



Opportunity Main Street supports undercapitalized entrepreneurs with place-based financial inclusion ecosystems

Challenge: Finance 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.

The OMS Model: OMS is building a comprehensive finance ecosystem, first in Baltimore, MD, and then in other underserved communities throughout the U.S.

Our theory of change is that with the following pillars in place, billions of dollars in supportive investment capital can flow to those business owners who need it most:

- Legal and accounting support and coaching for entrepreneurs to design their customized investment offerings
- Legally-compliant place-based investment crowdfunding platform
- Financial literacy education to grow the community of savvy local investors
- Attractive and welcoming gathering space to bring entrepreneurs together with community investors – the Community Wealth Building Hub.



The First Investment: OMS has purchased a mixed-use building in downtown Baltimore and is in the process of renovating it. The upper floors will be short-term residential units and the Community Wealth Building Hub will be on the first floor along with café and retail space. We call the building The Mulberry.

Team: OMS' two founding members, Michelle Thimesch, CEO, and Jenny Kassan, CFO, are attorneys with approximately 25 years of experience each in real estate, business, community development, and securities law. 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 10% and long-term debt with 7% interest secured in first position by the building. \$1.2 million has been raised to date and the gap is approximately \$900,000.

This offering is currently open to accredited investors only.