE- FOREVERGREEN
of Charlotte, Inc.



Lanisha Frazier-Conerson
Skin Rejoice



Luz Mendez
Admin On the Run LLC



Melissa Buesing Glick
The Lucky Honeybee



Rossanna Mendoza
Bottles on the Go LLC



Tiffany Perry
BODYCACE



COMMUNITY



Alana Renee Dismukes
Jr. Bright Scholars Institute



Alison Jones
Uplifted Talent and
Productions



Andrea Smith-Morgan
Mindful Awareness
Academy for Children



Ebrima N'Dure
Where Iz Taz



Gladys Vonglahn
Gladys' Cleaning Service



Megan Wolff
Nannease



Rhonda Curry
Dare 2 Be, LLC



EXPRESSION



Angela Onafowora
ILE OLUFUNKÉ



Ashley Jacklyn
Carmenatty
Jacklyn Lune Photos



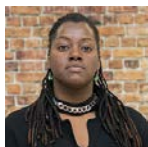
Crystal Warner
Lor Dour Design LLC



Jerome China
Jerome China Metal
Sculpture Studio



Stacey Hyatt-Dixon
StaceyRenee Designs



Tanisha Garner
Chozin Designs



Tiffany Doyle
Kink in my curl

“How we build the jobs of the future, rests in the hands and hearts of entrepreneurs and small businesses.”

Throughout the three rounds of competition, almost 65,000 people from 112 countries around the world visited The Start Something Challenge website to see how our EarthRISE 50 incorporated the Earthrise principles of interconnectedness and future innovation into their businesses. Fifteen finalists, three in each sector, were chosen by combining the public vote and scores from a panel of local microlenders.

Each sector's three finalists pitched head-to-head for a \$5,000 grant at The Start Something Summit in July. The sector champions then presented on the summit stage for a chance to win an additional \$5,000 prize. Including the audience selected Community Choice award, this year's 5 entrepreneurs will share more than \$30,000 to invest in the sustainable growth of their businesses.

To learn more visit:
www.TheStartSomethingChallenge.org

THE FINALISTS



Crystal Jones



Abe Dickerson



Veronica Pagel



Nia Reid-Allen



FOOD

Crystal Jones | The Cake Pound, LLC

I love to bake and I believe one must give back to one's community! I started my business at the early age of 70, and I tell the girls I mentor in STEM that it is never too late to follow your dreams.

Abe Dickerson | Abe Foods

I'm on a mission to change the food landscape in the inner city, to make eating healthy affordable, but also fun.



HEALTH

Veronica Pagel | Brick City Strength Academy

We are striving to fully craft and implement a fitness and nutrition curriculum for inner city youth, to address the overwhelming childhood health crisis.

Nia Reid-Allen | Myrtle&Flossie

Motherhood can be both rewarding and challenging, so I've created a postpartum concierge hub; providing resources, outlet and products to help mamas navigate any stage of motherhood.



Liza Martinez



Stephany Mejia



SUSTAINABILITY

Liza Martinez | We Compost

We host workshops for children on residential, organic food waste recycling to produce behavioral change and stimulate awareness of the need to contribute to the sustainability of our planet.

Stephany Mejia | Butterfly Beauty

My holistic beauty and wellness boutique uses mindfully curated, eco-friendly products from local, female entrepreneurs. We recycle/upcycle whenever possible for minimal environmental impact.



Shakeria Frazier



Nadine LaFond



Shaikawanah
Therlonge



Hilda Mera



COMMUNITY

Shaikawanah Therlonge | Kawanah House

Through volunteerism, life skills programs, employment opportunities and counseling, I want to give at-risk youth a sense of purpose, and keep them out of juvenile detention centers.

Hilda Mera | S & A Auto Repair LLC

I empower women through knowledge! We educate them to understand their vehicles. They learn about preventive maintenance, basic vehicle repair, as well as tips on how to speak to a Mechanic.



EXPRESSION

Shakeria Frazier | Dessert Pixie Jewelry

Creating meaningful tribute pieces to raise awareness of issues such as autism or child loss brings me joy. If I can make someone smile while wearing my jewelry, then I've accomplished my mission.

Nadine LaFond | Art Lives Studio

I give students the tools to develop sustainable practices, learn about creative entrepreneurship, find their unique voices, and innovate, because art is an active force.

THE 2018 START SOMETHING CHALLENGE CHAMPIONS

GRAND
CHAMPION



FOOD

Alexandra Sartoga | Garden Steaks

Garden Steaks uses fresh and locally sourced ingredients to make fast, casual, affordable food that people can feel good about eating.

"I worked really hard to refine my pitch but ultimately I decided to speak from the heart about my journey as an entrepreneur and I was so grateful that everyone could hear my message. I love my community, and I am so grateful for the chance to bring food access and economic opportunities to the people in my neighborhood."

HEALTH

Erica Cannedy | Embracing Change Counseling Services, LLC

I am a clinician that provides mental health services to underserved populations experiencing change of life stressors including finances, career, and concerns with their self-image.

"The Start Something Challenge gives you the opportunity to really highlight your business. It forces you to hunker down and really focus on things as you should when you're in business, and personally, it lit the fire that I needed to push myself forward. The experience allowed me to reconnect with why I'm choosing to go into private practice."





SUSTAINABILITY

Java Bradley | Java's Compost

We help people redirect their organic waste stream through composting, an actionable step that can offer immediate gratification for those who want to preserve our planet.

"The Start Something Challenge was a great experience because it helped us refine our message and mission and also get validation from a larger audience base that our business is valued, and worth supporting. Since the competition we've received a lot more opportunities to submit proposals for on-site commercial composting projects from local corporations, hotels, colleges and municipalities."



COMMUNITY

Alysis Vasquez | Midnight Market

Create affordable opportunities for local, small business to build their customer base through a series of destination events that brings our community together in a fun, creative, inclusive way.

"Since the Summer, Midnight Market has successfully brought 20 NJ food vendors to Brooklyn for a September and an October Midnight Market. It's been very rewarding to expose NYC to some of NJ's most exciting and talented vendors. Additionally, we've rekindled talks to bring MM back to Harborside in JC and a large scale Brooklyn Night Market to Prospect Park."

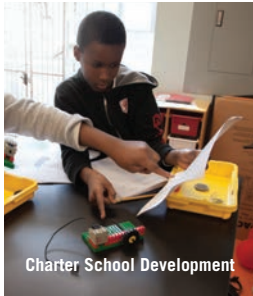


EXPRESSION

Oniki Cole Hardtman | Oh Niki Occasions, llc

I use the connections, relationships and resources I've developed to create beautiful, memorable events--from head to toe, from start to finish.

"The Start Something Challenge has served as the perfect endorsement for my brand to confirm that Oh Niki Occasions is capable of doing GREAT things! My business is primed and ready to have our best year yet in 2019. Winning The Start Something Challenge boosted the trajectory of my business in the types of clientele that I have attracted and the caliber of events which were are working on."



Charter School Development



New Jersey Performing Arts Center



Hahne & Co. Redevelopment



AeroFarms



Teachers Village



Prudential Tower & Military Park



Small Business Development

Visit prudential.com/newark

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School District Reform



YouthBuild Newark, Inc.

**COMMITTED TO NEWARK FOR MORE THAN 140 YEARS,
WE CONTINUE TO SEE THE PROMISE OF PROSPERITY.**

In 1875, Prudential founder John Dryden chose Newark as the home for an idea that would change America forever: life insurance for everyday families.

Today, we're doing more than ever to champion the aspirations of Newark families. Through partnerships across the city, we're creating avenues for new ideas and technologies to emerge. For businesses, nonprofit organizations and educational institutions to thrive. And to help individuals achieve the promise of prosperity for generations to come.

We began with a sense of purpose that lives on today in our commitment to Newark and communities around the world.

Prudential is proud to support Rising Tide Capital's "RISE to Expand Opportunity."



Prudential
Bring Your Challenges®

**Every \$1 invested in Rising Tide Capital's
Programs Yields \$3.80 in Community
Economic Impact**

**DONATE TODAY AND JOIN
OUR COMMUNITY OF
PASSIONATE SUPPORTERS**

Donate.RisingTideCapital.org

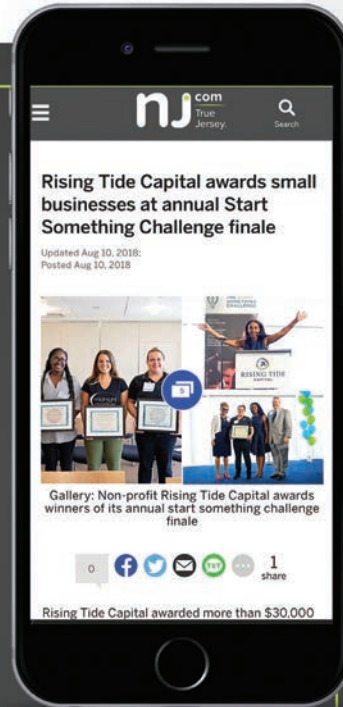


NJ Advance Media is a data-driven marketing agency and the #1 provider of local news in New Jersey delivering timely news, sports and entertainment across all platforms and devices.

As a dynamic media company, we engage millions of people through **quality journalism** on NJ.com, social channels and in print publications including The Star-Ledger.

As a data-driven marketing agency, we have **unsurpassed digital and data capabilities** that can help you build your business, improve your market share, and achieve lasting results.

PROUD SUPPORTER OF
RISING TIDE CAPITAL



**On average, a new Rising Tide
Business opens every 3 days**

**YOUR INVESTMENT CAN
FUEL THIS MOMENTUM**



Donate.RisingTideCapital.org



SAVE THE DATE • April 27, 2019



Join your favorite Beauty Bosses for...

at Ease

A day of Creative Therapy, Renewal and Wellness

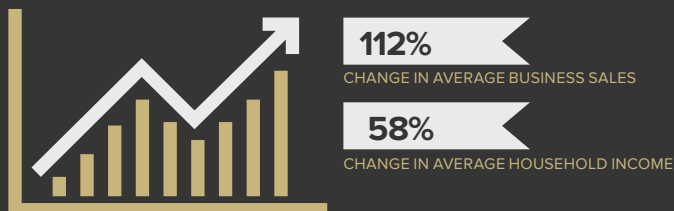


www.alifeatease.com

On average, within two years of graduating from the Community Business Academy, Rising Tide Entrepreneurs in business experience a **112%** increase in average business sales, and a corresponding **58%** increase in average household income

MAKE A DIFFERENCE IN THE LIFE OF AN ENTREPRENEUR

Donate.RisingTideCapital.org



BUY ART

LIVE WITH ART IN YOUR HOME. SURROUND YOURSELF WITH LIFE.



Carlos & Lilly



Alvin



Tina & Josh



Steph & Jesse

Photos by Joe Velez/AcidTast Photography

"Collecting has deepened our understanding not only of how important it is to live surrounded by art, but also to appreciate the artist's need to create."

- George Biris

Jersey City is truly the heart of art in New Jersey. The artists who live and work here are the fabric of a creative collective that makes this city vibrant, bright, dynamic, colorful and incredibly diverse. Bring this art into your personal space and you are not only supporting artists, you are contributing to a community that enriches our city with beauty. Invite the art of local artists into your home and you are bringing in their passion to tell a story.

Why value art? "You would never doubt the value of a plumber fixing the pipes in your home. For me, being surrounded by beautiful, complicated, wonderful and thought-provoking art is just as necessary as having a sink that drains."

- Jennifer Hughes



As astronauts who have had the rare opportunity to venture into space, the most life-changing experience was gazing back at our home planet, Earth. We have seen the Earth's beauty, majesty, and fragility firsthand. From low-Earth orbit, we have witnessed curtains of dancing auroras, watched gleaming flickers of distant human cities, marveled at rolling aquamarine bodies of ocean, and been struck by the paper-thin atmosphere that wraps our Earth in its protective embrace. This perspective proclaims our interdependence with each other and our planet, and emphasizes our need for profound collaboration, and long-term thinking.

We need to reimagine our human civilization as we look to the future, and realign ourselves to the indisputable boundaries of our precious home.

Constellation is a coalition of international astronauts, space explorers and storytellers, dedicated to inspiring positive action with the profound perspective shift experienced in space. We are celebrating the start to our three year mission, and the 50th anniversary of the launch of Apollo 8, on December 21st. For information on how to become a crewmate, and information on our December event visit constellation.earth



constellation.earth



Join the wave that is fueling Earthrise 50

TO LEARN MORE, DOWNLOAD OUR
EARTHRISE DINNER TOOLKIT AT
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Host a **dinner**

Join us for **kick-off-celebrations** in Jersey City, November 8

Join us in **Pacific Grove**, November 14-16

Share your plans for Global Day of Action on Winter Solstice, December 21

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You can invite Your neighbors to help build meaningful connections with the people closest to You.

You can invite colleagues or family to develop a new level of trust and support.

You can invite people from all parts of Your life to get them to all meet each other and bridge and connect.

Know

you deserve the recognition.



Great leaders are few and far between. That's why we're proud of Rising Tide Capital for accomplishing so much in our community. Investing in the future of entrepreneurs goes a long way!

Michelle Abel
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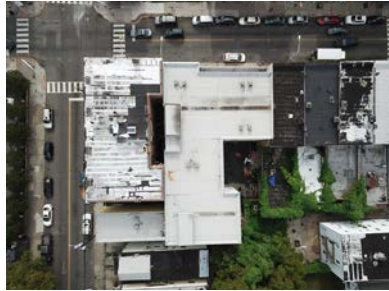


We are happy to see entrepreneurs
RISING in the neighborhood because of you!

311MLK

Building on the Future.





Rising Tide Capital has always existed on Martin Luther King Drive in Jersey City. From this once thriving district of our founding city, we have seen the magic of aspiring business owners becoming entrepreneurial leaders--investing their talent and love into building enterprises that meet the vital needs of their communities.

From this location, we've become an organization that serves almost 1,000 entrepreneurs a year across six New Jersey communities in both English and Spanish. We've also launched our first national partnership and are currently in talks to bring everything we've learned about working with people, growing an organization, and building a community to other locations in the United States and beyond.

As we continue to inspire those around us to innovate, improve and create shared Prosperity, our new headquarters at 311 MLK will be a home for our community's entrepreneurial spirit and creativity.

311 MLK will be our home, where we will be Building the Future.

3 WAYS YOU CAN

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TO EXPAND
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RISING TIDE CAPITAL, INC. 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.

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