Dear SEG Community (Family):

2020 was a year like no other. The SEG community stepped up like never before and adapted to meet the increased needs among social entrepreneurs and small businesses, particularly those that are historically excluded.

Despite the pandemic, we were able to serve more and serve better. We immediately transitioned all of our programs and services to be virtual, pay what you can, and we tripled the number of businesses supported from 300 in 2019, to over 900 in 2020.

We partnered with the RI Commerce Corporation almost immediately to help ensure that the businesses that most needed help were able to access CARES Act funded business support, grants and loans, and technology resources. We were boots on the ground doing door-to-door outreach to understand the needs of entrepreneurs and businesses and in response we piloted new services such as expert custom coaching, free website development, and office hours to help provide access to COVID related financial resources.

We made progress on equity and meeting businesses where they are. Our services are more accessible geographically – with a physical presence in Providence, Newport, Pawtucket and Central Falls- and programs are now available in both English and Spanish. In 2020, 40% of the ventures we served are BIPOC led, and 58% woman led.

We remain committed to quality, innovation and impact, continuing to expand and improve our menu of programs and services. And we know it’s working because our ventures have demonstrated resilience to make it through the pandemic and because they keep coming back for SEG services. Over 80% of SEG’s Accelerator graduates over the last 10 years remain operational in 2021 while a majority of our Accelerator and Incubator businesses accessed 2 or more SEG services in 2020 alone.

The work these businesses do creates positive impacts for millions of people in health, nutrition, environment, education, economic growth and equitable opportunities. We are honored to be a part of their journey.

As always, thank you to so many of you who have been part of this movement. Together, we will build a more just, resilient, and inclusive economy that works for everyone.

In Impact,
Kelly
We Drive Social Impact
Since 2011, our programs and services have served over 1,000 social enterprises that have improved the lives of more than 5 million people.

Our Accelerator has provided 244 social entrepreneurs with the tools, networks, and resources to grow their business and impact.

Our Incubator has helped 153 entrepreneurs turn their idea into a business or nonprofit that creates positive social impact while being financially sustainable.

We’ve loaned $262,600 in growth capital to Rhode Island social enterprises through our loan fund.

In 2020, the percentage of ventures we served that are owned by women was 58%. The percentage of ventures we served that are owned by people of color increased to 40%.

Our Talent Matchmaking program has helped place over 175 interns with social enterprises to help build capacity.

John Lopes, founder of Ram Head Sports, and his son working on protective sportswear products.
What We Do
We create and nurture inclusive entrepreneurial ecosystems that foster just, equitable, and resilient communities.

Progressive Programming
Cohort-based, expert-led programming to support entrepreneurs through the life cycle of their business. Each program is followed by ongoing SEG service support to ensure that participants can continue to access services as needed.

1. Ideator
   Ideator: Feasibility
   An 8-week program that helps people determine if a great idea is feasible.

2. Incubator
   Incubator: Launch
   A 10-week program that helps entrepreneurs turn ideas into action with practical knowledge and skills to plan and launch.

3. Accelerator
   Accelerator: Growth and Scale
   A 12-week program that helps entrepreneurs scale and sustain their start-up initiatives with tools, strategies, and expert coaching to maximize growth and social impact.
Services

Resources to learn, grow, and connect at any point in the entrepreneurial journey.

Advising
Personalized advising from our network of 200+ experts

Huddle
An intensive, customized 2-hour strategy and advising session

Talent Matchmaking
Our Talent Concierge will facilitate the perfect hire.

Coworking
Workspace and community for socially minded professionals

Loan Fund
Loans supporting venture growth, with expert advising included.

Peer Support
Monthly roundtables for founders to learn, exchange ideas, and connect.

All programs and services are available in English and Spanish

“SEG has been an essential part of my organizational development from visioning to birthing to early and later growth. The networking is wonderful not just for the practical and instrumental aspects of finding support but for the communal experience of working with others who have purpose-driven businesses. This feels more like a social movement than it does a business association.”

- Sandra Enos, Founder, Giving Beyond the Box
How We Work
We meet people where they are and build deep, lasting relationships with the people and communities accessing and supporting our work.

What Sets Us Apart

Unique Pathways
We know every person’s situation is different; our programs and services offer multiple entry points and clear pathways to achieve their goals.

Long-Term Relationships
Our commitment to our participants lives beyond any particular program and service; their place in SEG’s ecosystem has no end date.

Trusted Partnerships
Our work is made possible by collaborating with and learning from partners and experts in the communities where we work.

Geographic Accessibility
We operate out of four programming sites in Providence, Newport, and Pawtucket/Central Falls.

The Rail
33 Summer St.
Pawtucket, RI

The SEG Hub
10 Davol Sq.
Providence, RI

Central Providence
222 Manton Ave.
Providence, RI

Innovate Newport
513 Broadway
Newport, RI
Partner Programs & Projects
We continue to share our proven model for impact with others aiming to build a more just, resilient and equitable economy across the nation and around the globe.

Nonprofit Innovation Lab
A selective six-month program in partnership with United Way of Rhode Island offering up to 10 Rhode Island nonprofits the opportunity to transform innovative ideas into reality.

Tasamy Partnership
SEG partnered with Saudi Arabia based NGO Tasamy to help them launch and run a social venture incubator. 20 ventures participated in the cohort, of which over 50% were female led and included innovations focused on improving access to health care, healthy food, high quality education and economic opportunity.

After completing the project, we received a contract to work with multiple local Saudi partners to bring together a cohort of 20+ leading social venture incubators, investors and support organizations to continue to build the social impact ecosystem in Saudia Arabia. These 20 leaders are trailblazing the way forward to ensure that economic opportunities are available for all citizens of the Kingdom.

Social Innovation Fellowship
A 2-year developmental program that offers undergraduate students intensive skills training, hands-on experience in innovation alongside community partners, and access to a broad network of social innovators.
**2020 Impact at a Glance**

**PRO BONO ADVISING HOURS**

513*

BUSINESSES SERVED THROUGH PROGRAMS & SERVICES

*An additional 400+ business were supported through COVID-19 business support efforts.

40%

BIPOC OWNED BUSINESSES

58%

WOMEN OWNED BUSINESSES

**Engagement**

23%

VENTURES ENGAGED UTILIZED 2+ SEG PROGRAMS OR SERVICES IN 2020 ALONE

44%

OF INCUBATOR PARTICIPANTS

85%

OF ACCELERATOR PARTICIPANTS

**The Power Of Our Ecosystem**

2159+

PRO BONO ADVISING HOURS

200+

EXPERT VOLUNTEERS
Lives Impacted
205
Accelerator Graduates

People Employed
891

5M+
Lives Impacted

SEG Accelerator Participants Consistently Outperform the National Average

82%
STILL OPERATIONAL

5
PEOPLE EMPLOYED PER VENTURE

Years Operational After Accelerator Participation

SEG Accelerator Graduates Operational (Blue bars)
National Average Business Longevity Over Time (Orange bars)
Sustainable Development Goals are the blueprint set by the United Nations to achieve a better and more sustainable future for all.

They address the global challenges we face, including those related to poverty, inequality, climate, environmental degradation, prosperity, and peace and justice.

Here's a snapshot of how SEG social enterprises are contributing to these targets!

2. Zero Hunger
- 1,118,822 pounds of sustainable food utilized or produced

3. Good Health and Well-being
- 51,393 individuals received prevention or treatment education
- 9,217 individuals received health & wellness services

4. Quality Education
- 11,269 youth received education focused services
- 5,395 individuals received entrepreneurial or workforce training

8. Decent Work and Economic Growth
- $180,000 distributed to small sized enterprises

12. Responsible Consumption and Production
- 19,856,300 pounds of food waste diverted from landfills

13. Climate Action
- 15,576 individuals received sustainability training

*Combined 2018-2020 data representing ventures that answered our annual surveys
Continued Focus on Equity
We will continue to engage entrepreneurs and businesses that have been historically excluded and ensure that our programs and services are culturally and linguistically appropriate, and address the most pressing needs of entrepreneurs and businesses.

Coalition Building
We will convene and collaborate with a growing coalition of business support organizations such as the Center for Southeast Asians, Hope & Main, Multicultural Innovation Center, Rhode Island Black Business Association, and the RI Hispanic Chamber of Commerce, to expand reach and optimize service provision.

Capital Access
We will work to ensure that our entrepreneurs and businesses can access the financial support they need. We will continue to operate and improve our successful loan fund, work to increase the level of prize funding for program graduates, and work to create a service that responds to the capital needs of early stage ventures.

Boots on the Ground
We will expand our presence in communities that need our services the most. We will support the development, visibility and services of the new collaborative business support center at 222 Manton Ave. in Olneyville. We will expand our presence at Innovate Newport and continue to operate out of the Rail in Central Falls/Pawtucket.

Partnership Development
We will build new and expand existing strategic partnerships. We will partner with groups such as Year Up and College Unbound to help us expand and further diversify our pipeline. We will partner with Universities such as Brown, Wheaton, and Salve Regina to ensure we are training the next generation of social entrepreneurs. We will work closely with Government Agencies such as the Department of Labor and Training and the RI Commerce Corporation to ensure entrepreneurs and businesses get the training and support they need.

Program Progression and Long Term Engagement
We will continue to build and deliver programs and services that respond to the changing needs of entrepreneurs and businesses as they evolve and scale. We will continue to invest in enhancing our existing comprehensive menu of programs and services, and adding others that respond to the new needs of our businesses. We will continue to innovate and strengthen our menu of services to support entrepreneurs and small businesses throughout their journey from idea to launch to scale with our Ideator, Incubator, Accelerator, and later stage services.

As we look forward to 2022, we remain committed to working to build a more just, resilient and equitable economy that works for everyone.
Participant from Gnome Surf, an organization providing surf therapy, art therapy, eco therapy and yoga therapy to children and families of all abilities.
Meeting the Moment

SEG adapted throughout 2020 to best serve our ecosystem of resilient, creative, and dedicated entrepreneurs and small businesses creating impact in new and meaningful ways.
In 2020, we responded to the unprecedented challenges facing our small business community by transitioning all programming to virtual, making all services pay-what-you-can, available in English and Spanish, and teamed up with Commerce RI to connect small businesses to funding and resources from the CARES Act as well as other sources.

In 2020, SEG served 513 businesses through core programs. 40% of businesses served were run by people of color, and 58% by women. In addition, we helped over 400+ businesses secure laptops through a laptop donation program. The range of services provided included cohort-based business training programs, advising, loan services, and recruitment support.

While serving more businesses than ever before, we also increased the level of engagement we have with each business and in response to their needs, we connected many with several different services.

“After 15 years in the beauty industry for the first time my hair salon has a website. [SEG has] been very supportive of me on this. I hope this project will continue to help us Spanish speaking community to keep growing.”

- Work From Home Digital Support Participant
“The pandemic has exacerbated issues like homelessness, job loss, food insecurity, and substance use disorder that affect people’s ability to keep themselves and their families safe. The gift of equipment continues to make a direct impact on the lives of the clients we serve during these uncertain times.”

- Work From Home Tech Grant Recipient

“SEG has been a big impact in my restaurant business. I have learned so much new material through the coaching, the zoom training, and class, and applying for the grants. I will like to continue to get more help and resources to continue to run the restaurant.”

- Expert Coaching Participant

Supporting Small Business Pandemic Response - 2020 RI Commerce Partnership

**Restore RI**
Directly assisted 87 primarily BIPOC applicants; supported 68 network businesses to receive $609k in assistance.

**Laptop Program**
Commerce & Microsoft contract to distribute laptops to 500 RI businesses in need.

**Expert Coaching**
Provided **288 hours of free coaching to 39 business** (77% BIPOC-owned; 64% woman-owned).

**CareerDevs**
Work from Home Digital Support
Partnered with Career Devs to develop logos and websites for **50 small businesses**.

**Staples**
Work From Home Tech Grant
Collaborated with Staples, Apple and Verizon to distribute $1.8M in free technology resources.
Solar Sister entrepreneurs gather in Pankshin community, Plateau State, Nigeria to share expertise and learn about new solar products and marketing techniques. © Solar Sister.
2020 marks ten years since SEG’s inaugural Impact Accelerator cohort! We caught up with our graduates to see the impact they have made over the last decade.
Capital Good Fund - A Different Approach to Lending

Capital Good Fund was founded in February 2009 as a nonprofit community development financial institution and an alternative to predatory lenders. Their mission is to support upward economic mobility and a reduced environmental impact for working families, which they accomplish by offering financial education and low-interest loans ranging from $300 to $50,000. Their clients most often use these funds to finance vehicle repairs, housing deposits, and energy efficiency upgrades.

During the near-collapse of the financial system in 2008, Founder and CEO Andy Posner saw how financial markets could harm American families. He learned the power of direct, low-interest financing, and that it could make a positive economic and environmental impact on communities.

Participating in the 2010 Impact Accelerator, SEG was especially helpful to Capital Good Fund in its earliest stages, connecting Posner to the resources and connections he needed to make his idea a reality.

Over the past 10 years, with SEG’s help, Capital Good Fund has grown into a leading nonprofit lender, employing more than 40 people across 7 states, and impacting more than 7,000 customers across the US. Their alternatives to high-interest payday loans have over a 90% repayment rate, and have saved their clients more than $5.5 million in interest payments.

Throughout 2020, Capital Good Fund made good on its mission once again: they launched a new crisis relief loan, offered deferments to all 3,000 of their borrowers, and offered special short-term financial advising to their clients. More than 10 years after its founding, Andy continues to work with SEG, advising the next generation of social entrepreneurs on how to bring their visions to life.
Solar Sister partners with Women for Women International in Ikpamodo community to work with women entrepreneurs.

Solar Sister entrepreneur Julieth Mollc sells clean cookstoves and solar lanterns at the market outside of Arusha, Tanzania near her home.

Solar Sister - Empowering Women through Social Enterprise

Solar Sister recognizes the transformational impact that energy access can have for communities in sub-Saharan Africa. They create a “locally-driven, market-based solution for providing people with energy access.” Solar Sister is a network of women entrepreneurs who bring clean energy technology to local communities by selling it. Their product offerings include solar lamps, phone chargers, and cookstoves. In addition to benefiting the environment through solar-based solutions, their business model empowers African female entrepreneurs - whose customers are often living in off-grid African communities - to thrive through training and support.

When CEO Katherine Lucey first joined SEG’s ecosystem, Solar Sister was not a fully formed idea. She had become aware of the lack of energy access in rural Ugandan communities through her philanthropic efforts and wanted to directly address the issue but was unsure of where to start.

During her time with SEG, her business evolved into the “idea of local entrepreneurs creating businesses to provide that access.” As she navigated key questions such as how to implement her solution and the logistics of establishing a local company that would do it, Social Enterprise Greenhouse was “there for [her].” She particularly credits SEG’s Accelerator program with giving her the “opportunity to connect with other social entrepreneurs and really understand what social entrepreneurship is” and to adopt a business model that centered on social impact.

Over the last ten years, Solar Sister’s business model has remained consistent due to its proven effectiveness. “We recruit, train and support local entrepreneurs to help them build their businesses. And then that network of entrepreneurs creates energy access. While we’ve scaled it substantially -- when we started we had maybe a hundred entrepreneurs that we were supporting and now it’s over 5,000 -- it hasn’t really pivoted in all this time. We’re still basically doing the same thing we were doing back then.”

To date, Solar Sister has helped over 5,000 women start clean energy businesses in their communities, providing over 2 million people in sub-Saharan Africa access to clean energy, and generating over $150 million in economic benefits. Moreover, their model has actively prevented over 500,000 metric tons of CO2 emissions by providing effective clean energy options.

1.7 million individuals positively impacted in 2020

557,000+ tons CO2 emissions prevented

5000+ clean energy entrepreneurs kickstarted

SEG Supports

2010 Impact Accelerator
2013 Loan Fund
Maternova - Supporting Maternal Healthcare Everywhere

Maternova was a newly created social enterprise with the mission of “saving lives more quickly by accelerating access to evidence-based proven maternal health innovations in low and middle income countries” when they joined SEG’s inaugural Impact Accelerator program in 2010.

At the time, Maternova’s sole product was an integrated midwifery pack. They quickly realized that “no single product -- or even the most carefully thought about set of products for a medical emergency -- is a silver bullet.” During their time in the Accelerator, they pivoted by disaggregating their midwifery pack to build an e-commerce platform with multiple products available for purchase, including new and innovative medical devices and diagnostics in a variety of categories based on the demand of customers.

Maternova’s life-saving products are now present in more than 50 countries and have positively impacted over 700,000 mothers and newborns from 2015 to 2021. The company is evolving to manufacture private label products and to license innovative new maternal, newborn and child health innovations. Leveraging 15 partnerships with distributors in low and middle income countries, Maternova is building the commercialization platform needed to accelerate midwives’ access to life-saving technology.

Founder and President Meg Wirth feels SEG advising services and an SEG loan - at a time in which most banks would not approve them - was pivotal in their start. The Forum, a peer support meetup, and coworking at the SEG Hub also provided a critical community for Wirth, who stated that “it’s very important to have a support group of other social entrepreneurs and to meet with them regularly because it can be a very difficult journey. [It] has been invaluable to go through the entrepreneurial journey with peers who can provide ideas, advice, and support along the way. I think that that’s an under-recognized but really important part of starting a venture.”

More than ten years since her first engagement with SEG, Wirth now also serves as a member of the SEG team, continuing to provide critical support for new and established ventures, and sharing her wealth of knowledge, experience, and expertise in SEG’s Accelerator, Advising, and Forum programs.
Groundwork Rhode Island simultaneously fills a gap for small and medium-sized landscaping and environmental services while staying grounded in the communities where it works. Groundwork RI focuses on creating hyperlocal, accessible jobs across the state — jobs that community members can easily get to — to reduce barriers to employment such as a lack of transportation or a conviction record. The organization also runs environmental services job training programs for young people and other community members on subjects such as landscaping, wastewater treatment, and lead abatement to provide marketable, socially-impactful skills.

Founded in 1999, Groundwork Providence managed the downtown improvement district, cleaning up the city's environment and providing youth summer employment opportunities as part of a coalition of urban improvement organizations across the globe. As their impact grew to sites across the state, they eventually rebranded as Groundwork Rhode Island, expanding their services and area of impact.

In 2018, Groundwork RI acquired HarvestCycle, a graduate of SEG’s inaugural Accelerator that offers low-cost composting services in the Providence area. CEO Amelia Rose knew that HarvestCycle’s composting service was yet another way for Groundwork RI to make a direct environmental impact, while also supplementing the organization’s new efforts to contact advocacy organizations and policymakers as part of an "all-of-the-above" approach to sustainability. In 2018, they served 20 compost pickup customers: now they serve nearly 300, saving 4 tons of food waste from landfills every month.

In 2020, Groundwork RI received an SEG Remote Work Technology Grant, which helped them adapt their operations to the new landscape. After a brief pause to reassess the work environment in March, they continued and expanded many of their outdoor environmental services. This year alone, they have saved 19 residential yards from lead contamination, cleaned up more than 25,000 pounds of trash, and provided ongoing cleanup and maintenance to 39 sites. Groundwork RI has seen strong, consistent growth since 2010 and continues to expand its impact.
2020 Financials

Revenues

- Government Grants (76%)
- Non-Government Grants (12%)
- Direct Contributions (7%)
- Program Revenue (5%)

Expenses

- Non-Personnel Program Expenses (66%)
- Personnel (26%)
- Facilities (6%)
- Other Operating Expenses (2%)

Revenue Growth

Balance Sheet

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<th>Liabilities</th>
<th>Net Assets</th>
<th>Total Liabilities + Net Assets</th>
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Revenues Growth | Revenue including RI Commerce COVID-19 contracts
Thank you to all of our expert volunteers for generously sharing their time and knowledge with our ecosystem!

Above: 2020 Volunteer Appreciation award-winners - Elias Safdie, Katie McDonald, Margo Crawford, Ilhiana Rojas-Saldana, Bill Keough

Thank you to the SEG Community for your continued support and commitment.

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Mark Marosits and Maureen Cronan
Jeffrey Matteis
Julia McDowell
David Melançon
Kristine Merz
Sonia and Geoff Millsom
Miss Swinburne Fund
Donald Mitchell
Amanda Mottola
John Muggeridge
Newman's Own Foundation
Meaghan O'Donovan
Tim Oswald
Christopher & Mary Ellen Patton
Juan Carlos Payero
PayPal Giving Fund
Elizabeth Petow
Greg Phillips
Plant City
Roberta Powell
Drita Protopapa
Rhode Island Foundation
RI Commerce Corporation
RI Department Of Labor and Training
Gary Rindner
Mike Ruggieri
Soren Ryherd
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United Way of Rhode Island
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