

EQUITY IN ACTION

DORCHESTER BAY ECONOMIC DEVELOPMENT CORPORATION



ANNUAL IMPACT REPORT 2018

EQUITY



Perry B. Newman,
Chief Executive Officer

*Equity means living
by the values of
inclusion, diversity
and opportunity
both within our
communities
and inside our
organization.*

DEAR FRIENDS,

We are pleased to share with you our 2018 Annual Impact Report, "Equity in Action," which offers us the opportunity to look back at the year just completed and describes the approach we are taking to confront significant challenges facing our community.

This year we began implementation of our ambitious 2018 – 2020 Strategic Plan. The Plan provides us with a road map for achieving important results in the face of those challenges.

We're committed to:

- Pursuing a holistic approach to economic and community and development
- Increasing resident engagement and developing civic leadership capacity
- Enhancing our residents' prospects for social and economic mobility
- Building a stronger and sustainable organization

In practice, this means taking concrete steps to achieve demonstrable and meaningful impact, as described in the report. Underpinning all of the action steps and the data, however, is the essential and unifying value of equity.

Equity means pursuing real estate development in ways that create solid employment opportunities for persons of color and women.

It means building leadership capacity and advocacy skills to influence policy.

It means helping to germinate the seeds of wealth building and job creation within our communities by supporting entrepreneurs who have been unable to access capital readily available to others.

It means creating the kind of Dorchester Bay that lives by the values of inclusion, diversity and equity both within our communities and inside our organization.

For forty years Dorchester Bay has worked to transform lives and create lasting change in our neighborhoods. As we continue our efforts and seek to make even greater impact, we look forward to partnering with you so that our work not only moves the needle, but that it reflects the defining and essential value of equity without which we cannot truly succeed.

Very truly yours,

Keith A. Greenaway
President, Board of Directors

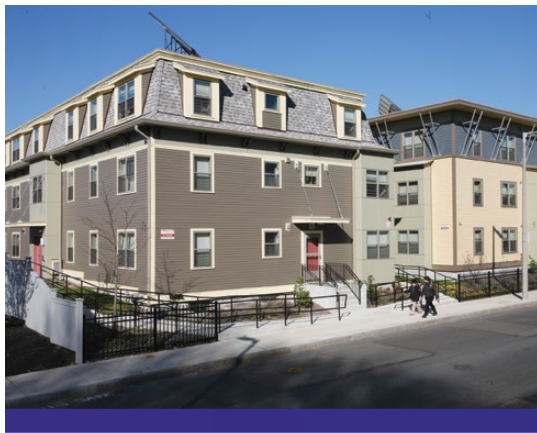
Perry B. Newman
Chief Executive Officer

STRATEGIC PRIORITIES 2018-2020

Together with residents, community partners, board members, and staff, we developed a comprehensive 3-year strategic plan to identify challenges and opportunities, set priorities, define goals, and articulate a strong vision for serving our community. Plan implementation began in January 2018, and we are on track to meet our goals by the end of 2020.

PRIORITY 1

HOLISTIC, EQUITABLE COMMUNITY DEVELOPMENT



Effective and lasting community development doesn't begin or end with buildings. It requires engaging the community from a variety of perspectives to meet complex challenges with lasting solutions. That's why we take a holistic, equitable approach to economic development.

We're leveraging our expertise as small business lenders and housing and commercial real estate developers to be better community builders. Our goal is to strengthen the economic base with bricks and mortar, develop housing-based social supports, create living-wage employment opportunities, promote arts and culture, and foster healthy living through greater access to wellness options, all to achieve a vision of equity for Dorchester residents.

PRIORITY 2

RESIDENT LEADERSHIP, CIVIC ENGAGEMENT AND PUBLIC POLICY

Our history and our vision are rooted in the value of resident leadership. Strong and empowered people build and sustain healthy and powerful communities for generations, and we're increasing our investments and deepening our efforts to build leadership capacity and collective power.

From creating more opportunities for adults and youth to lead in their neighborhoods, to engaging residents in public policy advocacy, to voter outreach, we're building capacity to address systemic barriers to create a more equitable Dorchester.



PRIORITY 3

ENHANCED SOCIAL AND ECONOMIC MOBILITY FOR RESIDENTS



We believe that every resident should build their future as they define it. Our responsibility is to empower them.

Whether it is by enhancing financial skills, building assets or savings, paying for education, buying a home, or achieving other goals, we are committed to working with residents in our community to access the resources they need.

We also believe that sustainable employment leads to economic resilience and mobility. As part of our new Economic Mobility Agenda, we are creating a pathways initiative that will leverage our work in small business lending and real estate development to connect residents to living-wage careers, education and skills training, and financial preparedness resources.

PRIORITY 4

A STRONG, NIMBLE, SUSTAINABLE ORGANIZATION

We're proud to be a healthy, growing organization with solid finances and a diverse, top-notch team. We know, however, that we need to continue strengthening the organization and building our capacity in order to make good on our ambitious vision for the community.

We've set goals for staff and board development. We've taken steps to strengthen our financial resources and to make clearer the extent of our impact. We've implemented effective measurement tools to assess the effectiveness of our programs and to identify opportunities for organizational improvement. All of this has been done so that we can be an equitable, effective organization, both within the community and outside the four walls of our offices.



PRIORITY 1

HOLISTIC, EQUITABLE COMMUNITY DEVELOPMENT



Upham's Corner is at an inflection point. Effective and lasting development will strengthen the neighborhood's standing as a commercial center for arts and culture, add housing to stabilize families with low-to-moderate incomes and create living wage economic opportunities that benefit the neighborhood's current residents and businesses. As exciting as these opportunities are, however, they create potential for displacement and gentrification.

At this defining moment, we strive to be a catalyst for holistic, equitable development in Upham's Corner. The forthcoming redevelopment of the historic Pierce Building — situated in the heart of the neighborhood — is an opportunity for us to do just that.

Achieving a Vision for Upham's Corner

Beginning in Spring 2019, Dorchester Bay will convert the historic Pierce Building from a mixed-use property to a dynamic creative and commercial center to spur economic activity in the area. The decision to transform the Pierce Building into a community anchor for creative enterprises aligns with the City of Boston's *Imagine Boston 2030* plan, which focuses on revitalizing Upham's Corner to boost the arts and creative economy in Dorchester.

Like the incubator model that nurtures and launches food businesses at our Bornstein & Pearl Food Production Center, the Pierce Building will be a hub where local creatives can start and grow their businesses. The Fairmount Innovation Lab (FIL) — our anchor tenant at Pierce — will function as an incubator to support business ownership among people of color

and women. In partnership with FIL, we will synergize our lending program, job placement initiative, and commercial real estate development to fund local ventures, source local talent, and make purposeful connections between emerging small businesses and affordable commercial space in the Dorchester Bay portfolio.

The redevelopment of the Pierce Building is an opportunity to catalyze development in Upham's Corner thoughtfully. Construction will employ diverse, local workers and draw customers to existing businesses. Providing expanded, affordable commercial space for FIL and Dorchester Bay will spur the growth of new businesses and the creation of sustainable jobs. Pierce will become a destination for creative goods and services right in the heart of the arts and culture district. But most importantly, from construction through completion and beyond, the people who live and work in Upham's Corner will be the ones who benefit.

At this defining moment, we strive to be a catalyst for holistic, equitable development in Upham's Corner.



Development Through an Equity Lens

Given rapid growth and investment in Upham's Corner, we feel a particular responsibility to act as a convener of local stakeholders and partners to ensure that the development of Upham's Corner is equitable and provides stability and opportunity for all existing residents and businesses in the neighborhood.

The Pathways Home Collaborative — of which Dorchester Bay EDC, Blue Hub Capital, Boston Medical Center, Community Economic Development Assistance Corporation (CEDAC), and the Corporation for Supportive Housing (CSH) are members — received a \$100,000 grant from JPMorgan Chase & Co. to craft an equitable development plan to maximize opportunities to deploy capital in Upham's Corner.

The JPMorgan Chase PRO Neighborhoods grant allows the Collaborative to approach

community development through an equity lens. Our approach is rooted in an understanding of the effects of structural and institutional impediments — and the resulting disparities — on the Upham's Corner neighborhood. It is through this lens that the Pathways Home team is exploring ways to implement anti-displacement measures, increase access to economic and social opportunities, and improve the overall quality of life for the historically marginalized people living and working in Upham's Corner.

The Pathways Home Collaborative is also working with Upham's Corner Main Streets, the City of Boston's Department of Economic Development and Department of Neighborhood Development, Dudley Street Neighborhood Initiative, Metropolitan Area Planning Council and other partners to identify ways to maximize impact. The findings and recommendations of the Collaborative will be published in summer 2019.



Equity in Energy

Dorchester Bay has a longstanding commitment to matching environmental responsibility with affordability for its residents and its properties. In 2018, we partnered with Resonant Energy, a Dorchester-based solar provider, and Sunwealth, a clean energy investment firm, to increase access to affordable energy for Dorchester residents through two programs linked to our Bornstein & Pearl Food Production Center.

First, Sunwealth provided capital to install solar panels on the roof of our facility, and Resonant Energy completed the installation this fall. In addition to reducing greenhouse gas emissions, Dorchester Bay is helping to reduce operating costs for the small food businesses at Bornstein & Pearl by using rental income from the solar panels to reduce those costs. We are also partnering with Resonant Energy and Sunwealth in the first round of the Solar Access Program, an initiative that affordably brings solar panels to the roofs of low-income homeowners in Dorchester,

Roxbury, and Mattapan. Dorchester Bay is participating in the program as an anchor institution, purchasing a portion of the electricity generated on the roofs of multiple homes in our neighborhood and applying the reduced rates to the Bornstein & Pearl facility. Through our work with Resonant and Sunwealth, we are doubling down on our commitment to clean energy and financially supporting small businesses at Bornstein & Pearl.

Our partnership with Resonant Energy and Sunwealth will make clean energy more accessible and more affordable to lower-income residents and small businesses who have been largely left out of the sustainable energy movement.



PRIORITY 2

RESIDENT LEADERSHIP, CIVIC ENGAGEMENT AND PUBLIC POLICY



If people are empowered and resilient, their communities will be, as well. That's why our approach to community development puts people first. From resident leaders who organize their neighbors to advocate for children's arts programming, to teenagers who speak truth to power about the effects of violence on their lives, to door knockers who encourage their neighbors to vote, the people in our community are leading the way.

A Reinvigorated Youth Leadership Institute

Relaunched in the summer of 2018, our Youth Leadership Institute (YLI) is a four-week introductory program for teens who want to become civically engaged and develop leadership skills. YLI graduates go on to participate in the Dorchester Bay Youth Force – our award-winning political advocacy program for youth.

Eighteen teens enrolled in the YLI this year, and participants learned the fundamentals of youth leadership and

community organizing. These future civic leaders engaged in workshops and intense conversations about the value of storytelling and public speaking, the history of youth organizing, and identifying the four "I's of Oppression" – ideological, institutional, interpersonal, and internalized.

Eighty-three percent of teens enrolled in YLI graduated. Upon completion of the program, graduates reported that they were able to use their stories to engage in meaningful conversations about their communities and that they could envision themselves in leadership roles where they can affect the change they want to see.





Developing Authentic Leaders

In response to the desire of many residents to make real and lasting progress where they live, we developed a curriculum to increase leadership capacity among adult residents of our properties. As part of this training module, residents will be coached to identify focus areas like public health, civic engagement, security management or social programming. Then, residents will be guided to see their lived experiences as an asset and to use them to develop authentic leadership styles. A pilot of the leadership curriculum is slated to be implemented in early 2019.

Knock the Vote

This fall, we coordinated a voter outreach drive to encourage Upham's Corner residents to participate in the 2018 mid-

term elections. A volunteer team comprised primarily of resident leaders knocked on more than 400 doors and spoke with more than 300 residents to provide voter registration information and polling locations. Fifty-percent of the all-volunteer team were seniors, and 25% were adults age 25-30. In addition, DBEDC staff participated in a phone banking campaign and called more than 450 residents in the neighborhood to encourage them to head to the polls.



400
DOORS KNOCKED



300
RESIDENTS ENGAGED IN PERSON



450
RESIDENTS CALLED

RESIDENT PROFILE

A NEIGHBORHOOD GEM

Ms. Irene Mongo is a gem in the heart of Upham's Corner. She has seen plenty of positive change in the neighborhood, much of which is attributable to her advocacy.

A long-time resident of Dorchester Bay's Cottage Brook Apartments, Ms. Mongo is one of the founding members of the Cottage Brook Apartments Tenant Organizers (C.B.A.T.O.), a resident-led organizing body that helps to increase social and civic engagement. Ms. Mongo – or "Ma" as neighbors lovingly call her – is a rock upon whom many have come to rely on for coordinating special celebrations as well as more difficult gatherings, such as a repast for a neighbor's recent loss of a family member.

"Ma" is an advocate for youth and families and has helped increase resident participation in community meetings and events. Ma's encouragement has energized residents who now confidently voice their concerns and offer solutions to address crime, drug use or other issues that negatively impact children and their sense of community. Alongside neighbors and Dorchester Bay resident coordinators, Ms. Mongo has also mobilized the community by assisting with voter registration and encouraging residents to vote.



Together with other C.B.A.T.O. members, Ms. Mongo helped to organize events for youth like Bring the Arts to Our Park, Bike Rodeo, and Pumpkin Patch Smash. She has been a lunch monitor at O'Donnell Elementary School for 12 years and takes great pride in her work with children.

As Ma says,

"It's important to me to be able to make a positive impact on my neighborhood. It means a lot to see us supporting each other, getting involved, and knowing that we have the power to make this the kind of neighborhood we want it to be."

PRIORITY 3

ENHANCE POTENTIAL FOR SOCIOECONOMIC MOBILITY FOR RESIDENTS



Thoughtful community development can create social and economic mobility pathways for residents. We believe that the strategic alignment of our programs and initiatives can accelerate the eradication of the racial income gap and can create opportunities to build generational wealth.

We're creating these pathways by improving our lending platform to make sure capital is deployed in the neighborhoods where it's needed most. We're leading with compassion as we help returning citizens stabilize their lives and remain in their communities. And, we're supporting Dorchester residents in getting higher-paying, sustainable jobs.

The Dorchester Bay Economic Mobility Agenda

Achieving a vision of a more equitable Dorchester will require creativity and responsiveness to a fast-changing landscape and better integration of our areas of expertise. We're aligning our commercial development, our small business lending, and our strong partnerships to create pathways to sustainable jobs – in the trades, arts, technology, and health care – for Dorchester Bay's residents.

In December 2018, we announced our Economic Mobility Agenda which will facilitate opportunities for residents to achieve greater economic mobility. We'll do this by:

- Increasing access to financial empowerment resources
- Supporting residents in entering job training programs and obtaining living-wage, sustainable career-track jobs

- Forming partnerships with the building trades, and other high-growth sectors like health care and technology
- Connecting residents to resume preparation, interview coaching, and training programs with a path towards sustainable wage employment

Innovation Lending: Meeting Unmet Needs

In May 2018 we announced our Innovation Lending platform — an ambitious and high impact growth strategy to support local entrepreneurs and growing businesses. The growth strategy deploys an online lending platform, cutting-edge financial tools, and new strategic partnerships in communities where capital, technical assistance, and other supports are needed most.

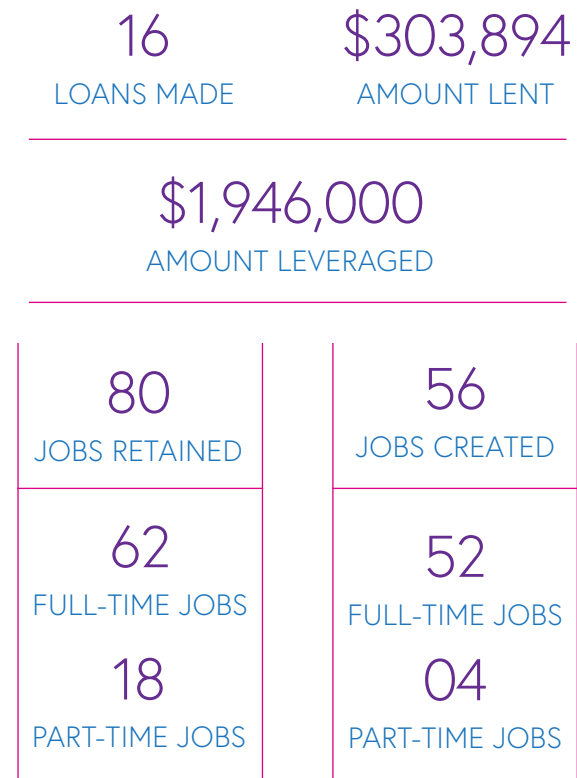
In developing Innovation Lending, we commissioned market research which concluded that more than 3,000 businesses in our target neighborhoods of Dorchester, Roxbury, Mattapan, Hyde Park, Jamaica Plain and Roslindale are likely in need of

business capital. Further research shows that Dorchester Bay can meet these needs by raising \$6.5M over the next five years. This capital will fund startups and growing businesses alike while enabling us to build the capacity necessary to service existing customers and support aspiring entrepreneurs.

Dorchester Bay also partnered with the City of Boston's Office of Financial Empowerment to offer credit building coaching to our small business clients, and with Enquiron — a local business solutions provider — to provide small business clients access to human resource and healthcare guidance, retirement advisory services, resources, and tools.

Generous investments from Santander Bank, N.A., Local Initiatives Support Corporation (LISC), TD Bank, and the U.S. Small Business Administration have grown Dorchester Bay's capital fund, expanded access to technical assistance, and

improved our ability to raise awareness of our loan products and other resources.



The Fairmount Job Referral Network

In 2016, the Fairmount Indigo CDC Collaborative – consisting of Dorchester Bay EDC, Codman Square NDC, and Southwest Boston CDC – launched the Fairmount Job Referral Network (FJRN) in response to high unemployment along the Fairmount Indigo corridor. To date, the job referral program has recruited more than 250 employer partners and community-based organizational partners and has served more than 650 job seekers.

In its third year, the FJRN assisted 287 job seekers, connected 150 clients to skills training programs, and supported 69% of interviewed clients in securing permanent employment.



SERVED
287
JOBSEEKERS



69%
OF INTERVIEWED
CLIENTS
OBTAINED JOBS



54%
OF CLIENTS
ENROLLED IN A
SKILLS TRAINING
PROGRAM

SMALL BUSINESS PROFILE

BUILDING EQUITY ONE BREW AT A TIME

Before he co-founded the first worker-owned cooperative brewery in Boston, Dorchester resident James Rasza was an organizer. His experience in labor organizing and economic justice with Service Employees International Union (SEIU) and Young Workers United – and his love of beer, of course – were considerable influences in James' decision to open Democracy Brewing with co-founder Jason Taggart.

Dorchester Bay provided startup capital for operations, and the brewery-restaurant opened on Fourth of July in 2018. But it's not just the craft beer recipes that makes Democracy Brewing unique; it's their worker-centered mission.

Great beer is one of the perks of employment, but a job at Democracy Brewing comes with \$15/hour wages plus tips. And because it's a co-op, workers are eligible to buy shares of the company after one year of employment, and can run for a seat on the corporate board – virtually unheard of in the service industry. James says that his understanding of the importance of workers' rights and desire to see more equity for employees motivates him to be a better employer.



When James began hiring for the opening of Democracy Brewing, he collaborated with the Fairmount Job Referral Network (FJRN) to recruit job seekers from Dorchester. Six job seekers from the FJRN were hired for full-time positions after they attended a job fair that the network coordinated.

Dorchester Bay has loaned capital to 16 small business owners like James to help them realize their dreams this year. In turn, entrepreneurs like James are creating more sustainable opportunities for others.



Support and Stability for Returning Citizens

Now in its eleventh year, the Dorchester Bay Reentry Program continues to be successful in preventing recidivism through career counseling, resume and cover letter assistance, interview preparation, securing job leads, and connecting returning citizens to social services and other supports.

This year, the Re-entry Program served 276 clients, and one-quarter of those served were new clients. Thirty-four clients secured employment through our partnership with the Fairmount Job Referral Network.

276
CLIENT
VISITS

68
NEW
CLIENTS

8
ENROLLED
IN TRAINING
PROGRAMS

34
PLACED
IN JOBS

REENTRY PROFILE

A NEW BEGINNING

Last fall, Luis* was living in transitional housing after being released from prison. Securing employment was a condition of his release, and he was determined to find a job and stay on a positive course. When Luis walked past a Dorchester Bay sandwich board that advertised a jobs program, he didn't know what to expect. Luis took a chance and came in.

Luis met with counselors from the Dorchester Bay Reentry Program, and they helped him devise a job search strategy. The counselors helped him write a resume and learn how to prepare for an interview, and they connected him to a job specialist from the Fairmount Job Referral Network. The specialist helped him identify and apply to jobs with employers that embraced

returning citizens. Three of the network's employers were eager to meet with Luis, and ultimately he landed a job with a construction and demolition material processing company in Boston.

At first, Luis worked part-time hours, but he wanted to do more. He impressed his boss with his work ethic, and just a few months after being hired, Luis became a full-time employee. Weeks later, Luis was promoted to a supervisory role.

Luis moved out of the transitional home, rented a private room, and grew closer to his loved ones. He is proud of how far he has come.

"For the first time in a while, I feel as though I can do something positive for my family." — Luis

*A pseudonym is being used to protect the client's identity



PRIORITY 4

A STRONG, NIMBLE, ORGANIZATION



Dorchester Bay must become an even stronger, more agile and more sustainable organization to stay the course as new challenges arise. For us, this means more than seeing to it that our finances are healthy and that our operating systems are effective. It means ensuring that we are the kind of organization that lives what it practices and infuses equity, inclusion, and excellence into everything that we do.

Strength And Agility

A healthy organization rests upon a firm financial foundation, benefits from top-notch talent and relies upon a capable infrastructure to achieve its mission and make lasting impact. Dorchester Bay has taken concrete steps to ensure that we are on a sustainable path.

This year we launched the Columbia Circle Giving Society, a group of donors committed to Dorchester Bay's long-term strength and success. Columbia Circle members help to provide a stable base of financial support to the organization and offer strategic guidance about our work.

We also completed a comprehensive risk management analysis aimed at helping us "future proof" the organization in the face of challenges ranging from policy changes to infrastructure disruptions, and we instituted data security policies to protect the integrity of valuable organizational and information resources.

Driven by Values

We are working diligently to build an organization that sets the standard for inclusion, diversity, and equity. Our staff-led Inclusion Diversity Equity Advocates (I.D.E.A.) committee is seeing to it that we embed these values into our interactions, our processes, and our programs. Supported by a generous grant from Enterprise Community Partners, we take seriously our responsibility to become an organization that makes meaningful change

not only in our community but among the colleagues with whom we work every day.

Our focus on values makes us more effective in achieving our mission. We are developing a culture of acceptance as well as a culture of accountability. That means embracing difficult conversations and owning the work that we do and the areas in which we need to improve. By respecting each other, trusting each other and relying upon each other, we are becoming a better community builder.

Looking Ahead

We are optimistic and excited about the future. We have an extraordinary team, a committed board, loyal stakeholders and invested partners. We've worked hard to build an organization prepared to confront any challenge so that we can continue fulfilling our mission.

No one knows what the future holds, but we believe that Dorchester Bay Economic Development Corporation has never been more ready to make – and be – the change we want to see.





DBEDC Loan Officer Johnny Charles introduces small business clients during Innovation Lending launch at Boston Private Bank, May 2018



Residents participate in Love Your Block neighborhood cleanup at Columbia Road, May 2018



Aging in Place Design Charrette, Cottage Brook Apartments, September 2018

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Director of Strategy and Impact

Chanie Infante Louisma
Communications Manager

EQUITY ACTION

FINANCIALS

As of 12/31/17

STATEMENT OF FINANCIAL POSITION

Assets	10,286,686
Liabilities	4,242,904
Net Assets	6,043,782
Liabilities & Net Assets	10,286,686

STATEMENT OF ACTIVITIES & CHANGES IN NET ASSETS

Operating Revenues	4,505,196
Operating Expenses	4,253,431
Operating Income /(Loss)	251,765
Non Operating Income /(Loss)	331,528
Net Income (Loss)	583,293

THANK YOU TO OUR PARTNERS

Grant Funders

The Boston Foundation	G. H. Shaw Foundation	Paul and Edith Babson Foundation
Boston Private Bank	JP Morgan Chase & Co., PRO Neighborhoods	Santander Bank Foundation
Church Home Society	Kuehn Charitable Foundation	State Street Foundation, Inc.
City of Boston, Boston Center for Youth and Families	The Little Family Foundation, Inc.	TD Bank Foundation
City of Boston, Department of Neighborhood Development	Local Initiatives Support Corporation — Boston	U.S. Department of Treasury, Community Development Financial Institutions Fund
Civic Engagement Initiative	Massachusetts Growth Capital Corporation	U.S. Small Business Administration
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Enterprise Community Partners	The Overbrook Foundation	
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We sincerely thank all of our donors for their generous support.

ABOUT DORCHESTER BAY

Dorchester Bay Economic Development Corporation was founded in 1979 by local civic associations to address the problems of economic disinvestment, unemployment, crime, community tensions and the shortage of quality affordable housing undermining Boston's Dorchester neighborhoods.

Today, with both economic growth and income inequality on the rise, many of these problems remain, even as we face new challenges such as gentrification and displacement.

Our mission is more relevant than ever before. Visit www.dbedc.org to learn more about our efforts to support strong people in building stronger, more secure and safer neighborhoods.

ACKNOWLEDGEMENTS

Designer

Olga Vanegas,
Intercreativa Design

Printer

Sterling Printing

Photographers

David Carmack — Photo on page 1 of Perry B. Newman

Michael Lamerique — Photo on page 3 of staff, board, and partners at Winter Open House, December 2018

Resonant Energy — Photos on page 7 of solar panels on Bornstein and Pearl Food Production Center, and of Resonant Energy, Dorchester Bay, Sunwealth, and the Solar Access Program at Clean Energy event, October 2018

Kessiah Simmons — Photo on page 9 of the Dorchester Bay Youth Force at the 2018 MACDC Conference

Don West — Photos on pages 11 and 15 of Irene Mongo and James Razsa

Anthony Adamick — Photos on page 18 of Perry B. Newman Joe Kriesberg, page 19 of various attendees, page 20 of small business clients L-R, James Razsa of Democracy Brewing; Nicole Miele of Honeycomb Cafe; Carlene O'Garro of Delectable Desires Pastries; Johnny Charles, Director of Economic Development at DBEDC; Diane Austin, Coils to Locs; Miriam Kattumuri of Miriam's Earthen Cookware; Kyle Meekins of Stone & Skillet – photos taken at Innovation Lending launch event at Boston Private Bank May 2018





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