



MAIN STREET LAUNCH

POWERING DREAMS. TRANSFORMING COMMUNITIES.

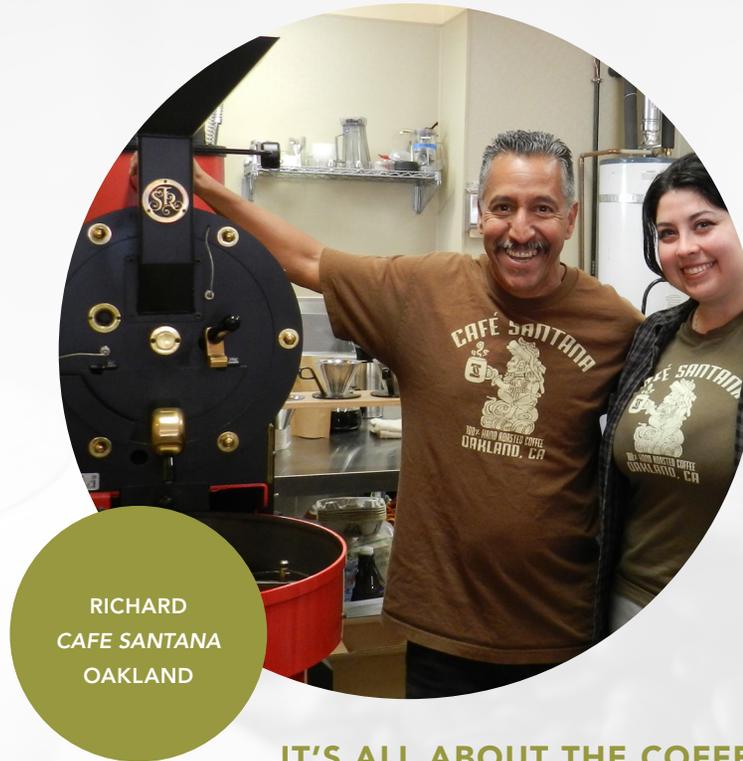
ORGANIZATIONAL REPORT

AS OF JUNE 2016



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IT'S ALL ABOUT THE COFFEE

Starting by roasting for himself, then neighbors, Richard Santana, owner of Cafe Santana, expanded to the Jack London Square farmers market four years ago. He built a following roasting on-site every Sunday. On October 31, 2015, Richard opened his brick and mortar cafe at 4100 MacArthur Blvd in Oakland. The cafe offers empanadas, bagels, and more, but for Richard and his team of six employees, it's all about the coffee. "Having the loan helped me make decisions about the type of equipment I could buy. Having the right espresso machine to do third wave coffee correctly was really important to me, but more expensive. Without the loan, I would have had to go a cheaper route," says Richard.



Dear Friends,

Main Street Launch is proud to celebrate our 37th year of supporting small business owners as they realize their entrepreneurial dreams. We operate at the nexus of small business development and community economic development. We use the power of small business and entrepreneurship to accelerate a city's economic development goals and objectives. One of the powerful things about work like ours is that it comes together to paint a picture of community economic vitality.

Our economic development approach has a ripple effect. Through our lending and business advising services, we support a small business. The owners of that business hire local people, creating jobs for residents. Those workers and entrepreneurs earn income for themselves and their families and spend their money in their neighborhoods. This in turn creates thriving communities for all residents.

We see this inclusive economic vitality in the neighborhoods where our clients' businesses operate. We are seeing it now in Oakland's Laurel District where more small businesses like Cafe Santana are opening up to serve the residents that live nearby. We're continuing to see it in San Francisco's Mission District where Bernal Cutlery operates. We're seeing it more and more across California where veteran-owned small businesses like The Waffle Experience are growing, opening additional locations and creating more jobs.

We're excited to share our most recent impacts with you, along with the stories of some of the small business owners we are proud to support. Throughout this report you will see our core values of opportunity, diversity, empowerment, innovation, and partnership reflected in our work.

As a non-profit, community-based organization, we work in partnership with people like you. Together we can empower small business owners to succeed, transforming their lives, and helping communities thrive. We invite you to help us further our reach and impact. If you share our values, stay connected by signing up for our newsletter, refer aspiring and existing business owners to our services, and most importantly, shop with Main Street Launch-funded businesses.

We thank you for your support, and we look forward to continuing to build inclusive prosperity in our communities.

Jacob Singer, President & CEO

Wendell W. Jones II, Chairman of the Board

CELEBRATING OUR HISTORY, BUILDING OUR FUTURE



OUR HOMETOWN

In our hometown, Main Street Launch operates as Oakland Launch. In Oakland, we are accelerating our efforts to support diverse entrepreneurs and the businesses and local jobs they create. We use business investment as a primary strategy for creating opportunities for low-to-moderate income Oaklanders to prosper in a rapidly changing city. In Oakland, Main Street Launch is committed to providing access to capital to small business owners that reflect the community, supporting neighborhood revitalization efforts without displacement, and creating jobs for Oakland's residents.



OUR PARTNERS IN THE CITY

In San Francisco, Main Street Launch operates as San Francisco Launch. Working with the Mayor's Office of Economic and Workforce Development (OEWD), we continue to provide capital to businesses through the Emerging Business Loan Fund (EBLF) and other lending programs. We are proud to have a strong partnership with the City of San Francisco and to support the City's economic development goals, with a focus on the 25 Invest In Neighborhood areas. The entrepreneurs contributing to the City's local economy are a critical asset to San Francisco's residents and neighborhoods.



FROM SERVING OUR COUNTRY TO SERVING OUR COMMUNITIES

Throughout California, Main Street Launch operates as Veteran Launch to support veteran-owned and military family-owned small businesses. Veteran entrepreneurs continue their service at home by creating local jobs and supporting their communities. Led by a team of military veterans, Veteran Launch offers capital, education, and relationships to our veteran-owned business clients. Veterans are more likely to hire other veterans, which makes an investment in a veteran-owned company good for the veteran community as a whole.

OBDC TO MAIN STREET



JAMES
BOOTSTRAP
KOMBUCHA
SAN DIEGO

AUTHENTIC, TASTY, AND HEALTHY

Bootstrap Kombucha employees three people: Chef Susan McMillion, James Farnworth, and James' son Ryen, a U.S. Coast Guard veteran. James knew he wanted his next entrepreneurial endeavor to be centered around kombucha, and he also wanted to open a business in which his family could work together. What they created is a company that truly brings benefits to others through the combination of education and a great product. Despite finding a few funding options close by in San Diego, James chose Veteran Launch: "Noah [Harris, Managing Director] was responsive and interested in our business idea. I felt comfortable with him, which made me decide to work with Veteran Launch. He was a great friend and help during the entire process."

In 2016, OBDC Small Business Finance became Main Street Launch. After a lengthy process that engaged outside experts, board members, clients, funders, and staff, we selected Main Street Launch as the new banner under which we will operate. As Main Street Launch, we continue to innovate at the intersection of small business and community economic development. We pursue strategies that leverage our small business expertise and capital as a catalyst for inclusive and diverse local economies by growing entrepreneurship and job creation.

We're proud to be an organization founded in Oakland. Since 1979, our work has deepened in Oakland and expanded outside of the city. Our partnership with the City of San Francisco continues to grow, and we needed a name that would encompass all of the exciting and important work happening on both sides of the Bay. Our new logo features a portion of the City of Oakland's downtown skyline, keeping Oakland close as we continue to deepen our roots in both cities.

We love that we're a local organization that supports residents while they launch their businesses to the next level and create jobs in the community. Many of our staff and board members live and work in Oakland and San Francisco. Similarly, our work with military families is staffed by veterans and has grown to stretch throughout California. Main Street Launch encompasses the breadth of our work with cities and with veterans.

We're most excited to be an innovative organization. Each year, we launch new initiatives and enhance current programs to meet the immediate and long-term needs of our communities. Main Street Launch is a name that can grow with us, and it reflects the momentum and innovation of our work.

OUR MISSION & VALUES

MISSION

Our mission is to create economic opportunity by empowering entrepreneurs.

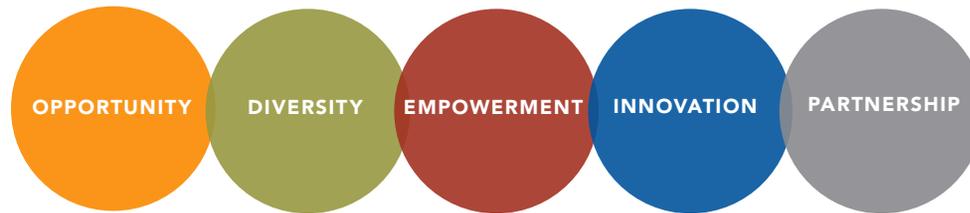
Through innovative partnerships we provide business owners with the capital, education, and relationships that allow them to flourish. Our collaborative approach helps our clients create jobs and stimulates economic development in low-to-moderate income communities.

VISION

Our vision is to empower small business owners to succeed, transforming their lives, and helping their communities thrive.

CORE VALUES

For the last 37 years, Main Street Launch has embodied core values that guide our strategy, daily work, and relationships with our clients, partners, and the community.



STRENGTHS

We complement our core values with capabilities that combine to make Main Street uniquely equipped to meet the needs of our communities.

- Expertise
- Commitment
- Capacity



JOSH
BERNAL CUTLERY
SAN FRANCISCO

A SLICE OF JAPAN IN SF

Josh Donald started a knife sharpening business in his living room over 10 years ago to generate income to support his new baby. Now, Bernal Cutlery is operating out of its biggest space yet, in the Mission District, offering its customers knives, sharpening services, classes, and more. "To expand my inventory, I needed more capital, and that's where Main Street stepped in," says Josh. "I appreciated the 'let's get this done attitude' of the staff, and I was able to quickly place orders so I could meet demand and grow my business."

Bernal Cutlery Photo Credit: Molly DeCoudreaux

HOW WE HELP

Accelerating small business growth results in increased economic opportunities like more local jobs for residents, increased economic activity, and more access to goods and services, resulting in less retail leakage. Investment in small businesses creates wealth for the business owner, income for employees, and vitality for the community.

CAPITAL

We offer affordable loans up to \$250,000 to small businesses in Oakland, San Francisco, and to veteran-owned businesses in California.

EDUCATION

In addition to lending services, Main Street Launch provides no-cost business development services to help our clients become loan-ready, operate profitable businesses, and create jobs. We host the Alameda County Small Business Development Center and partner together in serving our clients.

During the loan application process, each entrepreneur receives one-on-one support from Main Street staff, including:

- Understanding their loan capital needs
- Advising on their financial performance and projections
- Advising on their business plan

RELATIONSHIPS

The doors are always open at Main Street Launch. Our staff are available to our clients for questions, financial performance check-ins, and one-on-one advising. Our newsletters and our blog include updates, opportunities, and business management tips.

Our clients have access to on-going support through our partnerships:

BusinessAdvising.org connects free expert advisors to entrepreneurs for tailored, hands-on assistance to grow businesses and create new quality jobs in their communities.

TownSquared is a social network that connects neighborhood small businesses to each other. This platform fosters collaboration among businesses and offers a place to share resources and opportunities.

Localwise connects local people to jobs at local businesses. As businesses are ready to make their first hire or grow their team, Localwise offers a local job community focused on building talent in small businesses.

THE IMPACT OF OUR WORK

Our work helps to build self-sustaining, vibrant, local economies. Small businesses make up the backbone of local economic activity in cities, sustaining communities that depend on local jobs and goods and services within their neighborhoods. That stability in turn creates a safer and more liveable environment for all.

Main Street Launch also works closely with cities on key economic development objectives along commercial corridors. By empowering people at the local level, entrepreneurs and employees create a lasting positive community impact.

..... IN THE LAST 10 YEARS

MAIN STREET LAUNCH INVESTED **\$46.5 MILLION** INTO **559** BUSINESSES

These loans supported:

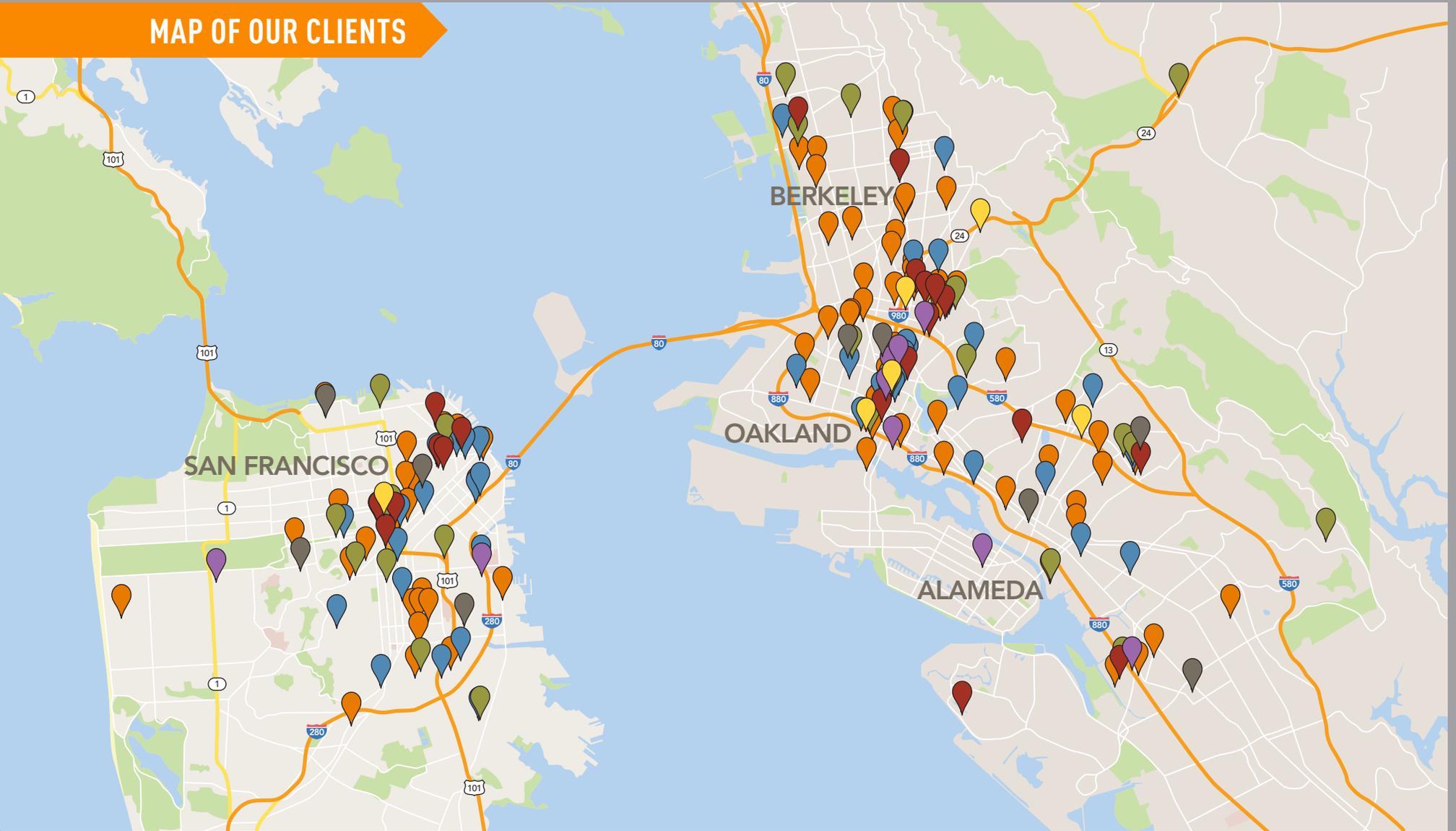
- 292 new businesses
- 367 businesses located in low-to-moderate income neighborhoods
- 513 low-to-moderate income entrepreneurs
- 257 women-owned businesses
- 252 minority-owned businesses

With Main Street Launch's capital, these companies created and sustained nearly 4,000 jobs in the last ten years.



- Food & Beverage
- Professional Services
- Retail
- Health & Beauty
- Arts & Entertainment
- Education
- Manufacturing

MAP OF OUR CLIENTS



For an interactive map of our clients, go to mainstreetlaunch.org/shop-with-our-clients

RESPONDING TO CHALLENGES, MAKING IMPACTS: OAKLAND'S RENAISSANCE



OAKLAND
LAUNCH

CHALLENGE

Oakland's poverty rate remains high, despite the region's economic recovery.

Without access to essential goods and services, people shop outside of Oakland, decreasing economic activity and tax revenue for city services. Vacant stores depress real estate values, create blight, and increase public safety concerns.

Access to capital continues to be a challenge for business people of color in Oakland who don't qualify for bank financing.

IMPACT

Every year, Main Street Launch-funded businesses in Oakland generate more than 600 jobs, many filled by low-to-moderate income Oakland residents.

Main Street Launch drives capital into struggling commercial corridors. In 2015, we embarked on a project focused on Central and East Oakland businesses that will be impacted by the upcoming Bus Rapid Transit construction along International Boulevard and in Downtown Oakland. Our new program offers a comprehensive set of business advising services, access to flexible and affordable capital to help businesses sustain themselves during construction, and resources to continue to grow after the bus line launches. We have connected with over 300 businesses to assess their needs.

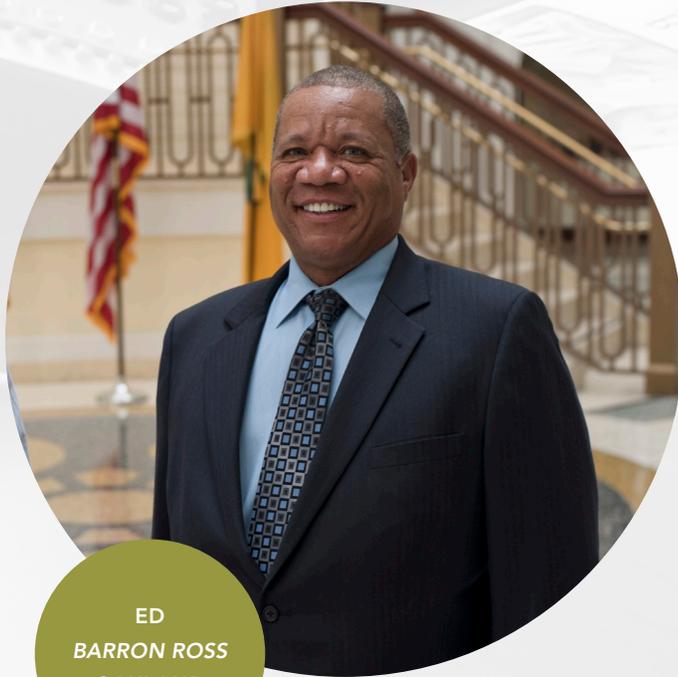
Main Street Launch has a distinguished track record of making sure our services and capital are deployed to small business owners that reflect the communities in which we operate. Main Street Launch has funded 294 loans totaling \$22 million over the last ten years in Oakland. Last fiscal year, 25% of our Oakland borrowers were African American, and in 2016 we launched a new initiative focused on supporting African American entrepreneurs.

“ You have to be determined enough to want to be a sustainable business. That's the kind of energy and strength that I see coming out of Oakland today. The entrepreneurs opening these businesses are really committed to Oakland. They believe that if they do the right things, bring good value to the community, and reflect and respect the community in which they do business, they will be successful.”

..... IN THE LAST 10 YEARS

MAIN STREET LAUNCH HAS FUNDED **294** LOANS IN OAKLAND **TOTALING \$22 MILLION**

SCOTT LEWIS
CFO



ED
BARRON ROSS
OAKLAND

LOOKING TO THE FUTURE IN OAKLAND

Edwin Griffin believes that strong families are the backbone of strong communities, and his business, Barron Ross, works passionately to support their clients and their clients' families to plan and pay for long-term care. His first loan from Main Street Launch helped to upgrade their technology and systems, so they could spend more of their time with clients and less time on arduous record keeping. Ed reflects, "With the loan and these new tools, Barron Ross achieved growth that we would not have been able to otherwise. Working with Scott [Lewis, CFO] was great: he laid out spreadsheets, provided guidance, and was clear about his expectations. Scott really served as a mentor to me and my business. His advice helped me double my revenue the first year after our loan." In 2015, Main Street was proud to provide a second loan to Barron Ross, to support their business' continued growth and expansion.

GETTING ONLINE TO GROW A BUSINESS

Rocio Navarro wanted to start a business to be her own boss. In June 2015, she took over Artesanias Mexicanas El Sol from her sister, and now she runs the business largely on her own. Karla De Leon, Main Street Launch's Lead Business Advisor, visited Artesanias Mexicanas El Sol to let Rocio know about the services available through the BRT business support program. Rocio received business advising about marketing techniques that could help grow her business. In the initial meeting, Main Street Launch recommended that Rocio consider accepting credit cards as a strategy to boost sales. She opened her first business bank account shortly after, obtained a credit card reader, and is now accepting credit cards. She increased her sales by several thousand dollars that month, from \$20-30 of sales per day to as much as \$200 per day.



ROCIO
ARTESANIAS
MEXICANAS
EL SOL
OAKLAND

RESPONDING TO CHALLENGES, MAKING IMPACTS:

BRT BUSINESS SUPPORT PROGRAM

ABOUT BRT

Bus Rapid Transit (BRT) is a new bus system that employs a combination of innovative technologies to create a safer, faster, and more reliable transit system. BRT will include 38 new stations that will feature off-board fare collection, weather protection, security lighting, cameras, and public art.

PREPARING FOR CONSTRUCTION, THRIVING WITH NEW OPPORTUNITIES

In 2016, AC Transit is scheduled to begin construction of a 10-mile, \$180 million Bus Rapid Transit (BRT) line. 7.5 miles of the route traverses International Boulevard in East Oakland, home to several low-to-moderate income neighborhoods and more than 750 businesses.

In 2015, Main Street Launch, contracted by the City of Oakland, began providing technical assistance along the BRT route to prepare the businesses for the construction disruption and to take advantage of subsequent growth opportunities. Main Street has since identified 929 businesses along the entire route and connected with 304 businesses. Of the businesses reached, 67% have self-identified as low-to-moderate income households, 37% as women-owned, and 84% as minority-owned.

Main Street's extensive needs assessments of these businesses revealed that:

- 93% want to be in an online merchant directory,
- 65% do not have a website and want help, and
- 53% want help with Yelp.

In addition, several businesses expressed interest in making physical improvements to their businesses to help attract and retain customers. The data shows that:

- 65% want new lighting,
- 67% want new signage,
- 67% want façade improvements, and
- 60% want security cameras.

RESPONDING TO CHALLENGES, MAKING IMPACTS: PARTNERING TO SERVE ALAMEDA COUNTY

In 2016, Main Street Launch became the host of the Alameda County Small Business Development Center (SBDC). For over 20 years, the Alameda County SBDC has been the premier provider of local small business advisory services. Our organizations are aligned in our shared dedication to empowering entrepreneurs with business advising and access to capital.

With a team of two central staff housed in Main Street's office and 18 expert consultants, the Alameda County SBDC offers no-cost one-on-one advising services, seminars, and workshops to help small businesses achieve success.

Each entrepreneur working with the SBDC is paired with an advisor who has the expertise to meet that business' unique needs. These advisors are all prior business owners from diverse backgrounds and with expertise across many industries, ensuring that each small business gets the support they need to achieve their goals.

In 2015, the Alameda County SBDC celebrated deep impacts and record results:

- 438 businesses utilized one-on-one advising services.
- These businesses achieved a record \$14.4 million in sales above their prior year sales.
- They created 296 new jobs and retained 135 positions at-risk of elimination in 2015.
- They raised over \$22.2 million in new loans and equity.

..... IN 2015

ACSBDC CLIENTS **RAISED \$22 MILLION** IN NEW LOANS AND EQUITY

.....



SEAN & RICHARD
THE PORT BAR
OAKLAND

COLLABORATION FOR COMMUNITY SPACES

Sean Sullivan and Richard Fuentes worked with the Alameda County Small Business Development Center (SBDC), hosted by Main Street Launch, to prepare for construction and for launching their business, The Port Bar. “Deagon Williams [SBDC consultant] is a tremendous resource for bars and restaurants. She helped us with our financials, with our employee handbook, with best practices for hiring, and generally served as a resource for all the questions we had throughout the process of building our business,” says Sean.

Part of The Port Bar’s development was a construction project to build out their location at 2021 Broadway in Oakland’s Uptown District. “Our Main Street Launch loan helped us finish construction and also provided us with working capital so we can have money aside to support us as our business grows,” says Sean. “Beyond the money, the loan gave us a sense of focus. Scott [Lewis, Main Street Launch’s CFO] was with us the entire two-and-a-half years that it’s taken to make this happen.”

RESPONDING TO CHALLENGES, MAKING IMPACTS:

INVESTING IN AFRICAN AMERICAN ENTREPRENEURS

In 2016, in partnership with Wells Fargo's Diverse Community Capital program, Main Street Launch developed additional programs and services specifically designed to support African American small business owners in Oakland and San Francisco.

SAN FRANCISCO SMALL BUSINESS WEEK

Main Street Launch is proud to have partnered with the San Francisco African American Chamber of Commerce to host the first San Francisco Small Business Week event focused on African Americans. Our programmatic services for African American-owned businesses in San Francisco are focused in the Fillmore and Bayview Districts, so we chose to host our first event at 1300 on Fillmore, an African American-owned business in the Fillmore District. This session convened more than 60 small business owners and community members. "There's a need to create additional opportunities for African American entrepreneurs to come together and access the support they need for their businesses," says Robert Lattimore, Main Street Launch's Senior Vice President. "We used this session to kick-off our Business Lifecycle Series."

BUSINESS LIFECYCLE SERIES

In addition to receiving funding support from Wells Fargo, Main Street Launch is utilizing their technology platform "Wells Fargo Works" to support and enhance traditional business education seminars. This integrated approach allows seminar participants to access additional tools that they need to support their business development at every stage.

LENDING

Main Street Launch's African American business program offers capital up to \$250,000, with an emphasis on reaching women-owned companies. These loans can support entrepreneurs by refinancing high-interest small business debt that they have acquired through online lenders. Because these loans can also be used to buy or acquire a business, it allows African American entrepreneurs to start franchises and builds a pipeline of potential buyers for businesses owned by older entrepreneurs who are succession planning.

ENTREPRENEURS IN RESIDENCE

Our Entrepreneurs in Residence program identifies early stage companies that could benefit from support from an accelerator program. Our goal is that at the end of six months of Residency, the entrepreneurs will be able to monetize their businesses. Our program supports early stage companies with the resources, relationships, and advice that they need to take their businesses to the next level.

To date, we have supported two companies in our Entrepreneur in Residence program. Both companies are interested in developing businesses with social impact. “These companies are focused on scaling within their neighborhoods, scaling green, creating jobs that support their communities, and offering benefits to their employees. This ‘profit with a conscious’ model is very exciting and has a lot of potential benefits for Oakland,” reflects Robert.

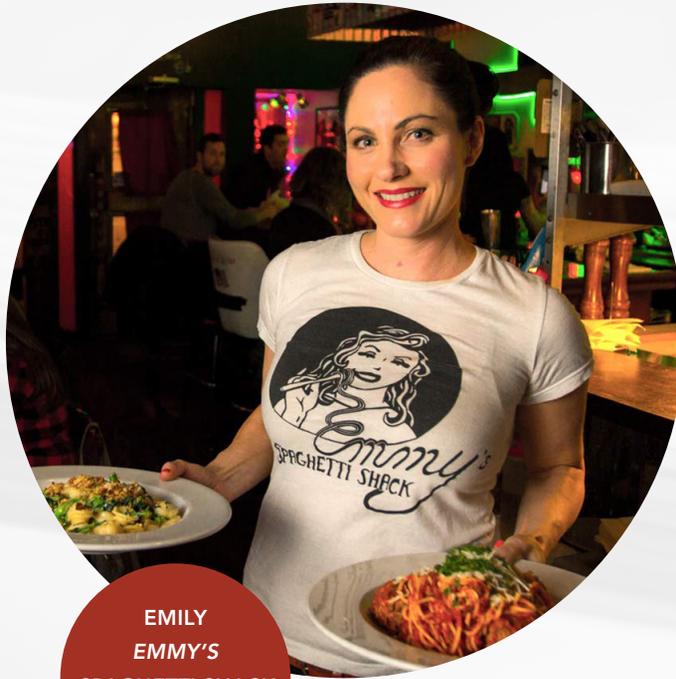


ISAAC & GRAHAM
CIVIL LABS
OAKLAND

ACCELERATING COMMUNITY SUCCESS

Civil Labs, co-founded by Isaac Buwembo and Graham Gardner, is a social enterprise with a mission to empower young people to make change in their community and to give them the resources to do so. This Oakland-based business is developing a food community center that provides space for after-school youth programming and commercial kitchens for area food entrepreneurs.

“Throughout our journey starting this business, we have seen a lot of incremental progress. Sometimes, there are moments where it feels like we jumped on a moving walkway. Joining Main Street Launch’s Entrepreneur in Residence program was one of those bigger leaps for our business development,” says Isaac and Graham.



EMILY
EMMY'S
SPAGHETTI SHACK
SAN FRANCISCO

ZOODLES AND NOODLES IN SF

After 13 years of doing business, Emily Kaplan, owner of Emmy's Spaghetti Shack, felt the pressures of the real estate boom in San Francisco and struggled to secure a lease and keep her business open. She applied for loans but was consistently denied even with a perfect credit score and positive financial history. On the verge of losing her business, Emily was referred to Main Street Launch through Renaissance Entrepreneurship Center. Once in contact with Main Street, Emily was quickly able to go through the loan process, attain a loan, and finally secure a lease. Emily said, "The timing and importance of this loan was critical for me. Without Main Street I would simply not be in business."

SAN FRANCISCO LAUNCH



RESPONDING TO CHALLENGES, MAKING IMPACTS: EMPOWERING SAN FRANCISCO'S URBAN ENTREPRENEURS

“Main Street Launch recognizes that the history of San Francisco was built on small, family-owned businesses. Preserving these businesses in various commercial corridors is important for the City and for creating local jobs in those neighborhoods.”

DARIUS MAHAJER
Senior Vice President
San Francisco Launch

CHALLENGE

Small businesses in San Francisco make up 97% of businesses and employ 63% of workers. They are a vital element in keeping San Francisco diverse and livable. Businesses need access to capital and expertise to be part of San Francisco's prosperity.

Despite the city's economic achievements, many neighborhoods, especially those in low-to-moderate income areas, continue to struggle with rising prices and demographic changes.

Despite the city's low unemployment rate, jobs for low-to-moderate income people who lack education or training continues to be a challenge.

IMPACT

Main Street Launch's successful partnership with the City of San Francisco is designed to support the small business community, especially companies located in low-to-moderate income areas. Over the last five years, Main Street Launch has funded 108 loans totaling over \$12.7 million in San Francisco.

Main Street Launch works closely with city government to support and develop neighborhoods in San Francisco's 25 Invest In Neighborhood areas, including a new programmatic focus on Bayview and Lower Fillmore.

Over the last five years, companies supported by Main Street Launch have created or sustained 800 jobs in San Francisco.

..... IN THE LAST 5 YEARS

.....
MAIN STREET CLIENTS IN
SAN FRANCISCO **CREATED/SUSTAINED 800 JOBS**
.....

RESPONDING TO CHALLENGES, MAKING IMPACTS: PARTNERING WITH AND FOR VETERANS



**VETERAN
LAUNCH**
ASPIRE TO SUCCESS

CHALLENGE

IMPACT

Despite veteran entrepreneurs' importance to the economy and our communities, veterans as new entrepreneurs have declined from 12.6% in 1996 to 6% in 2011.

California boasts 239,422 veteran-owned businesses (9.8% of all veteran-owned businesses nationally). Veteran Launch is focused on identifying and connecting with both existing veteran-owned companies and aspiring veteran entrepreneurs to build a robust network of support for their business development in our state.

Veterans lack access to capital for their businesses. Business loans account for only 9.8% of all business capital acquired by veterans, and SBA research indicates that only 3.7% of microloan recipients identify as veterans.

Veteran Launch has already invested \$3.6 million into 26 companies. Awareness of our resources has quickly grown among veteran entrepreneurs in 2016, resulting in a rapidly accelerating number of loans to veteran-owned businesses.

Veterans lack comprehensive business support services to accompany their loans and business growth.

Veteran Launch supports both new and established veteran-owned businesses and is built on three pillars - business advising, networking resources, and financing - that directly address the challenges faced by veterans as they start and grow businesses.

“ Our work, both at Main Street Launch and my work with veterans, is all about service. It's about being able to provide the funding, the resources, and the guidance to our troops. The foundation of our work is respect because we recognize that our clients have invested a lot of their time, money, and energy into their business, whether it's operating or still an idea. No matter what, we're striving to have a positive impact on each person that comes through our door.”

NOAH HARRIS
Managing Director
Veteran Launch

CA BOASTS **239,422** VETERAN-OWNED COMPANIES OR **9.8%** OF THE UNITED STATES' VETERAN-OWNED BUSINESSES

WAFFLES BY MARINES

The Waffle Experience was started by three U.S. Marines who served together in Operation Desert Storm: owner Chef Michael Donoho, coffee roaster Dominic Dolar, and business manager Jeffery Belaski. They credit their camaraderie during their time aboard aircraft carriers and around fighter jets as a major asset in starting and growing their business. Chef Mike now owns two locations, the first in Natomas, CA and the second (funded in part by Veteran Launch) in Folsom, CA. "Working with Mike [McGrane, Regional Lending Director] and Veteran Launch was great from the beginning," says Chef Mike. "They bring a mission focus to what they do, and I knew right away they were focused on our business success."



CHEF MIKE
THE WAFFLE
EXPERIENCE
FOLSOM

OUR TEAM



Adrian Gomez Zavala
Assistant Vice President –
Relationship Manager



Bruce Jobson, SPHR
Human Resources



Cynthia Simmons
Administrative Assistant –
Alameda County SBDC



Darius Mahajer
Senior Vice President –
San Francisco Launch



Flor Melara
Vice President –
Relationship Manager



Guillermo Barajas
Accounting &
Administration
Specialist



Jackie Maxwell
Vice President –
Accounting /
Controller



Jacob Singer, PhD
President &
Chief Executive Officer



Jen Leybovich
Senior Vice President –
Strategy &
Development



Joyce Windross
Senior Vice President –
Operations



Karla De Leon
Lead Business Advisor –
BRT Business Support
Program



Kathia Kacic
Assistant Vice President –
Loan Closing &
Compliance



Katie Taylor
Assistant Vice President –
Communications



Lee Lambert
Director –
Alameda County SBDC



Mandolin Kadera-Redmond
Manager – Accounting



Maopepe Gaoteote
Vice President –
Loan Closing &
Compliance



Mike McGrane
Vice President –
Regional Lending Director,
Veteran Launch



Noah Harris
Managing Director –
Veteran Launch



Paula Groves
Senior Vice President –
Business Consulting



Robert Lattimore
Senior Vice President



Rodney Clayton
Assistant Vice President –
Loan Servicing



Scott Lewis
Chief Financial Officer



William Ong
Finance & Accounting
Consultant

“One of the things that characterizes Main Street Launch is the incredible talent of the people who work here. There are people in this organization who have many years of experience doing SBA lending, working with veteran borrowers, and working in diverse communities. It’s really an extraordinary group of people who have come together and who are passionate about the mission of this organization.”

JACOB SINGER
President & CEO

MAIN STREET LAUNCH BOARD OF DIRECTORS



Wendell W. Jones II
Chair, Serial CFO



Gladys Green
Vice-Chair, Oakland
Economic Development
Corporation



Mark Alan Lindquist
Secretary,
M.A. Linquist Co.



Stephanie Jones
Treasurer,
Wells Fargo



Matt Ching
Member,
City National Bank



LaSandra Hunt
Member,
JPMorgan Chase



Eric Nelson
Member,
Bank of the West



William Taylor
Member,
The Law Office of
William A. Taylor



Arthur Washington
Member,
Nor-Cal FDC

SUPPORTERS

Main Street is pleased to offer a community investment note that allows accredited investors to directly fund our small business clients. To learn more, please email invest@mainstreetlaunch.org.

Main Street Launch is one of the country’s top performing CDFI small business lenders. For a copy of Main Street Launch’s 2015 audited financial statements, please contact us at updates@mainstreetlaunch.org.

With Financial Support From:

Bank of America
Bank of the West
CDFI Fund
City of Oakland
City of San Francisco
Citi Foundation
City National Bank
Comerica Bank

JPMorgan Chase Foundation
Novogradac Rivers Foundation
Office of Community Services
Opportunity Finance Network
U.S. Bank
United States Small Business Administration
Wells Fargo

Main Street Launch is a proud member of:





MAIN STREET LAUNCH

OAKLAND

2101 Webster Street | Suite 1200
Oakland | CA 94612

SAN FRANCISCO

One Market | Spear Tower | Suite 3528
San Francisco | CA 94105



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