Forward, Better With Local Investing

27 Ways Durango Can Revitalize Its Post-COVID Economy
Impact of COVID-19
The Glass Is >1% Full

- Homebased Business
- Lower Carbon Footprints
- Local Love
- Diversification
- Small Town Renaissance
The Potential Payoff ($100,000/capita)
Most Promising Kinds of Local Investments?
Returns:
What’s the Goal to Beat?

<table>
<thead>
<tr>
<th>Boasted Annual S&amp;P RoR</th>
<th>Actual S&amp;P Annual RoR</th>
<th>Likely Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.5%</td>
<td>8.0%</td>
<td>5.0%</td>
</tr>
</tbody>
</table>
(1) Yourself
(2) Your Family & Neighbors

It’s never too late to invest in your children!
(3) Your Home
(4) Your Mortgage
(5) Your Bills
Self-Investments Beating 16%

- Greenhouse
- Bicycle
- Espresso Machine
- Education
Self-Investments Beating 16%

- Greenhouse
- Bicycle
- Espresso Machine
- Education
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- Greenhouse
- Bicycle
- **Espresso Machine**
- Education
Self-Investments Beating 16%

- Greenhouse
- Bicycle
- Espresso Machine
- Education
(6) Your Cooperative
Thanks.

(7) Your Favorite Businesses
Crowdfunding: >$500 Million

Invest in Your Local Community

Out-of-touch bankers on Wall St. don’t take any risks for Main Street. Let’s re-create a world where friends and local communities can invest in their neighbors (like great-grandpa once did it).

SIGN UP TO START INVESTING

OR READ ABOUT THE RISKS
(8) Your Favorite Nonprofit

Bellwether Housing
Seattle nonprofit building 750 new affordable homes. $3M already committed.

$4,051,021
total funds raised

121
total investors

FOLLOW FOR UPDATES
(9) Local Real Estate
Small Change
Build better cities
SIGN UP TO INVEST NOW

Pick your project and invest some dollars.
(10) Your City

Invest in Atlanta, GA

Let's build the future of Atlanta together.

Support the city of Atlanta, earn interest and invest for the future by buying municipal bonds. Sign up below to be among the first to know about this investment opportunity.
(11) Your Community Fund

Economic and Community Development Institute
(12) Your Local Bank

**Small Business Share of All Commercial Loans**

- **Small Banks**: 56%
- **Mid-Sized Banks**: 33%
- **Largest 20 Banks**: 18%

*Source: Federal Deposit Insurance Corporation Data, 3rd Quarter 2009*

Notes: Small banks are defined as those with $1 billion in assets or less and mid-sized banks as those between $1 billion and $10 billion in assets. The largest 20 banks have an average of $380 billion in assets each. Small business loans consist of commercial and industrial loans of $1 million or less.
How to Create a Local Investment Ecosystem
(27 Opportunities)

• Business Pipeline
• Investment Tools
• Investor Networks
• Intermediaries
• Local Government Action
• Changes in the Law
5 Actions to Strengthen Your Business Pipeline

• Technical Assistance
• Mentors
• Incubators
• Peer Groups
• Leakage Analysis
## Addition Jobs from 10% Shift

<table>
<thead>
<tr>
<th>Sector</th>
<th>Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Food</td>
<td>111</td>
</tr>
<tr>
<td>Local Finance, Ins, &amp; Realty</td>
<td>94</td>
</tr>
<tr>
<td>Professional Services</td>
<td>77</td>
</tr>
<tr>
<td>Health and Human Services</td>
<td>52</td>
</tr>
<tr>
<td>Retail &amp; Wholesale</td>
<td>42</td>
</tr>
</tbody>
</table>
4 Actions to Expand Your Local Investment Toolchest

• Inventory of Existing Options
• New Ownership Options
• Crowdfunding Capacity
• Evaluation Network
4 Actions for Strengthening Investor Networks

• Grassroots Champions

• Investor Resources

• RIA Network

• Pre-Purchasing Network
Local Futures

A program by

Brought to you by

Local Futures helps customers support small businesses during the COVID-19 crisis and allows businesses to return the favour.

Your contribution isn't a donation. It's a purchase of support which will be repaid in the form of a future discount. Buying a Local Future isn't a financial product, but it sure feels like buying a share in your favorite local business.

How does it work?

1. Your favorite shop is offering to supplement your contribution for supporting them now.
2. You contribute any amount to their campaign today.
3. They supplement your contribution by a particular amount.
4. You get a discount on all orders once they re-open until your total savings (original contribution + supplement) are reached.

Check out the campaigns to see what different businesses are offering.
5 Actions for Creating Intermediaries

- LION-Like Gatherings
- Online Meeting Places
- Local Listings
- Community Investment Funds
- Evaluation Company
5 Actions for Creating Intermediaries

• LION-Like Gatherings

• Online Meeting Places

• Local Listings

• Community Investment Funds

• Evaluation Company
The Maryland Neighborhood Exchange facilitates grassroots investing in the state’s most promising local and minority-owned businesses.

How it Works: We prepare businesses and residents for crowdfunding opportunities that will boost MD’s economy. *Sign up through the links below to get started...*
5 Actions for Creating Intermediaries

- LION-Like Gatherings
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5 Actions for Creating Intermediaries

- LION-Like Gatherings
- Online Meeting Places
- Local Listings
- Community Investment Funds
- Trust Companies
4 Local Government Actions

- Municipal Funds
- Public Banking
- Public Employee Option
- Tax Credit
4 Issues Worth Lobbying For

• Investment Fund Reform  • Portable Retirement Funds

• Local Stock Exchanges  • Banking Reform
Local Investment 101

• March 8, 15, 22, 29  
  (6-7:30 pm MST)

• 15 Videos

• Build Strategies
Topics

For Investors
• Why Local Businesses Matter
• LI Risks & Returns
• Top LI Opportunities
• Finding LI Opportunities
• Evaluation of LIs
• Using Pension Funds
• Self-Directed IRAs & Solo 401ks
• Banks & Credit Unions

For Businesses
• Cooperatives
• Raising from Accredited Inv’s
• Raising from Grassroots Inv’s
• Resources

For Organizers
• Community Investment Funds
• State & Local Policies

Interested?
Sign up at www.michaelhshuman.com
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