



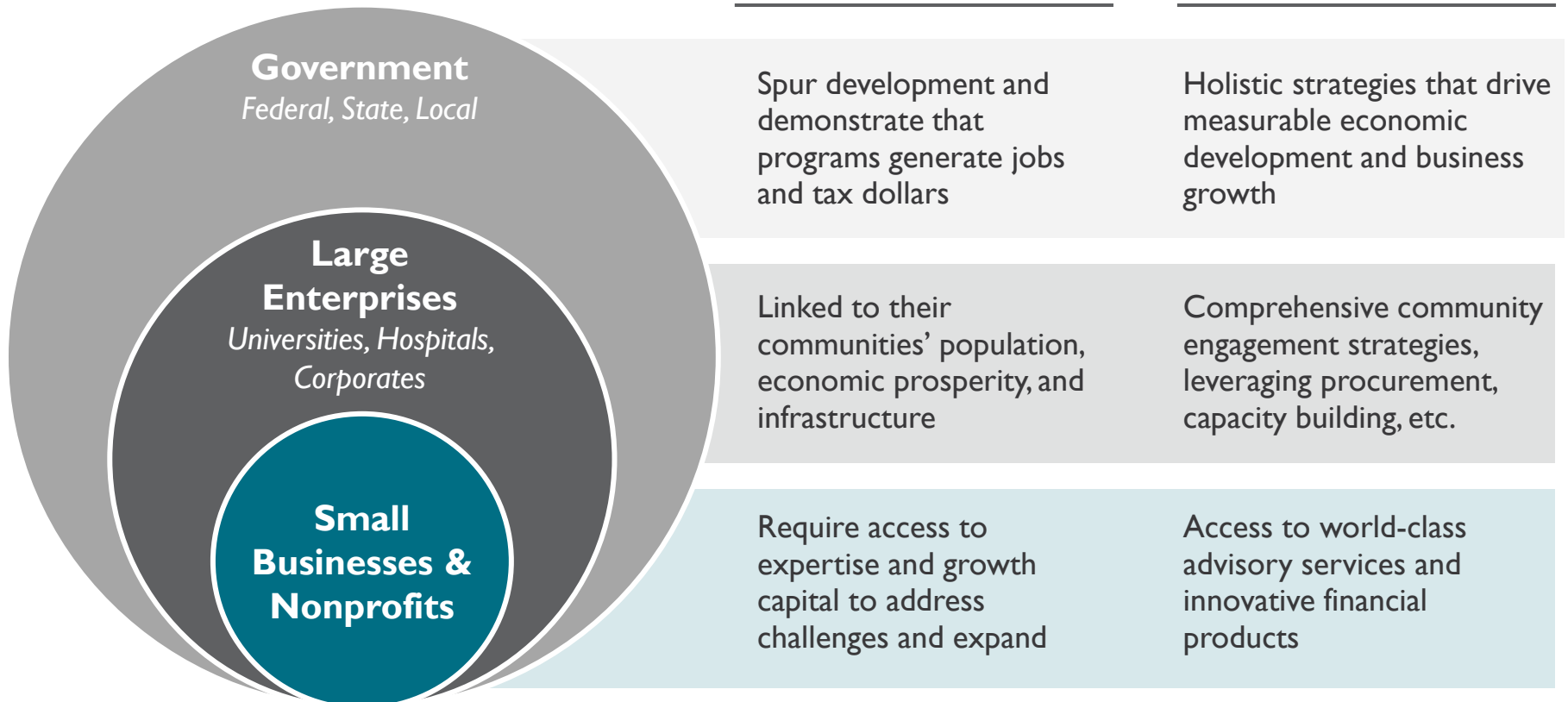
INTRODUCTION TO NEXT STREET

MAY 15, 2014

 next street

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Next Street represents a unique solution to the challenges facing small business growth and economic development in America's cities

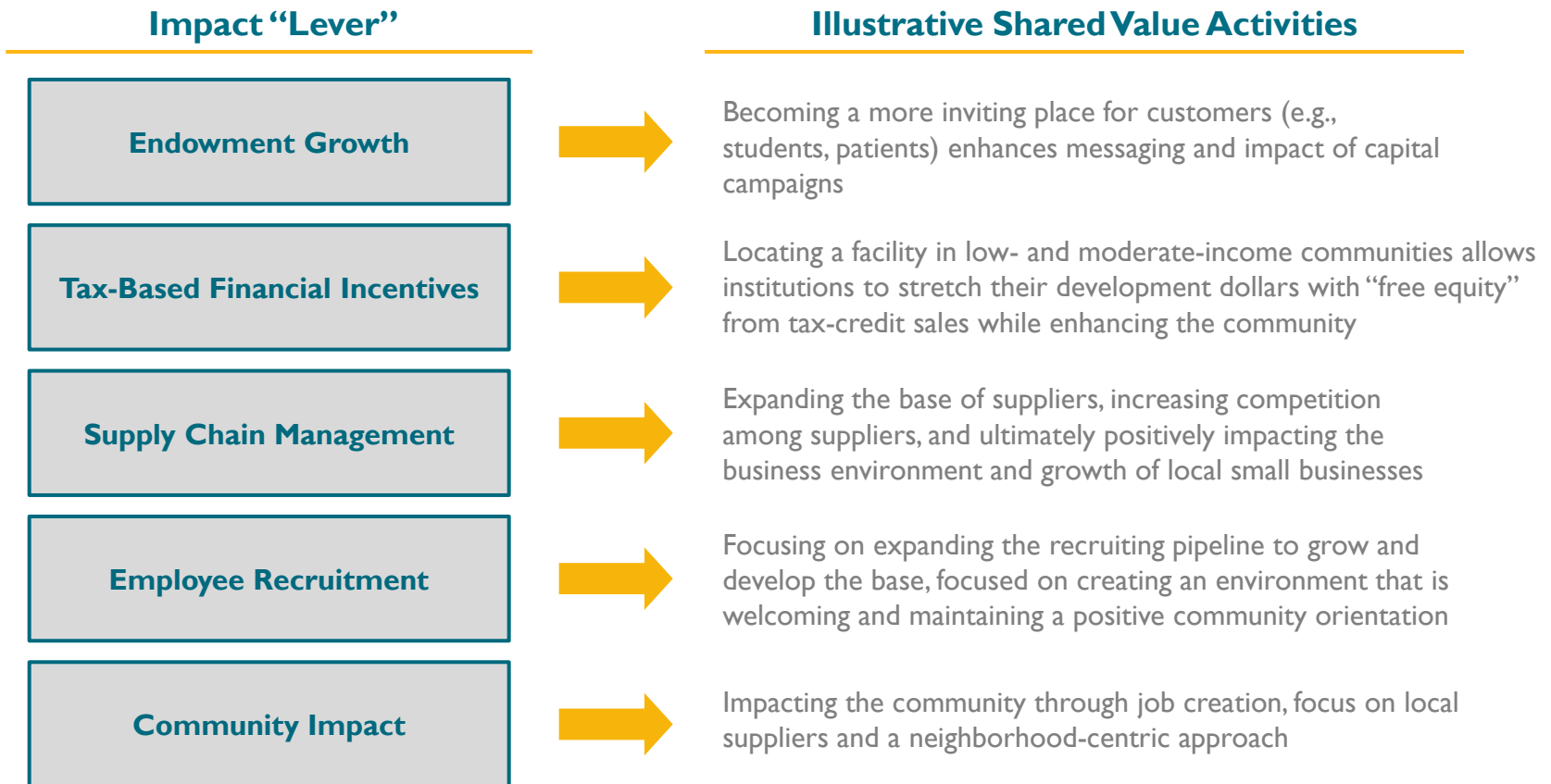


THE COMMUNITY ENGAGEMENT IMPERATIVE



THE RATIONALE FOR SHARED VALUE INITIATIVES

Tax-based investments, innovation in technology, and new operating models can enhance reputations, reduce costs and impact adjacent communities



≡ NEXT STREET OFFERING FOR ANCHORS

Next Street has developed a holistic platform to support educational institutions, hospitals, and large corporates in developing and executing community engagement strategies for their surrounding neighborhoods

Community Engagement Assessment & Strategy

- Local economic cluster analyses and assessment of large enterprise's assets and priorities to identify emerging opportunities to support the surrounding community
- Development of strategies to capitalize on existing assets and drive community engagement, local job creation, and further fulfillment of the enterprise's mission

Advisory Services

- Local procurement and supply chain integration
- Capital formation and deployment
- Tax and regulatory strategies

Programming & Tools

- Small business capacity building programs
- Incubators and accelerators
- Workforce training and development

Access to Capital & Financing

- Mission-oriented project finance
- Feasibility assessment for funding strategies
- Structure / manage financing conduits

Convening, Implementation Support, & Project Management

ANCHOR STRATEGIES – NORTH EASTERN UNIVERSITY COMMUNITY DEVELOPMENT FUND

- > Next Street is working with North Eastern University to create the **NEU Community Development Fund** (“NEU CDF” or the “Fund”). The Fund would provide small businesses:
 - **Access to working capital** at favorable below-market rates that helps facilitate local business growth
 - The impact would be especially significant for businesses that are currently “non-bankable” or borrow from expensive alternative lending sources
 - Access to capital for small businesses is limited as commercial banks have cut back on small business lending by 15% since 2007¹
 - **Improve cash flow management** by bridging receivables gaps / seasonality and enabling businesses to smooth cash flow cycles
 - The impact would be even greater for vendors that require short term financing to meet purchase order obligations
 - **Access to NEU sponsored capacity building programs** and the potential to improve operations and finances to ultimately set the groundwork for incremental business growth

¹ Outstanding commercial loans under \$1 million at federally insured banks, a proxy for small business, was \$284.5 billion at 3Q 2013, on a non-inflation-adjusted basis. (Source: Federal Deposit Insurance Corp.)