

# Ownership for the people who are *building the business.*

The exit most owners never know they have.

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*CEO/CTO and CRO, Zolidar*

SWIPE →

FROM PERSONAL STORIES TO A NATIONAL MISSION

# Built by founders who watched the *gap*.

Co-founders **Ashish Agrawal** (CEO/CTO) and **Sonali Kothari** (CRO) met as Google interns in 2006. Ashish spent 20 years launching products at Google, Matterport, and Los Alamos National Lab. Sonali went on to become COO of Kiva.org.

Their motivation is personal. Ashish's dad ran a profitable business for 20+ years, then shut it down and sold the real estate because **he didn't know employee ownership existed**. Sonali's mom was a star employee for 20 years and retired with nothing of the company she helped build. Today, Zolidar is the platform owners and advisors use to compare every exit path side by side, with employee ownership often the right answer.

Project Equity partner

Google for Startups SD

2x Google + Kiva.org founders



There are **3 million businesses** at risk of closure. We're building the technology to serve this **underserved market at scale**, putting tools once reserved for the largest deals in the hands of every owner and advisor.

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— Sonali Kothari · Co-founder & CRO, Zolidar

# Building Main Street *wealth.*

## CORE BENEFICIARY

### SMB workers, not just owners

Employees at manufacturing, healthcare, retail, restaurants, and professional services firms become beneficial owners. EO firms see ~10% higher productivity, 50% lower turnover, and employees retire with 2.5x more in retirement assets (NCEO, Rutgers).

## MARKET OPPORTUNITY

### 80% of owners find no buyer

10,000 baby boomers retire every day, owning \$10T+ in business assets. Without a buyer, businesses shut down and jobs disappear. EO offers a way to sell at fair value while keeping jobs and ownership in the community.

## DIRECT CRA ALIGNMENT

Helps community financial institutions earn **Community Reinvestment Act credit** through small business lending for EO transitions, asset-building for LMI workforce, and preservation of community-rooted businesses in underserved neighborhoods.

# 30 fintechs. One *scaling* network.

Through CAFE, Zolidar connected with community banks, credit unions, SBDCs, and industry leaders accelerating their path to scaling employee ownership for LMI workers and Main Street businesses.

## CAFE PARTNERS

**ABA** American Bankers Association

**AFC** American Fintech Council

**WSFS** CARES Foundation

**SBDC** Small Business Development Center

**M&T** M&T Bank

**CRB** Foundation@ Cross River

## Help CAFE scale the next cohort.



Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.