



**VICINITY**  
— CAPITAL —

**SCRA Presentation June 17, 2021**

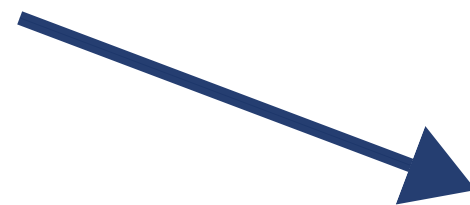
# What is Vicinity?

## An Online Marketplace With a Physical Presence

Matching **local investors** with **local businesses** raising capital



Investing fueled by local pride  
Creating brand ambassadors



Start-ups, real estate,  
Main St. businesses



**Debt & Equity Public Offerings**

**Available Opportunities**

<p>CLOSING SOON ⌚</p> <p><b>Boulo</b></p> <p>Birmingham, AL</p>	<p>SUCCESSFULLY FUNDED 🎉</p> <p><b>Lumineux Chocolate</b></p> <p>Greenville, SC</p>	<p>SUCCESSFULLY FUNDED 🎉</p> <p><b>Belladinas</b></p> <p>Easley, SC</p>
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# The investing world has shifted

## Old World

- Private market only accessible to the wealthy
- Entrepreneurs needed the "right" friends & family
- Retail investors limited to Wall Street
  - Dehumanized
  - Anonymous 401(k)

## New World

- Open access to all
- Transparent
- Invest for impact
- Community as expanded friends & family



# Who's paving the way?

## Public Markets



No-fee stock trading

\$20B assets under management

## Cryptocurrency



Whole & fractional Crypto trading

\$1B in Revenue, 35M users

## Small Business



Small Biz investing for everyone

\$20M raised in Houston

## Real Estate



Low entry real estate investments

\$4.9B assets under management

## Startups



Startup investing for everyone

\$200M+ raised by each

# Due to a Loss of Trust

REGENT STREET, ST. JAMES'S EROS

## Millennials have lost faith in traditional investments

- 4/5 Millennials don't have an investment account
- 64% of HNW Millennials prefer physical assets over stocks
- Accept higher risk or lower returns if investments create positive social or environmental impact

## Americans Don't Trust Big Corps

According to Gallup Net Positive Poll

- Confidence in Big Business: -5
- Confidence in Banks: +8



Meanwhile...

## Americans' confidence in Small Businesses

# +61

“

Small businesses help cultivate trust between citizens, while large chains and e-commerce tend to foster anonymity.

Pitch



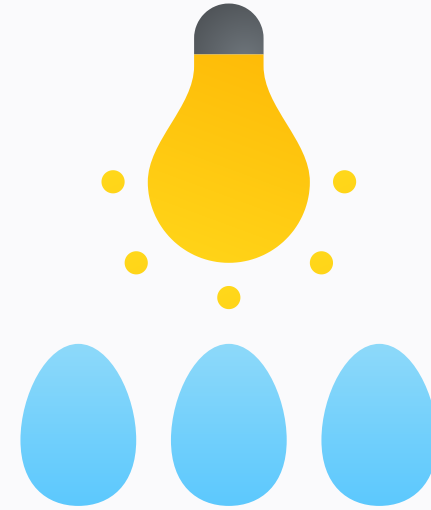
– Mark T. Mitchell,  
CNN Business

# Money Follows Trust



## Shoppers willing to pay more locally

82% of shoppers will pay more to support local biz  
-smallbiztrends.com



## Rise in local accelerators

2017 - Trend Noted in Inc.  
Supporting entrepreneurs outside of big cities



## Big City Exodus

Massive move to smaller cities  
More community connection



# Enabled by Tech and Regulations

## Financial Technology

- Secure Banking integrations
- Whitelabel platforms
- Low-cost customizations

## Evolving & Expanding Regulations

- JOBS Act (Reg A+) passed in 2012
- Title III (Reg CF) passed in 2016
  - Over **\$600M raised** through Reg CF
  - Over **1 million investors** nationwide
  - **Open access** for all investors (with controls and limits for unaccredited investors)





# Market Direction: Major Regulation Improvements

"Facilitating Capital Formation and Expanding Investment Opportunities"

## Regulatory limits

- Maximum Raise: up to \$5MM per 12 months
- Accredited Investors: no investment limit
- Unaccredited Investors: investment limit based on income or net worth (whichever is higher)

## Testing the Waters

- Unearthing new deals
- Gauging potential success

## SPV / Investment Vehicles

- Dedicated OZ funds for certain deals
- Streamlines cap table management



## The impact of local crowdinvesting:

- Supports diverse and inclusive opportunities for small business owners
  - Survey of issuers showed **86.4% had female and/or minority founders**
- Wealth creation opportunities for all; not just the already wealthy
  - Open access for unaccredited investors and low investment minimums
- Supports local economic **multiplier effect**
  - Positive correlation between density of locally owned businesses and per capita **job growth** rate (HBR) and per capita **income growth** (ATL Fed)



## Companies that may be a good fit:






- Resonates with the community on the need being met, the market opportunity, and shared values
- Benefit from the brand ambassadors, publicity, and local marketing of a public raise
- Post-revenue + has a local champion and lead investor



## Friction-free investing:

- Online facilitation of funds flow, subscription documentation, and Special Purpose Vehicles (as applicable)
- Compliant offering page and disclosure packets
- Webinars and forums to interact with the Issuer

# Prior Offerings

 <p><b>The Residences at the Albemarle Hotel</b></p> <p>Albemarle, NC</p> <p>Bringing a Historic Hotel back to life while meeting a market demand for modern housing.</p> <p><a href="#">View Details</a></p> <p>Regulation Crowdfunding</p>	 <p><b>CHAPEL</b></p> <p>Greenville, SC</p> <p>CHPL is a 40,000 ft office, event, and restaurant space in the heart of the Poe Mill community in downtown Greenville, South Carolina—built for neighbors, entrepreneurs, and the under-resourced.</p> <p><a href="#">View Details</a></p> <p>Regulation Crowdfunding</p>	 <p><b>Belladina's</b></p> <p>Easley, SC</p> <p>A decadent taste of Italy in Greenville, SC. Serving up hospitality and Italian charm beside authentic pizza, fresh specialty salads, artisan sandwiches, and daily pasta.</p> <p><a href="#">View Details</a></p> <p>Regulation Crowdfunding</p>	 <p><b>Boulo</b></p> <p>Birmingham, AL</p> <p>Boulo taps into a hidden workforce. Leveraging an AI platform, Boulo connects smart, driven women with companies offering flexible work schedules; helping both reach their highest potential.</p> <p><a href="#">View Details</a></p> <p>Regulation Crowdfunding</p>	 <p><b>Lumineux Chocolate</b></p> <p>Greenville, SC</p> <p>Lumineux Chocolate seeks to be a beacon of light to others through the transformative power of great chocolate and intentional hospitality. Ethically sourced, bean-to-bar craft chocolate.</p> <p><a href="#">View Details</a></p> <p>Regulation Crowdfunding</p>
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## Real Estate

- Neighborhood revitalization
- Equity stake in local CRE with low minimum investments

## Restaurant

- Local job creation
- Family business
- Customer support

## Tech

- Women-owned
- Hiring solution for working moms

## Craft Production

- Ethical cocoa sourcing
- Local partnerships



# Vicinity is the missing link between democratized finance and the new localism

We're connecting Local investors to Local ventures



With tech-enabled private investing for everyone



We are committed to developing **economic vibrance, mobility, and resilience** within local communities by **democratizing access** to capital and making it easy to **invest where you live**.



**VICINITY**  
— C A P I T A L —

We'd love to hear from you!

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