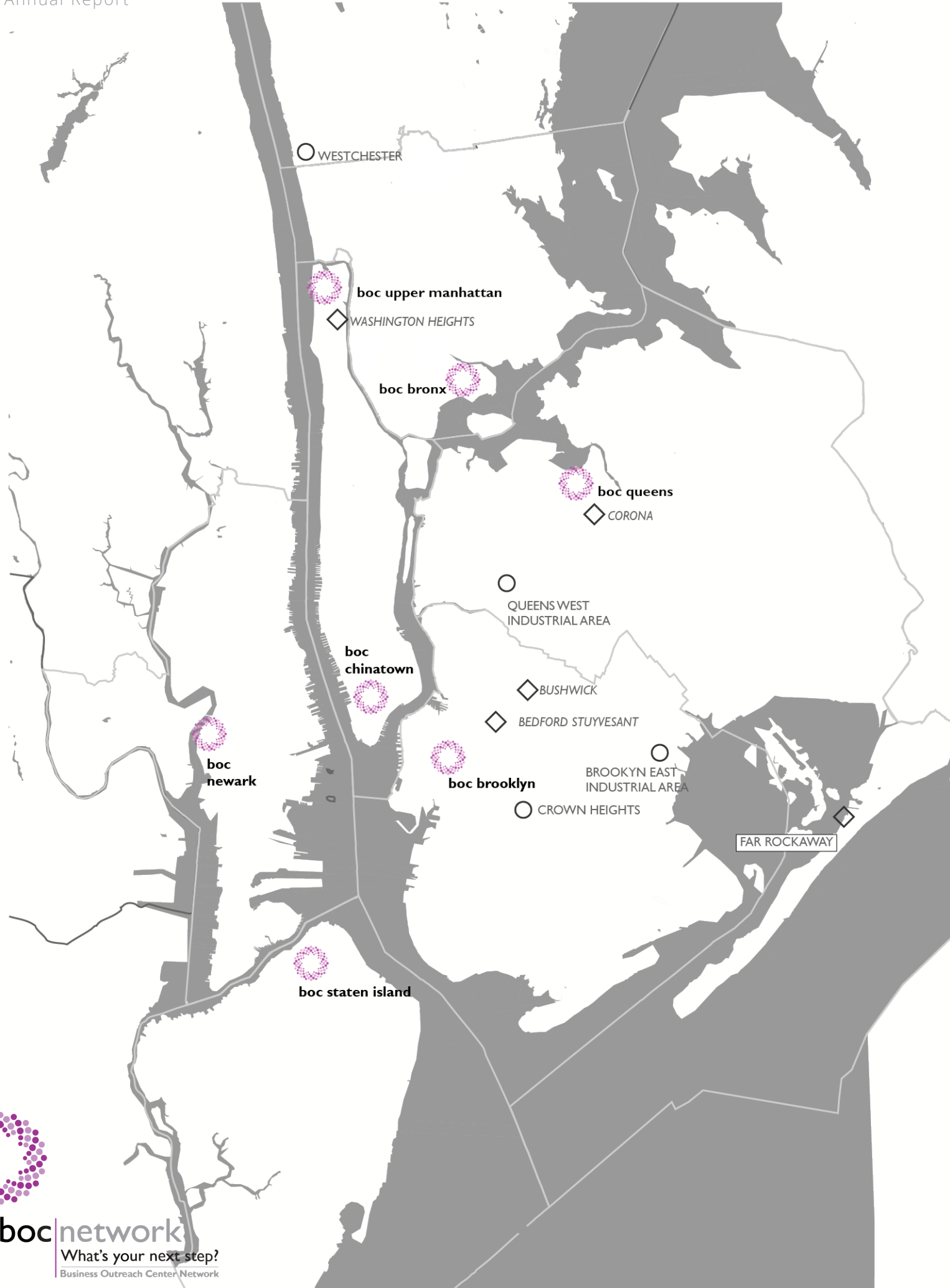




boc network
What's your next step?
Business Outreach Center Network

2019 ANNUAL REPORT





A Message from our Executive Director



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 diverse business owners and entrepreneurs to grow successful enterprises within their communities. At the Business Outreach Center, we are committed to serving entrepreneurs of color and local small business owners in all five boroughs across the city to create brighter futures for themselves, their families, and their communities.

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 Patricia and Tiana Flores of Publimax Printing or Laci Chisholm, founder of Fit4Dance. 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. Our customized coaching approach provides the feedback, accountability, and support to drive long-term business results. Not only do our clients excel as committed entrepreneurs, they also hire locally and create good jobs in underemployed communities. Over the past 17 years, we have helped thousands of minority-, women-, and immigrant-owned businesses across New York City, providing hands-on, multilingual 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 3000 entrepreneurs participate in our workshops. And, we help clients access loans and grants that facilitate start-up, growth and contract opportunities, saving and creating hundreds of businesses and jobs.

BOC CAPITAL: Providing the funding that creates jobs.

Our loan program, BOC Capital, has grown dramatically over the past 18 years. Bridging the need for financing, BOC Capital connects local businesses with opportunity capital to manage contracts and achieve sustainable growth. BOC Capital hands-on financial management and expert construction industry-specific technical assistance enables high potential businesses to grow. We have provided over \$30 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 underserved 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. Through these efforts, BOC promotes and supports entrepreneurs of color, good jobs, local wealth creation, and economic growth.

Sincerely,
Nancy Carin

"BOC adds substantial value to our neighborhoods and communities by supporting business growth and development, job creation, and the overall economic growth and well-being of the neighborhoods it serves. New economic activity from all segments of our community must be nurtured, creating a vibrant community that benefits all."

-Leslie Winter, BOC Network Board Chair

BOC Network & BOC Capital

Creating Opportunities Wealth in Our Diverse Communities

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, regions, service providers, and the economy as a whole.

A proven service model for local businesses and community empowerment.

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.

Clients have accessed over **\$30 million dollars** in small business financing through CDFI BOC Capital Corp.

- 1 Assessing a client's needs
- 2 Personalized counseling and consulting
- 3 Connecting clients with the right resources
- 4 Tracking results to ensure future success.



More than 17,000 aspiring and existing small business owners have been individually assisted by our staff and many more have attended our workshops and networking events.

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 case 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, enabling local entrepreneurs to familiarize themselves with the latest business practices, to forge links with mainstream services, mentors and markets, and gain access to new business-development opportunities.

Helping small businesses get set 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

BOC helps to re-circulate capital through neighborhood economies and in so doing, helps to revitalize whole communities.

BOC Capital

BOC Network is an affiliate of BOC Capital. BOC Capital'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. At the heart of our mission is the belief that whatever their differences, people and communities share a common goal: to achieve economic stability and growth. Working in partnership with culturally diverse individuals and organizations in support of shared goals for equitable economic development and community-based job creation is the hallmark of BOC.

Big Numbers

 for small businesses.

1,279 clients served each year through micro-enterprise counseling.

969 participants a year in our multi-language workshops.

148 loans made last year through BOC Capital...

\$30 in micro and small business loans since 2001.

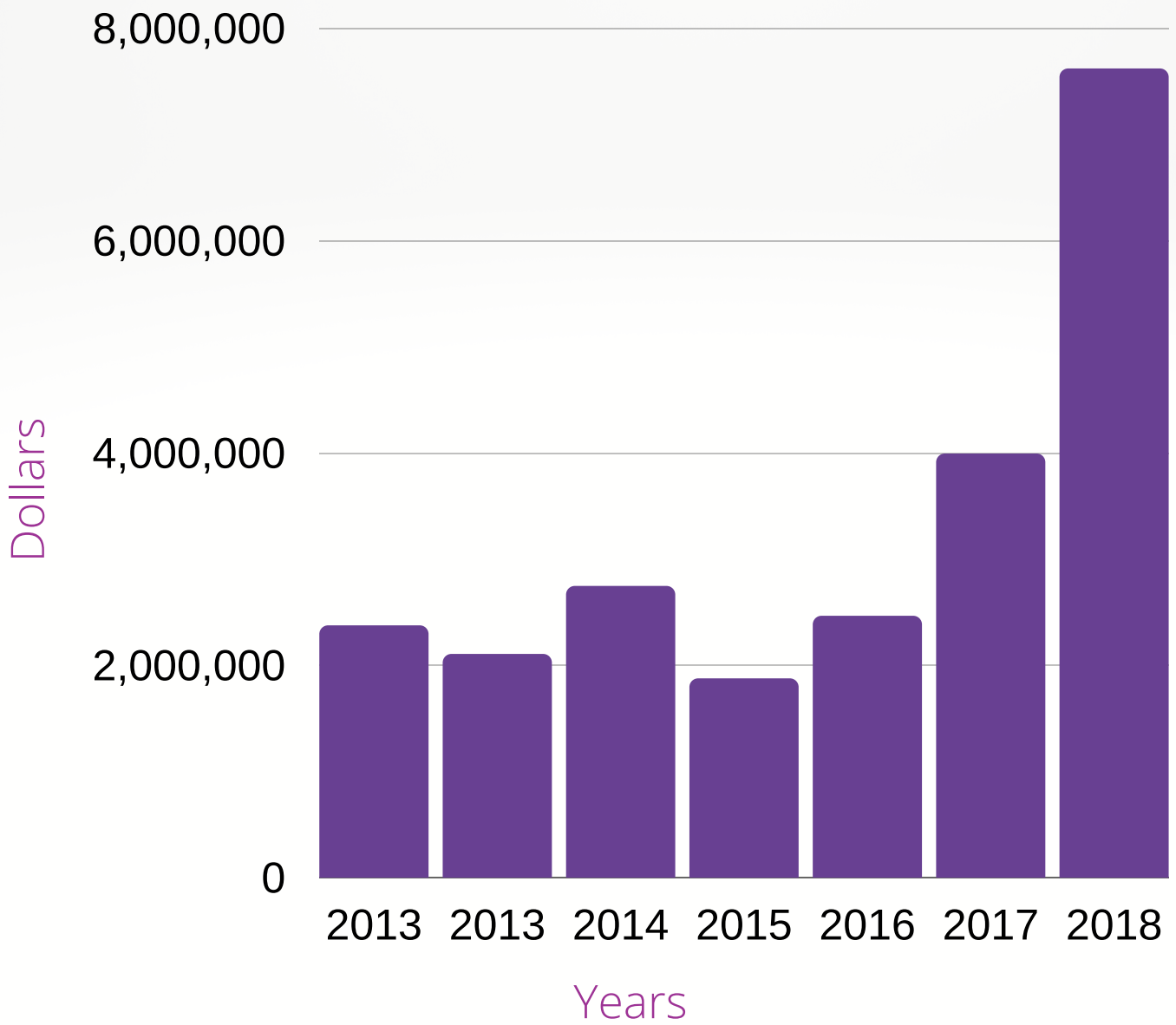
Million

Construct NYC: Helping MWBE Contractors

BCC financing and services also trains and provides technical assistance to Minority Women Business Entrepreneurs (MWBEs) entering procurement markets. BCC collaborates with NYC Economic Development Corporation to test and train MWBE construction contractors who receive set-aside bid opportunities. During the past two years, 26 firms trained by BCC were prequalified, reaching a total of 67 MWBE firms approved to bidding for NYC EDC infrastructure projects under five major construction management firms. \$11.65 million was contracted with prequalified (PQL) firms in the past two years.

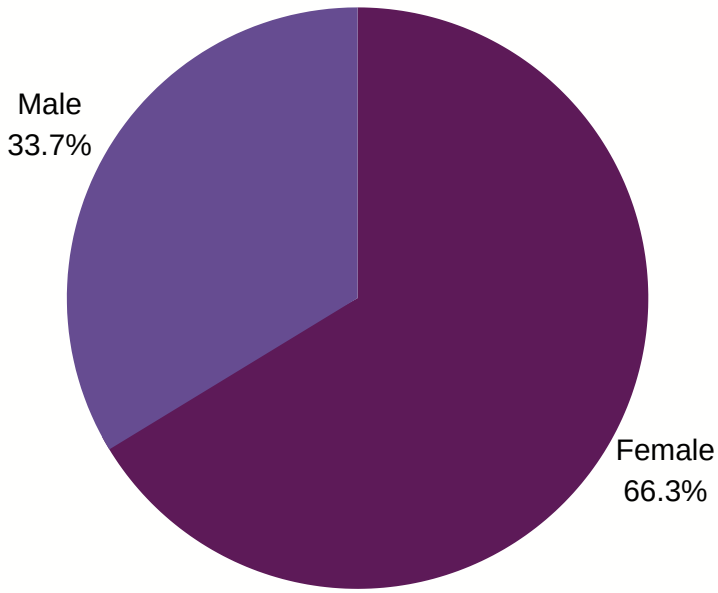
BOC Capital Small Business Lending

More than 93% of BOC Capital's loans are made within its CDFI Target Market.

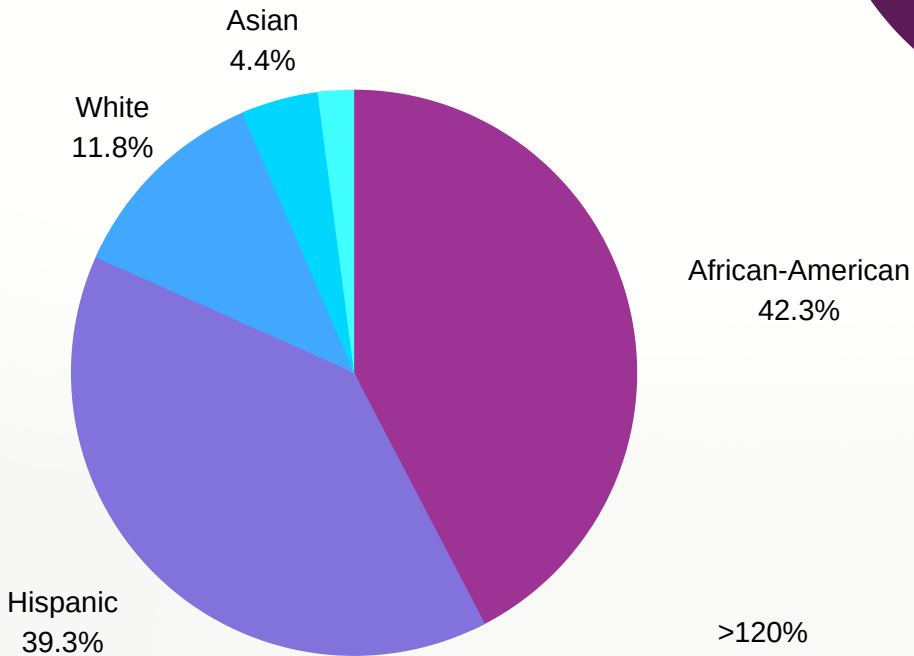


BOC Capital is certified as a CDFI providing service to more than 1000 beneficiaries in fiscal year 2019.

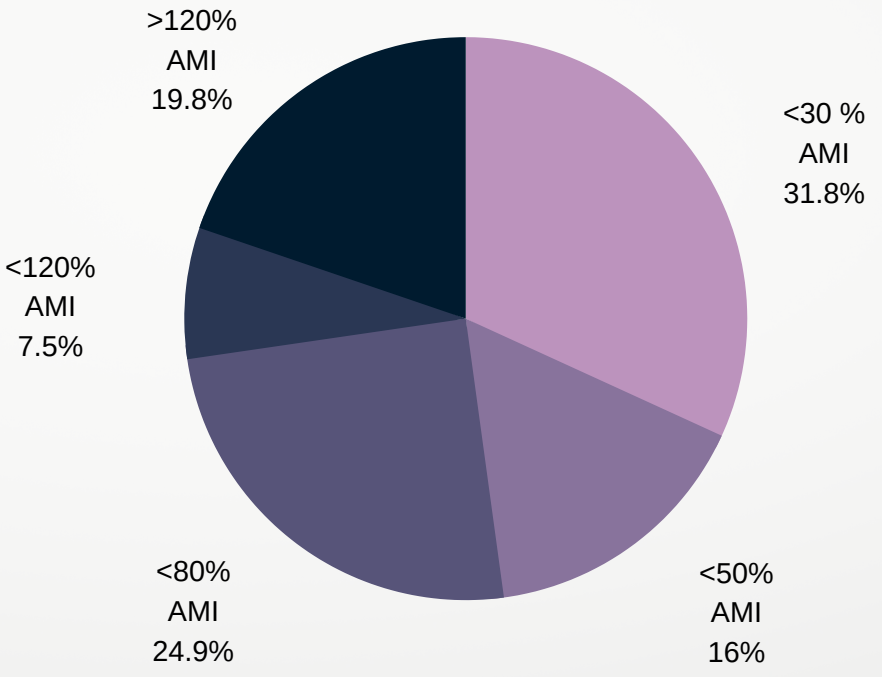
Gender



Race & Ethnicity

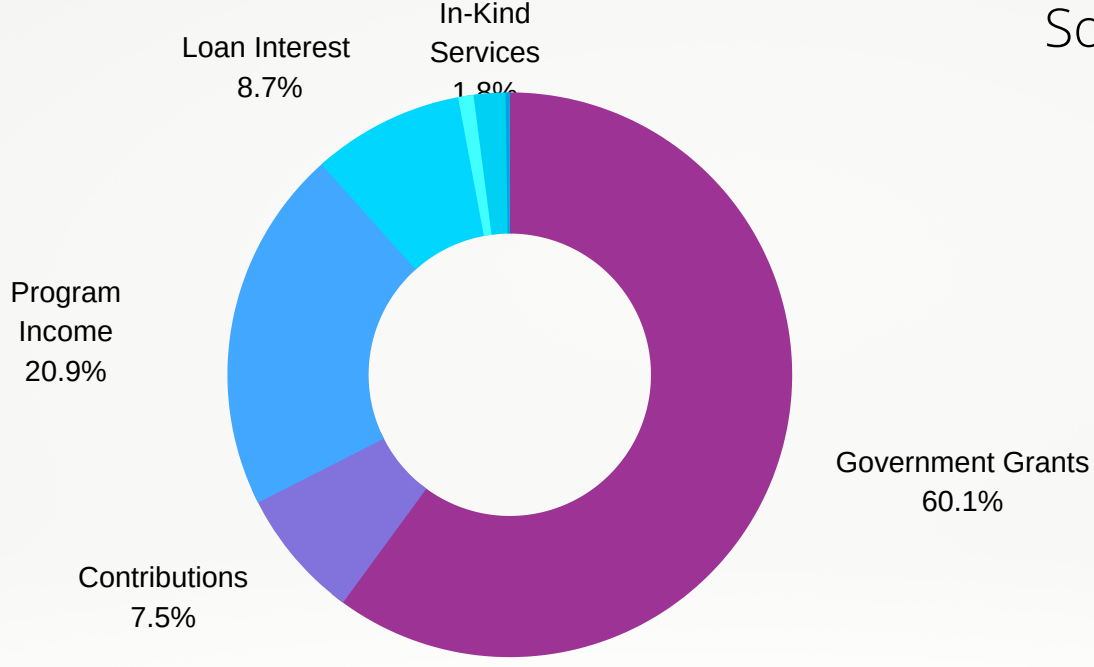


Income

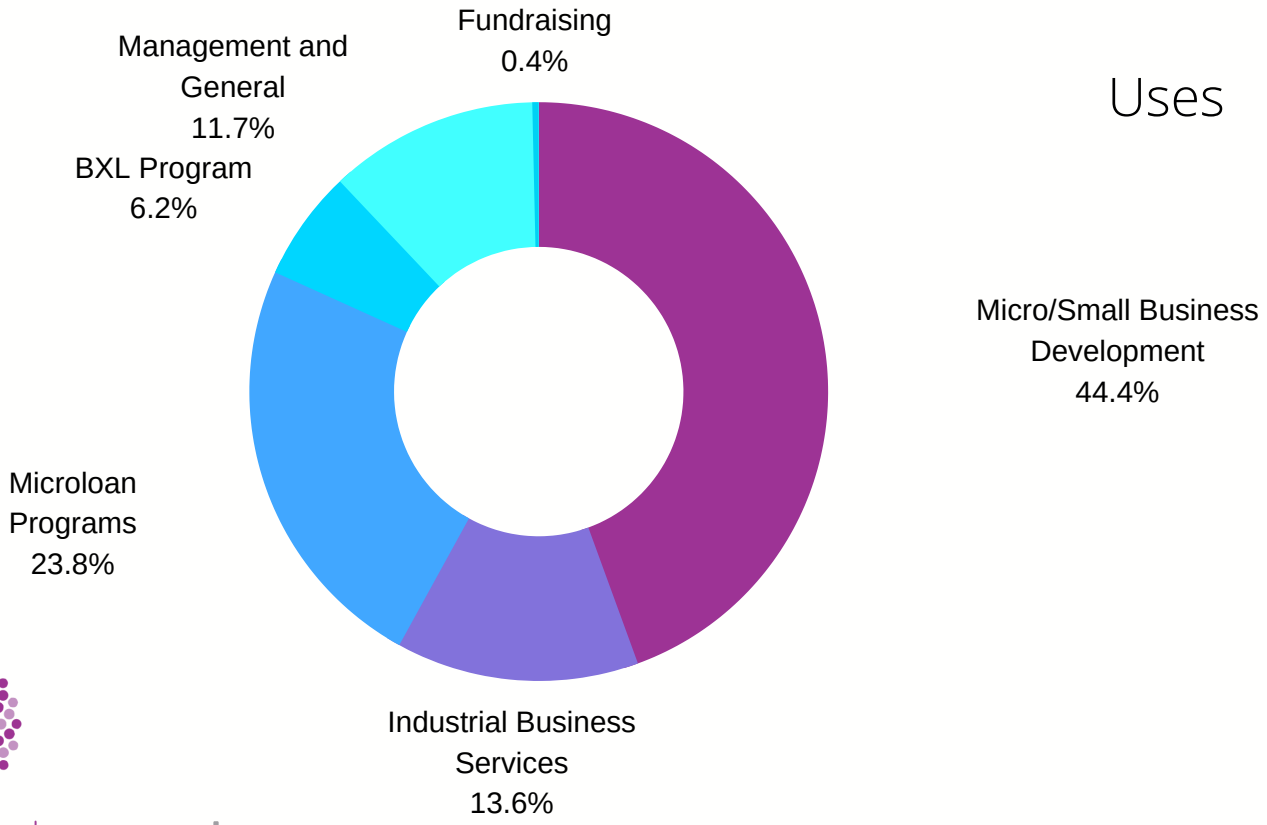


Consolidated Financial Overview

Sources



Uses



Revenue | Expenses | Change in Assets

REVENUE	BOC NETWORK	BOC CAPITAL	BOC DEVELOPMENT	CONSOLIDATED
Government Grants	\$ 2,601,832	\$ 240,798	\$ -	\$ 2,842,630
Contributions	\$ 117,331	\$ 235,000	\$ 26,000	\$ 353,331
Program Income	\$ 189,067	\$ 566,549	\$ 231,766	\$ 987,382
Interest Income	\$ -	\$ 21,886	\$ 5	\$ 21,981
Loan Interest: Clients	\$ 9,671	\$ 401,407	\$ -	\$ 411,078
Special Events	\$ 41,566	\$ -	\$ -	\$ 41,566
In-Kind Services	\$ 66,272	\$ 19,626	\$ 58,925	\$ 85,897
Other Income	\$ 1,450	\$ 10,000	\$ -	\$ 11,450
TOTAL REVENUE & SUPPORT	\$ 3,005,686	\$ 1,495,266	\$ 316,696	\$ 4,733,722

FUNCTIONAL EXPENSES	BOC NETWORK	BOC CAPITAL	BOC DEVELOPMENT	CONSOLIDATED
Industrial Business Services	\$ 645,942	\$ -	\$ -	\$ 645,942
Micro/Small Business Development	\$ 2,114,345	\$ -	\$ -	\$ 2,114,345
Microloan Programs	\$ -	\$ 1,155,599	\$ -	\$ 1,130,599
BXL Program	\$ -	\$ -	\$ 332,568	\$ 294,174
Management and General	\$ 337,369	\$ 211,736	\$ 28,097	\$ 556,670
Fundraising	\$ 17,022	\$ -	\$ -	\$ 17,022
TOTAL FUNCTIONAL EXPENSES	\$ 3,114,678	\$ 1,367,335	\$ 360,665	\$ 4,758,752

	BOC NETWORK	BOC CAPITAL	BOC DEVELOPMENT	CONSOLIDATED
Change in net assets	\$ (108,992)	\$ 127,931	\$ (43,519)	\$ (25,030)
<i>Percent change</i>	-5%	4%	55%	0%
Total Assets	\$ 2,209,302	\$ 11,342,982	\$ 10,592	\$ 12,941,692
Total Liabilities	\$ 277,692	\$ 7,844,851	\$ 173,672	\$ 7,635,454
Total Net Assets	\$ 1,931,610	\$ 3,498,131	\$ (123,053)	\$ 5,306,238
TOTAL LIABILITIES + NET ASSETS	\$ 2,209,302	\$ 11,342,982	\$ 50,619	\$ 12,941,692



BOC Clients

Our 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.

At the heart of our mission is the belief that whatever their differences, people and communities share a common goal: to achieve economic stability and growth. Working in partnership with culturally diverse individuals and organizations in support of this shared goal is the hallmark of BOC.

BOC is focused on building economic capacity among disadvantaged groups such as immigrants, women, minorities, and other people with limited economic capacity and connection. Through building capacity, credit, and business opportunities, BOC integrates these aspiring and existing entrepreneurs and small business owners into the greater economic mainstream.

At BOC, our clients become family and their continued success inspires us all. Take a look at just a few of our BOC entrepreneurs.



Yasmeen Latif

SH5 Construction Corporation

For Yasmeen Latif, the construction industry is in her blood. Ever since she was a child in Pakistan, Latif had a desire to work in her father, Mohammad Latif's, construction business. She credits her father's determination as the "pushing force" behind her ambition. Now, as the President and Owner of SH5 Construction Corporation, Latif has led the company, founded in a partnership with her father, to major growth as both a prime and subcontractor for public construction projects.

After emigrating at age 17, Latif gained a degree in Construction Management from NYIT NYCCT and worked for two construction firms for one year only, rising quickly through their ranks. Armed with her new experience, Latif joined her father to launch SH5 in 2004, and served as its first full-time office employee. She learned about estimating, management, quality, safety, scheduling, insurance, bonding, and accounting, and went out into field with her father. Latif progressively moved into full control of and ownership of the company.



Yasmeen Latif, BOC Capital Borrower

The business was growing steadily when, in 2017, a major project caused a financial set-back resulting in a shortage of working capital. At that stage, Latif, created an "accelerated growth plan" for the business to take its gross sale from \$3.7 Million Dollars to \$8 Million Dollars. After being turned down by six different lenders, Latif reached out to BOC Capital for a loan, applying for \$500,000 in project-based financing to get back on track. **"[BOC] trusted us," Ms. Latif says. "They gave us an opportunity. They gave us a huge opportunity. That was really a revival for our business."**

When Ms. Latif assumed sole ownership of SH5 Construction Corporation in 2018 the company was on track to reach over \$7.8 million in annual revenue.

Ms. Latif completed the NYC EDC ConstructNYC program delivered by BOC Capital, and was prequalified to bid on opportunities to work on NYCEDC projects. Along with the loan and training, BOC Capital helped Ms. Latif develop financial projections for upcoming projects and the business as a whole. Ms. Latif says BOC counselors helped her move beyond the day-to-day details of her business to see the "big picture."

As a woman of color in the construction industry, Ms. Latif feels a responsibility to support other women in construction. She seeks out women to join her firm, even if they need training. "When you come to my office, you will see a lot of women," Latif says of her 15 employees.

Yasmeen Latif shares her success by donating to local and international causes, particularly in rural areas of her native Pakistan. For Ms. Latif, business is about vision through hardship, responsibility, family, and community.

Samantha Bailey-Champagnie and Karen Dawkins

Champagnie-Dawkins CPAs PLLC

Samantha Bailey-Champagnie and Karen Dawkins share an alma mater, a franchise restaurant, a workplace, and their growing accounting firm, Champagnie-Dawkins CPAs PLLC. The CPA firm was launched in 2012, leveraging the partners' experience working at major accounting and banking firms and their longtime community involvement in Queens. The firm specializes in small business accounting, auditing, taxation and consulting.

The business partners share a commitment to business excellence, to their employees, and to their community. According to Ms. Dawkins, they have "always been entrepreneurial-minded," even while working together as accountants at Deloitte and Touche LLP. As professional women with over twenty years of experience and as mothers with young children, they were motivated to consider a new path. They decided to take the leap and next came a business plan and the formation of a professional LLC.

When looking for startup financing, Ms. Bailey-Champagnie and Ms. Dawkins found BOC through their local economic development organization, Greater Jamaica Development Corp. BOC Capital Corp. used its SBA Microloan Program to fund equipment and marketing expenses for the business start-up.

In the years since Ms. Bailey-Champagnie and Ms. Dawkins launched the firm they have steadily grown their client base. The firm now employs three full-time and three project-based workers and is always on the lookout for exceptional individuals to join the partnership. The partners continue to be engaged with their local community, participating on boards and volunteering with a number of local non-profit organizations. **In 2014, the partners joined BOC Capital to design and deliver customized QuickBooks training to construction contractors for the NYC EDC Blueprint for Success Program.**

The pair attributes their success to their sensitivity to the needs of small businesses, "We've been in the grind," says Ms. Dawkins. "We know the challenges of a small business. We're able to bring that experience to our clients."



Samantha Bailey-Champagnie and Karen Dawkins, BOC Capital Borrowers

Laci Chisholm

Fit4Dance

Dance and business fit perfectly together for Laci Chisholm. Chisholm has degrees in Advertising and Education, certifications in fitness instruction, and years of choreography experience. She is an accomplished dancer in African, Salsa, Hip-Hop and more, as well as a current member of Kriye Bode Haitian Dance performance troupe. Chisholm has been spreading the benefits of movement since her childhood in South Carolina.

Inspired by her own weight loss journey and the alarming health statistics for black women, Ms. Chisholm created Fit4Dance. Everyday Fit4Dance instructors inspire women and children to prioritize health and have fun at a low cost through the medium of dance.



In the beginning, Chisholm organized fitness classes in studio spaces throughout Manhattan and Brooklyn. After two years on the move, she had the confidence, vision, and foundation to establish her own location. She invested time and energy in finding an ideal space in Crown Heights, negotiated her lease with the help of the BOC Women’s Business Center and, as her business grew, participated in the Center’s Bank of the West Mentoring Program and Best for NYC Business Peer Exchange.

Fit4Dance is a Certified B Corporation, going above and beyond to meet higher standards of social and environmental performance, transparency, and accountability. It was recognized for this commitment by Best for NYC in 2015 and 2017.

Fit4Dance has grown to offer a full time schedule with 11 committed instructors. With support from the Brooklyn Arts Council, Chisholm also teaches exercise to elderly community residents in East New York.

Laci Chisholm, BOC Capital Borrower

Diana Botero

My First Steps Childcare

Diana Botero began her career in childcare just two years after arriving in the United States from Colombia where she had studied and practiced law. In New York, Ms. Botero started on a new path. She chose an option that allowed her the flexibility to care for her own child while generating income.

As a first step, Ms. Botero provided informal childcare, and then joined a colleague to open a licensed home-based daycare together. Soon, the daycare became so popular that Ms. Botero decided to venture out on her own.

Ms. Botero opened “My First Steps Daycare” in 2008. At the same time she joined BOC’s Childcare Means Business training where she inspired the class with her determination and enthusiasm.

Her business plan earned her a micro-equity grant, and she went on to gain Child Development Associate certification. Over 14 years in business, My First Steps Daycare has enrolled over 400 children, grown to 3 locations, and now has seven employees who care for 36 children full-time. Ms. Botero’s commitment to quality child care is highly valued by the parents she serves. In the words of one parent, “Your child will not only be watched after and educated, but also genuinely loved and nurtured.

My First Steps staff are truly another family for your child.” She also encourages other women to follow the same path as a mentor with BOC and featured speaker on industry panels. Ms. Botero has plans for future growth as a family-owned business. Her daughter Dayana began working with her mother at age 18. Now, at 22, Dayana is majoring in Early Childhood Education at college. She also plans to take Childcare Means Business training to further their family business goals.



Patricia and Tania Flores

Publimax Printing

Through a collaborative relationship spanning two generations, two businesses, Publimax Printing and Mendez Printing, have thrived in New York City in an industry that has faced systemic challenges. Their success exemplifies the entrepreneurial spirit and tenacity of NYC's immigrants and how small businesses can uplift the community.

In 1980 Mendez Printing was incorporated by Colombian immigrant Pedro Mendez in Jackson Heights and soon after, his friend, Peruvian immigrant, Octavio Flores opened Publimax Printing nearby. For years the two businesses shared clients and partnered on different projects.

After Publimax Printing had an opportunity to purchase a building on Traffic Avenue in Ridgewood, Queens, Mendez Printing decided to build on their long history of working together and move their business to the Publimax building.

As one of the few offset printers left in New York City, Publimax Printing differentiates itself by providing a more elegant printing esthetic only achieved with traditional offset printing equipment. Similarly, Mendez Printing has carved out its own niche as a one-stop shop with a focus on digital printing. They print on an impressive array of items ranging from t-shirts, business cards and postcards, to envelopes, posters and promotional items.



Patricia and Tania Flores

Milton Mendez and Peter Mendez Mendez Printing

With hands-on assistance from the BOC Industrial Business Solutions team, the two companies have taken on new initiatives to expand their businesses and invest in their employees. Publmax pursued two grants totaling \$40,000 with NYC Small Business Services Customized Training program and the Workforce Development Institute to train employees from advanced offset printing techniques to ESL and sales training for office management.

Mendez Printing also made a large investment and purchased the first Kornit & Adelco web-to-print equipment in the five boroughs, which has created a profitable new market and generated additional long-term quality jobs within the company.

In addition to providing stellar service, as Minority and Women owned businesses, Publmax Printing and Mendez Printing support roughly 35 industrial jobs held by Spanish-speaking immigrants in Queens. With a spirit of collaboration their ongoing success contributes to the livelihood of their workers and the community.



Milton Mendez and Peter Mendez

Joycelyn Taylor and Larry Alexander TaylorMade Construction

When Joycelyn Taylor and Larry Alexander founded TaylorMade Construction in 2012, their combined experience in construction and business management was a sure sign of future success. Joycelyn brings to the team degrees in both Business Management and Business Administration, combined with 20 years of experience overseeing construction projects at Fortune 500 Companies.

Larry has 20 years of Electrical Engineering and small business ownership experience. Ms. Taylor and Mr. Alexander hit the ground running, securing their first contract within only 2 months of forming their partnership. For their first few years in business, TaylorMade grew a solid foundation in high-end residential home improvements. Through the support of BOC's, TaylorMade became qualified for Construct NYC in 2016, where they were the first firm to receive funding and mentorship within EDC's Capital Program.



Larry Alexander and Joycelyn Taylor,
BOC Capital Borrowers

In 2017, TaylorMade secured their first contract through EDC, with the aid of a \$26,000 contract-based loan from BOC Capital. Knowing the potential for future opportunities, they completed the project on time and on budget. This achievement opened the door for 2 additional contracts totaling \$200,000 shortly after. These contracts helped launch TaylorMade into a new phase, growing 60% in revenue in just a few short months.

TaylorMade has since expanded into numerous government and institutional projects working with the City of New York, MTA, EDC, DDC, and NYC School Construction Authority. They now employ 4 full-time staff members, as well as 15-20 field personnel on a per-project basis. Their goal is to provide consistent work for their loyal staff. The key to TaylorMade's success is their staunch work ethic and high standards of quality. Paired with their hawk-eye focus on the future and holistic business perspective, it's no wonder TaylorMade has grown at the rate they have. Their next step is to open a larger office to house their expanding staff.

Not only is Ms. Taylor the CEO of TaylorMade, but she is also deeply rooted in the small business

community. She is a founding member of the MWBE Alliance and sits on the Diversity board of

New York City's Department of Design and Construction. "Our true success is the impact we have

on our industry. It has to be a team effort"

Fabiola Santos-Gaerlan Honeydew Drop Childcare, Inc.

Fabiola Santos-Gaerlan has a vision for the future of early childhood education. With almost two decades of child care experience, she has developed a unique curriculum based on social and emotional awareness. She opened Honeydew Drop Daycare in 1999 and now oversees Honeydew Drop Family of Childcare Services with 20 teachers and 7 classrooms at over 3 locations, including two Universal Pre-K programs. Ms. Santos-Gaerlan, director, co- owns Honeydew with her husband, Dave Gaerlan. They now own two of the three Brooklyn properties that house their programs in the Prospect Park vicinity, with plans to purchase the third.

After a career as a successful film and television producer for over a decade, Ms. Santos-Gaerlan changed course. She came to the realization that she was happiest when working with children while she was on assignment interviewing children of all ages across the country. Ms. Santos Gaerlan then dedicated herself to preparing for an entrepreneurial journey. She spent 5 years doing visibility studies, visiting daycares and children's programs across the Northeast while building her first business plan.

At critical stages in the business development, BOC Network, SI BOC and BOC Capital Corp. CDFI provided valuable resources from marketing advice to loans and help with M/WBE certification.

Honeydew Drop Childcare Services is a Best for NYC Changemaker business. At the business,

Ms. Santos-Gaerlan empowers her workers through a collective approach to decision-making. Looking toward the future, Ms. Santos-Gaerlan is researching ways to grow employee ownership while also focusing on developing future leaders in the industry.

Honeydew Drop's mission is to provide high quality childcare, parental support and leadership training for childcare providers.

At Honeydew Drop, the curriculum has a solid foundation in early childhood development with an emphasis on social-emotional awareness. Ms. Santos-

Gaerlan is committed to training educators with the mission to grow leaders. Her next venture, a Child in Mind Training Group, will further her mission to raise the social emotional

awareness of children, their care providers and their parents.



Fabiola Santos-Gaerlan,
BOC Capital Borrower

Thank You

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