

Driving Economic Inclusion: Empowering Financial Access for All

StateCF.com champions financial empowerment by dismantling traditional barriers to capital. We democratize access through transparent, affordable solutions, eliminating high costs and complexity. Our mission is to foster an inclusive economic landscape, empowering every entrepreneur—from aspiring startups to established small businesses—to realize their full potential and build vibrant, thriving communities.

We deliver on this promise by fusing innovation, collaboration, and impactful solutions. Leveraging cutting-edge technology and strategic partnerships, we provide tailored financial products and essential educational resources. This strategic approach enables us to efficiently reach underserved communities, equipping them with the tools for sustainable growth and informed financial decisions. Our commitment extends beyond capital; we invest in each entrepreneur's success through dedicated mentorship and ongoing support, from inception through expansion.



Florida: The Gateway to Financial Empowerment

StateCF's mission to expand financial access and empower communities is centered in Florida. The state's vibrant economy and rapid growth offer unparalleled opportunities for our transparent and affordable financial solutions. By strategically focusing here, we actively democratize capital, reaching a diverse range of entrepreneurs and small businesses across the state.

Florida's dynamic landscape boasts remarkable economic diversity, from thriving tech hubs in South Florida to a rich agricultural heartland and bustling coastal tourism. This variety fosters a wide array of investment opportunities, supporting numerous industries and entrepreneurial endeavors. StateCF is uniquely positioned to strengthen this economic fabric, providing crucial capital and resources where traditional financial institutions often fall short.

StateCF is deeply committed to empowering Florida's entrepreneurs. We meticulously identify and address each region's distinct financial needs through targeted programs, strategic partnerships, and tailored financial products. This proactive approach enables businesses to flourish, fostering an inclusive economic environment that propels sustainable growth and vibrant community development across the Sunshine State.



Empowering Entrepreneurs: StateCF's Foundational Vision

Our founder, a seasoned entrepreneur, was instrumental in shaping the JOBS Act's capital formation regulations alongside Congress and the SEC. Having also operated a Regulation CF portal registered with the SEC as a FINRA member, he observed that these promising reforms often became entangled in prohibitive costs, complexity, and overregulation for many entrepreneurs. Unwilling to let such a system stifle innovation, he founded StateCF.

His firsthand experience revealed a critical disparity: traditional funding avenues remain largely inaccessible to most small businesses and startups, despite legislation designed to spur growth. High barriers, opaque processes, and complex capital markets routinely stall promising ventures before they can even launch.

StateCF's mission is unequivocally clear: to ensure every innovative idea receives a fair chance during its critical formation stage. This is precisely when accessible capital transforms vision into reality. We are dedicated to dismantling these systemic barriers, offering clear, affordable pathways to funding that empower entrepreneurs to thrive and fuel a vibrant, inclusive economy.

Empowering Local Economies: StateCF's Invest Local Platform

StateCF offers an affordable, industry-leading investment platform designed to transform local capital formation. Leveraging Sprowtt Inc.'s robust technology, we operationalize "Invest Local" regulations, democratizing capital access and empowering local economies, particularly through initiatives like "Invest Local Florida."

The Technology Driving Local Investment & Compliance

Our intuitive, accessible "Invest Local" platform empowers SEC-compliant capital formation by:

- **Founders:** Launch intrastate offerings seamlessly, easily navigating complex compliance while bypassing prohibitive upfront fees to access community capital.
- **Investors:** Discover curated, high-potential local opportunities through platforms like "Invest Local Florida," fostering direct community investment and participating in the economic multiplier effect.
- **Communities:** Flourish as groundbreaking local businesses receive vital funding, fueling job creation and tangible economic impact through a robust, interconnected investment ecosystem.

A Sustainable Vision: Our Nonprofit Model

StateCF operates on an innovative nonprofit model, firmly prioritizing its mission over profit. Equitable access to capital, especially for local and underserved businesses, remains the cornerstone of our work. Our sustainability is driven by:

- **Strategic Grants & Philanthropy:** These vital resources support our mission-critical operations, particularly in cases such as university spin-outs, minority-served communities, and economically challenged areas.
- **Minimal, Tiered Fees:** Our fees solely cover essential platform maintenance and continuous development, never generating profit, ensuring our services remain accessible.
- **Transparency & Community Investment:** We transparently reinvest all funds to enhance services and broaden our reach, fostering a vibrant intrastate investment environment.

By combining cutting-edge technology with a dedicated nonprofit structure, StateCF cultivates a sustainable ecosystem where innovative local ideas can truly flourish, transforming every vision into a tangible reality while maximizing community benefit.



Unleashing Transformative Impact: Our Vision for Growth

StateCF empowers founders and investors to achieve tangible success, creating profound and measurable impact across the entrepreneurial ecosystem.

- **Maximizing Florida's Investment Power**

Through our "Invest Local Florida" initiative and Florida-compliant offerings, StateCF is projected to facilitate over \$50 million in capital deployment into local businesses in the coming years. This significant investment is anticipated to generate a 1.5x multiplier effect, powerfully boosting local economies and fostering sustainable statewide growth.

- **Fueling Local Job Creation**

By connecting Florida businesses with local investors via the Invest Local Act framework, StateCF anticipates the creation of over 500 new jobs annually. This direct capital infusion enables businesses to expand, innovate, and hire, driving down unemployment and creating lasting economic opportunities within our communities.

- **Strengthening Economic Resilience & Supply Chains**

StateCF prioritizes investments that fortify local supply chains and enhance economic resilience within Florida. Our platform supports diverse sectors—from high-tech and biotech to agriculture and clean energy—ensuring community wealth is built and retained locally, thereby creating a robust and interconnected state economy.

- **Anticipated Outcomes: Innovate Florida Labs & Citrus Grove Organics**

Consider companies like Innovate Florida Labs, a tech startup securing growth capital via Invest Local to scale its AI-driven agricultural solutions, or Citrus Grove Organics, which utilizes Invest Local to expand sustainable farming practices. These examples demonstrate StateCF's direct role in empowering local entrepreneurs and contributing to Florida's diverse economic landscape through accessible capital formation.



Join Forces with StateCF: Unlock Collective Impact

Partner with StateCF to ignite economic growth and champion equitable financial access. Your collaboration will create significant impact and unlock substantial benefits for your organization or as an individual.

Maximize Your Generosity

Maximize philanthropic reach and gain significant financial advantages through **tax-deductible contributions**.

Ignite Community Prosperity

Directly contribute to community growth by empowering entrepreneurs, generating vital new jobs, and revitalizing local economies.

Cultivate Powerful Connections

Expand your influential network through exclusive access to industry leaders, philanthropists, and visionary entrepreneurs.

Elevate Brand Visibility

Boost your brand's visibility through prominent recognition across our platforms and at key events, powerfully demonstrating your commitment to social progress.

Reinforce Social Mission

Align with our transformative mission to champion equitable capital access, reinforcing your brand's dedication to positive social change.

Gain Exclusive Recognition

Receive exclusive recognition through prominent features in our communications, annual reports, and high-profile events, elevating your philanthropic impact.





**Cultivating
connection.
Nurturing
wellness.**

Brand Ambassadors: Driving Local Impact for StateCF

Our Brand Ambassadors are crucial for grassroots expansion, significantly extending our reach and deepening community engagement beyond digital platforms. They:

- Champion our mission within their local communities.
- Organize dynamic chapter meetings, uniting founders, investors, and supporters.
- Catalyze momentum for live events, cultivating new opportunities for growth.
- Clarify StateCF's innovative model and articulate its profound impact.

We empower our Ambassadors with compelling messaging, specialized education in capital formation and compliance, and ready-to-deploy event kits. This unwavering support also promotes financial literacy. This strategic investment amplifies a powerful network effect, dramatically boosting awareness, building trust, and driving community-wide participation.

Unleashing Potential: StateCF & Sprowtt's AI-Powered Mission

StateCF, a registered 501(c)(3) nonprofit, empowers communities by promoting financial literacy and equitable capital access, fostering lasting opportunity and sustainable economic growth.

- ❑ StateCF operates as a 501(c)(3) public charity, actively running programs that foster financial literacy and community investment, distinguishing us from private grant-making foundations.

Sprowtt Technology: Amplifying Our Impact with AI Innovation

Our strategic partnership with Sprowtt Technology significantly enhances operational efficiency and expands our reach. Sprowtt's cutting-edge AI capabilities integrate into our initiatives, delivering personalized, impactful solutions:



Transformative AI Education

Personalized learning paths and adaptive content precisely tailor financial literacy resources to individual needs, accelerating understanding and retention.



Streamlined Capital Access

AI algorithms adeptly identify underserved communities and optimize capital application processes, ensuring equitable and efficient access to vital funding.



Actionable Data Insights

Advanced analytics provide critical insights into economic trends and community needs, strategically guiding program development and resource allocation for maximum impact.



Secure & Agile Operations

Sprowtt's technology ensures robust data security and automates administrative tasks, empowering our team to focus sharply on our core mission.

Together, StateCF and Sprowtt Technology forge a powerful foundation for sustainable economic empowerment and a financially literate future for all.



Powering Our Mission: Strategic Alliances and Unwavering Compliance

Our alliance with Capital Forge League, Inc., a fellow 501(c)(3) nonprofit, significantly strengthens our shared commitment to financial literacy. Participants in their impactful programs generate referral fees that directly fund our educational mission.

Guardian of Trust: Our Commitment to Compliance

StateCF maintains rigorous regulatory compliance, strictly adhering to directives from key bodies. This commitment ensures absolute transparency, unwavering integrity, and steadfast accountability across all our operations.

- **Office of Financial Research (OFR):** We actively align with the OFR's mission to promote financial stability. Our practices foster robust data infrastructure and comprehensive risk assessments, enhancing financial transparency and minimizing systemic risk.
- **Securities and Exchange Commission (SEC):** All our programs, especially those empowering capital access, fully comply with SEC regulations. This ensures our financial education and access initiatives consistently uphold fairness, safeguard investors, and maintain market integrity.

Through these impactful partnerships and our ironclad compliance framework, StateCF empowers individuals with essential financial literacy, serving as a trusted, responsible force within the financial ecosystem.

Forging Financial Futures: Our Partnership with Capital Forge League

StateCF proudly partners with Capital Forge League, Inc., a fellow 501(c)(3) nonprofit. This powerful alliance significantly amplifies our shared commitment to financial literacy and community empowerment.

Capital Forge League delivers vital programs that cultivate financial understanding and capability. Their comprehensive workshops cover essential topics such as budgeting, credit management, investment fundamentals, and entrepreneurship training. By connecting individuals to these impactful programs, StateCF broadens access to critical financial education while also securing essential funding for its initiatives.

Referral fees generated from these connections directly fuel StateCF's educational mission, thereby establishing a powerful synergistic relationship. This collaboration empowers both organizations to serve underserved communities more effectively by leveraging combined resources and expertise. Through joint initiatives and dedicated efforts in financial education, this partnership dramatically amplifies our collective impact, building a financially literate and economically empowered future for all.



Empowering
futures, together

bloom
education

Empowering Growth: Mastering Demo Day Compliance with SEC Rule 148

SEC Rule 148 provides a crucial exemption for companies presenting at demo days, allowing them to showcase their ventures to potential investors without triggering general solicitation rules. This exemption is vital for startups seeking capital, enabling broader exposure while maintaining compliance with private offering regulations. It protects essential networking and presentation events, ensuring a company's ability to conduct a private offering without inadvertently jeopardizing compliance.



Strategic Sponsorships: Driving Rule 148 Demo Day Eligibility

To qualify under Rule 148, an event must secure sponsorship from specific entities, thereby providing institutional backing and legitimacy. These pivotal sponsors typically include:

- Colleges and universities
- Government entities
- Nonprofits (such as StateCF's partner, Capital Forge League, Inc.)
- Angel groups
- Incubators and accelerators

Essential Event Qualification Criteria for Success

For an event to achieve qualifying demo day status under Rule 148, both organizers and participating companies must meticulously meet several conditions:

- **Advance Planning:** Comprehensive Rule 148 planning, initiated at least 30 days prior, must establish clear guidelines for both participating companies and event organizers to ensure continuous compliance with the exemption.
- **Compelling Presentations:** Participating companies must prepare and deliver impactful written presentations to prospective investors during the demo day, vividly detailing their business and opportunities.
- **Strategic Advertising:** Broad advertising of the demo day event is permitted to attract a diverse audience. However, it must strictly avoid including specific offering terms for any participating company's securities, focusing instead on the event itself.
- **Rigorous Communication Standards:** Adherence to other event-specific marketing and communication standards is paramount to prevent individual offerings from crossing into general solicitation territory for private placements.

Empowered Communication: Permitted Company Disclosures

During a qualifying demo day, companies can confidently share specific information with potential investors without violating general solicitation rules:

- Companies may articulate the general nature of their planned offerings, including their business model, market opportunity, and growth prospects.
- They can broadly describe the types of securities offered, such as "equity offering" or "convertible notes," without delving into precise pricing or terms.
- Discussions may cover the general use of proceeds, such as "to fund product development" or "for market expansion," without detailing specific allocation percentages or amounts.

Maximizing Impact: Rule 148's Protective Influence on Private Offerings

Rule 148's primary benefit lies in its protective influence over subsequent private offerings. Companies adhering to Rule 148 safeguards can confidently proceed with a Rule 506(b) or (c) offering.

These compliant demo days are explicitly exempt from general solicitation restrictions under Rule 148. This critical distinction ensures that participation in a qualifying demo day event will not invalidate a company's ability to later leverage the private offering exemptions of Rule 506(b) (which prohibits general solicitation) or Rule 506(c) (which permits general solicitation but mandates verification of accredited investor status), provided they fulfill the specific requirements of each respective rule.

Invest Local Florida: Empowering Economic Growth

State Capital Foundation (StateCF) fosters economic prosperity in Florida by connecting promising local businesses with essential investment opportunities. This initiative champions job creation, builds community wealth, and fosters economic resilience, ensuring capital circulates within our state to drive sustainable growth.

Invest Local Florida Platform: Connecting Capital to Opportunity

Our "Invest Local Florida" platform serves as a vital bridge, empowering local investors to discover and fund businesses that are shaping Florida's future. We meticulously curate opportunities that align with our mission to strengthen Florida's economy.

- Showcasing Florida's innovative businesses
- Providing access to diverse investment opportunities
- Facilitating direct investment into local economies

The Investment Journey: From Discovery to Impact

Engaging with "Invest Local Florida" is a clear, step-by-step process designed for both experienced and new investors, ensuring transparency and ease of access.

1.

Discover: Browse a curated selection of promising Florida-based businesses seeking capital, with transparent profiles detailing their vision and offerings.
2.

Due Diligence: Access comprehensive information, financial data, and business plans to conduct thorough research and evaluate investment potential.
3.

Invest: Seamlessly commit capital to your chosen businesses through a secure, compliant online transaction process.
4.

Track Impact: Monitor the progress of your investments and witness the tangible economic and community impact generated by your support.

Projected Economic Impact for Florida

Our commitment to local investment is projected to yield significant returns for Florida's economy and communities.

1.5x Multiplier Effect Every dollar invested circulates within the local economy, generating additional economic activity.	500+ Jobs Created Annually Directly supporting new employment opportunities across various sectors.	\$50M+ Capital Deployed Unlocking substantial financial resources for Florida businesses to grow and innovate.
	10% Increase in Local GDP Contributing significantly to the overall economic output and prosperity of our communities.	

Targeted Grant-Making & Regulatory Adherence

While primarily focused on investment facilitation, StateCF also offers a limited grant-making program. These targeted grants support university spin-outs or spin-ins, minority-served organizations, and initiatives within economically challenged communities. The aim is to promote financial literacy, expand capital access, and foster entrepreneurship in these specific areas.

All StateCF operations, encompassing both investment facilitation and limited grant-making, strictly adhere to established regulatory compliance standards. This includes rigorous compliance with U.S. Securities and Exchange Commission (SEC) and Florida regulations under the Invest Local Act, as well as full observance of Florida Blue Sky laws, ensuring a secure and trustworthy environment for all stakeholders.

