



Opportunity Main Street is an investment fund with the mission to support undercapitalized entrepreneurs with place-based Community Wealth Building Hubs

Challenge: The finance system is broken for all but the wealthiest and most powerful participants. The vast majority of entrepreneurs lack access to supportive funding to grow their businesses in a way that allows them to benefit all stakeholders. Non-wealthy investors lack options for investing in businesses in their own communities to grow local wealth.

Entrepreneurship and real estate have long been defining wealth-building strategies in America, however, systemic racism in housing policy, urban development and access to capital have forced Black communities especially, and other communities of color, to be systematically excluded, and predatorily extracted from. The net worth of a typical white family is nearly 10 times that of a typical Black family, and that racial wealth gap continues to grow.

- Inclusive Capital Collective Black Paper 1.1

The OMS Model: In partnership with its sister organizations, Crowdfund Mainstreet, Jenny Kassan Consulting, Angels of Main Street, and Community Ventures, OMS invests in real estate projects in underserved communities to support entrepreneurs and connect them with community investors. Exits will build community wealth while providing a healthy, non-extractive financial return to investors.

Patient funding from values-aligned investors allows OMS to address the underlying systemic failures of the mainstream capital markets that cause short-termism, displacement, and unaffordable rents.

Our mission is twofold:

1. Build welcoming and inclusive physical locations where entrepreneurs, investors, and allies can come together to connect and build trust to accelerate the pace of community-based investing and wealth building. These places will be part of a robust infrastructure and ecosystem that we have been building for the past 15 years with the goal to make regenerative community investing accessible to all.
2. Demonstrate the effectiveness and replicability of a real estate investing and community development model that does not cause displacement and instead builds community wealth by making it possible for community residents and business owners to own community assets.



The First Investment: OMS has purchased a mixed-use building in Baltimore that will serve as a hub for community investment. Uses include a cooperative retail space, commercial kitchen, short-term residential units, and a maker space. We are calling the project The Mulberry.

At The Mulberry, we will support entrepreneurs like Chef Roberta Lowe of VegBox, who has a successful catering business and needs a physical location to sell her products and funding to eventually have her own space. We will partner with local organizations like Maryland Reentry Resource Center to ensure that jobs created at the Inn go to those who are facing barriers to employment. CEO Michelle Thimesch lives on-site and manages operations, partnerships, and entrepreneur support.



Team: The Fund is internally managed by its two founding members, Michelle Thimesch, CEO, and Jenny Kassan, CFO. Both founders are attorneys with approximately 25 years of experience each in real estate, business, community development, and securities law.

Jenny is the author of *Raise Capital on Your Own Terms: How to Fund Your Business without Selling Your Soul* and is an expert in helping entrepreneurs raise values-aligned funding. She also was part of the team that developed the Fruitvale Transit Village in Oakland, California.

Michelle, in addition to being a small business and real estate attorney, ran a nonprofit that developed affordable housing in Richmond, California.

Suzanne Kadar, a finance executive with 20+ years of experience as a CPA and controller, serves on the board of managers.

Investment Offering: We are offering preferred equity with an estimated IRR of 13% and secured debt with 7% interest.

This offering is currently open to accredited investors only.

Opportunity Main Street is a California LLC.