

KzFV Main Street Pitch Inquiry FAQ's (Frequently Asked Questions).

1. What kinds of businesses are eligible for the Mainstreet Fund?

We invest in CPG brands, brick-and-mortar businesses, restaurants, manufacturing ventures, online/local retail, and even tech companies looking to relocate and plant roots in Kalamazoo. We fund companies rooted in Southwest Michigan—especially Kalamazoo County. We also welcome out-of-area businesses seeking to relocate or open a second location here. If your business strengthens the local economy, creates jobs, and builds long-term community wealth—we want to meet you.

2. What stage does my business need to be in?

You should have a working business model and be generating at least **\$125,000 in annual revenue** (with documentation to support it). We're looking for established businesses with a track record and a vision for scale—not just in profit, but in impact.

3. Is this a grant?

No. Our Mainstreet investments are not grants.

4. Do I have to pay the money back?

That depends on the investment structure. Some of our investments are revenue-based or convertible notes, while others may be equity-based. We'll walk through what makes the most sense together—transparently and clearly.

5. Who gets priority for investment?

We prioritize **underinvested founders**, particularly those who are Black, Brown, Indigenous, immigrant, women, LGBTQIA+, or otherwise historically excluded. Our focus is on Kalamazoo County, but we consider any business that centers community and builds generational impact in Michigan.

6. Do you invest in franchises or e-commerce?

We lean toward businesses with a visible **local footprint**—but we're open to strong models that clearly benefit the community. If your franchise, online, or hybrid model creates good jobs and is deeply rooted in service and access, we're listening.

7. What can the funding be used for?

Growth—and contract fulfillment. That could mean expanding to a second location, scaling production to meet high demand, upgrading equipment, hiring a team, rebranding, or refining your systems. If the investment fuels long-term, community-rooted expansion—we're interested.

8. What's the application process like?

Start by filling out the Mainstreet Fund application online. If your business aligns with our mission, we'll follow up within **7–14 business days** to schedule a conversation. If that interview goes well, we'll move forward to next steps and explore the investment structure together.

9. Can I apply if I've been turned down before?

Yes. If you've grown, evolved, or made progress since your last application, we absolutely encourage you to reapply.

10. Can I meet with someone before applying?

Definitely. If you want to make sure you're a good fit or just need some clarity, reach out to **Terry Cropper at tcropper@kzfv.com**. He'll make sure you're pointed in the right direction—or help you prepare for next time.

11. Do you fund acquisitions?

Yes. If a business is being sold and you can clearly demonstrate that you're the right person to buy it—and that it's sustainable and scalable—we'll consider it. We believe acquisitions can be powerful tools for keeping businesses local and thriving.

12. How much do I need for a down payment?

None. This is not a traditional loan or bank product. **There is no money down, no application fee, and no upfront cost to apply.** If we move forward together, we'll co-create an investment structure that fits your business and growth plan.

Business Related Questions

- 1. Fund Applied For** Mainstreet, Real Estate, or Venture Capital.
- 2. First name** of the business owner.
- 3. Last name** of the business owner.
- 4. Personal Email** of the applicant.
- 5. Business Email** for the company (this CAN be the same).





- 6. Phone Number** of the business.
- 7. Company Name**
- 8. Company Website**
- 9. Street Address** where your business is located (or mailing address).
- 10. City** where your business is located.
- 11. State/Region** where your business is located.
- 12. Postal Code** where your business is located.
- 13. Country / Region** of where your business is located.
- 14. Number of Employees**
- 15. Industry** (please select what closest fits the category of your business).
- 16. Who is the founder or founding team of your organization?**
- 17. Year Founded**
- 18. Give a brief description of your company.**
- 19. What is the customer problem you are aiming to solve?**
- 20. Briefly describe the positive social impact your business will have.**
- 21. Annual Revenue**
- 22. Data Agreement.** (This is giving us permission to store your contact information, and stay in touch).

