



Inver Grove Heights Economic Development Authority
Monday, February 6, 2023 at 5:00 PM
8150 Barbara Avenue, Inver Grove Heights, MN 55077

AGENDA

PLEASE NOTE: For the February 6 meeting, it is anticipated that the first two agenda items (the Election of Officers and the Report on a Future Interchange) will be taken up when the EDA is called to order at 5:00 p.m. It is anticipated that the EDA will then recess to allow time for the City Council's 6:00 p.m. work session. The EDA meeting would then resume, to take up the Consent Agenda and Regular Business, following conclusion of the City Council's work session.

NOTICE TO RESIDENTS: Individuals may submit written public comments in advance of the meeting by emailing comments to Stacy Bodsberg (sbodsberg@ighmn.gov). Comments received prior to 4:00 p.m. on Monday, February 6, 2023, will be provided to the EDA at or before the February 6, 2023 meeting.

1. **Call to Order**
2. **Roll Call**
3. **Election of Officers**
 - A. Election of EDA Officers
4. **Presentation and Discussion**
 - A. Presentation and Discussion on Proposed Argenta Trail/I-494 Interchange Development Process Evaluation
5. **Consent Agenda**
 - A. Consider Approval of Minutes from the November 7, 2022, Regular Economic Development Authority Meeting.
 - B. Consider Approval of Claims.
 - C. Acceptance of the Open To Business 2022 Activity Report
6. **Regular Agenda**
 - A. Discuss Issuance of RFP for Retail Recruitment Consultant Services
 - B. Consider Amendment to EDA Bylaws Regarding Meeting Frequency
 - C. Executive Director's Report
7. **Adjourn**

Economic Development Authority Staff Report

SUBJECT: Election of EDA Officers

MEETING DATE: February 6, 2023
ITEM TYPE: Election of Officers
CONTACT: Kris Wilson, City Administrator, 651.450.2511

PURPOSE/ACTION REQUESTED

The EDA is asked to elect a President, Vice-President and Treasurer from among the members of the body and to appoint the City Clerk as the EDA Secretary and the Finance Director as the Assistant Treasurer.

BACKGROUND

The EDA Bylaws (copy attached) call for the annual election of a President, Treasurer and Secretary and the election of a Vice-President and Assistant Treasurer for a period of time selected by the EDA. The Bylaws allow for the Secretary and Assistant Treasurer to be someone other than a member of the EDA, thereby allowing staff to serve in these roles if the EDA so desires.

Therefore, the members of the EDA are asked to make nominations for the role of President, make a motion and a second from among the nominations and then vote on the motion. The process should be repeated for each office.

Staff recommends electing / appointing the City Clerk as the EDA Secretary and the City's Finance Director as the Assistant Treasurer. Staff further recommends that since three offices must be filled annually, that all five offices have a one-year term for the sake of simplicity.

FISCAL IMPACT

None

RECOMMENDATION

ATTACHMENTS

1. EDA Bylaws (last amended Aug 2021)

BYLAWS OF THE INVER GROVE HEIGHTS ECONOMIC DEVELOPMENT AUTHORITY

ARTICLE I - THE AUTHORITY

Section 1. Name of Authority. The name of the Authority shall be the “City of Inver Grove Heights Economic Development Authority.”

Section 2. Office of Authority. The office of the Authority shall be at the City Hall in the City of Inver Grove Heights, State of Minnesota, but the Authority may hold its meetings at such other place or places as it may designate by resolution.

Section 3. Seal of Authority. The seal of the Authority shall be in the form of a circle and shall bear the name of the Authority.

Section 4. Establishment. The City of Inver Grove Heights Economic Development Authority is established by Resolution No. 11-13, approved by the City Council of the City on January 24, 2011 (the “Enabling Resolution”), pursuant to Minnesota Statutes, Section 469.090 to 469.1081, as amended.

Section 5. Commissioners. In accordance with the Enabling Resolution, the Mayor of the City and four council members shall serve as the Board of Commissioners (the “Board”) of the Authority. Their terms as commissioners coincide with their respective term of office as Mayor and council members.

ARTICLE II - THE OFFICERS

Section 1. Officers. The Authority shall elect a president, a vice president, a treasurer, a secretary, and an assistant treasurer. The president, treasurer and secretary shall be elected at each annual meeting, and shall hold office one year or until their successors are elected and qualified. The vice president and assistant treasurer may hold office for any term designated by the Board, or until any successors are elected and qualified. A commissioner must not serve as president and vice president at the same time. The other offices may be held by the same commissioner. The offices of secretary and assistant treasurer need not be held by a commissioner.

Section 2. President. The President shall preside at all meetings of the Authority.

Section 3. Vice President. The Vice President shall perform the duties of the President in the absence or incapacity of the President, including signing all contracts, deeds, and other instruments executed by the Authority; and in the case of the resignation or death of the President, the Vice President shall perform such duties as are imposed on the President (including without limitation execution of contracts) until such time as the Board shall select a new President.

Section 4. Secretary. The Secretary shall keep minutes of all meetings of the Board and shall maintain all records of the Authority. The office of Secretary may be held by a person who is an employee of the City or Authority.

Section 5. Treasurer's Duties. The treasurer:

- (1) shall receive and is responsible for Authority money;
- (2) is responsible for the acts of the assistant treasurer;
- (3) shall disburse Authority money by check only;
- (4) shall keep an account of the source of all receipts and the nature, purpose, and authority of all disbursements; and
- (5) shall file the Authority's detailed financial statement with its secretary at least once a year at times set by the Authority.

Section 6. Assistant Treasurer. The assistant treasurer has the powers and duties of the treasurer if the treasurer is absent or disabled.

ARTICLE III - EXECUTIVE DIRECTOR

Section 1. Designation. The Community Development Director of the City is designated as Executive Director of the Authority, unless and until another person is so designated by the Board. Any person appointed to fill the office of Executive Director, or any vacancy herein, shall have such terms as the Authority fixes, but no commissioner of the Authority shall be eligible to serve as the Executive Director.

Section 2. Duties. The Executive Director shall have general supervision over the administration of the Authority's business and affairs subject to the direction of the Board.

ARTICLE IV - MEETINGS

Section 1. Regular Meetings. Regular meetings shall be held on the first Monday of February, May, August, and November at 5:00 p.m., at the City of Inver Grove Heights City Hall unless otherwise determined by the Board after notice as required for a special meeting.

Section 2. Annual Meeting. The annual meeting of the Authority shall be held as part of the regular February meeting each year.

Section 3. Special Meetings. Special meetings of the Authority may be called by the President, two members of the Authority, or the Executive Director, for the purpose of

transacting any business designated in the call. All commissioners of the Authority shall be notified, and the special meeting shall be noticed in accordance with state law.

Section 4. Quorum. At any meeting of the Authority, the presence of three commissioners shall constitute a quorum. If a quorum is not present at any meeting, those present shall have power to adjourn the meeting from time to time without notice other than announcement at such meeting until the requisite number of votes shall be present to constitute a quorum. At any such adjourned meeting at which a quorum is present, any business may be transacted which might have been transacted at the meeting as originally called. Any resolution, election, or other formal action of the Authority shall be adopted upon the affirmative vote of a majority of the Authority membership.

Section 5. Rules of Procedure. All meetings of the Authority shall be conducted in accordance with the most recent editions of Roberts' Rules of Order.

Section 6. Manner of Voting. The voting on all questions coming before the Authority shall be by voice unless any commissioner calls for a roll call vote. The yeas and nays shall be entered upon the minutes of such meetings.

Section 7. Adoption of Resolutions. Resolutions need not be read aloud prior to vote. Resolutions are deemed adopted if approved by at least a simple majority of all commissioners present, unless State law requires otherwise.

Section 8. Presentation of Recommendations and Information. At any meeting of the Authority, the officers, commissioners and the Executive Director may present such recommendations and information as they may consider proper concerning the business, affairs and policies of the authority.

ARTICLE V - ADMINISTRATION OF FINANCES

Section 1. Contracts, Checks and Drafts. The Executive Director shall be the chief purchasing agent of the Authority. All purchases and contracts on behalf of the Authority shall be made by the Executive Director, provided that the approval of the Authority must be given whenever the amount of such purchase or contract exceeds \$0.00. All contracts, bonds, and instruments of every kind to which the Authority is a party shall be executed in the name of the Authority and shall be signed by the President and Executive Director.

Section 2. Manner of Presentation of Claims. All bills, invoices, statements and claims for payment of money in discharge of any obligation of the Authority shall be filed with the Executive Director who shall cause the same to be examined and entered into the record. Each claim against the Authority shall be accompanied by either an itemized bill or payroll, or time sheet, each of which shall be approved and signed by the responsible officer who vouches for the correctness and reasonableness thereof and, except in the case of salaries and wages of employees and laborers of the Authority, shall be accompanied by the claimant's verified statement of claim as required by law.

ARTICLE VI - EMPLOYEES; SERVICES; SUPPLIES

Section 1. Employees. Subject to limits set by the appropriations or other funds made available, the Authority may employ such staff, technicians, and experts as may be deemed proper and may incur such other expenses as may be necessary and proper for the conduct of its affairs.

Section 2. Contract for Services. The Authority may contract for services of consultants, agents, public accountants, and other persons needed to perform its duties and exercise its powers.

Section 3. Legal Services. The Authority may use the services of the city attorney or hire a general or specialized counsel, and any combination thereof, for its legal needs.

Section 4. Supplies. The Authority may purchase the supplies and materials it needs to carry out its function pursuant to Minnesota Statutes, Sections 469.090 to 469.1081.

Section 5. City Purchasing. The Authority may use the facilities of its city's purchasing department in connection with construction work and to purchase equipment, supplies, or materials.

Section 6. City Facilities, Services. The City may furnish offices, structures and space, and stenographic, clerical, engineering, or other assistance to the Authority.

Section 7. Delegation Power. The Authority may delegate to one or more of its agents or employees powers or duties as it may deem proper.

ARTICLE VII - POWERS

Section 1. Functions, Powers, and Duties. The Authority has all the powers set forth in the Enabling Resolution.

ARTICLE VIII - AMENDMENTS

Section 1. Amendment to Bylaws. The bylaws of the Authority may be amended by a majority vote of the Authority membership at a regular or special meeting. The amendments must be in written form.

Section 2. Conflicts. In any instance where these bylaws are in conflict with the Enabling Resolution, the Enabling Resolution shall control.

Section 3. Effective Date. These bylaws are effective upon their adoption by the Board.

Adopted March 7th 2011.

George Tourville, President of the City of
Inver Grove Heights Economic Development
Authority

ATTEST:

Kim Fox, Secretary

**Economic Development Authority
Staff Report**

SUBJECT: **Presentation and Discussion on Proposed Argenta Trail/I-494 Interchange Development Process Evaluation**

MEETING DATE: February 6, 2023

ITEM TYPE: Presentation and Discussion

CONTACT: Heather Rand, Community Development Director, 651.450.2546

PURPOSE/ACTION REQUESTED

The EDA is asked to receive a presentation and report from WSB Engineering on the process for developing a future interchange at Argenta Trail and I-494.

BACKGROUND

At its November 7, 2022, the EDA authorized a contract with WSB Engineering, Inc. to perform a Process Evaluation Study on the development of a potential interchange to be located at Argenta Trail and I-494. This interchange has been referenced for years in various transportation and land-use plans. Many acres of privately-owned land adjacent to the proposed interchange are now becoming available for sale and development, suggesting it would be beneficial for City leaders to have more clarity on the timeline and process for developing the interchange.

The study is now complete and a copy of the written report is attached. At the EDA's meeting, WSB Engineering will be on hand to present an overview of the study findings and answer questions. The presentation includes rough cost estimates, identification of potential funding sources and a summary of recommended next steps that may be considered by city leadership to pursue the development of an interchange.

FISCAL IMPACT

RECOMMENDATION

ATTACHMENTS

1. Argenta Trail / I- 494 Interchange Process Evaluation Study (WSB)



Interchange Process Evaluation

ARGENTA TRAIL/INTERSTATE-494

DAKOTA COUNTY | INVER GROVE HEIGHTS, MINNESOTA 55077

February 6, 2023

Prepared for:
City of Inver Grove Heights
8150 Barbara Avenue
Inver Grove Heights, MN 55077

WSB PROJECT NO. 021791-000



Argenta Trail/I-494 Interchange Process Evaluation

City of Inver Grove Heights

WSB Project Number 021791-000

Economic Development Authority Meeting

February 6, 2023

5:00 p.m.

Background

Dakota County has recently completed a Regional Roadway System Visioning (RRSV) Study Update (August 2022) that identifies a future interchange at Argenta Trail (Dakota County's CSAH 63) and I-494. Studies and experience show that the Argenta corridor will continue to see increased traffic volumes as development continues within the City of Inver Grove Heights and to the south. While the RRSV identified the preferred location for the interchange, the County's current Capital Improvement Plan (CIP) does not identify a construction year for the improvements. However, Dakota County staff recently began discussions to consider an interchange footprint evaluation in 2023. Click to access a copy of the Dakota County Study update: [Dakota County 2022 Regional Roadway System Visioning Study Update](#)

The City of Inver Grove Heights has been approached by developers interested in development opportunities within the City's Northwest Area. Properties within the interchange are currently zoned for Agricultural, Mixed Use and Mid/Low-Density Residential use. As interest in development opportunities for the area are explored, the City should understand what the scoping, design and construction process for an interchange project within the community will look like, as well as the associated potential impacts. The City should understand the general project implementation process and schedule, what efforts the City can undertake to assist in developing such a project and how to ensure development occurs in a manner that will complement the project from a land-use and financial standpoint.

This report is intended to serve as a primer on some of the implications of an interchange, as well as an examination of what the process for delivery of a successful project might look like, if the City determines that an interchange is of high importance. Looking at many recent interchange projects around the region gives a snapshot of the timing, costs, partnerships, funding sources, and pitfalls associated with a full-blown interchange project.

New interchanges are rare in the region, as the arterial transportation system is well developed across most of Minnesota. Still, there are several recent examples of

successful interchange projects that the City of Inver Grove may consider as “references” when seeking to better understand the timeline, process, funding and collaboration associated with the successful delivery of an interchange project. Interchange projects involve many players and are the most expensive piece of transportation infrastructure a city is likely to encounter. Moving forward with knowledge of what has worked in the past as well as what to expect in the process is the very first step in the complicated and multi-year process of developing and constructing an interchange project.

As a part of this study, WSB has compiled a summary of recent interchange projects and interviewed key project representatives associated with the delivery of the project. **Appendix A** of this report includes a synopsis of our findings.

Process and Timeline

Regardless of which agency assumes the lead, there are generally five steps necessary to deliver an interchange project:

1. Complete an Interchange Study

This study will evaluate location, traffic, concepts, high-level cost estimates and general timelines for various alternatives. The study itself is a significant effort, often requiring 12 months to complete and at a cost of \$250,000 - \$500,000.

2. Complete an Environmental Scan of the Interchange

The purpose of this exercise is to identify early any potential issues or environmental barriers to delivering the project. The investigation will include native species, natural resources, community resources, noise, etc. This step typically requires 12 months to complete, and costs can range significantly based on various environmental factors present in the project area. This is a critical step as a Federally approved environmental document will be required as a part of any project impacting the Interstate system. Undertaking this step is key to the design phase; if any environmental or community resources are identified, efforts can be made to avoid and/or minimize impacts. This step will also help to identify local, state, and/or federal permits that may be required for project construction.

3. Review Concepts and Identify Two Preferred Alternatives

After reviewing concepts, cost estimates and environmental factors, project stakeholders should identify two preferred interchange alternatives. Engagement and public outreach are often incorporated into this step, and so the timeline for alternative selection is typically on the order of 18-months.

4. Project Funding Solutions

Potential funding sources are typically sought once a general project location and concept alternative(s) have been identified and a planning-level cost-estimate is

established. Identifying project funding can be achieved through a variety of venues so it is difficult to firmly pinpoint a specific timeline for these efforts.

For large-scale projects, like a new freeway interchange, it is common for project funding to be composed of numerous sources; often combining funds at the federal, state, county and local levels.

Some agencies will engage the assistance of lobbyists to assist with outreach to policymakers that could assist with funding. Competitive grant programs should also be pursued as possible funding sources, in addition to partnerships with private entities that stand to benefit from the public infrastructure improvements. Oftentimes, projects will reach this stage and enter into a “holding pattern” of sorts, where the preferred alternative(s) have been identified and estimated costs are known but work to complete the required environmental document and design of the project is put on hold until such time as adequate funding sources have been identified.

Complex infrastructure projects, such as interchanges, often have multiple funding sources and the administration of the project can be complex. In reality, managing the funding for a large transportation project can become a full-time effort in terms of tracking grant and loan submittal requirements, timelines for execution of the grants and loans and aligning various funding sources to serve as matching requirements for other funds that have been secured. Some agencies leading interchange delivery projects have identified the need to allocate a full-time staffer dedicated to managing funding for the project.

5. Environmental Process/Design/Bidding

After funding sources have been secured, work on the required State EAW and the Federal approval process can begin. Timelines to complete the environmental process and design can vary based on the size and complexity of the interchange, but this stage of the process typically requires on the order of 36-months to complete, and includes preliminary design, the environmental process, final design and bidding.



Interchange projects, especially those that will involve an Interstate Highway, require action from multiple agencies, and typically include several funding sources and a robust public engagement component. On average, the process typically requires seven years from the time the Interchange Study commences until the time the project can be bid for construction. The interchange design and phasing of the project will dictate the duration of construction beyond the seven years required to study, design and bid the project, but can typically be assumed to span two construction seasons. **Figure 1** below details the timeline to bring an interchange project to the bidding phase of project delivery.

Task	Description	Timeline						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1.0	Interchange Study	■						
2.0	Environmental Scan of the Interchange Area		■					
3.0	Review Concepts and Identify Two Preferred Alternatives		■	■				
4.0	Project Funding Solutions			■	■			
5.0	Environmental Process and Preliminary Design					■	■	
6.0	Final Design and Bidding							■

Figure 1: Typical Timeline to Study, Design and Bid an Interchange Project

Unified and engaged project partners have a positive impact on both the timeline for delivery and the funding solutions. Strong, early messaging that spells out tangible project benefits for all parties can be pivotal in developing a coalition. Identifying benefits to both the directly impacted parties (private landowners, the County, State and Regional transportation system) and the system users (traveling public) will help garner support as well as be key in the application process for project funding.

Support of the nearby landowners also has a positive impact on success at the local level. Without their support it will be more difficult to maintain local support for the project throughout the lengthy process. Local developers and existing businesses that support and actively lobby for the project will increase funding potential. Building a coalition in support of the project both locally and sub-regionally aids in raising the profile of the project, potentially leading to more funding sources. In some of the examples, not only did the community work with the county on the interchange project, but they also had other adjacent localities partnering on the project. In the Dayton project (See **Appendix A**), for example, other communities that would also benefit from the interchange improvements provided financial assistance earlier in the process so that Dayton was not the only community funding the Interchange Study. In Ramsey, joining a coalition (which included corridor communities and two counties) provided higher visibility to the project and assisted in gaining the attention of decision-makers. The addition of a lobbyist who knew the process and where funding could be found helped finance portions of the Hwy 10 interchange project.

Preserving Right-of-Way for Future Interchange Improvements

There are several ways for a statutory city to obtain land for right of way purposes. The League of MN Cities notes several options including:

- Purchase
- Gifts of Land
- Dedication
- Devise
- Eminent domain
- Tax-Forfeiture

In general, many of these acquisition methods will not provide land in the exact location as needed for the Argenta Trail/I-494 Interchange corridor and therefore are not discussed. However, there are three options available to the community for preservation of right of way for future road installation, two of which are listed above; purchase and dedication, with the third alternative being official mapping.

Regardless of methodology for acquisition, the City should ensure that the proposed road alignment, or corridor, is identified within the City's adopted comprehensive plan. The current Inver Grove Heights Comprehensive Plan does indicate the realignment of Argenta Trail and notes a future interchange at I-494. This is important because it reinforces any acquisitions made, particularly if by dedication during subdivision development. It will also be important when looking for funding sources.

The options and brief summary for each are addressed below:

1. Purchase right of way ahead of construction
2. Obtain right of way during development through the subdivision process
3. Use of Official Mapping for corridor preservation

Land Purchase

The most expeditious but perhaps most costly option is direct purchase of land for the road corridor. Statutory cities have the ability to purchase property with little restrictions, for example purchase does not have to be approved by the community through a referendum. However, in some cases purchase may require payment of relocation costs by person who are displaced from their homes, farms or businesses as a result of the purchase. To address relocation, contracts should include a waiver indicating relocation costs are included in the sale price.

The advantage of this method is that the City will control the land and be more prepared should timing change for interchange construction. Outright purchase may allow costs to reflect the current market which may be less than the future value when the interchange

construction is closer to reality and values are increasing. If the City cannot negotiate a satisfactory price for the land, condemnation is allowed for right of way purchase.

Land Dedication

The Argenta Trail/I-494 Interchange corridor can be obtained, at least in part, by land dedication associated with development. As properties subdivide, the City can require land dedication for right of way and utilities as part of the subdivision process. However, there is a caution in terms of how much right of way can be obtained through the subdivision process. “There must be an essential nexus or logical connection between the land dedication and the purpose sought to be achieved through the dedication.” The dedication must bear a “rough proportionality to the need created by the proposed subdivision or development.” (League of MN Cities; Purchase and Sale of Real Property 10/18/2018)

The ability to obtain some of the land within the corridor through development dedication will reduce the out-of-pocket costs associated with land acquisition for the city. However, timing of the acquisition may become an issue. Typically, a city will experience development interest after installation of a new interchange; however, there could be some earlier, in anticipation of the infrastructure improvement. Depending upon timing, the City may need to purchase some of the land and obtain some through dedication due to the potential lag in development timing as compared to infrastructure installation. Given the amount of land needed for a new interchange it is assumed that purchase of some land will be needed.



Official Mapping

462.359 of the State Statutes allows cities to use the official map process to preserve land for future street purposes. After approval of a “major thoroughfare plan” the planning agency who undertook the plan may propose to the local government to adopt an official

map. The map should provide enough detail to permit the establishment of the future acquisition. The process for adoption of an official map is similar to other zoning amendments; there is a public hearing held and after the notice is published at least ten days prior to the date of the hearing, the locality can adopt the official map.

There is work that needs to be done prior to adoption of the official map. The future acquisition lines for the road shown on the official map must be “attested” to by a licensed land surveyor. This means that enough engineering work is required on the road alignment to determine the amount of right of way necessary for the interchange project. And the corridor is then defined by a land surveyor to be adopted as the official map for the area.

The official map process preserves the corridor and aids in reduction of land acquisition costs because there are no additional structures that must be purchased within the acquisition area. In general, no structures can legally be built within the officially mapped areas because the local government would deny the permit application due to the official map being put in place. The property owner can appeal the denial and the board of appeals and adjustments would determine whether to grant a permit for a building based upon two findings:

1. That the entire property of the appellant of which such area identified for public purposes forms a part cannot yield a reasonable return to the owner unless such a permit or approval is granted, and
2. That balancing the interest of the municipality in preserving the integrity of the official map and of the comprehensive municipal plan and the interest of the owner of the property in use of the property and in the benefits of ownership, the grant of such permit or approve is required by consideration of justice and equity.

If upon appeal the board authorizes the issuance of a permit, the locality has six months to initiate proceedings for acquisition of the land; if there is no action taken on those first six months the permit will be issued.

The city of Rosemount and Dakota County implemented the official map process as part of the land preservation for the 42/52 interchange project. The project envisioned a full interchange and land is still designated under the official map. Rosemount and Dakota County never went through the process of denying a permit because potential developers didn't want to expend the resources to create a building permit package only to be denied because the site was contained within the official map area.

There are pros and cons to use of the official map. From a public perspective it very clearly articulates that the City is intending to have the road system constructed and because the information is recorded with the County Recorder, potential future owners would also be put on notice. The use of the official map also seemed to depress new development interests. It is a process that is not frequently used, and landowners, real estate professionals and business representatives do not always understand how the process works. In the case of Rosemount, the land for future acquisition meant that a

significant portion of property near the interchange boundary would not be available for development. Without the interchange, retailers and businesses would be set back from the current road system that didn't allow the visibility and access desired. The "cloud" of the official map was a disincentive for trying to develop the property.

This option can be a reasonable solution if there is development pressure in the area and the City wants to preserve the corridor. If future construction of the interchange can occur within a mid-range time period, this solution may work well; it can preserve the corridor without too much uncertainty or confusion. It would let future property owners know the interchange would be coming which can ultimately benefit the adjoining land, but the timeframe should not be so long that it negatively impacts development interest. Rosemount adopted their official map in 2007, and their full interchange build out is still not scheduled in the City's 10-year CIP.

While an official map can be successful in the preservation of the road corridor, it doesn't seem to impact acquisition costs. The outcome of a successful building permit appeal is that the City would need to initiate purchase of the property within six months. Creation of the official map does not reduce the purchase price, and the community would still be paying fair market value of the site, similar to any other land acquisition.

Conclusion

There are a variety to mechanisms that can be used to preserve a transportation corridor. Most, if not all, involve the expenditure of funds to purchase the right of way. There are three options explored that allow for purchase early, as part of development, or potentially later in the process.

In all cases, the corridor needs to be identified and detailed enough that acquisition can occur. That means the roadway design has to be agreed upon and survey work to the degree that acquisition can be clear.

It is more difficult to assess which option is most economical. Land prices tend to increase in the Metro area and therefore waiting will most likely prompt higher costs. However, as the project matures, and funding sources are identified and committed who pays for the right of way may shift; in early stages it may be the locality, in later stages it may come out of other grants or programs.

Under any acquisition or corridor preservation scenario, the questions that must be answered are, "What is the timing for construction of the project?" and "What commitment has been expressed from the transportation partners?" An interchange project is a large financial endeavor. Multiple funding sources will be necessary to for land acquisition as well as land construction. Ensuring the corridor is preserved by inclusion in the City's Comprehensive Plan and perhaps using an official map process can maintain the corridor until funding is identified and the project is scheduled for construction

Evaluation of Zoning Implications for Tax Purposes

Metro Communities-Development Catalyst

Part of the interchange analysis should be to assess the impact on land use and tax base associated with installation of a new interchange. While properties may initially be guided for a particular use, the introduction of an interchange will affect the land use demand in the area. Care should be taken in making land use decisions during the interchange planning phase so the community can capitalize on the introduction of the interchange in the future.

In discussions with several communities, it is hard to ascertain whether development pressure was prompted by the introduction of a new interchange or whether the development pressure created the need for the interchange. In looking at the community of Dayton, the interchange had been in the planning stages for so long that the Comprehensive Plan had included the interchange possibility. That means that property owners and future users were aware of the City's plans and therefore land uses were planned with the interchange in mind. Additionally, there was no development in the area of the interchange, perhaps in recognition that it would be installed in the future. This led to a smoother transition into land uses that could benefit from the new transportation access. In Dayton's case, industrial development has occurred around the new interchange. However, it was noted that there may be several reasons why the development has occurred so rapidly after interchange construction. The City of Dayton's former City Administrator, Tina Goodroad, noted that industrial development had been occurring in Rogers and there was demand for this type of use within the northwestern suburbs. Land was not as plentiful in Rogers so industrial users were looking elsewhere in the area; similar uses like to be similarly located. The economy at the time also spurred on development around the interchange. Demand for industrial development, both warehousing and assembly, had been growing and the interchange aided in attracting users to the area.

The interchange in Monticello at I-94 and CR39 was very much a locally driven project. The City found that economic development (Target and Home Depot) would not come to the community without having direct access to I-94. The City worked to get the interchange approved and took the lead in obtaining funding and approvals. In this instance the two potential uses also funded a portion of the project. When the two companies were sure the interchange would be constructed, they began construction on their private development projects. Economic development derived from this interchange project is clear. Additional secondary development invested in areas around the two big box users. Initially a third big box, Fleet Farm, was planned on the southeast side of the interchange but due to the economic climate at the time, they postponed their project. Fleet Farm ultimately did build in Monticello and access is primarily from the I-94/CR39 interchange, but the site Fleet Farm built upon was different from the original site they

had considered. Unfortunately, much of the south side of I-94 was already developed with the public school complex and a church so additional development related to the interchange was limited.

The interchange in Minnetonka at US-169 and Bren Road was a slightly different situation because there was an interchange already in place at Bren Road. The project was primarily driven by the expansion of United Health Care (UHC) who were already based in the area. United Health Care partnered with the City to assist in identifying funding and their expansion was key in obtaining a TED grant.

While there was a public/private partnership for the US-169 and Bren Road Interchange improvements, there were also regulatory changes which required private sector contributions for increased traffic volumes. Under the City-adopted assessment formula based on user trips, United Health Care contributed \$5,000,000 to the interchange upgrade. Other new projects that would contribute to an increase in traffic as defined by the adopted Overlay Ordinance would also have to contribute, or “pay back” the City for their up-front payments for the road project. This “fee” could serve as a deterrent to smaller development projects.

From an economic development perspective, it is difficult to project the future economic development benefits of the Bren Road interchange upgrade. The area was already well-developed, and the United Health Care campus expansion was a significant project and increase in tax base. It was the expansion of the campus which spurred on the modification to the existing interchange. It is expected that the improvements will continue to favor continued growth in the area, perhaps more intense growth, as much of the area is currently developed.

Similar to the Bren Road interchange, the interchange in Ramsey at Hwy 10 and Armstrong Blvd.(CR 83) was an improvement upon an existing condition. There was an at-grade crossing that was unsafe and could negatively impact development due to vehicle wait times, convenience concerns, and safety issues. Areas around the Hwy 10 and Armstrong Boulevard interchange were already developed, and so the City of Ramsey did not experience the economic development that occurred in Dayton where vacant land was quickly developed in response to the interchange project.

Inver Grove Tax Implications

As part of the scope of services, the City was interested in understanding the potential impacts of differing land uses within the Argenta I-494 Interchange area. With the assistance of Community Development staff, three different development scenarios were created:

Scenario 1 Current Plan Land Use

Scenario 2 Increased Commercial Land Use

Scenario 3 Increased Residential Land Use

Aside from the existing Comprehensive Plan land uses, the other two plans depict an emphasis on more office and commercial or more residential. Among the three scenarios there is a variation in the type of development and property values, and of course, the resulting tax base benefits. While there may be other reasons to value one land use scenario over another, creation of tax base is a reasonable criteria communities use. Other factors that may be considered when guiding land are community employment goals, provision of goods and services for the community and the need for housing of a certain style or design and varying price points.

When reviewing the potential tax base of the differing scenarios, the land use proposal with the greatest amount of non-residential development yields the greatest tax base revenues. This is due to the higher valuations for non-residential as well as higher tax rates. However, as noted above other community goals, beyond tax value and revenues also plays a role in land use policy decisions. Regardless, the ability to change some of the land uses from the currently designated residential development to more mixed use, which includes more office and commercial uses, would provide more tax base for the community. It is believe that the inclusion of an interchange at Argenta and I-494 would provide more interest in the currently undeveloped land and would attract more and differing developers. The adjoining development to the west in Eagan, also provides some understanding of what could happen in portions of the Inver Grove Heights study area.

The maps and spreadsheet calculations for each land use scenario are provided in **Appendix B**.

Funding Opportunity Evaluation

Recent interchanges constructed in the area have seen total project costs in the \$30-\$35M range. As this is an Interstate Highway interchange, the higher end of the price range is likely. To bring a project of this magnitude to fruition, funding will likely need to come from a wide array of opportunities. The list below includes potential funding opportunities that could be considered for a new interchange on the Interstate System. It should be noted that funding sources, particularly competitive grant programs, may change over the time span of an interchange project. It is important that project owners remain up-to-speed to potential funding opportunities.

Competitive Funding Programs – The bullets below and accompanying table identify funding opportunities that could be well -suited for the interchange project.

- *Infrastructure Investments and Jobs Act (IIJA) aka Bipartisan Infrastructure Law (BIL).* The United States Department of Transportation (USDOT) administers numerous federal programs that are funded through IIJA. Programs most applicable to the interchange project include the Infrastructure for Rebuilding America (INFRA) and the Rebuilding American Infrastructure with Sustainability and Equity (RAISE) programs.

- *Federal Funds via the Bi-annual Metropolitan Council Regional Solicitation process.* The program occurs only every other year, and requires funds be spent within five (5) years. Funding requests for new interchanges must be submitted using the Strategic Capacity (Roadway Expansion) application. New interchange locations must have received required approvals from MnDOT and the Metropolitan Council. Projects demonstrating a high level of project readiness will score better than less developed projects. Project readiness can be demonstrated through level of engineering, demonstrated project benefits, support from affected jurisdictions, and a robust public engagement process.



- *Minnesota Highway Freight Program.* Administered by MnDOT, this program is intended to improve freight safety, mobility, intermodal facilities, and first and last mile connections to key destinations. This program was last open for applications in 2020. According to the program's website, MnDOT is drafting a potential new third round of solicitation for funding available in state fiscal years 2026-2028.
- *Bi-annual state bonding bill.* Making a case for a project with local legislators can see a project placed in the state bonding bill. It often takes more than a single year of lobbying to see a project get approved, so a well-organized and well supported lobby effort will enhance chances of success. Bonding money has no caps, but 5-15% of total project cost is the typically the range of successful requests (\$2-5M request for a project of this magnitude).
- Public Project partners. (MnDOT, Dakota County, Cities)
 - *MnDOT funding.* As the agency with jurisdiction over Interstate 494, MnDOT will be involved with any efforts to develop a project involving a new interchange. The agency would likely provide financial contributions to the project, though no commitments have been made to-date.
 - *Dakota County funding.* This interchange project along with Argenta Trail is part of Dakota County's transportation system vision. The cost of county road improvements would primarily be the responsibility of Dakota County. An interchange at I-494 and Argenta Trail would likely be funded through sources obtained by MnDOT and Dakota County. It is common for counties to contribute

to costs for an interchange on a county road. However, this interchange project is not currently included in Dakota County's 5-year Capital Improvement Program (CIP).

- *City of Inver Grove Heights.* A sizable portion of the project costs will be a local responsibility. Inver Grove Heights has relied on its Municipal State Aid funds for past collector and arterial road projects, and with a backlog of MSA street rehabilitation needs, MSA money may not be considered as a primary funding source. Fortunately, funding from non-federal sources can be counted as a city share, so bonding money could offset some city share. Also, if there are private contributions, these are typically viewed as "local" and might also be considered as City contributions.
- *Private landowners.* It is quite conceivable that private landowners will contribute to the project, so the possibility should not be ignored. If a particular landowner sees direct benefits from the project, they might wish to contribute land or financial support to expedite the project or see certain project elements included. Minnetonka, Oakdale, and Monticello all saw major private contributions to their projects.

Competitive Funding Program Details							
Program Name	Administering Agency	Program Purpose	Minimum/Maximum Award Amounts (per	Key Selection Criteria	Solicitation Frequency	Solicitation Timing	Notes
Rebuilding American Infrastructure with Sustainability and Equity (RAISE)	USDOT	Fund surface transportation projects that will have a significant local or regional impact.	Minimum: \$5M Maximum: \$25M	Safety; environmental sustainability; quality of life; mobility and community connectivity; economic competitiveness and opportunity including tourism; state of good repair; partnership and collaboration; and innovation.	Yearly	Most recent solicitation close: 2/28/2023	[Formerly known as: Better Utilizing Investments to Leverage Development (BUILD) and Transportation Investment Generating Economic Recovery (TIGER)]
Infrastructure for Rebuilding America (INFRA)	USDOT	Fund multimodal freight and highway projects of national or regional significance to improve the safety, efficiency, and reliability of the movement of freight and people in and across rural and urban areas.	Minimum: \$5 Maximum: <\$100M	Safety; economic benefits; congestion reduction; enhance resiliency; and hold the greatest promise to eliminate freight bottlenecks and improve critical freight movements.	Yearly	Most recent solicitation close: May 23, 2022	Project would be identified as a small project within this program. For a small project to be selected, the Department must consider the cost-effectiveness of the proposed project, the effect of the proposed project on mobility in the State and region, and the effect of the proposed project on safety on freight corridors with significant hazards, such as high winds, heavy snowfall, flooding, rockslides, mudslides, wildfire, wildlife crossing onto the roadway, or steep grades.
Regional Solicitation	Metropolitan Council	Fund regionally significant highway mobility projects, as prioritized in the Principal Arterial Intersection Conversion Study and the Congestion Management Process (CMP), that reduce delay and crashes and improve multimodal travel options.	Minimum: \$1M Maximum: \$10M	Role in the regional transportation system and economy; facility usage (existing and future traffic volumes); equity: engagement, population benefits and impacts; access to affordable housing; congestion reduction/air quality; safety; multimodal elements & connections; project risk; cost effectiveness	Every Other Year	Most recent solicitation close: Early 2024	
Minnesota Highway Freight Program	MnDOT	Improve freight safety, mobility, intermodal facilities, and 1 st and last mile connections to key destinations	Minimum: \$500,000; Maximum: ½ total amount available in any one fiscal year (which ranged from approximately \$7M - \$11M)	Truck volumes; safety ; mobility (truck travel time reliability); # of trucks entering & exiting project area; cost effectiveness; project readiness	Varies	Unknown - This program was last open for applications in 2020. According to the program's website, MnDOT is drafting a potential new third round of solicitation for funding available in state fiscal years 2026-2028.	

Summary

This memo was developed to assist the City of Inver Grove Heights in influencing the potential installation of an interchange at Argenta and I-494. The information provided is intended to help City Staff and elected officials to better understand the local effort required to obtain approval and funding for the interchange. As detailed in the memo, the process can be long and funding sources varied. Other communities' successes typically occurred when coalitions were formed to help interject political lobbying and financial resources into the decision-making process. The following are the next recommended steps for moving the project forward based upon the aforementioned interchange examples and discussions with other local communities.

1. Develop a more cohesive partnership with Dakota County for support and lobbying the new interchange. Involvement from the regional planning group will aid in raising the profile of the project and potentially spread costs and staff resources over a wider group.
2. Increase the coalition by reaching out to adjoining communities that may benefit from the interchange. While Eagan may receive direct benefit, communities such as Apple Valley and Rosemount can also benefit from additional I-494 access opportunities and may help advocate for its inclusion into the system and future CIP.
3. Staff and City Council should explore future land uses for the area based upon the future interchange installation. Care should be taken so that new development reflects the City's land use goals when including the new interchange. If needed, the City should explore a land use moratorium if there is significant development pressure with the existing land uses.
4. City staff to collaborate with Dakota County and develop work program for project implementation. The program should include potential funding sources and programmatic requirements along with design timelines. The work plan would permit the City to assist in promotion of the project and better understand the financial commitment necessary for interchange installation.

For Argenta Trail, convening City and County leaders early and with some urgency provides expertise and awareness at multiple levels. The City may be the strongest partner to serve as project lead for the early steps of the project—exploring

concept design, garnering local support, addressing land use and right of way issues, and engaging the public. Later, when design and funding issues are more apparent, a partnership with the County and State will assist Inver Grove Heights in moving the project forward.

Appendix A

City-Led Interchange Reference Projects

I-94 and Dayton Parkway in Dayton

This project was just completed in 2021 and was touted as “unlocking the economic potential of Dayton and substantially cut the commute time for its residents.” The City of Dayton partnered with MnDot, FHWA, Hennepin County, and the Cities of Rogers, Maple Grove and Corcoran to develop this project. The project was first identified in the early 2000’s in the Northwest Hennepin County I-94 Sub-Area Transportation Study (check title). Dayton continued supporting the project and they contributed to designing the interchange. They ultimately purchased the ROW needed for the interchange and it is estimated that they spent in total around \$5.5M for road construction and \$1.5M for ROW acquisition. They helped pay for their share by initiating a franchise fee that was dedicated to paying off bonds sold for construction costs. They also conducted a Transportation Benefit Study which was used to assess properties in the area benefiting from the project. (similar to an area benefit special assessment) Lino Lakes did something similar and it was upheld in court. Dayton used the same consultant and applied special assessments; they were later decreased when Council turnover brought in members who did not support this funding mechanism. The area benefit special assessment was not the primary funding source for Dayton’s share, it was the franchise fees.

There were numerous funding sources for the road construction. The first was the federal funding through the TAB solicitation process (approx. \$7M). After receiving those funds, it was easier to attract other funding. They also used a lobbyist and obtained funding through the State Bonding fund (approx. \$13M) after several years of trying and also received some TED grant money (\$2M). It was noted that they applied for numerous grants, some of which they were awarded and some not. Other local governments also contributed to the construction costs.

Regional Solicitation: \$7M
State Bonding Fund: \$13M
Ted Grant: \$2M

There were several reasons why this interchange was funded. Prior to its construction there was a six (6) mile gap between interchanges which meant the new interchange location met spacing requirements and filled a hole in the system. There were safety issues documented The interchange spacing meant that police and fire safety equipment took a long time to reach accidents that may be located between the two interchanges. The “extra” time was deemed a safety issue and it was noted that some accident victims needed to be airlifted out of the area due to the increased time to access the accident.

From an economic development standpoint, the area around the interchange, particularly to the northeast, has experienced significant industrial development. This is certainly due to the promise of improved access but also is due to the reduction in available land in Rodgers and the high market demand for industrial uses. The area to the southwest has not experienced the same growth pressures and is designated for mixed use not industrial. The community has received several inquiries about development projects in the area but to date nothing has been approved. Because planning for the interchange had been in place for some time, the 2030 Comprehensive Plan acknowledged its installation and therefore land uses in the area were designated with the future interchange in mind. Therefore, economic development impacts cannot be fully documented in the 'before and after' case. However, the use of the special benefit assessment reinforces that properties would economically benefit from the interchange and the activation of new development in the area can be attributable to the interchange construction.

Hwy. 10 Interchanges in Ramsey

This project started over 30 years ago when the City first identified that the three at grade crossings on Hwy. 10 were unsafe. The safety concern was in part related to the existing railroad, which is located close, and somewhat parallel to Hwy. 10. Ramsey began acquisition of land to facilitate a road re-alignment project which would have shifted the Hwy. 10 location. After some time, it was determined that the re-alignment solution was not feasible. The City began to look at reconstructing the at grade crossings into interchanges to increase safety and improve mobility.

The next step was bringing together interested parties, which included corridor communities of Anoka, Ramsey, and Elk River, along with Anoka County to look at the entire corridor. The Hwy. 10 Access Planning Study was completed in 2014 which outlined up to "20 small projects" that would improve safety and operations. The study was supported by MnDOT, Anoka County and the cities of Anoka and Ramsey. After completion of the plan there was more support for some of the proposed changes. In 2018-19, Ramsey undertook a study which defined the vision for the Hwy. 10 corridor within Ramsey. This included preliminary design and laid out the preferred improvement locations. The entire study was paid for by the city for approximately \$500,000.

Soon after, Anoka County took the lead in Hwy. 10 upgrade projects. In 2014 the first interchange, at Armstrong Boulevard had been constructed. This at-grade crossing had been placed on the high priority list by the governor's office and received TIGER funding. Construction on the other two interchanges within Ramsey will be started in summer 2023, with a 2–3-year construction timeline.

The City noted that there was a working coalition with the surrounding communities, Anoka and Sherburne Counties, and MnDOT which helped move the projects along. They worked together and had agreed to not compete for funding against other corridor projects. The first project was the Armstrong Boulevard interchange in 2014, after that the City of Anoka received funding for improvements, which were supported by Ramsey. After that funding had been fully delivered, the coalition worked to obtain funding for the two additional city of Ramsey interchanges. During this time period a lobbyist was hired to assist identifying and obtaining funding. All of the projects along the Hwy. 10 corridor have received a mix of state and federal funding and local communities have also contributed. There was no private funding in any of the projects within Ramsey.

From an economic development standpoint, it is difficult to assess the full impacts of the projects. The roads and crossings at Hwy. 10 were already in place, so development would have already been attracted to the high visibility, high traffic corridor. However, over time, the increased safety concerns and additional traffic may have reduced the desirability of the area. It is assumed that construction of interchanges that reduce vehicle trip times and increases safety will benefit existing businesses in the areas of the interchanges.

Monticello Interchange I-94/CR39

Interest in providing an interchange in Monticello was caused by development pressure within the community. Two big box users, Home Depot and Target, were interested in developing in the city but wanted to create reasonable access from I-94. As it stood, there wasn't an easy way for potential customers to access the commercial sites and get back onto I-94. The two retailers indicated they would not build in Monticello without an interchange. The City wanted the development and spearheaded the interchange project. The interchange intersects with a county road and Wright County and MnDOT did not actively participate in the project design or to obtain funding. Both entities were required to assist in funding some portion due to their cost sharing policies, but Monticello really drove this process. It is noted that the MnDOT district in this area is District 3 which covers communities outside of the Metro; and is considered the Brainerd District. The Metro District and FHWA seem to have more oversight in the Metro, and it is questionable if a community, by itself, could achieve the same type of interchange project in the Metro.

The funding for the Monticello interchange included private funding from the developer representing Home Depot and Target, the City, the County and State. The timing for the entire project was much quicker than some of the other examples primarily because of the project being locally driven and funded.

Bren Road Interchange at U.S. 169 in Minnetonka

This project involved a major upgrade of an existing interchange where the City of Minnetonka served as the lead agency to deliver this project. United Health Care (UHC) partnered with the City of Minnetonka to construct the interchange near their new campus expansion and to solicit newly available Transportation Economic Development (TED) funding that has been established in 2010. The TED Program provides competitive grants to construction projects on highways that provide measurable economic benefits. UHC could not expand without additional highway access to accommodate projected traffic volumes. The City of Minnetonka implemented an “Overlay Ordinance” that put in-place a transportation impact fee that was required of any development that expanded beyond the City’s original Comprehensive Plan densities. ADTs above the traffic volumes assumed in the Comprehensive Plan required a payment from the developer.

UHC was a strong partner in lobbying for TED monies for this project, resulting in \$7M of project funding. UHC also contributed \$5M due to the large corporate expansion on their site that would utilize Bren Road (a City street). The remaining \$5M was paid by the City via Municipal State Aid funding, though some of this may eventually be “repaid” to the City via the Overlay Ordinance. Having a strong and influential corporate partner kept the project timeline relatively short, with an approximate 7-year project life.



Manning Ave (Co. Rd 15) at T.H. 36 in Stillwater

This full interchange was recently completed in 2022. The project began in 2006, with Washington County leading the effort and developing a concept layout. Note: a layout is needed to make a Regional Solicitation request. Also, alternative layouts with some analysis of the benefits and issues associated with each are needed. The federal money garnered via the Met Council Bi-annual regional solicitation process needs to be spent in 4-5 years—typically this money can be used to undertake the public engagement process, design, as well as the steps needed to make a TED application, and lobby for state bonding monies.

On the development front, the Manning Avenue project supported a new 50-acre development area (Stillwater annexed land from the township near the interchange). And it also supported a medical campus expansion (Health Partners). These private landowners and interests helped support the project. The support helped get ROW dedicated and made the legislative effort much more impactful (\$3M bonding).

Total project cost was approximately \$33M

Federal funding (via Met Council): \$7M

TED money: \$10M

Mobility funds: \$4M

State Match (MnDOT): \$1M

Legislative approved state bonding: \$3M

Total Local Money (multiple cities, watershed & development): \$4M

County State Aid: \$4M

Hadley Avenue at T.H. 36

This interchange was opened in 2018. It included one leg that was a county road, and one leg that was a city leg. The county led the design and construction aspects of the project, but City of Oakdale was a key player in seeing this project move forward successfully. Early versions of the project were designed as a simple overpass which was not supported by the existing local Mills Fleet Farm. The Mills Fleet Farm negotiated to promote a full interchange which was made feasible in part, due to land dedication by the company for the interchange right of way. The \$3M value of this dedication was a major asset when presenting requests for federal and state funding—helping the project score higher on the priority list. The DNR was also a partner—a trail separation design was included in the project, and as a result DNR was both a proponent of the project and funder of about \$1.5M.

In all the effort to see this project process to completion was about 10 years, and the strong city involvement kept the local interests supporting the project as well as demand for the project. Rough project funding was as follows:

Regional solicitation (Federal)	\$7M
DNR Trail funds	\$2M
TED (Federal)	\$4M
MnDOT LLP	\$1M
LRIP	\$1M
County	\$10M
Local (City)	\$5M
Private (ROW dedication)	\$3M
Total	\$33M

400th Street at I-35 in North Branch

Currently North Branch has only one interchange onto I-35 located near city center. This interchange creates major traffic delays and traffic flow issues through town. North Branch is actively working to provide a new interchange that will bypass traffic on State Highway 95 away from the city center to a new interchange. The city has pulled together a coalition including MnDOT, County, and local interests to lobby for this project. Their efforts include hiring a professional lobbyist, and creation of a project information document. The document provides a concept view of the proposed project, a list of issues it will solve, and positive outcomes that are anticipated because of the project. The document is provided in the appendix as an example of an early messaging tool that will help secure funding and support as the project moves forward.

This past legislative session the North Branch state representative introduced a bill to provide state bonding money for the project to the tune of \$3M. Many more steps will need to be taken to see this project to a successful conclusion.

Tamarack Road and Lake Drive at I-494 in Woodbury

Both of these interchanges are about two decades old, and both are examples where there were local street interchanges, in which the project was initiated and led by the City. These projects are worth noting, as the lack of outside funding made these projects particularly challenging and therefore highlight some essential elements to delivering an interchange project. The price of these interchanges was on the order of others discussed here—about \$35M each in today's dollars. Funding was 100% City, though MnDOT agreed to lead and fund the final design and construction oversight for these projects, which resulted in about 15% of the total project costs.

Local funding included assessments to commercial properties, as appraisals indicated little or no value to residential property around the project. MSA money and MSA borrowing was a primary source of funding and was possible because Woodbury had successfully charged developing residential and commercial properties for their own local road improvements.

Woodbury attributes its success in delivering these projects to a steadfast commitment to seeing the projects built. The City's comprehensive plan in the early 1980's included these interchanges, and just as important, the City Council was fully on board and supportive of the projects. The long-term Mayor of Woodbury was a big proponent of the projects, engaging private properties and the public on the importance of the projects.

Woodbury also identified a fully integrated communication program as a key to success. At the staff level, the City Engineer had past experience with Met Council and MnDOT, improving trust and helping in dealing with the bureaucracies. The City Administrator attended many of the interagency meetings—increasing the Administrator's knowledge level and supporting the Engineer. The Administrator then had first-hand knowledge of project issues to communicate to the Council and public. The City held numerous public meetings to keep the public informed and build community support.

Appendix B

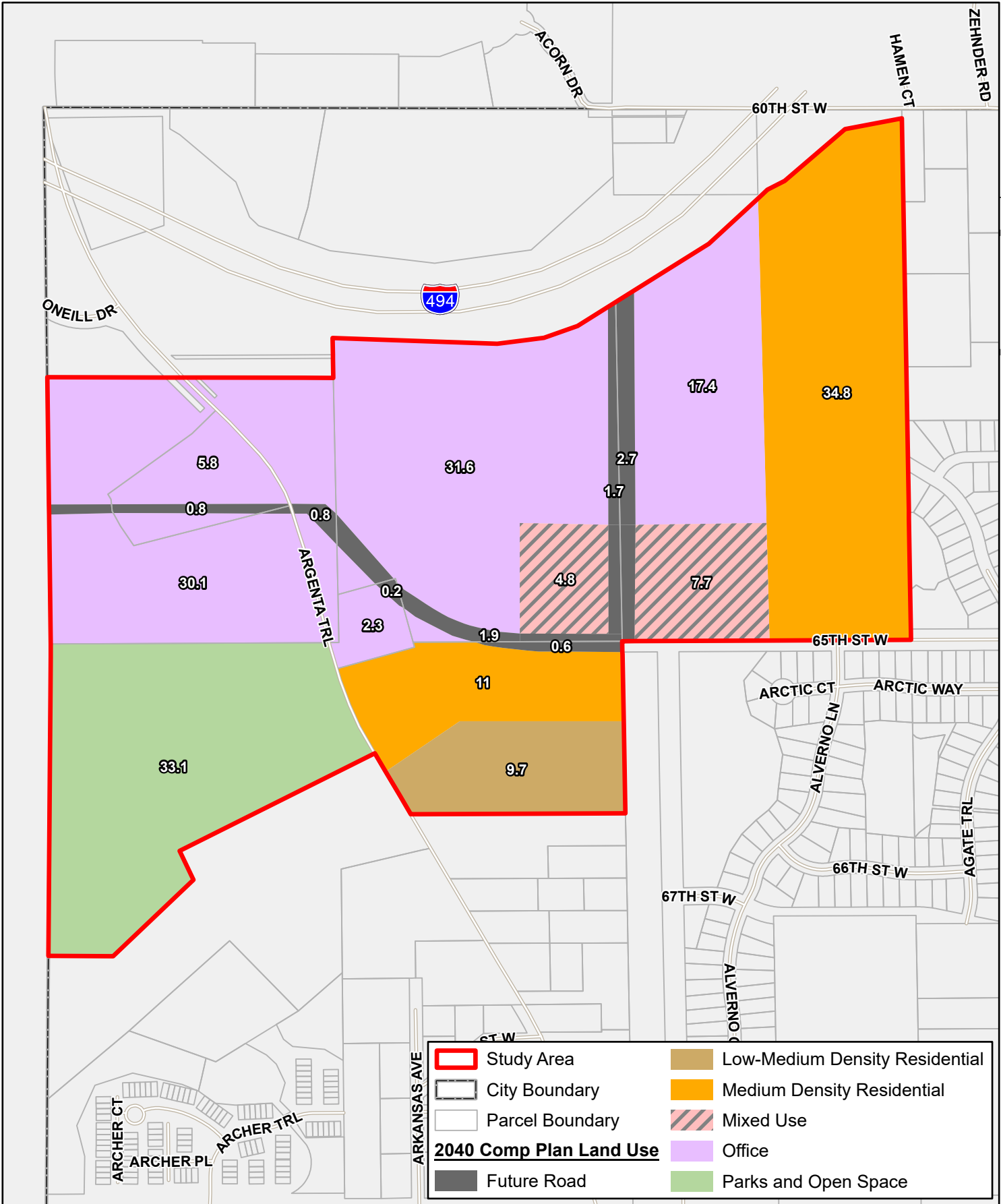
Land Use Scenario Maps and Calculations

LAND USE TAX ESTIMATES

The three scenarios were derived from the comprehensive plan and direction from City staff. The estimated road corridors for realigned Argenta Trail and 65th were removed from the acreage along with the parks and open space in the southwest. Each land use acreage was calculated and in the case of residential units a 10 units/acre density applied. In the case of non-residential uses a 35% building coverage was applied.

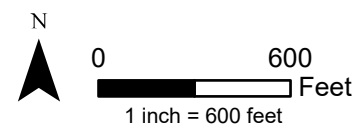
Building values were multiplied by the building size. The per square foot value was provided by speaking with commercial real estate professionals in the Metro Area. Likewise, a \$200,000 value per unit was applied to all residential units; that information was also provided by a builder who constructs apartments in Dakota County. After ascertaining the valuation, the taxes were calculated using the Dakota county tax estimator. [Tax Estimator| Dakota County](#) Taxes payable for 2022, in Inver Grove Heights, in School District 196 with the corresponding property type and calculated market value were entered into the tax estimate with the valuation provided and entered into the spreadsheet. Staff conducted a spot check of taxes paid for similar land uses in the area and found the tax estimator to be slightly higher than the amount paid as found on the Dakota County GIS. This is one reason why the 2022 taxes payable was used versus 2023 proposed, which the later resulted in an even higher taxes paid valuation. While the numbers appear to be skewed slightly higher, they are all reasonable relative to each other. WSB is comfortable that the estimated taxes in this exercise result in a reasonable approximation of the potential tax base increase that could be expected with the land uses shown on the various development scenarios.

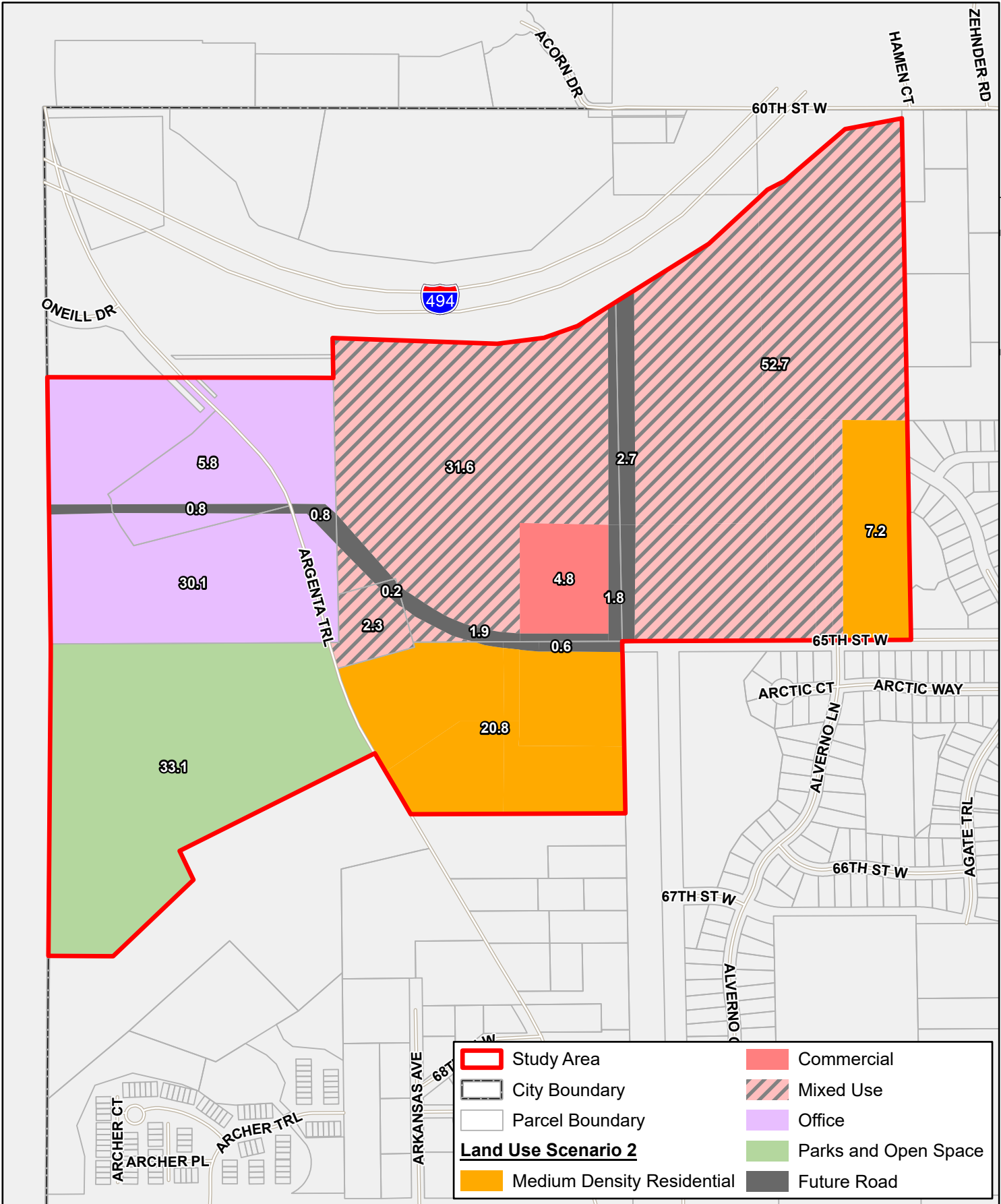
Not surprisingly, the development scenario which leads to the greater tax base is the one that relies more heavily on non-residential development. The introduction of significantly more office and mixed use versus residential uses would be more attainable if the interchange at Argenta Trail and I-494 was installed. These higher valued uses would be drawn to an area with quick access, convenient accessibility and higher visibility. Should Inver Grove Heights and their partners successfully attract investment into a new interchange at Argenta Trail, the City should strongly consider re-guiding properties to take advantage of the land use and future tax benefits of the infrastructure installation.



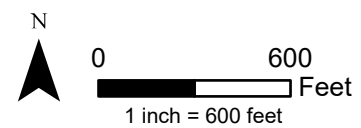
CURRENT PLAN LAND USE

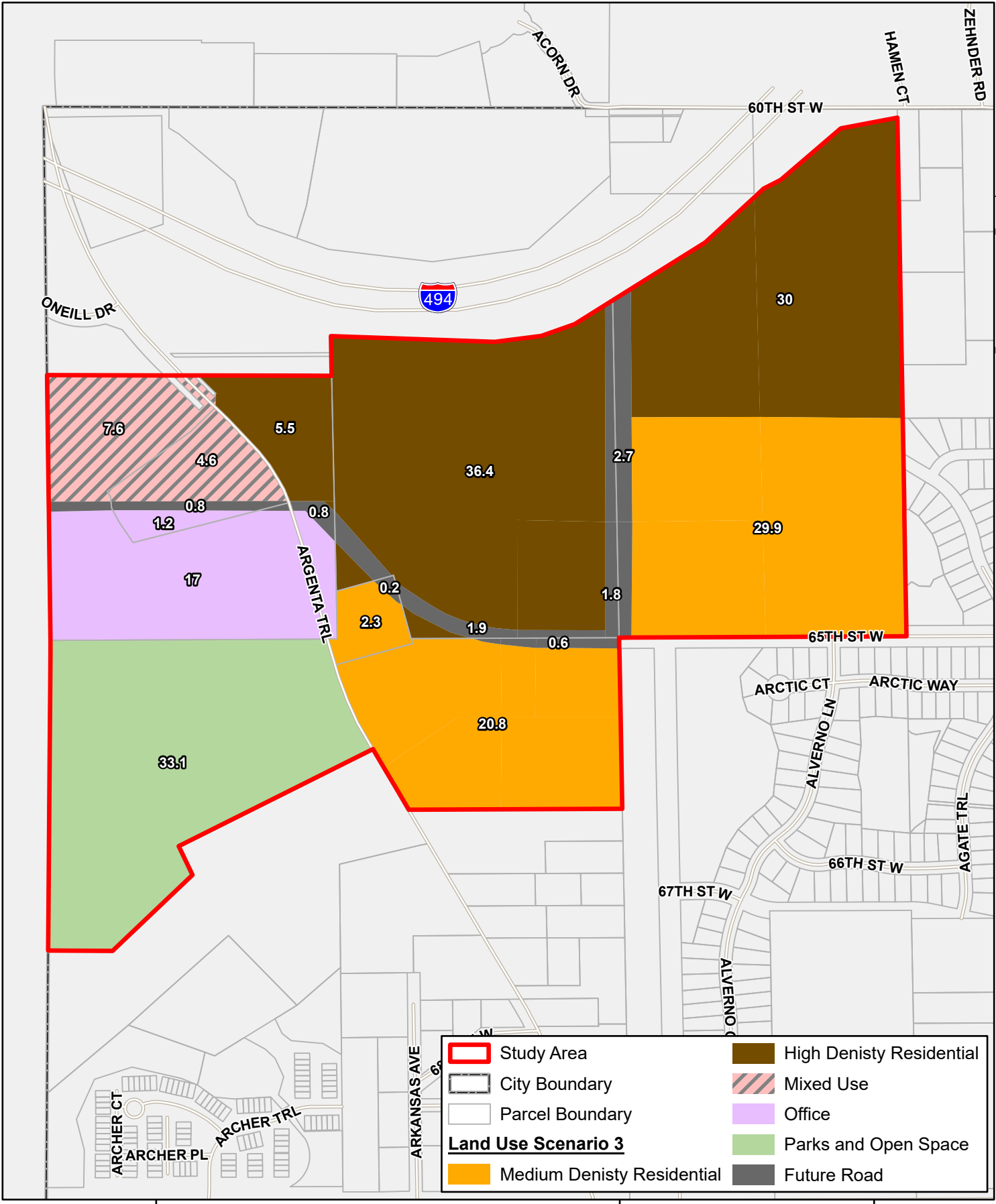
I-494/Argenta Trail Scenario 1
Inver Grove Heights, MN
FOR INFORMATIONAL PURPOSES ONLY





INCREASED COMMERCIAL LAND USE **I-494/Argenta Trail Scenario 2** Inver Grove Heights, MN FOR INFORMATIONAL PURPOSES ONLY





INCREASED RESIDENTIAL LAND USE

I-494/Argenta Trail Scenario 3
Inver Grove Heights, MN
FOR INFORMATIONAL PURPOSES ONLY



0 600
Feet
1 inch = 600 feet





Scenario 1: Comprehensive Plan							
RESIDENTIAL							
PARCEL ID	LAND USE	ACRES	MID-POINT AVERAGE DENSITY (units/acre)	POTENTIAL UNITS	AVERAGE VALUE PER UNIT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060005010	Medium Density	34.8	15 units/acre	522	200,000	104,400,000	1,591,784
200060052011	Medium Density	11	15 units/acre	165	200,000	33,000,000	503,150
200060052011	Low-Medium Density	9.7	6 units/acre	58	200,000	11,640,000	177,474
					TOTAL Residential Tax Value=	149,040,000	2,272,408
OFFICE							
PARCEL ID	LAND USE	SQUARE-FEET	AVERAGE BUILDING COVERAGE (%)	POTENTIAL SQUARE-FOOTAGE	AVERAGE VALUE PER SQUARE-FOOT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060005010	Office	757,944	35	265,280	175	46,424,070	1,510,165
200060025015	Office	1,376,496	35	481,774	175	84,310,380	2,744,166
200060025012	Office	100,188	35	35,066	175	6,136,515	197,953
200060030010	Office	1,311,156	35	458,905	175	80,308,305	2,613,814
200060030020	Office	252,648	35	88,427	175	15,474,690	502,106
					TOTAL Office Tax Value=	232,653,960	7,568,204

MIXED USE							
PARCEL ID	LAND USE	SQUARE-FEET (2/3 C/I; 1/3 Res)	AVERAGE BUILDING COVERAGE (%) or units/acre	POTENTIAL SQUARE-FOOTAGE/UNITS	AVERAGE VALUE PER SQUARE-FOOT/UNIT VALUE (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060005010	Mixed Use	223,608	35	78,263	175	13,695,990	444,173
		111,804 (2.56 Acres)	15	38	200,000	7,600,000	115,877
200060025015	Mixed Use	139,392	35	48,787	175	8,537,760	276,164
		69,696 (1.6 Acres)	15	24	200,000	4,800,000	73,185
					TOTAL Mixed Use Tax Value=	34,633,750	909,399
PARKS AND OPEN SPACE							
PARCEL ID	LAND USE	ACRES	AVERAGE BUILDING COVERAGE (%)	POTENTIAL SQUARE-FOOTAGE	AVERAGE VALUE PER SQUARE-FOOT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060053013	POS	33.1	N/A	N/A	N/A	N/A	N/A
						SCENARIO 1 - GRAND TOTAL POTENTIAL TAX REVENUE (\$)	
						10,750,011	
						Scenario 1 - Grand Total Valuation	
						416,327,710	

Scenario 2: Less Residential Land Uses							
RESIDENTIAL							
PARCEL ID	LAND USE	ACRES	MID-POINT AVERAGE DENSITY (units/acre)	POTENTIAL UNITS	AVERAGE VALUE PER UNIT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060005010	Medium Density	7.2	15 units/acre	108	200,000	21,600,000	329,334
200060052011	Medium Density	20.8	15 units/acre	312	200,000	62,400,000	951,411
					TOTAL Residential Tax Value=	84,000,000	1,280,745
OFFICE							
PARCEL ID	LAND USE	SQUARE-FEET	AVERAGE BUILDING COVERAGE (%)	POTENTIAL SQUARE-FOOTAGE	AVERAGE VALUE PER SQUARE-FOOT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060030010	Office	1,311,156	35	458,904.6	175	80,308,305	2,613,814
200060030020	Office	252,648	35	88,426.8	175	15,474,690	502,108
					TOTAL Office Tax Value=	95,782,995	3,115,922
COMMERCIAL							
PARCEL ID	LAND USE	SQUARE-FEET	AVERAGE BUILDING COVERAGE (%)	POTENTIAL SQUARE-FOOTAGE	AVERAGE VALUE PER SQUARE-FOOT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060025015	Commercial	209,088	35	73180.8	175	12,806,640	415,206
					TOTAL Commercial Tax Value=	12,806,640	415,206

MIXED USE							
PARCEL ID	LAND USE	SQUARE-FEET (2/3 C/I; 1/3 res)	AVERAGE BUILDING COVERAGE (%) or units/acre	POTENTIAL SQUARE-FOOTAGE/ units	AVERAGE VALUE PER SQUARE-FOOT/UNIT VALUE (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060005010	Mixed Use	1,530,408	35	535,643	175	93,737,490	3,051,218
		765,204 (17.5 Acres)	15	262	200,000	52,400,000	798,941
200060025015	Mixed Use	917,664	35	321,182	175	56,206,920	1,828,804
		458,832 (10.5 Acres)	15	157	200,000	31,400,000	479,755
200060025012	Mixed Use	66,992	35	23,447	175	4,103,260	131,727
		33,496 (.77 Acres)	15	11	200,000	2,200,000	33,543
					TOTAL Mixed Use Tax Value=	240,047,670	6,323,988
PARKS AND OPEN SPACE							
PARCEL ID	LAND USE	ACRES	AVERAGE BUILDING COVERAGE (%)	POTENTIAL SQUARE-FOOTAGE	AVERAGE VALUE PER SQUARE-FOOT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060053013	POS	33.1	N/A	N/A	N/A	N/A	N/A
						SCENARIO 2 - GRAND TOTAL POTENTIAL TAX REVENUE (\$)	
						11,135,861	
						Scenario 2 - Grand Total Valuation	
						432,637,305	

Scenario 3: Residential with Mixed Use and Office							
RESIDENTIAL							
PARCEL ID	LAND USE	ACRES	MID-POINT AVERAGE DENSITY (units/acre)	POTENTIAL UNITS	AVERAGE VALUE PER UNIT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060005010	Medium Density	29.9	15 units/acre	448.5	200,000	89,700,000	1,367,653
200060005010	High Density	30	23.5 units/acre	705	200,000	141,000,000	2,149,823
200060052011	Medium Density	20.8	15 units/acre	312	200,000	62,400,000	951,411
200060025012	Medium Density	2.3	15 units/acre	35	200,000	6,900,000	105,204
200060025015	High Density	36.4	23.5 units/acre	855	200,000	171,080,000	2,608,452
200060030010	High Density	5.5	23.5 units/acre	129	200,000	25,850,000	394,134
					TOTAL Residential Tax Value=	496,930,000	7,576,677
OFFICE							
PARCEL ID	LAND USE	SQUARE-FEET	AVERAGE BUILDING COVERAGE (%)	POTENTIAL SQUARE-FOOTAGE	AVERAGE VALUE PER SQUARE-FOOT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060030020	Office	52,272	35	18,295	175	3,201,660	102,361
200060030010	Office	740,520	35	259,182	175	45,356,850	1,475,404
					TOTAL Office Tax Value=	48,558,510	1,577,765

MIXED USE							
PARCEL ID	LAND USE	SQUARE-FEET (2/3 C/I; 1/3 res)	AVERAGE BUILDING COVERAGE (%) or units/acre	POTENTIAL SQUARE-FOOTAGE/ units	AVERAGE VALUE PER SQUARE-FOOT/UNIT VALUE (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060030010	Mixed Use	220,704	35	77,246	175	13,518,120	438,380
		110,352 (2.5 Acres)	15	38	200,000	7,500,000	114,352
200060030020	Mixed Use	133,584	35	46,754	175	8,182,020	264,577
		66,792 (1.5 Acres)	15	22	200,000	4,400,000	67,086
					TOTAL Mixed Use Tax Value=	33,600,140	884,395
PARKS AND OPEN SPACE							
PARCEL ID	LAND USE	ACRES	AVERAGE BUILDING COVERAGE (%)	POTENTIAL SQUARE-FOOTAGE	AVERAGE VALUE PER SQUARE-FOOT (\$)	TOTAL VALUE (\$)	POTENTIAL TAX REVENUE (\$)
200060053013	POS	33.1	N/A	N/A	N/A	N/A	N/A
						SCENARIO 3 - GRAND TOTAL POTENTIAL TAX REVENUE (\$)	
						10,038,837	
						Scenario 3 - Grant Total Valuation	
						579,088,650	

Projected Tax Revenue (\$)			
Scenario	Year 1	Year 5	Year 10
1	10,750,011	12,112,448	13,705,241
2	11,135,861	12,543,436	14,541,586
3	10,038,837	11,305,530	13,106,514
Projected tax revenue numbers are based on Dakota County’s tax estimator tool. This is an estimate only and should not be considered a final amount that may be payable.			

**INVER GROVE HEIGHTS ECONOMIC DEVELOPMENT AUTHORITY MEETING
MONDAY, NOVEMBER 7, 2022 – 8150 BARBARA AVE**

The Economic Development Authority (EDA) of Inver Grove Heights met in regular session November 7, 2022, at City Hall. President Piekarski Krech called the meeting to order at 5:01 p.m. Present were Economic Development Authority Members Bartholomew, Dietrich, Murphy, and Gliva, Executive Director Rand, City Attorney Nason and City Administrator Wilson.

CONSENT AGENDA

- A. Consider Approval of Minutes from the August 1, 2022, Regular Economic Development Authority Meeting
- B. Consider Approval of Claims
- C. Consider Acceptance of year to date Open to Business Activity Report

Motion by Gliva; Second by Murphy to approve all consent agenda items. Motion approved 5-0.

REGULAR AGENDA

A. Presentation on Economic Development

Heather Rand, Executive Director, introduced Lee Krueger, President of Lee Krueger Real Estate Advisors.

Mr. Krueger gave a presentation on Real Estate Development in IGH with the focus on Retail Professional Services and address public/private partnerships for retail and industrial businesses.

B. Consider Approval of WSB Proposal regarding I-494 Interchange Process Evaluation and authorize EDA Director to Enter into Professional Service Contract or amount not to exceed \$20,000.

Heather Rand, Executive Director, made reference to 2030 & 2040 Comprehensive Plan in regards to the I-494 Interchange that was listed to happen in the future. Dakota County is planning for 2025 & 2026 in their Capital Improvement Program.

This proposal will assist City Staff in planning of this interchange, assist with grant funding resources, assist with future planning of the Northwest Area developments, and create a timeline for the city to use.

Motion by Murphy; Second by Gliva to approve all consent agenda items. Motion approved 5-0.

C. EDA Executive Director Activity Report

Report was received.

NEXT MEETING

The next regularly scheduled meeting is Monday, February 6, 2023, at 5:00 p.m.

ADJOURNMENT

Motion by Gliva; all in favor to adjourn. The meeting was adjourned by unanimous vote at 6:04 p.m.

Minutes prepared by City Clerk Rebecca Kiernan.



Budget Report

Group Summary

For Fiscal: 2022 Period Ending: 12/31/2022

Categor...	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Remaining
Fund: 290 - EDA OPERATING						
Expense						
10 - WAGES & BENEFITS	19,700.00	19,700.00	0.00	19,483.17	216.83	1.10 %
30 - PROFESSIONAL / TECHNICAL SERVICES	52,000.00	52,000.00	0.00	9,464.50	42,535.50	81.80 %
40 - PURCHASED SERVICES PROPERTY/EQUIPMENT	300.00	300.00	0.00	300.00	0.00	0.00 %
50 - OTHER PURCHASED SERVICES	15,100.00	15,100.00	0.00	2,432.92	12,667.08	83.89 %
60 - SUPPLIES	100.00	100.00	0.00	0.00	100.00	100.00 %
Expense Total:	87,200.00	87,200.00	0.00	31,680.59	55,519.41	63.67 %

Budget Report

For Fiscal: 2022 Period Ending: 12/31/2022

Categor...	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Remaining
Fund: 291 - EDA ACQUISITIONS						
Expense						
40 - PURCHASED SERVICES PROPERTY/EQUIPMENT	0.00	0.00	0.00	229.21	-229.21	0.00 %
Expense Total:	0.00	0.00	0.00	229.21	-229.21	0.00 %
Fund: 291 - EDA ACQUISITIONS Total:	0.00	0.00	0.00	229.21	-229.21	0.00 %
Report Total:	87,200.00	87,200.00	0.00	31,909.80	55,290.20	63.41 %

Fund Summary

Fund	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Remaining
290 - EDA OPERATING	87,200.00	87,200.00	0.00	31,680.59	55,519.41	63.67 %
291 - EDA ACQUISITIONS	0.00	0.00	0.00	229.21	-229.21	0.00 %
Report Total:	87,200.00	87,200.00	0.00	31,909.80	55,290.20	63.41 %



City of Inver Grove Heights

Budget Report

Account Summary

For Fiscal: 2022 Period Ending: 12/31/2022

Fund: 290 - EDA OPERATING

		Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Remaining
Revenue							
290.00.0000.3610000	INVESTMENT INTEREST	0.00	0.00	0.00	4,318.77	4,318.77	0.00 %
290.45.0000.3911000	OPERATING TRANSFERS IN	65,800.00	65,800.00	0.00	65,799.96	-0.04	0.00 %
Revenue Total:		65,800.00	65,800.00	0.00	70,118.73	4,318.73	6.56 %

Budget Report

For Fiscal: 2022 Period Ending: 12/31/2022

	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Remaining
Fund: 291 - EDA ACQUISITIONS						
Revenue						
291.45.0000.3911000						
OPERATING TRANSFERS IN	0.00	0.00	0.00	25,000.00	25,000.00	0.00 %
Revenue Total:	0.00	0.00	0.00	25,000.00	25,000.00	0.00 %
Fund: 291 - EDA ACQUISITIONS Total:	0.00	0.00	0.00	25,000.00	25,000.00	0.00 %
Report Total:	65,800.00	65,800.00	0.00	95,118.73	29,318.73	44.56 %

Fund Summary

Fund	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Remaining
290 - EDA OPERATING	65,800.00	65,800.00	0.00	70,118.73	4,318.73	6.56 %
291 - EDA ACQUISITIONS	0.00	0.00	0.00	25,000.00	25,000.00	0.00 %
Report Total:	65,800.00	65,800.00	0.00	95,118.73	29,318.73	44.56 %

Economic Development Authority Staff Report

SUBJECT: **Acceptance of the Open To Business 2022 Activity Report**

MEETING DATE: February 6, 2023

ITEM TYPE: Consent Agenda

CONTACT: Heather Rand, Community Development Director, 651.450.2546

PURPOSE/ACTION REQUESTED

The EDA is asked to accept the 2022 Open-To-Business Year End Activity Report.

BACKGROUND

Like many Dakota County cities, the IGH EDA contributes \$6,500 annually to the Dakota County CDA to fund a small business counseling service called Open To Business. Attached is the program's year end report for 2022 that denotes 10 businesses located in IGH being supported by the program. Another 8 entrepreneurs that reside in IGH were assisted by this free one-on-one, business and marketing plan consulting that can also include small business loans. In addition to funding from cities and the county, the Open To Business program staff also work to secure grant funds from the state and federal government and from non-profit organizations. Open To Business staff also partner with local banks to maximize business development impacts throughout the city and Dakota County. As a result of this program, existing small businesses and entrepreneurs considering a start-up business are provided with direct support to successfully launch and grow.

FISCAL IMPACT

Accepting the report has no fiscal impact. The EDA's annual expenditure to have this program provided in Inver Grove Heights is \$6,500.

RECOMMENDATION

Staff recommends acceptance of the Open To Business 2022 Annual Activity Report.

ATTACHMENTS

1. Dakota County OTB YE Report 2022
2. Dakota County OTB 2022 Client Data



Business Advisor for Dakota County: Natalie Mouilso, nmouilso@mccdmn.org, 952-451-6390

Clients Served YTD

Client Inquiry	17
Existing - Challenged	16
Existing -Opportunity	51
Pre-start planning	39
Start-up	47
Total	170

Business Owner Demographics YTD

Low-Income Owned	58
BIPOC or Immigrant Owned	90
Woman Owned	85

Financing & Access to Capital YTD

Approved	(YRLY Total)	\$ 576,000.00*
Equity	(YRLY Total)	\$ 593,000.00
Facilitated	(YRLY Total)	\$5,545,300.00**

*Includes \$30,000 in forgivable loans.

**Includes \$11,300 in microgrants.

Program Hours

	TA	Program HRS
1 st QTR	300.50	227
2 nd QTR	317.30	187
3 rd QTR	218.00	182
4 th QTR	257.13	200
Total	1,092.93	796

TA: Client Meetings, Providing Resources, Client Calls, Client Deliverables, Loan Packaging

Program HRS: City Initiatives, Program Outreach, Public Events, City Meetings, Research, Data/Admin, General Inquiries

Industry Segment YTD

Construction / Real Estate	8
Food	26
Health/Fitness	21
Manufacturing	6
Consulting	15
Retail	37
Service	39
Technology	5
Wholesale / Distribution	3
Other	7
Total	170

Referral Source YTD

Bank Referral	14
Entrepreneur	4
Friends and Family	8
Municipality	71
MCCD Partner	16
Other	22
Web	35
Total	170

City YTD	Business	Resident
-----------------	-----------------	-----------------

Apple Valley	16	16
Burnsville	23	15
Eagan	25	22
Farmington	16	17
Hastings	12	9
Inver Grove Heights	10	8
Lakeville	16	14
Mendota Heights	6	5
Rosemount	15	15
South St. Paul	13	10
West St. Paul	7	5
Other Dakota Co.	2	1
Other/ No Data	12	31

Direct Financing & Access to Capital**Business Type: Cooperative grocery store**

Business Location: Hastings

Referred by: City of Hastings

MCCD Financing: \$50,000

Owner Equity: \$135,000

Other Financing: \$430,000

Overview: This longstanding community grocery co-op offers natural, mostly organic, affordable, healthy, local food and has deep relationships with local farmers and small businesses in the community. Financing was obtained for a move within the current business location to an adjacent space that is almost double the square footage. The expansion will allow the business to significantly increase their selection of products, streamline operations, gain market share, increase profitability, retain 10 existing jobs, and create 8-10 new jobs for the community. MCCD began working with the client in December 2021. The project was underwritten over the course of four months in partnership with the City of Hastings and a local Hastings bank.

Business Type: Towing service

Business Location: Minneapolis

Owner Residence: Rosemount

Referred by: Bank Partner

MCCD Financing: \$150,000

Owner Equity: \$207,000

Other Financing: \$2,700,000

Overview: MCCD was approached by one of our banking partners to provide gap financing for the purchase and improvement of the property where this towing business has operated since its inception in 2018. The business is currently the largest towing company in Minneapolis with contracts servicing public and private entities throughout the area. After a difficult 2020 as a result of COVID this business rebounded in full in 2021 and seized the opportunity to purchase the property from the owners when it became available in 2022. In addition to the purchase of the property, financing will also be utilized for significant improvements on the building and the exterior of the site. The project retains 8 employees and 15 full time contract drivers. The business is located in an underserved community.

Business Type: Home Healthcare

Business Location: Shakopee

Owner Residence: Lakeville

Referred by: Bank Partner

MCCD Financing: \$112,000 including a \$25,000 forgivable loan

Owner Equity: \$89,000

Other Financing: \$344,000

Overview: MCCD provided gap financing for a BIPOC-owned community and home care business that provides compassionate senior care services across the Twin Cities. The financing was in partnership with a bank and financed the purchase of residential real estate for the operation of in-home services. MCCD financing will provide additional capital to get the new line of business up and running and to assist with working capital for the first 6 months while they secure licensing.

Business Type: Candy & Party Supply Store

Business Locations: Inver Grove Heights

Owner Residence: Inver Grove Heights

Referred by: Community Partner

MCCD Financing: \$24,000 including a \$5,000 forgivable loan

Owner Equity: \$5,000

Overview: MCCD was introduced to this family of business owners through a community partner. The family operates a full-service Mexican restaurant in Inver Grove Heights and saw an opportunity to expand when the space next door became available. The restaurant's customers have often inquired about where to find Mexican candy and party favors and were driving to St. Paul to make their purchases. The family approached MCCD for working capital to help them establish a candy store with pinatas and party supplies. The new store creates two jobs and the business is owned and operated by BIPOC, immigrant business owners.

Business Type: Insurance Agency

Business Location: Hastings

Owner Residence: Hastings

Referred by: Bank Partner

MCCD Financing: \$115,000

Owner Equity: \$32,000

Other Financing: \$140,000

Overview: MCCD partnered with a local Hastings bank to provide financing for a longstanding Hastings business owner to purchase a new building in downtown Hastings and complete necessary renovations on the building. The business owner has operated a successful insurance agency in downtown Hastings for many years and the move to purchase her own space there has been a long-term business goal.

Business Type: Thai Grocery Store (approved Jan 2023)

Business Locations: Burnsville & South Saint Paul

Owner Residence: Woodbury

Referred by: Bank Partner & City of South Saint Paul

MCCD Financing: \$125,000

Owner Equity: \$125,000

Other Financing: \$1,920,000

Overview: MCCD approved gap financing for a BIPOC-owned business expansion. The owners currently operate a Thai grocery store in Burnsville and are expanding the business to include a new wholesale and distribution business line with a second location in South Saint Paul to include extra storage for the grocery inventory as well as a deli walk up window. The project is a ground up construction of a multitenant building which will include space for two additional tenants. MCCD financing will be utilized for construction costs.

"This is great! I can't believe these services are offered by the city." - Eagan business owner

Business Expansion Grants**Business Type: Photography Business**

Location: Burnsville

Referred by: Municipality

MicroGrant: \$4,000.00

Grant Application Facilitated by MCCD

Overview: This low-income, women business owner learned of the Open to Business program through the City of Burnsville's newsletter and reached out in early 2022. The business was established in 2020 and after a few setbacks early on, the business needed a restart in 2022. After working with Open to Business on organization, record keeping, marketing, and networking the missing piece was working capital for supplies, inventory, and entry fees for art fairs and seasonal events. Through Open to Business, the business received a \$4,050.15 microgrant for business expenses in August 2022. This influx of capital will allow the business to re-launch and set the owner up for a strong selling season.

Business Type: Paralegal & Logistics Business

Location: Eagan

Referred by: Community partner

MicroGrant: \$4,800.42

Grant Application Facilitated by MCCD

Overview: This BIPOC, veteran, low-income business owner was struggling to reestablish his paralegal business post-COVID. The business owner reached out to Open to Business for financing to start a new line of business: logistics and freight forwarding. Financing was not feasible, and the business owner had already exhausted his resources obtaining the certifications and training necessary to start this new business line. The microgrant will provide the capital needed to purchase equipment and technology and give him working capital for a bit of a runway/a ramp-up period.

Business Type: Online Retail

Business Location: Burnsville

Referred by: Municipality

MicroGrant: \$2,500

Grant Application Facilitated by MCCD

Overview: This client was a low-income woman head of household business owner. She became unemployed and started her online retail company in the fall of 2022. After working with Open to Business to find grant funding, develop a business plan, and get connected to the Legal Clinic, she still needed capital for inventory and equipment cost. Through Open to Business, the business received a \$2,500 microgrant for business expenses in December 2022.

"Our partnership with the Open to Business program has been extremely positive. We have partnered to provide our customers with creative financing solutions that meet their needs. In addition, the expertise that they provide with start-up, expansion and organization has benefited the business community. We are grateful for their assistance in helping us serve our customers." – VP Commercial Banking, Dakota County

"I really appreciate what you guys do!" - South St. Paul business owner

Highlights, Networking, & Outreach

Funding & Policy Updates

- MCCD is named an approved lender in MN DEED's new **Minnesota Loan Guarantee Program (MNLGP)**. MNLGP is funded through the US Department of the Treasury's State Small Business Credit Initiative.
- In partnership with **Minnesota's Department of Human Services**, MCCD launches Minnesota's first **Home and Community Based Services Workforce Development cooperatives grant program**. Direct support professionals or retiring business owners who are interested in developing employee-owned cooperatives can apply for the cooperatives grant opportunity via MCCD's website. Ten grants are available to qualifying applicants and selected groups will receive up to a total of \$100,000, split over two years, to help direct care workers establish their own employee-owned cooperative businesses or transition a current business to an employee-owned cooperative. More information available via [MCCD](#) & [MN DHS](#).
- In collaboration with **Main Street Alliance** and the **Workplace Justice Lab at Rutgers University**, and funding from the City of Minneapolis, MCCD rolled out the **Payroll Subsidy Program**, a pilot program to subsidize payroll services and provide support to implement those services for small business owners in Minneapolis. The program aims to reimagine what holistic business support and labor enforcement can look like in the region and address disparities that exist in the ability of small business owners to provide good jobs and comply with labor laws. More information available [here](#).

Staffing

- MCCD added two new accounting and bookkeeping consultants to the Open to Business team in Q4. **Wendy Hines** has nearly 20 years of business advising experience with NDC and 40 years of bookkeeping and tax preparation experience as the owner of Beatrice David & Associates. **Luis Rodriguez** brings more than 10 years of accounting experience. Both consultants will assist clients with accounting-related questions and bookkeeping. MCCD is pleased to provide 10 free hours of bookkeeping, QuickBooks, and accounting related assistance to all our clients by way of these consultants.

Programming, Partnerships, & Trainings

- October 7: Field Trip Fridays continued with a **business tour of Lakeville**. MCCD staff partnered with the City, the Chamber, and the CDA to meet local business owners and say hello to existing clients.
- October 27: MCCD hosted the **33rd Annual Meeting** where we celebrated our team, community impact, donors, policy supporters, and consortium members. The night started with a special spoken word by MCCD's Ray Camper, keynote speaker Representative Mohamud Noor, music by Kashimana which was followed by stories of success from our community members.
- November 10: MCCD hosted a virtual **Minnesota Small Business Law Q&A webinar** in partnership with the University of Minnesota's Law School. Legal experts provided transaction-based legal assistance to small businesses on a variety of subject matters such as entity formation, owner distributions, commercial lease review and more. This virtual Q&A was attended by 16 business owners plus MCCD staff.
- November 10: Dakota County CDA promoted Open to Business at the **Cocktails and Conversations** tabling event at Brackett's Crossing County Club in Lakeville.
- December: MCCD developed and rolled out a digitized [Client Intake Form](#). The form is accessible online and syncs automatically with our database. The new capabilities will streamline the intake process for clients and business advisors alike and greatly reduce data entry time for MCCD staff.

"Thank you for your thoroughness." - Rosemount business owner

Advertising & Outreach

- In Q4, banker and lender outreach occurred specifically with CorTrust Bank, Merchants Bank, and Think Bank.
- In addition to banker outreach, in Q4 written or in-person presentations were made and/or networking efforts were made including the City of Lakeville business tour on Oct. 7. Regular meetings occurred with the Workforce Development Board's Business Services/Economic Development Committee. Partnership development / updates occurred with the University of MN Law School, Minnesota State University Mankato, Dakota County CDA, the City of Farmington, the City of South Saint Paul, the City of West Saint Paul, and the City of Eagan.
- The Open to Business advertisement library is up to date with the most recent ads and flyers for OTB. New ads will be created and updated periodically so keep checking back. The library was created in Q1 2022 to help streamline how we share ads with partners and to give partners direct access to choose ads that meet their needs. Access the Ad Library [here](#).

MCCD Client Profile

Meet Cassandra Manning, owner of Thread and Clover Clothing Boutique in Rosemount. Cassandra's professional background is in retail management and she was a stylist for years with Stitch Fix. This experience set the stage for her big dream of opening her own boutique in her home city of Rosemount. Cassandra's approach to her business is to provide highly personalized styling services and a perfectly curated experience for her customers. After launching her store online, Cassandra embarked on a many months long journey of careful planning to open the brick and mortar location. After finding the right space and completing a short build-out, Thread and Clover opened its doors in September 2022 with five employees.



"The City of Rosemount has been incredibly supportive! Everyone was so easy to work with and very small business friendly. I think that Rosemount is the best city to open a new business in and I love that they offer the Open to Business service. The help you provided came at just the right time for us. I appreciate how responsive you were and how quickly you were able to meet. There's so much that I didn't know when I got started with this process and I've learned a lot in the past four months!"

Thread and Clover
15094 Claret Ave W, Rosemount, MN 55068
<https://threadandclovermn.com/>

Business Description	Industry	Business Stage	Business Source	City Impacted Business	City Impacted Resident	Other Cities Impacted (Manual)	Other Counties Impacted (Manual)	Summary Comments	All assistance Provided	Total TA Hours	Q1 TA Hours	Q2 TA Hours	Q3 TA Hours	Q4 TA Hours	Total Equity	Approved Outside Financing / Access to Capital	Approved MCCD Financing	Low-Wealth Owned (0 = No, 1 = Yes)	BP/OC or Immigrant Owned (0 = No, 1 = Yes)	Woman Owned (0 = No, 1 = Yes)
Towing Service	Service	Existing - Opportunity	Bank_Referral	Minneapolis	Rosemount		Dakota	The client is a towing business located in Minneapolis that is buying the location that they're operating out of. There is a need for gap financing for the purchase.	Loan packaging;Loan Facilitation;Loan Committee;Other Loan Related	48.5	0	29	7.5	12	\$ 207,000	\$ 2,700,000	\$ 150,000	0	0	0
Asian Grocery Market	Food	Existing - Opportunity	Municipality	Burnsville	Woodbury	South Saint Paul	Dakota	Client needs advising on their new retail/warehouse.	Strategic planning;TA for Existing Clients;Loan Facilitation;Other Loan Related;Loan packaging;Initial Consultation;Real estate analysis	31	0	6.5	6.5	18	\$ 125,000	\$ 1,920,000	\$ 125,000	0	1	0
Insurance Agency	Professional / Consulting	Existing - Opportunity	Bank_Referral	Hastings	Hastings			Seeking a loan for a commercial property	Other Loan Related;Loan Committee;Loan packaging;Networking/referrals	24.25	0	0	0	24.25	\$ 32,000	\$ 140,000	\$ 115,000	0	1	1
Home Healthcare		Existing - Opportunity	Bank_Referral	Shakopee	Lakeville			Assistance provided to potential loan client as they finalize their loan request. Loan underwriting, listing with the SBA lender, and facilitating the loan request for a new business location.	Loan Facilitation;Close Cash Flow Analysis & Projections;Other Loan Related;Loan Committee;Loan packaging;Real estate analysis;Networking/referrals;General business issues/guidance	94.25	20	15.5	24.25	34.5	\$ 89,000	\$ 344,000	\$ 112,000	1	1	1
Food Co-op	Retail	Existing - Opportunity	Municipality	Hastings	Northfield			Existing business is expanding into a larger space within their existing location. Assistance provided with financial review, loan underwriting, loan facilitation, site visit, and strategic planning for the business. Loan was approved on 4/14.	TA for Existing Clients;Cash Flow Analysis & Projections;Relocation Assistance;Other Loan Related;Loan packaging;Loan Facilitation;Networking/referrals;Initial Consultation;Loan Committee	120.5	53.5	67	0	0	\$ 135,000	\$ 430,000	\$ 50,000	1	0	0
Retail Candy Store	Retail	Start-up	MCCD Community Partner/Member Org	Inver Grove Heights	Inver Grove Heights			Seeking assistance for funding a startup authentic Mexican candy store and supplies also general business guidance and technical assistance.	Other Loan Related;Loan Committee;Initial Consultation;Business Plan Development;Cash Flow Analysis & Projections;Personal Financial planning;Lease review/negotiation;Marketing;Networking/referrals ;General business issues/guidance;Loan Facilitation	33	0	0	0	33	\$ 5,000	\$ 24,000	\$ 0	0	1	0
Landscaping & Lawn Care	Service	Existing - Opportunity	Web	Eagan	Eagan			Client is looking to purchase an existing lawncare business in Eagan. They came up against roadblocks with bank financing and were seeking assistance to navigate the next steps. Review project and facilitated lender referrals. Partial funding was obtained	Loan packaging;Other Loan Related;Initial Consultation;Record keeping/bookkeeping;Networking/referrals;Loan Facilitation	27.5	4.5	12	7.5	3.5				0	1	1
BelCom Inc.	Service	Existing - Opportunity	Bank_Referral	Richfield	Farmington			Biz Loan Request 25-35k	TAActivity;Initial Consultation;Cash Flow Analysis & Projections;General business issues/guidance;Other Loan Related	4	0	4	0	0				0	1	0
Wood Finishing	Construction / Real Estate	Existing - Opportunity	Entrepreneur	Burnsville	Apple Valley			Assisted Biz Owner with TA and different resources for his business we discussed grant options, joining the Burnsville Chamber, looking at his biz financials. I will continue to provide biz guidance.	TA for Existing Clients;Cash Flow Analysis & Projections;Other Loan Related	7.5	7	0.5	0	0				0	1	0
2nd location, restaurant expansion	Food	Existing - Opportunity	Friends_and_Family	Minneapolis	Maplewood	Saint Paul, West Saint Paul	Dakota	I am assisting biz assisting biz client with apply for a grant for small Latino restaurants and helping her gather required documents to make sure she will be eligible providing additional TA.	Loan Facilitation;Other Loan Related;TA for Existing Clients;General business issues/guidance	8.5	3	1.5	0	4				1	1	1
Fitness	Service	Existing - Challenged	Other	Apple Valley	Excelsior				Loan Facilitation	1	0	3	0	0				0	0	0
Child Care Center	Service	Start-up	Bank_Referral	Burnsville				Loan Servicing for existing loan client	Other Loan Related	0.5	0.5	0	0	0				0	0	0
Candles and Fragrance	Manufacturing	Existing - Opportunity	Municipality	Burnsville	Mendota Heights			Large manufacturing business with factory in Burnsville and warehouse in Mendota Heights. Continued outreach regarding expansion plans in both locations.	Real estate analysis;Regulatory assistance	0.75	0.75	0	0	0				0	0	0
Analytics Consulting	Professional / Consulting	Start-up	Other	Burnsville	Burnsville			A new business start looking for assistance with networking and sales strategies. Additional questions on HR & staffing / contractors.	Initial Consultation;Marketing;Networking/referrals	1.5	1.5	0	0	0				0	0	0
Rental space for light industrial / trades	Retail	Pre-start planning	Web	Burnsville	Burnsville			Client is starting a new property leasing business for light industrial / trade work. Considering buying a large building and converting it to a "WeWork" for light industrial.	Initial Consultation;Business Plan Development;Strategic planning;Networking/referrals	1.5	0	1.5	0	0				0	0	0
Restaurant	Food	Start-up	Web	Eagan	Eagan			Loan servicing	TA for Existing Clients;Other Loan Related	0.75	0	0.75	0	0				0	0	0
Lawn Care Service	Service	Start-up	Web	Eagan	Eagan			Initial meeting with a client who is starting a new business, assistance on first steps, registration, planning, insurance, bookkeeping, and a wide variety of topics. Passed along professional referrals.	Initial Consultation;Business Plan Development;Record keeping/bookkeeping;Networking/referrals;Business Registration;Licensing Assistance	2	2	0	0	0				0	0	0
Moving and storage business	Service	Existing - Opportunity	Web	Eagan	N/A			Existing business in Eagan is seeking land in Dakota County to develop a new facility. Provided contacts and recommendations.	Initial Consultation;Real estate analysis	1	1	0	0	0				0	0	0
wood fabrication	Construction / Real Estate	Pre-start planning	Friends_and_Family	Eagan	Eagan			New business start with questions on local regulations, start up steps, and licensing.	Initial Consultation;Business Plan Development;Regulatory assistance;Networking/referrals;Zoning Assistance	3.5	0	3.5	0	0				0	0	0
IT consultant	Technology	Existing - Opportunity	Other	Eagan	Burnsville			IT business looking to grow in Dakota County.	Initial Consultation	1.5	0	1.5	0	0				0	0	0
Home remodeling company	Construction / Real Estate	Client Inquiry	Web	Eagan	Eagan			Client looking for legal guidance on partnership formation, entity restructuring, and POS consultation.	Networking/referrals;Operation/logistics;General business issues/guidance	1.5	0	0	1.5	0				0	0	0
Healthcare business	Health / Fitness	Existing - Opportunity	Web	Eagan				Business attended the Business Law Q&A on 3/31	TA for Existing Clients	1.5	1.5	0	0	0				0	0	0
Art studio	Retail	Existing - Challenged	Web	Farmington	Farmington			Ongoing support for existing client	TA for Existing Clients	0.5	0	0.5	0	0				0	0	0
Pizza restaurant	Food	Pre-start planning	MCCD Community Partner/Member Org	Farmington	Northfield			Startup pizza shop business, assistance provided with business planning and initial steps toward opening a retail location in Farmington.	Business Plan Development;Lease review/negotiation	4	3.5	0.5	0	0				0	0	0
Brewery	Manufacturing	Pre-start planning	Municipality	Farmington	Farmington			Startup brewery business seeking assistance with initial steps to help him move from home-brewer to having his own location and tap room in the future. Connected him with a mentor and resources.	Initial Consultation;Business Plan Development;Networking/referrals	2.5	2.5	0	0	0				0	0	0
Grocery Store	Retail	Client Inquiry	Municipality	Hastings	Other-Other			New startup business seeking assistance.	Initial Consultation	0.5	0.5	0	0	0				0	0	0
Yoga Blog and Magazine		Client Inquiry	Web	Hastings	Hastings			Client inquired with questions on SBA EDC and LLC organization for multiple business lines.	Initial Consultation;Regulatory assistance;Other Loan Related	1	0	1	0	0				0	0	0
Restaurant	Food	Start-up	Municipality	Hastings	Hastings			Client is working with local banker on financing back for new restaurant start up. Seeking assistance with gap financing.	Initial Consultation;Business Plan Development;Loan packaging	1.5	0	1.5	0	0				0	0	0
Pottery store and studio	Retail	Start-up	Other	Hastings	Hastings			Legal assistance and accounting/bookkeeping.	Record keeping/bookkeeping;Networking/referrals;Tax Advice & Assistance	3.75	0	0	0	3.75				0	0	0
Electrician company	Service	Client Inquiry	Other	Inver Grove Heights	Inver Grove Heights			Client looking to go over scenarios of possible partnership with existing remodeling company or starting his own electrical company.	Business Plan Development;Record keeping/bookkeeping;Networking/referrals;General business issues/guidance;Business Registration	3.25	0	0	3.25	0				0	0	0

Brewery, Bar, Restaurant	Food	Pre-start planning	Friends_and_Family	Lakeville	Lakeville			New business start, assistance provided with initial planning, business plan review, and discussion on financing options and next steps.	Business Plan Development;Cash Flow Analysis & Projections;Loan Facilitation;General business issues/guidance	13.25	5	2.5	5.75	0				0	0	0
Golf simulator with food and beverage	Service	Start-up	Municipality	Lakeville	Lakeville			New activity center and driving range business seeking assistance with professional referrals and commercial lease negotiation	Initial Consultation;Lease review/negotiation;Regulatory assistance;Networking/referrals	2	2	0	0	0				0	0	0
Youth Swim Instruction	Health / Fitness	Pre-start planning	MCCD Community Partner/Member Org	Lakeville	Minneapolis		Dakota	Entrepreneur is looking for financial support for his youth swim instruction business which he plans to open in Lakeville. Discussed business plan and financing requirements. Provided loan request documents and discussed loan options	Initial Consultation;Business Plan Development;Loan Facilitation	1.5	1.5	0	0	0				0	0	0
custom woodworking	Manufacturing	Pre-start planning	Web	Mendota Heights	Mendota Heights			Start-up business looking for assistance with first steps to establish a business. Provided guidance on entity types, business planning outlines, what to expect with taxes, and general startup resources.	Initial Consultation;Business Plan Development;Record keeping/bookkeeping;Regulatory assistance;Networking/referrals;Tax Advice & Assistance	2	2	0	0	0				0	0	0
Bin cleaning service	Service	Existing - Opportunity	MCCD Community Partner/Member Org	Other-Dakota County	Other-Dakota County			Client looking for more information on SBA lending.	General business issues/guidance;Loan Facilitation	1.5	0	0	1	0.5				0	0	0
Training	Professional / Consulting	Existing - Opportunity	Municipality	Rosemount	Rosemount			Existing client & new business start attended Business Law Q&A on 3/31	Regulatory assistance;TA for Existing Clients	1.5	1.5	0	0	0				0	0	0
Fitness Franchise	Health / Fitness	Pre-start planning	Bank_Referral	Rosemount	Rosemount			Working with entrepreneurs in collaboration with their bank on the development of a new fitness franchise in Rosemount. Facilitating financing & moving the financial package forward with the bank.	Loan packaging;Loan Facilitation;Franchise evaluation	1.5	1.5	0	0	0				0	0	0
TBD		Pre-start planning	Friends_and_Family	Rosemount	Rosemount			General business consulting, legal assistance, bank referral, zoning/permitting/license guidance	Initial Consultation;General business issues/guidance;Licensing Assistance;Zoning Assistance;Other Loan Related	6.25	0	0	0	6.25				0	0	0
Coffee shop		Client inquiry	Web	Rosemount	Farmington			Business plan and commercial space	Initial Consultation;Business Plan Development;Networking/referrals	2.75	0	0	0	2.75				0	0	0
Technology Repair	Technology	Existing - Opportunity	Entrepreneur	Shakopee	Lakeville			Ongoing client relationship. Business coaching and insight as needed.	Strategic planning;Real estate analysis	9.5	9.5	0	0	0				0	0	0
Canning and Beverages	Wholesale / Distribution	Existing - Opportunity	Municipality	South Saint Paul	Anoka			Ongoing client advisory to help to expand their business	Cash Flow Analysis & Projections;Personal Financial planning;Regulatory assistance;Financial Management Assistance;Strategic planning	2.5	2.5	0	0	0				0	0	0
Plumbing & Heating	Construction / Real Estate	Existing - Opportunity	Municipality	South Saint Paul	South Saint Paul			Existing business looking to purchase real estate for expansion. Discussed options & financing and made an introduction to a local banker.	Real estate analysis;Networking/referrals;Loan Facilitation	2	2	0	0	0				0	0	0
Retail Business	Retail	Pre-start planning	Municipality	South Saint Paul	South Saint Paul			The entrepreneur is looking to open a book store and needs assistance with business planning, projections, and initial steps to start up.	Initial Consultation;Business Plan Development;Networking/referrals	2.5	2.5	0	0	0				0	0	0
Brewery / Taproom	Service	Existing - Opportunity	Municipality	West Saint Paul	West Saint Paul			Financial analysis and examination related to loan request for financing for business relocation from St. Paul to West Saint Paul. Discussions around expansion of the business and financing.	Cash Flow Analysis & Projections;Other Loan Related;Loan Facilitation;Real estate analysis;General business issues/guidance	11.5	11.5	0	0	0				0	0	0
Solar panel cleaning	Service	Client inquiry	Municipality	Burnsville	Burnsville			Client looking for general start-up guidance and lending information.	General business issues/guidance	1	0	0	1	0				1	0	0
Used car sales	Retail	Client inquiry	Municipality	Lakeville	Lakeville			Client is interested in starting an automotive resale and rehab business. Discussed startup steps and resources. Provided referrals to Vordfabab	Business Plan Development;Networking/referrals	2	0	0	2	0				1	0	0
martial arts instruction and fitness	Health / Fitness	Existing - Opportunity	Municipality	Mendota Heights	Mendota Heights			Continued assistance as client expands business, considering hiring first employee, and continues fund-raising.	Loan Facilitation;TA for Existing Clients	2	0	1.5	0.5	0				1	0	0
Dairy technology	Technology	Start-up	Municipality	Mendota Heights	Mendota Heights			Continued assistance as client expands business, considering hiring first employee, and continues fund-raising.	TA for Existing Clients;Marketing;General business issues/guidance	4.25	0	3	0	1.25				1	0	0
Lawn care and snow removal		Start-up	Bank_Referral	Rosemount				New business start seeking assistance with navigating business registration, first steps, legal aspects, and Quickbooks setup and training. Provided legal referrals and introduced OTB Quickbooks expert.	TA for Existing Clients;Record keeping/bookkeeping;Initial Consultation;Regulatory assistance;General business issues/guidance	7.5	7	0.5	0	0				1	0	0
Forestry / Wildlife / Land Management	Service	Client inquiry	Friends_and_Family	South Saint Paul	South Saint Paul			Seeking assistance in Marketing. Potential Business Partners, Scaling.	Initial Consultation;Marketing;Strategic planning;TA for Existing Clients	10.75	0	0	7.5	3.25				1	0	0
Mobile Game Developer	Technology	Start-up	Municipality	Apple Valley	Apple Valley			Additional Quickbooks training for existing client	TA for Existing Clients;Loan Facilitation;Networking/referrals;Record keeping/bookkeeping	8.5	1	2	5.5	0				0	1	0
Mexican Market and Restaurant	Food	Start-up	Municipality	Apple Valley	Apple Valley			Client is moving ahead with lender presentations. Continued support provided to polish business plan and prepare for next steps.	Loan packaging;Loan Facilitation;TA for Existing Clients;Business Plan Development	11.5	0	7.5	4	0				0	1	0
home healthcare services	Health / Fitness	Existing - Opportunity	Web	Apple Valley	Apple Valley			Existing healthcare business looking to expand to real estate development for residential care	Initial Consultation;Loan Facilitation	1.5	0	1.5	0	0				0	1	0
optical supplies	Retail	Start-up	Other	Burnsville	Burnsville			Continued TA for new, growing optical products business.	Business Plan Development;TA for Existing Clients	4.5	4.5	0	0	0				0	1	0
Grocery/Food Hall	Food	Start-up	Web	Burnsville	Woodbury		Dakota; Washington	New business development reached out to discuss funding and development incentives in the city and county.	Initial Consultation;Networking/referrals;Financial Management Assistance	3.5	0	3.5	0	0				0	1	0
Car Wash	Service	Client inquiry	Municipality	Burnsville	Edina			Client's looking for lending to purchase a car wash business in Burnsville that's no longer operation.	General business issues/guidance	2	0	0	1.25	0.75				0	1	0
Restaurant	Food	Pre-start planning	Bank_Referral	Eagan	Farmington			Assistance provided to existing loan client who is in the process of building out his restaurant business. Troubleshooting various business and planning issues. Liasing with lead lender and facilitation additional financing due	General business issues/guidance;TA for Existing Clients;Loan Facilitation;Other Loan Related;Marketing	12.25	6.5	0	5.75	0				0	1	0
Mentorship & afterschool programming	Professional / Consulting	Start-up	MCCD Community Partner/Member Org	Eagan	Eagan	Saint Paul	Ramsey	Mentorship & afterschool programming. Business Plan Development	Business Plan Development	1	0	1	0	0				0	1	0
Restaurant	Food	Pre-start planning	Bank_Referral	Eagan	Woodbury			Discussed financing options and new business plans. Provided resources and loan application information.	Loan packaging;Other Loan Related	1.5	1.5	0	0	0				0	1	0
Grocery & spice market	Retail	Pre-start planning	Web	Farmington	Farmington			Continued TA provided to business regarding business plan development and submittal to the city for plan approval.	Business Plan Development;Loan Facilitation	3	3	0	0	0				0	1	0
Urgent Care/Primary Care	Health / Fitness	Pre-start planning	Municipality	Hastings	Woodbury			New Business start up looking for assistance with initial planning steps.	Initial Consultation;Business Plan Development;Networking/referrals	1.5	0	1.5	0	0				0	1	0
TBD	Retail	Client inquiry	MCCD Community Partner/Member Org	Inver Grove Heights	Inver Grove Heights			Entrepreneur looking to buy a local business or franchise. discussed pros / cons of various business scenarios. provided resources and checklists to assist in next steps.	Initial Consultation;Business purchase evaluation;Franchise evaluation	1.5	1.5	0	0	0				0	1	0
Brewery	Food	Pre-start planning	Bank_Referral	Lakeville	Lakeville			Reviewed business plan and provided feedback & additional resources.	Business Plan Development;TA for Existing Clients;Loan packaging;Loan Facilitation;Other Loan Related;Initial Consultation;Marketing;Strategic planning;Networking/referrals	38.5	4	1.5	31	2				0	1	0

mobile healthcare business	Health / Fitness	Start-up	Municipality	Lakeville	Lakeville		New start-up healthcare business looking for assistance and support related to taxes & record keeping, general start up best practices	Initial Consultation;Regulatory assistance;General business issues/guidance	2.5	2.5	0	0	0				0	1	0
Business planning and consulting	Professional / Consulting	Pre-start planning	Municipality	Lakeville	Lakeville		New business start-up looking for networking & marketing assistance	Initial Consultation;Business Plan Development;Marketing	1.5	1.5	0	0	0				0	1	0
Indoor playplace for kids	Health / Fitness	Pre-start planning	Municipality	Lakeville	Prior Lake	Dakota	New start up business in initial planning stages to open an indoor playplace for kids in Lakeville area. Discussed planning, start up budget, insurance, legal concerns, and provided follow up resources to get the clients started on the right track	Initial Consultation;Business Plan Development;Networking/referrals	2	2	0	0	0				0	1	0
Ear Nose and Throat & Facial Plastic Surgery Practice	Health / Fitness	Pre-start planning	Municipality	Lakeville	Other-Other	Dakota	Medical doctor looking to start a new practice in Lakeville area. Discussing business plan, financing option, and market research.	Initial Consultation;Business Plan Development;Marketing;Networking/referrals;Financial Management Assistance;Loan Facilitation	7	0	7	0	0				0	1	0
Martial Arts Studio	Health / Fitness	Start-up	Municipality	Lakeville	Apple Valley		Zoning, city permitting, and SAC fees	Initial Consultation;General business issues/guidance;Licensing Assistance	6.25	0	0	0	6.25				0	1	0
Event rental spaces	Retail	Pre-start planning	Bank Referral	Rosemount	Rosemount		Client is starting a new event space rental business. Advising provided on business plan and financial projections for bank presentation.	Loan Facilitation;Initial Consultation;Business Plan Development;Cash Flow Analysis & Projections;Loan packaging	5.5	0	4.5	1	0				0	1	0
HVAC Company	Service	Existing - Opportunity	MCCD Community Partner/Member Org	Vadnais Heights	Rosemount		Loan Project Request, Marketing Assistance	TA/Activity;Business Plan Development;Cash Flow Analysis & Projections;Marketing;General business issues/guidance;Loan Facilitation	4	0	4	0	0				0	1	0
ESL and math and reading program.	Other	Start-up	Other	Apple Valley	Apple Valley		Client looking for grant, lending, and marketing resources for their math and reading online program and ESL in-person program.	General business issues/guidance;Loan Facilitation	4.25	0	0	4.25	0				1	1	0
Medical clinic		Client inquiry	MCCD Community Partner/Member Org	Apple Valley	Apple Valley		Client looking to purchase a business from current employer who is looking to retire by the end of the year.	Initial Consultation;Business purchase evaluation;Networking/referrals;General business issues/guidance	2.75	0	0	2.75	0				1	1	0
TBD		Pre-start planning	Other	Apple Valley	Apple Valley		General business consultation, lending, zoning/permitting/licensing guidance, and legal assistance	Initial Consultation;Regulatory assistance;Networking/referrals;General business issues/guidance;Licensing Assistance;Other Loan Related	7.75	0	0	0	7.75				1	1	0
Mobile Car Wash	Service	Pre-start planning	Web	Burnsville	Burnsville		Client recently moved from TX to MN and wants to restart his car wash business here. Assistance provided to get started and navigate licensing locally.	Initial Consultation;Business Plan Development;Cash Flow Analysis & Projections;Loan packaging	2.5	0	2.5	0	0				1	1	0
Restaurant	Food	Existing - Opportunity	Municipality	Circle Pines	Farmington		Assist struggling restaurant with financial guidance and resources	General business issues/guidance;TA for Existing Clients;Financial Management Assistance;Other Loan Related	1.8	0	1.3	0.5	0				1	1	0
transportation	Wholesale / Distribution	Existing - Challenged	MCCD Community Partner/Member Org	Eagan	Eagan		Assistance with Bookkeeping for an existing client	Record keeping/bookkeeping	0.5	0	0	0.5	0				1	1	0
Commercial Laundry	Service	Pre-start planning	Web	Eagan	Eagan		Entrepreneur is seeking basic start up guidance to establish a commercial laundry business.	Initial Consultation;Business Plan Development	1	0	1	0	0				1	1	0
resale vintage toy shop	Retail	Existing - Opportunity	Friends_and_Family	Eagan	Eagan			Initial Consultation;Business Plan Development;Marketing;Networking/referrals;General business issues/guidance;Other Loan Related;Record keeping/bookkeeping	15	0	14	1	0				1	1	0
Legal and logistics	Service	Existing - Challenged	MCCD Community Partner/Member Org	Eagan	Eagan		Existing business is struggling to get reestablished post-COVID. Exploring a new business line of logistics.	Initial Consultation;Personal Financial planning;Strategic planning;Networking/referrals;TA for Existing Clients	9.75	0	0	9.75	0	\$ 4,800			1	1	0
Restaurant	Food	Existing - Opportunity	Municipality	Farmington	Bloomington	Minneapolis	Existing business is expanding to a second location. Discussed expansion, planning, budgeting, and financing options, and what a bank would require to look at their project.	TA for Existing Clients;Loan Facilitation	3.5	2	1.5	0	0				1	1	0
PC Repair	Technology	Start-up	Web	Farmington	Farmington		Newly established business seeking assistance with initial steps of choosing a business entity, setting up insurance, and establishing pricing & marketing strategies. Discussed in depth and provided referrals to local professionals.	Initial Consultation;Business Plan Development;Regulatory assistance;Networking/referrals;General business issues/guidance	2	2	0	0	0				1	1	0
Tire Recycling	Manufacturing	Pre-start planning	Other	Hugo	Burnsville		The client is starting a tire recycling plant and is looking for assistance on a number of start-up issues including business planning, financing, regulatory.	Initial Consultation;Business Plan Development;General business issues/guidance	3	0	0	3	0				1	1	0
Financial Advising for underserved communities	Professional / Consulting	Start-up	Municipality	Lakeville	Lakeville		New business looking to grow and scale up. Seeking assistance on sales strategies, marketing, networking, and growth.	Initial Consultation;Marketing;Networking/referrals	1.5	0	1.5	0	0				1	1	0
Auto Repair	Service	Existing - Opportunity	Municipality	Saint Paul	Maplewood	Minneapolis; Other Hennepin County; Other Ramsey County; Saint Paul	Loan Request / Commercial Building	Loan Facilitation;Financial Management Assistance;Loan packaging;Initial Consultation;General business issues/guidance	9	0	7	2	0				1	1	0
restaurant	Food	Start-up	Municipality	South Saint Paul	Woodbury		Ongoing support for existing client, grant outreach, potential loan request	TA for Existing Clients;Loan Facilitation;Other Loan Related	1.5	0	1.5	0	0				1	1	0
Mexican Restaurant	Food	Existing - Challenged	Municipality	South Saint Paul	South Saint Paul		Looking for a Loan Request of 100k for WC/ Equipment	TA for Existing Clients	1	0	1	0	0				1	1	0
Mexican Restaurant	Food	Existing - Challenged	Municipality	South Saint Paul	South Saint Paul		Potential Loan Request for Equipment, Marketing, Operating Capital	TA/Activity;Cash Flow Analysis & Projections;Other Loan Related	8	0	8	0	0				1	1	0
Tattoo Parlor	Service	Existing - Opportunity	Municipality	South Saint Paul	Apple Valley		Existing business owner is looking to relocate his business from Newport MN to South Saint Paul. Advising provided on business plans and next steps for financing.	Initial Consultation;Business Plan Development;Loan packaging;Networking/referrals;Other Loan Related	3.5	0	3.5	0	0				1	1	0
Food truck business opening a restaurant	Food	Existing - Opportunity	MCCD Community Partner/Member Org	West Saint Paul	Saint Paul	Dakota	Existing business looking to expand into a brick and mortar restaurant location. Discussed broker referrals and participation financing with LEED.	Other Loan Related;TA for Existing Clients;Initial Consultation;Networking/referrals	4.5	1.5	3	0	0				1	1	0
Aesthetics	Service	Pre-start planning	MCCD Community Partner/Member Org	Apple Valley	Apple Valley		Developing business continues the planning process to open their doors in the next 6 months. Provided real estate broker recommendations, insurance contacts, advising on loan products and contacts, budgeting and planning.	Loan Facilitation;Record keeping/bookkeeping;Real estate analysis;Networking/referrals;TA for Existing Clients;Other Loan Related	5	4	1	0	0				0	0	1
Athletic center	Health / Fitness	Existing - Challenged	Municipality	Apple Valley			Business owner seeking grants and any financial support for urgent COVID relief. Provided resources and options for her to look into.	TA for Existing Clients;Initial Consultation;General business issues/guidance	2	1.5	0.5	0	0				0	0	1
Promotional Items	Retail	Existing - Challenged	Municipality	Burnsville	Burnsville		TA provided on creation of a new business entity, attended Labor OSHA webinar	General business issues/guidance;Networking/referrals;TA for Existing Clients	3.5	3.5	0	0	0				0	0	1
textile production	Manufacturing	Start-up	Municipality	Burnsville	Burnsville		TA provided for existing client.	Networking/referrals	2	2	0	0	0				0	0	1

custom hat designs	Retail	Start-up	Web	Egan	Egan			Initial meeting with new start up business. Questions answered regarding registration, taxes, next steps, bookkeeping and record keeping.	TA for Existing Clients;Initial Consultation;Business Plan Development;Record keeping/bookkeeping;Networking/referrals;Business Registration	2.5	2	0.5	0	0				0	0	1
pottery studio	Retail	Existing - Opportunity	Web	Egan	Egan			Client is considering purchasing a paint-your-own-pottery franchise. Discussed nuances of the franchise industry, what to watch out for, provided research and additional resources to help her make the best decision for her.	Initial Consultation;Strategic planning;Franchise evaluation	2	2	0	0	0				0	0	1
Massage Therapy	Service	Start-up	Municipality	Egan	West Saint Paul			Existing business is expanding to a new brick and mortar location. Provided business owner with assistance with city inspections and licensing.	Initial Consultation;Business Registration;Licensing Assistance	2	2	0	0	0				0	0	1
Salon	Service	Existing - Challenged	Other	Egan	Egan			Business plan and financial reports	Record keeping/bookkeeping;Financial Management Assistance;Initial Consultation;Business Plan Development;Networking/referrals	5.25	0	0	0	5.25				0	0	1
insurance agency	Professional / Consulting	Existing - Opportunity	Municipality	Farmington	Rosemount			Ongoing TA provided for existing client seeking financing for Real Estate purchase and business expansion, referrals provided to local bankers and attorney. Business participation in Labor Q&A webinar.	Real estate analysis;TA for Existing Clients;Loan Facilitation;General business issues/guidance;Networking/referrals;Relocation Assistance	8.25	6	0	2.25	0				0	0	1
Athletic coaching	Health / Fitness	Start-up	Municipality	Farmington	Farmington			Startup business seeking guidance on basic start-up steps, taxes, bookkeeping, and regulations.	Initial Consultation;Record keeping/bookkeeping;Regulatory assistance;Networking/referrals	2.5	2.5	0	0	0				0	0	1
Chiropractic Clinic	Health / Fitness	Existing - Opportunity	Municipality	Farmington	Burnsville			Existing business looking to expand into new space that they develop and own. Initial discussion on business plans.	Initial Consultation	0.5	0.5	0	0	0				0	0	1
Ice Cream Shop	Food	Pre-start planning	Other	Farmington	Farmington			New business start is searching for a location and general guidance for initial steps to establish the business.	Cash Flow Analysis & Projections;General business issues/guidance;Initial Consultation;Real estate analysis;Regulatory assistance;Networking/referrals	10.25	0	2.5	0	7.75				0	0	1
Bakery	Retail	Existing - Challenged	Municipality	Farmington	Farmington			Existing business is expanding next door. Seeking grants or loans to help finance the move.	TA for Existing Clients;Initial Consultation;General business issues/guidance;Other Loan Related	4	0	4	0	0				0	0	1
Clothing Boutique	Retail	Start-up	Municipality	Hastings	Hastings			Ongoing servicing and support for existing loan client.	Other Loan Related	0.5	0.5	0	0	0				0	0	1
Cleaning, organization, personal assistance	Service	Existing - Opportunity	Municipality	Hastings	Hastings			Additional Quickbooks training for existing client	Record keeping/bookkeeping	2.25	1	1.25	0	0				0	0	1
Design & décor	Retail	Start-up	Web	Hastings	Hastings			Client attended Business Law Q&A on 3/23.	TA for Existing Clients	1.5	1.5	0	0	0				0	0	1
Auto Repair	Service	Existing - Opportunity	Friends_and_Family	Hastings	Hastings			Growing business seeking guidance on expansion and scaling up, hiring employees.	Initial Consultation;Loan packaging;Record keeping/bookkeeping;Regulatory assistance;Networking/referrals;Loan Facilitation	2.5	0	2.5	0	0				0	0	1
athlete concierge service	Service	Client Inquiry	Other	Inver Grove Heights	Inver Grove Heights			Client is seeking guidance to start a new concierge service business for traveling athletes	Initial Consultation;Business Plan Development;Networking/referrals;General business issues/guidance	2.5	0	0	2.5	0				0	0	1
Custom clothing	Retail	Existing - Challenged	Web	Lakeville	Lakeville			Ongoing TA provided on sales & marketing strategies, website development, goal setting for the new year, financial management support through internal referral to CPA advisor.	TA for Existing Clients;Record keeping/bookkeeping;Marketing;General business issues/guidance;Financial Management Assistance;Personal Financial planning;Networking/referrals	28.5	17	11.5	0	0				0	0	1
Chiropractic clinic	Health / Fitness	Client Inquiry	Other	Lakeville	Egan		Dakota	Client looking for city permitting, licensing, and building regulatory guidelines for her start-up chiropractic clinic.	Regulatory assistance;General business issues/guidance;Licensing Assistance	2.75	0	0	0	2.75				0	0	1
Self Service flower farm	Retail	Start-up	Municipality	Rosemount	Rosemount			Ongoing support to existing client	TA for Existing Clients	1	0	0	1	0				0	0	1
3D printing, woodworking, laser printing fabrication	Construction / Real Estate	Pre-start planning	Municipality	Rosemount	Rosemount			Existing client re-engaged to pick up conversation from earlier in the year. Discussed business registration and entity selection and provided referrals to additional resources.	Marketing;Networking/referrals;Business Registration	1.5	1.5	0	0	0				0	0	1
Risk management consulting	Professional / Consulting	Pre-start planning	Municipality	Rosemount	Rosemount			Existing client reengaged from 2021. She is ready to work on her business planning again and is seeking assistance with next steps.	Business Plan Development;TA for Existing Clients	1	0	0	1	0				0	0	1
Clothing Boutique	Retail	Pre-start planning	Municipality	Rosemount	Rosemount			New business opening in Rosemount seeking assistance with financial projections, next steps, and lease negotiation.	Initial Consultation;Business Plan Development;Lease review/negotiation;Marketing;Financial Management Assistance	2.5	0	2.5	0	0				0	0	1
TBD	Other	Client Inquiry	Web	Rosemount	Rosemount			Client reached out for assistance with business planning and start up help	Initial Consultation	0.5	0	0.5	0	0				0	0	1
Entertainment venue	Other	Existing - Opportunity	Web	South Saint Paul	South Saint Paul			Support provided for new business start, assistance with referrals and navigating initial steps and business plan development.	Business Plan Development;Regulatory assistance;Financial Management Assistance	6	6	0	0	0				0	0	1
Ice Cream manufacturing	Manufacturing	Existing - Opportunity	Municipality	South Saint Paul	Saint Paul		Dakota	Existing business owner looking to expand production and purchase real estate	Initial Consultation;Real estate analysis;Strategic planning;Other Loan Related	1.75	0	0	1.5	0.25				0	0	1
Mental Health Therapy	Health / Fitness	Client Inquiry	Entrepreneur	Apple Valley	Apple Valley		Dakota	Seeking assistance in accounting/financial management	Initial Consultation;Record keeping/bookkeeping;Lease review/negotiation;Networking/referrals;General business issues/guidance;Business Plan Development;Cash Flow Analysis & Projections;Loan Facilitation	16.5	0	0	11.75	4.75				1	0	1
Paint & Sip art classes	Retail	Existing - Challenged	Municipality	Burnsville	Burnsville			Existing business owner seeking legal advice on lease issue	Initial Consultation;Lease review/negotiation;Networking/referrals	2	0	0	2	0				1	0	1
Fitness and Health Education	Health / Fitness	Existing - Opportunity	Municipality	Egan	Egan			Continued TA for existing client.	General business issues/guidance	1.5	1.5	0	0	0				1	0	1
Retail	Retail	Start-up	Municipality	Egan	Egan			Continued TA for existing client.	General business issues/guidance	1	1	0	0	0				1	0	1
Dance Education and Mentorship	Health / Fitness	Existing - Challenged	Municipality	Farmington	Apple Valley			Continued support provided to client as they seek funding for their business expansion.	TA for Existing Clients;Financial Management Assistance	2.5	0.5	2	0	0				1	0	1
Online T-Shirt company	Retail	Start-up	Municipality	Farmington	Farmington			Seeking grants, legal assistance, and business resources	Initial Consultation;Business Plan Development;Networking/referrals;General business issues/guidance;Financial Management Assistance	14.25	0	0	0	14.25	\$ 2,500			1	0	1
Home based Wellness, Pilates, Ayurveda	Health / Fitness	Existing - Challenged	Municipality	Hastings	Hastings			Home-based business is taking the jump to a brick and mortar space. Support provided on website issues and development and SEO work.	TA for Existing Clients;Marketing;Operation/logistics;Record keeping/bookkeeping;Personal Financial planning	4.5	3.5	1	0	0				1	0	1
Online retailer	Retail	Client Inquiry	Web	Lakeville	Lakeville		Dakota	Client looking for tax consultation.	Initial Consultation	0.75	0	0	0.75	0				1	0	1
Franchise opportunity	Retail	Start-up	Municipality	Prior Lake	Burnsville				TA for Existing Clients;Lease review/negotiation	3.5	1.5	2	0	0				1	0	1
Early childhood education	Service	Start-up	Other	South Saint Paul	South Saint Paul			Provided business with grant opportunities and assistance with markets & website questions.	Business Plan Development;Marketing;Operation/logistics;TA for Existing Clients;Networking/referrals	3.75	1	2	0	0.75				1	0	1
Logistics and organization business	Professional / Consulting	Start-up	Web	West Saint Paul	West Saint Paul			Client is making progress on Business Development - discussed next steps.	TA for Existing Clients	0.5	0	0.5	0	0				1	0	1

Photography studio and flex space	Service	Pre-start planning	Web	Apple Valley	Apple Valley			Client attended Business Law Q&A on 3/31.	Business Plan Development;TA for Existing Clients	4	4	0	0	0				0	1	1
Ethnic Grocery Store	Retail	Existing - Opportunity	Bank_Referral	Apple Valley	Farmington			African Market is seeking financing for business expansion including a new freezer, a vehicle, and WC for inventory.	Loan packaging;Other Loan Related	2.5	0	0	2.5	0				0	1	1
Event planning & event decor business	Service	Pre-start planning	Municipality	Apple Valley	Farmington			Existing event planning & decor business is looking to expand business to add a party venue. Client is considering renting or buying property in Dakota County, likely Apple Valley.	Initial Consultation;Real estate analysis;General business issues/guidance;Loan Facilitation;Other Loan Related	2	0	0	2	0				0	1	1
beauty retail	Retail	Existing - Opportunity	Municipality	Burnsville	Bloomington			Assistance provided the existing business looking to strengthen operations and streamline business practices.	Initial Consultation;Networking/referrals;General business issues/guidance;Financial Management Assistance	2	2	0	0	0				0	1	1
Wellness & Healthcare Clinic	Health / Fitness	Existing - Challenged	Municipality	Burnsville	Apple Valley			Existing business contacted OTB for help with funding, marketing, and HR questions.	Record keeping/bookkeeping;Initial Consultation;Marketing;Operation/Logistics;General business issues/guidance	3.75	0	3.75	0	0				0	1	1
Wholesale Kimchi production	Wholesale / Distribution	Existing - Opportunity	Municipality	Burnsville	Eagan			Entrepreneur is considering buying an existing wholesale kimchi production business.	Initial Consultation;Business purchase evaluation;Networking/referrals	2	0	2	0	0				0	1	1
Spa & Salon	Service	Client Inquiry	Other	Burnsville		Dakota		Seeking assistance in working capital	Initial Consultation;General business issues/guidance	0.5	0	0.5	0	0				0	1	1
Substance abuse recovery center	Professional / Consulting	Start-up	Municipality	Burnsville	Woodbury		Dakota	Client looking for lending and grant resources	Initial Consultation;Cash Flow Analysis & Projections;Lease review/negotiation;Loan Facilitation	7.75	0	0	7.75	0				0	1	1
Legal Consulting	Professional / Consulting	Start-up	Web	Eagan	Eagan			TA provided for new business start. Business owner attended Business Law Q&A on 3/31.	Initial Consultation;Networking/referrals;Business Registration;TA for Existing Clients	3	3	0	0	0				0	1	1
Laundromat	Service	Pre-start planning	Municipality	Eagan	Eagan			General business consultation, sewer availability charge, and legal assistance	Initial Consultation;Regulatory assistance;Networking/referrals;General business issues/guidance	3.75	0	0	0	3.75				0	1	1
Aquatics retail	Retail	Existing - Opportunity	Friends_and_Family	Farmington	Farmington			Lending, building codes	Licensing Assistance;Other Loan Related	2	0	0	0	2				0	1	1
Dessert Vendor	Food	Existing - Challenged	Other	Inver Grove Heights	Inver Grove Heights			Long-term client of MCCD expanded her business to include a trailer last year with MCCD financing. Continued technical advisory including marketing/networking/financial management.	TA for Existing Clients;General business issues/guidance;Marketing;Other Loan Related	5.5	2.5	3	0	0				0	1	1
child care facility	Service	Existing - Opportunity	Web	Inver Grove Heights	South Saint Paul			continued support for existing client as they think about business expansion, new business entity, and fundraising.	TA for Existing Clients;Networking/referrals;General business issues/guidance;Business Registration;Financial Management Assistance	4	3.5	0.5	0	0				0	1	1
construction	Construction / Real Estate	Existing - Opportunity	Web	Inver Grove Heights	Inver Grove Heights			Ongoing support for existing client	TA for Existing Clients	0.5	0	0.5	0	0				0	1	1
Psychiatric Nurse Practitioner	Health / Fitness	Start-up	Other	Lakerville	Eagan			Existing client with existing business looking for assistance with bookkeeping, financial planning, HR, and Staffing.	Initial Consultation;Networking/referrals;Operation/logistics;General business issues/guidance;Financial Management Assistance	2	0	2	0	0				0	1	1
Doggie Day Care	Service	Pre-start planning	Web	Lakerville	Lakerville			Entrepreneur is looking to establish a doggie daycare business. Considering a franchise or possibly starting her own business.	Initial Consultation;Business Plan Development;Networking/referrals;Franchise evaluation	5	0	2.5	2.5	0				0	1	1
Consulting/therapy business	Professional / Consulting	Existing - Opportunity	MCCD Community Partner/Member Org	Mendota Heights	Mendota Heights		Dakota	Would like to open up an office and along with small animal rescue	Initial Consultation;Strategic planning;Networking/referrals;Other Loan Related;TA for Existing Clients	2	0	1.5	0.5	0				0	1	1
CNA Training	Professional / Consulting	Start-up	Web	North Saint Paul	South Saint Paul			Ongoing TA for existing client	TA for Existing Clients	0.5	0	0.5	0	0				0	1	1
Apple Cider and Juice	Food	Existing - Opportunity	Municipality	Other-Dakota County	Saint Paul			Ongoing assistance to client as the seek funding for their large development project	TA for Existing Clients;Record keeping/bookkeeping;Business Plan Development;General business issues/guidance;Other Loan Related;Networking/referrals	10.63	0	2.5	4	4.13				0	1	1
halal beauty	Retail	Existing - Opportunity	Municipality	Rosemount				Ongoing support for existing business owner. Discussed new grants and funding sources and a possible expansion to brick and mortar space.	TA for Existing Clients	4.5	1.5	3	0	0				0	1	1
restaurant and market	Food	Start-up	Municipality	Rosemount	Rosemount			site visit and information support regarding services and lending.	Initial Consultation;Other Loan Related	2	0	0	2	0				0	1	1
Coffee Shop	Food	Pre-start planning	Municipality	South Saint Paul	South Saint Paul			Assistance provided to prospective business owner opening a coffee shop in SSP. Discussed business planning, commercial leasing, and provided general resources and referrals.	Initial Consultation;Business Plan Development;Lease review/negotiation;Networking/referrals	1.5	1.5	0	0	0				0	1	1
CRE entity	Construction / Real Estate	Start-up	Bank_Referral	West Saint Paul	Shakopee			Reviewed scheduled interest rate adjustment for an existing loan client	TA for Existing Clients	0.75	0	0.75	0	0				0	1	1
Hair Salon	Service	Existing - Opportunity	Web	West Saint Paul	West Saint Paul			Ongoing support for existing client, grant and funding research, business plan development for new business venture.	Strategic planning;General business issues/guidance;TA for Existing Clients;Other Loan Related;Business Plan Development;Business Registration	6.5	0	4.5	2	0				0	1	1
Chicken Food Truck	Food	Existing - Opportunity	Municipality	Apple Valley	Apple Valley			Existing loan client, closed retail location, new focus on events	Other Loan Related	1.25	1.25	0	0	0				1	1	1
Coffee Shop	Retail	Pre-start planning	Municipality	Apple Valley	Farmington			In-depth assistance on business plan and development for new cafe in Apple Valley.	Business Plan Development;Networking/referrals;Financial Management Assistance;Loan Facilitation;Cash Flow Analysis & Projections	18	12.5	3.5	2	0				1	1	1
Day Spa	Service	Start-up	MCCD Community Partner/Member Org	Apple Valley	Apple Valley			Loan	Initial Consultation;Loan packaging;Other Loan Related	3.25	0	0	0	3.25				1	1	1
Autism Clinic	Professional / Consulting	Pre-start planning	Bank_Referral	Burnsville	Burnsville			Underwriting loan request for financial support of commercial property purchase. Referral to internal bookkeeping expert to assist with Quickbooks set up.	Loan packaging;TA for Existing Clients;Loan Facilitation;Record keeping/bookkeeping;Other Loan Related	7	7	0	0	0				1	1	1
Custom screen printing	Retail	Existing - Opportunity	Entrepreneur	Burnsville	Mendota Heights			Assistance provided to existing business owner regarding website development, quickbooks and record keeping.	TA for Existing Clients;Initial Consultation;Record keeping/bookkeeping;Marketing;Networking/referrals	5	2.5	0.5	2	0				1	1	1
Photography studio	Professional / Consulting	Start-up	Municipality	Burnsville	Burnsville			Client is restarting an existing business after a long hiatus due to an injury. Assistance provided to help re-engage with customers and ramp back up.	TA for Existing Clients;Networking/referrals;Financial Management Assistance;Initial Consultation;Marketing;General business issues/guidance	19	0	6.5	12.5	0		\$ 4,000		1	1	1
Spirit wear	Retail	Start-up	Other	Burnsville	Burnsville			General business consulting, web building, brand development, legal assistance, and grants	Initial Consultation;Marketing;General business issues/guidance	2.75	0	0	0	2.75				1	1	1
Real Estate Investment	Construction / Real Estate	Existing - Opportunity	Web	Eagan	Eagan			Assistance provided as client seeks to establish next steps in business development. Discuss financing option, creditworthiness, and business planning.	Initial Consultation;Business Plan Development;Personal Financial planning;Networking/referrals;Loan Facilitation	6.5	6.5	0	0	0				1	1	1

Salon, spa, wellness center	Service	Pre-start planning	Web	Eagan	Eagan		Entrepreneur seeking support and financial assistance to get her business up and running. Discussed grants and financing process as well as budgeting and personal financial health. Provided general guidance on business startup and resources.	Initial Consultation;Business Plan Development;Personal Financial planning;Networking/referrals;Loan Facilitation	2.5	2.5	0	0	0				1	1	1
Yoga Studio	Service	Start-up	Municipality	Farmington	Farmington		client has a new cleaning business and requested assistance for initial filing steps.	Initial Consultation	0.5	0	0.5	0	0				1	1	1
Beauty Supply	Retail	Existing - Opportunity	Municipality	Farmington	Lakeville		Ongoing assistance to existing client. Facilitation with microgrant receipt and compliance.	TA for Existing Clients;Financial Management Assistance	5	4	1	0	0				1	1	1
Clothing business	Retail	Start-up	MCCD Community Partner/Member Org	Inver Grove Heights	Eagan		Ongoing TA for existing client	TA for Existing Clients	0.5	0	0.5	0	0				1	1	1
Mexican Restaurant	Food	Existing - Opportunity	Other	Inver Grove Heights	Inver Grove Heights	Dakota	Food truck business owner is opening a Restaurant and will have catering services (food truck) for events. The client needs some advice in regards to licenses and permits to operate.	General business issues/guidance;Business Registration;Initial Consultation;Loan Facilitation;Financial Management Assistance;Lease review/negotiation;Other Loan Related	35	0	4.5	11.5	19				1	1	1
Hardwood Floor Contracting	Service	Start-up	Other	Inver Grove Heights	Inver Grove Heights		Client started a new hardwood floor refinishing business with her husband. Assistance provided on licensing, start up steps, owner's draws, and other start up basics. Provided resources and ongoing support.	Initial Consultation;Networking/referrals;General business issues/guidance;Business Registration	2	0	2	0	0				1	1	1
Senior living facility	Health / Fitness	Pre-start planning	Municipality	Mendota Heights	Little Canada		Client inquiry; lending	Initial Consultation;Other Loan Related	0.75	0	0	0	0.75				1	1	1
Cleaning business	Service	Pre-start planning	Other	Rosemount	Rosemount		Client is seeking guidance on starting a residential and commercial cleaning service.	Initial Consultation;Business Plan Development;Networking/referrals	1.5	0	1.5	0	0				1	1	1
Soul food restaurant	Food	Start-up	MCCD Community Partner/Member Org	Rosemount	Rosemount	Dakota	Soul food restaurant looking for business development consulting, grant resources, credit analysis, food licensing and legal assistance.	Initial Consultation;Networking/referrals;General business issues/guidance;Licensing Assistance	12	0	0	0	12				1	1	1
Restaurant	Food	Pre-start planning	Other	Saint Paul	Lakeville		Client is looking for a \$65,000 loan to open an Ethiopian Restaurant	Business Plan Development;Lease review/negotiation;General business issues/guidance;Business Registration;Initial Consultation	10	0	0	0	10				1	1	1
eCommerce Coffee	Retail	Start-up	Web	West Saint Paul	West Saint Paul		Existing TA client interested in financing for her new coffee roasting business	Loan packaging;TA for Existing Clients	3.5	0	0	3.5	0				1	1	1
								TA HOURS	1,093	300.5	317.3	218	257.13						
								PROGRAM HOURS	796	227	187	182	200						
								ANNUAL TOTAL	1,889	527.5	504.3	400	457.13	\$ 593,000	\$ 5,545,300	\$ 576,000	58	90	85

Economic Development Authority Staff Report

SUBJECT: **Discuss Issuance of RFP for Retail Recruitment
Consultant Services**

MEETING DATE: February 6, 2023

ITEM TYPE: Regular Agenda

CONTACT: Heather Rand, Community Development Director, 651.450.2546

PURPOSE/ACTION REQUESTED

The EDA is asked to discuss the issuance of a Request for Proposals for retail recruitment assistance.

BACKGROUND

Having a robust retail shopping environment which includes stores, restaurants and professional services in close proximity to residents has been identified as an important quality of life issue for the city. The City of Inver Grove Heights currently has eight distinct commercial districts spread throughout the city with differing mixes of retail offerings, vacancy levels and proximities to sizable customer densities and retail located in adjacent cities.

During preparation and discussion of the 2023 EDA budget, the City Council discussed the possibility of hiring a dedicated economic development staff person or utilizing funds to hire one or more consultants to advance specific economic development goals. Staff believes sufficient resources exist within the adopted EDA budget for 2023 to pursue either path.

If the EDA opts to pursue a consultant(s), the process would likely include the issuance of a Request for Proposals (RFP). There are numerous local and national firms and consulting teams that work in this area and might be expected to respond to a RFP. A draft RFP seeking retail recruitment services is attached for the EDA's review and discussion and offered as a jumping off point for discussion on the desired path for 2023.

FISCAL IMPACT

Varies

RECOMMENDATION

ATTACHMENTS

1. DRAFT RFP for Retail Recruitment Services (Feb 2023)

CITY OF INVER GROVE HEIGHTS ECONOMIC DEVELOPMENT AUTHORITY (EDA)

REQUEST FOR PROPOSALS (RFP) FOR PROFESSIONAL RETAIL RECRUITMENT SERVICES

DATE

INTRODUCTION

The Economic Development Authority (EDA) of the City of Inver Grove Heights, MN is soliciting consulting service proposals for retail recruitment with a goal of increasing retail shopping, restaurant and professional service offerings locally that will improve the quality of life for Inver Grove Heights residents.

Inver Grove Heights is located just south of St. Paul, Minnesota and has an estimated population of 37,000 residents. The City publishes up to date ESRI Community Analyst Data in the Economic Development section of the city's website (<https://ighmn.gov/1284/Economic-Development>), which includes a detailed community profile with demographic information and quality of life indicators specific to the city. The City's website also includes updated MNCAR real estate listings of commercial and industrial properties for sale and lease and denotes eight (8) uniquely branded commercial districts located within the city. Data is provided for each district, including daily traffic count volumes and demographic data that is also continuously updated by ESRI data analytics service.

SCOPE OF WORK

The selected provider will develop and implement a results-driven process to recruit new retail to the community, utilizing the consultant's demonstrated commercial real estate market knowledge including gap analysis, to best identify local retail needs, and by leveraging the consultant's existing network of local, regional and national real estate relationships in the retail real estate sector.

SCHEDULE

Written proposals must be submitted electronically to the attention of Heather Rand, Executive Director of the IGH EDA, at hbrand@ighmn.gov on or before 4:00 pm central time on Wednesday, March 1, 2023.

It is anticipated that a consulting contract would be awarded by the City's EDA and executed for work to commence on or before April 1, 2023, and continue for a term of _____.

WRITTEN PROPOSAL OUTLINE

Proposals must include the following:

- A. Project Approach – The proposal shall reflect the consultant’s understanding of the project and describe how the scope of work will be accomplished including the process that will be deployed, the timeline for objectives within the process, and an explanation of the product deliverables. The approach should delineate expectations on the roles of the city, other stakeholders, and that of the respondent.
- B. Project Consultant /Team – The proposal shall contain the names of the key consultant or consultant team members and a description of their roles and responsibilities for completing the scope of work. Biographical resumes highlighting capacities, credentials and relevant experience should be included.
- C. Relevant Experience – The proposal shall contain information pertaining to the team’s relevant experience undertaking and successfully recruiting retail for municipalities in Minnesota.
- D. Capacity – The proposal shall describe the respondent’s resources, including size of firm, current workload, ability and willingness to commit the key personnel necessary to perform the retail recruitment consulting services.
- E. References – The proposal shall contain references and the dates of recently performed retail recruitment, with a preference for examples from the Twin Cities metropolitan area or surrounding communities.
- F. Conflict of Interest – The proposal shall contain a statement that speaks to any potential clients from last 5 years that may pose a conflict of interest for the consultant in performing retail recruitment services for the City of Inver Grove Heights, MN.
- G. Costs – The proposal shall include a “not to exceed” cost for the work to be performed, and a schedule of the billing rates for the key consultant team members. Expected reimbursables by the city should clearly be outlined.

SELECTION OF CONSULTANTS

Proposals will be evaluated by criteria including, but not necessarily limited to the following:

- Conciseness, clarity, and organization of the proposal
- Relevance and suitability of the retail recruitment approach to the city’s needs
- Qualifications and expertise of consultant and/or team members
- Experience of both the consultant firm, team and leadership including demonstrated ability to perform in a similar professional capacity in a successful manner.
- Familiarity with recent and relevant retail recruitment and retention strategies and the Twin Cities real estate market.
- Cost of consulting services.

- Lack of potential conflicts of interest.
- Ability to lead and work positively with city staff, elected and appointed officials and members of the general public to complete the scope of work effectively.

The EDA and city of Inver Grove Heights MN reserve the right to reject any and all proposals received.

DRAFT

Economic Development Authority Staff Report

SUBJECT: **Consider Amendment to EDA Bylaws Regarding Meeting Frequency**

MEETING DATE: February 6, 2023
ITEM TYPE: Regular Agenda
CONTACT: Kris Wilson, City Administrator, 651.450.2511

PURPOSE/ACTION REQUESTED

The EDA is asked to consider the attached Resolution, amending the Bylaws of the Inver Grove Heights Economic Development Authority related to meeting dates.

BACKGROUND

It has been proposed that the EDA adjust its meeting schedule from quarterly to bi-monthly, resulting in six meetings per year rather than four. The intent of this change would be to provide more time and focus on economic development matters, to keep the issues and progress being made at the forefront for EDA members, staff and the public, and to facilitate timely follow-up and follow-through.

The current, quarterly meeting schedule is contained within the EDA Bylaws, so even though the City Council has previously approved a bi-monthly 2023 meeting schedule for the EDA, a Resolution amending the EDA Bylaws is also needed.

FISCAL IMPACT

None.

RECOMMENDATION

ATTACHMENTS

1. EDA Resolution Amending Bylaws re Meeting Dates 2.07.2023

INVER GROVE HEIGHTS ECONOMIC DEVELOPMENT AUTHORITY

RESOLUTION NO. _____

**RESOLUTION AMENDING THE BYLAWS OF THE
INVER GROVE HEIGHTS ECONOMIC DEVELOPMENT AUTHORITY
RELATED TO MEETING DATES**

WHEREAS, Article IV, Section 1 of the Amended Bylaws of the Inver Grove Heights Economic Development Authority, adopted on March 7, 2011, (Bylaws), as amended by Resolution No. EDA 21-05 on August 2, 2021, provides that regular meetings of the Inver Grove Heights Economic Development Authority (EDA) shall be held on the first Monday of February, May, August, and November at 5:00 p.m. at the City of Inver Grove Heights City Hall; and

WHEREAS, the Board of Commissioners of the EDA has determined that it would be beneficial for the EDA to meet more frequently; and

WHEREAS, Article VIII, Section 1 of the Bylaws provides that the Bylaws may be amended by a majority vote of the EDA membership at a regular or special meeting, and that amendments to the Bylaws must be in written form.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the City of Inver Grove Heights Economic Development Authority (the “EDA”) as follows:

1. Article IV, Section 1 of the Amended Bylaws of the Inver Grove Heights Economic Development Authority, adopted on March 7, 2011 as amended by Resolution No. EDA 21-05, is hereby amended to read as follows:

Section 1. Regular Meetings. Regular meetings shall be held on the first Monday of February, ~~April, June, August, October and December~~ May, August, and November at 5:00 p.m. , at the City of Inver Grove Heights City Hall unless otherwise determined by the Board after notice as required for a special meeting.

Approved by the Board of Commissioners of the Inver Grove Heights Economic Development Authority this 6th day of February, 2023.

Its: President

Attest:

Heather Rand
Its: Executive Director

Economic Development Authority Staff Report

SUBJECT: Executive Director's Report

MEETING DATE: February 6, 2023

ITEM TYPE: Regular Agenda

CONTACT: Heather Rand, Community Development Director, 651.450.2546

PURPOSE/ACTION REQUESTED

The EDA is asked to receive the following report from the Executive Director.

BACKGROUND

Heather Rand, Executive Director of the IGH EDA continues to respond to commercial and industrial development inquiries that the city receives and is grateful to EDA Commissioners Diedrich and Murphy for joining her in December for the quarterly retail inventory inspection that tracks available retail storefronts for lease, commercial buildings and land being marketed, evaluates the general appearance of the city's commercial districts, and also notes if vacant storefronts have commercial real estate brokers representing them to insure the properties are being marketed and listings posted on MNCAR.

For the purpose of keeping economic development skills relevant, strengthening professional networks and increasing awareness of economic development resources, Heather attended the state of MN Dept of Employment & Economic Development (DEED) Minnesota Marketing Partnership Meeting in St. Paul on January 18th with state and other private and public sector economic developers, and the Economic Development Association of Minnesota's winter conference held in Bloomington on January 19-20th, and she is attending the Ehlers sponsored Financial Planning for Real Estate Development Workshop February 2-3rd in Brooklyn Center. Private and public sector experts on current real estate market trends, project financing, short term economic projections and the impacts of Minnesota demographics were presented at these training opportunities.

Business retention & expansion visits (BRE) with the city's largest employers are being scheduled for February and more will be scheduled in spring/summer for the purpose of connecting with the business leadership to insure city responsiveness to their needs and connect them when warranted to state, county and higher education economic development resources and workforce development assistance. The BRE team for IGH includes Mayor Diedrich, EDA Executive Director Rand, and Inver Hills Community College and Dakota County Technical College President Michael Berndt.

FISCAL IMPACT

RECOMMENDATION

ATTACHMENTS

1. DC OTB 2022 Client Data

Business Description	Industry	Business Stage	Business Source	City Impacted Business	City Impacted Resident	Other Cities Impacted (Manual)	Other Counties Impacted (Manual)	Summary Comments	All assistance Provided	Total TA Hours	Q1 TA Hours	Q2 TA Hours	Q3 TA Hours	Q4 TA Hours	Total Equity	Approved Outside Financing / Access to Capital	Approved MCD Financing	Low-Wealth Owned (0 = No, 1 = Yes)	BP/OC or Immigrant Owned (0 = No, 1 = Yes)	Woman Owned (0 = No, 1 = Yes)
Towing Service	Service	Existing - Opportunity	Bank_Referral	Minneapolis	Rosemount		Dakota	The client is a towing business located in Minneapolis that is buying the location that they're operating out of. There is a need for gap financing for the purchase.	Loan packaging;Loan Facilitation;Loan Committee;Other Loan Related	48.5	0	29	7.5	12	\$ 207,000	\$ 2,700,000	\$ 150,000	0	0	0
Asian Grocery Market	Food	Existing - Opportunity	Municipality	Burnsville	Woodbury	South Saint Paul	Dakota	Client needs advising on their new retail/warehouse.	Strategic planning;TA for Existing Clients;Loan Facilitation;Other Loan Related;Loan packaging;Initial Consultation;Real estate analysis	31	0	6.5	6.5	18	\$ 125,000	\$ 1,920,000	\$ 125,000	0	1	0
Insurance Agency	Professional / Consulting	Existing - Opportunity	Bank_Referral	Hastings	Hastings			Seeking a loan for a commercial property	Other Loan Related;Loan Committee;Loan packaging;Networking/referrals	24.25	0	0	0	24.25	\$ 32,000	\$ 140,000	\$ 115,000	0	1	1
Home Healthcare		Existing - Opportunity	Bank_Referral	Shakopee	Lakeville			Assistance provided to potential loan client as they finalize their loan request. Loan underwriting, listing with the SBA lender, and facilitating the loan request for a new business location.	Loan Facilitation;Close Cash Flow Analysis & Projections;Other Loan Related;Loan Committee;Loan packaging;Real estate analysis;Networking/referrals;General business issues/guidance	94.25	20	15.5	24.25	34.5	\$ 89,000	\$ 344,000	\$ 112,000	1	1	1
Food Co-op	Retail	Existing - Opportunity	Municipality	Hastings	Northfield			Existing business is expanding into a larger space within their existing location. Assistance provided with financial review, loan underwriting, loan facilitation, site visit, and strategic planning for the business. Loan was approved on 4/14.	TA for Existing Clients;Cash Flow Analysis & Projections;Relocation Assistance;Other Loan Related;Loan packaging;Loan Facilitation;Networking/referrals;Initial Consultation;Loan Committee	120.5	53.5	67	0	0	\$ 135,000	\$ 430,000	\$ 50,000	1	0	0
Retail Candy Store	Retail	Start-up	MCD Community Partner/Member Org	Inver Grove Heights	Inver Grove Heights			Seeking assistance for funding a startup authentic Mexican candy store and supplies also general business guidance and technical assistance.	Other Loan Related;Loan Committee;Initial Consultation;Business Plan Development;Cash Flow Analysis & Projections;Personal Financial planning;Lease review/negotiation;Marketing;Networking/referrals ;General business issues/guidance;Loan Facilitation	33	0	0	0	33	\$ 5,000	\$ 24,000	\$ 0	0	1	0
Landscaping & Lawn Care	Service	Existing - Opportunity	Web	Eagan	Eagan			Client is looking to purchase an existing lawncare business in Eagan. They came up against roadblocks with bank financing and were seeking assistance to navigate the next steps. Review project and facilitated lender referrals. Partial funding was obtained	Loan packaging;Other Loan Related;Initial Consultation;Record keeping/bookkeeping;Networking/referrals;Loan Facilitation	27.5	4.5	12	7.5	3.5				0	1	1
BelCom Inc.	Service	Existing - Opportunity	Bank_Referral	Richfield	Farmington			Biz Loan Request 25-35k	TAActivity;Initial Consultation;Cash Flow Analysis & Projections;General business issues/guidance;Other Loan Related	4	0	4	0	0				0	1	0
Wood Finishing	Construction / Real Estate	Existing - Opportunity	Entrepreneur	Burnsville	Apple Valley			Assisted Biz Owner with TA and different resources for his business we discussed grant options, joining the Burnsville Chamber, looking at his biz financials. I will continue to provide biz guidance.	TA for Existing Clients;Cash Flow Analysis & Projections;Other Loan Related	7.5	7	0.5	0	0				0	1	0
2nd location, restaurant expansion	Food	Existing - Opportunity	Friends_and_Family	Minneapolis	Maplewood	Saint Paul, West Saint Paul	Dakota	I am assisting biz assisting biz client with apply for a grant for small Latino restaurants and helping her gather required documents to make sure she will be eligible providing additional TA.	Loan Facilitation;Other Loan Related;TA for Existing Clients;General business issues/guidance	8.5	3	1.5	0	4				1	1	1
Fitness	Service	Existing - Challenged	Other	Apple Valley	Excelsior				Loan Facilitation	1	0	3	0	0				0	0	0
Child Care Center	Service	Start-up	Bank_Referral	Burnsville				Loan Servicing for existing loan client	Other Loan Related	0.5	0.5	0	0	0				0	0	0
Candles and Fragrance	Manufacturing	Existing - Opportunity	Municipality	Burnsville	Mendota Heights			Large manufacturing business with factory in Burnsville and warehouse in Mendota Heights. Continued outreach regarding expansion plans in both locations.	Real estate analysis;Regulatory assistance	0.75	0.75	0	0	0				0	0	0
Analytics Consulting	Professional / Consulting	Start-up	Other	Burnsville	Burnsville			A new business start looking for assistance with networking and sales strategies. Additional questions on HR & staffing / contractors.	Initial Consultation;Marketing;Networking/referrals	1.5	1.5	0	0	0				0	0	0
Rental space for light industrial / trades	Retail	Pre-start planning	Web	Burnsville	Burnsville			Client is starting a new property leasing business for light industrial / trade work. Considering buying a large building and converting it to a "WeWork" for light industrial.	Initial Consultation;Business Plan Development;Strategic planning;Networking/referrals	1.5	0	1.5	0	0				0	0	0
Restaurant	Food	Start-up	Web	Eagan	Eagan			Loan servicing	TA for Existing Clients;Other Loan Related	0.75	0	0.75	0	0				0	0	0
Lawn Care Service	Service	Start-up	Web	Eagan	Eagan			Initial meeting with a client who is starting a new business, assistance on first steps, registration, planning, insurance, bookkeeping, and a wide variety of topics. Passed along professional referrals.	Initial Consultation;Business Plan Development;Record keeping/bookkeeping;Networking/referrals;Business Registration;Licensing Assistance	2	2	0	0	0				0	0	0
Moving and storage business	Service	Existing - Opportunity	Web	Eagan	N/A			Existing business in Eagan is seeking land in Dakota County to develop a new facility. Provided contacts and recommendations.	Initial Consultation;Real estate analysis	1	1	0	0	0				0	0	0
wood fabrication	Construction / Real Estate	Pre-start planning	Friends_and_Family	Eagan	Eagan			New business start with questions on local regulations, start up steps, and licensing.	Initial Consultation;Business Plan Development;Regulatory assistance;Networking/referrals;Zoning Assistance	3.5	0	3.5	0	0				0	0	0
IT consultant	Technology	Existing - Opportunity	Other	Eagan	Burnsville			IT business looking to grow in Dakota County.	Initial Consultation	1.5	0	1.5	0	0				0	0	0
Home remodeling company	Construction / Real Estate	Client Inquiry	Web	Eagan	Eagan			Client looking for legal guidance on partnership formation, entity restructuring, and POS consultation.	Networking/referrals;Operation/logistics;General business issues/guidance	1.5	0	0	1.5	0				0	0	0
Healthcare business	Health / Fitness	Existing - Opportunity	Web	Eagan				Business attended the Business Law Q&A on 3/31	TA for Existing Clients	1.5	1.5	0	0	0				0	0	0
Art studio	Retail	Existing - Challenged	Web	Farmington	Farmington			Ongoing support for existing client	TA for Existing Clients	0.5	0	0.5	0	0				0	0	0
Pizza restaurant	Food	Pre-start planning	MCD Community Partner/Member Org	Farmington	Northfield			Startup pizza shop business, assistance provided with business planning and initial steps toward opening a retail location in Farmington.	Business Plan Development;Lease review/negotiation	4	3.5	0.5	0	0				0	0	0
Brewery	Manufacturing	Pre-start planning	Municipality	Farmington	Farmington			Startup brewery business seeking assistance with initial steps to help him move from home-brewer to having his own location and tap room in the future. Connected him with a mentor and resources.	Initial Consultation;Business Plan Development;Networking/referrals	2.5	2.5	0	0	0				0	0	0
Grocery Store	Retail	Client Inquiry	Municipality	Hastings	Other-Other			New startup business seeking assistance.	Initial Consultation	0.5	0.5	0	0	0				0	0	0
Yoga Blog and Magazine		Client Inquiry	Web	Hastings	Hastings			Client inquired with questions on SBA EIDL and LLC organization for multiple business lines.	Initial Consultation;Regulatory assistance;Other Loan Related	1	0	1	0	0				0	0	0
Restaurant	Food	Start-up	Municipality	Hastings	Hastings			Client is working with local banker on financing back for new restaurant start up. Seeking assistance with gap financing.	Initial Consultation;Business Plan Development;Loan packaging	1.5	0	1.5	0	0				0	0	0
Pottery store and studio	Retail	Start-up	Other	Hastings	Hastings			Legal assistance and accounting/bookkeeping.	Record keeping/bookkeeping;Networking/referrals;Tax Advice & Assistance	3.75	0	0	0	3.75				0	0	0
Electrician company	Service	Client Inquiry	Other	Inver Grove Heights	Inver Grove Heights			Client looking to go over scenarios of possible partnership with existing remodeling company or starting his own electrical company.	Business Plan Development;Record keeping/bookkeeping;Networking/referrals;General business issues/guidance;Business Registration	3.25	0	0	3.25	0				0	0	0

Brewery, Bar, Restaurant	Food	Pre-start planning	Friends_and_Family	Lakeville	Lakeville			New business start, assistance provided with initial planning, business plan review, and discussion on financing options and next steps.	Business Plan Development;Cash Flow Analysis & Projections;Loan Facilitation;General business issues/guidance	13.25	5	2.5	5.75	0				0	0	0
Golf simulator with food and beverage	Service	Start-up	Municipality	Lakeville	Lakeville			New activity center and driving range business seeking assistance with professional referrals and commercial lease negotiation	Initial Consultation;Lease review/negotiation;Regulatory assistance;Networking/referrals	2	2	0	0	0				0	0	0
Youth Swim Instruction	Health / Fitness	Pre-start planning	MCCD Community Partner/Member Org	Lakeville	Minneapolis		Dakota	Entrepreneur is looking for financial support for his youth swim instruction business which he plans to open in Lakeville. Discussed business plan and financing requirements. Provided loan request documents and discussed loan options	Initial Consultation;Business Plan Development;Loan Facilitation	1.5	1.5	0	0	0				0	0	0
custom woodworking	Manufacturing	Pre-start planning	Web	Mendota Heights	Mendota Heights			Start-up business looking for assistance with first steps to establish a business. Provided guidance on entity types, business planning outlines, what to expect with taxes, and general startup resources.	Initial Consultation;Business Plan Development;Record keeping/bookkeeping;Regulatory assistance;Networking/referrals;Tax Advice & Assistance	2	2	0	0	0				0	0	0
Bin cleaning service	Service	Existing - Opportunity	MCCD Community Partner/Member Org	Other-Dakota County	Other-Dakota County			Client looking for more information on SBA lending.	General business issues/guidance;Loan Facilitation	1.5	0	0	1	0.5				0	0	0
Training	Professional / Consulting	Existing - Opportunity	Municipality	Rosemount	Rosemount			Existing client & new business start attended Business Law Q&A on 3/31	Regulatory assistance;TA for Existing Clients	1.5	1.5	0	0	0				0	0	0
Fitness Franchise	Health / Fitness	Pre-start planning	Bank_Referral	Rosemount	Rosemount			Working with entrepreneurs in collaboration with their bank on the development of a new fitness franchise in Rosemount. Facilitating financing & moving the financial package forward with the bank.	Loan packaging;Loan Facilitation;Franchise evaluation	1.5	1.5	0	0	0				0	0	0
TBD		Pre-start planning	Friends_and_Family	Rosemount	Rosemount			General business consulting, legal assistance, bank referral, zoning/permitting/license guidance	Initial Consultation;General business issues/guidance;Licensing Assistance;Zoning Assistance;Other Loan Related	6.25	0	0	0	6.25				0	0	0
Coffee shop		Client inquiry	Web	Rosemount	Farmington			Business plan and commercial space	Initial Consultation;Business Plan Development;Networking/referrals	2.75	0	0	0	2.75				0	0	0
Technology Repair	Technology	Existing - Opportunity	Entrepreneur	Shakopee	Lakeville			Ongoing client relationship. Business coaching and insight as needed.	Strategic planning;Real estate analysis	9.5	9.5	0	0	0				0	0	0
Canning and Beverages	Wholesale / Distribution	Existing - Opportunity	Municipality	South Saint Paul	Anoka			Ongoing client advisory to help to expand their business	Cash Flow Analysis & Projections;Personal Financial planning;Regulatory assistance;Financial Management Assistance;Strategic planning	2.5	2.5	0	0	0				0	0	0
Plumbing & Heating	Construction / Real Estate	Existing - Opportunity	Municipality	South Saint Paul	South Saint Paul			Existing business looking to purchase real estate for expansion. Discussed options & financing and made an introduction to a local banker.	Real estate analysis;Networking/referrals;Loan Facilitation	2	2	0	0	0				0	0	0
Retail Business	Retail	Pre-start planning	Municipality	South Saint Paul	South Saint Paul			The entrepreneur is looking to open a book store and needs assistance with business planning, projections, and initial steps to start up.	Initial Consultation;Business Plan Development;Networking/referrals	2.5	2.5	0	0	0				0	0	0
Brewery / Taproom	Service	Existing - Opportunity	Municipality	West Saint Paul	West Saint Paul			Financial analysis and examination related to loan request for financing for business relocation from St. Paul to West Saint Paul. Discussions around expansion of the business and financing.	Cash Flow Analysis & Projections;Other Loan Related;Loan Facilitation;Real estate analysis;General business issues/guidance	11.5	11.5	0	0	0				0	0	0
Solar panel cleaning	Service	Client inquiry	Municipality	Burnsville	Burnsville			Client looking for general start-up guidance and lending information.	General business issues/guidance	1	0	0	1	0				1	0	0
Used car sales	Retail	Client inquiry	Municipality	Lakeville	Lakeville			Client is interested in starting an automotive resale and rehab business. Discussed startup steps and resources. Provided referrals to Vordhabab	Business Plan Development;Networking/referrals	2	0	0	2	0				1	0	0
martial arts instruction and fitness	Health / Fitness	Existing - Opportunity	Municipality	Mendota Heights	Mendota Heights			Continued assistance as client expands business, considering hiring first employee, and continues fund-raising.	Loan Facilitation;TA for Existing Clients	2	0	1.5	0.5	0				1	0	0
Dairy technology	Technology	Start-up	Municipality	Mendota Heights	Mendota Heights			Continued assistance as client expands business, considering hiring first employee, and continues fund-raising.	TA for Existing Clients;Marketing;General business issues/guidance	4.25	0	3	0	1.25				1	0	0
Lawn care and snow removal		Start-up	Bank_Referral	Rosemount				New business start seeking assistance with navigating business registration, first steps, legal aspects, and Quickbooks setup and training. Provided legal referrals and introduced OTB Quickbooks expert.	TA for Existing Clients;Record keeping/bookkeeping;Initial Consultation;Regulatory assistance;General business issues/guidance	7.5	7	0.5	0	0				1	0	0
Forestry / Wildlife / Land Management	Service	Client inquiry	Friends_and_Family	South Saint Paul	South Saint Paul			Seeking assistance in Marketing. Potential Business Partners, Scaling.	Initial Consultation;Marketing;Strategic planning;TA for Existing Clients	10.75	0	0	7.5	3.25				1	0	0
Mobile Game Developer	Technology	Start-up	Municipality	Apple Valley	Apple Valley			Additional Quickbooks training for existing client	TA for Existing Clients;Loan Facilitation;Networking/referrals;Record keeping/bookkeeping	8.5	1	2	5.5	0				0	1	0
Mexican Market and Restaurant	Food	Start-up	Municipality	Apple Valley	Apple Valley			Client is moving ahead with lender presentations. Continued support provided to polish business plan and prepare for next steps.	Loan packaging;Loan Facilitation;TA for Existing Clients;Business Plan Development	11.5	0	7.5	4	0				0	1	0
home healthcare services	Health / Fitness	Existing - Opportunity	Web	Apple Valley	Apple Valley			Existing healthcare business looking to expand to real estate development for residential care	Initial Consultation;Loan Facilitation	1.5	0	1.5	0	0				0	1	0
optical supplies	Retail	Start-up	Other	Burnsville	Burnsville			Continued TA for new, growing optical products business.	Business Plan Development;TA for Existing Clients	4.5	4.5	0	0	0				0	1	0
Grocery/Food Hall	Food	Start-up	Web	Burnsville	Woodbury		Dakota; Washington	New business development reached out to discuss funding and development incentives in the city and county.	Initial Consultation;Networking/referrals;Financial Management Assistance	3.5	0	3.5	0	0				0	1	0
Car Wash	Service	Client inquiry	Municipality	Burnsville	Edina			Client's looking for lending to purchase a car wash business in Burnsville that's no longer operation.	General business issues/guidance	2	0	0	1.25	0.75				0	1	0
Restaurant	Food	Pre-start planning	Bank_Referral	Eagan	Farmington			Assistance provided to existing loan client who is in the process of building out his restaurant business. Troubleshooting various business and planning issues. Liasing with lead lender and facilitation additional financing due	General business issues/guidance;TA for Existing Clients;Loan Facilitation;Other Loan Related;Marketing	12.25	6.5	0	5.75	0				0	1	0
Mentorship & afterschool programming	Professional / Consulting	Start-up	MCCD Community Partner/Member Org	Eagan	Eagan	Saint Paul	Ramsey	Mentorship & afterschool programming. Business Plan Development	Business Plan Development	1	0	1	0	0				0	1	0
Restaurant	Food	Pre-start planning	Bank_Referral	Eagan	Woodbury			Discussed financing options and new business plans. Provided resources and loan application information.	Loan packaging;Other Loan Related	1.5	1.5	0	0	0				0	1	0
Grocery & spice market	Retail	Pre-start planning	Web	Farmington	Farmington			Continued TA provided to business regarding business plan development and submittal to the city for plan approval.	Business Plan Development;Loan Facilitation	3	3	0	0	0				0	1	0
Urgent Care/Primary Care	Health / Fitness	Pre-start planning	Municipality	Hastings	Woodbury			New Business start up looking for assistance with initial planning steps.	Initial Consultation;Business Plan Development;Networking/referrals	1.5	0	1.5	0	0				0	1	0
TBD	Retail	Client inquiry	MCCD Community Partner/Member Org	Inver Grove Heights	Inver Grove Heights			Entrepreneur looking to buy a local business or franchise. discussed pros / cons of various business scenarios. provided resources and checklists to assist in next steps.	Initial Consultation;Business purchase evaluation;Franchise evaluation	1.5	1.5	0	0	0				0	1	0
Brewery	Food	Pre-start planning	Bank_Referral	Lakeville	Lakeville			Reviewed business plan and provided feedback & additional resources.	Business Plan Development;TA for Existing Clients;Loan packaging;Loan Facilitation;Other Loan Related;Initial Consultation;Marketing;Strategic planning;Networking/referrals	38.5	4	1.5	31	2				0	1	0

mobile healthcare business	Health / Fitness	Start-up	Municipality	Lakeville	Lakeville		New start-up healthcare business looking for assistance and support related to taxes & record keeping, general start up best practices	Initial Consultation;Regulatory assistance;General business issues/guidance	2.5	2.5	0	0	0				0	1	0
Business planning and consulting	Professional / Consulting	Pre-start planning	Municipality	Lakeville	Lakeville		New business start-up looking for networking & marketing assistance	Initial Consultation;Business Plan Development;Marketing	1.5	1.5	0	0	0				0	1	0
Indoor playplace for kids	Health / Fitness	Pre-start planning	Municipality	Lakeville	Prior Lake	Dakota	New start up business in initial planning stages to open an indoor playplace for kids in Lakeville area. Discussed planning, start up budget, insurance, legal concerns, and provided follow up resources to get the clients started on the right track	Initial Consultation;Business Plan Development;Networking/referrals	2	2	0	0	0				0	1	0
Ear Nose and Throat & Facial Plastic Surgery Practice	Health / Fitness	Pre-start planning	Municipality	Lakeville	Other-Other	Dakota	Medical doctor looking to start a new practice in Lakeville area. Discussing business plan, financing option, and market research.	Initial Consultation;Business Plan Development;Marketing;Networking/referrals;Financial Management Assistance;Loan Facilitation	7	0	7	0	0				0	1	0
Martial Arts Studio	Health / Fitness	Start-up	Municipality	Lakeville	Apple Valley		Zoning, city permitting, and SAC fees	Initial Consultation;General business issues/guidance;Licensing Assistance	6.25	0	0	0	6.25				0	1	0
Event rental spaces	Retail	Pre-start planning	Bank Referral	Rosemount	Rosemount		Client is starting a new event space rental business. Advising provided on business plan and financial projections for bank presentation.	Loan Facilitation;Initial Consultation;Business Plan Development;Cash Flow Analysis & Projections;Loan packaging	5.5	0	4.5	1	0				0	1	0
HVAC Company	Service	Existing - Opportunity	MCCD Community Partner/Member Org	Vadnais Heights	Rosemount		Loan Project Request, Marketing Assistance	TA/Activity;Business Plan Development;Cash Flow Analysis & Projections;Marketing;General business issues/guidance;Loan Facilitation	4	0	4	0	0				0	1	0
ESL and math and reading program.	Other	Start-up	Other	Apple Valley	Apple Valley		Client looking for grant, lending, and marketing resources for their math and reading online program and ESL in-person program.	General business issues/guidance;Loan Facilitation	4.25	0	0	4.25	0				1	1	0
Medical clinic		Client inquiry	MCCD Community Partner/Member Org	Apple Valley	Apple Valley		Client looking to purchase a business from current employer who is looking to retire by the end of the year.	Initial Consultation;Business purchase evaluation;Networking/referrals;General business issues/guidance	2.75	0	0	2.75	0				1	1	0
TBD		Pre-start planning	Other	Apple Valley	Apple Valley		General business consultation, lending, zoning/permitting/licensing guidance, and legal assistance	Initial Consultation;Regulatory assistance;Networking/referrals;General business issues/guidance;Licensing Assistance;Other Loan Related	7.75	0	0	0	7.75				1	1	0
Mobile Car Wash	Service	Pre-start planning	Web	Burnsville	Burnsville		Client recently moved from TX to MN and wants to restart his car wash business here. Assistance provided to get started and navigate licensing locally.	Initial Consultation;Business Plan Development;Cash Flow Analysis & Projections;Licensing Assistance	2.5	0	2.5	0	0				1	1	0
Restaurant	Food	Existing - Opportunity	Municipality	Circle Pines	Farmington		Assist struggling restaurant with financial guidance and resources	General business issues/guidance;TA for Existing Clients;Financial Management Assistance;Other Loan Related	1.8	0	1.3	0.5	0				1	1	0
transportation	Wholesale / Distribution	Existing - Challenged	MCCD Community Partner/Member Org	Eagan	Eagan		Assistance with Bookkeeping for an existing client	Record keeping/bookkeeping	0.5	0	0	0.5	0				1	1	0
Commercial Laundry	Service	Pre-start planning	Web	Eagan	Eagan		Entrepreneur is seeking basic start up guidance to establish a commercial laundry business.	Initial Consultation;Business Plan Development	1	0	1	0	0				1	1	0
resale vintage toy shop	Retail	Existing - Opportunity	Friends_and_Family	Eagan	Eagan			Initial Consultation;Business Plan Development;Marketing;Networking/referrals;General business issues/guidance;Other Loan Related;Record keeping/bookkeeping	15	0	14	1	0				1	1	0
Legal and logistics	Service	Existing - Challenged	MCCD Community Partner/Member Org	Eagan	Eagan		Existing business is struggling to get reestablished post-COVID. Exploring a new business line of logistics.	Initial Consultation;Personal Financial planning;Strategic planning;Networking/referrals;TA for Existing Clients	9.75	0	0	9.75	0	\$ 4,800			1	1	0
Restaurant	Food	Existing - Opportunity	Municipality	Farmington	Bloomington	Minneapolis	Existing business is expanding to a second location. Discussed expansion, planning, budgeting, and financing options, and what a bank would require to look at their project.	TA for Existing Clients;Loan Facilitation	3.5	2	1.5	0	0				1	1	0
PC Repair	Technology	Start-up	Web	Farmington	Farmington		Newly established business seeking assistance with initial steps of choosing a business entity, setting up insurance, and establishing pricing & marketing strategies. Discussed in depth and provided referrals to local professionals.	Initial Consultation;Business Plan Development;Regulatory assistance;Networking/referrals;General business issues/guidance	2	2	0	0	0				1	1	0
Tire Recycling	Manufacturing	Pre-start planning	Other	Hugo	Burnsville		The client is starting a tire recycling plant and is looking for assistance on a number of start-up issues including business planning, financing, regulatory.	Initial Consultation;Business Plan Development;General business issues/guidance	3	0	0	3	0				1	1	0
Financial Advising for underserved communities	Professional / Consulting	Start-up	Municipality	Lakeville	Lakeville		New business looking to grow and scale up. Seeking assistance on sales strategies, marketing, networking, and growth.	Initial Consultation;Marketing;Networking/referrals	1.5	0	1.5	0	0				1	1	0
Auto Repair	Service	Existing - Opportunity	Municipality	Saint Paul	Maplewood	Minneapolis; Other Hennepin County; Other Ramsey County; Saint Paul	Loan Request / Commercial Building	Loan Facilitation;Financial Management Assistance;Loan packaging;Initial Consultation;General business issues/guidance	9	0	7	2	0				1	1	0
restaurant	Food	Start-up	Municipality	South Saint Paul	Woodbury		Ongoing support for existing client, grant outreach, potential loan request	TA for Existing Clients;Loan Facilitation;Other Loan Related	1.5	0	1.5	0	0				1	1	0
Mexican Restaurant	Food	Existing - Challenged	Municipality	South Saint Paul	South Saint Paul		Looking for a Loan Request of 100k for WC/ Equipment	TA for Existing Clients	1	0	1	0	0				1	1	0
Mexican Restaurant	Food	Existing - Challenged	Municipality	South Saint Paul	South Saint Paul		Potential Loan Request for Equipment, Marketing, Operating Capital	TA/Activity;Cash Flow Analysis & Projections;Other Loan Related	8	0	8	0	0				1	1	0
Tattoo Parlor	Service	Existing - Opportunity	Municipality	South Saint Paul	Apple Valley		Existing business owner is looking to relocate his business from Newport MN to South Saint Paul. Advising provided on business plans and next steps for financing.	Initial Consultation;Business Plan Development;Loan packaging;Networking/referrals;Other Loan Related	3.5	0	3.5	0	0				1	1	0
Food truck business opening a restaurant	Food	Existing - Opportunity	MCCD Community Partner/Member Org	West Saint Paul	Saint Paul	Dakota	Existing business looking to expand into a brick and mortar restaurant location. Discussed broker referrals and participation financing with LEDC.	Other Loan Related;TA for Existing Clients;Initial Consultation;Networking/referrals	4.5	1.5	3	0	0				1	1	0
Aesthetics	Service	Pre-start planning	MCCD Community Partner/Member Org	Apple Valley	Apple Valley		Developing business continues the planning process to open their doors in the next 6 months. Provided real estate broker recommendations, insurance contacts, advising on loan products and contacts, budgeting and planning.	Loan Facilitation;Record keeping/bookkeeping;Real estate analysis;Networking/referrals;TA for Existing Clients;Other Loan Related	5	4	1	0	0				0	0	1
Athletic center	Health / Fitness	Existing - Challenged	Municipality	Apple Valley			Business owner seeking grants and any financial support for urgent COVID relief. Provided resources and options for her to look into.	TA for Existing Clients;Initial Consultation;General business issues/guidance	2	1.5	0.5	0	0				0	0	1
Promotional Items	Retail	Existing - Challenged	Municipality	Burnsville	Burnsville		TA provided on creation of a new business entity, attended Labor O&A webinar	General business issues/guidance;Networking/referrals;TA for Existing Clients	3.5	3.5	0	0	0				0	0	1
textile production	Manufacturing	Start-up	Municipality	Burnsville	Burnsville		TA provided for existing client.	Networking/referrals	2	2	0	0	0				0	0	1

custom hat designs	Retail	Start-up	Web	Egan	Egan		Initial meeting with new start up business. Questions answered regarding registration, taxes, next steps, bookkeeping and record keeping.	TA for Existing Clients;Initial Consultation;Business Plan Development;Record keeping/bookkeeping;Networking/referrals;Business Registration	2.5	2	0.5	0	0				0	0	1
pottery studio	Retail	Existing - Opportunity	Web	Egan	Egan		Client is considering purchasing a paint-your-own-pottery franchise. Discussed nuances of the franchise industry, what to watch out for, provided research and additional resources to help her make the best decision for her.	Initial Consultation;Strategic planning;Franchise evaluation	2	2	0	0	0				0	0	1
Massage Therapy	Service	Start-up	Municipality	Egan	West Saint Paul		Existing business is expanding to a new brick and mortar location. Provided business owner with assistance with city inspections and licensing.	Initial Consultation;Business Registration;Licensing Assistance	2	2	0	0	0				0	0	1
Salon	Service	Existing - Challenged	Other	Egan	Egan		Business plan and financial reports	Record keeping/bookkeeping;Financial Management Assistance;Initial Consultation;Business Plan Development;Networking/referrals	5.25	0	0	0	5.25				0	0	1
insurance agency	Professional / Consulting	Existing - Opportunity	Municipality	Farmington	Rosemount		Ongoing TA provided for existing client seeking financing for Real Estate purchase and business expansion, referrals provided to local bankers and attorney. Business participation in Labor Q&A webinar.	Real estate analysis;TA for Existing Clients;Loan Facilitation;General business issues/guidance;Networking/referrals;Relocation Assistance	8.25	6	0	2.25	0				0	0	1
Athletic coaching	Health / Fitness	Start-up	Municipality	Farmington	Farmington		Startup business seeking guidance on basic start-up steps, taxes, bookkeeping, and regulations.	Initial Consultation;Record keeping/bookkeeping;Regulatory assistance;Networking/referrals	2.5	2.5	0	0	0				0	0	1
Chiropractic Clinic	Health / Fitness	Existing - Opportunity	Municipality	Farmington	Burnsville		Existing business looking to expand into new space that they develop and own. Initial discussion on business plans.	Initial Consultation	0.5	0.5	0	0	0				0	0	1
Ice Cream Shop	Food	Pre-start planning	Other	Farmington	Farmington		New business start is searching for a location and general guidance for initial steps to establish the business.	Cash Flow Analysis & Projections;General business issues/guidance;Initial Consultation;Real estate analysis;Regulatory assistance;Networking/referrals	10.25	0	2.5	0	7.75				0	0	1
Bakery	Retail	Existing - Challenged	Municipality	Farmington	Farmington		Existing business is expanding next door. Seeking grants or loans to help finance the move.	TA for Existing Clients;Initial Consultation;General business issues/guidance;Other Loan Related	4	0	4	0	0				0	0	1
Clothing Boutique	Retail	Start-up	Municipality	Hastings	Hastings		Ongoing servicing and support for existing loan client.	Other Loan Related	0.5	0.5	0	0	0				0	0	1
Cleaning, organization, personal assistance	Service	Existing - Opportunity	Municipality	Hastings	Hastings		Additional Quickbooks training for existing client	Record keeping/bookkeeping	2.25	1	1.25	0	0				0	0	1
Design & Décor	Retail	Start-up	Web	Hastings	Hastings		Client attended Business Law Q&A on 3/23.	TA for Existing Clients	1.5	1.5	0	0	0				0	0	1
Auto Repair	Service	Existing - Opportunity	Friends_and_Family	Hastings	Hastings		Growing business seeking guidance on expansion and scaling up, hiring employees.	Initial Consultation;Loan packaging;Record keeping/bookkeeping;Regulatory assistance;Networking/referrals;Loan Facilitation	2.5	0	2.5	0	0				0	0	1
athlete concierge service	Service	Client Inquiry	Other	Inver Grove Heights	Inver Grove Heights		Client is seeking guidance to start a new concierge service business for traveling athletes	Initial Consultation;Business Plan Development;Networking/referrals;General business issues/guidance	2.5	0	0	2.5	0				0	0	1
Custom clothing	Retail	Existing - Challenged	Web	Lakeville	Lakeville		Ongoing TA provided on sales & marketing strategies, website development, goal setting for the new year, financial management support through internal referral to CPA advisor.	TA for Existing Clients;Record keeping/bookkeeping;Marketing;General business issues/guidance;Financial Management Assistance;Personal Financial planning;Networking/referrals	28.5	17	11.5	0	0				0	0	1
Chiropractic clinic	Health / Fitness	Client Inquiry	Other	Lakeville	Egan	Dakota	Client looking for city permitting, licensing, and building regulatory guidelines for her start-up chiropractic clinic.	Regulatory assistance;General business issues/guidance;Licensing Assistance	2.75	0	0	0	2.75				0	0	1
Self Service flower farm	Retail	Start-up	Municipality	Rosemount	Rosemount		Ongoing support to existing client	TA for Existing Clients	1	0	0	1	0				0	0	1
3D printing, woodworking, laser printing fabrication	Construction / Real Estate	Pre-start planning	Municipality	Rosemount	Rosemount		Existing client re-engaged to pick up conversation from earlier in the year. Discussed business registration and entity selection and provided referrals to additional resources.	Marketing;Networking/referrals;Business Registration	1.5	1.5	0	0	0				0	0	1
Risk management consulting	Professional / Consulting	Pre-start planning	Municipality	Rosemount	Rosemount		Existing client reengaged from 2021. She is ready to work on her business planning again and is seeking assistance with next steps.	Business Plan Development;TA for Existing Clients	1	0	0	1	0				0	0	1
Clothing Boutique	Retail	Pre-start planning	Municipality	Rosemount	Rosemount		New business opening in Rosemount seeking assistance with financial projections, next steps, and lease negotiation.	Initial Consultation;Business Plan Development;Lease review/negotiation;Marketing;Financial Management Assistance	2.5	0	2.5	0	0				0	0	1
TBD	Other	Client Inquiry	Web	Rosemount	Rosemount		Client reached out for assistance with business planning and start up help	Initial Consultation	0.5	0	0.5	0	0				0	0	1
Entertainment venue	Other	Existing - Opportunity	Web	South Saint Paul	South Saint Paul		Support provided for new business start, assistance with referrals and navigating initial steps and business plan development.	Business Plan Development;Regulatory assistance;Financial Management Assistance	6	6	0	0	0				0	0	1
Ice Cream manufacturing	Manufacturing	Existing - Opportunity	Municipality	South Saint Paul	Saint Paul	Dakota	Existing business owner looking to expand production and purchase real estate	Initial Consultation;Real estate analysis;Strategic planning;Other Loan Related	1.75	0	0	1.5	0.25				0	0	1
Mental Health Therapy	Health / Fitness	Client Inquiry	Entrepreneur	Apple Valley	Apple Valley	Dakota	Seeking assistance in accounting/financial management	Initial Consultation;Record keeping/bookkeeping;Lease review/negotiation;Networking/referrals;General business issues/guidance;Business Plan Development;Cash Flow Analysis & Projections;Loan Facilitation	16.5	0	0	11.75	4.75				1	0	1
Paint & Sip art classes	Retail	Existing - Challenged	Municipality	Burnsville	Burnsville		Existing business owner seeking legal advice on lease issue	Initial Consultation;Lease review/negotiation;Networking/referrals	2	0	0	2	0				1	0	1
Fitness and Health Education	Health / Fitness	Existing - Opportunity	Municipality	Egan	Egan		Continued TA for existing client.	General business issues/guidance	1.5	1.5	0	0	0				1	0	1
Retail	Retail	Start-up	Municipality	Egan	Egan		Continued TA for existing client.	General business issues/guidance	1	1	0	0	0				1	0	1
Dance Education and Mentorship	Health / Fitness	Existing - Challenged	Municipality	Farmington	Apple Valley		Continued support provided to client as they seek funding for their business expansion.	TA for Existing Clients;Financial Management Assistance	2.5	0.5	2	0	0				1	0	1
Online T-Shirt company	Retail	Start-up	Municipality	Farmington	Farmington		Seeking grants, legal assistance, and business resources	Initial Consultation;Business Plan Development;Networking/referrals;General business issues/guidance;Financial Management Assistance	14.25	0	0	0	14.25	\$ 2,500			1	0	1
Home based Wellness, Pilates, Ayurveda	Health / Fitness	Existing - Challenged	Municipality	Hastings	Hastings		Home-based business is taking the jump to a brick and mortar space. Support provided on website issues and development and SEO work.	TA for Existing Clients;Marketing;Operation/logistics;Record keeping/bookkeeping;Personal Financial planning	4.5	3.5	1	0	0				1	0	1
Online retailer	Retail	Client Inquiry	Web	Lakeville	Lakeville	Dakota	Client looking for tax consultation.	Initial Consultation	0.75	0	0	0.75	0				1	0	1
Franchise opportunity	Retail	Start-up	Municipality	Prior Lake	Burnsville			TA for Existing Clients;Lease review/negotiation	3.5	1.5	2	0	0				1	0	1
Early childhood education	Service	Start-up	Other	South Saint Paul	South Saint Paul		Provided business with grant opportunities and assistance with markets & website questions.	Business Plan Development;Marketing;Operation/logistics;TA for Existing Clients;Networking/referrals	3.75	1	2	0	0.75				1	0	1
Logistics and organization business	Professional / Consulting	Start-up	Web	West Saint Paul	West Saint Paul		Client is making progress on Business Development - discussed next steps.	TA for Existing Clients	0.5	0	0.5	0	0				1	0	1

Photography studio and flex space	Service	Pre-start planning	Web	Apple Valley	Apple Valley			Client attended Business Law Q&A on 3/31.	Business Plan Development;TA for Existing Clients	4	4	0	0	0				0	1	1
Ethnic Grocery Store	Retail	Existing - Opportunity	Bank_Referral	Apple Valley	Farmington			African Market is seeking financing for business expansion including a new freezer, a vehicle, and WC for inventory.	Loan packaging;Other Loan Related	2.5	0	0	2.5	0				0	1	1
Event planning & event decor business	Service	Pre-start planning	Municipality	Apple Valley	Farmington			Existing event planning & decor business is looking to expand business to add a party venue. Client is considering renting or buying property in Dakota County, likely Apple Valley.	Initial Consultation;Real estate analysis;General business issues/guidance;Loan Facilitation;Other Loan Related	2	0	0	2	0				0	1	1
beauty retail	Retail	Existing - Opportunity	Municipality	Burnsville	Bloomington			Assistance provided the existing business looking to strengthen operations and streamline business practices.	Initial Consultation;Networking/referrals;General business issues/guidance;Financial Management Assistance	2	2	0	0	0				0	1	1
Wellness & Healthcare Clinic	Health / Fitness	Existing - Challenged	Municipality	Burnsville	Apple Valley			Existing business contacted OTB for help with funding, marketing, and HR questions.	Record keeping/bookkeeping;Initial Consultation;Marketing;Operation/Logistics;General business issues/guidance	3.75	0	3.75	0	0				0	1	1
Wholesale Kimchi production	Wholesale / Distribution	Existing - Opportunity	Municipality	Burnsville	Eagan			Entrepreneur is considering buying an existing wholesale kimchi production business.	Initial Consultation;Business purchase evaluation;Networking/referrals	2	0	2	0	0				0	1	1
Spa & Salon	Service	Client Inquiry	Other	Burnsville		Dakota		Seeking assistance in working capital	Initial Consultation;General business issues/guidance	0.5	0	0.5	0	0				0	1	1
Substance abuse recovery center	Professional / Consulting	Start-up	Municipality	Burnsville	Woodbury		Dakota	Client looking for lending and grant resources	Initial Consultation;Cash Flow Analysis & Projections;Lease review/negotiation;Loan Facilitation	7.75	0	0	7.75	0				0	1	1
Legal Consulting	Professional / Consulting	Start-up	Web	Eagan	Eagan			TA provided for new business start. Business owner attended Business Law Q&A on 3/31.	Initial Consultation;Networking/referrals;Business Registration;TA for Existing Clients	3	3	0	0	0				0	1	1
Laundromat	Service	Pre-start planning	Municipality	Eagan	Eagan			General business consultation, sewer availability charge, and legal assistance	Initial Consultation;Regulatory assistance;Networking/referrals;General business issues/guidance	3.75	0	0	0	3.75				0	1	1
Aquatics retail	Retail	Existing - Opportunity	Friends_and_Family	Farmington	Farmington			Lending, building codes	Licensing Assistance;Other Loan Related	2	0	0	0	2				0	1	1
Dessert Vendor	Food	Existing - Challenged	Other	Inver Grove Heights	Inver Grove Heights			Long-term client of MCCD expanded her business to include a trailer last year with MCCD financing. Continued technical advisory including marketing/networking/financial management.	TA for Existing Clients;General business issues/guidance;Marketing;Other Loan Related	5.5	2.5	3	0	0				0	1	1
child care facility	Service	Existing - Opportunity	Web	Inver Grove Heights	South Saint Paul			continued support for existing client as they think about business expansion, new business entity, and fundraising.	TA for Existing Clients;Networking/referrals;General business issues/guidance;Business Registration;Financial Management Assistance	4	3.5	0.5	0	0				0	1	1
construction	Construction / Real Estate	Existing - Opportunity	Web	Inver Grove Heights	Inver Grove Heights			Ongoing support for existing client	TA for Existing Clients	0.5	0	0.5	0	0				0	1	1
Psychiatric Nurse Practitioner	Health / Fitness	Start-up	Other	Lakerville	Eagan			Existing client with existing business looking for assistance with bookkeeping, financial planning, HR, and Staffing.	Initial Consultation;Networking/referrals;Operation/logistics;General business issues/guidance;Financial Management Assistance	2	0	2	0	0				0	1	1
Doggie Day Care	Service	Pre-start planning	Web	Lakerville	Lakerville			Entrepreneur is looking to establish a doggie daycare business. Considering a franchise or possibly starting her own business.	Initial Consultation;Business Plan Development;Networking/referrals;Franchise evaluation	5	0	2.5	2.5	0				0	1	1
Consulting/therapy business	Professional / Consulting	Existing - Opportunity	MCCD Community Partner/Member Org	Mendota Heights	Mendota Heights		Dakota	Would like to open up an office and along with small animal rescue	Initial Consultation;Strategic planning;Networking/referrals;Other Loan Related;TA for Existing Clients	2	0	1.5	0.5	0				0	1	1
CNA Training	Professional / Consulting	Start-up	Web	North Saint Paul	South Saint Paul			Ongoing TA for existing client	TA for Existing Clients	0.5	0	0.5	0	0				0	1	1
Apple Cider and Juice	Food	Existing - Opportunity	Municipality	Other-Dakota County	Saint Paul			Ongoing assistance to client as the seek funding for their large development project	TA for Existing Clients;Record keeping/bookkeeping;Business Plan Development;General business issues/guidance;Other Loan Related;Networking/referrals	10.63	0	2.5	4	4.13				0	1	1
halal beauty	Retail	Existing - Opportunity	Municipality	Rosemount				Ongoing support for existing business owner. Discussed new grants and funding sources and a possible expansion to brick and mortar space.	TA for Existing Clients	4.5	1.5	3	0	0				0	1	1
restaurant and market	Food	Start-up	Municipality	Rosemount	Rosemount			site visit and information support regarding services and lending.	Initial Consultation;Other Loan Related	2	0	0	2	0				0	1	1
Coffee Shop	Food	Pre-start planning	Municipality	South Saint Paul	South Saint Paul			Assistance provided to prospective business owner opening a coffee shop in SSP. Discussed business planning, commercial leasing, and provided general resources and referrals.	Initial Consultation;Business Plan Development;Lease review/negotiation;Networking/referrals	1.5	1.5	0	0	0				0	1	1
CRE entity	Construction / Real Estate	Start-up	Bank_Referral	West Saint Paul	Shakopee			Reviewed scheduled interest rate adjustment for an existing loan client	TA for Existing Clients	0.75	0	0.75	0	0				0	1	1
Hair Salon	Service	Existing - Opportunity	Web	West Saint Paul	West Saint Paul			Ongoing support for existing client, grant and funding research, business plan development for new business venture.	Strategic planning;General business issues/guidance;TA for Existing Clients;Other Loan Related;Business Plan Development;Business Registration	6.5	0	4.5	2	0				0	1	1
Chicken Food Truck	Food	Existing - Opportunity	Municipality	Apple Valley	Apple Valley			Existing loan client, closed retail location, new focus on events	Other Loan Related	1.25	1.25	0	0	0				1	1	1
Coffee Shop	Retail	Pre-start planning	Municipality	Apple Valley	Farmington			In-depth assistance on business plan and development for new cafe in Apple Valley.	Business Plan Development;Networking/referrals;Financial Management Assistance;Loan Facilitation;Cash Flow Analysis & Projections	18	12.5	3.5	2	0				1	1	1
Day Spa	Service	Start-up	MCCD Community Partner/Member Org	Apple Valley	Apple Valley			Loan	Initial Consultation;Loan packaging;Other Loan Related	3.25	0	0	0	3.25				1	1	1
Autism Clinic	Professional / Consulting	Pre-start planning	Bank_Referral	Burnsville	Burnsville			Underwriting loan request for financial support of commercial property purchase. Referral to internal bookkeeping expert to assist with Quickbooks set up.	Loan packaging;TA for Existing Clients;Loan Facilitation;Record keeping/bookkeeping;Other Loan Related	7	7	0	0	0				1	1	1
Custom screen printing	Retail	Existing - Opportunity	Entrepreneur	Burnsville	Mendota Heights			Assistance provided to existing business owner regarding website development, quickbooks and record keeping.	TA for Existing Clients;Initial Consultation;Record keeping/bookkeeping;Marketing;Networking/referrals	5	2.5	0.5	2	0				1	1	1
Photography studio	Professional / Consulting	Start-up	Municipality	Burnsville	Burnsville			Client is restarting an existing business after a long hiatus due to an injury. Assistance provided to help re-engage with customers and ramp back up.	TA for Existing Clients;Networking/referrals;Financial Management Assistance;Initial Consultation;Marketing;General business issues/guidance	19	0	6.5	12.5	0		\$ 4,000		1	1	1
Spirit wear	Retail	Start-up	Other	Burnsville	Burnsville			General business consulting, web building, brand development, legal assistance, and grants	Initial Consultation;Marketing;General business issues/guidance	2.75	0	0	0	2.75				1	1	1
Real Estate Investment	Construction / Real Estate	Existing - Opportunity	Web	Eagan	Eagan			Assistance provided as client seeks to establish next steps in business development. Discuss financing option, creditworthiness, and business planning.	Initial Consultation;Business Plan Development;Personal Financial planning;Networking/referrals;Loan Facilitation	6.5	6.5	0	0	0				1	1	1

Salon, spa, wellness center	Service	Pre-start planning	Web	Eagan	Eagan		Entrepreneur seeking support and financial assistance to get her business up and running. Discussed grants and financing process as well as budgeting and personal financial health. Provided general guidance on business startup and resources.	Initial Consultation;Business Plan Development;Personal Financial planning;Networking/referrals;Loan Facilitation	2.5	2.5	0	0	0				1	1	1
Yoga Studio	Service	Start-up	Municipality	Farmington	Farmington		client has a new cleaning business and requested assistance for initial filing steps.	Initial Consultation	0.5	0	0.5	0	0				1	1	1
Beauty Supply	Retail	Existing - Opportunity	Municipality	Farmington	Lakeville		Ongoing assistance to existing client. Facilitation with microgrant receipt and compliance.	TA for Existing Clients;Financial Management Assistance	5	4	1	0	0				1	1	1
Clothing business	Retail	Start-up	MCCD Community Partner/Member Org	Inver Grove Heights	Eagan		Ongoing TA for existing client	TA for Existing Clients	0.5	0	0.5	0	0				1	1	1
Mexican Restaurant	Food	Existing - Opportunity	Other	Inver Grove Heights	Inver Grove Heights	Dakota	Food truck business owner is opening a Restaurant and will have catering services (food truck) for events. The client needs some advice in regards to licenses and permits to operate.	General business issues;guidance;Business Registration;Initial Consultation;Loan Facilitation;Financial Management Assistance;Lease review/negotiation;Other Loan Related	35	0	4.5	11.5	19				1	1	1
Hardwood Floor Contracting	Service	Start-up	Other	Inver Grove Heights	Inver Grove Heights		Client started a new hardwood floor refinishing business with her husband. Assistance provided on licensing, start up steps, owner's draws, and other start up basics. Provided resources and ongoing support.	Initial Consultation;Networking/referrals;General business issues;guidance;Business Registration	2	0	2	0	0				1	1	1
Senior living facility	Health / Fitness	Pre-start planning	Municipality	Mendota Heights	Little Canada		Client inquiry; lending	Initial Consultation;Other Loan Related	0.75	0	0	0	0.75				1	1	1
Cleaning business	Service	Pre-start planning	Other	Rosemount	Rosemount		Client is seeking guidance on starting a residential and commercial cleaning service.	Initial Consultation;Business Plan Development;Networking/referrals	1.5	0	1.5	0	0				1	1	1
Soul food restaurant	Food	Start-up	MCCD Community Partner/Member Org	Rosemount	Rosemount	Dakota	Soul food restaurant looking for business development consulting, grant resources, credit analysis, food licensing and legal assistance.	Initial Consultation;Networking/referrals;General business issues;guidance;Licensing Assistance	12	0	0	0	12				1	1	1
Restaurant	Food	Pre-start planning	Other	Saint Paul	Lakeville		Client is looking for a \$65,000 loan to open an Ethiopian Restaurant	Business Plan Development;Lease review/negotiation;General business issues;guidance;Business Registration;Initial Consultation	10	0	0	0	10				1	1	1
eCommerce Coffee	Retail	Start-up	Web	West Saint Paul	West Saint Paul		Existing TA client interested in financing for her new coffee roasting business	Loan packaging;TA for Existing Clients	3.5	0	0	3.5	0				1	1	1
								TA HOURS	1,093	300.5	317.3	218	257.13						
								PROGRAM HOURS	796	227	187	182	200						
								ANNUAL TOTAL	1,889	527.5	504.3	400	457.13	\$ 593,000	\$ 5,545,300	\$ 576,000	58	90	85