Accelerating Local Business Growth in our Communities
Mission Statement

Business Outreach Center Network’s mission is to improve the economic prospects of traditionally underserved groups, with a focus on low- and moderate-income entrepreneurs and their communities, and thereby create genuinely brighter futures.
DEAR FRIENDS,

At the heart of our mission is the belief that people and their communities share a common goal: to achieve economic stability and growth. To support this goal, we work closely — and in partnership — with many culturally diverse business owners and entrepreneurs to grow successful enterprises within their communities. Together, we help to create a vibrant community that benefits everyone.

SMALL BUSINESS SUCCESS BEGINS WITH US
In this annual report, we celebrate the success of our business acceleration model and the achievements of many small businesses in New York’s diverse communities who have benefited. Like Luz Cortes from Colombia who has created two daycares in Queens. And Mariama Barry from Guinea who now has a retail store in the heart of her West African community. There are more of these road-to-success stories in the pages that follow.

BOC NETWORK: A MODEL AND STRATEGY THAT WORKS
Our proven and cost effective service model is designed to support entrepreneurs and small businesses at every stage of business development. The emphasis of our business strategy focuses on community outreach, ongoing management, and quality control throughout the entire delivery process. Over the past 17 years, we have helped thousands of women, immigrant and minority-owned businesses across New York City, providing hands-on, multi-lingual technical assistance, customized small-business training, access to the capital they need, and much more.

Annually, we provide one-on-one business assistance to over 1,300 new clients. Over 300 entrepreneurs participate in our workshops. And we help clients access over $3 million in loans and grants, saving and creating hundreds of businesses and jobs.

BOC CAPITAL: PROVIDING THE FUNDING THAT CREATES WEALTH AND JOBS
Our loan program, BOC Capital, has grown dramatically over the past 10 years and is soon to reach $10 million in loans to entrepreneurs in local business communities. We have provided over $40 million in loans since our inception — creating community wealth, empowering individuals and creating jobs for disadvantaged minority and immigrant workers.

HELP US CONTINUE TO BUILD THRIVING SMALL BUSINESSES IN OUR UNDER-SERVED COMMUNITIES
Community organizations like BOC are vital to underserved communities and require your continued support. Remember, it’s entrepreneurs and small business owners who employ people, and BOC provides the micro-loans, support, resources, linkage, services and collaboration to help them succeed and prosper.

Sincerely,

Nancy Carin

“We applaud BOC’s commitment to empowering small business owners in underserved communities and look forward to their continuing efforts to building brighter, stronger futures for all our residents.”

MICHAEL BLOOMBERG
The financial health and well-being of our communities depends on the vitality of local small businesses. By helping to close the credit and technical-assistance gap that limits the growth potential and job-creation capacity of minority and immigrant entrepreneurs, we provide the essential missing link to hard-working men and women who operate outside the mainstream and whose businesses are an important source of jobs in disadvantaged communities. Working with our network of collaborating member organizations, linkage partners, employees and volunteers, BOC helps to connect local entrepreneurs to the full complement of business assistance services, as well as financial, legal, and other important resources to help their businesses thrive and grow. In other words, the BOC Network makes connections that make the system work — for local entrepreneurs, communities, service providers, and the economy as a whole.

BOC Network is well known for its service model, supporting entrepreneurs at every stage of business development. More than just a conduit for channeling technical assistance to disadvantaged communities, our highly-replicable business revitalization strategy — based on community outreach, personalized counseling and quality control throughout the entire service/delivery process — has proven to be a model for the nation as a whole.

Speaking the languages of the communities we serve, our individual BOCs extend a guiding hand to local entrepreneurs whose challenges are many and resources few. Embedded in each of the communities we serve, our BOC centers help community-based entrepreneurs become educated and empowered, enabling them to become energized partners in supporting and expanding employment opportunities, and ultimately, promoting the economic development and well-being of their communities.

BOC clients have accessed over $40 million dollars in small business financing

A PROVEN SERVICE MODEL FOR LOCAL BUSINESSES AND COMMUNITY EMPOWERMENT

OUR 4-STEP PROCESS ENSURES SUCCESS

1. Assessing client needs
2. Personalized counseling and consulting
3. Connecting clients with the right resources
4. Tracking results to ensure future success
THE LOCAL STRATEGIC PARTNER AND RESOURCE FOR WOMEN, MINORITY AND IMMIGRANT ENTREPRENEURS

BOC is unique in so many ways, but it is our personalized counseling and proven business model offering broad access to resources, financial assistance and a truly collaborative partnership that is most often cited as the reason our local businesses grow and thrive.

Acting as a one-on-one business support partner for our clients, we help with all aspects of running a business – from business assistance and funding to ongoing casework management and everyday consultation. We connect our entrepreneurs to the full complement of business assistance services and guide them through the process of starting and developing their enterprises, then follow up with them as they progress and their needs evolve. We pride ourselves on being their local strategic partner and we’re there for the long haul.

A KEY DRIVER OF BUSINESS ACCELERATION AND CONNECTIONS

In addition to the everyday support, training and quality control that is inherent in our business model, BOC serves as an interactive forum for sharing technology and resources across community and cultural lines. This enables local entrepreneurs to familiarize themselves with the latest business practices, forge links with mainstream services, mentors and markets, and gain access to new business development opportunities.

HELPING SMALL BUSINESSES GET A STEP UP – AMERICAN STYLE

Doing business in New York City can be confusing for immigrant and minority entrepreneurs, especially if English isn’t their first language.

To help local entrepreneurs get a step up on the economic ladder, BOC offers them topical workshops in multiple languages. Our staff, along with industry experts, cover the essential elements of business credit, government regulations, insurance and legal issues, accounting and taxes, human resources and technology, as well as planning and marketing. It’s part of our continuing effort to help small business owners build their businesses, create jobs and make significant contributions to their local economy and society.

AN ONGOING PARTNERSHIP THAT KEEPS BUSINESSES HUMMING

We encourage our clients to think of us as part of the support network for their business — impartial and unbiased advisors whose basic services are free and whose guidance and advice can make all the difference to the success of their enterprise. They know we are committed for the long term and will continue to provide the support and resources to help their businesses thrive and grow.

Geneva Gee, a graduate of BOC Network’s Child Care Means Business program is now the successful owner of Bed-Stuy Kids, a home-based group family day care in Brooklyn, licensed by the State of New York.

More than 23,000 aspiring and existing small business owners have been individually assisted by our staff, and many more have attended our workshops and networking events.

BOC helps to re-circulate capital through neighborhood economies and in so doing, helps to revitalize whole communities.
Building a business is difficult enough, and without access to traditional financing it can be nearly impossible. We help entrepreneurial dreams become a reality — by removing the obstacles to credit, and providing affordable, user-friendly financing to community-based MWDBE enterprises with high-growth potential.

Our loan program, administered by BOC Capital Corp., provides financing to eligible clients referred by local Business Outreach Centers, NYC agencies, banks, credit unions, community-based organizations and other linkage partners. Dedicated to providing micro-enterprise financing to women, minority and immigrant entrepreneurs, BOC Capital has grown dramatically, soon to reach $10 million loaned to community businesses in the low income neighborhoods we serve.

FLEXIBLE FINANCING FOR HIGH GROWTH BUSINESSES IN LOW INCOME COMMUNITIES...

Many viable small businesses cannot find capital sources due to the scarcity of lending alternatives for micro businesses. Thanks to BOC Capital, local entrepreneurs now have access to flexible loan products to help with everything from supporting a new business to taking an existing business to the next level.

- Micro-loans — for working capital, equipment, inventory or expansion
- Credit Builder Loans — with repayment terms shorter than a year
- Green Business Loans — for environmental businesses and projects improving energy efficiency
- Order-based loans — to finance production costs related to purchase orders
- Certified MWDBE Contractor Loans — up to $150,000 for government contracts

...AND FINANCIAL PRODUCTS TAILORED TO OUR DIVERSE CLIENT BASE

BOC Capital is different from traditional banks where low-income entrepreneurs with limited or no credit have been locked out. As an SBA Microlender and Community Development Financial Institution (CDFI), as designated by the U.S. Department of Treasury, we provide affordable and flexible credit and loan products to community-based and minority-owned small business owners who may have specific cultural and tradition-based needs. For example, we provide interest-free loans that conform to Sharia customs for our Muslim clients.

To this end, our flexible underwriting criteria helps businesses gain access to financing that is critical for their growth. For example, BCC does not have a minimum credit score requirement, but rather performs a review of each client’s credit profile and global cash flow, and considers any issues or mitigating evidence. Even no credit score does not disqualify an applicant — we may just limit the credit capacity. All features are tailored to remove obstacles for promising entrepreneurs.

*B.Minority, Women-Owned, and Disadvantaged Business Enterprises*
HOW BOC CAPITAL HELPED DONALD WILLIAMS

Born in Savannah and raised in New York City, Donald has worked in both the public and private sectors — in management at the Health Department for the City of New York, and as Director of Training for Doyle Dane Bernbach in the early 70's, the first large advertising agency that recruited and trained veterans and minorities.

After retiring, Donald was looking for a way to start a business that could stay in the family and pass from generation to generation. He became MWDBE-certified in New York and New Jersey and established Only the Best for Less, selling electronics to government agencies in 2010. Now he sells everything from AV systems and security equipment to computers and appliances, all to a variety of city and state agencies. Donald plans to sell to the federal government next, and then consumers.

Donald came in contact with BOC through PTAC, one of BOC’s linkage partners which provides government contracting assistance and hosts events that connect small business owners with agency procurement officers.

“We needed additional funding to grow because we couldn’t handle any contract over $35,000. BOC approved us for a $150,000 purchase-order loan and then we were able to handle bigger orders and sign more contracts.”

Based on Donald’s integrity, work ethic, and his ability to deliver on his word, and his contracts, BOC has since approved him for four additional loans.

FUNDING THAT HELPS SUPPORT THE NEEDS OF THE COMMUNITY
BOC Capital is unique in its market specialization and local outreach. We continue to expand our public/private partnerships and offer credit-related products to clients who qualify for access to capital and are referred to us by community organizations, libraries, child care networks, sustainable businesses, credit unions and banks.

A PROVEN TRACK RECORD OF SUPPORTING SMALL BUSINESSES
Over the years, BCC has proven itself as a key business accelerator for small business growth and expansion based on the number of jobs created, jobs retained and new businesses launched. In fact, BCC loans have resulted in a year-to-year increase of 38%, 47%, and 77% respectively over the past three fiscal years. And the data all suggest a continued and more robust future.

Over the next five years, we project that our loan activities will result in 243 jobs created, 892 jobs retained and 115 new businesses.
HOW BOC CAPITAL HELPED ISELA FERNANDEZ

Isela hails from a small town along the US-Mexican border called Del Rio, Texas. After eight years as a fashion buyer for Lord & Taylor in New York, Isela decided to use her experience as a merchant to start a socially responsible business that would capitalize on the popularity of Mexican cuisine and culture, thus Hernan LLC was born.

“I wanted to spread the warmth and delight of Mexico while creating economic opportunities for the local artisans. There wasn’t a product line like this out there, and I thought 'if not now, when?'”

BOC was able to help Isela put the financials together, craft the application and solidify the funding to fulfill her growing purchase orders. “My business grew by 30% after BOC stepped in, so that was a real boost for me. I don’t know of any other organization that does purchase order financing for micro enterprises locally, so they definitely fill a real niche for people like me,” Isela said.

BOC Capital Deployed

BOC Capital has grown significantly since 2010, more than tripling the amount of dollars deployed, including over 75% growth in FY 2013 alone.
Celebrating Our Home Grown Entrepreneurs

Last year we helped dozens of motivated entrepreneurs achieve their dream of owning their own business, creating wealth for themselves and others, and helping to make their neighborhoods more of a close-knit community. On the following pages, we highlight four more of our dream makers and their inspiring stories.

Mariama Barry
Originally from Guinea, West Africa, Mariama Barry came to the United States seeking stability for herself and her family and was granted political asylum in 2006 from the human rights abuses in her country. Now she operates a thriving business in Brooklyn’s West African community, where local religious, cultural and commercial establishments serve the many Islamic community members. Read more of Mariama’s story on page 8…

Brent Baker
Brent Baker is a lifelong environmentalist and a pioneer of the biodiesel movement. His groundbreaking work in the field of alternative fuels is widely recognized by the press, peers and government leaders alike. As a tireless advocate on the issue of biofuel and its potential to reduce harmful emissions, he has built one of the largest businesses of its kind in the region. Read more of Brent’s story on page 9…

Luz Cortes
A native of Colombia, Luz Cortez is a powerful advocate for other daycare providers who, like herself, provide vital child care services in New York City. Luz and her daughter Jennefer operate two community daycares in Queens and hope to open a third soon. Read more of Luz’s story on page 10…

Hamzeh Alwawi
Hamzeh Alwawi came to America from Jordan on a computer science visa in 2006 but decided he wanted to run his own business instead. Having lived in Coney Island for several years, Hamzeh studied the businesses in the area and saw there was a need for a beauty supply retail store to serve the residents in the neighborhood. Read more of Hamzeh’s story on page 11…
In Guinea, Mariama sold vegetables in the marketplace and women’s clothing through her network of friends. Once here, Mariama sought to use that experience to supplement her income as a home attendant. Her dream was to celebrate her culture here by sharing the materials and goods made back in her homeland.

“I dreamed to be free and independent and to be an entrepreneur” she exclaimed.

She launched a home-based business selling traditional women’s clothing sourced through tailors in Guinea and Senegal and soon established a retail shop in a neighborhood flea market, while continuing to work part-time. In 2012 she established a retail store in the heart of the West African community in Bedford Stuyvesant, Brooklyn.

Mariama approached BOC, referred by her aunt (also a BOC client), to finance the growth of her business. BOC responded to Ms. Barry’s needs with a $5,000 loan, followed by a second loan of $10,000 for inventory at her new location.

Ms. Barry credits BOC workshops and individual technical assistance as an important part of her progress as an entrepreneur. Mariama also helped her husband purchase a car to get started as an independent car service driver and is paying for her daughters’ college tuition.

IN HER OWN WORDS...

“In my time of need, I reached out to BOC and they helped me put a loan package together which allowed me to build my business and place my two children in college — saving them from relying on someone else.”
We pick up used cooking oil from restaurants for free, process thousands of gallons a day at our plant in Hunt’s Point, and then put it back on the market as a safe, cheap alternative to the diesel fuel we’re using now. Imagine just changing your fuel to biodiesel and reducing your carbon emissions by 50%! It’s a win, win for everyone.”

Tri-State Biodiesel is positioned to be the largest collector and processor of raw biofuel in the New York metropolitan area and works with over 40 facilities to purchase their rendered oil. And Brent continues to expand his client base in new and innovative ways, partnering with both for-profit and non-profit businesses in his industry. His company now employs more than 40 workers and supplies the city’s first biodiesel fuel pump at a commercial filling station in the Bronx.

BOC’s relationship with Tri-State Biodiesel has helped fuel the company’s growth, combining a timely social investment with ongoing workforce development support. During the financial crisis when credit was tight, BOC provided critical loan capital to help Tri-State through an important growth period when traditional banks wouldn’t.

“They’re a great organization. They do what they say and they’re really there for small and growing businesses.” The company’s unique product and Mr. Baker’s entrepreneurial grit has helped build a model of real urban sustainability.

“Imagine just changing your fuel to biodiesel and reducing your carbon emissions by 50%!"
“Before we started our daycare business, we owned and operated a Colombian restaurant for five years,” Luz explained. “We worked all day — day in and day out. There was no time to celebrate holidays, birthdays, not even a vacation. My son was only 7 at the time, and every day after school, he would come to the restaurant and do his homework, then just sit patiently — sometimes till eleven at night! My goal was to find or create a job that allowed me to spend more time with my family.”

When Luz approached BOC, she had already met with several other small business resource providers who told her she would need at least $15,000 to start a commercial daycare center, and that she would not be able to live on the daycare business alone.

Luz proved them wrong. After completing BOC Network’s Child Care Means Business course, she gained the necessary license and training to establish her own successful daycare business in her home. A natural leader and educator, Luz created a bi-lingual curriculum with a strong staff and has proven herself to be a true entrepreneur, community builder, educator and mentor.

“We are part of a community that really needs help with expenses and finding high-quality, affordable childcare,” she explained with a deep understanding of the impact the economic collapse has had on those in her neighborhood. An important component of her business is helping low income parents access subsidized child care, and sharing her experiences and knowledge with other daycare providers.”

IN HER OWN WORDS...
“BOC has given me so much guidance and encouragement and always made me believe I am a professional, not a babysitter. I’m a shy person, but they taught me how to stand tall, be strong and help other small business entrepreneurs, too. Today, I can say my dream has come true and we are so proud.”
When asked how he got into the beauty retail business, Hamzeh confessed that it was by chance. Having lived in Coney Island for several years, Hamzeh studied the businesses in the area and saw there was a need for a beauty supply retail store to serve the residents in the neighborhood. He opened Princess Beauty Supplies four years ago on a seven-year lease, selling cosmetics, hair products, wigs, jewelry, and a wide selection of beauty and salon products for women.

Sales had grown steadily through October 2012. Then Hurricane Sandy slammed Coney Island — and his new store — just a short walk from the beachfront. The damage was extensive. The walls were ruined. The electrical system and bathroom needed to be replaced. Looters took any stock that wasn’t damaged. In an effort to rebuild, Hamzeh spent his entire savings of $22,000 to re-open by Christmas, and over-extended himself with vendors trying to restock for the holidays.

BOC staff helped Hamzeh work with his vendors to create reasonable payment plans and referred him to Start Small Think Big for pro bono legal assistance to remediate a judgment from his landlord over back rent and disagreements over Sandy-related repairs. BOC Capital stepped in and gave Hamzeh a $10,000 loan to restock the store and replace damaged fixtures.

“After being denied a loan from SBA or assistance from FEMA, I wasn’t sure that I’d be able to stand up again. Then I met one of the reps from BOC who was so very supportive. They did so much more than just give me a loan. They literally showed up and helped me to put my business and

IN HIS OWN WORDS...
“BOC has such a very special place in my heart.”
Big numbers for small businesses

23,000 business owners and entrepreneurs assisted

1,500 clients served each year through micro-enterprise counseling

Nearly 300 clients receiving advanced training each year

Over 1,000 participants a year in our multi-language workshops

113 loans made last year through BOC Capital…

… and nearly $10 million in micro and small business loans since 2001
2013 BOC Capital Client Profile

BOC capital is currently certified as a CDFI. BOC Capital provides flexible & fixed term microloans, as well as purchase order loans to our CDFI target market. Our target market includes low income individuals, African-American and Hispanic populations, and qualified census tracts in NYC. We focus on persistent poverty counties, the boroughs of Brooklyn and the Bronx. 87% of BOC Capital’s loans are made within the target market.

**Gender**

- Female: 41.2%
- Male: 58.8%

**Ethnicity**

- African-American: 53.2%
- Caucasian: 19.9%
- Hispanic: 18.9%
- Asian: 6.5%
- Other: 1.5%

**Income**

- <30% AMI*: 17.8%
- <50% AMI: 18.9%
- <80% AMI: 25.5%
- <120% AMI: 18.7%
- >120% AMI: 19.1%

*Area Median Income
2013 Financial Statements
(for 7/01/12-6/30/13)

Statement of activities and change in net assets for FY2013 and balance sheet as of the close of FY2013.

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<th>BOC Network</th>
<th>BOC Capital</th>
<th>BOC Development</th>
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2013 Revenue Sources

Private foundations contributed $472K to BOC in 2013, comprising 17% of our funding, more than double the amount from private donations just two years ago.

2013 Functional Expenses

TOTAL 100% $2,739,418

TOTAL 100% $2,737,405
There is significant demand for BOC services in our underserved communities and we are continually adding and expanding our resources to enable women, immigrants and minorities and other entrepreneurs to lead productive lives. A local Business Outreach Center, working together with our collaborative network of non-profits is a valuable community asset and we are seeking to expand our longtime partnership with New York City and the private sector to achieve our shared goals for community-based economic development. Today, BOC has six outreach centers with a diverse staff speaking 18 languages and structures in place to expand, reach and serve additional entrepreneurs and communities.

**BUSINESS OUTREACH CENTERS**

Brooklyn BOC/Business Outreach Center Network, Inc.
85 South Oxford Street, 2nd Floor
Brooklyn, NY 11217
Tel. 718.624.9115
email: northbrooklyn@bocnet.org

Chinatown, Manhattan BOC/CMP
70 Mulberry Street 3rd Floor
New York, NY 10013
Tel. 212.571.1690
email: chinatown@bocnet.org

Queens BOC/Business Outreach Center Network, Inc.
96-11 40th Road, Ground Floor
Corona, NY 11368
Tel. 718.205.3773
email: queens@bocnet.org

Bronx BOC/Bronx Business Incubator
1231 Lafayette Avenue, 2nd Floor
Bronx, New York 10474
Tel. 718.532.2926
Email: Bronx@Bocnet.org

Staten Island BOC/West Brighton Community Local Development Corp.
705 Forest Avenue, 2nd Floor Rear
Staten Island, NY 10310
Tel. 718.816.4775
email: statenisland@bocnet.org

Upper Manhattan BOC/Washington Heights & Inwood Development Corp.
57 Wadsworth Avenue
New York, NY 10033
Tel. 212.795.1600
email: uppermanhattan@bocnet.org

Newark BOC/Greater Newark Enterprises Corporation
60 Park Place, 18th Floor,
Newark NJ 07102
Tel. 973.242.5562
email: info@gnecorp.org

**INDUSTRIAL AREAS**

Queens West Industrial Area
Brooklyn East Industrial Area
Manhattan Industrial Area

**CHILD CARE BUSINESS DEVELOPMENT TRAINING SITES**

Bedford Stuyvesant
Williamsburg/Bushwick
Corona
Far Rockaway
Washington Heights/Harlem
Thank you all!

To everyone who continues to be dedicated to our important mission of improving the economic prospects of the entrepreneurs and residents in our underserved communities and offering the prospect of brighter futures, we thank you.

BOC NETWORK
BOARD OF DIRECTORS
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Nancy Carin
Executive Director
Business Outreach Center Network/BOC Capital Corp
Daniel Delehanty
Acting Secretary
Vice President, Community Development Banking, Capital One Bank
Gregory J. Libertiny
Treasurer
Senior Vice President, Finance & Operations, Theorem, Inc.
Kevin Brady
Vice President
The Wicks Group of Companies, L.L.C.
Michael Mueller
Associate
Pillsbury Winthrop Shaw Pittman LLP
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Head of Distribution
Strategy & Effectiveness Public & Labor Segment, Aetna
Eileen V. Thornton
Senior Vice President
Citibank, NA, Commercial Banking

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Dennis Reeder
Executive Director, Washington Heights Inwood Development Corp.

LINKAGE PARTNERS
ACCION Texas
Astellas Corporation
Bellevue/NYC Program for Survivors of Torture
Brooklyn Public Library Business Library
Child Development Support Corporation
Coney Island Alliance Consortium for Worker Education
CUNY Professional Development Institute
Doe Fund
The Fortune Society
Goodwill Industries International Rescue Committee
ITAC
LaGuardia PTAC
LICP, EWWIDCO SBIDC
NYS Commission for the Blind and Visually Handicapped
Newtown Creek Alliance
Opportunities for a Better Tomorrow
Organization of Disaster Case Managers, led by Catholic Charities
Pratt Center
Ridgewood LDC
SolarOne
South Brooklyn Legal Services
YMCA of Brooklyn

BOC CAPITAL CORP
LOAN COMMITTEE:
David Acevedo
PNC Bank
Brian Blake
Spring Bank
Dennis Reeder
Washington Heights and Inwood Development Corporation

AND SPECIAL THANKS TO:
Greg Libertiny
Theorem Inc.

BOC MEMBERS
BOC/CMP
Chinatown, Manhattan
BOC/Greater Newark Enterprises Corporation
Newark, NJ
North Brooklyn
BOC/Business Outreach Center
Fort Greene, Brooklyn
Queens BOC/Business Outreach Center
Corona, Queens
BOC/West Brighton Community Local Development Corp.
Staten Island, NY
BOC/Washington Heights & Inwood Development Corp.
Washington Heights, NY
BOC/West Bronx
BRONX BOC/Business Outreach Center
South Bronx, NY

BOC PARTNERS
Women’s Enterprise Development Center
Westchester, NY
Start Small Think Big
South Bronx, NY
Maspeth Industrial Business Association

BOC FUNDERS
Aetna Foundation
Astoria Federal Savings
BNP Paribas
Capital One Bank
Citi Foundation
City National Bank
Con Edison
Consortium for Worker Education
Deutsche Bank Americas
Durst Family Foundation
JP Morgan Chase
Laurie Tisch Foundation
M & T Bank
NY Community Trust
NYC Department of Small Business Services
NY Community Trust
NY Women’s Foundation
Pillsbury Winthrop Shaw Pitman LLP
Spring Bank
US Department of Health and Human Services
US Small Business Administration