



2021 ANNUAL REPORT

Opportunity for All

www.ibero.org

Ibero-American Action League 817 E. Main Street Rochester, New York 14605



OUR MISSION

Ibero, a dual language multi-service agency that uplifts, empowers and advocates for Latinos and the underserved.



Angelica Pérez-Delgado

President & CEO

Opportunity for All

This past year was one of the most unprecedented in our lifetime. The COVID-19 pandemic brought to the forefront the dire, even deadly, consequences of socioeconomic and racial inequality still rooted in our society today. For us at Ibero, it reinforced our mission and continued need to advocate for the underrepresented and underserved in the Latino community. Our 53 years of existence have been full of challenges that we have risen to overcome and this past year was no different.

The struggle to ensure everyone has an opportunity to be successful has always been our calling but 2020 has highlighted the need for stability, healthcare accessibility and distribution of information that truly meets the people. Being able to see communities of color recognize these matters and initiate ways to serve, lead and champion for change is deeply inspiring. Such action needs members of the community to work together to make a tangible difference. Ibero stands ready with all those in the community who need an opportunity and are willing to work to ensure the same for others.

THE IBERO RESPONSE TO COVID-19



In FY20 We helped over 621 small businesses secure COVID-19 relief funds in excess of \$3 million, saving over 995 jobs.



We helped Foodlink distribute over 500.000 pounds of food at distributions sites and to doorsteps in FY20.



We translated over

COVID-19 news and

during the pandemic.

70.000 words of critical

information into Spanish

₹ +70,000 **₹** +2000



From January to April 2021 we registered over 2.000 people for the COVID-19 vaccine.



Angelica Pérez-Delgado
President & Chief Executive Officer

Erika Inez Green Chief Program Officer

Amy Sargent Chief Financial Officer

Christine Whitfield Chief Administrative Officer

Julio Sáenz Chief Development & Communications Officer

Miguel Meléndez Chief Community Engagement Officer

Eugenio Marlin Executive Vice President Ibero-American Development Corporation

Agustin Rodriguez Senior Director of Ibero Investors Corp.

Alberto Beltran Senior Director of Operations of Centro Cívico

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Care Management

Care Management Services (CMS) provides key stabilization services for some of the most vulnerable populations. The Supportive Housing Rental Assistance Program serves individuals diagnosed with serious mental illness ages 18 and older obtain and maintain safe affordable housing of their choice. Rental assistance and case management services are provided to help individuals live independently while maintaining safe and affordable housing.

The Adult Health Home Care Management Program provides care management services to ensure all those involved in an individual's care are working together and sharing the necessary information in supporting a person's recovery. A health home care manager is expected to help coordinate not just medical, mental health and substance abuse services, but the social service needs of the individual as well.

To be eligible you must have two or more chronic health conditions, such as asthma, diabetes, heart disease, mental health condition or substance use disorder or HIV/AIDs, be a Medicaid recipients, including those who are already members of a managed care organization. Individuals who have both Medicaid and Medicare and have social risk factor are also eligable.

Since the beginning of the COVID-19 pandemic, our care managers have become creative to best serve our clients. Some members of our staff have been dropping off food for clients who were struggling due to their limitations. In order to maintain social distancing while filling out health documents, our care managers have found it best to put their documents in their clients' mailbox; call the client to go over them as they sign and have them return the consent documents in the mailbox while our care managers wait in the driveway.

In the past several months we have seen a reduction in hospitalizations and ER visits for some of our clients due to receiving more phone calls from them on their health issues. Our care managers have shown the clients that they are willing to go above and beyond to assist them despite the pandemic.



Last year, CMS made over 3,800 contacts with our clients, including over 400 home visits to ensure their needs in a socially distanced manner.

Centro Civico



Incorporated in 1986, Centro Civico has served the immigrant, refugee and Latino community in the Capital Region and surrounding counties by helping low-income families access English as a second language classes, language access, case management, language courses for adults, voter registration drives, advocacy and a variety of health, education, housing, business development and employment programs.

In May 2015, Centro Civico entered in an intent to merger relationship with Ibero-American Action League Inc. and in October 2020 the two entities were legally merged, with Ibero as the surviving entity.

Centro Civico has administered many programs focused on the migrant and refugee population, including the Liberty Defense Project (LDP) in the Mohawk Valley region for the past two years, which has provided hundreds of intakes to low-income immigrants for law related support and representation in legal matters. Most specifically, the LDP program has identified 41 clients eligible for naturalization and assisted in their exam preparation and application submission. These programs have been successful in identifying the complex situations faced in advocacy, education, and language access.

The Developmental Disabilities program at Centro Civico serves individuals and their families through advocacy, outreach, case management, family activities, care coordination, respite programs, family reimbursement and community rehabilitation. Health Homes, in partnership with St. Peter's provides care managers who coordinate services by working with individuals to create customized care plans that provide wholistic solutions.

The Community Mobilization Program serves Fulton and Montgomery Counties in providing needs assessment and community mobilization. It assists businesses and schools with development of HIV/AIDS policies

and provides educational training. The Project Needle Smart program provides sterile hypodermic needles and syringes at 32 locations around the Capital Region. This is a critical public health strategy to prevent blood borne diseases, most notably HIV/AIDS, hepatitis B and hepatitis C.

The Ernestina DiCioccio Daycare Center is the only daycare center in the Capital District to offer an English and Spanish program to children at an age when they learn language skills easily. This helps native English-speaking children develop an understanding of the Spanish language and vice versa.

During COVID-19, Centro Civico has partnered with the Amsterdam School District to provide grab-n-go meals for parents to pick up for their children. They also established a meal program out of their Albany daycare facility to serve their attendees. Centro Civico has also provided technical assistance for parents and children learning how to utilize online school learning using Chromebooks. The staff has also established online immigration workshops and held a virtual gala to acknowledge their high school scholarship recipients.

Developmental Disabilities

Our trained bilingual and multicultural staff work with individuals to support their acquisition of important, basic life skills needed to manage daily responsibilities consistent with concepts of "Person Centered Planning." We provide 24-hour staffing and nursing services to assist individuals transition to independent and supported living in community-based settings of their choice.

Our Community Habilitation Program helps participants acquire skills in the areas of meal planning and preparation, manage household finances and comparison shop. The Community Mobilization Program serves Fulton and Montgomery Counties in providing needs assessment and community mobilization. It assists businesses and schools with development of HIV/AIDS policies and provides educational training. The New York State Department of Health AIDS Institute funds this program.

The SEMP extended program provides job training, mentoring and follow-up visits to ensure that they are adapting well to their work environment. Pathway to Employment also provides education in pre-employment skills, integrated community vocational experiences, development of a vocational or career plan, to achieve the greatest level of independence possible.

The Day Habilitation program teaches basic skills to increase independency. The program is offered four hours per day Monday through Friday. We also provide several family-support services. The Family Reimbursement Program helps families improve their level of caring for a relative with a developmental disability.

The Monroe Recreation program allows families and individuals to participate in various events in the community for inclusion and enhancing community participation. Respite Hourly provides relief to caregivers of individuals with developmental disabilities so they may dedicate time to self-care. Supportive IRA's provide individuals with 24-hour general care, nursing services and other support in a nurturing environment. The Transportation Training Program educates the individual on how to use public transportation and be safe in the community.

Our residential staff have been paramount in keeping our clients healthy and safe throughout the pandemic. Our staff has worked tirelessly throughout; many of them spending time away from their own families and working long hours to ensure we could support each of our individuals. They have been flexible in the ever-changing policies and regulations as we



navigate through unchartered territory. We are appreciative of everyone who assisted our residential programs, especially day program staff. It has and will continue to be a collaborative effort!

Diversity & Language

Democrat & Chronicle



In the last two years, Ibero has worked with over 40 organizations to improve their diversity and language access

Our Cultural Competence Assessment and Training Program aims to increase cultural competence as employees work across cultures. The training has a unique focus explaining the nuances of a multicultural world as it relates to Hispanic/Latino culture.

Our experienced team provides real-world scenarios that demonstrate differences and similarities in the workplace and as they relate to healthcare, education, business and other fields. Our experienced translators will translate documents from English to Spanish and Spanish to English using the most common dialect in the region.

We provide English-Spanish translating and interpreting by translating materials such as certificates and forms while providing on-site interpreting. Spanish language classes are available for individuals and staff to increase cultural and linguistic competence within the organization or business. Our instructors work with individuals at all levels and tailor classes to the general and specific needs of every student.

We have also organized focus groups to assist local businesses and organizations determine if the services or products that they provide meet the needs of Latino consumers. Ibero also conducts its own research to provide indicators of the Rochester market so we can help guide you in the right direction to achieve your goals.

In response to the COVID-19 pandemic, we worked with organizations such as YWCA, Foodlink, Jordan Health, the Democrat & Chronicle and the City of Rochester in a culturally responsive effort. We provided support to numerous organizations as they address diversity and inclusion. We also provided our services to community initiatives such as the Monroe County Drive Thru Food Distribution, the City of Rochester Pandemic Response Assistance, MC Health Department Flu Vaccine/COVID Test Clinics and other COVID-19 related initiatives within our community.

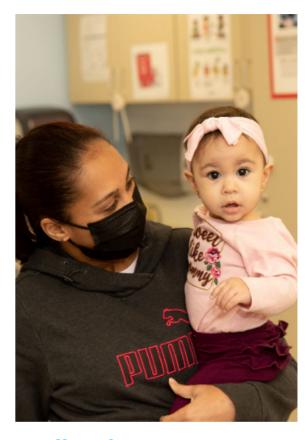
Early Childhood

Early Childhood Services offers an award-winning program for children as young as six-weeks-old through the age of five. Each child receives handson learning in the areas of developing and improving their motor skills, level of literacy, socialization. health and social/emotional wellness. All children attending achieve high attendance rate of 85% or higher and all meet next grade level success. The Universal Pre-Kindergarten (UPK) and Head Start programs are open to 4-year-olds and follows the RCSD school calendar. Each year, children who are enrolled in the Summer Leap Program participate in high quality curriculum in math, science, language and literacy at our center. Our Summer Leap program was established after children from our center attended the first pilot program at Horizons at Harley.

Ibero Early Head Start is an all-day/full year program for infants and toddlers (starting at six weeks to 3-years-old) using the Continuity of Care and Primary Care Model. This means that the infants who start with us remain with the teachers assigned to that class for the next 3 years. In this program diapers, wipes and formula are also provided with no cost to the parents.

During the initial COVID-19 shutdown in the spring of 2020, Ibero Early Childhood Services, Early Head Start, Head Start and UPK programs were unable to directly serve our students. However, we found creative ways to engage parents and children by providing learning videos, heathy recipes and important health information using a variety of social media outlets. We delivered school materials, food, diapers/wipes and gift cards to families in need. We worked with organizations such as Foodlink, Jordan Health, the City of Rochester and others to address COVID-19 related communications in a culturally responsive effort to meet the needs of Spanish-speakers.

Since the start of the 2020-2021 school year, we have reopened our Early Childhood Services Center offering in-person and virtual school days. Sanitization and other precaution measures have been a major priority within our facilities in order to continue ensuring a safe and educational environment for our students.



Staff made over 4,000 contacts with families who were and are still remote due to COVID-19

Elder Services



As the only senior center designed specifically for Latinos over the age of 60, our Centro de Oro (Gold Center) serves as an educational center and a "home away from home" for seniors.

They receive delicious and nutritional breakfast and lunch approved by the Monroe County Office for the Aging and can receive transportation from Medical Motors Services if they qualify.

All staff is bilingual and bicultural in English and Spanish. Avoiding isolation, learning how to combat stress and depression through education, lectures, informational presentations and health speakers have served as great tools in promoting wellness at our center.

Once a month a social worker is on site to assist with medical appointments and referrals for doctors, health homes, nursing homes, housing applications, DHS, SNAP and other community resources. The senior center is always enlivened by Hispanic music, with opportunities for fitness, dance, arts and crafts, games, book discussions, birthday and holiday celebrations and more. Programs also include outings to discover new places in the Rochester area. In addition, a mobile farmers market visits our site

year-round, ensuring seniors to have access to fresh produce. It gives them an opportunity to eat healthier and live longer.

In response to the COVID-19 pandemic, Centro de Oro's facility was closed to its seniors for many months. The staff adjusted its operations to ensure that their seniors had the essentials and did not feel isolated, providing weekly grab-n-go meals, distribution of culturally appropriate food boxes and newsletters about their peers. The staff has established a robust online presence with Facebook groups, online educational sessions, online fitness classes and storybook readings. Centro de Oro's staff also conducted weekly wellness calls and porch visits. Centro de Oro has now repopend at its new location at the City of Rochester R-Center located on North Clinton Avenue.

Ibero Scholars

Our Hispanic Scholarship Program provides merit-based college scholarships to local high school seniors in eight counties. Between 2000 and 2015, the national college-going rate among Hispanic high school graduates grew from 22 to 37 percent, according to the U.S. Department of Education. While education is an important issue for Hispanic families, economic factors remain an obstacle to college enrollment.

The Ibero Scholars program addresses this immediate and growing need. Our program is funded by an endowment fund that was established 20 years ago with a \$75,000 contribution from Kodak. The Rochester Area Community Foundation manages the fund, which provides nearly a dozen college scholarships to high school seniors every year. Our partners provide additional scholarships.

The scholarship application is distributed to all schools in eight counties, including Monroe, and posted on our website beginning in December. Students have until mid-March to complete the application, which is reviewed and ranked by our selection committee. The selection committee is comprised of local educators and professionals.

In 2020, the Ibero-American Action League was able to maintain the amount of scholarship donations necessary for our 91 recipients, despite adversity from the COVID-19 pandemic. Due to social distancing concerns, Ibero held its first virtual gala, which included President & CEO Angelica Pérez-Delgado, Mayor Lovely A. Warren, County Executive Adam Bello and former Ibero scholarship recipient Orlando Ortiz.

In midst of the pandemic, we secured college scholarships for 91 graduating seniors



Ibero Development



IADC has secured investment of over \$55 million in the El Camino Neighborhood

The Ibero-American Development Corporation (IADC) is an affiliate corporation to the Ibero American Action League and provides high quality affordable housing, in pursuit of equity in housing and wealth building opportunities.

IADC develops and manages high quality, affordable residential units for seniors, individuals with special needs and low-income families. In the past two decades, IADC has invested and spurred investment of over \$55M in and around the El Camino neighborhood. IADC also participates in the HOME Rochester program in the role of construction manager and sales providing first-time homebuyers education services to assist prospective buyers in navigating and utilizing available resources to purchase a home.

With the generous support of the Greater Rochester Health Foundation, IADC has been engaged in community development efforts such as Project HOPE (Healthy Outcomes through Participation and Education & Empowerment) to improve the overall health and wellbeing of the community through residents' empowerment and action. Currently IADC focuses its community engagement efforts around Conkey Corner and Don Samuel Torres Parks within the City of Rochester.

In October 2020, the City of Rochester held a grand opening of The International Plaza, a new cultural and recreational destination on North Clinton Ave. for events, activities and shopping. This \$2.6M project is currently managed by IADC. The plaza and marketplace create a place for people within the community to meet, enjoy live entertainment and space for local businesses, food trucks and entrepreneurs to sell their products.

IADC is a recipient of the Byrne Criminal Justice Innovation Grant for nearly \$1M from the Department of Justice for Project CLEAN (Community, Law Enforcement & Assistance Network). The project is working to address the opioid epidemic on North Clinton Ave. and the surrounding community.

In response to the COVID-19 pandemic, IADC has been working with Foodlink recruiting volunteers to provide boxes of food to families in need, either to their homes or at the Rochester Public Market. The affiliate has also helped distribute information regarding coronavirus precautions, such as the Six Feet Saves campaign.

Ibero Business Center

The Ibero-American Investors Corporation, now rebranded as the Ibero Business Center (IBC) is a New York State corporation established in 1979, under Section 807 of the Business Corporation Law and licensed by the Small Business Administration and Minority Small Business Company (MESBIC) in the same year. It is headquartered in Rochester, but also has regional offices across Upstate New York in Buffalo, Rochester, Geneva and Waverly. Since its founding, the IBC has provided financing for over 350 new minority and women-owned enterprises and has provided over \$25 million for start-up expansion of new businesses.

This year we received \$150,000 from the Rochester Economic Development Corporation to combine Ibero Investors, its Entrepreneurial Assistance Center (EAC) and small business incubators into the Ibero Business Center. This will improve our entrepreneurship ecosystem by providing training, technical assistance and private lending to entrepreneurs, especially in the northeast of the City of Rochester, the westside of the City of Buffalo and the City of Geneva. Currently, IBC is financing and working with eight micro businesses, seven of them minority and women-owned in this community.

The EAC provides training and development for minorities, women, low-income individuals and veterans who want to start a business or who already own a business. Services include formal business training in a classroom setting, developing business plans, applying for loans and grants, in-depth counselling, mentoring, guidance in completing the state certification process, and accessing capital. This program operates two Entrepreneurial Assistance Centers (EAC) in Buffalo region and Finger Lakes region which are part of a state-wide initiative funded and administered by Empire State Development.

Due to COVID-19, the program has moved online and continues to provide trainings and counseling to entrepreneurs. In 2020 both centers were awarded funding to assist businesses impacted by COVID-19. Over 621 businesses have been assisted in securing loan relief funds in excess of \$3 million, sustaining over 995 jobs. In Rochester, the EAC works with the KeyBank Business Boost and Build Program, in conjunction with the Urban League, to offer business development training and assistance to minorities and women. In addition, both offices have been awarded Technical Assistant Grants for expansion of services of each EAC, connecting entrepreneurs to current covid related relief.



Since its launch, IBC has provided over \$25 million to over 350 small businesses

Poder 97.1 FM



Over 300 organizations, businesses and churches have used Poder to reach the Latino community

This past year, Poder 97.1 FM continued to prove the essential role it plays in the community as a source of critical information for Latinos. In response to COVID-19, the station staff and volunteers sprang into action creating daily news capsules in partnership with the Democrat & Chronicle and creating a COVID e-newsletter with the latest information on the virus and resources. Countless hours were dedicated to keeping the community informed while also working with the Monroe County Health Department, the City of Rochester and Causewave Community Partners.

The popularity of the station has only grown during the pandemic as it continues to bring the community together. According to the Nielson ratings, Poder leads all AM and FM stations in the region in the average number of listener hours per week. Considered the go-to information source for Latino consumers, our 24-hour radio station remains committed to its mission of educating and empowering this strong and growing market.

We promote economic development with our weekly business show *Be Inspired!* and discuss important community issues on *Su Hora Informativa* (Your Informative Hour). This year we launched *El Poder*

de la Educación (The Power of Education) a weekly education show for parents in partnership with the Eugenio Maria de Hostos Charter School. This year, we also launched a weekly history show, Los Pioneros (The Pioneers) where notable elders in our community are interviewed to archive the oral history of Rochester's earliest Latinos. Poder also launched COVID-19 Health workshops Charlas de Salud that were broadcast on the radio and simultanesoulty watched by thousands on social media.

Poder was extremely active in voter registration and in driving participation in the 2020 Census. Businesses and organizations continue to invest in underwriting opportunities to promote their products and services. Our volunteer DJs are instrumental in our success and engaged in all aspects of our operations. We would not be able to do this without them and are so grateful for their continued commitment.

Stability, Education & Employment

Stability, Education and Employment Services (SEES), located at 777 Clifford Avenue in northeast Rochester is a unique hub that offers services that focus on increasing the quality of life among Monroe County residents. Its goal is to help individuals identify and implement steps to maintain stability, prevent repeated emergencies and develop plans towards self-sufficiency.

Our division offers a wide range of services such as: care management and coaching; temporary basic need referrals to extended partners; housing guidance; assist eliminating employment barriers; assist eliminating educational barriers; referrals to health insurance representatives; non-legal document completion on a case-by-case basis, among others. At times financial assistance may be available depending on funding cycles.

In response to the COVID-19 pandemic, SEES' office was closed to in-person services; shifting its public engagement to a telephone hotline. The office has since reopened to in-person services but requires an appointment to be made in advance. The hotline continues to be the main source to obtaining information and services. SEES' staff has played a key role in ensuring Spanish-speaking cli-

ents were connected to the appropriate resources throughout the pandemic.

With funding from the United Way of Greater Rochester and the Finger Lakes, Mother Cabrini Health Foundation, Farash Foundation, ESL Federal Credit Union with its Project Uplift program and the Eviction Prevention Program, clients continue to receive the assistance they need throughout the pandemic.



In the last year SEES served 1773 clients and achieved over 500 self-sufficiency client goals

Youth Services



The graduation rate for high school students enrolled in lbero's FSA caseload is 85%

The Youth Services Division's mission is to advocate for and enhance the quality of life for youth and their families in Monroe County. We achieve this by providing services in the areas of education, health, leadership development, cultural enrichment and employment. The division also organizes an annual Coat Giveaway at the start of the holiday season and served 621 people at its 2020 event.

The ASPIRA Mentoring Program provides leadership development, community engagement projects, career information, referrals and long-term mentoring for middle school students at the Eugenio Maria de Hostos Charter School, Monroe Lower, East High School, RCSD School# 12 and #28. The goal is to increase academic performance, attendance, and social-emotional skills while promoting physical wellness.

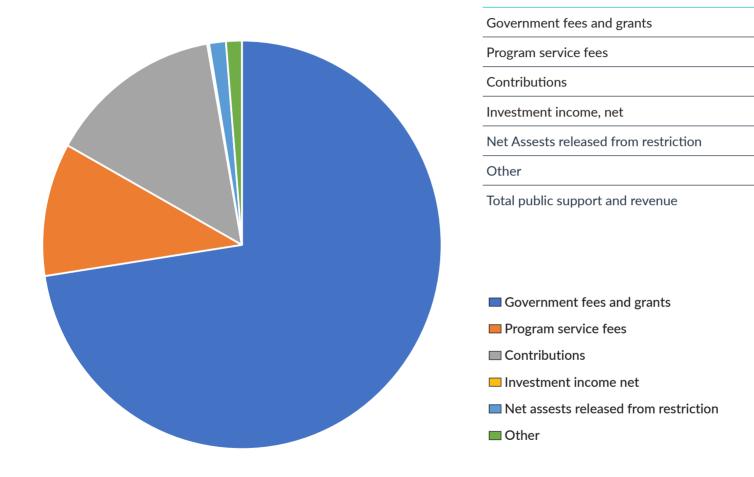
The Safe Zone Training Program helps participants to increase awareness and identify ways that participants and their organizations can achieve more safe and inclusive workplaces, schools and other social settings that are culturally relevant and supportive to LGBTQI+ individuals, as well as straight, cisgender people who care about diversity, equality and inclusion.

The Family Services Assistance Program (FSA) increases parent engagement in order to positively impact student attendance, behavior and suspension rates, supports families of students at East High School, Monroe High School, School #17 and the Eugenio Maria de Hostos Charter School by conducting home visits, setting goals, providing community referrals when needed, and holding a variety of parent workshops and trainings throughout the year.

Projecto Ayuda Outreach (PAO) provides both school-based and after-school substance abuse prevention, which includes one-on-one counseling and single session workshops for parents and youth it is funded by the NYS Office of Alcoholism & Substance Abuse Services (OASAS).

Our Restorative Justice Mediation Program (RJM) provides restorative conversations and support for students at Monroe High School to reduce conflicts and suspensions, which results in a peaceful and productive learning environment. Last school year, RJM served 711 students, 504 of whom only spoke Spanish.

Financial Report



Source

Opportunity for All

2020

\$11,166,462

\$1,048,716

\$2,132,792

\$19,036

\$20,523

\$764,632

\$15,152,161

2021

\$9,997,085

\$1,452,394

\$1,944,880

\$21,867

\$186,582

\$176,431

\$13,779,059

Our Donors



An enormous thank you to these individuals and organizations. It is because of their continued support that we are able to continue serving and advancing the community.

Abraham & Diana Hernandez	Ahra	ham	& Di	ana H	ternan	dez
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Action for a Better Community

Adam Clouden

Al Burgos Income Tax

Alecia Mazzo

Alfred Burgos

Ann Marie Mahoney

Anthony Gonzalez

Anthony Rodriguez

Arthur R. Hirst

Avangrid Foundation

Berlin Bermudez

Bill Lowe

Bolanos Lowe PLLC

Carly Garone

Carmen Herrero

Carol Tegas

Catholic Family Center

Causewave

Celeste Amaral

Christina Gullo

Citizens Bank

Common Ground Health

ConServe

Consumer Credit Counseling Services

Corinne Calabretta

David Milhayov David Rodriguez

Developmental Disabilities Alliance of WNY

Diana Irizarry

Donna Nygard Donna Stein

Drug Free Irondequoit

Dylia Albarran

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El Mensajero (Catholic Courier)

Elena Goldfeder

Elizabeth Maldonado

Dr. Emeterio & Felecia Otero

Enid DeJesus-Lopez

Enterprise Housing Credit Investments

Erin Warr

ESL Federal Credit Union

ESL Foundation

Eugenio de Maria

Eugenio Maria de Hostos Charter School

Excellus BlueCross BlueShield

Finger Lakes Community College

First Capital Payments

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Greater Rochester Health Foundation

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lose Perez

Jose Santana

Joseph Searles

Juan Lugo Judy Bender

Julie Hawk

Our Donors



An enormous thank you to these individuals and organizations. It is because of their continued support that we are able to continue serving and advancing the community.

Iulio Saenz

Julio Vazquez

Karen Frutiger

Ketsia Rodriguez

Kevyn Rustici

Lindsey Spahr

Lisabeth Frarey

Lydia Clark-Avery

Madeleine Feldmann

Magaly Rosario

Maria M Soto

Maria Vega & Marcial Morales

Marissa Sobolewski-Terry

Mayra Martinez

Meaghan De Chateauvieux

Memorial Art Gallery

Mercedes Simmons

Nexo Group

Ontario Recycling

Orlando Ortiz

Parisi & Bellavia

Paul Comber

Peter Carpino

Phu Concepts

The Pike Company

Puerto Rican Festival of Rochester

Ralph Honda

Raquel Serrano

Richard & Diana Vega

Rochester Advertising Federation

Rochester Area Community Foundation

Rochester Educational Opportunity Center

Rochester Hispanic Business Association

Rochester Regional Health

Rosalie Remarais

Roselinde Torres

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St John's Home

St. Ann's Community

Thalia Pabon

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Upstate Furniture Outlet

Valerie Berner

Victor Altamirano

The Vision Auto group

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YourCare Health Plan

