



MAIN STREET
LAUNCH

POWERING DREAMS. TRANSFORMING COMMUNITIES.

ORGANIZATIONAL REPORT

AS OF JUNE 2021



Dear Friends,

As the severity of the COVID-19 pandemic set in over the past year, we saw small businesses suffer the brunt of the economic fallout. By September 2020, nearly 40,000 small businesses in California closed—many of them permanently. Main Street Launch understands that these small businesses are the backbone of our communities, which is why we sprung into action during this crisis. Throughout the pandemic, we found ourselves needing to adapt and pivot in order to support small businesses in the communities we serve.

With over 40 years of experience supporting Bay Area small businesses and entrepreneurs, we have deep roots in our communities. We tapped into our connections with municipalities to deploy emergency funding where it was needed most. We partnered with the City of San Francisco to develop the San Francisco Hardship Emergency Loan Program. Through this program, we were able to support businesses like ODSY Workshop, a leather goods and repair store in the Sunset district. The capital they received allowed them to maintain operations during the shelter-in-place orders.

To deepen our commitment to serving African American entrepreneurs, we collaborated on an innovative public-private partnership to develop the San Francisco African American Revolving Loan Fund. This fund serves African American-owned businesses in the city with 0% interest loans, flexible underwriting, and partial loan forgiveness. Satori Yoga Studio had been operating in the Financial District for over 16 years when the pandemic hit. With funding from this program, the business was able to make critical investments to continue offering wellness and healing classes remotely through shelter-in-place.

We also want to recognize the incredible resilience of our staff through these difficult times. In the face of unprecedented challenges, our team was able to rapidly pivot our services to serve more clients than we ever have in an entirely new way. We brought our application processes online so that transactions could be carried out safely and securely without meeting in person. This allowed us to reach small businesses remotely and continue to deploy emergency capital efficiently.

As a nonprofit community-based organization, we work in partnership with people like you. Together, we can empower small business owners to succeed. We invite you to help us further our reach and impact. Stay connected by signing up for our newsletter, refer aspiring and existing entrepreneurs to our services, and most importantly shop with Main Street Launch clients.

Thank you for your support. We look forward to continuing to build inclusive prosperity in our communities.



Jacob Singer, President & CEO



Wendell W. Jones II, Chairman of the Board



Front cover photo credits: Piikup courtesy of ICA.fund,
ODSY Workshop courtesy of Kyoko Nishimoto
Background photo on cover: Visit Oakland, Joshua Winzeler.

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KAREN
PIXEL MEDIA SF
SAN FRANCISCO

PROVIDING STABILITY THROUGH A CRISIS

Pixel Media SF provides web design and digital marketing services primarily to other small businesses. Due to the pandemic, most of Karen's clients experienced an extreme disruption to their businesses. This left Karen with very little revenue for her own business. "I was very worried about my income because 95% of my clients stopped their service. Just paying the rent and utilities was a big concern." So she sought funding through the San Francisco Hardship Emergency Loan Program. "Main Street staff answered all my concerns and made the stressful situation uplifting. With this loan, I can supplement the lost income to operate 'normally.' It is still tough, but anything helps right now. I am very appreciative of these programs for small business owners. I have many friends who are business owners and these loans help keep our businesses afloat."

OUR MISSION & VALUES

MISSION

Our mission is to create economic opportunity by empowering entrepreneurs.

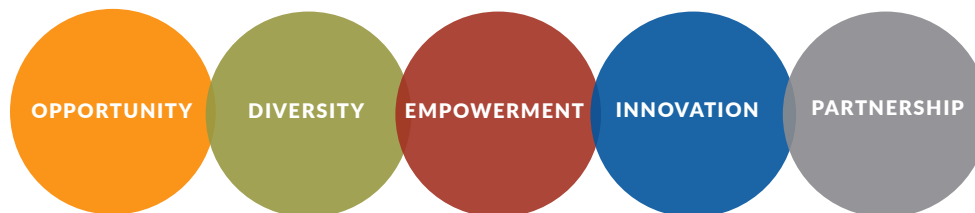
Through innovative partnerships we provide business owners with the capital, education, and relationships that allow them to flourish. Our collaborative approach helps our clients create jobs and stimulates economic development in low-to-moderate income communities.

VISION

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

CORE VALUES

For the last 42 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:



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, San Francisco, Stockton, and Persistent Poverty Counties in California.

EDUCATION & RELATIONSHIPS

In addition to lending services, Main Street Launch provides no-cost business services to help our clients become loan-ready, operate profitable businesses, and create jobs. We are continuously developing a robust pipeline of partner organizations who can help our clients and other business owners get the help they need to start or grow their businesses.

We are grateful to our community partners for their support, including but not limited to:

Alliance for Community Development
Anew America
Centro Community Partners
City of Oakland Business Assistance Center
Community Reinvestment Fund
Community Vision
Gillespie Consulting
Hack the Hood
ICA Fund Good Jobs
Intuit
Kiva
La Cocina
LCCRSF Legal Services for Entrepreneurs
Mission Asset Fund
Mission Economic Development Agency (MEDA)
National Veterans Transition Services (REBOOT)
National Coalition of 100 Black Women
Oakland African American Chamber of Commerce
Oakland Indie Alliance
Opportunity Fund

Pacific Community Ventures
Renaissance Entrepreneurship Center
Rosie Network
Runway Project
San Francisco African American Chamber of Commerce
San Francisco Economic Development Alliance
San Francisco Office of Small Business
SCORE
SFMade
Small Business Administration
Small Business Development Centers
Small Business Majority
Start Small Think Big
Stockton Impact Corps
The SF LGBT Center
Uptima Business Bootcamp
Veteran Business Outreach Centers
Women Veterans Alliance
Women's Business Centers
Working Solutions



**TANA
HARRIS HOISTING
SAN FRANCISCO**

A DREAM BECOMES REALITY

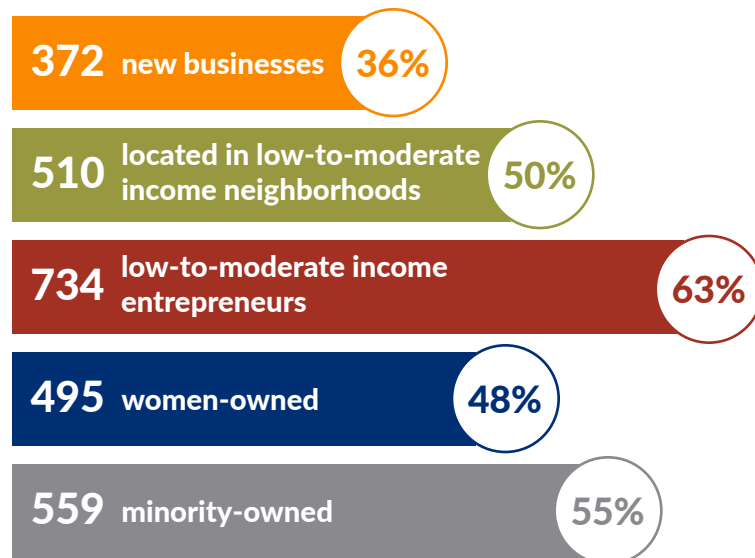
When the pandemic hit, Tana Harris's business revenue stalled as multiple construction projects were delayed or canceled. In need of working capital, Tana turned to Main Street Launch to help her navigate the different financing options available. With funding from Main Street, her business was able to accomplish a longtime goal and purchase its first piece of equipment: a 19-ton boom truck. "This was a wonderful achievement because we had always dreamed of getting our own equipment," Tana says. "Financing is always a factor for small businesses, so to have these types of programs to help us is really great." Going forward, Tana is excited to be able to hire more employees and introduce more women to the construction industry. "The future is bright!" she says.

THE IMPACT OF OUR WORK

Empowering entrepreneurs and employees at a local level creates a lasting, positive community impact. Small businesses make up the backbone of city economies, providing jobs and goods and services within neighborhoods, thus creating a safer and more livable place for everyone. Our work helps to build self-sustaining, vibrant local economies.

..... IN THE LAST 10 YEARS
MAIN STREET INVESTED **\$82 MILLION** INTO **1,021** BUSINESSES.
.....

These loans supported:



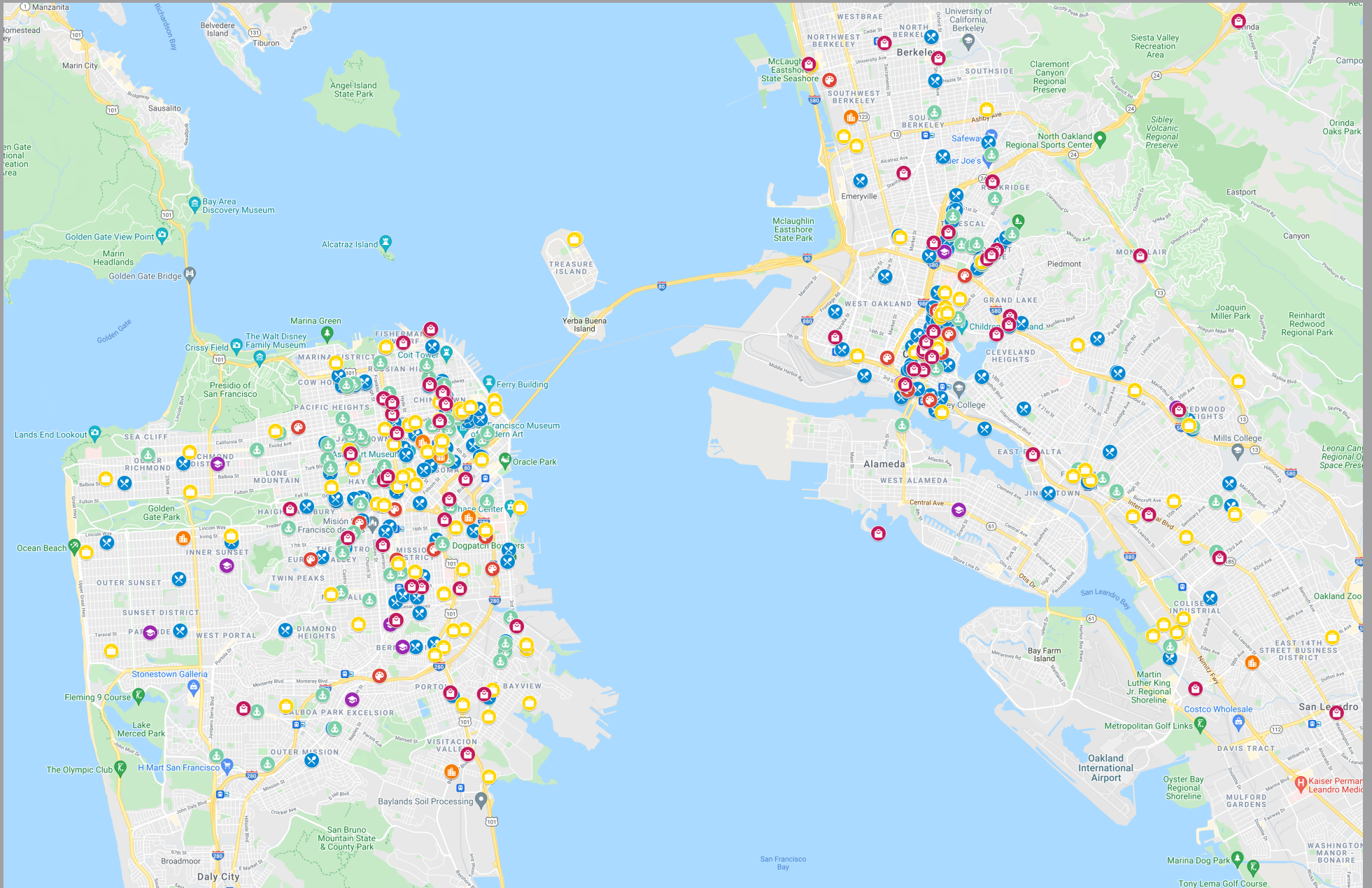
Our clients have created and sustained **6,100 jobs** in the last ten years.



Food & Beverage	33%
Professional Services	25%
Health & Beauty	19%
Retail	13%
Arts & Entertainment	5%
Education	2%
Manufacturing	2%

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

MAP OF OUR CLIENTS



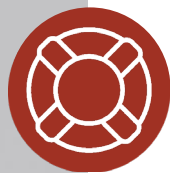


YINA & SOOJIN
ODSY WORKSHOP
SAN FRANCISCO

PROVIDING A FOUNDATION TO REBUILD

Yina Kim and Soojin Chae are the husband and wife team behind ODSY Workshop, an Inner Sunset shoe repair and leather goods producer. They apprenticed at a shoe repair shop on Taraval, then purchased the business from a long-time owner in 2015. In early 2020, they relocated to a new location on Irving. Their business was forced to close shortly thereafter due to the pandemic. “We had to close the shop for three months and were running out of money,” Yina said. They accepted orders on an appointment-only basis, sold gift cards, and started making masks to generate income for their business. But they still lost nearly 80% of their revenues. Yina and Soojin worked with Main Street Launch to apply for an SF HELP loan. “The process was very easy and convenient. I liked that everything was online and remote. It went through very fast, which was important to my business,” Yina commented. The loan helped them cover their basic operating expenses like rent and utilities. “The loan became our financial foundation to get up and run the shop again. Without the loan, we would have been struggling even more,” said Yina.

EMERGENCY LOAN PROGRAMS



RESPONDING TO CHALLENGES, MAKING IMPACTS: INJECTING ZERO-COST CAPITAL INTO HIGH-NEED AREAS

In response to the unprecedented challenges of the COVID-19 pandemic, Main Street Launch worked with municipalities to deploy emergency loan funds with 0% interest, no fees, and flexible terms.

CHALLENGE

When San Francisco's shelter-in-place orders took effect, over 56% of the city's small businesses were forced to close their doors. Small business revenues dropped nearly 70%. With so many businesses unable to operate, the threat of permanent closure loomed close.

IMPACT

Main Street Launch partnered with the City to develop and deploy the San Francisco Hardship Emergency Loan Program (SF HELP). After processing thousands of applications, we **funded 79 loans totaling \$2.98 million** as part of this program.

The Port of San Francisco is one of the city's largest contractors for Local Business Enterprises (LBEs). With several development projects and Port-related activities put on indefinite hold, many of these businesses saw their revenue streams dry up overnight.

Main Street Launch developed an innovative loan product with 0% interest and the opportunity for partial debt forgiveness. So far, the organization has **deployed \$726,000 in loans to 20 businesses** that hold contracts with the Port.

The City of Mountain View immediately recognized the need to support their local economy during the county's shelter-in-place orders. The City needed an organization with the technical expertise to administer their loan fund raised through philanthropic dollars.

Within just two months, Main Street Launch provided emergency loans to over 70 businesses. This rapid deployment was achieved by shifting internal processes to adapt new technology. In total, Main Street **funded 84 Mountain View businesses with nearly \$700,000.**

“ Our ability to quickly shift our processes to serve clients remotely allowed us to close more loans than ever before. We developed products that were responsive to community needs, and funded clients quickly and safely. **”**

KARLA DE LEON
Executive Vice President - Chief Credit Officer

..... LAST YEAR
\$7.5M MAIN STREET LAUNCH FUNDED
OF EMERGENCY LOANS
.....



APRIL
PIIKUP
OAKLAND

FOCUSING ON THE TRIPLE BOTTOM LINE

April Fenall is the founder of Piikup, a local delivery service for small businesses with a mission to improve economic outcomes for all community members. From her own experience with the criminal justice system, April is passionate about creating jobs that are inclusive and allow folks to show up as their authentic selves. In addition to providing local delivery services, Piikup also offers workforce development training targeted to cultivate skills in customer service and other soft skills. April envisions the jobs she creates as a springboard for each employee's professional growth. Her business practices center equity as a driving force to create a positive impact in the community. As such, April has ambitious goals to scale her business. She participated in Main Street Launch's Entrepreneur-In-Residence program in early 2020. Then, the pandemic upended her plans for the business. Piikup received a \$10,000 grant as part of the Oakland CARES Act small business grant program administered by Main Street Launch. The funding came at a critical time when April had been struggling to access emergency relief to keep her business going.

GRANT PROGRAMS



RESPONDING TO CHALLENGES, MAKING IMPACTS: DEPLOYING MUNICIPAL SMALL BUSINESS GRANTS

CHALLENGE

The City of Oakland needed local partners to administer federal CARES Act funding for small businesses. Many low income entrepreneurs and communities of color were left out of early federal recovery programs like PPP and EIDL, so the City wanted to ensure a more equitable distribution of funds.

With the economic tumult of the pandemic especially hard felt in Stockton, the City raised federal and philanthropic dollars to help keep its small businesses afloat. Without in-house expertise, the City approached Main Street Launch to administer its grant program.

Riverside and Orange Counties designated millions of dollars to support their local small business communities during the pandemic. But the counties needed an experienced administrator to handle the large amount of applications and transactions they anticipated processing.

IMPACT

Our team processed thousands of applications for **410 grants** of \$10,000 each, **funding a total of \$4.1 million in Oakland**. Main Street Launch developed a random selection algorithm to comply with the City's equity distribution matrix. Ultimately, 80% of the grants were awarded to businesses owned by people of color.

Main Street Launch established vetting guidelines and application procedures for the City. Our team processed **167 grants totaling \$501,000 in Stockton**. Main Street Launch then provided technical training to the City so that it could manage future rounds of funding.

Main Street Launch has a distinguished track record of rapidly deploying capital where it is needed most. In Riverside County, we awarded **5,000 grants** of \$10,000 for a **total of \$50 million in Riverside County**. We also deployed a total of **\$26 million in grants to 2,600 businesses in Orange County**.

“Main Street is proud to support small businesses at this critical moment in these cities' recovery from the pandemic. By helping local governments provide grants for their communities, we collectively envision a time when we will all be able to gather together again in support of the businesses that make each city such a unique place to work and live.”

JACOB SINGER
Chief Executive Officer

..... LAST YEAR

\$81M MAIN STREET DEPLOYED
OF RELIEF GRANTS

.....

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

CHALLENGE

A once vibrant community of African American-owned businesses in San Francisco has struggled through decades of disinvestment and displacement. The pandemic disproportionately affected communities of color, compounding the challenges these businesses face. Recognizing the critical need for investment in African American-owned businesses, the City sought community partners to address the situation.

African American entrepreneurs have a hard time finding and evaluating the right resources, securing comprehensive business advice, and getting support from other African American small business owners. The ecosystem that supports African American entrepreneurs has few formalized programs structured to meet these needs.

Small business ownership is an effective strategy for building intergenerational wealth and reducing the racial wealth gap. However, there are few integrated resources available to help business owners start, grow, scale, and transition their businesses through succession.

IMPACT

Main Street Launch collaborated with the City of San Francisco, the San Francisco Foundation, and the San Francisco African American Chamber of Commerce to establish the San Francisco African American Small Business Revolving Loan Fund. Specifically designed to meet the needs of COVID-impacted African American-owned businesses, this program has **deployed over \$2.2 million** in emergency loans to **48 African American businesses** so far.

Main Street Launch has graduated 33 Entrepreneurs-In-Residence since the program's inception in 2016. In 2020, the program supported a cohort of **100% women entrepreneurs in the Bay Area** and our **first cohort of entrepreneurs in Stockton**. The next cohorts in the Bay Area and Stockton will commence in late 2021.

Main Street Launch **supported 452 businesses** in the last year with business development workshops and technical assistance. We also launched Initiate, a cloud-based business education and technical assistance platform that provides a multitude of learning courses and other resources for small business owners.

“Main Street Launch has made an intentional decision to commit and invest in both financial and business development services for African American entrepreneurs. This fully integrated approach is unique in the CDFI space. Committing to formalizing an ecosystem of service providers already serving the community is important, and I'm proud to have a role in this work.”

ROBERT LATTIMORE
Executive Vice President - Chief Program Officer
Main Street Launch

INNOVATING THROUGH TRADITION

As an herbalist and biologist, Aaliyah Nitoto studied many ways to prepare herbs for consumption. She was intrigued by the idea of winemaking as one way to do this. She experimented with fermentation and created her first batch of lavender wine. She loved the outcome, and started producing wines made from flowers, not grapes. In 2010, she co-founded Free Range Flower Winery with her partner. Through her business, Aaliyah joins a long legacy of women winemakers practicing this hidden art form. Once she secured a production location for her unique product in West Oakland, Free Range Flower Winery started to garner media attention. Aaliyah found herself struggling with growing pains as she worked to build the foundations of the business. To help get her systems in place, Aaliyah participated in Main Street Launch's Entrepreneur-In-Residence program. "The accelerator program helps business owners develop systems and access expertise to ground their business and move to the next level. It's exactly what we needed." Since graduating from the program, she has expanded her business and is in partnership with a local vintner to share production facilities.



AALIYAH
FREE RANGE
FLOWER WINERY
OAKLAND



VALONNE
NATURAL DO
STOCKTON

SCALING TO BETTER SERVE THE COMMUNITY

Valonne Smith is passionate about educating people to care for their natural textured hair. In 2018, she founded Natural Do, a membership salon and retail store offering natural hair care services and products specifically formulated for people with kinky, curly, and wavy hair textures in Stockton. The salon has had continued growth over the past three years. Nonetheless, accessing capital for her planned growth and new product launches proved to be a serious challenge. Valonne participated in the first Entrepreneur-In-Residence Stockton cohort to strengthen her position to obtain capital. Through the program, Valonne gained the business development and technical assistance needed so that she stands her best chance of receiving the necessary capital for her to scale her business. While many businesses struggled through the pandemic, Valonne has seen continued customer support through renewed and sustained memberships that have actually increased over the last year.

RESPONDING TO COMMUNITY NEEDS: INVESTING IN AFRICAN AMERICAN ENTREPRENEURS

African American small businesses have not received the support they need to successfully start, grow, and sustain their businesses as a result of a fragile ecosystem of support and lack of study around African American small businesses. In order to streamline efforts, Main Street Launch established the African American Entrepreneurship Institute to specifically support African American entrepreneurship using a multi-faceted approach. The strategy includes lending, impact programs, and research. Through the institutionalization of resources, the Institute provides a long-term anchor for the African American business community.

LOCAL RESEARCH EFFORTS

We partnered with the L.C. and Lillie Cox Haven of Hope to lead research efforts to understand the local small business landscape for African American entrepreneurs. Main Street is utilizing an evidence-based approach to accurately describe and amplify the realities faced by local entrepreneurs. Furthermore, the data collected is used to inform thought leaders, tailor existing programs to follow best-practices that can be evaluated regularly, and shape economic development policies that will positively impact the African American business community. As part of this research effort, the Institute published its first white paper, “Bay Area African American Business: Financial Health and Intergenerational Wealth, 2020 Status Report” in December 2020.

SMALL BUSINESS TRAINING AND TECHNICAL ASSISTANCE

The Entrepreneurs-In-Residence (EIR) program is a 6-month business accelerator that supports the development of African American entrepreneurs through a business training curriculum, weekly one-on-one advising, access to financial capital, and other small business resources. In collaboration with the Oakland and San Joaquin chapters of the National Coalition of 100 Black Women, EIR participants are paired with mentors and go through a 12-week curriculum that seeks to create lasting bonds that continue beyond the program. In addition to the EIR program, the Institute also offers workshops on Business Readiness and Access to Capital, Supplier Diversity, and Succession Planning.

STOCKTON EXPANSION

To support our growing work, Main Street Launch opened a new office in Stockton in 2019. We also expanded our team, enabling Main Street Launch to serve the local small business community with much needed resources. This expansion and growth in Stockton is informed by the needs of entrepreneurs and the City’s economic development goals.

..... LAST YEAR

31% OF CLIENTS FUNDED BY MAIN STREET LAUNCH WERE
AFRICAN AMERICAN-OWNED

.....



ANDREA
SATORI YOGA
STUDIO
SAN FRANCISCO

STRENGTHENING MATURE BUSINESSES

Satori Yoga Studio has served San Francisco's Financial District for over 16 years. But in the wake of the pandemic, the business was forced to close its doors. "We pivoted to begin offering classes online to help offer our clientele tools to deal with the isolation, anxiety, and overwhelm associated with shelter-in-place and our new 'normal' post-COVID," owner Andrea Stern explained. Though the business had to give up its physical location, their community of teachers and students continues to grow. "Thanks to the funds from the San Francisco African American Revolving Loan Fund, we have been able to buy video equipment and continue to pay teachers a living wage for their classes, providing Americans from across the country with access to the healing practice of yoga at little to no cost!"



TONY
HACKING
SOLUTIONS
OAKLAND

PROVIDING A LAUNCH PAD FOR GROWTH

After 20 years in tech recruiting and staffing, Tony Beaman realized that climbing the corporate ladder wasn't helping him achieve his goals. So he founded his own firm, Hacking Solutions. After years of hard work building the business, Tony knew he needed an injection of capital to scale it to his vision of success. Hacking Solutions received \$100,000 from Main Street Launch to use as working capital and refinance high-interest debt. "The capital from Main Street Launch has enabled me to do things I've been wanting to do for a very long time," Tony says. With this funding, Tony was able to invest in critical sales and marketing funnels. He hired consultants to enhance the company's website and refresh the brand with new design work. These investments poised the company for explosive growth. While 2019 had been the business's best year on record with over \$500,000 in total revenues, Tony is now looking at a pipeline of over \$5 million in sales for the coming year.

RESPONDING TO COMMUNITY NEEDS: OUR LENDING WORK GOING FORWARD

The outbreak of the COVID-19 pandemic presented unprecedented challenges to small businesses. As a mature CDFI, Main Street Launch was well positioned to rapidly deploy funding in this emergency situation. By bringing our application process online, we were able to partner with municipalities in California to get critical financial resources to businesses efficiently and remotely. Now, as the state and cities relax public health ordinances and businesses are able to reopen, Main Street Launch is focusing our lending activities to help local small businesses recover and plan for regrowth in uncertain times.

MAINTAINING OUR FOCUS

We look forward to new opportunities to serve businesses that will reinvigorate the commercial corridors we know and love. We'll continue to offer business loans up to \$250,000 to businesses in our service areas of Oakland, San Francisco, Stockton, and Persistent Poverty Counties in California.

CITY-SPECIFIC LENDING PROGRAMS

Main Street Launch continues to administer the City of San Francisco's Revolving Loan Fund, offering loans up to \$50,000 citywide as well as the Emerging Business Loan Fund, offering loans up to \$250,000. We are also offering microloans for Oakland businesses up to \$50,000.

CALIFORNIA REBUILDING FUND

Additionally, Main Street Launch is a participating lender with the California Rebuilding Fund. These loans offer financing up to \$100,000 with low interest rates and flexible repayment schedules, allowing business owners more leeway to adapt their businesses to the "new normal" without undue financial stress.

..... LAST YEAR

41% OF OUR LOAN APPLICANTS
RECEIVED FUNDING

.....

OUR TEAM



Adrian Gomez Zavala
Vice President -
Relationship Manager



Brooke Solomon
Assistant Vice President -
Closing & Compliance Manager



Bruce Jobson, SPHR
Human Resources



Darius Mahajer
Senior Vice President -
Senior Relationship Manager



Guillermo Barajas
Vice President - Accounting



Jackie Maxwell
Senior Vice President -
Accounting/Controller



Jacob Singer, PhD
President & CEO



Jen Leybovich
Executive Vice President -
Strategy & Development



Joyce Windross
Executive Vice President -
Chief Operations Officer



Karla De Leon
Executive Vice President -
Chief Credit Officer



Kathia Kacic
Senior Vice President -
Loan Closing & Compliance



Kelly Baker
Assistant Vice President -
Business Development &
Impact



LaShan Goodwin
Office Manager



Mayra Aguilar
Assistant Vice President -
Human Resources Business
Partner



Mike McGrane
Senior Vice President -
Senior Relationship Manager



Rachel Aoanan
Senior Vice President -
Risk Management &
Compliance



Robert Lattimore
Executive Vice President -
Chief Program Officer



Robert Blundell
Assistant Vice President - Risk
Management & Compliance



Richard Morris
Assistant Vice President -
Senior Program Manager



Scott Lewis
Chief Financial Officer



Shay Syngal
Accounting & Administrative
Specialist

“Our team and organization have grown considerably over the past few years. The talented people that work at Main Street Launch bring creativity, innovation, and a deep care for our work and the communities we serve.”

JACOB SINGER
President & CEO

MAIN STREET LAUNCH BOARD OF DIRECTORS



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Chair,
Trace Genomics



Gladys Green
Vice-Chair,
Oakland Economic
Development Corporation



Mark Alan Lindquist
Secretary,
Hartley Construction



Stephanie Jones
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Member,
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Member,
Heritage Bank of
Commerce



Jim Wong
Member,
National Veterans
Transition Service, Inc.
(REBOOT)



LaSandra Hunt
Member,
JPMorgan Chase



Matt Ching
Member,
Beacon Business Bank



Tiffany Short
Member,
Kaiser Permanente

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:

Bank of America
Bank of Hope
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Main Street Launch is a proud member of:

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SFEDA SAN FRANCISCO
ECONOMIC
DEVELOPMENT
ALLIANCE



 California
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Micro
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MAIN STREET LAUNCH

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