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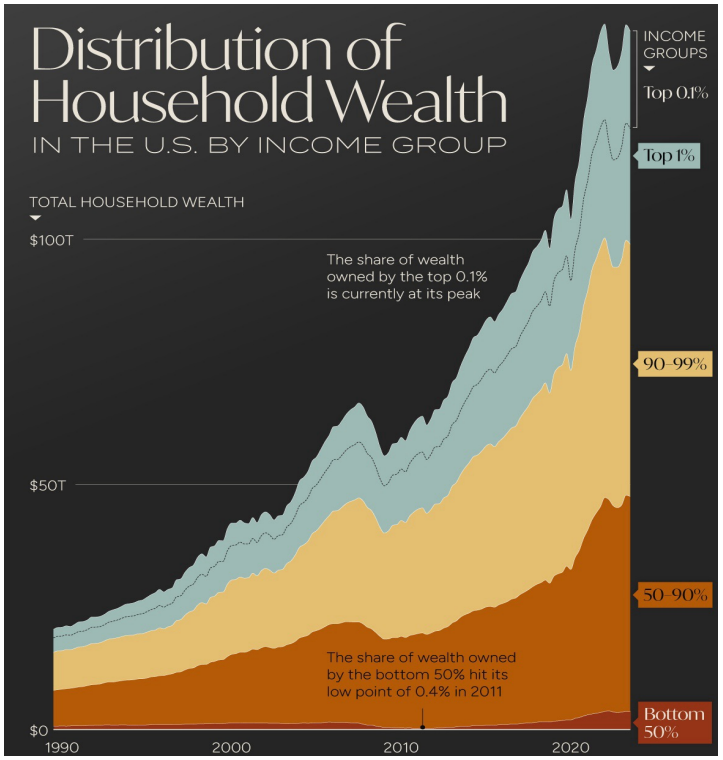


A for-profit social enterprise with the mission to build sustainable community wealth in Baltimore and beyond

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Crisis: Accelerating Wealth Gap

- Bottom 50% of U.S. households hold less than 4% of wealth
- AI is increasingly eliminating middle class jobs
- Small businesses and organizations that contribute to the local economic multiplier are severely under-resourced



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What is needed to generate sustainable prosperity and well-being for all?

Because meaningful, lasting change requires **trust**, we need a dedicated and accessible place-based ecosystem to tackle this challenge.



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Opportunity Main Street provides the place-based ecosystem for Baltimore's community wealth building movement, which includes

- **Community investing:** growing community investment in local business
- **Complementary currency:** mutual aid network and local currency that promote the exchange of skills and services without the need for scarce dollars
- **Economic literacy:** hands-on training for business owners and community residents focused on strengthening local economies

Community Investing



A 1% shift of Baltimoreans' investment portfolios would inject an additional $3 billion of capital into the local economy.

About Community Investing

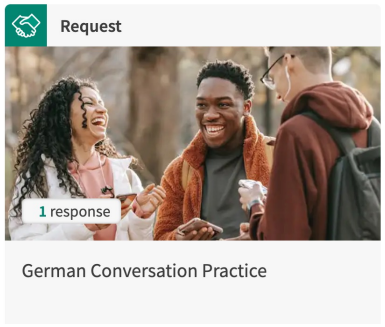
- Community investing enables people of all levels of wealth and income to invest in local business
- We facilitate legally-compliant community investing through technical assistance to small business and training of community residents to become local investors

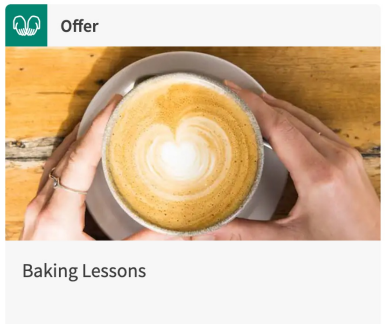


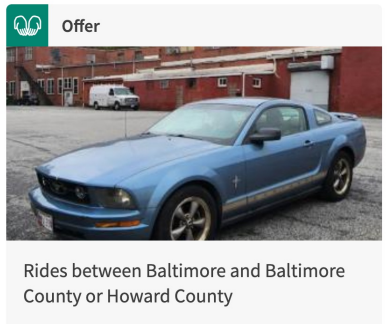


About Complementary Currency

- **Timebanking** is a local currency network where everyone's time is valued equally
- **BNotes** is a local paper and digital currency that is accepted at local businesses
- The Mulberry will be the HQ for Baltimore's timebanking network and Bnote "bank"







Economic Literacy



About Economic Literacy

- We will host educational programs for small business owners, community leaders, and other local residents
- We equip students with the knowledge, skills, and resources to cultivate thriving local economies
- Community gatherings at the Mulberry will foster relationships to generate new collaborations and access to capital

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Where will all of this happen?

THE Mulberry



15 W. Mulberry St. Baltimore, MD 21201

The Mulberry is a historic stately rowhouse centrally located in Baltimore.

We have already raised over $3.4 million to acquire and renovate the building and renovations are half complete with a projected opening in 2027.

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Federal Historic Tax Credit Approved!

NPS Official Use Only

The National Park Service has reviewed the Historic Preservation Certification Application – Part 2 for the above-named property and has determined that:

☐ the rehabilitation described herein is consistent with the historic character of the property and, where applicable, with the district in which it is located and that the project meets the Secretary of the Interior's Standards for Rehabilitation. This letter is a preliminary determination only, since a formal certification of rehabilitation can be issued only to the owner of a "certified historic structure" after rehabilitation work is complete.

☒ the rehabilitation or proposed rehabilitation will meet the Secretary of the Interior's Standards for Rehabilitation if the attached conditions are met.

☐ the rehabilitation described herein is not consistent with the historic character of the property or the district in which it is located and that the project does not meet the Secretary of the Interior's Standards for Rehabilitation.

ELIZABETH PETRELLA Digitally signed by ELIZABETH PETRELLA
Date: 2025.07.21 10:08:32 -04'00'

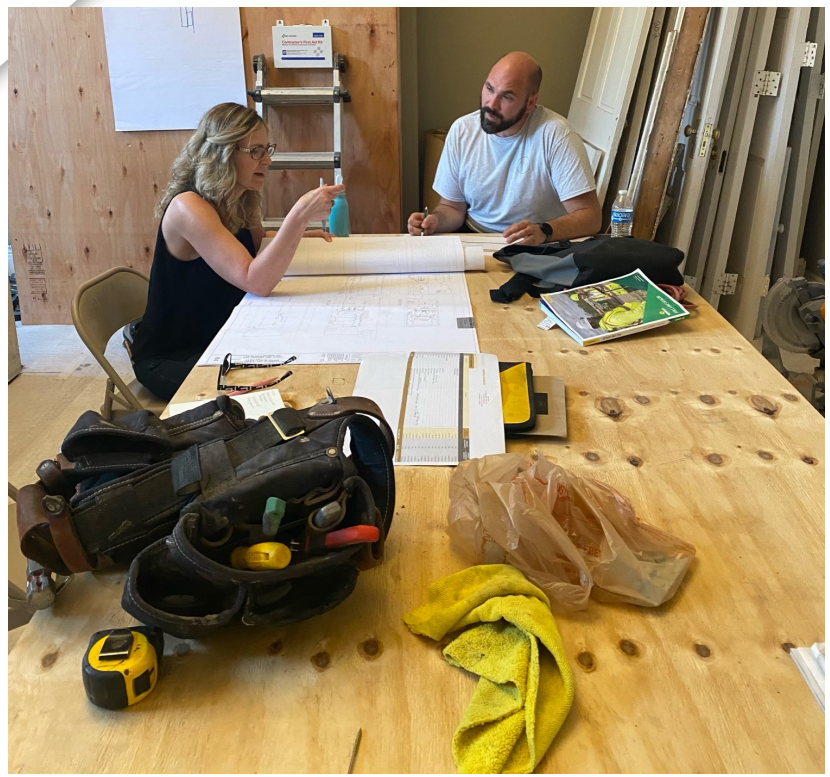
Date — National Park Service Authorized Signature

Committed Tax Credit Investor

Reimagine
Development Partners

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Award Winning General Contractor: Apex Builders
Interior Designer: Alice Rambissoon





GENERAL EXCELLENCE: BUILDER/CONTRACTOR

APEX BUILDERS GROUP

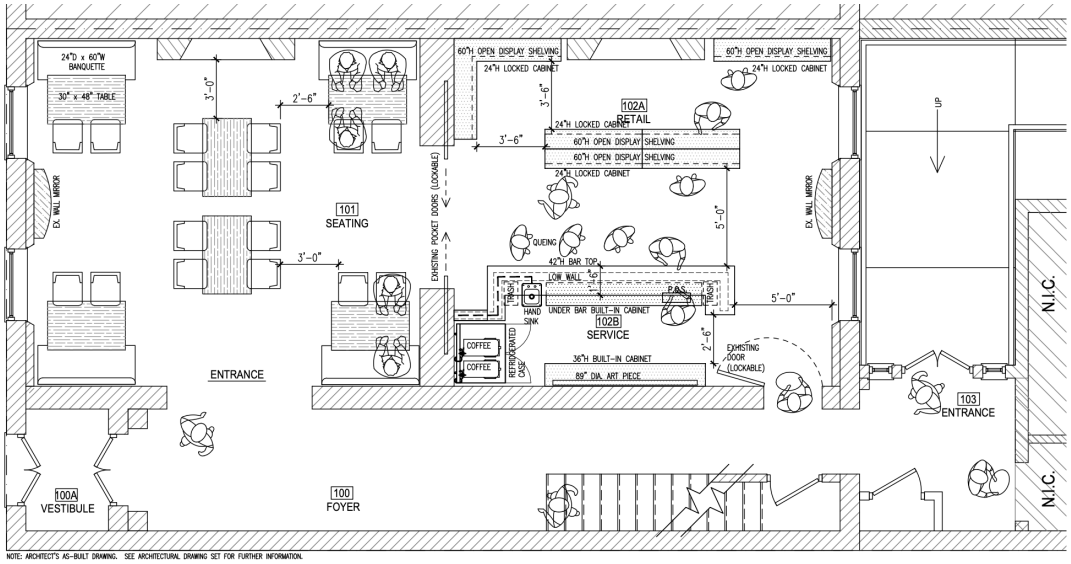
This Baltimore-based commercial construction and homebuilding company is family-owned and known for their deep understanding of how materiality and craftsmanship contribute to the overall experience of a space. Williams was thrilled by the beautiful millwork and restorative architectural design in their projects. Hendricks agrees: "Apex Builders has demonstrated an extraordinary level of craftsmanship, precision, and innovation, making them a well-deserved recipient of the award," he says. "Their work is a masterful example of what is possible when technical expertise meets an unwavering commitment to quality, detail, and excellence in execution."

Community Gathering Space



First floor:

- A welcoming gathering space dedicated to growing the community wealth building movement
- Food/beverage and retail sales
- Office and meeting space in the back



Restroom and additional meeting/class rooms

Hospitality



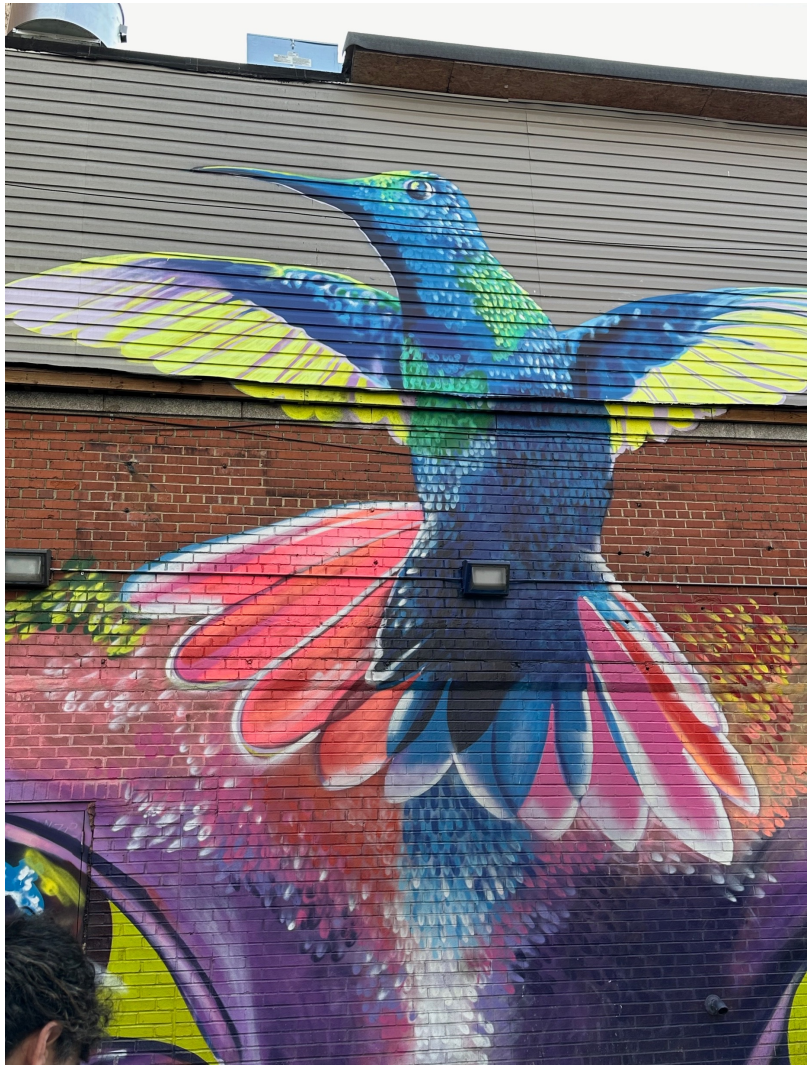
Each unit has a

- Living room
- Fully-equipped kitchen
- Bedroom with hotel quality bedding
- Dedicated workspace
- En suite bathroom
- Washer-dryer

Upper floors

- 5 luxury furnished residences
- Each one with unique furnishings designed to recognize what's special about Baltimore
- Targeted at the corporate housing market – local universities, medical facilities, and other institutions

Our project is a comprehensive, financially self-sustaining model for community wealth building that can be replicated in communities throughout the U.S.



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Jenny Kassan, CEO*



- Yale Law School grad
- Masters in City Planning from UC Berkeley
- Almost 30 years experience as an attorney focused on community development, social enterprise, securities, real estate, and finance
- Author of *Raise Capital on Your Own Terms: How to Fund Your Business without Selling Your Soul*

Has invested $400,000 of her own funds

* Jenny is CEO of Opportunity Main Street LLC and OMS Management LLC and President of the nonprofit tenant, Baltimore Community Commons (a program of Community Ventures).

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April & Tyron Harper, Program Directors*

- Owners of a Baltimore-based social enterprise, Harp Vision
- Experience with finance and fundraising, hospitality, and retail operations
- Will manage community gathering space, events, entrepreneurship support, and partnerships



* April & Tyron are co-owners of Opportunity Main Street LLC.

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Complementary Currency Initiative Leaders



Andrew Yang*

- Human-centered economy advocate
- 2020 presidential candidate

Stephen Dubner*

- Freakonomics Radio host
- Freakonomics author

* Stephen has no ownership or employment relationship with the organizations that own, manage, or develop The Mulberry and he is not paid for his role in developing and promoting our work. Andrew has no employment relationship with the organizations that own, manage, or develop The Mulberry and he is not paid for his role in developing and promoting our work. Andrew is an investor in OMS Management LLC, the entity that raised capital for the project via Regulation Crowdfunding. Both Stephen and Andrew have made donations to Community Ventures.

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Bennet Zelner*
Economic Literacy Advisor

- Regenerative economist
- Associate Professor of Business & Public Policy at UMD Smith School of Business
- 25+ years on faculty of top MBA programs
- Supports business as catalyst for community wealth building

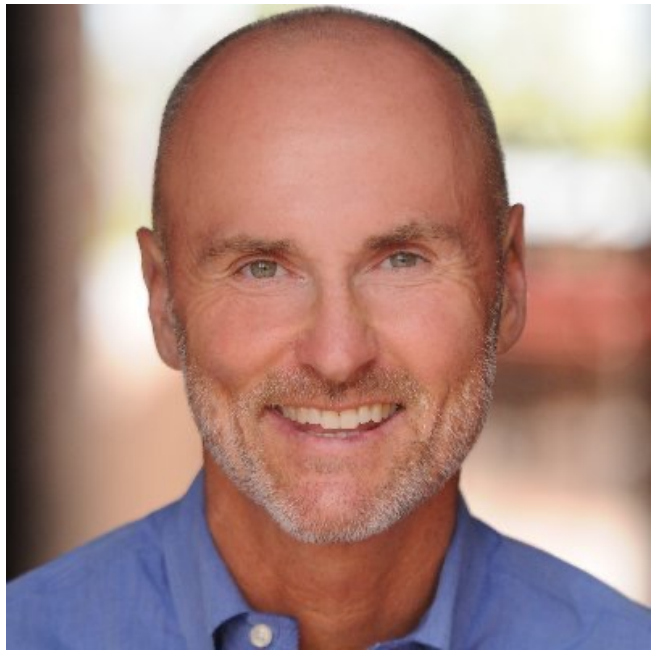


* Bennet has no employment relationship with the organizations that own, manage, or develop The Mulberry and he is not currently paid for his role developing and promoting our work. He is an investor in OMS Management LLC, the entity that raised capital for the project via Regulation Crowdfunding.

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Chip Conley, Hospitality Advisor*

- Founder of Joie de Vivre Hospitality
- Founder of Modern Elder Academy
- Senior Advisor at AirBnB
- New York Times bestselling author



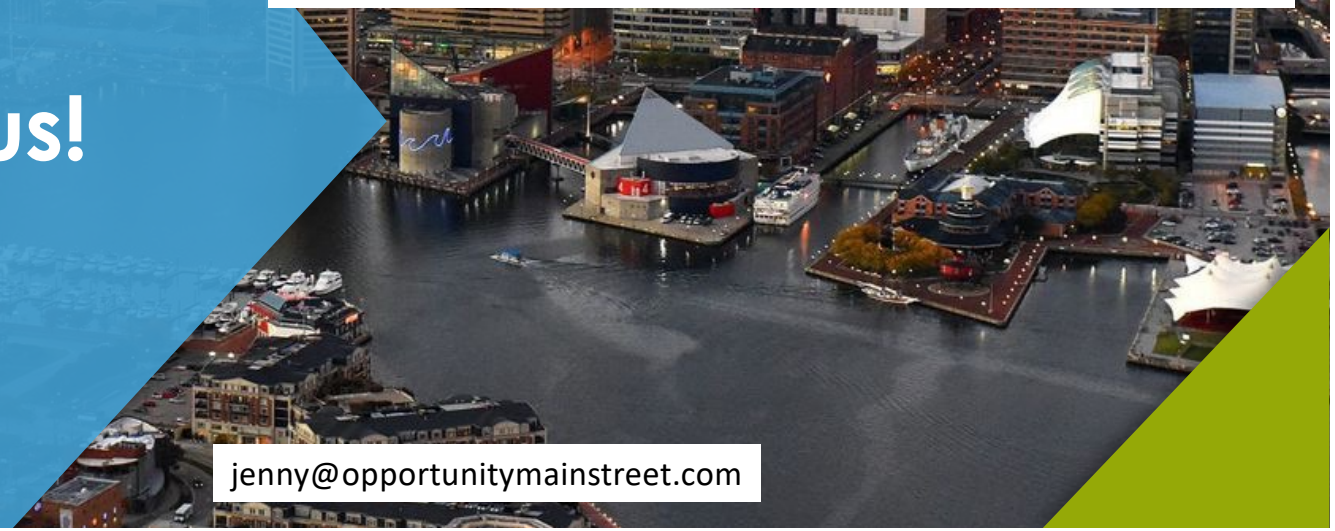
* Chip has no ownership or employment relationship with the organizations that own, manage, or develop The Mulberry and he is not currently paid for his role advising on hospitality operations.

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Please join us!

Ways to invest/donate:

- We are offering promissory notes and preferred equity to accredited investors.
- We are eligible for DAF investments through Realize Impact - contact us or Realize Impact for details.
- Our sister nonprofit, Baltimore Community Commons (a program of Community Ventures), is happy to accept tax-deductible donations.



jenny@opportunitymainstreet.com