



Clean Power, Healthy Communities Conference

@CuttingEdgeCap
@angelicambanks

In the beginning . . .
People invested in their communities



There were no rules about asking
your neighbors, friends, and family to
invest in your business.

Unfortunately, some people took advantage of this situation



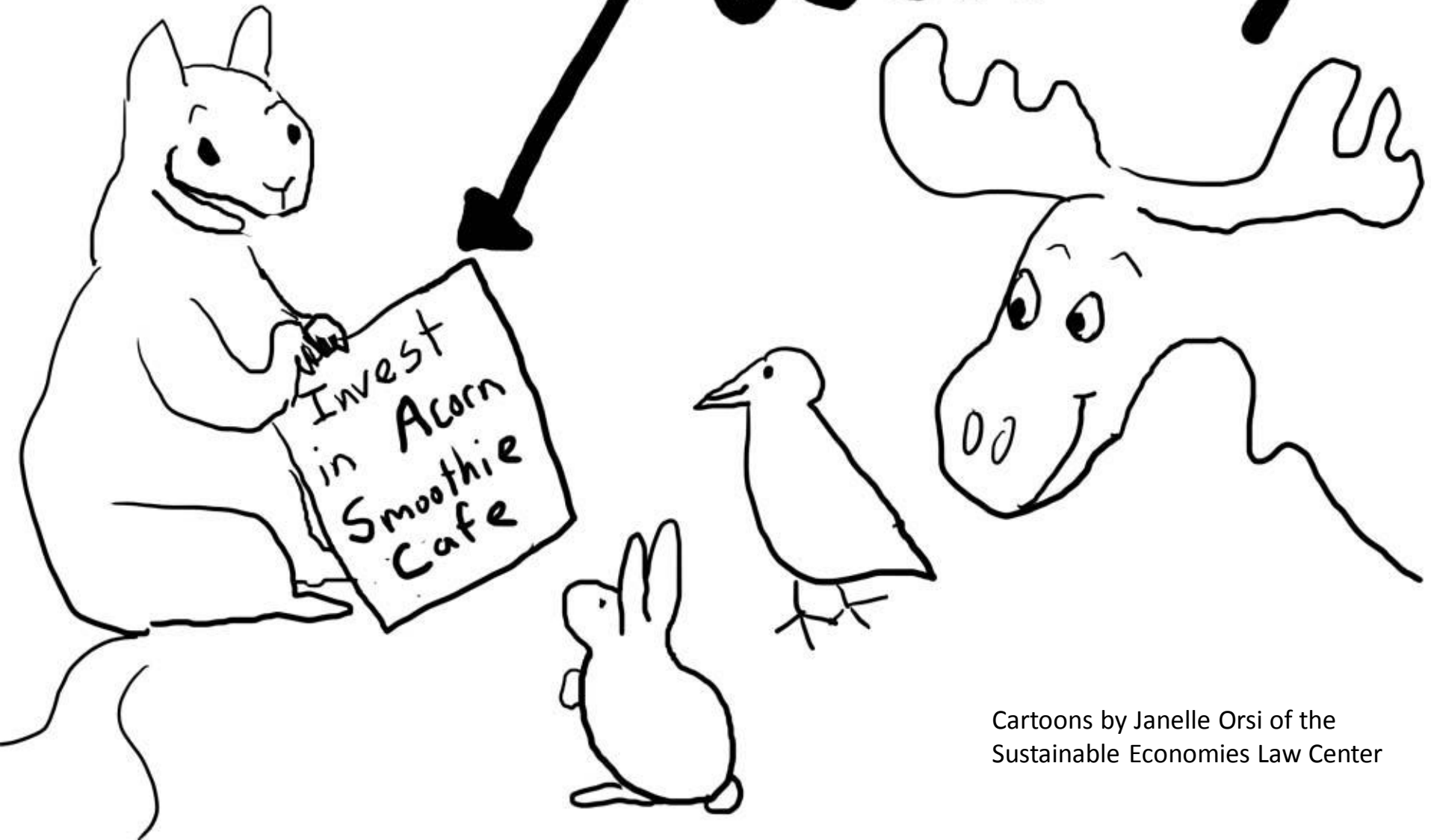
Buy a share in the
new bridge they're
building in New
York!

Investors
needed
protection!

Kansas Adopted the First Securities Law in 1911



Example of a Security



Cartoons by Janelle Orsi of the
Sustainable Economies Law Center



Sorry Ms.
Squirrel.
That's
illegal.

Invest
in Acorn
Smoothie
Cafe

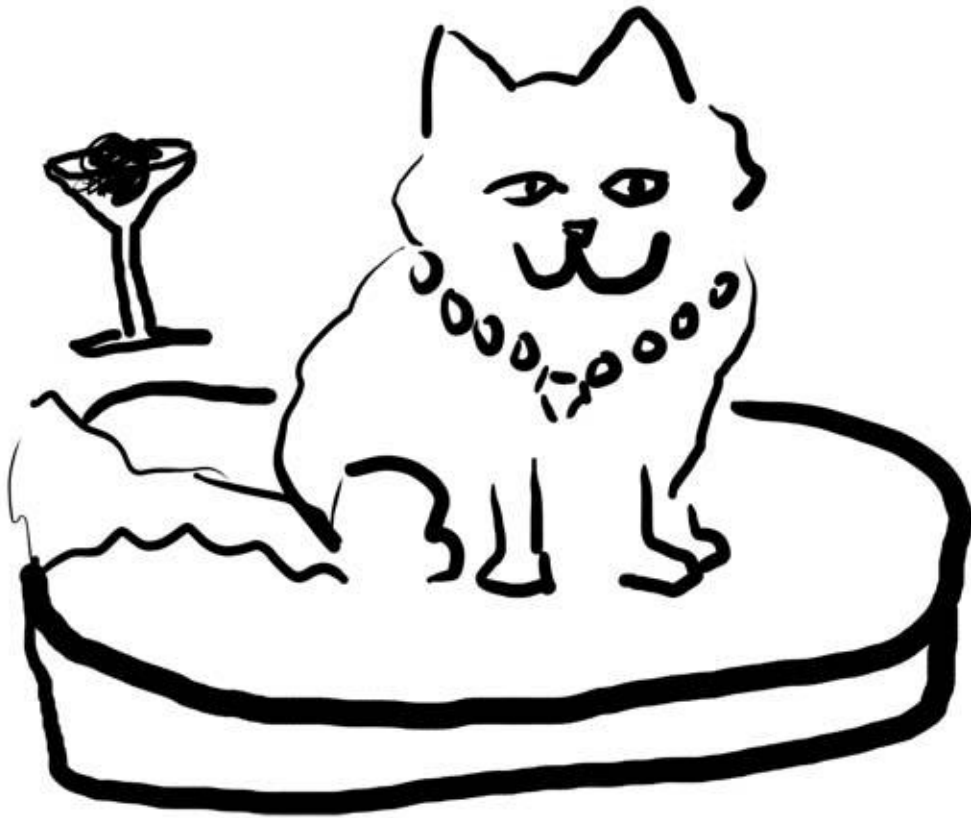
Basic Rules:

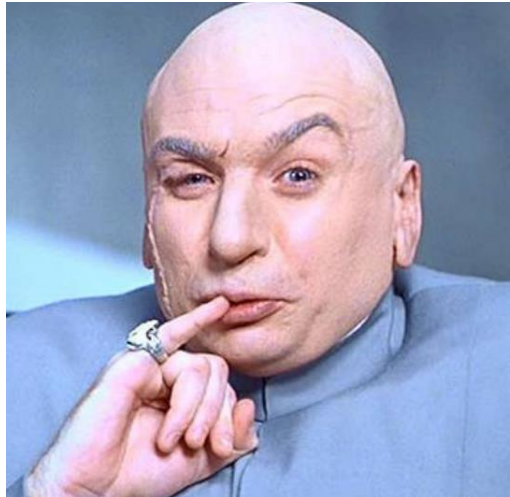
1. You must register with the state and federal government before you can offer or sell securities
2. Registration means filing and getting approval for an extensive disclosure document
3. But there are some exceptions to this rule . . .



**Accredited investors =
wealthy people
(or very rich nice cats)**

**Investment Apartheid!
Thank goodness I knew
this cat!**





TOTAL U.S. ECONOMY: Two equal halves



Employees:
56 million

Production:
\$7 trillion

**Giant Multinational Publicly
Traded Companies**

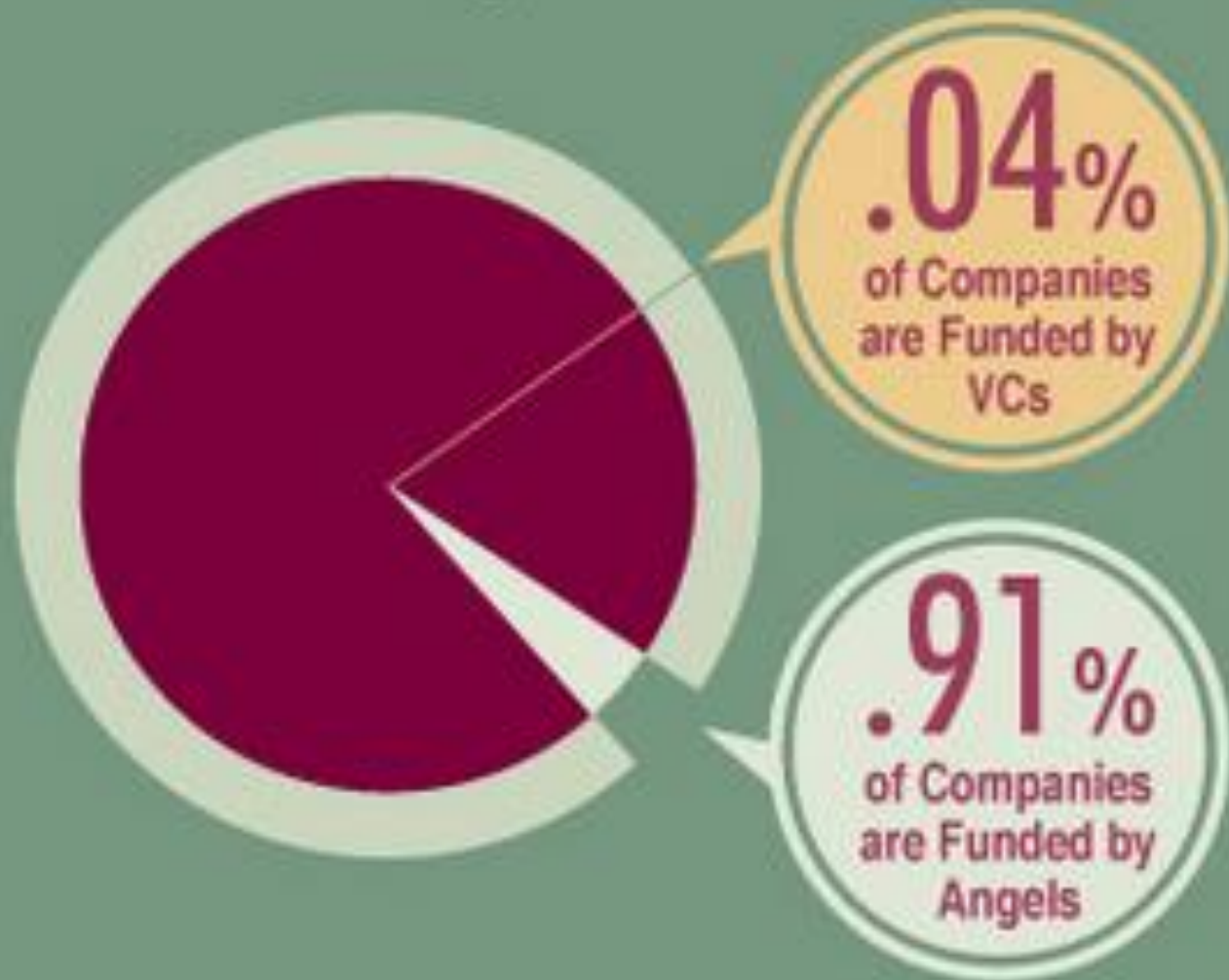
Employees:
56 million

Production:
\$7 trillion

Small Independent Business

Almost 100% of Americans' investments are in only one-half of the economy – Wall Street companies

Percentage of companies funded by VCs & angels



So, you can go to the 1% (OK...the 7%)



*But, money from VCs and Angels
is scarce and comes with strings attached.*

OR . . .

Direct Public Offerings



What is a DPO?

- Offering can be made to the public
- Offering can be made to an unlimited number of accredited *AND unaccredited* investors
- Offer made directly to investors (no middleman)

LEGAL NOW!





DPO Examples



**Berrett-Koehler
Publishers**

A community dedicated to creating
a world that works for all

EVERYTHING UNDER THE SUN

REAL GOODS

THE ORIGINAL ECO GENERAL STORE



Farm Power Northwest



**Thanksgiving
Coffee Company**
Not Just A Cup, But A Just Cup



- Interest paid in credits toward product
- Raising funds from California residents – multi-year offering
- Have raised over \$300,000 so far

REAL PICKLES

Naturally Fermented & Raw

- Massachusetts Worker Cooperative (conversion from sole proprietorship)
- Offered non-voting preferred stock
- Raised \$500,000 from Vermont and Massachusetts residents in 2 months



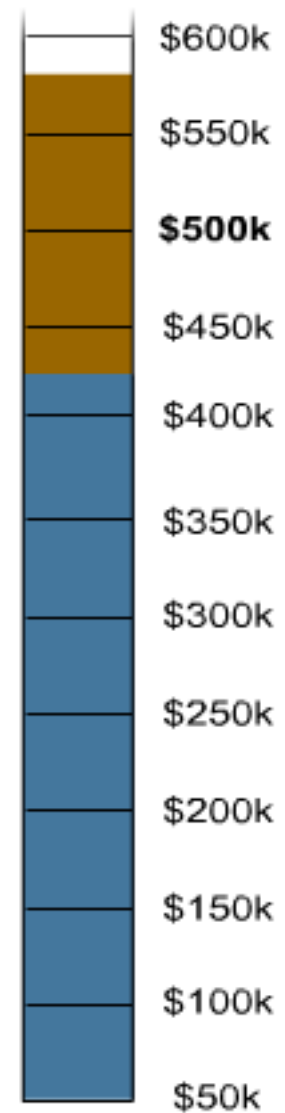
- Offering common stock
- Open to Washington residents
- \$100 minimum

\$587,200
SO FAR

1037
INVESTORS

Community Owned
QUIMPER
Mercantile C^o

**COMMUNITY
INVESTMENT**



People's Community Market

\$785,000 raised so far!



- Offering non-voting preferred stock/discount AND gift cards
- Raising up to \$1,000,000 from California residents

[Home](#)[About Us](#)[Services](#)[Clients](#)[Resources](#)[Contact](#)

Invest in Cutting Edge Capital

Cutting Edge Capital is practicing what it preaches by raising its own cutting edge capital! ...

For more information on
the text above and/or
[Kassan](#) at 510-529-1860

- Offered 5-year revenue sharing agreements
- Raised over \$150,000 from California residents

Services

[CAPITAL RAISING](#)[CAPITAL MARKETS AND MARKET-BASED REGULATION](#)[OWNERSHIP STRATEGY](#)

Upcoming Events

SEP
13
Thu

SPRINGBOARD Social Innovation Forum: Fostering Community Investors

SEP
18
Tue

12:00 pm Legal Ways to Raise CROWDFUNDED Investments under Existing and New Laws @ Alameda County Bar Association (ACBA)

SEP
21
Fri

8:45 am INVEST LOCAL CONFERENCE @ The Flamingo Hotel

[View Calendar](#)

Where do you find DPOs?

cutting edge 

DPO Marketplace



[What is
Cutting Edge X?](#)

[Join
Our Community](#)

[List
Your DPO](#)

[FAQ](#)

[Resources](#)

[Contact](#)

The [Direct Public Offering](#) marketplace
connecting investors with social enterprises.

Curious how direct public offerings work?

[Learn More](#)

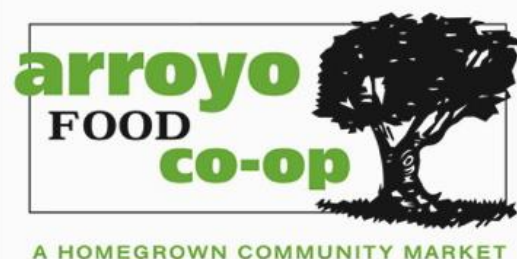


[Browse Direct Public Offerings](#)

Browse Direct Public Offerings

Arroyo Food Coop

Is Hosting a Direct Public Offering



📍 Pasadena, California

🛒 Retail, Grocery Store, Local Economies, Coop

"The Arroyo Food Cooperative will empower our community with practical product choices, thoughtful education/social opportunities and substantial entrepreneurship encouragement."

[Learn more](#)

ing

F
Finance

culture, Education, Arts,

vestment Fund provides a diversified, direct loan
ing non-profit and for-

arket
ing



munity Development

that helps West Oakland
ity fresh foods, affordable
place for community

ing



, Repair, Remodeling

wners with a free Personal
eliable and fair-priced
epair, maintenance or
of pre-approved

ing



ton

eral Store, Retail

y is an innovative
re committed to creating
act by providing an
perience."



iA, Food

has delivered
front door."

Web-based Platform for Raising Capital

cutting edgeX

powered by **hylo**



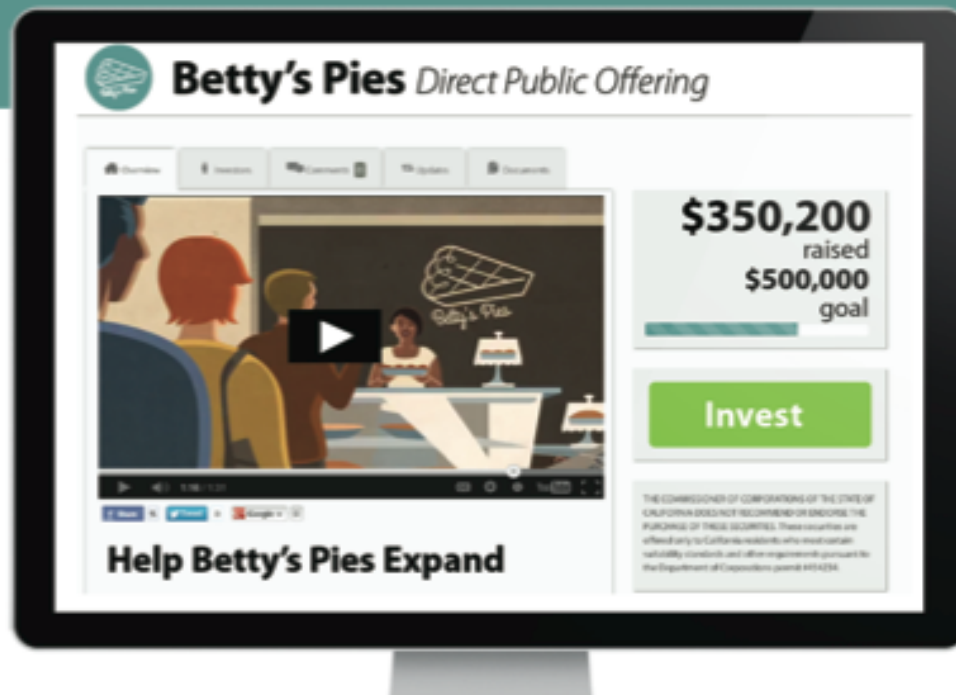
For businesses:

Tell your story. Expand your community. Raise mission-aligned capital.



For investors:

Put your money to work by investing in businesses that align with your values.



Embedded at your website, with your branding.



Easy to use interface for businesses & investors.



Integrated document signing: Sign documents directly on the web.



Collect investment using both Automated Clearing House (ACH) & Credit Card Integration.

Welcome Back, Community Capital!




cutting edge capital
NEW CAPITAL FOR A NEW ECONOMY

CuttingEdgeCapital.com