WELCOME MESSAGE

When the Greater Jamaica Development Corporation (GJDC) was incorporated over 50 years ago, New York City was amid one of its greatest fiscal crises ever; services were cut, jobs were scarce, and businesses were struggling to stay open. The mission of our organization was to create a bottom-up transformation of Jamaica, Queens that allowed for new economic opportunities, affordable places to live, and a variety of projects and programs that brought the community together. This ecosystem created a framework for job development and commercial infrastructure to ensure a pathway for residents in Southeast Queens to live, play and to be economically self-sufficient.

Today, we are faced with many of the same fiscal challenges that were the catalyst for the creation of GJDC. The novel coronavirus did not only upend our way of life, it laid bare the systemic and structural inequities within communities of color. The pandemic exposed medical, economic, and social justice disparities that could no longer be ignored by society.

GJDC held steady and continued our mission by supplying local businesses with financial support by way of loans and grants, personal protective equipment, assisting them with personalized technical support, and keeping them up to date with the latest information coming from the City and State. In addition to our e-newsletter, we utilized online webinars, and increased presence on social media to inform our audiences. This helped several establishments stay open while keeping their employees and customers safe. These efforts became more impactful as Southeast Queens experienced some of the highest COVID-19 infection rates in the City. Our work as a Community Development Financial Institution (CDFI) propelled us to the forefront of pandemic relief for small minority and woman-owned businesses.

As soon as offices had to close and many businesses started working remotely, GJDC contacted the entrepreneurs we worked with previously to see what their plans were and how we may be able to support them. We provided these businesses with COVID-19 focused technical support, facilitated COVID-19 specific grants and loans targeted at MWBEs, including the Queens Small Business Grant Program. We also partnered with local elected officials as well as City and State agencies through online webinars to let as many entrepreneurs as possible know about the opportunities we were offering for businesses impacted by COVID-19. At the same time, we were able to complete critical capital projects like the Atlantic Avenue Extension.

In 2020, we also launched a new online series called “Jamaica: Rising and Resilient”,
featuring some of the City’s most prominent elected officials, along with members of our business and non-profit communities. They have let our community know what is taking place in Washington, provided updates from all levels of government, and informed businesses how to access resources and services during the pandemic. We created a video to show the great work our Business Services Group has done over the past year, and an exclusive update from our development team on the capital projects that are taking place, which are creating jobs and opportunities for future economic activity.

None of these successful efforts would have been possible without generous contributions from the Steven and Alexandra Cohen Foundation; Elmhurst; Goldman Sachs; Flying Food Group; Resorts World NY; REBNY; Artimus; Breitstone; BRP; ConEdison; Morgan Stanley; Dermot; National Standard Abstract; Shorewood Real Estate Group; Ponce Bank; Albanese & Albanese LLP; Ashland; Rachel Solomon; National Grid; Rakuten; Sentinel Benefits & Financial Group; Wanda and Zachary Jackson; Deutscher & Daughter; Jamaica Center BID; NYC Small Business Services.

During the recession of the 1970’s, York College expanded its educational opportunities and increased the number of people it employed, the Jamaica Center for Arts and Learning (JCAL) was founded, and the Federal building that is now home to the local Social Security Administration was constructed. These projects created new life and excitement in downtown Jamaica, where the streets were buzzing and local businesses could rely on foot traffic. Today, our proximity to JFK International Airport and its multi-billion dollar redevelopment has helped build new housing, hotels, and allowed more businesses to open, welcoming people from around the world to stay in Queens and take in the sights and culture of New York City.

While the way we have worked has changed, the lessons we learned since GJDC was created remain, and the relationships we have built have allowed us to pivot to ensure we continue to fulfill our mission. Our Revolving Loan Fund remains strong. The number of small businesses we have reached has increased, as well as the number of lives we have impacted - which will continue as even more affordable homes and local businesses come online and we come out of the pandemic.

While most of our communities will take years to recover from the economic impact of the pandemic, you can count on GJDC to continue to use our fiscal expertise and our experience with public/private partnerships, to build on the progress that has taken place for over five decades to help businesses and the people of Southeast Queens come out stronger on the other end of the crisis.

Sincerely,

Hope Knight                              Lamont Bailey, Esq.
MISSION STATEMENT OF GJDC
Greater Jamaica Development Corporation is a community-building organization that plans, promotes, coordinates and advances responsible development to revitalize Jamaica and strengthen the region. Marshaling the resources of the public, private, and not-for-profit sectors, GJDC’s work expands economic opportunity and improves quality of life for the ethnically and economically diverse residents of Jamaica and for the region at large, which benefits from rational, well-planned, and sustainable metropolitan growth.

2020 ACCOMPLISHMENTS
The coronavirus pandemic made GJDC’s mission ever more apparent. The communities that make up Southeast Queens had some of the highest rates of COVID-19 in the entire city and businesses in downtown Jamaica lost major foot traffic from travelers on the Long Island Rail Road and people driving to their offices. This forced many stores to close while others were just trying to stay afloat. But because of our years of service to the area, GJDC’s reputation helped secure loans and grants from financial institutions and government agencies that helped to keep businesses open and save hundreds of jobs.

In 2020, GJDC was responsible for over $7 million dollars directed toward businesses in the area that had been adversely affected by COVID-19. Restaurants, manufacturers and local brick and mortar stores were supplied with masks to keep them and their visitor’s safe, received help applying to the Paycheck Protection Program, and our marketing efforts informed as many entrepreneurs as possible about our services.

Some of the biggest financial awards we received came from Citibank, Goldman Sachs, JP Morgan Chase, Morgan Stanley, TD Bank, Wells Fargo and the U.S. Economic Development Administration. These institutions continued to make our mission possible and we greatly appreciate their dedicated support and leadership during this difficult year.

GRANTS AND OTHER FINANCIAL RESOURCES
In the instances when our Revolving Loan Fund was unable to provide direct capital, our Business Services Group steered entrepreneurs toward other options they may have been eligible for. By the end of 2020, we reached 1,745 businesses in Southeast Queens and awarded $7,729,139 in loan capital (which includes our Revolving Loan Fund) and grants to small businesses. The average grant or loan that was secured averaged $50,517, which helped to save or secure 1,146 jobs.

EARLY SUNRISE PRE-SCHOOL AND KINDERGARTEN
One of the businesses awarded was Early Sunrise Pre-School and Kindergarten, located on Hillside Avenue which is owned and operated by Dr. Hanan Orna. Her business is helping to make sure every child has an opportunity to get an early start on their education and develop social skills, which have proven to be incredible benchmarks for future success. In a recent interview speaking about her experience working with GJDC, Dr. Orna said, “You really feel like they care about the community and help us find grants that otherwise we would not have known about.”

Dr. Hanan Orna, owner of Early Sunrise Pre-School and Kindergarten
GJDC REVOLVING LOAN FUND

The pandemic made it much harder for minority and women-owned businesses to access the capital they needed to not just meet payroll, but make sure they were able to keep their doors open. Fortunately, GJDC’s Business Services Group had a strong network of local businesses and entrepreneurs they worked with to save their businesses and the jobs they create.

Altogether, our Revolving Loan Fund approved $3,068,500 to businesses in Southeast Queens. 50% were Black-owned businesses, 40% were Hispanic-owned businesses, and 50% of them were women-owned businesses. The average loan from the Revolving Loan Fund was worth $82,548, which saved or created 114 jobs.

HOT POT INTERNATIONAL

One of the loans from the Revolving Loan Fund went to Barbara Turner, who has owned a restaurant in Southeast Queens since 1982, and currently owns Hot Pot International. Her business was closed for almost six months in 2020 and without any income coming in, she had to let go of her employees. When she was getting ready to re-open, there was a water main break in her building that she was responsible for. Fortunately, Ms. Turner had worked with GJDC in the past and that relationship helped her get approved for a loan that fixed the water line and she was able to start serving food again. Ms. Turner said, “I had found out about them in 2019 and they have always been there for me, my business, and I think for the community they have been very helpful.”

PAYCHECK PROTECTION PROGRAM

To help save jobs during the pandemic, Congress passed the Paycheck Protection Program (PPP), a loan for small businesses that allowed them to keep employees on payroll. GJDC was one of the conduits that businesses in Queens reached out to for help with the application and see them through the process.

UJ’S PIZZERIA

One of the businesses that received PPP as a result of GJDC’s assistance is UJ’s Pizzeria. Family owned and operated in Rochdale Village, UJ’s Pizzeria had just opened in December of 2019 and applied for a PPP loan from a traditional lender. One of the family members, Cameo Boone, had trouble filling out the application because UJ’s Pizzeria did not have all the tax records from the previous year (since they had not fully opened) and their social media channels were only promoting that they would be opening soon.

Fortunately, GJDC’s board member and chairman, Lamont Bailey, was a member of the same church that Cameo attended, and told her about us. After discussing her situation with our Business Services Group, in August of 2020 UJ’s Pizzeria was awarded a PPP loan of $31,500 that allowed four employees to stay on payroll.

“Greater Jamaica went above and beyond,” Cameo said. “It was a pleasure to work with them and the referrals they gave me were more help than we received through any other financial organization. They were extremely personal and tedious with us, and we would not have received the PPP without them. They were also great about letting us know about other financial opportunities.”
DISTRIBUTION PPE AND ONLINE WEBINARS

GJDC also distributed personal protection equipment (PPE) to ensure that while businesses were operating, they were able to do everything possible to keep employees and customers safe. When the pandemic began, GJDC collaborated with the City of New York’s Small Business Services to coordinate PPE distribution, promoting what was available online and worked to deliver the equipment as quickly as possible, ultimately distributing 26,000 PPE which helped to keep 1,700 jobs safe.

TEAM US TAEKWONDO

Some of the PPE went to Team US Taekwondo Martial Arts, a small family-owned business located right off the Jericho Turnpike in Bellrose. They found it very hard to find the PPE they needed to keep their students safe, all the while spending their income on cleaning supplies even though they were not making a profit. After finding GJDC’s mask distribution online and connecting with us, our Business Services Group made 10 drop offs to Team US Taekwondo, delivering about three boxes each time, which were given to students so they can participate in the classes.

PUBLIC/PRIVATE PARTNERSHIPS

Local Initiative Support Corporation (LISC)

Throughout its history, GJDC has benefited from public and private partnerships and one of our most significant ones has been with Local Initiative Support Corporation (LISC). LISC is a non-profit financial intermediary that bridges the gap by assisting community organizations attract resources that allow them to do their best work. During the pandemic LISC provided a level of support that was unparalleled. LISC not only provided some of our local small minority businesses with access to grant dollars that GJDC served as the fiscal conduit, but they also provided direct grant dollars to GJDC, giving us the capacity we needed to serve our community during its most critical time.

United Way: Together We Thrive

GJDC, under the leadership of United Way, created a ecosystem for Black businesses impacted by the pandemic. Together We Thrive (TWT) is a Black business network – a coalition of non-profit and for-profit CDFIs - that provides access to capital, networks and technical assistance to support the survival, success and sustainability of Black-owned businesses during the pandemic and beyond. Even before the pandemic, Black businesses faced an immense wealth gap and barriers to capital, in addition to a lack of culturally relevant networks that would help them grow. TWT is an attempt to level the playing field by removing the barriers and ultimately increase the number Black businesses while focusing on their ongoing success.

Financial Institutions

For over 50 years GJDC has enjoyed long standing relationships with private financial institution foundations that support our mission. This year marked unprecedented support from these organizations that recognized the disadvantages communities of color faced with the pandemic and the social, racial, unrest that occurred, notably with the murder of George Floyd and the protests that it spurred. Each one of these organizations raised the bar, not only demonstrating leadership, but also a strong commitment to local minority and women-owned businesses, and to the non-profits that support them. These champion organizations are Citibank, Goldman Sachs, JP Morgan Chase, Morgan Stanley, TD Bank and Wells Fargo. Without them we could not have completed the work that was necessary for this community, which has been demonstrated in this report.
JAMAICA: RISING AND RESILIENT

With the need to bring the Southeast Queens business community together, but unable to do it in person, GJDC created the online series Jamaica: Rising and Resilient. These events featured interviews with a who’s who of the county including Congressman Gregory W. Meeks, new Borough President Donovan Richards, and non-profit and business leaders including Sheena Wright, President & CEO of United Way New York City.

Each event had hundreds of people tune in to watch on Zoom and Facebook, and hear the latest news from these insiders to help them make their next moves and stay up to date on the latest pertinent information.

GJDC also took the time to update viewers on all of our activities during the pandemic. A video was created that told the stories of our successes that was shared with our audience, which we will continue to use to provide content to the services we offer and introduce the audience to some of our clients.

ADVOCATING FOR A FAIR COMMUNITY REINVESTMENT ACT

GJDC advocated against proposed rule changes to the federal Community Reinvestment Act that would have undermined the ability to provide capital and other financial resources to low-and moderate-income communities in a meaningful way.

When the changes were first announced, in mid-2019, GJDC led a tour of Southeast Queens with the former Comptroller of the Currency Joseph M. Otting, from the Office of the Comptroller, an independent bureau of the U.S. Department of the Treasury, where he saw the types of businesses and communities that would be negatively affected by the proposed changes.

In her public comments explaining GJDC’s opposition to the changes, Hope Knight, GJDC’s President and CEO, testified that “The proposal expands what counts for [Community Reinvestment Act] credit with activities that help larger businesses and higher-income families, as well as activities that barely benefit lower-income people or communities and others that could displace these communities.”

Going forward, GJDC will continue to advocate for policies that will enhance low and moderate-income communities, providing them the opportunities to receive the financial services they need to enhance their economic well-being.
IN THE NEWS

GJDC has garnered vast amounts of attention for our work promoting responsible development, advocating for projects that will have a positive impact on local businesses, and increase economic opportunity in Southeast Queens. Our efforts have made Jamaica one of the most exciting places to be in New York City which many news organizations have highlighted.

Hope Knight participates in Commercial Observer’s Women in Real Estate Conference (Commercial Observer 6/18/2020) “Knight, on the other hand, reminded the panel that Jamaica had been hit particularly hard by coronavirus and may have a longer recovery. She pointed out that the neighborhood is home to many first responders, and that ridership on the Long Island Railroad and air traffic at JFK Airport were both down 95 percent compared to this time last year. ‘Our projects are moving forward at a much slower rate,’ she said.” CLICK HERE FOR FULL STORY

Small businesses in downtown Jamaica working to stay afloat amid coronavirus crisis (ABC 7 11/25/2020) GJDC was one of 11 CDFIs to implement New York City’s NYC LMI Storefront Loan, the Interest Rate Reduction Grant, and the Strategic Impact COVID-19 Commercial District Support Grant, to help local entrepreneurs survive the pandemic. CLICK HERE FOR FULL STORY

Citi Foundation Provides $15 Million in Support to 30 Community Development Financial Institutions Across the U.S. (MarketWatch 11/19/2020) “The Citi Foundation today named 30 Community Development Financial Institutions (CDFIs) that will collectively receive $15 million to support their efforts to provide small businesses with the vital resources needed to sustain their operations and support economically vulnerable households impacted by COVID-19. This funding is a component of Citi and Citi Foundation’s more than $100 million provided to date in support of COVID-19-related community relief and economic recovery efforts globally.” CLICK HERE FOR FULL STORY

City completes Atlantic Avenue Extension project and opens park in Downtown Jamaica (QNS 7/22/2020) “From left to right: Hope Knight, President & CEO of GJDC; Justin Rodgers, Managing Director, Real Estate and Property Management GJDC; Yvonne Reddick, District Manager; Queens Community Board 12 Michael Griffith, Associate Project Manager, Department of Transportation” CLICK HERE FOR FULL STORY

Hope Knight Named #5 on City&State NY’s Queens Power 50 (City&State NY 2/23/2020) “With over two decades of experience in private, public and nonprofit sectors, Hope Knight has spearheaded efforts to revitalize Downtown Jamaica which has been capitalizing on its transit links. At Greater Jamaica Development Corporation, Knight helps local businesses acquire loans, spurs real estate development and bolsters minority- and women-owned businesses. She serves on the New York City Planning Commission and was recently elected treasurer of the Jack and Jill Foundation’s board.” CLICK HERE FOR FULL STORY

Coming Back, Changed (Access & Opportunity Podcast 5/15/2020) Hope Knight, President & CEO of Greater Jamaica Development Corporation, once again joined Morgan Stanley’s podcast, Access & Opportunity, to talk about the changed economic environment brought on by the coronavirus and what GJDC is doing to help small businesses. CLICK HERE FOR FULL STORY
## INVESTMENT AND FINANCIAL SUMMARY

### FINANCIAL POSITION

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalents</td>
<td>6,099,904</td>
<td>3,007,630</td>
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<tr>
<td>Investments</td>
<td>8,070,213</td>
<td>7,811,545</td>
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<tr>
<td>Restricted Cash</td>
<td>7,520,997</td>
<td>5,133,922</td>
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<tr>
<td>Receivables, net</td>
<td>7,793,386</td>
<td>9,151,169</td>
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<tr>
<td>Other Assets</td>
<td>1,824,672</td>
<td>1,540,508</td>
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<tr>
<td>Property and Equipment, net</td>
<td>21,900,249</td>
<td>21,754,073</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>53,119,421</strong></td>
<td><strong>48,398,847</strong></td>
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<tr>
<td><strong>Liabilities and Net Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts Payable and Other Liabilities</td>
<td>2,750,510</td>
<td>3,235,634</td>
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<tr>
<td>Bonds Payable, net</td>
<td>6,011,655</td>
<td>6,291,811</td>
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<tr>
<td>Mortgages Payable, net</td>
<td>9,160,911</td>
<td>5,218,551</td>
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<tr>
<td>Loans Payable, net</td>
<td>5,085,910</td>
<td>3,834,582</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>23,008,986</strong></td>
<td><strong>18,580,578</strong></td>
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<tr>
<td>Net Assets</td>
<td>30,110,435</td>
<td>29,818,269</td>
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<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td><strong>53,119,421</strong></td>
<td><strong>48,398,847</strong></td>
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### ACTIVITIES

#### Revenue and Support

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<thead>
<tr>
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<th>2020</th>
<th>2019</th>
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<tbody>
<tr>
<td>Earned Income</td>
<td>6,338,286</td>
<td>8,637,337</td>
</tr>
<tr>
<td>Contracts, Grants and Other Support</td>
<td>2,022,012</td>
<td>919,732</td>
</tr>
<tr>
<td>Investment and Other Income</td>
<td>1,401,732</td>
<td>1,376,348</td>
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<tr>
<td><strong>TOTAL REVENUE AND SUPPORT</strong></td>
<td><strong>9,762,030</strong></td>
<td><strong>10,933,417</strong></td>
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#### Expenses

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<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>7,612,637</td>
<td>9,078,683</td>
</tr>
<tr>
<td>Management and General</td>
<td>1,489,216</td>
<td>1,836,880</td>
</tr>
<tr>
<td>Fund Raising and Special Events</td>
<td>368,011</td>
<td>419,264</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>9,469,864</strong></td>
<td><strong>11,334,827</strong></td>
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</table>

### CASH FLOWS

#### From Operating Activities

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Assets</td>
<td>292,166</td>
<td>(401,410)</td>
</tr>
<tr>
<td>Adjustments for Non-Cash Items</td>
<td>517,436</td>
<td>490,546</td>
</tr>
<tr>
<td>Increase (Decrease) in Operating Assets</td>
<td>1,247,924</td>
<td>(553,029)</td>
</tr>
<tr>
<td>Decrease (Increase) in Operating Liabilities</td>
<td>(392,065)</td>
<td>1,117,212</td>
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<tr>
<td><strong>Net Cash Provided by Operating Activities</strong></td>
<td><strong>1,665,461</strong></td>
<td><strong>653,319</strong></td>
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</tbody>
</table>

#### From Investing Activities

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase of Property and Equipment</td>
<td>(1,048,495)</td>
<td>(6,257,227)</td>
</tr>
<tr>
<td>Purchase of Investments</td>
<td>237,449</td>
<td>(5,470,923)</td>
</tr>
<tr>
<td>Change in Other Assets</td>
<td>(55,672)</td>
<td>(2,600)</td>
</tr>
<tr>
<td><strong>Net Cash Provided by(Used in) Investing Activities</strong></td>
<td><strong>(866,718)</strong></td>
<td><strong>(11,730,750)</strong></td>
</tr>
</tbody>
</table>

#### From Financing Activities

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment of Financing Costs</td>
<td>(221,360)</td>
<td>(71,429)</td>
</tr>
<tr>
<td>Payment of Bond Principal</td>
<td>(305,000)</td>
<td>(290,000)</td>
</tr>
<tr>
<td>Loan Borrowings</td>
<td>1,303,097</td>
<td>3,724,635</td>
</tr>
<tr>
<td>Payment of Mortgage Principal</td>
<td>(51,768)</td>
<td>(358,423)</td>
</tr>
<tr>
<td>Mortgage Borrowings</td>
<td>6,935,130</td>
<td>-</td>
</tr>
<tr>
<td>Payment of Loan Principal</td>
<td>(3,069,493)</td>
<td>(1,129,788)</td>
</tr>
<tr>
<td><strong>Net Cash Used in Financing Activities</strong></td>
<td><strong>4,590,606</strong></td>
<td><strong>1,874,995</strong></td>
</tr>
</tbody>
</table>

### Increase (Decrease) in Cash and Cash Equivalents

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning Cash and Cash Equivalents</td>
<td>8,141,552</td>
<td>17,343,988</td>
</tr>
<tr>
<td>Ending Cash and Cash Equivalents</td>
<td><strong>13,530,901</strong></td>
<td><strong>8,141,552</strong></td>
</tr>
</tbody>
</table>
Queens community. The dynamic work we are able to do and the fulfillment of our mission would not be possible without you!

We would also like to recognize our staff and Board, many with deep roots in the Jamaica, Queens community, for their dedication and hard work. They make it possible for GJDC to continue to break new ground and affect positive growth in the community.

GJDC WOULD ALSO LIKE TO THANK OUR GRANT FUNDERS:

- Local Initiatives Support Group
- Wells Fargo
- Capital One
- Con Ed
- Deutsche Bank
- Go Daddy
- Goldman Sachs
- JP Morgan Chase
- M & T Bank
- Morgan Stanley
- Sterling Bank
- TD Bank
- Urban Manufacturing Accelerator Fund
- Verizon
- Woori America Bank
- Valley
- Verizon
- Customers Bank
- Ponce De Leon
- National Grid
- Bank of Baroda
- Federal Home Loan Bank of New York
- New York State Economic Development Council
- New York City Economic Development Corporation
- New York Regional Economic Development Council
- New York City Small Business Services.

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Michelle Stoddart
Darryl Towns
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