

ANNUAL REPORT 2019



WE ARE MIAMI®



EXECUTIVE LETTER



Dear friends and supporters:

2019 was another year of significant achievements and change for the Miami Bayside Foundation in its pursuit of advancing economic development in Miami.

Miami continues to grow rapidly yet still remains one of the cities with the greatest disparity of wealth in the nation. And while it is number one in the nation for business startup activity, it is close to last for scale-up. These are the issues that, with your help and support, MBF continues to address with our education and loan programs.

This year saw strong growth in educational scholarships and program support, both through the ongoing Commissioner Willy Gort Scholarship, Miami-Dade Public Schools Scholarship, NFTE, Breakthrough, St. Alban's Child Enrichment Center, The Education Fund, and FIU's Golden Scholars programs as well as new programs such as the YWCA's Summer Learning Early Childhood Education Program. With an investment in our community of \$331,000 in educational grants and \$223,000 in 325 scholarships, 2019 was a very active year.

2019 saw MBF reach more than \$5.3 million in loans to minority businesses in Miami, helping create more than 430 jobs. In December 2018, MBF became certified as a development partner of the State of Florida's Department of Economic Opportunity to administer their Black Business Loan Program for Miami-Dade County. This new partnership allowed us to increase the depth and breadth of our support to minority small businesses, more than doubling the amount of loans of the previous year, and expand the reach of our small business training to all of Miami-Dade County.

As we look to another promising year of educational advancement and minority business success in Miami, we are excited to be establishing new and stronger relationships, developing new initiatives, and creating more educational partnerships in an effort to support minority businesses and education.

We thank you for your support of our mission and are especially thankful to Bayside Marketplace for their ongoing contributions.

Sincerely,



Nathan Kurland
Chair



Kathleen Murphy
Executive Director

BOARD OF DIRECTORS AS OF 12.31.2019

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Visiting Professor
Florida International University

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Program Coordinator

Joann Milord
Manager, Black Business Loan
Program

Kathleen Murphy
Executive Director

Michael Sellinger
Director, Loan Programs

HISTORY & MISSION

In 1986, the Miami Bayside Foundation (MBF) was created as a means to revitalize the City of Miami

In the early 1980s, prior to the ground-breaking of Bayside Marketplace, the City of Miami and Bayside Marketplace developer Jim Rouse began discussing ideas for an organization that would support minority entrepreneurs in the City of Miami. In 1986, MBF was created from this partnership as a means to revitalize and serve the City of Miami's downtown economic core. Currently, MBF advances economic development throughout Miami-Dade County through the support of minority businesses and education.

MBF provides minority businesses in Miami access to funds through its loan programs. It also provides valuable business tools and resources, such as counseling and training in business development and management and other related services, through its Small Business Training and through partnerships with local community organizations also engaged in economic development.

MBF supports education for minority students through its vocational and educational scholarships and grants. MBF currently has scholarship endowments at Miami Dade College, Florida International University (FIU), and Florida Memorial University (FMU). It also supports Breakthrough Miami, the Network for Teaching Entrepreneurship (NFTE), the Golden Scholars Program at FIU, the Education Fund, St. Alban's Child Enrichment Center, and the Little Haiti Optimist Club among others. It has created a scholarship program for all City of Miami high schools and for students at George T. Baker Aviation Technical College and Lindsey Hopkins Technical College.

OUR MISSION

MBF is a nonprofit organization designed to advance economic development in Miami through the support of minority businesses and education.

MBF seeks to do this through the creation and administration of loan programs for minority businesses, through the creation of programs and educational scholarships for minorities, and by providing technical assistance to minority-owned businesses.



LOAN PROGRAMS

Providing loans to minority businesses in Miami-Dade County

In 2011, MBF created a loan program to provide loans of \$10,000 to \$50,000 to City of Miami minority-owned businesses. In 2013, seeing the need for smaller loans with a simpler underwriting process, it launched a microloan program with loans from \$2,500 to \$10,000. In 2014, MBF partnered with Enterprise Florida, Inc. (EFI) and through their State Small Business Initiative Loan Participation Program, MBF has been able to provide loans of up to \$100,000.

In 2016, prompted by the adverse effects of the Zika virus on businesses in certain areas of the City of Miami, MBF created the ZEAL (Zika Emergency Assistance Loan) program to ensure retention

of jobs. In 2017, MBF raised its maximum loan to \$75,000, or \$150,000, with Enterprise Florida's participation. In 2018, MBF was chosen as development partner by the State of Florida's Department of Economic Opportunity to administer their Black Business Loan Program in Miami-Dade County. All the loan programs aim to stimulate economic development in Miami by helping minority-owned businesses grow and create or maintain jobs.

Since 2011, the Miami Bayside Foundation has awarded 109 loans totaling more than \$5.3 million to minority-owned businesses in Miami, helping create more than 430 jobs.

LOAN RECIPIENTS 2019 (*BBLP Loan)

A 5 CARS LLC D/B/A THE CAR SPOT

A 5 Cars, LLC d/b/a The Car Spot is a used car dealership that provides inspected, pre-owned vehicles for low-income families with poor credit.

"Thanks to MBF we were able to grow from a small company with a tiny office into a small car dealership, giving us the chance to improve our services and to have a functional space for each of our staff members. All of these changes have allowed us to provide better services and grow with our customer base."

Pablo Castillo



AMER-PLUS JANITORIAL MAINTENANCE LLC*

Amer-Plus Janitorial Maintenance LLC is a full-service commercial cleaning company operating for over 20 years in South Florida. Owned and operated by a father and daughter team, Amer-Plus offers cleaning and janitorial services to local, state, and federal government entities.

"The MBF Loan has significantly helped my business to implement vital systems for the strong infrastructure we need to grow."

Stephannie Cetoute



ACCOUNTING & BUSINESS SERVICES D/B/A KEEPING YOUR BOOKS

Accounting & Business Services, Inc. d/b/a Keeping Your Books is dedicated to providing bookkeeping and accounting services to small and midsize businesses.

"Thanks to this loan, Keeping Your Books was able to take the next step, move to a better office, and hire another accountant to offer white glove service for our clients."

Edith Vargas



ANGIE'S VEGAN CREAMERY LLC D/B/A ANGIE'S EPICUREAN

Angie's Vegan Creamery LLC d/b/a Angie's Epicurean is passionate about 100% plant-based ice cream that is dairy-free, non-GMO, organic, gluten-free, and soy-free. They also sell other gourmet-inspired treats for the curious and conscious.

"Since I received the MBF loan I have been able to accelerate the growth of my business because I was able to open the commercial kitchen and finalize the build-out of the ice cream truck. As a small business, receiving a loan from MBF was a huge help because I was able to get more organized, pay a branding company, hire employees, and finalize the little details that allowed me to open my business to the public."

Angela Fernandez

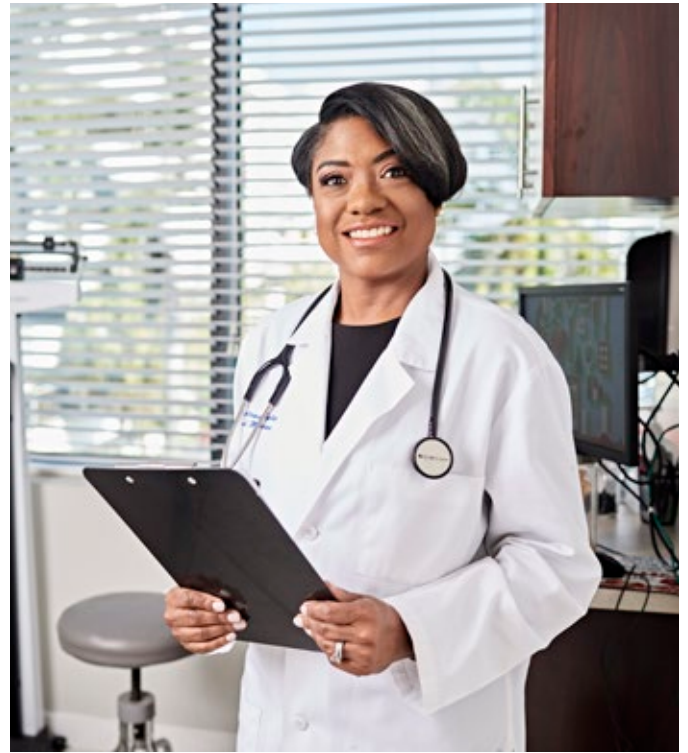


ANITA L. PETTEWAY, M.D. PA*

Anita L. Petteway, M.D. PA is a solo primary care medical practice specializing in internal medicine for over 20 years. Petteway M.D. provides high-quality primary care health services such as treatment of medical conditions, preventive care, and annual physicals. Located in North Miami Beach, Dr. Petteway M.D.'s office serves 5,000 patients.

"MBF's Black Business Loan Program helped me to invest in myself so my dreams could continue to be realized."

Dr. Anita Petteway



BRANGER + BRIZ, INC.

Branger + Briz, Inc. is a full-service digital marketing agency that focuses on web marketing and advertising, social media, mobile apps, content creation, and interactive installations.

"Thanks to the small business loan provided to us by MBF, we were able to get through a period of uncertainty caused by an economic downturn. It also allowed us to pay off a higher interest loan helping us greatly with our cashflow."

Ramon Branger



CENTURION SECURITY SERVICES LLC*

Centurion Security Services LLC is a licensed, insured, and bonded security company that provides armed and unarmed security guard services to commercial and residential properties. Elite services include special events, asset protection, and executive protection.

"This loan will afford me the opportunity to purchase much needed equipment and administrative items. Going into this new year, I can take a more aggressive approach when it comes to contractual bidding. If I'm fortunate enough to be awarded a security contract, I now have the ability to execute it. I can't thank MBF enough for helping me fulfill my dreams."

Kelvin Darrough



COPPER DOOR PROPERTIES CORP. D/B/A COPPER DOOR B&B

Copper Door Properties Corp. d/b/a Copper Door B&B is a bed and breakfast located in the heart of historic Overtown that offers guests a warm, comfortable stay combined with a unique, gourmet breakfast experience.

"Being a loan recipient of The Miami Bayside Foundation has brought so much leverage to our business which is in such a competitive market in this tourism capital, Miami. The foundation has given us the tools, exposure, and support to succeed as a Mom & Pop Bed & Breakfast."

Jamila Ross



CYBERTECH LIFE INC.*

Cybertech Life Inc. is a wholesale distributor and manufacturer of computer and mobile technology with distribution centers in the United States and South America. Cybertech Life sells premium technology brands including Apple and Samsung as well as its own brand, CT Life, to major retail companies throughout Latin America and the Caribbean.

"MBF's Black Business Loan Program is a savior to small minority businesses that do not have access to financing from larger financial institutions. Before graduating from this program and securing a loan, I was at the mercy of the 'loan sharks'. Today, I can truly say that my business is growing, with interest expenses significantly reduced. The outlook is promising, and I see a bright future in 2020, thanks to this amazing program. The work that the MBF team does for the community is life changing. I have profound appreciation for the support and positive impact they have had on my company."

Dannie A. Connor



CYKLEJAB GROUP LLC*

Cyclejab Group LLC is a high-end boutique gym in Miami Shores that combines boxing and cycling to provide “The Ultimate 50 Minutes”. Cyclejab’s high-intensity group classes deliver a total body workout. In addition, Cyclejab provides personal training.

“Without MBF’s help, guidance, and expertise, Cyclejab would still be an idea. Instead, we are a brand-new business that is trending in the right direction for long term success. Thank you MBF, and we hope to be your partner for the long term!”

Ralph Jacob



FRANK DE PAULA, INC.

Frank De Paula, Inc. is a company specializing in the selling of the FrankOne, a competitively priced, portable coffee brewer that implements a patented vacuum brewing method.

“Working with MBF allowed us to grow as a company and personally as entrepreneurs launching a new business. The resources they provide go beyond funding; we are very glad we could be part of their portfolio of companies.”

Eduardo Umaña



GENISIS GLOBAL LLC*

Genesis Global LLC provides sales, installation, and services of petroleum equipment to service stations, municipalities, and other corporations and institutions that maintain their own petroleum-based fleet of vehicles and equipment. Major clients include Baptist Hospital, City of Miramar, UPS, and gas stations in the tri-county area.

“My newly acquired business was stuttering as a result of slow cashflow, so I explored a number of avenues for financial help and many were willing to, but they were extremely expensive. Then I recalled reading a piece from the Florida Office of Supplier Diversity (OSD) website where black business owners could find reasonable financial support. One of them was MBF, so I reached out to them for help and they hassle-free accommodated my request for cashflow funding. The process was extremely easy, the officers knowledgeable, warm, and accommodating, and the rate is beyond reasonable!”

Percy Newland



GLOBAL SPEECH AND REHAB SERVICES, LLC*

Global Speech and Rehab Services, LLC provides in-office and mobile speech therapy services throughout Miami-Dade County conducted by licensed speech language pathologists. Global provides screenings, assessments, diagnosis, and treatment for a variety of communication disorders and specializes in children ages 0-18.

"The loan from Miami Bayside Foundation has allowed me to grow my business in ways that would not have been possible without their support!"

Hasina Echoles

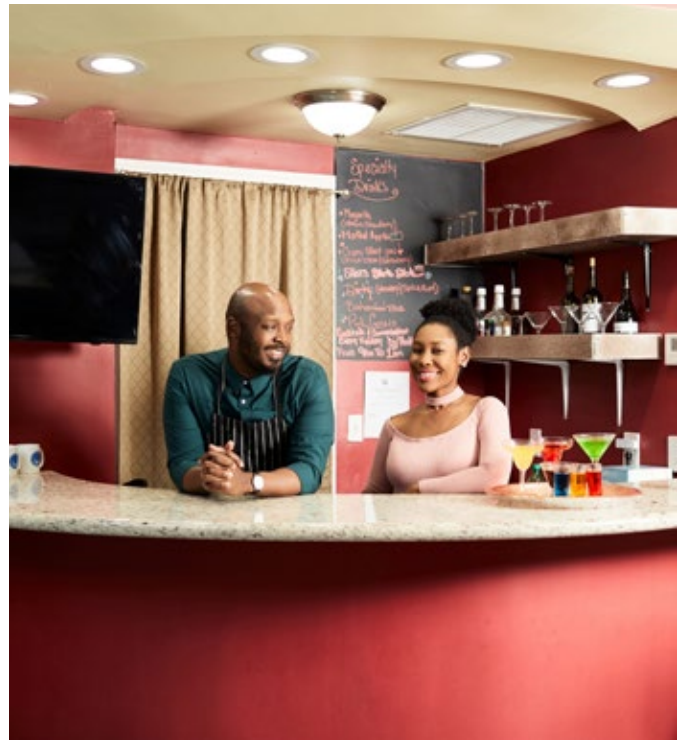


GROOVIN' BEAN, LLC

Groovin' Bean, LLC is a combination coffeehouse, wine bar, and music venue located in Overtown that offers customers gourmet espresso drinks, homemade baked goods, and lunch items in a café setting, as well as live entertainment on the weekends.

"MBF made it possible for startup entrepreneurs such as us to hire staff and manage day-to-day operational expenses. We are incredibly grateful that MBF is a part of our journey and we thank you for your ongoing support."

Monique Messer



JENNINGS PIPE LINING & SERVICES, LLC

Jennings Pipe Lining & Services, LLC is a full-service inspection and repair company specializing in the rehabilitation of antiquated sanitary sewer systems.

"Because of this loan, we have been able to grow the company and acquire equipment. More importantly, we have been able to hire much needed staff to be able to acquire and complete contracts."

Kevin Jennings



LITTLE EXECUTIVES DAYCARE LLC D/B/A LITTLE EXECUTIVES PRESCHOOL

Little Executives Daycare LLC is a daycare and after-school center for children 3 months to 12 years old. They provide high-quality childcare using the Highscope Curriculum, an academic approach that is child centered and promotes active learning.

"MBF certainly helped our school improve and grow for the benefit of our students. It has been a delight working with MBF."

Erica Gonzalez Alfaro



MIAMI-DADE BODY REMOVAL SERVICES LLC*

Miami-Dade Body Removal Services LLC provides removal and transportation services of human remains for private and public companies including medical examiners' offices and funeral homes in Miami. Established in February 2019, MDBRS provides a prompt, courteous and cost-effective service.

"The MBF loan was great in many ways. It allowed me freedom from credit card debt, and it allowed me to expand my business."

Kevin Simmons



NOURISHED CUISINE LLC D/B/A PAMELA WASABI

Nourished Cuisine LLC d/b/a Pamela Wasabi is a wholesale plant-based and gluten-free bakery that specializes in artisanal baked goods made with wholesome, high-quality, and exotic ingredients.

"MBF has provided and equipped me with entrepreneurial knowledge. One thing is to have a good product; another one is to understand the business and be successful at it. MBF has given me the foundation to have an on-the-rise woman-owned business and be an influential entrepreneur."

Pamela Tabares



PRIZM ART FAIR LLC

Prizm Art Fair LLC runs a cutting-edge art fair, Prizm, held during Art Basel Miami Beach. Prizm Art Fair was established in 2013 with a focus on artists from Africa and the African Diaspora. The fair's unique model blends art galleries with unrepresented artists.

"We deployed MBF's small business loan as a bridge to ensure that Prizm's staff and vendors were well compensated. Additionally, we were able to implement management protocols that helped us realize our most successful season yet. The MBF team helped us by providing financial guidance throughout the process. We are deeply thankful for the services they provide us and the small business community in Miami."

Mikhaile Solomon



SAMMA ENTERPRISES LLC D/B/A CARIBE INTERNATIONAL DMC

Samma Enterprises LLC d/b/a Caribe International DMC is a corporate concierge company specializing in meeting and event production. Caribe was founded on the premise that event production should be more transparent.

"Money is the lifeline of a business. Many successful businesses fail to grow because of the lack of cash. MBF has been a life saver for Caribe International, allowing us to hire the operations team we dearly needed to sustain our quality of service to Fortune 500 clients."

Karina Vaguez



SAYBLEE, LLC

Sayblee, LLC is a haircare company with a unique, proprietary solution to hair loss that is made with natural, organic ingredients. Sayblee's chemical-free products promote healthy hair and scalps. Sayblee holds two patents on their hair loss formula.

"Getting the MBF loan was the relief I needed to help me get my business headed in the right direction. MBF understood the struggle my business was dealing with. They stepped in to give me financial support which enabled me to update my website, purchase more raw materials, and create my wholesale brochure. Thank you, MBF!"

Sayblee Darsale



SIPS DADELAND LLC D/B/A SIPS

Sips Dadeland LLC d/b/a Sips is a café focused on all types of beverages, from their own coffee and tea blends, to wine and beer. With the aim of elevating the drink consumption experience, Sips is designed to be a place where you can converse, study, meet, drink, and eat.

"We are a startup, and traditional banking institutions would want two years of business history. MBF trusted that our relevant experience and dedication would make our business a success."

Gail Hamilton Azodo



SUPER KIDS CHRISTIAN DAY CARE CENTER, INC.

Super Kids Christian Day Care Center, Inc. is a family-owned childcare facility focused on students from 3 months to 5 years. Based in Little Haiti, the day care is run by Marie Aurubin, who has over 30 years' experience in this line of work.

"The loan helped me at a critical time during our expansion. Because of the funds from MBF our daycare is now thriving. This is our 25th year in business."

Marie Adline Aurubin

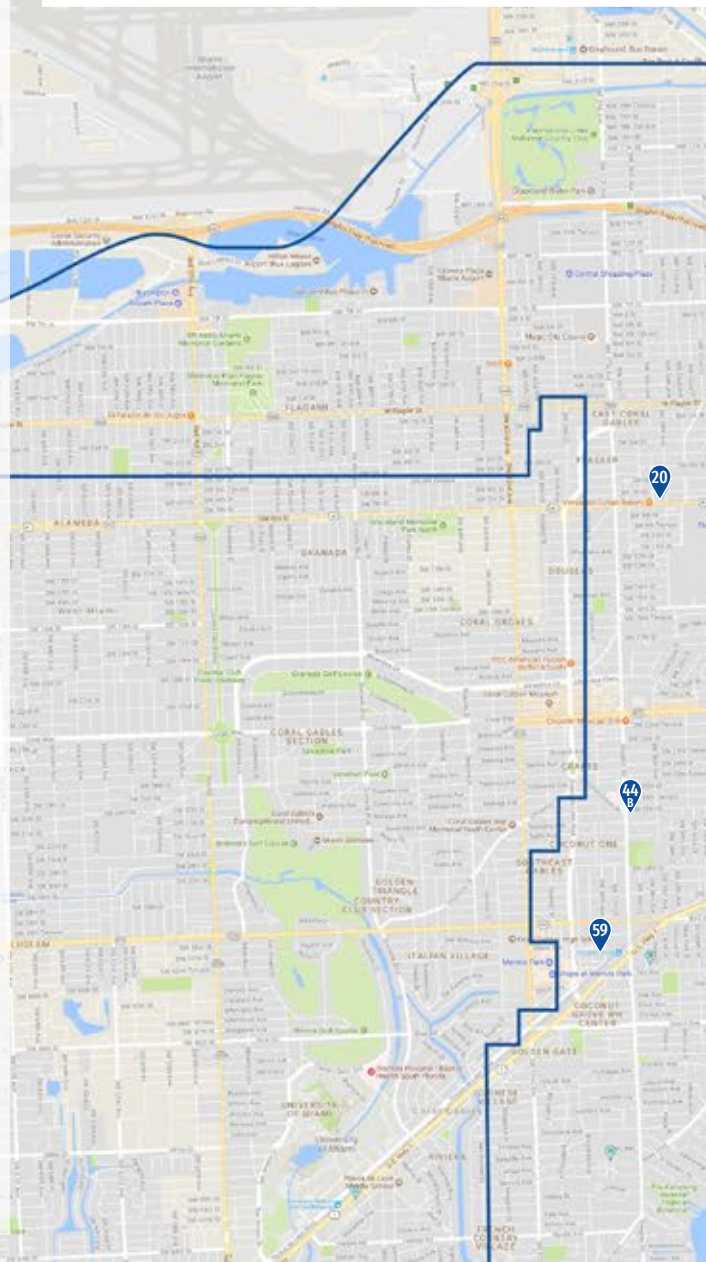
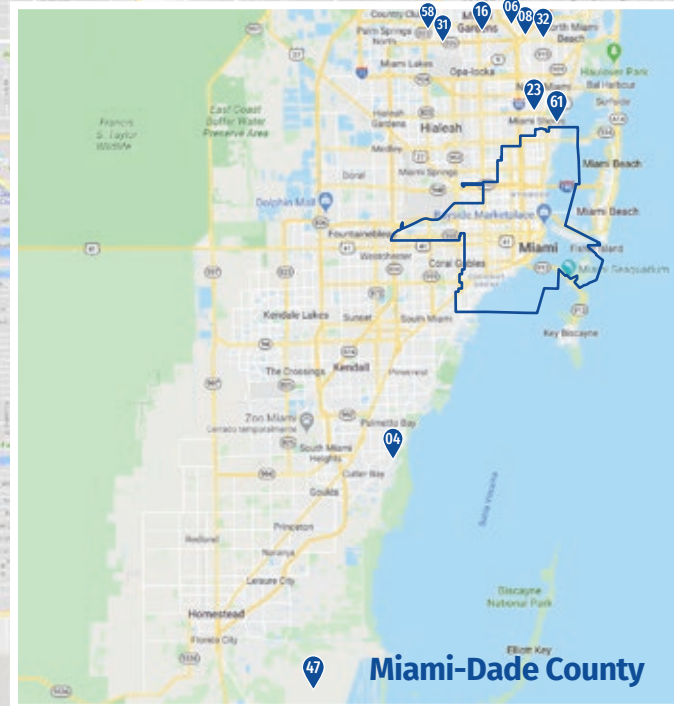


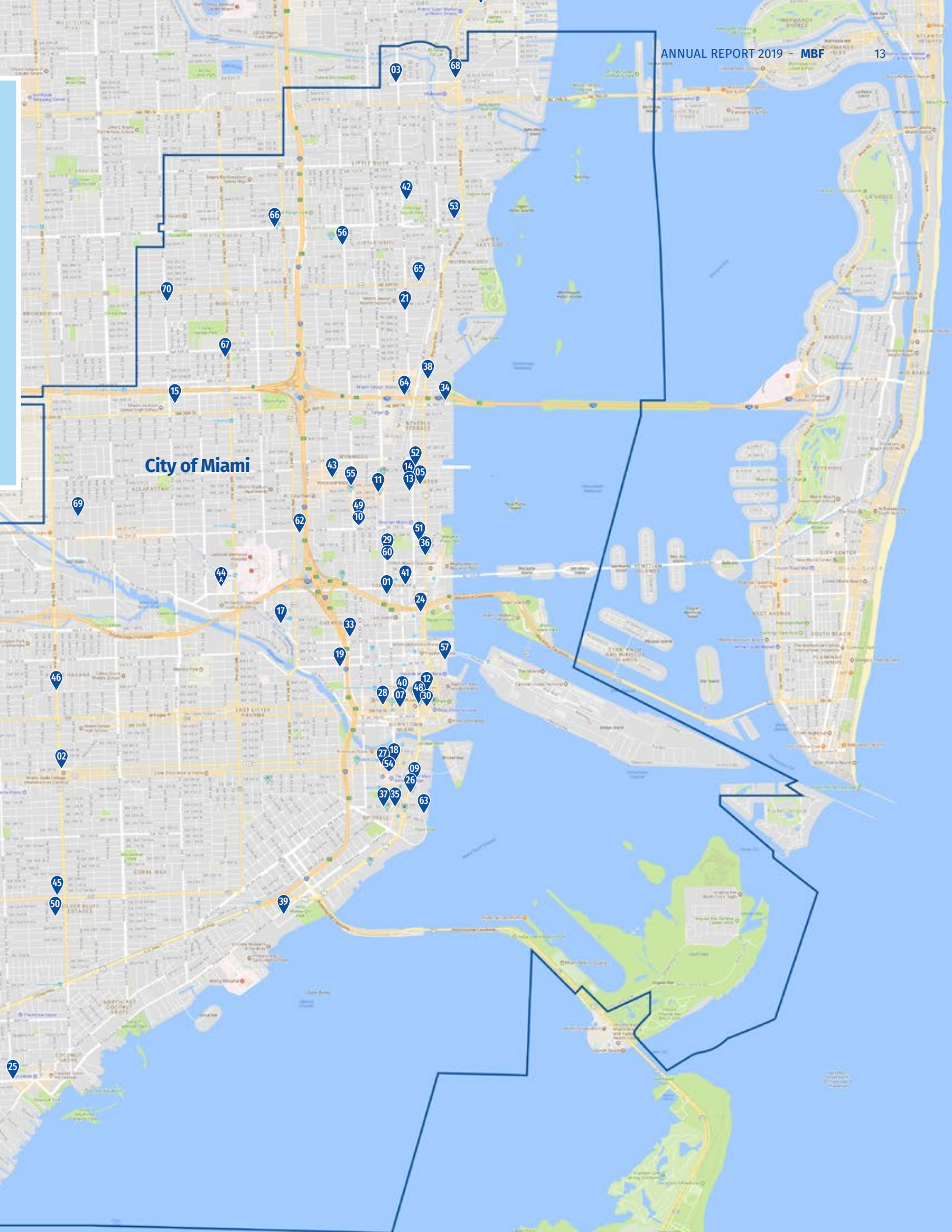
LOAN RECIPIENTS

1. 1306 LOUNGE LLC
2. **A 5 CARS, LLC D/B/A THE CAR SPOT**
3. **ACCOUNTING & BUSINESS SERVICES, INC. D/B/A KEEPING YOUR BOOKS**
4. **ACE OF FREIGHT LLC***
5. **ALCHEMIST REVOLT LLC**
6. **AMER-PLUS JANITORIAL MAINTENANCE LLC***
7. **ANGIE'S VEGAN CREAMERY LLC D/B/A ANGIE'S EPICUREAN**
8. **ANITA L. PETTEWAY, M.D. PA***
9. AUTOPORTATION, LLC
10. BARKS AND TALES DOG SPA INC.
11. BEEFREE MEDIA, LLC
12. **BRANGER + BRIZ, INC.**
13. BUNNIE CAKES, LLC
14. BUNNIE CAKES STUDIO, LLC
15. CAMI-AXLE CONSTRUCTION, CORP.
16. **CENTURION SECURITY SERVICES LLC***
17. CHURROS+ LLC D/B/A SUGAR YUMMY MAMA
18. CONCIERGE AUTO TRANSPORT LLC
19. **COPPER DOOR PROPERTIES CORP. D/B/A COPPER DOOR B&B**
20. CREATIVE NAILS BY TOMMY INC.
21. CROUTONS II, INC. D/B/A VISTA
22. **CYBERTECH LIFE, INC.***
23. **CYKLEJAB GROUP LLC***
24. DERMAMERX, INC. D/B/A DERMANOVA
25. DOGTOWN BRICKELL, INC.
26. DTC INTERNATIONAL HOLDINGS INC. D/B/A H.I.M.-ISTRY
27. FAMA PUBLISHING, INC.
28. FIEVRE & FIEVRE INC. D/B/A LOGAN MASTERWORKS
29. **FRANK DE PAULA, INC.**
30. GET CREDIT HEALTHY, INC.
31. **GENISIS GLOBAL LLC***
32. **GLOBAL SPEECH AND REHAB SERVICES LLC***
33. **GROOVIN' BEAN LLC**
34. HAYNES SECURITY SERVICES, INC.
35. IMR CONTRACTING CORP D/B/A JENNINGS ENGINEERING & CONSTRUCTION
36. IMR DEVELOPMENT CORP.
37. **JENNINGS PIPE LINING & SERVICES LLC**
38. JOHN A. NELSON DDS PA D/B/A MIDTOWN DENTAL
39. JUNTOS TRADITIONALLY INC.
40. LATITUDE TRADING CORP.
41. **LITTLE EXECUTIVES DAYCARE LLC D/B/A LITTLE EXECUTIVES PRESCHOOL**
42. LORIMIA FOOD CORP.
43. LUNCHOLOGY, LLC
44. MED AESTHETICS MIAMI LLC
45. MEDICAL EQUIPMENT SOLUTIONS, CORP.
46. MIAMI SMOKERS LLC
47. **MIAMI-DADE BODY REMOVAL SERVICES LLC***
48. MONKEY SHUTTLE DWNTWN LLC
49. MOONLIGHTER, CORP.
50. NICE TRANSPORTATION SERVICE, INC.
51. NMR DESIGN GROUP LLC
52. N.O.A. CATERING INC.
53. **NOURISHED CUISINE LLC D/B/A PAMELA WASABI**
54. ORGANICS OVERSEAS INC.
55. PANTHER COFFEE LLC
56. PANTHER COFFEE ROASTER LLC
57. PAWS PAWS MIAMI INC.
58. **PRIZM ART FAIR LLC***
59. S&S 5 STAR FOODS, INC. D/B/A MUNDO CAFÉ
60. **SAMMA ENTERPRISES LLC D/B/A CARIBE INTERNATIONAL DMC**
61. **SAYBLEE LLC***
62. **SIPS DAELAND LLC D/B/A SIPS**
63. SOUND OF FUN, LLC
64. SOUND THEORY LIVE D/B/A THE STAGE
65. **SUPER KIDS CHRISTIAN DAY CARE CENTER, INC.**
66. THE COOL MIAMI, LLC
67. TWO COATS PAINTING, LLC
68. VELOCITYLAB PRODUCTIONS, INC. D/B/A CREAM PARLOR
69. VERY TASTY LLC
70. VIKING DEFENSE, INC.

Bold: 2019 Loans

* BBLP Loans





City of Miami

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TECHNICAL ASSISTANCE

In 2019, MBF held three series of 10-session **Small Business Training (SBT) workshops** for minority-owned businesses. SBT workshops provide business owners with essential tools and skills to grow their companies including compliance, intellectual property, hiring, policies and procedures, real estate, contracts, direct sales and marketing, bookkeeping, finances, and accessing capital. Each session consists of two-and-a-half hours of training and round-table discussion. Each specialty is taught by an expert in that field. In 2019, 85 participants graduated from MBF's Small Business Training. A total of 315 have graduated to date.

In 2018, seeing the need for more in-depth training in some of the subjects covered in the SBT workshops, MBF partnered with SBDC at FIU to hold a series of four **in-depth financial** workshops and three **all-day marketing workshops**. In 2019, 115 entrepreneurs completed these workshops with a total to date of 160.



"My experience with MBF's Small Business Training was great! I would describe the Small Business Training as pleasantly intense - packed with information and resources. The variety of topics and presenters the program provided was priceless. I reference my MBF binder often - looking through notes and resources presented to us. My class was full of fellow small business owners experiencing the same growing pains and challenges I had. I highly recommend that any minority small business owner make the time to apply and attend this training."

Susi M. Romagosa
Susi Licious LLC

"The Small Business Training gave me very important information about building business credit, about how to register to bid for government contracts, and information about small business certifications (i.e., minority and women's). I loved the training!"

Diana Arias
Purple Life LLC

"The Miami Bayside Foundation's Small Business Training helped my business to obtain a line of credit, budget for finance, and helped me to proceed to the next level of business networking for continuous growth. Thank you very much."

Esther Johnson
Y.E.S. Academy

"I am so glad I found out about the MBF Small Business Training Program. It was such a valuable resource that provided invaluable education on so many topics entrepreneurs need to be knowledgeable about. It also provided a network of local entrepreneurs with whom I look forward to staying connected. The program and the team at MBF are wonderful and I couldn't give it or them a higher recommendation."

Kristen Reddin
Boss Balls Protein

"Business now seems more manageable to me because of the Miami Bayside Foundation Small Business Training."

Hyacinthia (Dr. Mary)
Leonce-James Mind Over Matter Services

"Participating in MBF's Small Business Training gave me great and useful tools to help my business grow. It gave me the opportunity to meet peers in similar situations as me, allowing us to create an interesting network where we could share our experiences and help each other. I also really appreciated the coaching I received when preparing for my business presentation in front of potential lenders."

Gustavo Spokoiny
GS Architecture

"These training sessions are great for persons wanting to open a business, and for those who want to take it to the next level. It was very informative, and as someone who has been in business for over five years, it has taught me many things I never knew. The interaction with other business owners was an added plus."

Solis Forde
Sunnybiz Transport

EDUCATION

FLORIDA MEMORIAL UNIVERSITY

FLORIDA
MEMORIAL
UNIVERSITY
A PROMISE. A FUTURE.

Florida Memorial University (FMU) is South Florida's only Historically Black College or University (HBCU). FMU endeavors to instill in students the importance of becoming global citizens through lifelong learning, leadership, character, and service that will enhance their lives and the lives of others.

In 2012, MBF made a \$200,000 gift to FMU to create a scholarship endowment for minority students who are residents of Miami and interested in entrepreneurship. In 2019, five scholarships were awarded to FMU students who left Puerto Rico after the devastation caused by Hurricane Maria.



MIAMI DADE COLLEGE

Miami Dade
College



Miami Dade College was created with the idea that anyone with a desire to get a college degree should be given that opportunity. Today, more than 165,000 students attend Miami Dade College, a state-supported college with eight campuses and numerous outreach centers. It is the second-largest college or university in the United States.

In 1998, MBF created an endowment at Miami Dade College for the purpose of awarding scholarships to minority students who reside in the City of Miami. Since then, 553 scholarships have been awarded for a total of \$432,713. In 2019, 49 scholarships were awarded for a total of \$40,500. As of December 2019, MBF had an endowment of more than \$1 million at Miami Dade College.

"This scholarship is allowing me to focus on graduating rather than worrying about whether or not I can pay for college. I am thankful to be able to continue my education so that I can become a future business leader."

Tiffany Regueira
Mechanical Engineering

"This scholarship will provide a better learning opportunity for me at Miami Dade College. It will help me achieve my goal of becoming a Human Resource and Management Director."

Carolina Lisette Lopez
Supervision & Management

FLORIDA INTERNATIONAL UNIVERSITY

FIU



Florida International University (FIU) is Miami's first and only public research university offering Bachelors, Masters, and Doctoral degrees. In 2011, MBF created the **Miami Bayside Foundation Scholarship Endowment at FIU** to support minority students residing in the City of Miami and interested in entrepreneurship. That same year, it gifted \$100,000 to the **First Generation Scholarship Fund**, matched by the State of Florida to create a \$200,000 total gift to be used over 10 years.

In April 2013, MBF presented a \$200,000 gift to FIU's College of Business to create its first MBA scholarship endowment, the **Miami Bayside Foundation MBA Scholarship Endowment**. The endowment benefits City of Miami residents enrolled in FIU's MBA programs at FIU Downtown on Brickell.

In 2014, MBF awarded its first gift in support of FIU's **Golden Scholars** program. The program is an intensive, alternative, residential admissions program which serves as an obtainable gateway for underrepresented, first-generation student populations who may not meet the general criteria for undergraduate admissions. It also ensures that these students graduate, through continuous monitoring and mentoring. MBF has awarded \$740,000 to this program.

During 2019, MBF awarded 128 scholarships to FIU students for a total of \$225,319.

"Being a Golden Scholar has totally changed my college experience! It has taken my life in higher education to another level. I have been given the opportunity to get the college experience and degree with no financial issues. One day I woke up for class as usual, but something was different, something I couldn't put my finger on. I saw an email that said "Congratulations" in big bold letters, and I didn't know that would change my college life so much for the better. Without this scholarship, I would be taking out loans and struggling to pay even though I get financial aid. This scholarship was a blessing and every semester I look forward to seeing my email where it says I owe no money for the upcoming semester. Coming out of high school I didn't know that becoming a Golden Scholar would open so many doors for me. I will forever be grateful to call myself an MBF scholarship recipient and Golden Scholar. Thank you for everything!"

Karen Henry
Golden Scholar - Political Science - BA

"I cannot thank you enough for your generosity. With your unselfish gift, you are helping a professional get closer to his dreams. Thank you so very much for your amazing support."

Ivan Contreras
MBA

"I am most appreciative to the Miami Bayside Foundation for making it possible for me to receive this scholarship. This scholarship has boosted my confidence and ignited further motivation for me to complete my MBA program."

Tyneisha Sanders
MBA

"Being a part of the Golden Scholars program has completely changed my life for the better. The experience I have had thus far is indescribable. The opportunities I have received in this program have motivated me to go after any goal that I set. I want to thank MBF for the scholarship I have received this academic school year. Not only does it provide me security, but it provides my parents with the sense of relief not having to worry about how I will be able to attend school without going into debt, which is what many students have to worry about. My parents are immigrants who did not have the same opportunities, so it makes them extremely happy to see their daughter in this position. I cannot start to explain the amount of gratitude I feel for the program. MBF is changing many students' lives for the better and their successful careers will show as the outcome."

Valerie Virgile
Golden Scholar - Accounting - BACC



"I would like to express my sincerest gratitude to MBF, as this scholarship will directly contribute to continuing my college studies in engineering. Thank you for investing in my future and for noticing the potential in me to do great things. Without your generosity, the access to such an amazing education would not be possible."

Patricia Garcia
General Scholar - Mechanical Engineering - BS

"My experience as a Golden Scholar started in summer 2017 and has been nothing but heartwarming and bittersweet. I say bittersweet because there were times I felt like I couldn't move forward and got overwhelmed with some of my classes in my first year but, with the help of Golden Scholars, I had a supportive team who showed nothing but encouragement and love. Thank you so much to MBF because without you it would not be possible to receive the outstanding education I am getting at FIU."

Victoria Camacho
Golden Scholar - Communication Arts - BA

"My experience as a Golden Scholar has been amazing with the coaching and mentors that we have. I have always been able to talk to someone if I needed help with school or life itself. This program has connected me with not only friends, but future business partners, and I have made a few friends that I truly believe will be there for me in the future. One of my quotes is "Don't think of what you could've done in the past, think about the present to have a better future!" Basically, I am saying the more you focus on the past the more time you are wasting and not enjoying life because you can't change what already happened. Thank you, Miami Bayside Foundation, for allowing me to focus on my future."

Nathaniel Webster III
Golden Scholar - Management - BBA

"MBF has been very supportive with their contributions to my success as a first-generation college student. I would not have been able to get through the many milestones in college without Golden Scholars and MBF's passion of developing the community through scholarships. I am very grateful. Thank you!"

Yajaira Bonilla
Golden Scholar - Criminal Justice - BS

"The Golden Scholars Bridge Program has been such an enthralling and insightful experience for me. I have met with so many people who just want to help each other prosper in their lives and see a healthy growth in their development as a student and as a person. Opportunities provided by this program have fueled me into pursuing more ambitious goals and to secure a fruitful future. I would like to thank MBF for this scholarship and what it will bring me in the present and future. This foundation is certainly a blessing to me and my family. No more days of constant worrying of how I am going to pay for my education, and it is all thanks to the foundation. My parents were not able to get these types of opportunities when they were my age so seeing me get it gives them a smile on their face and tears in their eyes. You guys are a godsend in our lives and many others too. This foundation is one of great benefit and principle. I know your contribution will have a significant impact on my life and will allow me to do what I need to do. Thank you, Miami Bayside Foundation."

Samuel Telfort
Golden Scholar - Finance - BBA

"MBF has made my college experience financially easier as I no longer worry about paying fees before the deadline. I sincerely appreciate the fact that we are granted an amazing scholarship and support to continue pushing the boundaries of our education. My mother never had scholarship opportunities handed to her. Once she graduated from high school, she was on her own facing the reality of college until she dropped out in her freshman year. Something told me, while I was in the process of completing the scholarship application, that this will prevent me from being in the same shoes as my mother and take me down a path my mom longed to walk to but never had the chance, the path to a successful and educational life."

Atiara Banks
Golden Scholar - Psychology - BA

"Thank you for this scholarship. I am grateful to be receiving it along with some of my other peers. Without the support of this scholarship, I would not be able to continue my education. Thank you!"

Estefani Arroyo
General Scholar - Computer Science - BS

COMMISSIONER WILLY GORT SCHOLARSHIP



In 2016, Commissioner Willy Gort granted MBF funds from his Anti-Poverty Initiative Funds to provide scholarships for residents in District 1 pursuing technical education programs and associate degrees with high job placement rates at Miami Dade College, Lindsey Hopkins Technical College, and George T. Baker Aviation Technical College. Subsequently, Commissioner Gort very generously granted his API funds to MBF in 2017 and again in 2019. Gort Scholarships are also awarded to graduating high school (M-DCPS) seniors attending college.

Total Gort scholars: **109**

Active Gort scholars: **32**

Graduate Gort scholars: **55**

M-DCPS Gort scholars: **20**

Total Funds Granted to MBF: **\$603,094**

Total Scholarship Monies Awarded to Date: **\$321,867**

MBF's Commissioner Willy Gort Scholarship Program awarded **143** scholarships in 2019.

"This scholarship is bringing me closer to my dream of serving my community. It's helping me afford something that otherwise would represent a big burden. Thank you!"

Josue B. Barrera
Miami Dade College
Nursing – Graduating 2022

"The Willy Gort Scholarship is allowing me to move forward with my program, which is Radiography. It is giving me the opportunity to graduate as an X-ray Technician in MRI and CT Scan. The advice I would give to everyone, including myself, is: Do not give up!"

Sebastian Reyes
Miami Dade College
Radiography – Graduating 2020

"This scholarship has helped me attend Lindsey Hopkins Technical College by allowing me to purchase supplies and books for my program. Because of the Gort scholarship, I will be able to graduate in April 2020 from the Commercial Art Program. I want to thank Commissioner Gort for the opportunity and the help he provided to the students and community in his district."

Juan Romero
Lindsey Hopkins Technical College
Commercial Art Program – Graduating 2020

"Without the Willy Gort Scholarship, I would not be where I am today. This scholarship has opened so many doors for me and my family. I am looking ahead to a brighter future because the Willy Gort Scholarship paved the way for me. I am forever grateful!"

Christie Filsaime,
Miami Dade College
BS Nursing – Graduating 2020

"The Willy Gort Scholarship is the best thing to happen to my academic career. It has afforded me the opportunity to further my education, so that I can have a better career."

Janices Gainous
Miami Dade College
BS Nursing – Graduating 2020

"This scholarship has allowed me to pursue my dreams of completing my education. It has given me the opportunity to attend Miami Dade College full-time, and by doing so, is helping me achieve my goals of one day attending law school. I thank MBF for allowing me to do so."

Krystle Cardenas
Miami Dade College
Paralegal Studies – Graduating 2021

"The funds Commissioner Willy Gort has contributed towards my education have allowed me to think bigger, learn better, and be happier. My stress now is not how I'm going to pay for books, but how I'm going to read all of them in a short amount of time. Thank you, Commissioner Gort!"

Adolfo Sirias
Miami Dade College
Biology – Graduating 2020

"The Willy Gort Scholarship has allowed me to continue to pursue my educational goals and career aspirations of becoming a Registered Nurse. Without the financial support the scholarship has allotted, I would not have been able to come as far as I have today. The impact of the scholarship on my life has been life-changing and I am forever grateful to have been a Gort Scholar."

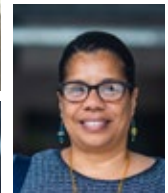
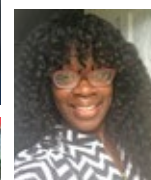
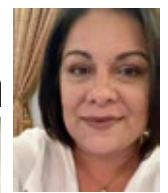
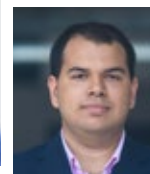
Sarah Metellus
Miami Dade College
BS Nursing – Graduating 2020

"The Willy Gort Scholarship has helped me pursue my dream career path of becoming an aircraft maintenance technician by funding my classes and helping me purchase textbooks to be successful."

Izak Chavez
George T. Baker Aviation Technical College
Powerplant & Airframe – Graduating 2020

"The Willy Gort Scholarship has not only positively impacted my life, but also the life of my sick son. I am able to provide, fulfill his needs, and be mentally focused on school without having to worry. A burden was lifted when the Gort Scholarship took over. I will be graduating by the end of next semester. Thank you so much for everything you have done for me and my family."

Yamile Quintero
Miami Dade College
Business Administration – Graduating 2020



MIAMI-DADE COUNTY PUBLIC SCHOOLS



In May 2019, Miami Bayside Foundation awarded \$1,000 scholarships to 42 City of Miami residents graduating from Miami-Dade County Public Schools and attending college in the fall. Four of these scholarships were furnished by the Commissioner Willy Gort Scholarship Program. This was the sixth year of a multi-year scholarship program commitment made by MBF to the Miami-Dade County Public Schools. The award ceremony took place at Miami City Hall and was followed by a reception in the Mayor's offices catered by MBF's loan recipients Panther Coffee, Joy's Yummy Cupcakes by Delphine, The Copper Door B&B, and Very Tasty. One hundred eighty-seven scholarships have been awarded to date.

"The Miami Bayside Foundation Scholarship has impacted me and my educational goals in a huge way. Without that scholarship I would still be worrying about how to pay for my classes, but because of the scholarship I don't have to. I thank God and you for this amazing opportunity."

Donald Cisneros
Young Men's Preparatory Academy graduate
Attending Miami Dade College

"I am tremendously grateful to receive this scholarship. It helped me pay college fees and gave me hope that I can attend college. After being homeless this year, I was uncertain if I would even be graduating from high school much less attending college. When I was notified that I had received this scholarship, it truly gave me hope to realize that nothing is impossible, and I will have a chance at getting a higher education. Thank you so much!"

Adonis Romero
Miami Jackson Senior High School graduate
Attending Florida Atlantic University

"This scholarship has shown me that there are people who are willing to help you get closer to your dreams. By helping me financially, this scholarship is making my educational goals come true, and getting me closer to my dream of becoming a real estate agent."

Krystynah Sanders
Booker T. Washington Senior High School graduate
Attending University of Central Florida

"The MBF scholarship has impacted my collegiate experience immensely. There is no force greater than education. Education is the one thing that once instilled in an individual, cannot be revoked. Therefore, it is fair to say that the MBF Scholarship has paved the way for my educational level to be a force to be reckoned with. I was blessed to have my tuition paid for, but the remaining expenses of college did not disappear. MBF assisted in paying for my housing and books. For that, I am forever indebted. Thank you all so very much!"

Stephanie Byrd
Booker T. Washington Senior High School graduate
Attending Florida State University

"The Miami Bayside Foundation scholarship saved me from dark moments throughout my first semester because some of my classes (such as online courses) were very expensive. The scholarship helped me buy books and saved me from failing the courses. I really appreciate and thank you for helping me move forward in my education."

Woudelin Joseph
Miami Edison Senior High School graduate
Attending Miami Dade College

TECHNICAL COLLEGES

In 2015, MBF launched a scholarship program for City of Miami students at Miami-Dade County Public Schools, technical colleges and created its first co-named scholarship in partnership with Baptist Health South Florida for students at D.A. Dorsey Technical College. To date, MBF's and Baptist's gifts have funded 323 scholarships to City of Miami minority students at D.A. Dorsey, Lindsey Hopkins, and George T. Baker Aviation technical colleges. The scholarships are for students in programs with high job placement rates such as Aircraft Maintenance, Avionics Technician, Automotive Service Technician, Practical Nursing, Pharmacy Technician, Patient Care Technician, etc. In 2019, nineteen students were awarded a scholarship.

GEORGE T. BAKER AVIATION TECHNICAL COLLEGE



George T. Baker Aviation Technical College provides occupational training to high school and adult students for careers in aviation maintenance, electronics, and avionics. Since its inception in 1939, thousands of students have been trained for careers in aviation. George T. Baker's goal is for all students to become program completers, technologically proficient, and obtain employment upon completion of a program. In 2019, twelve scholarships were awarded to students at George T. Baker Aviation Technical College.

"Opportunity screams success. The MBF Scholarship gave me a leap and the confidence to work towards a better future. I am very appreciative of their scholarship opportunity."

Yaneli Hernandez
George T. Baker Aviation Technical College

"Having the privilege of being one of the recipients of the MBF Scholarship has aided me in being able to afford my remaining classes to complete my Airframe Program at George T. Baker Aviation Technical College. I am extremely thankful for this great opportunity."

Zharyl Ross
George T. Baker Aviation Technical College

"The MBF scholarship was a great gift to me because it helped me to continue my studies and not be left behind. I am very grateful for the great opportunity that this foundation offers students like me not to give up due to lack of income. It makes me feel that I am not alone on the journey of achieving my educational goals. As a student, I can say that having a scholarship is like having a magic key that creates hope for students like me."

Margaret Durand
George T. Baker Aviation Technical College

LINDSEY HOPKINS TECHNICAL COLLEGE



Lindsey Hopkins Technical College was the first career and technical education center built in Miami-Dade County. The school serves more than 10,000 students each year through its English language courses, adult educational programs, and career and technical programs in Health Science, Automotive Technology, Electricity, Heating and Air Conditioning, Fashion Design, Culinary Arts and Commercial Foods, Nutrition and Dietary Management, Computer Technology, Commercial Arts, Early Childhood Education, and Nails and Facials Specialty. Through its dual enrollment program, the school also provides technical and career training for high-school students enrolled at 10 local high schools. In 2019, MBF awarded seven scholarships to Lindsey Hopkins Technical College students.

NETWORK FOR TEACHING ENTREPRENEURSHIP, INC. (NFTE)



In 2013, MBF awarded a gift of \$50,000 to Network for Teaching Entrepreneurship, Inc. (NFTE), an internationally recognized organization that provides programs meant to inspire students from low-income communities to stay in school, to recognize business opportunities and to plan successful futures. The funds were allocated over the course of five years to NFTE programs benefiting 100 students each year at Booker T. Washington Senior High School in the City of Miami. In 2018, MBF reaffirmed its commitment to NFTE with a \$25,000, five-year award to help fund its E2 (Advanced Entrepreneurship) program at Miami Edison Senior High School.

During the 2018-2019 school year, a total of 30 students at Miami Edison Senior High School completed the E2 program. All 30 students enrolled in the program demonstrated positive development of entrepreneurial mindsets, 16 were graduating seniors who enrolled in post-secondary education, and three students successfully launched their own business.

NFTE provides an entrepreneurship education curriculum for use at the middle and high school levels. Students participating in NFTE are engaged in a “learning by doing” model. They create business plans from their own ideas to be presented in the classroom and compete in NFTE Business Plan Competitions all over the world. Finally, winners receive funding that can be used for their business or education.



“Entrepreneurship, combined with courage in a time of crisis, is priceless.”

Hilaire Lubin
Booker T. Washington
High School - 11th Grade

“Always have patience when creating a business and have an understanding that great companies cannot be created in one day.”

Brenda Marin
Booker T. Washington
High School - 12th Grade

BREAKTHROUGH MIAMI



In 2012, MBF formed an educational partnership with Breakthrough Miami, awarding a gift of \$50,000 to be disbursed over five years. In 2018, MBF renewed its commitment to Breakthrough with a second five-year, \$50,000 gift. Breakthrough Miami is an award-winning organization that provides a tuition-free, eight-year academic enrichment program to motivated students from disadvantaged communities in the 5th to 12th grades.

In 2019, 100% of Breakthrough 12th grade scholars graduated on time and 90% enrolled immediately in college; 97% of Breakthrough Scholars reported that Breakthrough helped them do better in school; and 92% reported that the instructors (student teachers) make the program exciting.

“Breakthrough Miami is positioned as an opportunity generator in our community. Our students-teaching-students model is proven to help traditionally under-represented students succeed in academically rigorous middle and high school programs, enter and graduate from college. The investment from Miami Bayside Foundation provides critical support to enable Breakthrough to serve 1,300 Scholars, 400 volunteers, and 130 Teaching Fellows. Together, we are working to level the playing field and advance a cycle of promise.”

Lori-Ann M. Cox
Chief Executive Officer



THE EDUCATION FUND



In 2019, MBF awarded \$20,000 for a third consecutive year to The Education Fund, an organization with a mission of maximizing every child's potential and ensuring each one graduates with every opportunity for success. The gifts were allocated to the SmartPath program, benefiting the students of Booker T. Washington Senior High School, Miami Jackson Senior High School, Miami Northwestern Senior High School and Miami Senior High School in the City of Miami. Through this program, students participated in college clubs, college field trips, and college fairs; as well as FAFSA completion and asset mapping workshops. With the MBF's support, students researched and then toured colleges and universities throughout Florida. This program helps bridge the gap between high school and college, enabling first-generation college students to successfully attend a postsecondary program.

"I joined The Education Fund SmartPath College Club last year so that I could get ready for college. Now that I am a junior and part of the club, I feel like I'm on the road to going to college."

Zion Baker

Booker T. Washington Senior High School

"When I was a freshman, I made a lot of mistakes. I didn't care much about school, but then I went on a field trip with Ms. Jones through The Education Fund's SmartPath and it changed my mind. I'm in the 11th grade now and I want to be somebody when I grow up."

Alex Torres

Booker T. Washington Senior High School

"I didn't think that I was able to go to college, but after The Education Fund's SmartPath college tour, I applied to the Florida State Care Program. Hopefully, I will be on the FSU campus in the fall."

Liosdan Gonzalez

Miami Senior High School

LITTLE HAITI OPTIMIST CLUB



In 2014, MBF partnered with the Little Haiti Optimist Club (LHOC), an organization that strives to impact the youth of the surrounding Little Haiti community in a positive way by providing after-school and summer programs. MBF's support provided opportunities for 30 additional children to take advantage of LHOC academic and life excellence programs throughout the 2014-2015 school year. In 2015 and 2017, MBF provided further support for LHOC's summer program. In 2019, MBF awarded \$15,000 to support LHOC's after-school program for a second consecutive year. By working together, MBF and LHOC will be able to achieve their purpose of empowering young people to reach their highest potential.





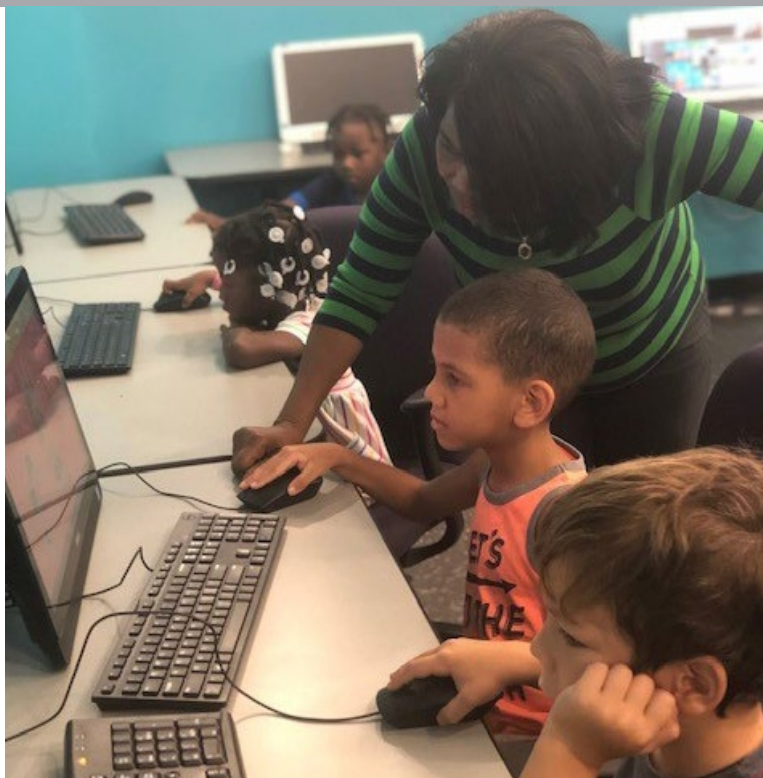
YWCA

In 2019, MBF provided YWCA with a gift of \$15,000 to fund their first six-week Summer Learning Early Childhood Education Program. The program provided 20 children, between the ages of four and five years in the Overtown community, with affordable, high-quality early childhood education. This summer program allowed YWCA to bridge the critical learning loss experienced during the summer months for low-income youth.

“YWCA South Florida provides high-quality early childhood education for some of the most vulnerable children in the City of Miami. During the summer, our Partnership with the Miami Bayside Foundation helps us to continue to provide early education services. Thereby reducing the summer learning loss that occurs during the summer months when children do not attend their schools due to a lack of financial resources. Without MBF’s support, these children will show up to Kindergarten less ready than they were in May when the school year ended.”

Marta Laos

Division Director of Education



ST. ALBAN'S CHILD ENRICHMENT CENTER



In 2019, MBF awarded a gift of \$35,000 for a third consecutive year to the St. Alban's Summer Literacy Program. This summer program provides quality education to 115 students from low-income families residing primarily in Coconut Grove, ensuring that they do not experience summer loss and are prepared to begin their fall schooling. Established in 1949, St. Alban's provides services to over 200 children annually and was the first Head Start Agency in Miami-Dade County.

In March 2016, Miami Bayside Foundation awarded a gift of \$16,890 to St. Alban's for their Technology in Education Program, which enabled them to purchase seven iStartSmart computers. These state-of-the-art technology centers promote school readiness and align with national standards, focusing on 18 skill development areas with five scaffolding levels. The new technology contributed to raising students' school readiness scores from below average to nearly 100 points above average during the 2016 school year.



“St. Alban's Child Enrichment Center provides early childhood education to more than 200 children each year, which includes comprehensive services to assist families of low wealth in achieving their goals. We are grateful for the partnership with Miami Bayside Foundation that ensures our children continue learning to prepare them for kindergarten and beyond. It takes a village to raise a child and Miami Bayside Foundation is a leading example of how working together helps those in the community.”

Dr. Chemika Burkhalter
Executive Director

FINANCIALS

Miami Bayside Foundation Statement of Financial Position

DECEMBER 31, 2019 and 2018

| | 2019 | 2018 |
|---|--------------------|--------------------|
| ASSETS | | |
| Cash and cash equivalents | \$526,483 | \$173,925 |
| Investments | \$2,020,738 | \$1,684,875 |
| Loan Receivables, net | \$2,929,484 | \$1,384,842 |
| Other Assets | \$26,839 | \$2,282 |
| TOTAL ASSETS | \$5,504,160 | \$3,247,157 |
| LIABILITIES | | |
| Accrued expenses | \$5,297 | \$15,067 |
| Notes Payable, current portion | \$666,996 | \$212,896 |
| Notes Payable, long-term portions | \$1,282,671 | \$233,560 |
| TOTAL LIABILITIES | \$1,954,964 | \$461,523 |
| NET ASSETS | | |
| Unrestricted | \$3,079,778 | \$2,689,804 |
| Temporarily Restricted | \$469,418 | \$95,830 |
| TOTAL NET ASSETS | \$3,549,196 | \$2,785,634 |
| TOTAL LIABILITIES AND NET ASSETS | \$5,504,160 | \$3,247,157 |
| REVENUES | | |
| Contributions | \$412,555 | \$551,729 |
| Federal Grants | \$876,471 | \$412,500 |
| Investment income, net | \$34,451 | \$87,157 |
| Interest and other income | \$84,538 | \$80,973 |
| TOTAL SUPPORT AND REVENUE | \$1,407,915 | \$1,132,359 |
| EXPENSES | | |
| Program services | \$771,559 | \$636,947 |
| Supporting services | \$130,258 | \$194,230 |
| TOTAL EXPENSES | \$901,817 | \$831,177 |
| CHANGE IN NET ASSETS BEFORE UNREALIZED GAINS | \$506,098 | \$301,182 |
| UNREALIZED GAIN (LOSS) | \$257,464 | (\$98,858) |
| CHANGE IN NET ASSETS | \$763,562 | \$202,324 |
| Net assets, beginning of year | \$2,785,634 | \$2,583,310 |
| Net assets, end of year | \$3,549,196 | \$2,689,804 |

Note: Financial information has been extracted from the Miami Bayside Foundation's audited financial statements, on which an independent public accounting firm expressed an unqualified opinion. To view the complete audited financial statements, please visit mbf.miami/about-us or contact us directly.

SUPPORTERS

\$511,000



\$381,351



\$250,000



CITY OF MIAMI

Commissioner
Wilfredo (Willy) Gort

\$18,755



\$ 17,500



\$2,500



\$1,000



\$500

305 Vacations, LLC
Advenir, LLC
DEC Packing Way, LLC

Freedom Flag & Banner Company
FSMSDC
Interstate Cleaning Corporation

Italian House of Pasta and Pizza
Pathman Lewis, LLP
Platinum Parking East LLC
QT Electric

Friends

A to Z Statewide Plumbing
Basil Binns
Benito Carmona

Josiana Correa
Adam Dunshee
Fritz Geitner, Inc.
Nathan & Cecilia Kurland

Paul Kurland
Professional Security Consultants, Inc.
Monty Trainer
Marie-Ilene & Tom Whitehurst

SUPPORT OUR WORK

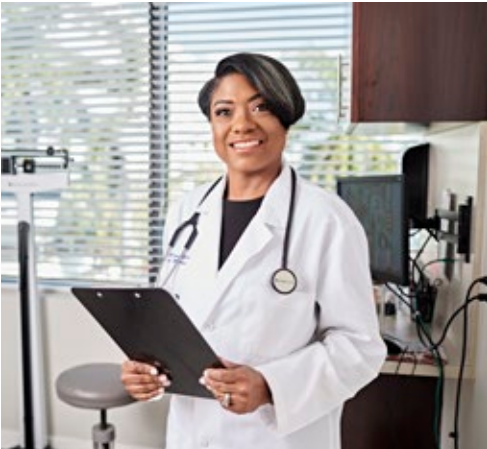
Advancing economic development in Miami can come only as a result of multiple organizations and individuals working together toward a common goal.

By partnering with MBF, you have the opportunity to impact job creation, encourage economic development, support tomorrow's leaders and improve the future of Miami.

To learn more about partnership opportunities or to donate to MBF, please contact Kathleen Murphy, Executive Director, at Kathleen@MBF.miami.



THANK YOU!



25 Southeast 2nd Avenue, Suite 240
Miami, FL 33131

www.MBF.miami