

Business Connection

Strengthening the local economy and serving members for 70 years



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Business Spotlight

The future of finance is local

Small business investing made simple

SMBX is a small business bond marketplace that simplifies financing for small to medium sized businesses while empowering people to support their favorite community businesses. SMBX creates the ability to invest locally through small business bonds, rather than equity. This enables small businesses to bypass traditional lending institutions and work directly with people in their communities who want to invest locally, while retaining more control over how their money is invested.

“Our innovative vision of business investment allows people to show their financial support for their favorite local establishments by investing in their success in real time,” said SMBX CEO and co-founder Benjamin Lozano. “This is

even more important today, as the current financial climate is creating investment turmoil.”

SMBX is actively changing the way small businesses think about finances, and how people think about investing. This gives investors the opportunity to empower local businesses, while the community becomes fiscally stronger.

As a team of recovering bankers, financial engineers, and technologists, SMBX is working around the clock to democratize small business finance and build a dynamic small business marketplace network that unlocks wealth for business owners and the communities that invest in them.

In 2016, the SEC enacted Title III of the JOBS Act, making it easier for people to invest in startups and small businesses. The



founding team saw an opportunity to utilize this new legal space to build a new small business capital marketplace and manifest their vision. SMBX was founded in 2016 in San Francisco, CA by co-founders Benjamin Lozano (CEO), Jackie Chan (COO), and Bhavish Balhotra (CTO).

“We just finished working with Pleasanton’s own Uji Time - an ice cream shop located in the Pacific Pearl Shopping Center near the outlets,” said Ben Stein of SMBX. “When the pandemic hit, they knew they wouldn’t be able to deliver soft serve ice cream, so they went to their local community to raise \$85k to develop a hard ice cream product. The community came through raising \$87k and will receive their first payment back in November,” said Stein.

SMBX believes small business investing should be something available to everyone. To learn more about this vision, contact Ben Stein at benjaminstein@thesmbx.com or by phone at 773-320-9142.



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