



MAIN STREET LAUNCH

POWERING DREAMS. TRANSFORMING COMMUNITIES.

ORGANIZATIONAL REPORT

AS OF JUNE 2017



Dear Friends,

Main Street Launch is proud to celebrate our 38th year of supporting small business owners as they realize their entrepreneurial dreams. 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 brings economic vitality to not just the entrepreneurs and their families, but also to workers and our communities.

We see this inclusive vitality through our clients' successful business development. Stacy Tang created Taiwan Bento with her husband Willy Wang in pursuit of a new career as a recent immigrant. Now both Stacy and Willy work full-time in the business and employ 12 people. Brandon Jew was determined to start his own Chinese food restaurant in San Francisco, despite struggling to secure financing before coming to Main Street Launch. Having just celebrated their one year anniversary this past spring, his restaurant now employs 55 people and has won several awards already. Navy veteran Walter Allen's company, Acumen Building Enterprise, has a focus on hiring veterans as a way of giving back, primarily because Walter knows first-hand how impactful veterans are as employees.

Our clients' innovation and entrepreneurial spirit is a critical part of their success, and we find the same qualities strongly guide our organization and our work. The new programs and services we share in this report are the direct result of feedback from our clients and the small business community. In this report you will see examples of the innovative work our staff is doing to provide responsive, impactful services to small business owners in Oakland and San Francisco, and to veteran-owned businesses in California.

As a nonprofit, community-based organization, we work in partnership with people like you. Together we can empower small business owners to succeed, impacting entrepreneurs, their employees, and our communities. We invite you to help us further our reach and impact. 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.

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



Background photo on cover: Visit Oakland, Joshua Winzeler.

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WILLY & STACY
TAIWAN BENTO
OAKLAND

EAST ASIA MEETS THE EAST BAY

Willy Wang and Stacy Tang work full-time and have 12 employees at Taiwan Bento, a popular fast-casual Taiwanese restaurant with a California flair. When Willy and Stacy moved to the Bay Area, Willy had a job in San Francisco. As a recent immigrant, Stacy was trying to decide what career she wanted to pursue in the U.S. Willy and Stacy decided that if they could get a loan, they would launch a business together. “Main Street Launch was the perfect fit,” remembers Willy. “Our conversations at banks ended quickly since we were first-time restaurant owners, and our business wasn’t established yet. At Main Street Launch it was the first time someone asked us about what kind of food we wanted to serve. Their support and backing gave us more confidence that we could actually make the business successful.”

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OUR MISSION & VALUES

MISSION

Our mission is to create economic opportunity by empowering entrepreneurs.

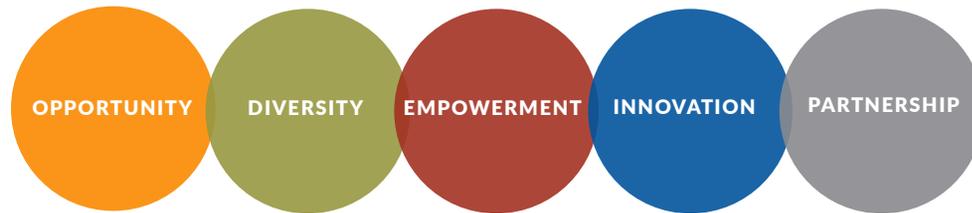
Through innovative partnerships we provide business owners with the capital, education, and relationships that allow them to flourish. Our collaborative approach helps our clients create jobs and stimulates economic development in low-to-moderate income communities.

VISION

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

CORE VALUES

For the last 38 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:



IRENE
EMANUEL COFFEE
SAN FRANCISCO

HOME COOKING IN THE HAIGHT

In 2015, Irene Parada Quinteros started Emanuel Coffee, a café that offers organic food and coffee. Inspired by her mother, Irene decided that a café would allow her to share her Salvadorian culture and her family's food with the San Francisco community. Initially, to pay for the business Irene used her own money and credit cards. "I didn't have money to take care of myself," reflects Irene. "The experience with Main Street Launch was excellent," Irene says. "With the loan I had the capacity to open the business without the burden of credit card debt."

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. 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 and San Francisco, and to veteran-owned and military family-owned businesses in California.

EDUCATION & RELATIONSHIPS

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.

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:



Alameda County Small Business Development Center offers high-quality, no-cost advising services and workshops to existing and aspiring entrepreneurs to help close the information gap.



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.



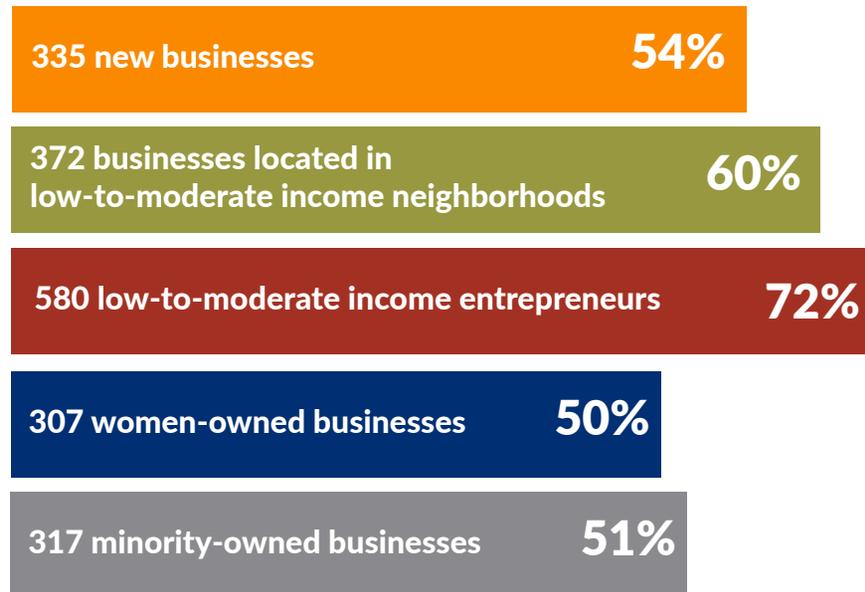
Localwise connects local people to jobs at local businesses. As businesses are ready to make their first hire or grow their team, Localwise offers a local job community, focused on building talent in small businesses.

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 livable environment for all. Empowering entrepreneurs and employees at a local level creates a more lasting, positive community impact.

.....IN THE LAST 10 YEARS.....
MAIN STREET INVESTED \$54 MILLION INTO 617 BUSINESSES.
.....

These loans supported:

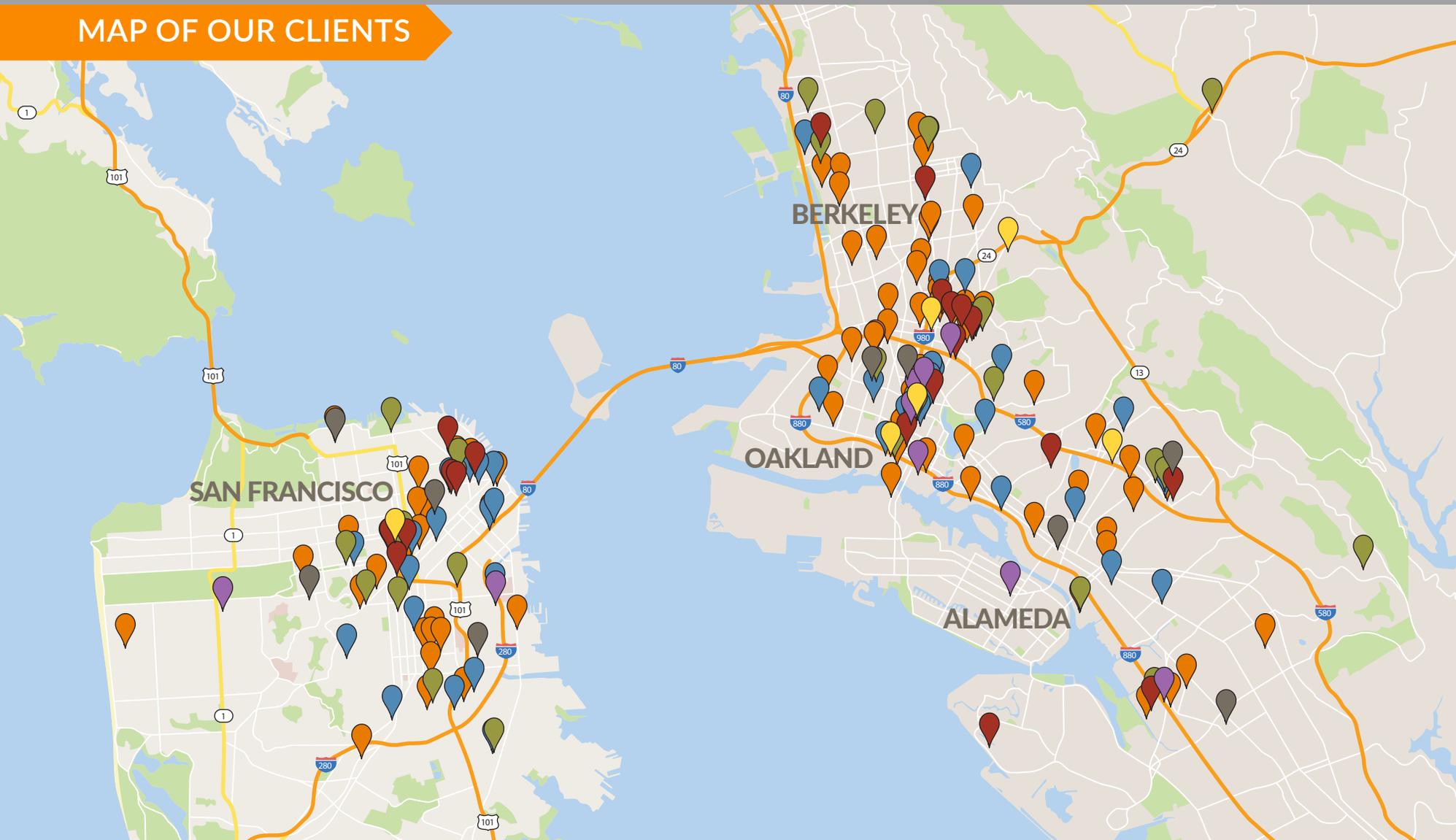


With Main Street Launch's capital, these companies created and sustained nearly **5,000 jobs** in the last ten years.



- 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

DEEP IMPACTS IN NEIGHBORHOODS

BUSINESS DISTRICT DEVELOPMENT STRATEGY

In partnership with the City of Oakland and the City of San Francisco's economic development departments, Main Street concentrates many of its programs and services in neighborhood business districts in need of investment. Our neighborhood business district work began in 2012 in partnership with Citibank, investing in small businesses along Oakland's Broadway Corridor. This resulted in Main Street providing \$4 million in loans to 30 new businesses, helping to create more than 300 new jobs. These businesses contribute to today's thriving food and shopping scene, bringing positive retail traffic and more tax revenues to the area. Then in late 2015, Main Street partnered with JPMorgan Chase's PRO Neighborhoods initiative for a three-year project, focused on funding small businesses in Central and East Oakland's neighborhood business districts.

Based on the results of our 2015 survey conducted in East Oakland, in 2016-17 Main Street launched a new multi-pronged approach to address the challenges faced by businesses in Oakland and San Francisco's low income and ethnically diverse business districts.

Our 2015 survey confirmed that businesses need access to affordable, flexible capital to finance curb appeal enhancements and other business needs. As a result, Main Street developed and began deploying a new concessionary loan product, funded with grant capital from our partners, that features a low, fixed interest rate and repayment terms that align with the businesses' expected cash flows.

Our survey also highlighted that the businesses lack an online presence, which limits their ability to attract new customers and generate higher revenues. Main Street is launching online merchant directories where each business will have a customized webpage that can also be linked to their Yelp and Google Places pages to increase their online visibility.

Beyond capital, businesses need strong marketing and financial management practices to increase revenues and enhance their business sustainability. Marketing and financial management business advising is being provided by Main Street to its concessionary loan clients to help businesses build strong internal capabilities.

Our strategy is growing to include things like vacancy tracking, a mobile office, and new ways of visualizing economic development data. We look forward to sharing more about the impacts of this work in future reports.



ROSA
LAS MARIANAS
OAKLAND

CREATING OPPORTUNITY OUT OF CHALLENGES

In 2013, Rosa Martin fulfilled her lifelong dream of owning a restaurant. However, her rent doubled, and she found herself unable to afford her brick and mortar location. Undeterred, Rosa shifted her focus to a food truck and catering business, enabling her to continue to follow her passion to share Guatemalteca food with her customers. Main Street Launch supported Rosa's business transition with additional capital and with business advising services that helped her launch a new website. Through Main Street's PRO Neighborhoods program funded by JPMorgan Chase, Main Street Launch helped Rosa develop her plan to grow her catering clients. Rosa says, "I opened my business for many reasons, but the most important thing for me was to be able to employ my family. Working with my two daughters is wonderful. I'm proud to show them that even when it's hard, 'si se puede' – you can do it."



JEAN MARIE
ANASA YOGA
OAKLAND

BUILDING HEALTHY COMMUNITIES

Anasa Yoga opened their doors in December 2013 after receiving a loan from Main Street Launch. They now have 23 teachers, including Jean Marie Moore, co-founder and owner, who teaches two of the donation-based classes. Anasa Yoga was originally conceived with two main goals: one, to help address stress-related health disparities in the African American community through the healing practice of yoga, and two, to bring a yoga studio focused on serving the community into a neighborhood without this resource. With two business partners at the time, they developed a business plan with the help of the Alameda County SBDC and East Bay SCORE, both organizations that referred Anasa Yoga to Main Street Launch. “At our first meeting with Main Street Launch, I had a strong sense of relationship and felt Main Street’s desire to partner with us to help make our dream come true. That was the type of funder we were seeking for our business,” remembers Jean Marie.



RESPONDING TO CHALLENGES, MAKING IMPACTS: OAKLAND'S RENAISSANCE

CHALLENGE

IMPACT

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

In 2016, Main Street Launch-funded businesses in Oakland created and sustained more than 800 jobs, many of which are filled by low-to-moderate income residents.

Without thriving business districts, people shop outside of Oakland, decreasing tax revenue for city services. Vacant stores depress real estate values, create blight, and increase public safety concerns.

Main Street Launch drives capital into struggling business districts to help entrepreneurs start and grow their businesses. Main Street Launch has funded 355 loans totaling \$25 million over the last ten years in Oakland. In 2016, we expanded our services to include a new concessionary loan product and business support services in response to needs identified in our 2015-2016 needs assessment with 305 Oakland small businesses.

Access to capital continues to be a challenge for business people of color in Oakland who do not qualify for bank financing.

Main Street Launch has a distinguished track record of providing loans and business support services to small business owners that reflect the communities in which we operate. Last fiscal year, 52% of our Oakland borrowers were people of color, and we have so far supported five businesses owned by young black entrepreneurs in our new Entrepreneur-in-Residence program.

“The majority of our Oakland clients are either Oakland natives or have spent many years living in Oakland and their businesses reflect their dedication to our community. The businesses are Oakland-centric as our clients strive to build upon the culture that already exists in Oakland, not change it.”

FLOR DE MARIA MELARA
Vice President - Relationship Manager
Oakland Launch

.....IN THE LAST 10 YEARS.....

MAIN STREET LAUNCH HAS FUNDED **355 LOANS** IN OAKLAND, TOTALING **\$25 MILLION.**

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



CHALLENGE	IMPACT
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Nationwide, fewer than half of aspiring small business owners believe that they have readily available information about growing a business and entrepreneurial training.

The Alameda County SBDC (ACSBDC) has 16 expert consultants with expertise in lending, business technology, finance & accounting, marketing, construction, crowdfunding, business operations, import/export, human resources, business strategy, restaurants/retail, and more. All of the consultants have diverse and impressive backgrounds that help ACSBDC clients to pursue their business development with excellent information and resources. In 2016, these consultants spent 3,028 hours advising ACSBDC clients.

A decrease in bank lending has made access to capital additionally challenging for small businesses.

Between 2007 and 2012, bank lending to small businesses decreased by about 67% in Alameda County. In 2016, Alameda County SBDC clients received \$30.3 million in loans and equity, which created and retained 437 jobs.

.....IN 2016-17.....

The Center has won several awards including **TOP CENTER** in the NorCal SBDC Region.

“ Alameda County has a fantastic entrepreneurial spirit and the entrepreneurs we serve have a values system that is less about money and more about the community. ”

LEE LAMBERT
Director, Alameda County SBDC



**WALTER
ACUMEN BUILDING
ENTERPRISE
OAKLAND**

CREATING OPPORTUNITY FOR OTHERS

Walter E. Allen, a Navy veteran, started Acumen Building Enterprise in 1994 to help pay for graduate school. Acumen received a loan from Main Street Launch in 2016 and now has 40 employees. Walter and his team work with major transit agencies across the country to provide transit and transportation infrastructure development coupled with strategic technology solutions designed to expand urban mobility and accessibility. Walter went to the Alameda County SBDC for accounting support: “It was a great help. I would recommend them to other business owners. I plan to go back to the SBDC for help on future business challenges as they arise.” Walter stays connected to his military roots, dedicating Acumen to employing veterans, people of color, and women. “My goal is to create jobs, reduce climate change, and increase urban mobility,” says Walter. “We know that veterans are great employees: they hit deadlines extremely well, they thrive in highly structured environments, and they exhibit excellent pattern recognition. All of these characteristics make our veteran employees invaluable.”

GROWING FAMILIES, GROWING SUCCESS

Chamaine Woffard desired more flexibility after giving birth to her now five year old son; so, she founded Wellington Studio, a business that couples her creative skills and her graphic and web design background with the corporate experience she gained in print production. "Meeting Robert [Lattimore, Main Street Senior Vice President] showed me how powerful a mentor like him can be. He has shown me how to be methodical in making strong business decisions and how to be strategic in achieving business success," she says. "There are not a lot of black women in my industry, so it's hard to find role models. The mentorship I'm receiving in the Entrepreneur-in-Residence program is giving me the tools and showing me the realities of how to attain more success and balance in my business."



CHAMAINE
WELLINGTON
STUDIO
OAKLAND



FERNAY
MINNIE BELL'S SOUL
MOVEMENT
SAN FRANCISCO

SAN FRANCISCAN SOUL FOOD

In 2008 when Fernay McPherson decided she wanted to change careers from her corporate job, she chose to go to culinary school. It was challenging to find a job, as the field is still very male-dominated, so she decided to start her own business. Her inspiration was the food she grew up eating: the food that her great aunt Minnie and her grandmother Lily Bell would make. Fernay named her business after them and Minnie Bell's was born. "My goal is to create more jobs and to help others build their careers in this industry," says Fernay. "The Entrepreneur-in-Residence program is giving me the tools I need to achieve this goal."

RESPONDING TO CHALLENGES, MAKING IMPACTS: INVESTING IN AFRICAN AMERICAN ENTREPRENEURS

CHALLENGE

As African American business owners near retirement age, there are few resources available to help them with succession planning, to ensure that the value of their business continues to benefit future generations and build intergenerational wealth.

IMPACT

Main Street Launch and the City of San Francisco are collaborating on programming that brings African-American-owned businesses together in two cohorts to learn about their options related to transitioning their businesses. At the end of their training, these business owners leave with a working succession plan and better understand the options available to them for the future.

Access to affordable commercial space in San Francisco continues to be a challenge, and some landlords would rather keep a space empty than rent to entrepreneurs in low-to-moderate income communities, for fear of lease violations and nonpayment.

Main Street Launch with the Lower Fillmore Association brought landlords and entrepreneurs together to meet face-to-face about the challenges they experience in the rental market. With access to Main Street's capital and the brick and mortar space from the landlords, the entrepreneurs were able to make powerful connections to grow their businesses, building more trust between landlords and potential tenants.

Many African American entrepreneurs lack access to mentorship. While business advising is important to addressing specific challenges the business faces, customized mentorship has strong outcomes for small business survival and growth.

Main Street Launch's Entrepreneur-in-Residence (EIR) program, funded by Wells Fargo, offers tailored mentorship, office space, stipends, and advising to entrepreneurs looking to take their businesses to the next level. Four of our five EIR companies to date are operating and have experienced significant growth since beginning their residency at Main Street Launch.

“African American-owned businesses are experiencing a systemic inability to access financial capital from mainstream financial institutions. In spite of the horrendous impact of the 2008 recession, African American entrepreneurs were resilient and continued to start businesses. Now the problem is figuring out how to keep their doors open. Navigating post-start-up euphoria is difficult, and this is where education, business assistance, mentoring, and access to capital come together.”

ROBERT LATTIMORE
Senior Vice President
Main Street Launch

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



SAN FRANCISCO
LAUNCH

CHALLENGE	IMPACT
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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. Yet, businesses need access to capital and expertise to be a part of San Francisco's prosperity.

In the last five years, Main Street Launch has funded 127 loans totaling over \$16 million in San Francisco. In 2017, Main Street Launch was selected by the City of San Francisco to administer the City's Revolving Loan Fund, and we continue to administer the City's Emerging Business Loan Fund. As a result, we expanded our services and are now offering loans from \$10,000 to \$250,000.

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.

Main Street Launch is committed to supporting San Francisco's 25 Invest In Neighborhoods. In 2016, we began working extensively in Bayview and Lower Fillmore and in 2017 expanded our deep-dive approach to Chinatown. We are continuing to expand and develop our business support services to assist the 25 neighborhoods in this rapidly changing city.

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

Over the last five years companies supported by Main Street Launch have created or sustained 1,000 jobs in San Francisco.

.....OVER THE LAST FIVE YEARS.....

COMPANIES SUPPORTED BY MAIN STREET LAUNCH HAVE
created or sustained **1,000 JOBS**  in San Francisco.

“ San Francisco has a lot of small businesses concentrated in one place. There are many mom and pop shops that are in need of assistance, and these businesses really carry the community in San Francisco.”

DARIUS MAHAJER
Senior Vice President
San Francisco Launch



BRANDON
MISTER JIU'S
SAN FRANCISCO

BLENDING OLD AND NEW IN CHINATOWN

Mister Jiu's was born to preserve the tradition of Chinese cuisine and to showcase a contemporary take with San Francisco food values: small farm, organic, and seasonal ingredients. Now with 55 employees, Mister Jiu's is a Chinese American restaurant that highlights the best of both cultures. "I went everywhere to try and get funding and support to open," remembers Brandon Jew, owner. "Main Street Launch was the only place that heard me out, was willing to help, and believed in my vision enough to take the risk with me. We wanted to use traditional Chinese equipment, as well as modern tools. With our loan from Main Street Launch, we got a great wok, steamers, and a steam kettle that help us achieve both the volume we need while preserving the traditions of making this type of cuisine."

FAMILY FUN FOR ALL AGES

Sisters Sara Core and Amy Wilder's dream was to create a fun place for families. Now Millennium Family Entertainment Center in Yuba City, CA is open, featuring laser tag, bumper cars, a large play area, and an arcade. Sara and Amy used their loan from Veteran Launch to complete construction on the inside buildout of their space that features party rooms, a cafe, and more. "The local banks didn't understand the type of business we were trying to start, so they turned us down," says Sara, Army Reserve veteran. "We had all the equipment just sitting there because we didn't have enough money to finish construction. We wouldn't have been able to open without the money from Veteran Launch."



SARA & AMY
MILLENNIUM
FAMILY
ENTERTAINMENT
CENTER
YUBA CITY



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

CHALLENGE

IMPACT

Fewer veterans are starting businesses today than in previous generations: 50% of World War II veterans and 40% of Korean War veterans started businesses compared to only 4.5% of Post 9/11 veterans.

California is home to more than 250,000 veteran-owned businesses. Veteran Launch is focused on identifying and connecting with both existing veteran- and military family-owned companies and aspiring veteran entrepreneurs across California to support their businesses as they start and grow.

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

Veteran Launch has already invested \$6.5 million into 46 veteran-owned companies. Awareness of our resources has grown quickly across the state, resulting in a rapidly accelerating number of loans since 2016.

There are many resources available to veterans, but veteran entrepreneurs are not always aware of the support available to their businesses.

We work to connect veteran entrepreneurs to our partner organizations to expand the network of services available to them. We have partnered with a number of organizations to co-host and participate in events across the state, aiming to get the word out about the resources available to veteran entrepreneurs.

“ *Veteran business owners are confident and ready for a challenge. We have an all-voluntary military, so each veteran business owner has already chosen to face big challenges during their service. These experiences push our clients to engage with the same tenacity and to work hard to find success as they start and grow their businesses.* ”

MIKE MCGRANE

Vice President - Statewide Lending Director
Veteran Launch



CA IS HOME TO MORE THAN **250,000** VETERAN-OWNED BUSINESSES.

OUR TEAM



Adrian Gomez Zavala
Assistant Vice President -
Relationship Manager



Bruce Jobson, SPHR
Human Resources



Cynthia Simmons
Accounting & Administrative
Specialist



Darius Mahajer
Senior Vice President -
San Francisco Launch



Debra Peace
Office Manager



Flor Melara
Vice President -
Relationship Manager



Guillermo Barajas
Accounting Manager



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
Assistant Vice President -
Economic & Business
Development



Karolyn Wong
Assistant Vice President -
San Francisco Relationship
Manager



Kathia Kacic
Assistant Vice President -
Loan Closing & Compliance



Katie Taylor
Vice President -
Marketing & Executive
Projects



Lee Lambert
Director -
Alameda County SBDC



Mike McGrane
Vice President -
Statewide Lending Director,
Veteran Launch



Prabh Nijjar
Data Analyst



Rachel Aoanan
Vice President -
Loan Closing &
Compliance



Robert Lattimore
Senior Vice President



Rodney Clayton
Assistant Vice President -
Loan Servicing



Scott Lewis
Chief Financial Officer



Suzanne Schafer
Administrative Assistant -
Alameda County SBDC



William Ong
Finance & Accounting
Consultant

“Main Street Launch has a phenomenal team of people working for it. We’re always looking out for new talent in our industry who can make substantive contributions to our work. We have a lot of creativity in our work, and we’re always innovating and developing new approaches that capture people’s imaginations.”

JACOB SINGER
President & CEO

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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.

For a copy of Main Street Launch’s audited financial statements, please contact us at updates@mainstreetlaunch.org.

With Financial Support From:

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Main Street Launch is a proud member of:





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