



Agenda
City of Charlevoix Downtown Development Authority Meeting
Tuesday, January 7, 2025 - 5:30 PM
Council Chambers, City Hall

- 1. Call to Order**
- 2. Pledge of Allegiance**
- 3. Roll Call**
- 4. Inquiry Regarding Conflicts of Interest**
- 5. Consent Agenda**
 - A. Minutes from October 28, 2024
- 6. Reports**
 - A. Director's Report
 - B. Chamber of Commerce Report
Sarah Van Horn
President- Charlevoix Area Chamber of Commerce
- 7. Old Business**
- 8. New Business**
 - A. Seasonal Rent Adjustment Request- 109 Bridge Park Drive
Mark Heydlauff, City Manager
 - B. Match on Main Grant Applications
Mark Heydlauff, City Manager
 - C. FY 2026 Budget
Mark Heydlauff, City Manager
 - D. 2025 Meeting Dates
Mark Heydlauff, City Manager
 - E. Election of Vice Chair
Mark Heydlauff, City Manager
- 9. Public Comment**
- 10. Request for Future Agenda Items**
- 11. Board Comments**

12. Adjourn

Persons with disabilities who need an accommodation to fully participate in these meetings should contact the City Clerk's Office at 231-547-3250 or by email clerk@charlevoixmi.gov. A 24-hour notice may be needed for certain accommodations. An attempt will be made to grant all reasonable accommodations requests.

Charlevoix Downtown Development Authority

Consent Agenda

Title: Minutes from October 28, 2024

Date: January 7, 2025

Presented By:

Background:

Recommendation:

Motion to approve the minutes as presented.

Attachments:

1. 2024.10.28 DDA DRAFT

City of Charlevoix
Downtown Development Authority Meeting Minutes
Monday, October 28, 2024 - 5:30 PM
Council Chambers, City Hall

1. Call to Order

The meeting was called to order by Chair Owens at 5:30 p.m. followed by the Pledge of Allegiance.

2. Pledge of Allegiance

3. Roll Call

Chair:	Maureen Owens
Members Present:	Sam Bingham, Kirby Dipert, Mayor Lyle Gennett, Anne Oosthuizen, Danielle Scheller
Members Absent:	Liam Dreyer, Paul Silva, Ron Way
Staff Present:	Mark L. Heydlauff, City Manager/DDA Director

4. Inquiry Regarding Conflicts of Interest

5. Consent Agenda

A. Executive Meeting Minutes 06/19/2024 & Regular Meeting Minutes 08/14/2024

Motion by Member Dipert, seconded by Mayor Gennett to approve the Consent Agenda as presented.

Motion carried by unanimous voice vote.

6. Reports

A. Director's Report

Mark Heydlauff, City Manager

City Manager Heydlauff reported the Gift Local raffle tickets have been approved and should be printed by Village Graphics later in the week. Member Dipert questioned if the Chamber checks would be limited only to the downtown merchants and City Manager Heydlauff stated that he could let Chamber President Sarah Van Horn speak about that issue. Ms. Van Horn stated that she had reviewed previous year's purchases and about 70% were downtown purchases, and she stated that there wouldn't be a way to restrict the dollars to certain locations.

Chair Owens stated with the Board's approval she wanted to deviate slightly from the agenda to allow Member Oosthuizen to give a report on the Downtown Business Owners meeting. Member Oosthuizen stated that previously the merchants would meet once a month in the mornings. Member Oosthuizen stated she met with Eric, the owner of The Lake House and the City Manager, and they discussed the future without a full-time DDA Director. Member Oosthuizen stated that she had emailed the merchants with reminders of upcoming events, and the intention was to gather information regarding what the merchants were feeling and to

offer assistance as needed. City Manager Heydlauff stated he sees his role in the DDA as support, including guidance regarding the statutory requirements of being a DDA which he felt confident in, and he was not an expert in promotions for the downtown merchants.

7. Old Business

A. Alley Improvement Grant- 211 Bridge Street

Mark Heydlauff, City Manager

City Manager Heydlauff stated that in March 2022 the DDA had approved an Alley Improvement Grant for 211 Bridge Street, and the owners have materially completed the work and were due for reimbursement in the amount of \$5,000 from the grant.

Motion by Member Bingham, seconded by Mayor Gennett to authorize the payment of the Downtown Alley Improvement Grant to 211 Bridge Street Associates LLC in the amount of \$5,000.

Motion carried by unanimous voice vote.

8. New Business

A. Downtown Bathrooms

Mark Heydlauff, City Manager

City Manager Heydlauff stated there have been some merchants at the north end of downtown who had expressed an interest in having additional bathrooms added. Mr Heydlauff stated during a conference he attended, he spoke to a firm that sells pre-built bathroom buildings that might be effective for such a space. Mr. Heydlauff explained the various options available from this company and provided a link to the company's website to the Board members. Board members concurred to having the City Manager gather more information regarding costs, placement, location, seasonal application vs. year-round, and number of parking spaces needed for such a unit.

B. DDA Agreement with the Charlevoix Public Library

Mark Heydlauff, City Manager

City Manager Heydlauff stated in 2004 the DDA made an agreement to contribute \$30,000 a year for 20 years to the development of the Charlevoix Public Library. In 2010, the DDA ceased making payments for a period of years and then resumed payments at a lower level in 2014. The DDA still owes \$155,000 to the Library. Mr. Heydlauff proposed that the DDA pay \$80,000 in FY 2025 (current year) and the final \$75,000 in FY 2026 to complete the obligation.

Motion by Member Dipert, seconded by Mayor Gennett to direct the Acting Director and City Treasurer to affect the payment of \$80,000 to the Charlevoix Public Library in FY 2025 and budget for the payment of \$75,000 in FY 2026 to complete the obligation to the Library in 2025.

Motion carried by unanimous voice vote.

C. Partnership Agreement with the Charlevoix Area Chamber of Commerce

Mark Heydlauff, City Manager

City Manager Heydlauff stated the Board directed him to work with the Chamber to draft a proposal for staffing the day-to-day inquiries from the public, businesses and business support.

Chamber President Sarah Van Horn stated they have all seen the benefits to Charlevoix of having a full-time DDA Director, but she did not think that the contract should be seen as replacing a Director and should not have the expectation of filling a full scope of services. Ms. Van Horn stated there were a lot of examples around the State that consisted of Chambers running their DDA's through contract or partnership agreements and the one that they drafted came from an example from Manistee. Ms. Van Horn stated that the Chamber's mentality going into such an agreement is to make sure that they have a cohesive and collaborative vision for Charlevoix, recognize the downtown as the hub of the community, strategically invest the DDA in the Chamber's resources to accomplish these goals and recognize the value of the Chamber's time and services.

City Manager Heydlauff stated that this agreement supersedes and replaces the previous agreement that the Chamber had with the DDA.

Member Dipert questioned if President Van Horn planned to assign one member of her staff primarily to be the point person on this or is she going to disperse the responsibilities as needed. Ms. Van Horn stated that she saw this as the DDA is contracting the Chamber as an organization, so the contract and services need to be clear in that regard that it's not a direct person. Ms. Van Horn will be the point person, but then she would assign the most appropriate Chamber staff person for the task.

Discussion continued regarding events such as First Fridays and Ladies Night and the Board agreed to add Ladies Night to the list of Downtown Promotions events in the contract.

Motion by Member Oosthuizen, seconded by Member Scheller to approve the Service Agreement between the Charlevoix Downtown Development Authority and the Charlevoix Area Chamber of Commerce with the addition of Ladies Night to the events portion and to authorize the Chair to sign the agreement.

Motion passed by unanimous voice vote.

D. Concerts in the Park

Mark Heydlauff, City Manager

City Manager Heydlauff stated he wanted to understand what the DDA's scope of responsibility was for the Concerts in the Park and the Board's expectations to keep the program similar to what it has been, expand or contract the program. Chair Owens stated it always bothered her how often the band shell was not used and that anything that could be done to increase the viability of that building is a good thing. City Manager Heydlauff stated there was no shortage of groups that want to perform in Charlevoix and the Board should look at a programmatic policy to expand that. Discussion followed regarding maximizing the use of the band shell.

City Manager Heydlauff stated if there were musical groups that want exposure and want to come to Charlevoix's great destination and clientele, they could schedule them on a different night than the Concerts in the Park, and charge them for a sound system tech if needed. A free place to play gives the group exposure and increases the number of people and activities within the downtown. Mr. Heydlauff stated he would bring back a proposal to the Board for consideration.

Amanda Wilkin stated that structuring that season is one of the DDA's goals as well as the

Visitors Bureau, to make sure that Charlevoix is not a Memorial Day through Labor Day destination and stretching events through September might be worth talking about. Discussion followed regarding changing the timeframe for Concerts in the Park.

E. Marketing Opportunities and Requests

Mark Heydlauff, City Manager

City Manager Heydlauff stated that he was looking for direction to see whether the Board considered marketing programs for businesses in the district to be a priority. Mr. Heydlauff stated that he has had several people aggressively contact him to offer marketing services and questioned if the Board was interested in standalone marketing agreements as a whole or rather pushed more on event promotions. Chair Owens stated that especially with the new partnership, she would agree that there was plenty of marketing currently happening, and they could spend the next year watching how this plays out to see if the Board feels that there is something more to be done.

Amanda Wilkin stated that she believed they had quite a bit of regional marketing over the last six years or so and last year it didn't happen because people did not want to participate in the co-op. Ms. Wilkin stated that the DDA needed to lean into their Chamber collaboration agreement to make sure that the regional marketing was happening.

City Manager Heydlauff stated he had not placed an item on the agenda to decide when the Board wants to meet again. The Board concurred to schedule the next meeting at 5:30 p.m. on Tuesday, January 7, 2025.

9. Public Comment

10. Request for Future Agenda Items

11. Board Comments

Chair Owens stated that this was Member Dipert's last meeting per his decision after 18 years of service, and she sincerely thanked him for everything he has done. Member Dipert stated that his resignation stated that he would stay on until the end of the year or until he was replaced.

12. Adjourn

Chair Owens adjourned the meeting at 7:04 p.m.

Sarah Dvoracek/fgm Clerk

Maureen Owens Chair

Charlevoix Downtown Development Authority

Reports

Title: Director's Report

Date: January 7, 2025

Presented By:

Background:

A. Bridge Park Building

I've been working with City staff on a couple of challenges that have arisen in the Bridge Park Building. First, there is an apparent water leak somewhere in the building which is causing inordinate water bills for J. Bird Provisions. We are working to track this down but this is a responsibility of the building owner (the DDA) as would be the case with any water billing problem. We are also addressing concerns about loitering in the lobby and overnight security. The Police Department is keeping an eye on the building; the options here are somewhat limited during the day since it is a public building but we will continue to monitor the situation and respond as able.

B. Alleyway Corridor Vision and Plan

As I communicated to you before Christmas, we have an opportunity to apply for the Redevelopment and Placemaking Grant Program from the MEDC to continue work on the Alley Corridor Vision and Plan. I contracted with Prein&Newhof to work on the grant application. They will craft an application to seek funding for continued improvements in the alley from Hoopskirt to Park Avenue. This would also support a new project of the Historical Society to place a mural on the back of the North Seas Gallery Building.

C. Gift Local Campaign

We will have the final numbers on participation in the Gift Local campaign in the next couple of days as tickets are still coming in for the drawing on Monday. At present, it seems like another successful campaign to push holiday spending dollars to the downtown businesses.

Recommendation:

Attachments:

1. ltr 2024 12 17 MEDC RAP Grant Proposal
2. RAP Grant App Questions
3. Downtown Alley and Corridor Implementation of Designs

December 18, 2024

Mr. Mark Heydlauff, City Manager
City of Charlevoix
210 State Street
Charlevoix, MI 49720

Email: markh@charlevoixmi.gov

Re: Request for Proposal (RFP) – MEDC RAP Grant Application

Dear Mark:

Thank you very much for connecting with us last week to discuss pursuing the Michigan Economic Development Corporation's Revitalization and Placemaking (MEDC RAP) grant for the proposed Downtown Alley Corridor Vision Plan. We are excited about the opportunity to collaborate with the City of Charlevoix on this transformative project and contribute to shaping a vibrant, reimagined downtown area. As requested, we have prepared a detailed overview of our proposed services to support the grant application process and help bring this vision to life.

Proposal for Professional Services: We are pleased to submit this proposal for professional services to support the City of Charlevoix's grant application for the MEDC RAP 2024/2025 program, recognizing its significance in enhancing public spaces.

Scope of Services: To ensure a successful grant submission by the January 30, 2025, deadline, our team will provide the following services:

- **Client Communication:** We will leverage the implementation strategy documentation from the 2018 Downtown Alley Corridor Vision while collaborating closely with your team to gather additional project details. This approach will ensure the proposed improvements align with the grant's goals and application requirements.
- **Cost Estimate Compilation:** We will compile and update cost estimate data using construction cost CIP data for the proposed improvements. The renderings and visuals provided in the study are more than appropriate; however, we also noticed some compelling visuals on your website that could potentially add extra depth and enhance the application further!
- **Narrative Development:** We will craft clear, compelling responses to all application questions, translating technical project details into a narrative that highlights the project's community benefits and impact.

During our conversation, you asked about application requirements, including the need for matching funds. The grant covers up to 50% of total eligible project costs, with funding requests ranging from \$500,000 to \$1 million. As a performance-based grant, funds are disbursed in two installments per project. Applicants must provide detailed cost estimates, identify all available funding sources, and request RAP funding that aligns with the demonstrated funding gap at the time of application. All awarded funds must be spent by June 30, 2027.

Fee and Timeline Our lump-sum fee for these services is \$5,000. Upon receiving authorization to proceed, we will begin work immediately. We aim to provide a complete draft of the application for your review by January 15, 2025.

Mr. Heydlauff
December 18, 2024
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(The timing of our authorization to proceed may impact the draft delivery date. Sue Borgeson will be on vacation from January 22 through February 3 but will remain available for edits as needed. We will coordinate submission responsibilities accordingly.)

Included for your consideration is a document outlining all the details required for the application process. Since the application is submitted online, we find it more efficient to work outside of the website portal during the initial preparation phase. This approach allows us to refine and finalize the application content with greater flexibility. Once the application is reviewed, approved, and finalized, we will enter all required information into the online submission system to ensure a seamless and accurate submission.

We really look forward to the opportunity to support Charlevoix's vision for community enhancement and look forward to partnering with you on this exciting project. Please call us with any questions or to discuss next steps!

In the meantime, we wish you and your family a very Merry Christmas and Holiday Season!

Sincerely,

Prein&Newhof



Mark R. Prein, PE

Enclosures

Revitalization and Placemaking (RAP) Place-Based Infrastructure Funding Application – 2025

Through the RAP Program, the MEDC partners with local communities to proactively address revitalization needs by investing in projects that promote population and tax revenue growth. These investments help create the environment necessary to attract and retain talent, add new housing options, enable business creation and attraction, and provide resources for Michigan citizens and communities.

Place-Based Infrastructure

- **Eligible Applicants:** Eligible applicants are individuals or entities working on the development of permanent place-based infrastructure associated with traditional downtowns, social-zones, outdoor dining and placed-based public spaces. These applicants may include, but are not limited to: Municipal or economic development organizations such as Downtown Development Authorities, local units of government, local Land Bank Fast Track Authorities or other entities approved by the MEDC.
- **Eligible Property:** For Public Space projects, a property must be located in or contributing to a traditional downtown, central business district, neighborhood commercial node or adjacent walkable neighborhood and be owned and maintained by a municipality or community-focused non-profit. A public space is a physical location that is generally open and accessible to the public, without cost, and is owned and maintained for the public good.
- **Award Structures and Funding:** Grant awards for a single project application must have a minimum request of \$500 thousand and a maximum of the lesser of \$1 million or 50% of Eligible Costs.

Façade and Public Space Subgrant

- **Eligible Applicants:** Eligible applicants are economic development organizations and other public entities working to improve the vibrancy in traditional downtowns and neighborhood commercial nodes by investing in place-based infrastructure on publicly owned and maintained properties or investing in private building façades through an existing and active façade improvement program.
- **Eligible Property:** Public Space project property eligibility is the same as described under Place-Based Infrastructure, above. For Façade projects, a property must be located in or contributing to a traditional downtown, central business district, neighborhood commercial node or adjacent walkable neighborhood. The eligible properties must fit the requirements of the local, active façade grant program.
- **Award Structures and Funding:** Grant awards for façade program implementation and place-based infrastructure subgrant applications with each subrecipient grant limited to the lessor of \$500,000 or 50% of Eligible Costs.

Please select the type of application you are submitting *

Public Space Project

A. Project Information

Project Name *

Project Street Address or closest cross street if there is no address *

City/Twp./Village *

Zip Code *

County *

Applicant Entity Legal Name *

Employer Identification Number (EIN) *

Applicant Street Address *

Applicant City/Twp./Village. *

Applicant Zip Code *

Applicant County *

Bonus: Is the project's street address located in a Geographically Disadvantaged Area? (3 points) *

(including HUBZones and Opportunity Zones as mapped here <https://arcg.is/1an8fT>)

Yes

No

B. Broad support and impact

Describe how the proposed project has built partnerships for the successful implementation and programming of the site. Provide a summary of at least 3 organizations and/or resources the applicant is partnering with to accomplish the proposed project as well as the role each entity plays.

Scoring:

- i. **10 points** for complete narrative with partnership of 3 or more organizations and/or resources and their roles explained,
- ii. **7 points** for complete narrative with partnership of 2 organizations and/or resources and their roles explained,
- iii. **5 points** for complete narrative with partnership of 1 organization or resource and their role explained
- iv. **1 point** for organizations and/or resources listed, without clear explanation of their role in the proposed project,
- v. **0 points** otherwise

Answer *

C. Alignment with local planning considerations

Describe how the proposed project contributes to the community's vision and priorities as laid out in the local comprehensive plan, capital improvements plan and/or economic development strategy or other locally adopted plan that addresses community resiliency. Attach a letter of support from the chief executive of the local unit of government that validates the assertions of local alignment.

Scoring:

- i. **10 points** for multiple plans demonstrating evidence of contribution to community vision OR one locally adopted plan with multiple opportunities for public input (i.e. comprehensive/master plan) AND letter of support from chief executive supporting alignment with local goals,
- ii. **5 points** for letter of support from chief executive OR 1-3 plans demonstrating evidence of contribution to community vision
- iii. **0 points** otherwise

Answer *

Word Count: 0 / 600

Letter of support from chief executive *

Planning documents

Planning documents

Planning documents

D. Location and contribution to place-infrastructure ecosystem

Provide a map that clearly identifies where the improvements will be made and that identifies the private and public spaces that are around the proposed investment.

Scoring:

- i. **2 points** if map has clear boundaries of the proposed project area and outlines the use of other spaces near the proposed project,
- ii. **1 point** if map is attached without clear designation of boundaries OR neighboring uses,
- iii. **0 points** otherwise

Map Upload *

E. Contribution to vibrancy and economic growth

Describe how the proposed project will create an amenity rich, walkable areas that contribute to one or more of the described geographies above.

Scoring:

- i. **10 points** for proposed projects IN the heart of the defined commercial node AND with clear and compelling narrative describing how the proposed project will contribute to the area by increasing vibrancy and promoting economic growth,
- ii. **5 points** for proposed projects within, but not a focal point of the defined commercial node AND with clear and compelling narrative of how the proposed project will contribute to the area,
- iii. **2 points** for proposed projects within .5 miles of defined commercial node AND with clear and compelling narrative of how the proposed project will contribute to the area,
- iv. **0 points** otherwise

Answer *

Word Count: 0 / 600

F. Total project costs and funding request

What is the amount of the grant being requested from this program and what is the total cost of the proposed project? Attach cost estimates or bids acquired within 6 months of submission of this application.

Scoring:

- i. **4 points** for recent (within 6 months of submission) cost estimates of entire proposed project, and total grant amount being requested,
- ii. **1 point** for out-of-date cost estimates of entire proposed project, and total grant amount being requested,
- iii. **0 points** otherwise

Grant amount *

\$

Total project cost *

\$

Cost estimates or bids

G. Project funding

Describe the other funding sources that will be used to pay for the proposed project (example: 50% from MSF, 40% from city and 10% from DDA), and attach evidence of commitment for each funding source. Recognizing that RAP Public Space is a grant reimbursement program that will fund no more than 50% of the proposed project cost, how will the costs associated with the proposed project be covered prior to receiving reimbursement from the Michigan Economic Development Corporation? Please be sure to include the total cost of the proposed

project, what sources of funds will be used to pay for all elements of the proposed project PRIOR to RAP Public Space reimbursement, the amount of each funding source planned to be used and when funds will be available for each identified source.

Scoring:

- i. **6 points** for (1) submission of verifiable funding commitments for each funding source, (2) clear explanation of how the project will be funded prior to reimbursement including (3) sources of funding, and (4) schedule of when funds will be available,
- ii. **4 points** for 3 of 4 requested elements,
- iii. **2 points** for 2 of 4 requested elements,
- iv. **0 points** otherwise

Answer *

Word Count: **0 / 600**

Evidence of funding commitments

Please combine all documents into one PDF

H. Site readiness and use

Describe the proposed project in detail, including current conditions of site, square feet of public space to be revitalized, proposed future use(s) of site.

Scoring:

- i. **6 points** for including description of proposed project including current conditions, square footage to be revitalized, and proposed future use(s),
- ii. **3 points** for partial answer,
- iii. **0 points** if unanswered

Answer *

I. Project status and site readiness

Describe the status of the proposed project including status of construction drawings and site plan design. Attach current photos of the site, design documents and/or site plans.

Scoring:

- i. **7 points** for proposed projects with current photos, complete construction drawings and site plan design,

- ii. **5 points** for proposed projects with current photos, early stage/preliminary (less than 60%) construction drawings and complete designs,
- iii. **1 point** for proposed projects including all elements, but not 60% complete or lacking important details,
- iv. **0 points** otherwise

Answer *

Photos

Design documents

Site plans

J. Site control and ownership

Describe any property acquisition or easements that are necessary for the proposed project to move forward?

Scoring:

- i. **4 points** if no acquisition or easements are necessary OR if all necessary control has been secured,
- ii. **2 points** if control or easements are pending,
- iii. **0 points** otherwise

Answer *

K. Project schedule and timing

Please explain the proposed project schedule through the completion of construction. Provide especially detailed description of the steps that must be completed in advance of starting construction.

Scoring:

- i. **6 points** for articulate schedule that includes pre-work through site activities operating,
- ii. **0 points** otherwise

Answer *

Word Count: **0 / 600**

L. Universal Design

Please explain if the applicant entity obtained a design review for the proposed project from an organization representing people with

disabilities and can document this review. Did the review indicate that all of the proposed project or a portion of the proposed project is designed using Universal Design Principals with the intent to provide accessible use for all users? These criteria apply to the scope items where ADA standards and guidelines apply.

Scoring:

- i. **8 points** for a proposed project with Universal Design Principals incorporated into all features AND with verified review by organization representing people with disabilities,
- ii. **4 points** for partial incorporation of Universal Design Principals AND verified review by organization representing people with disabilities,
- iii. **0 points** for proposed projects that have not had a verified review by organization representing people with disabilities

Answer *

Proof of review by organization representing people with disabilities

M. Four season programming to activate the space

Describe how the proposed project will implement four season programming at this space. Provide specific examples of design elements, programming, and space functionality that demonstrate that the space will be used all year round.

Scoring:

- i. **7 points** for narrative that articulates sustainable four-season programming including examples of (1) design elements, (2) programming (3) funding (4) and space functionality for year-round use,
- ii. **4 points** for narrative that articulates sustainable four-season programming including 1-3 of the requested examples,
- iii. **0 points** otherwise

Answer *

N. Cultural and social engagement or recreation opportunities

Provide at least 4 examples of the cultural, social or recreational opportunities that will take place in the space as part of the proposed project.

Scoring:

- i. **7 points** for 4 or more specific examples of cultural, social or recreational opportunities that will be made possible or substantially improved by this investment in public space,
- ii. **5 points** for 3 examples,

iii. **3 points** for 2 examples,

iv. **0 points** otherwise

Answer *

O. Project maintenance and sustainability

Demonstrate funding or partnerships to ensure maintenance of the space. Successful public spaces have thoughtful maintenance strategies shared by communities and partner entities. How will the proposed project be maintained long-term? Identify maintenance plan, funding, the organization that will be responsible, and elaborate on any other anticipated tasks associated with the maintenance of the completed, proposed project.

Scoring:

i. **9 points** for comprehensive, long-term maintenance strategy, including funding source, responsible parties, and any maintenance needs specific to site or proposed project,

ii. **4 points** for partial or incomplete answers addressing maintenance of the site but without all of listed elements being asked for,

iii. **0 points** otherwise

Answer *

P. Use of the space by small business operators

Scoring:

i. **4 points** for narrative that includes 3 or more specific examples to use the space to promote, provide space for, or otherwise directly support small business(es),

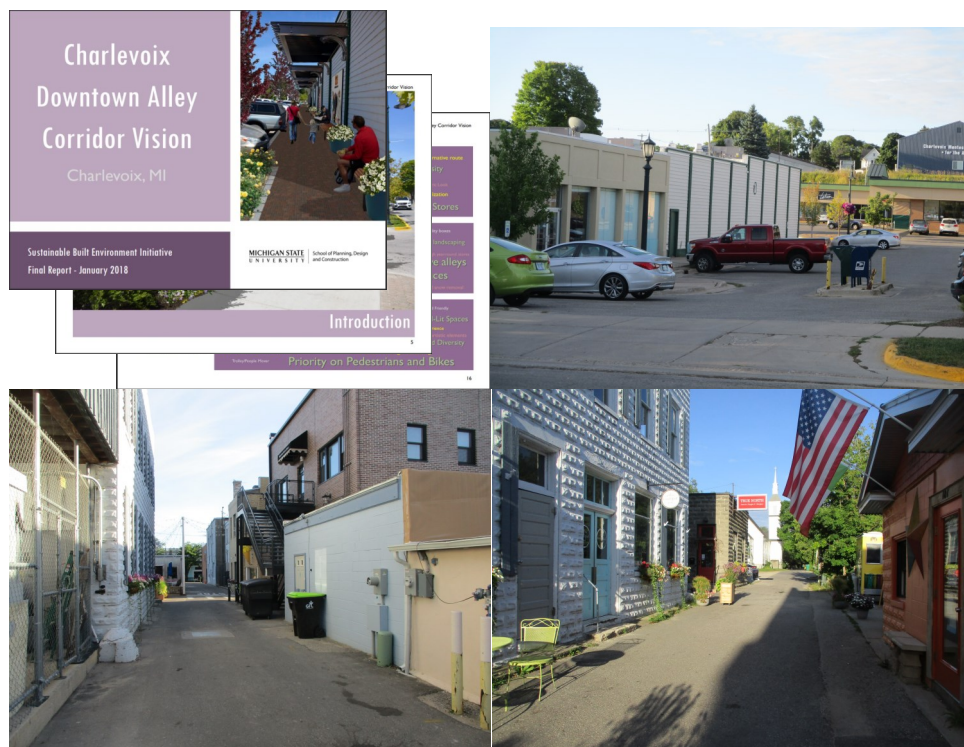
ii. **2 points** for 1-2 specific examples,

iii. **0 points** otherwise

Will the proposed project have public space that will be programmed for use by small businesses? *

Yes

No



Alley and Corridor Implementation of Designs

MEMO

TO: Mayor Kurtz and the Charlevoix City Council
FROM: Mark L. Heydlauff, City Manager
RE: Implementation Strategy for the 2018 Downtown Alley Corridor Vision
DATE: May 17, 2021

In 2018, the City of Charlevoix received the services of the Sustainable Built Environment Initiative at Michigan State University to assist us in developing a consensus vision for the alleys and parking areas to the west of our downtown. In the intervening couple of years, some aspects of this report have been implemented such as the Junior Main Street improvements to Hoop Skirt Alley, the pilot implementation of pedestrian-only portions of Van Pelt Alley this summer, and façade guidelines.

In order to continue the progress toward improvements and implementation of the Alley Corridor Vision, this following document has been created to supplement the original 2018 document and also to give Council and stakeholder clearer guidance on the next steps needed. Primarily, we have added rough budget estimates for engineering, considerations for how underground utilities should be upgraded in concert with above-ground modifications, and broken the project down into segments to guide decision-making for budgeting, capital improvement planning, and the potential of private and grant-supported funding. With surfacing and utility engineering to be completed in 2021, this implementation strategy will make immediate impact by guiding our engineering consultants towards the direction sought for these downtown corridors. The plans created in this process ensure our infrastructure improvement projects are shovel-ready, competitive for state-funding, and compatible with the vision presented in this strategy.

This vision began as a collaborative project with the Planning Commission, Shade Tree and Parks Commission, DDA, City Council and downtown business owners. These groups continued to be engaged throughout the implementation strategy process. Following City Council review of this draft strategy in late 2020, the plans were then presented to the Planning Commission and Downtown Development Authority for review and comment. The strategy received support, and is now prepared as a finalized framework for implementation.

In preparing this document, I appreciate the thoughtful and skillful work of Dean Martin, our Community Development Fellow who managed the process of pulling various documents, diagrams and input together from various staff and sources. I also thank Pat Elliott for his knowledge of our infrastructure and construction projects; Joe Lavender for assisting with maps and plans; and, Lindsey Dotson whose work with our Main Street businesses and programs gives life to the built environment we discuss.

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Cost Breakdowns

Unit Cost Breakdown

- | | | |
|---|--|---|
| <ul style="list-style-type: none">Bike Racks:<ul style="list-style-type: none">\$386.76 (single stand)\$1500 (large stand)Planters:<ul style="list-style-type: none">\$360.39 (small)\$2,513.94 (medium)\$3,041.34 (large, long)Outdoor Dining:<ul style="list-style-type: none">\$1,089.96 (tables)\$615.30 (chairs)Benches:<ul style="list-style-type: none">\$2,074.44 (Gretchen)\$1,195.44 (Wellspring) | <ul style="list-style-type: none">Light Pole: \$6,000/unitBig Belly Units: \$8,000/2 unitsElectric Car Charger: \$5,000Water Main: \$110/Linear FootSanitary Sewer: \$900/Linear FootSubgrade Undercut: \$27/ Square YardHot Mix Asphalt (HMA): \$240/ tonBrick Pavers: \$35/Square Foot (including HMA removal)Water Service Upgrade: \$2,500 | <ul style="list-style-type: none">Dumpster Enclosure: \$30,000Tree Planting: \$600Porous Pave: \$200/TreeLandscaping: \$20/Square FootCement Surfacing: \$500 for the Van Pelt Bike AreaBrick Wall: \$172/Linear FootSnowmelt System (not including HMA removal and replacement):<ul style="list-style-type: none">\$4-6/Square Foot (Electric)\$5-10/Square Foot (Hydronic)Tree Lights: \$750/Tree |
|---|--|---|

Total Costs: \$1,861,636.69 (just highlighted changes) - \$3,079,877.81 (complete alley & lot rework)

Currently excluding snowmelt system – total for this system detailed later

- | | | |
|---|---|---|
| <ul style="list-style-type: none">Bike Racks:<ul style="list-style-type: none">\$386.76 (single stand) x12
<u>\$4,641.12</u>OR\$1500 (large stand) x3
<u>\$4,500</u>Planters:<ul style="list-style-type: none">\$360.39 (small) x7\$2,513.94 (medium) x1\$3,041.34 (large, long) x5
<u>\$20,242.37</u>Outdoor Dining:<ul style="list-style-type: none">\$1,089.96 (tables) x5\$615.30 (chairs) x20
<u>\$17,755.80</u>Benches:<ul style="list-style-type: none">\$2,074.44 (Gretchen) x5\$1,195.44 (Wellspring) x3
<u>\$13,958.52</u> | <ul style="list-style-type: none">Light Pole: <u>\$6,000</u>Water Main: \$110/Linear Foot
840 linear feet <u>\$92,400</u>Sanitary and Storm Sewer: \$900/Linear Foot
270 linear feet <u>\$330,000</u>Subgrade Undercut: \$27/ Square YardHot Mix Asphalt (HMA): \$240/ tonBrick Pavers: \$35/Square Foot (including HMA removal)
Total resurface:
69,800 square feet <u>\$2,443,000</u>
Highlighted areas:
35,500 <u>\$1,242,500</u> | <ul style="list-style-type: none">Water Service Upgrade: \$2,500 x2 <u>\$5,000</u>Dumpster Enclosure: \$30,000 x2 <u>\$60,000</u>Electric Car Charger: <u>\$5,000</u>Big Belly Units: <u>\$8,000</u>/2 unitsTree Planting: \$600 x9 - x31
<u>\$5,400 - \$18,600</u>Porous Pave: \$200 x9 - x31
<u>\$1,800 - \$6,200</u>Landscaping: \$20/square foot
1,483 square feet <u>\$29,660</u>Cement Surfacing: <u>\$500</u>Brick Wall: \$172 / linear foot
110 linear feet <u>\$18,920</u> |
|---|---|---|

Implementation Sequencing

Listed below are a few possible means of implementing the Corridor and Alley Vision. These methods can be viewed as independent projects, with no commitment to further development, or the launching point of a total alley and corridor overhaul. For complete detail on the visual aides, please view the sections of recommended improvements located in the strategy's appendix.

North of Hoopskirt Alley

\$885,000

The benefit of addressing the areas north of Hoopskirt Alley first (lot behind Rexall, Clinton to Park Street) comes in that no underground utility work is currently needed, allowing for a faster impact on the relevant alleys and corridors.

The bulk of streetscape amenities displayed in the renderings of our Alley and Corridor Vision are present in the areas north of Hoopskirt Alley. These streetscape improvements include seating alongside the back of the 200 block of Bridge Street, 2 parklets, 1 of which is used for outdoor dining, and adjacent to Van Pelt Alley, bike racks and increased lighting. Purchasing street furniture for these areas could serve to increase the speed at which pedestrians frequent the areas next to the US 31 corridor, establishing a base pedestrian flow for future improvements to come.



Hoopskirt Alley and South

\$578,000 (+ \$427,400 in utility work)

Hoopskirt Alley and the areas to the South (lot near Pedals, lot & alleyway near the Cinema) should be considered at the same or similar times due to the infrastructure requirements that need to occur underground. New water mains will need to be installed beneath the Mason and Antrim Street parking lots, as well as under Mason Street (with new Sanitary and Storm sewers in addition). Antrim Street will undergo complete resurfacing and utility improvements in coming years, though that is not considered in these costs.

Following the best practice of integrated infrastructure asset management, resurfacing of lots and alleys to brick pavers will occur most efficiently occur in line with the infrastructure maintenance and addition. Doing so will prevent any unnecessary or redundant labor and supplies in removing hot mix asphalt multiple times for different purposes.

The highlighted areas for resurfacing hold less square footage than North of Hoopskirt Alley, reflecting the lower cost. The parking lots in these photos could also be resurfaced to brick pavers, resulting in a far great stormwater runoff impact, but with it greater costs. These higher costs are reflected in the individual breakdowns, and in the Cost Totals section.



Implementation Sequencing

Targeting Potential Pedestrian-Vehicle Overlapping Areas

\$969,000+ (\$427,400 in utility work)

A possible start of implementation, bringing the streetscape improvements to areas with both pedestrian and vehicular traffic first might be beneficial for multiple reasons. The first is that these areas tend to need improvement the most. The alleys that hold the greatest share of pedestrian traffic, Van Pelt and Hoopskirt, both recently had improvements and street furniture additions that are well used and visually appealing. Improving the corridors connecting to these alleys would help create a consistent experience for downtown patrons exploring the Central Business District. Another benefit is found in the current lack of utilization. With less pedestrians and furniture in these corridors, the construction processes will be less invasive to those shopping or recreating in downtown areas. Another impact to consider is the traffic calming abilities that could apply to vehicular traffic in improved areas. With the addition of brick pavers (a different road surface than hot mix asphalt), decorations, and street furniture, drivers will understand that the corridors are pedestrian spaces as well, and treat driving down these corridors more greater caution.



Completing the Investment in Pedestrian Alleys

\$435,000

Alternatively, investment in the corridors and alleys could begin with Hoopskirt Alley and Van Pelt Alley as the first targets. Previous alley investment has proven successful, with these public spaces quickly becoming a cornerstone of downtown. Shoppers can often be seen resting with their bought wares, and businesses have opened with store fronts directly serving customers through the alley. Finishing the alleys with brick pavers and better lighting could make the most immediate impact, as these corridors already have a high extent of pedestrian traffic. The addition of bike racks in the Van Pelt Alley would serve as a hub for cyclists, promoting connectivity to the city's downtown by those living distances inconvenient for walking. Seasonality should be considered when conducting the improvements to pedestrian alleys to coincide with times that pedestrian and business use will be least obstructed.

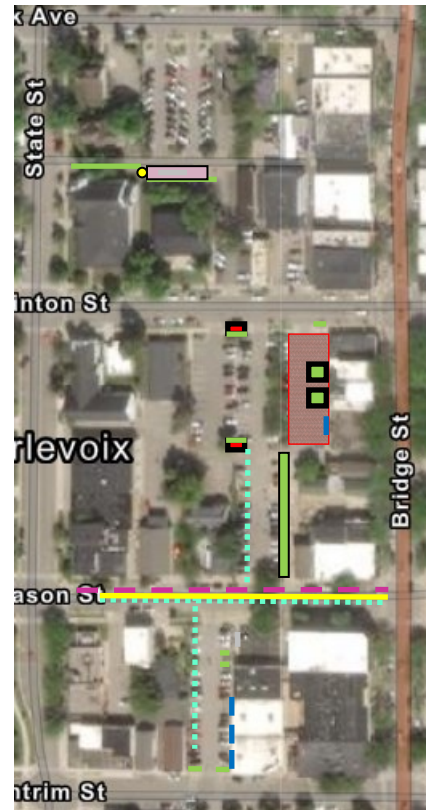


Implementation Sequencing

Focus on High-Use Additions—\$543,000 + (\$427,400 in utility work)

As the brick-pavers account for 66.8% of the alley and corridor improvement costs in plans encompassing just the highlighted areas, it may be more convincing to improve the functional use of the corridors before tackling the surfacing. This low-cost method would also decrease the time needed to bring impact to the downtown system, as the physical changes would involve securing the purchased street furniture, making the needed underground utility improvements, and creating partnerships for the items that require private investment. However, this route still might want to consider some resurfacing improvements; the parklets by the back side of the 200 Bridge Street buildings will not see great use if the surface remains a parking lot with a curb leading to the buildings (however, this resurface makes up the bulk of the estimated costs. Without resurfacing, the estimate drops to \$176,635). Further, while landscaping doesn't provide "use", improving the green infrastructure in these lots will complement the functionality of the alleys and corridors well for the costs involved.

This method of implementation is generally cheaper, but as such the drawbacks of this approach should be clearly stated. Vertical connectivity will be less realized than first planned in the Corridor and Alley Vision, as the lack of brick pavers will not serve to guide pedestrians North-South. The corridor cutting Van Pelt North-South will have no improvements unless amenities are looked at outside of this report, such as small improvements to the back side façade or enhance lighting. Lastly, if resurfacing to pavers does occur after the utility additions are utilized, the money spent on HMA patching will be redundant.



Infrastructure Overhaul— \$1,699,560 (includes utilities work)

Concentrating current funding opportunities on the infrastructure of our corridors and alleys would frontload a majority of the costs, and instantly elevate the aesthetic value of these areas. As mentioned many times prior, resurfacing these lots provides an implicit direction to pedestrians venturing off the US 31 corridor, and would serve to promote private improvements and increase use of the rear entrances to Bridge Street businesses. This implementation sequence also promotes integrated infrastructure management, and will have resurfacing occur during underground utility additions, reducing waste and redundancies. The brick pavers again work as a traffic calming tool, signaling to drivers that these are areas to expect greater pedestrian travel.

A focus on the infrastructure improvements would still have to be segmented rather than attempted all at once, likely considering the utility work as interacting pieces.

The drawbacks to this approach is the strength of the previous; creating a sense of place out of the usage of the area. Improving the infrastructure in this fashion would be great for keeping the charm of Charlevoix consistent in its downtown areas, but the corridors and alleys would still serve as a simple pathway from the parking lots to downtown, much like their current use. Streetscape furniture and amenities are the items that transform a corridor from a pass-through area to a destination. It is highly recommended that the creation of place is considered along with infrastructure improvements.



Snowmelt System Implementation–Memo

Snowmelt Info for Corridor and Alley packet to Council

Prepared by Lindsey Dotson in October 2020

Dating back to recommendations made in the Market Analysis conducted in 2016, heated sidewalks have been on Charlevoix's wish list for some time. To consider all potential when it comes to the implementation of the Downtown Alley Corridor Vision we are including the estimates affiliated with installation of a snowmelt system in conjunction with other possible improvements that would be made. After all, if we are going to be in the business of tearing up sidewalks/concrete, we might as well do this work too.

In 2017 the DDA explored the potential of "testing" snowmelt on Antrim Street during some infrastructure improvements that were being performed by the Department of Public Works. We worked with Nealis Engineering in Traverse City because of their experience doing snowmelt installations there to come up with a rough estimate at that time without knowing what the energy source would be.

At that time it was estimated that in order to install a system it would cost approximately \$164,700 with an estimated annual operating expense of about \$55,000. These figures did not include maintenance expenses. At the time the DDA voted to not make that investment.

Then in 2019 GMB Architecture + Engineering in Holland, MI was engaged to conduct a site visit of Charlevoix to start the process of conducting a feasibility study of snowmelt in our downtown. This firm was selected because of their experience with both the Holland and Grand Haven snowmelt systems. The feasibility study alone would cost \$13,200 which the DDA voted not to spend at that time in order to seek out possible other sources to fund the study.

The feasibility study would help identify a more specific cost associated with installation and operation, comparing both gas and electricity options based on weather data and expected performance. It would also propose locations of the installation, possible phases of the project to consider, sources of heat for the system, etc.

Referring to information shared by Nealis Engineering re: snowmelt installation and combining that with information gathered by our GIS Coordinator on the approximate square footage of sidewalk in the downtown (126,060 - see map on next page for areas included) the following figures have been reached:

Electric snowmelt installation (\$4-6 average cost per sq. ft.): \$756,360
Hydronic (gas) snowmelt installation (\$5-10 average cost per sq. ft.): \$1,260,600

While electric seems to be the more reasonable choice at first glance, these systems can be extremely costly to operate annually.

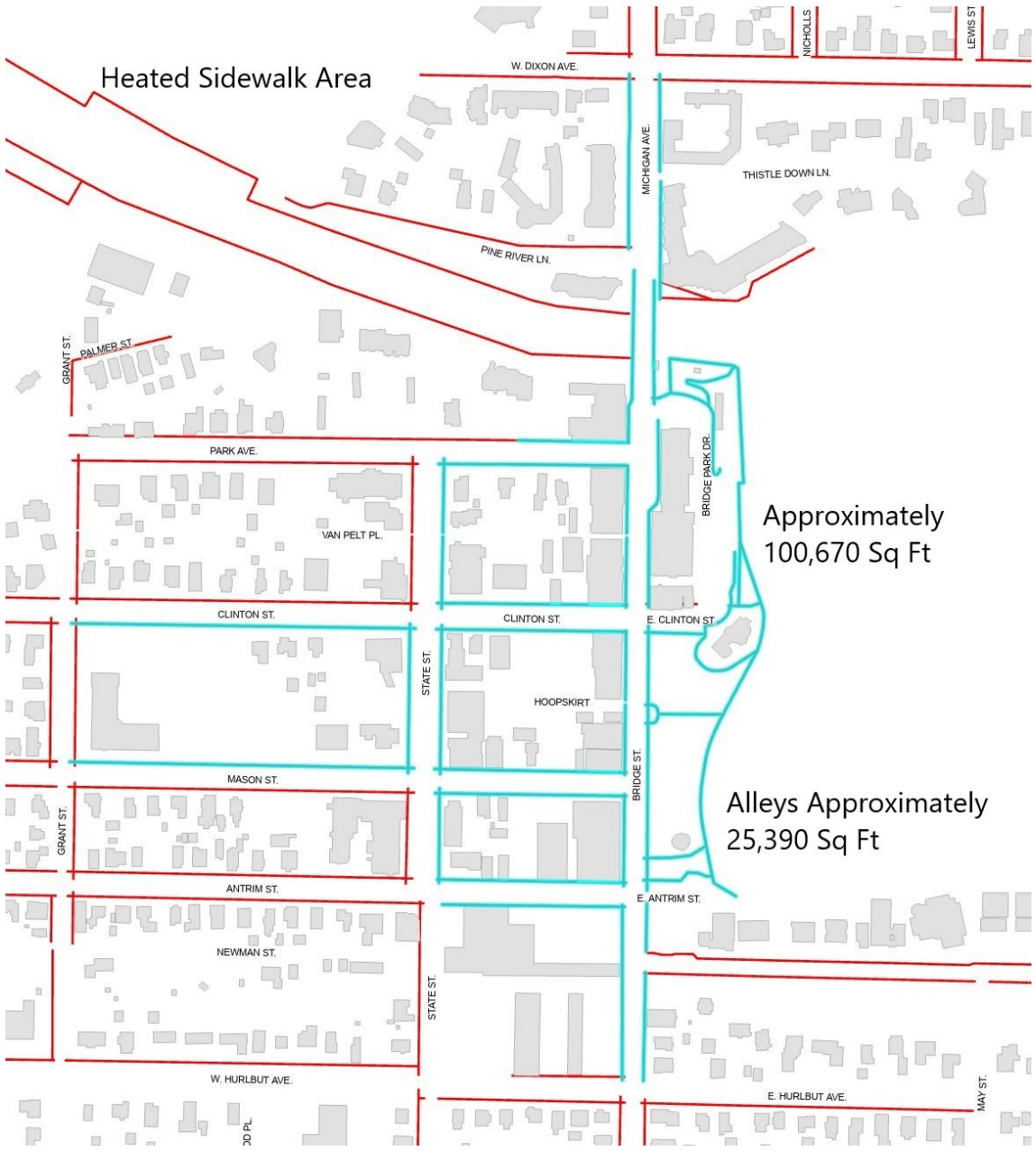
Electric snowmelt annual operation/utility costs (based on our local commercial utility rates): \$145,000
Hydronic snowmelt annual operation cost (gas): \$26,000

One thing worthy of note is that the Hydronic Snowmelt systems are able to use whichever power source is available whether it be natural gas, propane, solar, or even electric. This flexibility is afforded by the design of the system, which are tubes that hold propylene glycol fluid. Electric systems are limited to using electricity as a heat source.

All of the aforementioned numbers are rough estimates without complete information about heat source. While electric systems just plug into junction boxes, a hydronic system needs to have a nearby boiler, circulating pump, and manifold to operate. The further the heat source is from the system the more costly the snowmelt installation and operation will be. In Charlevoix the likely most long-term cost effective scenario is to build a new dedicated boiler plant in the downtown.

While that seems to be outlandish, if we consider the fact that this system could be built into a new mixed use development in the center of town, vs. being a standalone structure, it could be a bit more obtainable.

Snowmelt System Implementation–Memo



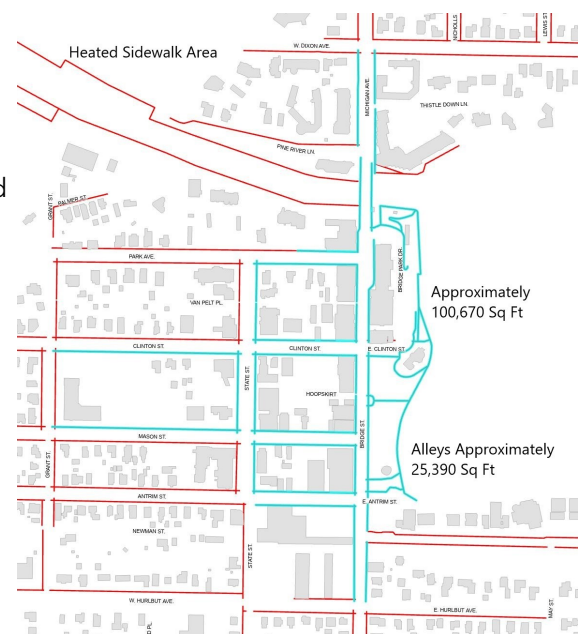
Snowmelt System Implementation

Adding an in-ground snowmelt system has widely been discussed in the past couple of years. It would provide many advantages to the downtown area and various considerations are given below on the inclusion of the framework for a snowmelt system in case sidewalks, alleys and other walkways are improved. However, none of this yet identifies a heat source to power the snowmelt system. This is intended to highlight how thinking ahead of the snowmelt system makes more sense when doing other walkway work than to install piping or wiring later.

Complete Snowmelt System Addition

Adding a complete Snowmelt System in the downtown would have tremendous impact not just to the viability of businesses in the winter, but to pedestrians and residents through the retention of East Park's walking amenities. Further, this complete schematic has paths to the library cleared for winter use, integrating this public asset to the downtown businesses and parks.

Covering the highest area, this design is the most costly to install and operate. Installation per square foot could be higher in areas that are not receiving other work, such as brick paver resurfacing or water main installations.



Bridge Street Storefronts

The least costly strategy while still seeking economic development, adding sidewalk heating to the front of businesses on Bridge Street could serve to retain some of the lost consumption that occurs as the peak and shoulder seasons end. With proper marketing to let visitors know that Charlevoix holds a winter-friendly downtown, our seasonal and short-term guests could continue to patronize our businesses in a period which economic activity typically drops for the city.

This being the smallest build, the operation cost too would be the lowest. However, further economic analysis (likely in an feasibility or engineering study) is needed to determine the type of system that would be best implemented in a build of this size. Discussed in the memo, the hydronic method of heating is far cheaper to operate but carries greater fixed costs in both install price (nearly double), and the supplementary equipment and space needed for operation.

There may be concerns of connectability with this design; while the businesses will be clear of snow the walkways directing residents from the neighborhoods and visitors from the parking lots will not be. Patrons will be able to move from store to store free of winter inconvenience, but extra snow removal work could entail to promote organic transitions from the lots, alleys, and corridors to the US 31 business strip.



Snowmelt System Implementation

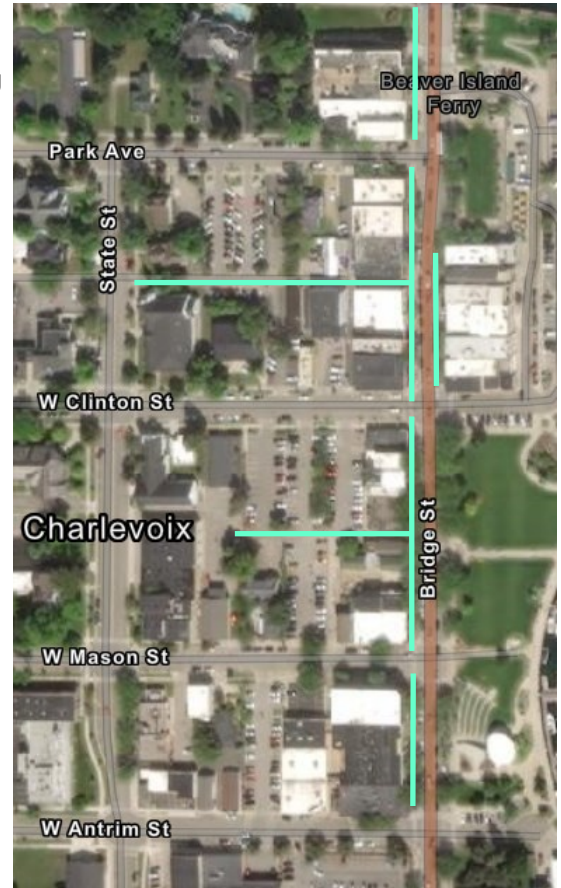
Bridge Street Storefronts and Prominent Alleys

Following the economic focus of a municipal snowmelt system but doing so in a way that features our prominent alleys (Van Pelt and Hoopskirt) adds an estimated 11,700 square feet for renovation.

The benefits of these additions cover some of what is lacked in the previous design; connection. In this scheme, those who use vehicles to travel to downtown will have an easier time accessing the main economic corridor of Downtown Charlevoix, as pedestrian walkways connecting 2 of the 3 main parking lots will have snow removal systems. Benefit is further found in the seasonal viability of businesses that use these corridors, namely the few that are operating in Van Pelt alley.

One point of consideration is the additional cost for the alleyway components. Square footage of install is increased by 61.5% if opting to cover the alleys, while the additional number of businesses served does not reach that percentage increase. However, a point could be made that the snowmelt system is ineffective if not serving those from the start of their downtown experience.

Lastly, the average cost of installation for the alleys may be drastically lower than that other areas if brick paver resurfacing occurs at the same time. The dig and pour that would encompass the snowmelt system could be as high as 3x the cost of the system; if this is already occurring, the snowmelt system in these areas becomes much cheaper.

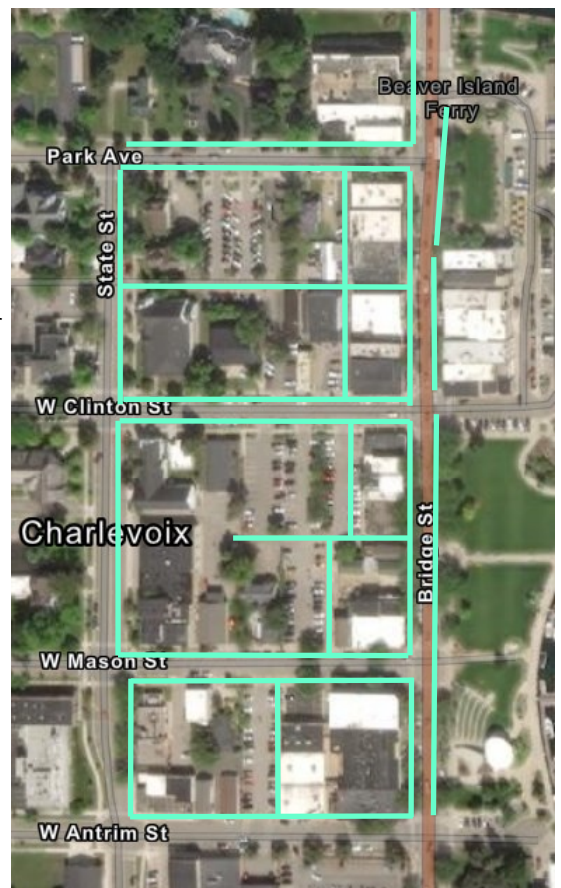


Downtown Alley and Corridor Project Scope

This sequence would ensure complete winter use for our downtown businesses, alleys, corridors, and lots, while offering partial snowmelt services for the cultural corridor on State Street.

Notable additions from the last sequence include vertical pedestrian flow opportunities in line with infrastructure and streetscape recommendations. The North-South unnamed corridors from Antrim Street to Park Avenue may be a priority for improvement if resurfacing or utility work is already occurring, or if seasonal programming occurs to utilize these areas more in the offseason.

In this schematic, an estimated 23,630 (high-level estimate) square feet of highlighted area (the alleys and corridors) is designated to also have resurfacing occur. This is roughly 26.22% of the total highlighted area. As a result, the implementation of the snowmelt system is higher per average square foot than the "Bridge Street Storefronts and Prominent Alleys" plan, but less so than the "Bridge Street Storefronts" and "Complete Snowmelt System Addition" plans. This is assuming that the highlighted areas for resurfacing occurs; if not, than the averaged per square foot cost of a snowmelt system is the same across all plans.



Corridor Funding Opportunities

GENERAL

USDA Rural Business Development Grant

This grant offers a wide variety of potential uses for our corridor improvement vision, with the relevant ones listed below.

- *Acquisition or development of land, easements, or rights of way; construction, conversion, renovation of buildings; plants, machinery, equipment, access for streets and roads; parking areas and utilities.*
- *Pollution control and abatement.*
- *The capitalization of revolving loan funds, including funds that will make loans for start-ups and working capital.*
- *Community economic development.*
- *Technology-based economic development.*
- *Feasibility studies and business plans.*

There is no maximum award amount, but preference is given to smaller award requests.

MDARD 2021 Rural Development Grants

This state grant provides up to \$100,000 for infrastructure projects (including both transportation and waste water purposes), business development, and rural capacity building (such as tourism and cultural initiatives). A 30% match is required. Applications are due November 19th.

INFRASTRUCTURE

Transportation Alternatives Program

- A grant focused on pedestrian/bicycle usage, there are features to our corridor plans that could develop a competitive TAP grant. Some aspects that increase competitiveness include “(Benefiting) state tourism or economic development initiatives, (including) amenities that increase usability of bicycle and pedestrian facilities, and (addressing) pedestrian safety deficiencies in traditional/historic downtowns.” Other actions that could increase the competitiveness of our grant including connecting our downtown and corridors with MDOT and MDNR priority trails and matching over the minimum requirement for the grant. The minimum amount to be applied for is \$200,000, and the minimum match is 20%.

Transportation Economic Development Fund (TEDF), Michigan Department of Transportation

- **Category B Villages and Small Cities** a grant with the maximum match (50%) of \$250,000, this program can be used for any extent of resurfacing beyond regular maintenance. While the program is solely for road infrastructure/resurfacing, our project will be considered more competitive if the construction overlaps with necessary utility work (funded separately).

Community Development Block Grant

Corridor and alley improvement provides both economic and community development impacts. Economically, drawing investment into the areas surrounding the US 31 corridor will permit our downtown corridor to expand into adjacent streets, making surrounding businesses more viable. The business located in our Central Business District provide competitive and viable job opportunities for low-to-moderate income individuals, providing tangible economic benefits for those in our workforce with hospitality, food, and retail skills. Entrepreneurially, the investment can make surrounding properties more attractive and viable for those looking to start businesses, and with more eyes and great public access, prospective businesses will have more opportunities to find a successful storefront (such as those who are currently launching their start-ups from the city-managed business incubator. From a community development perspective, this project will provide more place-oriented space and offer connectors to our R2 district neighborhood, which contains many LMI individuals this grant and the City of Charlevoix seek to serve.

Corridor Funding Opportunities

Infrastructure Improvement Fund

As stated in the 2019-2020 Annual Budget, the cash balance for the this fund is growing and could be allocated for future projects. Currently, \$547,120 sits in the fund, with transfers regularly occurring for major street improvements and debt servicing. Draining this fund would be ill-advised, so perhaps this could be used for funding gaps or some scale iterations of the project.

Clean Water State Revolving Fund

This fund provides low-interest loans for improving systems and infrastructure as related to wastewater treatment improvement, storm water treatment improvement, and non-point pollution control. \$300 million is available, and at this time there is no required min or max for the loan. This funding source could be used for brick pavers, should we display non-point pollution benefits from this infrastructure design element. The first step to participating in this program is having a pre-application meeting with the Michigan Department of Environment, Great Lakes, and Energy.

Water & Waste Disposal Loan & Grant Program

A long-term, low-interest (based on AMI) loan opportunity for rural communities below 10,000 in population. Loans can be used for storm and waster water collection, transmission, and disposal. Granting may be available based on project need.

STREETSCAPE

Public Spaces, Community Places

Used prior for Hoop Skirt Alley, precedent was created in helping fund streetscape improvements through crowdfunding. With the MEDC matching up to \$50,000 of private donations, this would be a good tool to address any funding gaps in streetscape furniture or amenities. Private interest of alley investment has already been noted, and this could serve to essentially double their investment, while encouraging others.

USDA Rural Economic Development Grant and Loan Program

- The Rural Economic Development Grant and Loan Program can be used as a revolving loan fund that is administered to local businesses through the utility companies. The "grant" is given to the utilities to provide loans at 0% interest for the first round of loans, but interest can be added after. The grant amount must be returned to the USDA at the end of 10 years. The uses for these loans include community development assistance to public bodies or nonprofits for job creation or enhancement, business expansion, and financing fixed assets such as real estate, buildings, equipment, or working capital.

Placemaking Micro-Grants, National Association of Realtors

- **Level 1, \$1,500** This grant can be used on temporary design and demonstration of place-making. The specific activities it can be used on include site preparation, barricades, street furniture, public art, street signs, landscaping, murals, paint, and other amenities. The REALTOR association must be engaged on the project. This could be useful for the Clinton Street Parking Lot outdoor seating area behind restaurants, or for objects needed to promote outdoor vending of retail.
- **Level 2, \$5,000** This grant is less specific on what can be funded, stating that parklets, dog parks, alley activation, plazas, community gardens, and play/fitness areas can all use this grant. As above, the REALTOR association must be engaged or lead this project. There are specific items that the grant cannot be used for, such as infrastructure, sidewalks, restoration, repair, or replacement, singe-activity recreation, building construction, landscaping, or projects over \$200,000. This grant could be pursued for additions to Hoopskirt Alley, the parklets proposed in the schematic plan, or improving the spaces behind the Bridge Street Buildings. 10% match required by the REALTOR Association. Reimbursement must occur within a year of grant approval.

APPENDIX

Corridor and Alley Inventory and Progress Report

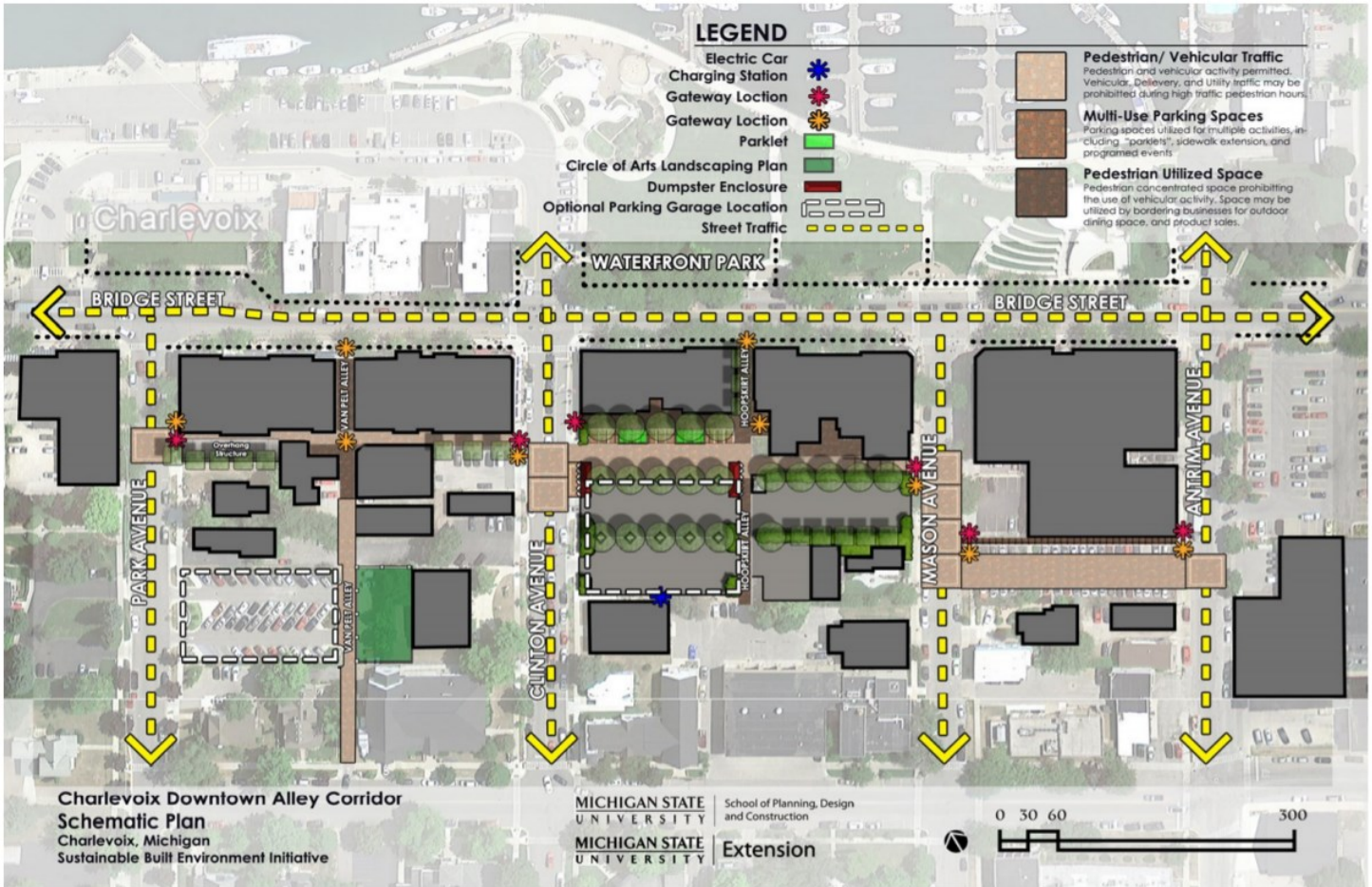
This following section focuses on 3 features of our corridor and alley improvement process: The amenities our alleys currently have, the identified improvements proposed that the city could possibly implement, and the *regional* costs and implementation of these improvements, with regions being different downtown blocks. The regional implementation and costs should be viewed more as itemized descriptors of what was previously presented; implementing these changes sequentially by region may not be viable due to infrastructure and utility additions that need to occur simultaneously across blocks. For better information on implementing alley and corridor changes, please refer back to the core report.

Geographically, this inventory is split into 3 large sections of our alleys and corridors, represented by the boundaries formed from the cross-cutting streets. The sections, from South to North, are Antrim to Mason, Mason to Clinton, and Clinton to Park. All sections are bounded by State to the west and Bridge to the east.

Throughout the appendix, pictures and renderings are presented that display an angled perspective on the specific area of the corridors, alleys, streets, and parking lots being discussed. At the start of each section, there will be a map of the specific block, with circles designating the location of the perspective and arrows giving directionality to the angle that the photo was taken. Each set of pictures and renderings has a colored line to the left of the section, which matches the color of the perspective given at the start of each section.

The implementation report at the end of each section will display the itemized changes recommended in prior design studies. As noted in the letter to council, these changes are not mandatory for corridor or alley use, and can be altered as seen fit. The implementation is simply the itemization and cost descriptions of the changed assets displayed in the alley and corridor renderings.

Schematic Plan



An Overview of Recommended Physical Changes:

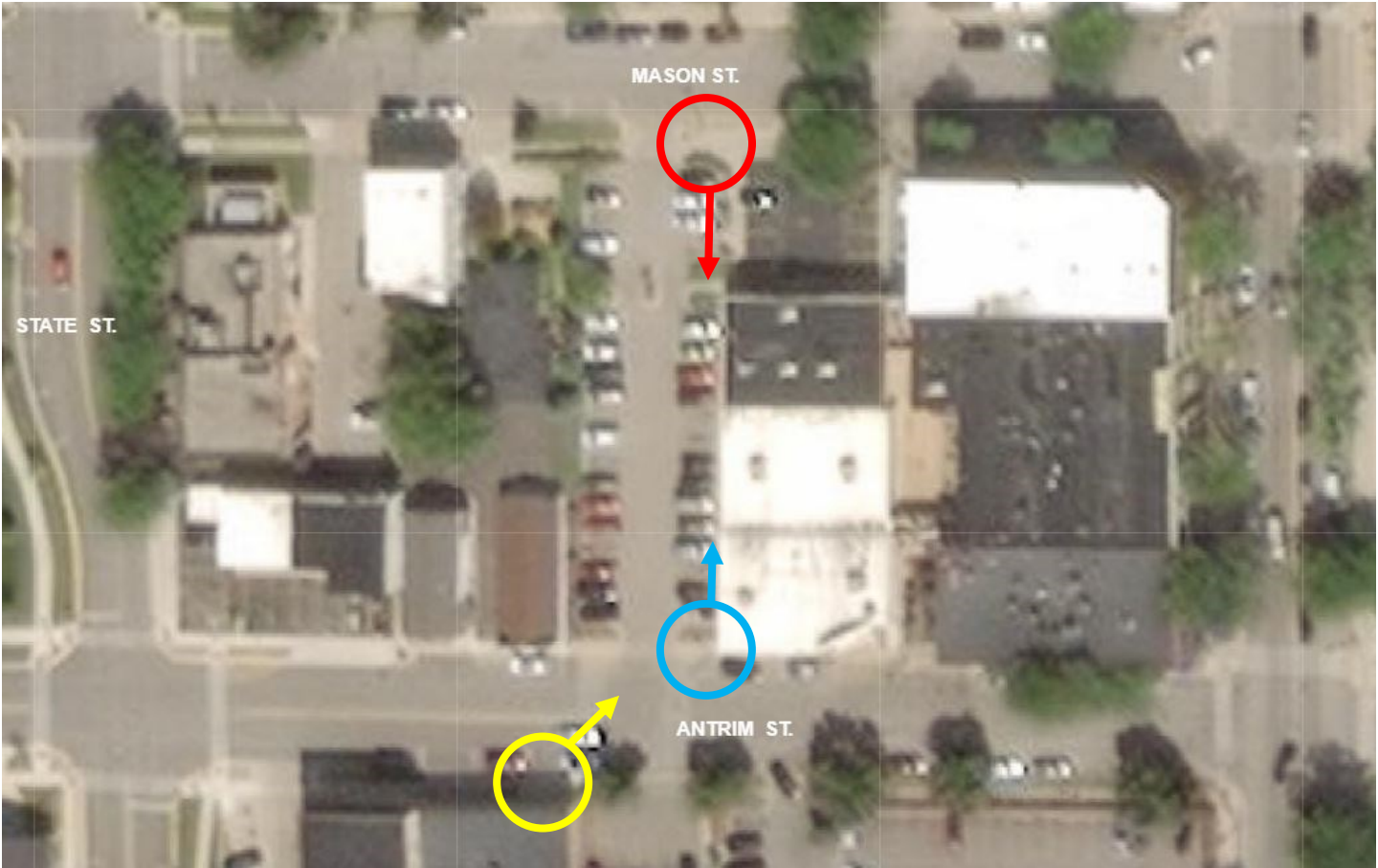
The Schematic Plan, presented on page 11 of the Corridor and Alley Vision Final Report document, offers recommendations to the infrastructure and usage of the corridors being studied. Place-making features are displayed, with gateway entrances noted on all North and South* corridors, and on the East* side of both the Van Pelt and Hoop Skirt Alley Corridors. Parklets are also highlighted; two are proposed in the block between Clinton Avenue and Mason Avenue. Some landscaping features appear overlaying current lots; the Clinton-Mason block has trees/shrubs that would serve as dividers, sectioning off the numerous wide pieces. Further landscaping changes exist by the Circle of Arts building; however these changes are actions that the nonprofit is responsible for rather than the city. Dumpster enclosures are proposed in the Clinton Street lot, on both Southeast* and Northeast sides. The plan also displays an electric car charging station on the West* side of the Clinton Street lot.

Larger physical recommendations include changes to the street infrastructure and parking garages. A wide investment in street pavers is recommended in the schematic plan, with a paver design present on every corridor, and in areas of pedestrian only, street traffic only, and mixed traffic. Two locations are outlined for a potential parking garage, with one over the current Park Avenue parking lot, and the other over the Clinton Lot. If the Clinton lot were to be pursued, the lot would be in conflict with the landscape and enclosed dumpster ideas also proposed.

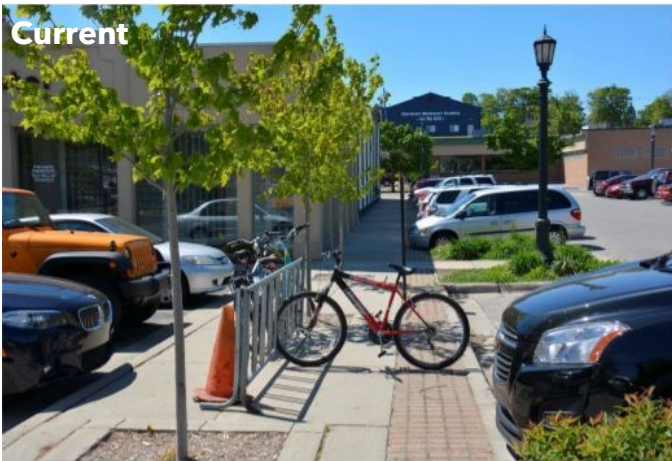
No significant traffic flow changes were presented in the schematic plan; the only change proposed was closing down vehicular traffic prior to the West* gateway on the Van Pelt Alley, which has occurred since the Vision was created.

*The Schematic Map provided is rotated counter-clockwise 90 degrees. As such, north on the map is east, east is south, south is west, and west is north.

Antrim to Mason Street - Design



Current



Proposed



South from the middle of the Mason St. 100 block, there currently exists parking and an underutilized pedestrian walkway. The purpose of this path is to accompany the parking lots while connecting the back/sides of the commercial buildings in these blocks. However, as it currently stands, the path serves no purpose other than as a corridor to exit the area to the north or south. Aesthetically, travelers are better served walking east and traveling north through the vibrant downtown or west and using the cultural corridor of state street. Full utilization of the central business district necessitates a change in this corridor, transforming it beyond a place to park cars to a place for residents to gather. The goal is to do this while still keeping the practicality and use of the lots.

The proposed changes to this pedestrian walkway include resurfacing the path from standard concrete to brick pavers, adding additional benches, and planting flowers in the grass easements by the sidewalks leading to the parking lot. Adding these features would increase usage of this corridor as a connector and a plaza for public space, further amplifying the changes found in the next perspective.

Antrim to Mason Street - Design

Current



Proposed



Looking north from the 100 block of Antrim Street, the corridor leading to Mason street holds opportunity for utilization that would promote both place-making and the business functions of the property occupying 107 Antrim Street. The Vision study saw opportunity for the movie theater to promote films currently airing, providing marketing to those who may be using the space to park downtown, or to walk through to an unrelated business downtown. The movie posters bring a greater sense of vibrancy and activity to the corridor, making those who use this space more comfortable. The intentional marketing of the theater's product to the side street indicates that it is a space where people are, and helps to promote the image

that people belong in this space. Other prescribed amenities include greater foliage, replacing the cement with brick pavers, and building awnings on the theater's side façade. The foliage noted includes additional trees adjacent to the pedestrian path, and flowers, planted both in ground and in fixtures. The brick pavers bring greater aesthetic quality than standard cement sidewalks, are easier to replace, and provide greater water permeability to decrease water runoff and stormwater needs. The awnings can provide light fixtures to make the area safer at night, give shelter to pedestrians during rains, and promote the downtown appeal of the corridor.

Current



Proposed



A perspective from the south side of Antrim

Street, next to the entrance to Oleson's Food Store, provides a larger inventory of the proposed changes to the built environment of this corridor. There are 4 awnings designed into the side façade of the Charlevoix Cinema, with the movie displays and lights located beneath each. Flowers are planted into soil adjacent (north) of the sidewalk on Antrim street. 3 trees are added following the corridor along the cinema's side. Shrubs are also planted on the west side of the parking lot, next to the Village Graphics building.

The largest infrastructure change seen here is the addition of pavers resurfacing a square of Antrim avenue. This plaza-style brickwork could push the downtown visuals further south, further incorporating Antrim street into destination atmosphere found in the other areas of the central business district. Other benefits to this resurfacing can be found in water permeability, which will decrease strain on the wastewater management system, its repairability over standard concrete, and can serve as a visual cue to vehicle operators to slow down for greater pedestrian activity.

Antrim to Mason Street - Implementation



LEGEND			
Water Main	Brick Pavers	Planter (Small)	Bike Rack
Storm Sewer	Landscaping	Awning Façade & Movie Display	Bench
Sanitary Sewer	Tree		

Antrim to Mason Street - Implementation

INVENTORY & COSTS ESTIMATES - Total regional costs - \$209,049.71 - \$217,649.71

Water Main: 270 linear feet | \$110/LF | total cost: **\$35,100**

Water Service Upgrades: number: 2 | \$2,500 per unit | total cost: **\$5,000**

Move Mailbox Dropoff: **\$1,500** (**\$4,500** if this is standalone)

Brick Pavers:

(Highlighted Areas only): 3,970 square feet | \$35 per square foot | total cost: **\$138,950**

(Parking Lot only): 13,000 square feet | \$35 per square foot | total cost: **\$455,000**

(Highlighted Areas Plus Parking): 16,970 square feet | \$35 per square foot | total cost: **\$593,950**

Landscaping: 400 square feet | \$20 per square foot | total cost: **\$8000**

Trees: number: 3-15 | \$600 per item | total cost: **\$1,800 - \$9,000**

Porous Pave each Tree: number: 3-15 | \$200 per unit | total cost: **\$600 - \$3,000**

Planter (Small): number: x5 | \$360.39 per item | total cost: **\$1,801.95**

Awning Façade & Movie Display: number: 4 | \$ per unit | total cost: (This would likely be private investment)

Bike Rack: number: 1–5 (depends on model) | \$1,500 per unit | total cost: **\$3,000**

Bench: number: x4 | \$2,074.44 per item | total cost: **\$8297.76**

Electric Car Charger: number: 1 | \$5,000 per item | total cost: **\$5,000**

Mason to Clinton Street - Design



Mason to Clinton Street - Design



Hoopskirt Alley, the corridor centrally located in the 300 block of Bridge Street, was severely underutilized at the time of the Corridor and Alley Vision. With its placement in the center of downtown and beautiful gateway signage, the alley had the capacity to serve as a small plaza complimenting the small businesses and East Park. The visualization called for increased vegetation both in infrastructure and potted, a painted mural and suspended hoops to make the alley more lively in its theme, and benches to transition the alley from an extension of the parking lot to its own place for public gathering. A larger change, the report visualized the surface of the corridor changed to brick pavers and extended down to the end of the parking lot.

Many changes have occurred in line with the SBEI recommendations. In 2019 the Junior Main Street Committee of Charlevoix High School Students partnered with the Downtown Development Authority to bring some of the proposed amenities to life. With crowdfunding and matching support from the DDA and the Michigan Economic Development Corporations, the alley was revitalized. Vegetation was added, as were benches on the left side of the alley and a table on the right. Pictures of historic Charlevoix now line the right side of the corridor, and string lights dangle above. Recycling and Trash receptacles have been added to avoid litter. Stained glass art representing Charlevoix was added to the top of the gateway, and a photo standup sits at the front of the corridor matching its theme.

Mason to Clinton Street - Design



Looking north from Hoopskirt Alley at the backside of the Bridge Street businesses there is opportunity to improve the experiences of both downtown patrons and visitors. An added emphasis on backside facades provides multiple points of contacts for potential customers, allowing business to strengthen their place downtown and optimizing an unused back corridor. The rendering displays the clothing store J Phillips using the corridor as for merchant activity, increasing the life and market feel of this area. As with other renderings, there is an increased focus on adding greenery, with small trees and flowers planted into the infrastructure and potted plants adorning the backside walls and roofs of the businesses. The corridor is resurfaced with brick pavers in the rendering, signaling a more pedestrian aesthetic and providing a greater small town vibrancy. Seating is also added near each of the trees, again to strengthen that this corridor is for pedestrian gathering and use, not just travel. On the very left of the proposed rendering, there appears to be a planter or two extended out of the corridor, with a man sitting. This is likely a representation of the parklet noted in the schematic plan. The parklets serve to give downtown visitors a dedicated space for unwinding, unlike the benches in the corridor, which can be utilized by those shopping or participating in passive recreation.

Mason to Clinton Street - Design



Viewing the immediate rear of the south 300 Bridge Street block, the Vision proposed improvements that would increase utilization for the occupants while improving walkability for pedestrians. Currently, the corridor looks oriented towards vehicular travel, with cracked cement and loose sediment serving as the traveling surface. Likewise, while the guard rail on the right informs parkers of the boundaries of parking, it comes with the unintended consequence of segmenting the parking lot and serving as a barrier to mobility for pedestrian walkers.

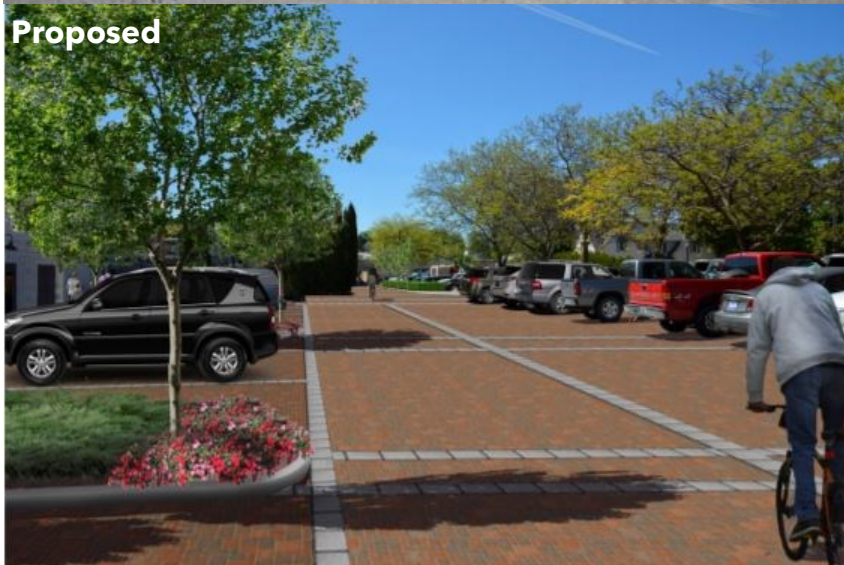
A major change recommended by the study is the resurfacing of this corridor to brick pavers. The pavers will provide a visual cue to drivers that this is a space for pedestrian as well as vehicles, and those partaking in non-motorized transportation will feel more comfortable using this area. Other changes include new fencing, seating and hanging flowers near the privately owned building to increase the vibrancy of the corridor, and replacing the metal guard rail with green infrastructure such as trees, shrubs and flowers. This will require modifying the surface under the barrier to soil to accommodating the plants.

Mason to Clinton Street - Design

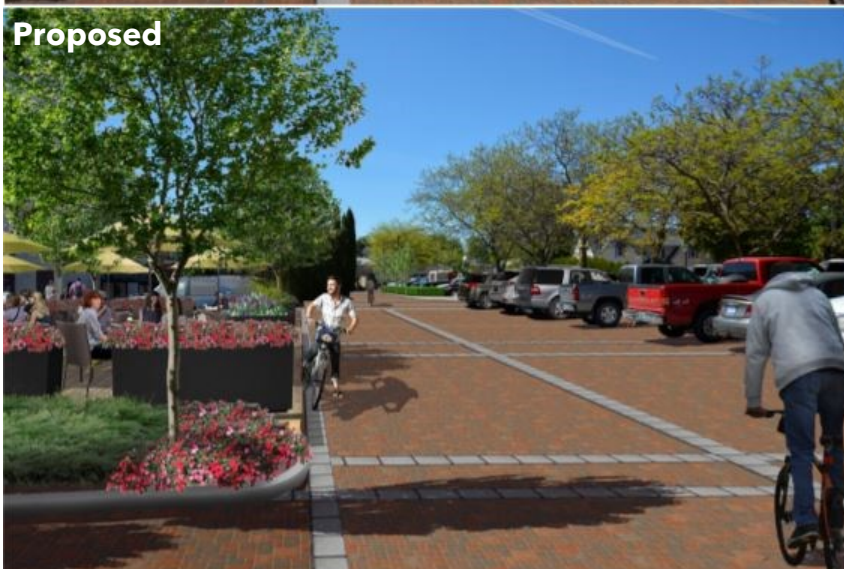
Current



Proposed



Proposed



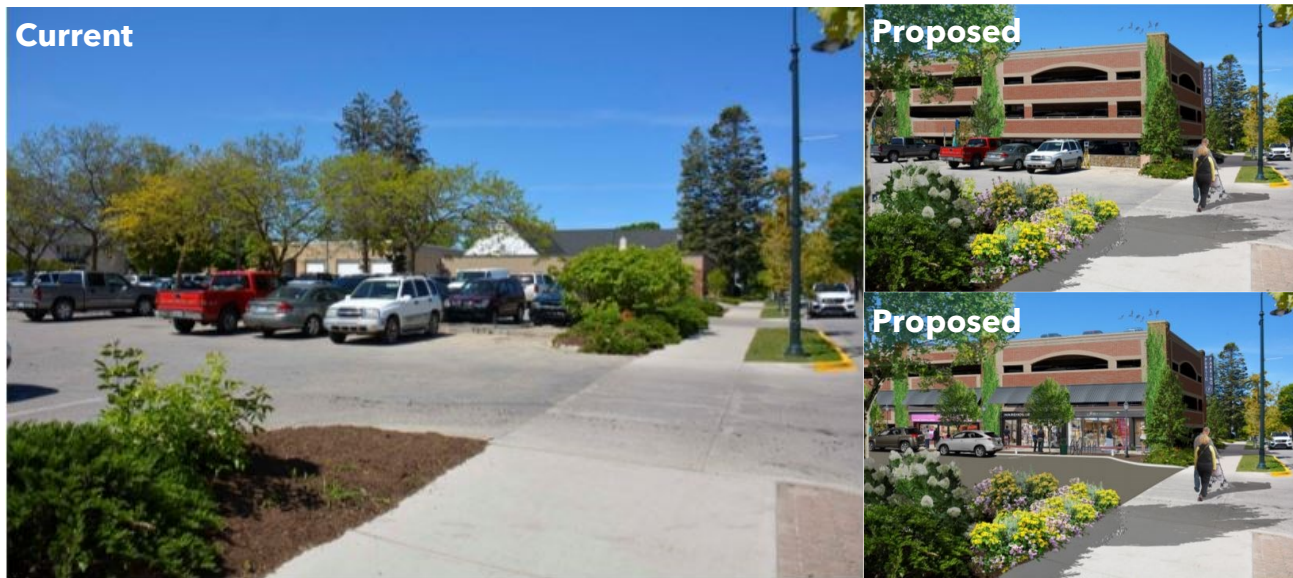
The east side of the Clinton Street Parking Lot

, nearest to the Bridge Street Buildings, is an ideal place in the city to park. With access to the downtown retail environment to the east and city hall, churches, and professional offices to the west, this lot serves a necessary function that compliments the city well. Apparent in the current picture however, is a disconnect from the cultural and thriving atmosphere found elsewhere in Charlevoix's downtown. The activity and wonder of downtown is what makes Charlevoix valuable to all visitors, whether they live 5 minutes away or 5 hours. It doesn't serve the city well if the magical feeling a small town emanates is lost before the visitors leave the parking lot.

To create a consist atmosphere with the downtown and cultural corridors, the Vision study determined that renovations targeting the aesthetic should occur. These improvements include islands with mixed vegetation and a resurfacing of the lot to brick pavers. The brick pavers could serve to not only enhance the visual appeal, but offer environmental benefit in preventing water runoff. When rainfall or spills occur to an impermeable surface, the water can collect harmful chemicals or waste before entering the stormwater collection system. Brick pavers, offering permeability at the joints, can successfully trap and filter water before the contaminants can enter the local water supplies.

Another feature, noted in the second design, is the removal on parking spots to accommodate for patio dining behind the buildings. This can increase the capacity of restaurant dining, provide greater choice for patrons, and increase the vibrancy of the corridor.

Mason to Clinton Street - Design



The Clinton Street parking lot is a location that is visualized with great potential. Currently, the lot often sits below maximum capacity, only filling up during events or during peak seasons. As a result, the parking lot occupies amount of land, underutilized and visually unappealing just seconds away from a thriving downtown.

Two separate views of what the Clinton Street parking lot could be are seen on the right. The first, on the top right, displays a full, 3 (4 if utilizing the roof) floor parking garage in the Western most region of the parking lot. This design would add greater capacity to parking for businesses, visitors, and downtown residents of Charlevoix. Having the full structure available for parking could likely free up spaces in other lots (later described in this report) for development, extending the core of downtown.

The second picture (bottom right) provides retail business opportunities as well as parking. While less spaces would be available than in the first design, it could still increase the capacity of the parking lot compared to where it currently stands. In this design, the parking lot in front of the development has also been resurfaced. A non-built environment benefit of this visualization is the extension of the downtown; by offering businesses a block away from the core retail environment, pedestrian traffic can be dispersed, making other properties more valuable and economically viable for retail practices. Further, the amenities proposed in other sections (such as seating, parklets, pedestrian walkways, and public art) would find greater use if the blocks behind bridge street there were business to pull customers in a east-west direction, rather than the north-south as is the currently the strongest directional flow of pedestrians in the central business district.

One improvement can be found across both renderings: the inclusion of greater vegetation in the parking lot. With the site's current utilitarian purpose of parking and then leaving, it's easy to ignore the aesthetic elements that can give an additional sense of place to the lot. The Vision included a greater emphasis on adding perennial wildflowers to the curbside, smaller trees dotting the front of store entrances, and larger trees climbing the sides of the parking structure.

Mason to Clinton Street - Design



The island in the middle of the Clinton Street parking lot connected to Hoopskirt Alley has been identified as a possible point for shared dumpster use by the businesses of the Bridge Street 300 block. Here, an open brick enclosure could be erected, extending more towards Hoopskirt Alley than the island currently does. Two sets of wooden large wooden double doors would secure the enclosure, reducing the safety risk of dumpster diving. This visualization is also consistent with the perspective looking down Hoopskirt alley, with resurfacing of brick pavers extend through the parking lot. New shrubs are planted on the back side to continue the effort of increase vegetation.

The Vision report does not mention how this would impact the fire hydrant that is placed on the island, or, if it remains, emergency responder's ability to access it. Further, efforts would need to occur to ensure the smell of the dumpsters do not impact the increased traffic on Hoopskirt Alley.

A similar dumpster enclosure is noted on the schematic plan in the same lot, north of this location.

Mason to Clinton Street - Implementation



LEGEND

 Water Main	 Landscaping	 Outdoor Dining	 Façade
 Storm Sewer	 Tree	 Dumpster Enclosure	
 Sanitary Sewer	 Planter (Small)	 Fencing (private)	 Potential Parking Garage
 Brick Pavers	 Planter (Large)	 Bench	

Mason to Clinton Street - Implementation

INVENTORY & COSTS—Total regional costs (highlighted) – \$1,112,172.81– \$1,115,792.81

Full rehab, water, sanitary, storm, sidewalk, curb (doesn't include electric bury/370', only conduit): \$330,000

Brick Pavers:

(Hoopskirt Alley) - 5,000 square feet | \$35 per square foot | total cost: **\$175,000**

(Alley South of Hoopskirt) - 4,000 square feet | \$35 per square foot | total cost: **\$140,000**

(Parking Lot North-East of Hoopskirt) - 9,900 square feet | \$35 per square foot | total cost: **\$346,500**

(Total highlighted) - 18,900 square feet | \$35 per square foot | total cost: **\$661,500**

(Parking Lot by Petals) - 11,400 square feet | \$35 per square foot | total cost: **\$399,000**

(Parking Lot North-West of Hoopskirt) - 9,900 square feet | \$35 per square foot | total cost: **\$346,500**

(Complete brick paver resurfacing) - 40,200 square feet | \$35 per square foot | total cost: **\$1,407,000**

Landscaping: 669 square feet | \$20 per square foot | **\$13,380**

Trees: number: 5-15 | \$600 per item | total cost: **\$3,000–\$9,000**

Planter (Small): number: 2 | \$360.39 per item | total cost: **\$1,081.17**

Planter (Large): number: 6 | \$2,513.94–3,041.34 per item | total cost: **\$17,720.64**

Awning Façade: number: 2 | \$ per item | total cost: ((This would likely be private investment)

Bench: number: 5 (2 Gretchens, 3 Wellspring | \$1,195.44–\$2,074.44 per item | total cost: **\$7,735.20**

Outdoor Dining Table: number: 5 | \$1,089.96 per item | total cost: **\$5,449.80**

Outdoor Dining Seats: number: 20 | \$615.30 per item | total cost: **\$12,306.00**

Dumpster Enclosure Build: number: 2 | \$30,000 per enclosure | total cost: **\$60,000**

Clinton Street to Park Avenue- Design



Clinton Street to Park Avenue- Design



Van Pelt Alley serves as a connecting corridor between the downtown and Charlevoix's upper South-side residences. The goal of corridor and rear building improvement is not just to create space for visitors, but to encourage increased downtown use from residents as well. As such, improvements made to our alleys and connecting paths should not just target the areas between the parking lots and Bridge Street, but extend all the way to our medium density neighborhoods as well. 61% of residents in the market snapshot responded that they visit downtown at least once a week, with a majority saying they visit frequently. Improving our corridors could make the downtown experience more enjoyable for those that use the paths often, and could possibly expand usage among the minority that don't often visit downtown (20.2% - every couple of weeks, 18.1% - less often).

Multiple changes to the built environment are recommended to make Van Pelt more desirable to pedestrian traffic. The first is the addition of brick pavers from State Street to Bridge Street. The pavers serve to better inform vehicular drivers that it is a shared space with pedestrians, increasing safety, while also amplifying the downtown aesthetic of the path, increasing visual appeal. Further enhancements to visual appeal include planted flowers lining the south side of the path, and a light pole just past the United Methodist Church. More focused on utility, the Corridor Vision also includes bicycling parking area behind the Circle of Arts building, giving those who preferred non-motorized transportation to driving or walking a formal place to park their bikes. This area would be separated from the present parking lot and white a stone wall, as seen just past the bicycles in the rendering.

Clinton Street to Park Avenue- Design



Van Pelt Alley between the Park Street Parking lot and Bridge Street has relatively high activity compared to other areas behind the Bridge Street buildings. While the businesses that inhabit this corridor (currently the Cantina, True North Interior Design, Salon Beautiful You, the Salad Fork, and Cherry Republic) can account for most of the high activity, it does serve a demonstrative purpose in that if there are activities and place-oriented amenities in our alleys, visitors and residents will better use them. Further, the success of these business away from US 31 also proves the viability of commercial expansion; the focus of downtown Charlevoix does not have to lay solely on Bridge Street.

At the time of studying our corridor and alley needs, Van Pelt Alley was severely underutilized and unattractive. There was little in the way of streetscape, with the only objects occupying the corridor including traffic cones, fencing and fencing. The sides of buildings ranged from lacking decoration to near blighted, with 217 Bridge Street (building on the left) lacking any facades or exterior improvements, and 221 Bridge Street (on the right) having boarded windows.

Improvements have occurred that vastly increased the condition of the alley since the first corridor vision. Planter boxes holding flowers now block the alley before the 4 way intersection, designating it as a zone for pedestrians (however, deliveries are still possible north-south through the corridor). A back-side façade has been added to 217 Bridge Street, and flags are now adorned on the side of this building. Since the previous photo, a pick-up eatery was added to the building, and tables in the alley allow for outdoor seating. 221 Bridge street also has a side façade, and serves as the exit for the Cherry Republic store. A pole with hanging string lights stands near the outdoor eating section of the Cantina. Changes proposed that are yet to be made include resurfacing to brick pavers,, and adding wooden beams over the alley between the two bridge street buildings.

Clinton Street to Park Avenue- Implementation



LEGEND

-  Brick Pavers
-  Landscaping
-  Bike Rack
-  Brick Wall
-  Tree
-  Potential Parking Garage
-  Cement Surfacing
-  Street Light

INVENTORY & COSTS - Complete regional cost - \$477,850

Brick Pavers: (6,630 EW, + 6,000 NS) 12,630 square feet | \$35 per square foot | total cost: **\$442,050**

Landscaping: 414 Square Feet | \$20 per square foot | **\$8,280**

Trees: number: 1 | \$600 per item | total cost: **\$600**

Brick Wall: 110 linear feet | \$172 per linear foot | total cost: **\$18,920**

Cement Surfacing: total cost: **\$500**

Street Light: number: 1 | \$6,000 per item | total cost: **\$6,000**

Bike Rack: number: (depends on model) | \$1500 per item | total cost: **\$1500**

Charlevoix Downtown Development Authority

Reports

Title: Chamber of Commerce Report

Date: January 7, 2025

Presented By: Sarah Van Horn
President- Charlevoix Area Chamber of Commerce

Background:

It's been a busy first two months of our agreement. We launched into efforts with holiday events and Gift Local alongside Mark, Annie, Eric, and others who had already started some of the planning. The timing of the contract in relation to the holiday promotions proved a little less than ideal, just with coordinating access to online accounts, event files and graphics, etc. We're still ironing out the online access kinks but look forward to getting into a better groove with tying it all into our other operations.

A discussion of all holiday/winter events should be added to the agenda for the January downtown business owners meeting. Particularly to discuss the Ladies Night date, and what businesses want to do for the various events (such as First Fridays – past feedback has been that merchants are hesitant to have another day of discounts or putting out snacks, so ideas on what else we can do to make that an opportunity for businesses to take advantage of would be helpful).

Regarding First Friday, it is continuing in similar fashion to previous years with the main focus on the cocktail trail. With the January date being immediately following the holiday week there has been a little delay in responses from restaurants. Future months should allow more lead-time. We changed up the drawing/prize wheel concept. Patrons participating in First Friday downtown Charlevoix are asked to share a post and tag us on social media, which will enter them into a drawing for a Chamber Check. This eliminates the need of coordinating a volunteer at a station, and limits the ask on businesses for giveaways.

Quite a bit of time the last month was dedicated to the Match on Main grant program. Notifying businesses, researching and learning about the program, and meeting with businesses to guide them through the program requirements. We met with 6 downtown businesses to discuss their projects and communicated with an additional 2 via email.

We also received two new business inquiries, one retail and one restaurant, and connected them to the property owners of available spaces.

Recommendation:

Attachments:

None

Charlevoix Downtown Development Authority

New Business

Title: Seasonal Rent Adjustment Request- 109 Bridge Park Drive

Date: January 7, 2025

Presented By: Mark Heydlauff, City Manager

Background:

J. Bird Provisions has requested the board consider an arrangement for seasonally adjusted rent where lease payments would be lower during January, February and March and then higher during the months of June, July and August.

The request is detailed below:

January- 363.5

February-363.5

March-363.5

April-725

May- 725

June- 1110.25 (per my lease my rent increases to 746.75 in June 2025)

July-1110.25

August-1110.25

September-746.75

October-746.75

November-746.75

December-746.75

Recommendation:

Motion to approve the adjusted payment proposal as presented and authorize the director to modify the lease accordingly to permit the Chair to sign on behalf of the board.

Attachments:

None

Charlevoix Downtown Development Authority

New Business

Title: Match on Main Grant Applications

Date: January 7, 2025

Presented By: Mark Heydlauff, City Manager

Background:

The MEDC has opened another round of Match on Main Grants for funding. Initially, we understood the program allowed two downtown applicants and two non-downtown applicants. To this end, City Council approved a policy guiding the process for two downtown applicants selected by the DDA Board and two non-downtown applicants to be selected by the Planning Commission. This is not now the case and there can only be two applicants total from the City of Charlevoix. We have received three applications total. As you'll see in the included selection policy, we have proposed a revision for Council to consider on Monday that would have an initial round of reviews of the applicants this week by the Chair and Vice-Chair of the DDA Board to meet with their counterparts on the Planning Commission. This information and scoring provided by the DDA on the included sheet would be used by the Planning Commission and their use of the same scoring sheets to finalize the two selected applicants on January 13.

Applications were due by noon on December 30. The three applicants we received are:

Dockside Books, 204 Bridge Street (application received on December 27 at 9:43am)

Happy Troll, 111 Bridge Street (application received on December 30 at 11:08am)

Stiggs Brewery, 743 Petoskey Avenue (application received on December 30 at 11:59am)

Please review each of the applications and complete the included score sheet. This will inform your discussion Tuesday evening and provide guidance in the discussions that follow. Should you have questions about this process in advance of the meeting, please do not hesitate to contact me.

Recommendation:

Board review and discussion.

Attachments:

1. Match on Main Selection Policy
2. Match on Main Scoring Sheet
3. Dockside Books combined documents (1)_Redacted
4. Stiggs Brewery Combined Files (1)_Redacted
5. Happy Troll combined documents_Redacted



Match on Main Grant Applicant Selection

The Match on Main Business Support Grant program is administered by the Michigan Economic Development Corporation. Because the City of Charlevoix is a certified-Redevelopment Ready Community, businesses are eligible to apply. Historically, downtown businesses have applied but the Charlevoix Area Chamber of Commerce noted that businesses outside the downtown who are within the City limits are also eligible. The City can forward up to two recommendations from the DDA and two non-DDA businesses to the MEDC. This policy is to establish a structured and strategic process for selecting businesses to apply for Match on Main Grant Funding supporting economic development priorities as defined in the 2022 Master Plan and the 2021 Economic Development Strategy.

1. Authorization and Responsibilities

- 1.1. The Charlevoix Planning Commission is authorized to select up to two grant applicants from businesses located within designated areas of the City of Charlevoix which is all qualified areas outside the DDA boundary.
 - 1.2. The Charlevoix DDA Board is authorized to select up to two additional applicants from businesses within the DDA district.
 - 1.3. All selected applicants must align with the community and economic development priorities outlined in the 2022 Master Plan and the 2021 Economic Development Strategy and provide a fully complete application to the City by noon on December 30, 2024.
-

2. Application Process

2.1. Application Submission

- Businesses must submit completed grant applications by **noon on December 30, 2024**, to be eligible for the January 20, 2025, funding round. Applications must be in the form required by the MEDC and electronically delivered to the Charlevoix City Clerk.
- Applications must demonstrate how the proposed project meets MEDC guidelines and supports local priorities such as year-round economic stability, job creation, and innovative services or products.

2.2. Geographic Eligibility for Planning Commission Applicants

The Planning Commission may consider applications from businesses located in the following areas:

- **US-31 Corridor:** A primary commercial area essential for regional traffic and economic activity, including opportunities for growth in retail, dining, and services.

- **Qualified Commercial Areas:** Any other areas deemed eligible under MEDC's Match on Main program rules, ensuring compliance with state funding priorities.
- **Other Business Districts Outside the DDA Boundary:** Zones with economic revitalization potential identified in the 2022 Master Plan or 2021 Economic Development Strategy.
- **DDA Boundary Exclusion:** Businesses within the DDA district boundaries will be evaluated solely by the DDA Board.

2.3. Review and Selection

- Both the Planning Commission and the DDA Board will evaluate applications based on established selection criteria (see Section 3).
- The DDA Board will meet again on January 7 and the Planning Commission will meet on January 13.

2.4. Submission to MEDC

The City Manager will oversee the submission of selected applications to MEDC, ensuring adherence to all program deadlines and requirements.

3. Selection Criteria

The City Council sets forth the following criteria for the DDA and Planning Commission to use in making determinations on which businesses to recommend for funding to the MEDC. The boards are entrusted to use their judgement, knowledge of the community, and needs of the City to make sound decisions.

3.1. Business Characteristics

- **Year-Round Operations:** Priority will be given to businesses committing to year-round operations, enhancing the local economy's stability beyond the tourist season.
- **Job Creation:** Applicants must outline plans to create new jobs or retain existing positions, with emphasis on full-time, sustainable employment at competitive wages.
- **Financial Stability:** Evidence of financial soundness, such as a robust business plan or successful past projects, is required.

3.2. Community Impact

- **New or Underutilized Services and Products:** Projects introducing innovative or underserved offerings that meet local needs will be prioritized.
- **Addressing Market Gaps:** Applications should align with documented needs from the 2021 Economic Development Strategy including serving unmet needs for residents and visitors alike.
- **Enhancing Resident and Visitor Engagement:** Preference for businesses that plan to foster community interaction, cultural enrichment, or visitor experiences.

3.3. Alignment with Strategic Goals

- **Economic Diversification:** Initiatives that expand beyond traditional tourism, fostering innovation and local economic variety.
- **Downtown Revitalization:** Proposals that enhance the downtown environment, such as storefront improvements or leveraging historical and cultural assets. Beyond the downtown, improvements to facades and things to ensure the business fits the character of the neighborhood should be preferred.
- **Sustainability and Innovation:** Applicants incorporating eco-friendly practices, advanced technologies, or creative business models.

3.4. Feasibility and Readiness

- **Implementation Plan:** A clear timeline, budget, and measurable outcomes are required.
- **Matching Funds:** Businesses providing financial contributions or matching funds will be prioritized.
- **Compliance with MEDC Guidelines:** Applications must align with Match on Main requirements and deadlines.

4. Coordination and Reporting

4.1. The Planning Commission and DDA Board must submit their selected applicants and supporting justifications to the City Manager by **January 15, 2025**.

4.2. The City Manager will oversee coordination with MEDC, ensuring compliance with grant application processes and reporting requirements. Selected businesses ultimately bear responsibility to complete requirements of the MEDC and follow-up on requests.

5. Transparency and Accountability

An annual report on funded project outcomes will be presented to the City Council, highlighting community impact and alignment with strategic goals. This will inform future priorities and how future funding rounds may be handled.

.....
Revision to Match on Main Selection Policy (proposed for January 6, 2025)

After adopting the Match on Main Grant Selection Policy in November 2024, the state clarified eligibility and made it clear that we could not have two applicants from two areas but instead could only have two applicants total from the City of Charlevoix. By the deadline of December 30 at noon, three applicants were received with one from the non-DDA area and two from the DDA. As such, we propose the following modification to the selection process:

Between January 8 and January 13, the chairs and vice chairs of the DDA and Planning Commission will meet to review all applicants with input given by the DDA at their meeting on January 7 from all three applicants. On January 13, the Planning Commission, with the input received from the DDA and the joint meeting of the Chairs and Vice Chairs, will select the two

applicants to be recommend to the state. All involved will use a scoring sheet developed based on the goals of the policy.

If the state opens a future round of funding for the Match on Main Program, we will recommend a revised application process based on any changes they may or may not make in the future. Aside from recommending up to two applications to the MEDC, the City has no role in making funding decisions.

Match on Main Grant Application Scoring Sheet

Applicant Name: _____

Project Title: _____

Review Date: _____

Reviewer Name: _____

Section 1: Business Characteristics (30 Points Total)

1. Year-Round Operations (10 points)

- 10: Clear evidence of year-round operation commitment.
- 5–9: Seasonal operation with plans for year-round extension.
- 0–4: Primarily seasonal with no plans for year-round operation.

Score: _____

2. Job Creation and Retention (10 points)

- 10: Detailed plan to create/retain multiple full-time positions at competitive wages.
- 5–9: General plans to create/retain jobs, including part-time roles.
- 0–4: Minimal or no emphasis on job creation/retention.

Score: _____

3. Financial Stability (10 points)

- 10: Strong evidence of financial soundness and past project success.
- 5–9: Adequate financial stability demonstrated.
- 0–4: Insufficient evidence of financial soundness.

Score: _____

Section 2: Community Impact (30 Points Total)

1. New/Underutilized Services or Products (10 points)

- 10: Highly innovative, filling significant market gaps.
- 5–9: Moderately innovative, addressing some unmet needs.
- 0–4: Minimal innovation or alignment with market gaps.

Score: _____

2. Addressing Market Gaps (10 points)

- 10: Strong alignment with documented unmet needs in the community.
- 5–9: Moderate alignment with some documented needs.
- 0–4: Little to no alignment with market needs.

Score: _____

3. Enhancing Resident and Visitor Engagement (10 points)

- 10: Detailed plans for fostering engagement and enrichment.
- 5–9: General plans to promote interaction or cultural activities.
- 0–4: Minimal focus on community engagement.

Score: _____

Section 3: Strategic Goals Alignment (25 Points Total)

1. Economic Diversification (10 points)

- 10: Expands the local economy into new or innovative sectors.
- 5–9: Partially diversifies local economic activities.
- 0–4: Little to no contribution to economic diversification.

Score: _____

2. Downtown/Neighborhood Revitalization (10 points)

- 10: Significant improvement to the physical or cultural character of the area.
- 5–9: Moderate improvement or alignment with revitalization goals.
- 0–4: Minimal contribution to revitalization.

Score: _____

3. Sustainability and Innovation (5 points)

- 5: Strong integration of eco-friendly practices or innovative business models.
- 3–4: Moderate integration of sustainability or innovation.
- 0–2: Minimal focus on sustainability or innovation.

Score: _____

Section 4: Feasibility and Readiness (15 Points Total)

1. Implementation Plan (10 points)

- 10: Comprehensive plan with a clear timeline, budget, and outcomes.
- 5–9: Adequate plan with minor gaps in detail or clarity.
- 0–4: Weak or incomplete implementation plan.

Score: _____

2. Matching Funds (5 points)

- 5: Clear evidence of financial contributions or matching funds.
- 3–4: Partial evidence of financial contribution or match.
- 0–2: No matching funds or financial contributions.

Score: _____

Final Scoring Summary

Total Score: _____ / 100

Recommendation:

- ☐ Strongly Recommend
- ☐ Recommend with Reservations
- ☐ Do Not Recommend



MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

Match on Main FY 2025 Local Business Worksheet [Appendix C](#)

Appendix C: Match on Main – Local Business Worksheet

Introduction to the Match on Main Local Business Worksheet

Welcome! You are about to start the application process for the Match on Main Grant, aimed at energizing and transforming downtown areas through impactful small business projects. This section gathers essential information about your business and the visionary project you propose. The insights you provide here will help us understand your commitment to enhancing local vibrancy and economic health. Follow the steps outlined, ensuring you attach all required documents and detailed project information. Let's begin your journey towards making a significant mark on your community.

Completing the MEDC Match on Main Local Business Worksheet

Eligible small business applicants are encouraged to use this provided template and gather all necessary attachments (see the list below) before starting this application worksheet. The following documents **must** be submitted along with the application for consideration of the Match on Main Grant.

- Project Cost Estimates from a third party that reflect total private investment. Private investment

includes any non-Match on Main funds that will be leveraged to implement the project within 12 months of an executed grant agreement. All costs associated with the proposed project should be reflected in the required third-party cost estimates.

- A minimum of three photos that represent the scope of Match on Main request; this should include at least one exterior photo and at least one photo of the interior of the space (acceptable file types: PNG, JPEG, and PDFs).
- **REQUIRED FOR NEW BUSINESSES:** For businesses in operation 12 months or less, a copy of a detailed Business Plan that has been reviewed by a third-party small business resource provider, such as the Michigan Small Business Development Center (MI-SBDC). At a minimum, the Business Plan should include an executive summary, company introduction, description of products or services offered, an overview of operations, and a two-year projected cash flow. (If the business has been in operation for more than 12 months, this attachment is OPTIONAL.)

Business & Project Specific Information

Please answer the following questions below for the Match on Main application that will be submitted on your behalf by the eligible applicant (Main Street, DDA, Redevelopment Ready Community). Questions and attachments in this worksheet will be used to evaluate the entire application. The eligible applicant is also required to submit information that will help the MEDC determine eligibility of the community and the project.

This application has been updated to enhance clarity and usability, featuring illustrative examples relevant to potential projects and community impact. Applicants are encouraged to provide detailed responses specific to their own project, rather than relying solely on the provided examples. Please note that these updates are intended to assist in the application process and do not affect the scoring criteria.

Appendix C: Match on Main – Local Business Worksheet

Business Information

Contact Information			
First Name:	Julie	Last Name:	Bergmann
Cell Number:	(231) 675-6238	Office Number:	(231) 437-3157 (not operational yet)
Email:	docksidebooks@gmail.com		
Preferred	Email	Cell Phone	Office Phone
Business Role:	Owner	Employee	Other: Please describe your role below:
Please describe your role below:(i.e. manager)			

Community Information				
Insert Name of Municipality/DDA/Main Street Organization:				
City of Charlevoix				
General Business Information				
Legal Business Name:		Dockside Books		
DBA (if applicable):		Penny Lodge, LLC DBA Dockside Books		
Street Address:		204 Bridge St.		
City:		Charlevoix	Zip Code:	49720
Employer Identification Number (EIN):			Filed (see Appendix A attached)	
Date of Business Formation (filed with LARA):			Filed (see Appendix A attached)	
For existing, when did the business open?			mm/year	
If new, when will the business open?			April, 2025	
Are you a sole proprietor?			Yes	No
Business Type:	Retail	Restaurant	Service	Other
Please select the 4-digit NAICS Code that best represents your business/industry				
Retail/Stores		Restaurants / Food		
4221	Furniture	7223	Special Food Services (Food Truck)	
4422	Home Furnishings	7224	Limited Service: Taverns, Bars, Bakeries, Delis, Candy, Ice Cream	
4452	Specialty Food			
4461	Health & Personal Care	7225	Full Service – Dine In	
4482	Shoes	Service Related		
4483	Jewelry, Luggage, Leather Goods	5411	Legal, Title Company	
4511	Sports, Hobby, Musical Instruments	5412	Accounting	
4512	Books	8121	Personal Care (Salons, Barbers, Spas)	
4523	General Merchandise	8129	Pet Care (excluding Veterinary)	
4531	Florists	6211	Health Care	

4532	Gifts, Novelty, Souvenir	7139	Exercise & Wellness (Amusement, Recreation)
4539	Other - Miscellaneous		
Other	<i>Please Describe:</i>		

Appendix C: Match on Main – Local Business Worksheet

Is the business a for-profit entity?	Yes	No
Is the business headquartered in Michigan?	Yes	No
How many current FULL-TIME employees does the business currently have. Write “1” if sole proprietor	1	
How many NEW jobs are estimated because of this project?	Full Time: 2	Part Time: 3-5
<i>Please indicate the number of full-time and part-time employees expected to be added as a result of this project. Note: This information is gathered solely for demographic purposes and will not influence the scoring criteria for the Match on Main (MoM) grant.</i>		
Existing Business Information		
Is the business a brick-and-mortar storefront with face-to-face operations located within the community’s traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial district?	Yes	No
What is the total square footage of any NEW (currently vacant or underutilized) space being activated?	Interior	Exterior
How long has the space being activated been vacant or underutilized?		
New Business Information		
Is the business a brick-and-mortar storefront with face-to-face operations located within the community’s traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial district?	Yes	No
What is the total square footage of any NEW (currently vacant or underutilized) space being activated?	1200 sq.ft. Interior	80 linear feet (sidewalk surrounding corner location) Exterior

How long has the space being activated been vacant or underutilized?	Since October, 2024
• <i>New businesses (operating 12 months or less) are REQUIRED to provide a copy of a detailed business plan that has been reviewed by a third-party small business resource provider as part of the Match on Main application.</i> • <i>Existing businesses (in operation more than 12 months) have the OPTION to provide a business plan as part of the project application.</i> • <i>Reference the Match on Main Program Guide for Business Plan elements that need to be included.</i>	

Appendix C: Match on Main – Local Business Worksheet

Project Information

Scope
<i>Please provide a brief description of the project including specific activities or expenses, how the project scope aligns with budget and cost estimates provided, and why Match on Main funds are needed.</i> Dockside Books is on schedule to open in April, 2025 as a brick-and-mortar independent bookseller with additional online purchasing options at 204 Bridge St. We have signed a 5-year lease with an option to renew for an additional 3 years following and/or purchase the retail space should it become available during our tenure. This, along with our 6-generation deep residency in Charlevoix and operation of another business, Bergmann Marine, in the community ensure our stability and longevity. Given the October departure of Round Lake Books, the city's only bookseller, there now exists a gap in Charlevoix's retail experience for both visitors and residents alike. As a resort community and home to many retirees and second-home owners, having an accessible independent bookseller in a downtown location with staff who can recommend books that match reading preferences is essential. Nothing screams a more relaxing vacation, a more enjoyable seasonal home, or a more restful retirement than curling up with good books whether it's in/on our beaches, parks, docks and boats, front porches, or within the comfort of your own home. Quintessentially classic towns all boast an independent bookseller! Retaining and attracting year-round residents greatly depends on the vitality of the downtown area and how well it meets their needs. As we try to retain and attract young professionals to the area who will strengthen our schools, medical facilities, and hospitality industry, a thriving bookstore becomes critical in their decisions about where they are most likely to thrive and grow a family. One could argue that a community is not really a community at all without a bookstore. Bookstores bring different sectors of the community together in ways that enhance understanding of each other, the place we inhabit, and places we might only visit or come to know through reading, not to mention...building community-wide literacy!

To effectively serve these purposes, the estimated capital investment lies at approximately \$129,535.80 (without grant). This includes \$44,785.26 of personal capital that has already been invested in a single/main station point-of-sale (POS) and inventory management system specific to bookstore operations (Anthology), initial inventory (10% of total needed) purchased from the former downtown bookstore (Round Lake Books), sideline merchandise, floor displays and furniture. You will see capital expenditures already made itemized in section IV of the Business Plan. Despite this capital outlay, the following additional start-up investments are necessary and remain:

- Retail build-out (bookshelves)- \$14,500
- Second station point of sale system for off-site sales (outreach: school book fairs, author visits, book signings, collaborations with other businesses, etc.)- \$4,024.
- Additional book inventory- \$50,000.
- Sidelines inventory- \$5,140.68
- Children's bookroom door and porthole construction/trim- \$3,005.
- Credit card readers and service- \$797.
- Outdoor awning and signage- \$1,500.
- Children's area book mural- \$3,000.
- Coffee machines- \$1,932.
- Gift wrap dispensers & rolls-\$549.15
- Gift shopping bags- \$302.71

The above start-up costs, in total, are estimated at \$84,750.54, bringing our total capital investment to \$129,535.80 (without grant). While we are prepared and able to front a large proportion of this ourselves, this budget does not include programming costs (we have high hopes of making the bookstore a community gathering space with regular programming available that encourages reading and lifelong learning). Should we not secure grant funds, we would anticipate not being in a position to offer much programming, and would likely have to scale back our inventory (which may mean cutting entire genres of books), forgo upgrading our POS system to include a second station license and system (which would allow for offsite events and sales at the schools, community events, and collaborations with other businesses), or curtail our investment in new bookshelves that would create the kind of warm, welcoming reading rooms we envision. In contrast, supporting us with this grant helps us achieve those goals, and also gives us the ability, either by providing the funds directly for these things or funding other things so that we might redirect funds, to provide employment to a local contractor to complete the build out and a local artisan to complete the children's book room mural.

Tip: Does your project

- *Align with the goals of the community/downtown?*
- *Improve the local area for residents and visitors?*
- *Introduce innovative or creative elements and dynamic space?*
- *Have the potential to attract visitors or enhance community engagement?*

Eligible Activities Being Considered

	Technical Assistance	
	Interior Building Renovation	
☐	Permanent or semi-permanent activation of outdoor space	
	General marketing and/or technology	
	Working capital needs (inventory)	
☐	Other:	
Proposed Start Date:		Upon grant submission if selected
Proposed Completion Date:		April 2025

Appendix C: Match on Main – Local Business Worksheet

Project & Private Investment

Budget		
• Provide a detailed list of all items and cost of the work to be performed or the items to be purchased that will support a reimbursement request from the Match on Main dollars. Be specific by providing vendor, items and quantity, and cost. • Third-Party Project Cost Estimates are REQUIRED. All costs associated with the proposed project should be reflected in the required third-party cost estimates.		
Vendor	Item Description	Cost
Pearl Construction	Build-Out (bookshelf materials and installation)	\$14,500.
Anthology	Remote Station Point of Sale System (software, laptop, integration tools- line items # 2,5,6,10,11,12,13,15, & 19 in estimate)	\$4,024.
Square	Credit card readers (2) and service	\$797.
Book Publishers & Distributors- Ingram, Harper-Collins, MacMillen, Hachette, Penguin, etc.	Book inventory of all genres	\$50,000.
Faire	Sidelines inventory- puzzles, tote bags, stationery, journals, reading glasses, notecards, writing utensils	\$5,140.68

Amazon	Coffee machines and service carafes	\$1932.
Pat Tinney- local artist	Children's book room mural	\$3,000.
Traverse Bay Canvas	Outdoor awning and signage	\$1,500.
CurveMakers	Children's Room door and porthole construction & trim	\$3005.
MrGiftWrap	Gift wrap wall dispenser & gift wrap rolls	\$549.15
Amazon	Gift/shopping bags	\$302.71
A: Total MoM Grant Sought (including 10% Match):		\$25,000.
B: Total Expenses Not Covered By The Grant:		\$59,750.54
C: Total Project Cost:		\$84,750.54
D: Match on Main Grant Request:		\$25,000.
E: Total Private Investment: (capital expenditure to date (\$44, 785.26) + total expenses not covered by the grant (\$59,750.54))		\$104,535.80
<i>Private investment includes any non-Match on Main funds that will be leveraged to implement the project within 12-months of an executed grant agreement. (The difference between the total project cost less the grant amount)</i>		
Private Investment		
How will the Private Investment be funded? <i>(Check all that apply)</i>		
	Personal Savings	☐ Bank Loan
☐	Friends & Family	☐ Other Grants
☐	Credit Cards	☒ Other (Please describe)

Appendix C: Match on Main – Local Business Worksheet

Please describe how you will fund the gap between the Grant amount awarded and the total cost of the project:

We are able to fund the gap between total cost and grant amount from personal savings. That said, without the grant, we will have to cut important elements of the project that would weaken its impact.

Community Impact

How will this project contribute to the local community:

Dockside Books will contribute to the community in the following ways:

- Provide an accessible, convenient downtown location for year-round and seasonal residents, as well as visitors and those from surrounding areas without bookstores (Boyne City, East Jordan, Ellsworth, etc.) to purchase books and bookish items as the sole independent bookseller in Charlevoix
- Improve youth literacy by curating an inventory of books, graphic novels, comic books, and magazines that are of high interest to these age groups as well as working with the schools and service organizations in the community to provide high quality book fairs, author visits, writers workshops, poetry competitions, and incentivized year-round and summer reading programs
- Improve community-wide literacy by offering language learning opportunities, book clubs, book recommendations, newsletters, and bringing literacy and reading to forefront of community-wide events
- Providing a gathering space for thinkers, creatives, and those who enjoy a good adventure by creating a comfortable, inviting space that welcomes people to “linger longer” amongst the books, and incorporates the arts, travel, and culture into programming
- Offering place-based educational workshops and opportunities for community members and visitors to learn about the history and culture of our land and the people who came before us in partnership with Odawa Tribal members, Greensky Hills Church, Temple B’Nai, Charlevoix Historical Society, the Belvedere and Chicago Clubs, Castle Farms, Dark Sky Park, Little Traverse Conservancy, Tip of the Mitt, and Aurora Chasers
- Providing opportunities for diverse groups of community members to interact and connect around intellectual activities and growth opportunities like book bingo and trivia nights, Scrabble and Mahjong, cook book cookoffs, adult writers’ workshops and symposiums, open mic poetry nights, etc.
- Partnering with other businesses to enhance collaboration and innovative business models, providing events like beer-n-book nights, sip-n-reads, book tastings, couch to 5k or marathon coaching sessions, healthy eating and living workshops, coffee and book clubs, outdoor adventurers clubs, Charlevoix reads and Hygge festivals, etc.
- Encouraging exploration of cultures and customs different from our own by highlighting them in books and programming

- Increase employment by providing at least two full-time and 3-5 part time positions
- Serve the community with expanded year-round hours, from 10-7 pm, contributing to the overall foot traffic and vitality of the downtown shopping district
- Attract patrons to our downtown from surrounding communities who are without an independent bookseller (Boyne City, East Jordan, Ellsworth, etc.)
- Revitalize the “corner before the bridge” by providing enticing window displays, signage, and “easel and pastel” rentals to artists who wish to explore plein air in the adjacent park, which in turn will bring greater foot traffic to the harbor side of the street
- Ensure the location, 204 Bridge St., is operationally ready prior to the summer season and does not remain vacant during this peak retail time

Having a properly designed space that is both functional and welcoming for hosting programs and events like the aforementioned, is critical to our success and is why we’ve prioritized the items included in the project.

Examples:

Increase local employment by providing [____] new jobs.

Boost local economy by attracting an estimated [____] additional visitors per month.

Improve local infrastructure/utilities which benefits [____] residents.

Revitalize underused/vacant properties, affecting [____] properties.

Enhance community services by adding [a park, a community center, educational workshops].

Business Impact

How will this project benefit your existing business:

This is a new business.

Examples:

Increase annual revenue by [10%, 20%, 30%].

Expand customer base by [20%, 50%, 100%].

Diversify products/services offered, adding [1-3, 4-6, 7+] new types.

How will this project bring innovation and creativity to the area:

We know to be competitive in the book market against Amazon and chain bookstores, we must offer more than solely hand-to-hand book sales. Independent booksellers who thrive in communities like Charlevoix view bookstores as an experience, not solely a retail exchange. This is why our vision is to be a gathering space and our mottos include “linger longer” and “everyone reads”, with staff training around how to be “book whisperers”. We know that our success depends on providing exceptional service through stellar book recommendations, but also through programming within the store and outreach events in schools and throughout the greater community. By offering a variety of programs that encourage life-long learning, place-based understanding, and exploration of new cultures, customs, and ideas, our goal is that books will be viewed as both “mirrors” (understanding of self and community) and “windows” (opportunities to explore the world). By

gearing our marketing, inventory, programming, and efforts toward providing an experience as opposed to just a sale, our intent is to shift purchasing power back to independent booksellers and downtown shopping.

In addition, the point of sales system allows for online purchasing, expanding the ways we can serve customers year-round, from any location in the continental U.S.. This will also be advantageous to our seasonal, snowbird, and elderly populations who may wish to do business with us when they would be otherwise unable. Included in this grant is also a second station license and system that will allow us to provide experiences offsite, in the schools, at collaborative programs hosted elsewhere in the community, and at festivals or events hosted by the Chamber of Commerce, Library, or City itself. This expanded business model not only increases access to books to a larger number of people year-round, but also is likely to boost our sales and thus, sustainability. Also, this POS combines ordering, inventory, marketing tools and sales as a single system, allowing us to more quickly and accurately perform management tasks that would otherwise divert our attention from customer service and programming.

We also plan to incentivize reading in the following, novel ways:

- In keeping with our logo (see business plan), we will purchase a variety of recycled rubber (latex-free) ducks that students (k-12) can select from a treasure chest every time they read “x” number of books and show their reading log as evidence. They can either keep the ducks or trade them in for free books when they accumulate “x” number.
- Book clubs that order more than “x” number of copies of the same title for their reading group can do so at a discounted rate.
- Memberships to Dockside Books will be offered for purchase on an annual basis to the first “x” number of subscribers. Membership perks will include a free birthday book, “x” number of discounted book and/or merchandise purchases per year, member-only shopping nights (beyond regular hours), priority seating at events and author signings, the ability to reserve advance copies of new releases, the opportunity to host a private event for up to 20 guests in the bookstore, and a free Dockside Books tote.
- Customers will be able to purchase and donate book credits to school classrooms throughout the year. As a classroom accumulates enough book credits, the class will be invited to come to the bookstore for a special story hour, snacks, and to pick out their very own book.
- K-12 local students will be able to participate in summer reading programs and reading challenges through partnership with the school system and earn book credits they put toward the purchase of books from the store.
- Aspiring author programs, adult and student, will be offered several times per year with books and merchandise from our store, but possibly other stores too, offered as prizes.

Lastly, in addition to the collaborative efforts we plan to undertake explained earlier in the grant, we plan to work with local authors to feature and promote their published, edited work in ways that showcase Charlevoix as a desirable place for writers. Also, borrowed from the Rijksmuseum in Amsterdam, is the model of renting easels and oil pastels out (we supply the paper) by the half or full hour from the bookstore to anyone who would like to engage in plein air painting in the park adjacent the bookstore. Our daughter’s painting from this trip still floods us with fun vacation memories, and would undoubtedly do the same for aspiring artists visiting our downtown as well! In addition, open mic and workshop opportunities for writers, poetry reading, and songwriters might again reinforce that Charlevoix the Beautiful is more than just a motto on a sign.

Appendix C: Match on Main – Local Business Worksheet

Examples:

Introduce a new business model (e.g., cooperative, nonprofit, subscription-based).

Utilize new technology or platforms for customer engagement.

(e.g., digital marketing tools, automated POS systems)

Offer unique products/services not currently available in the community.

Collaborate with local artists/creatives to enhance aesthetic appeal or community engagement.

How will this project attract residents and visitors:

Although we are months from opening, we are already building a customer base through social media campaigns, meeting with school administrators and teachers, brainstorming with existing business owners, and reaching out to service organizations about joining forces. Our POS system, once up and running, will allow us to strengthen marketing efforts through newsletters, fliers, and a fully-functioning website that includes book reviews, staff picks, new releases, and an events calendar.

We will also become members of the Chamber of Commerce so that we might play an active role in community-wide events and promotions, as well as pitching some ideas we have for community-wide events and festivals, like “Everyone Reads” (featuring what downtown merchants are reading and books that pair well with what they offer) and “The Hygge Festival”. Hygge is the Danish prioritization of comfort, warmth, and fulfillment from the simple daily things and thus, a Hygge festival could be launched to celebrate the restorative power of a long winter. We could see the movie theatre, clothing stores, restaurants, and retailers of all kinds participating with featured products that improve one’s sense of Hygge! Events like this may help boost sales and attract visitors to the area during non-traditional times.

Examples:

Host special events that are expected to draw [____] attendees per event.

Offer unique attractions or amenities (e.g., rooftop dining, outdoor entertainment).

Partner with local tourism boards or businesses to promote area-wide attractions.

How will Match on Main funds impact your business?

This grant and the funding it provides will allow us to integrate into the fabric of the community more quickly. Having the second point of sale system, which allows us to operate offsite, will help us more quickly bring programs to the schools whereas prior, there was very little to no partnership in existence. Working in tandem with the schools to provide book fairs, young author events, poetry and writing workshops, author visits, etc. will make it more likely that the future generations of Charlevoix will be literate, knowledgeable citizens who likewise, contribute to the community who invested in them as children. It will also allow us to be a more active partner in community events

and in collaborating with other businesses to provide shared programming for community members.

Investment in the physical space, exterior awnings and signage, will help attract customers, while the inside build-out of bookcases will help us create an inviting space where people want to “linger longer” so that the bookstore becomes a true gathering space. Furniture and displays will be transitional, working as book displays during normal operating hours, but also doubling as tables for special events. All of the bookcases and furniture will be selected in keeping with the 1920s classic ambiance of the building, providing a warm and cozy, yet distinguished feel.

Having the funds to purchase an extensive inventory of books will undoubtedly increase our ability to meet the diverse reading needs and interests of the community, and offer a broad variety of programs anchored by books in the store. Enticing bookish sidelines featuring products that are sustainably and/or locally made, or that support charitable causes is likely to strengthen patronage as well.

While we are prepared and able to privately self-fund the majority of start-up costs, we will not be able to meet all of the goals above without help from this grant. In preparing, we have consulted with several successful business and bookstore owners, Charlevoix State Bank, Joe Kanine, CPA, the Michigan Small Business Association, and our own personal financial advisors to ensure our business plan, expense to profit ratio, and budget is sound and sustainable. We also explored several retail locations and lease agreements before settling on our current one and even then, negotiated terms carefully so that our overhead doesn’t exceed our ability to generate revenue. Many of our foundational estimates were derived from 17 years of sales records from Round Lake Books, the previous bookstore in town. As mentioned, to save costs and secure business intel, we purchased her used single-station POS, 17 years of sales records, and inventory. We did so at a fraction of the cost it would have cost if buying new. The advantages of this are multiple, but one of the largest is that we are able to see sales trends by day, week, month, and year as well as by book genre, title, and author. This greatly reduces the risk that we will over-purchase, but also allows us to anticipate market trends and find missed opportunities we could leverage. We will also be applying for other small business start-up grants.

TIP: Describe any other tools, activities, technical assistance, or financial resources investigated to support this project and/or business operations. This may include other funding programs, owner-led improvements, traditional financing, local grants, analyzing the cost/benefit of the investment, consultation with local small business resource providers, market data, or national trends/ best practices. Why did you pursue or not pursue these avenues of technical assistance, business resources, financial resources, etc.?

How will the execution of the proposed project result in business growth? Provide specific example(s):

Although I’ve touched on these already, the proposed project will help us:

- Offer off-site programming and sales (2nd station POS system and credit card readers and service)
- Provide an inviting “gathering space” that is both flexible in its ability to function during normal business hours, but adaptable to comfortably host programs and events...and has a welcoming 1920’s vibe in keeping with the building and Charlevoix’s historical past

- Provide adequate storage (bookcases) to house the wide variety of books (inventory) we imagine offering to diverse readers
- Offer sideline products that appeal to discriminating buyers who wish to feel good about what they purchase (local and/or sustainable products and charitable companies)
- Market the bookstore (POS), and the broader community, as not only a great place to visit, but also a great place to live, work, and raise a family

Example: By converting underutilized outdoor space into an additional seating area, the store can accommodate more customers, especially during peak hours or seasons. This expansion directly increases sales capacity, allowing the business to serve a larger number of customers without significant increases in wait times.

Describe how the proposed project will result the activation of underutilized or vacant space. Will the project increase efficiencies in operations? Please provide specific example(s):

Appendix C: Match on Main – Local Business Worksheet

- The POS system will increase efficiencies by linking publishers, inventory, marketing tools, and sales all in one hub, integrating in-store and off-site sales ventures as well as provide the opportunity for expanded sales through online and off-site purchasing
- An existing storage room off the back of the existing retail space will be converted to a children's book room and transformed into a magical place all their own with child-friendly bookshelves, displays, and a local artisan's murals.
- The floor displays and tables will be adjustable and during normal business hours, house bestseller and local author works, but during events, be lowered to function as seating for up to 30 persons.
- The bookshelves being installed (the space currently has none) will be nearly floor to ceiling with old-fashioned looking library ladders resembling the quaint bookshops of yesteryear you might find in big cities like London or NYC...or in small cities like Ann Arbor. This will allow us to house more books in a small space and also attract customers with its nostalgic feel.

Example: A small community bookstore plans to use grant funds to transform a currently underutilized storage area into a multi-functional space. This renovation includes purchasing modular furniture and high-quality lighting to create a flexible space that can serve as a reading area, a venue for book signings and literary events, and a workshop space for community classes. This strategic utilization of space not only maximizes the bookstore's square footage but also attracts more customers by offering additional services and events. As a result, the bookstore can increase its operational efficiency by hosting multiple revenue-generating activities in the same area, improving customer retention and boosting sales.

Checklist and Required Attachments

Please initial below to confirm:

I verify that I have NOT previously been awarded Match on Main funding (excluding the Match on Main – COVID-19 Response Program). Initialing here confirms my understanding and assertion that I am eligible to apply under this condition.

Please initial below to confirm:

I have read and understand the Program Guidelines concerning ineligible business types. I confirm that my business does not fall into any of the following categories: franchises, businesses located in strip malls, "big box" retailers, businesses whose primary sales come from marijuana, CBD, tobacco, or any other businesses deemed ineligible by the MEDC. Initialing here affirms that my business is eligible to participate in the Match on Main Program.

Initial to Confirm Understanding of Program Details:

I understand that I am required to review the Match on Main Program Guide prior to completing the Local Business Worksheet. I acknowledge that I have accessed and reviewed the guide available at [Match on Main Program Guide](#).

I understand that the Match on Main is a reimbursement grant program provided to local units of government, downtown development authorities, or other downtown management or community development organizations. These entities administer funds on behalf of the small business that I represent.

I understand that, if awarded, I will be required to enter into a sub-grant agreement with the small business being supported, and I commit to adhere to the terms and responsibilities outlined in this agreement.

Required Attachments:

Third-Party Cost Estimate:

Appendix C: Match on Main – Local Business Worksheet

Gather and submit a project cost estimate for proposed work that includes scope and total cost in a separate document.

Photos:

At least three photos representing the scope of Match on Main request (including at least one exterior photo and at least one photo of the interior of the space)

Upon application completion, please submit to your local Municipality/DDA/Main Street Organization.

Interior Picture of Retail Floor:



This is the main retail floor space as it currently exists. You can see there are no bookcases present. Pearl Construction will be removing existing slat board where it exists and building bookcases around the entire perimeter of the store. In the back of the space, there is a false wall that does not extend to the ceiling. Behind that wall is a storage room. We will be placing an arched doorway and three porthole windows in that wall to convert the storage space into a children's book area that resembles a ship. Pat Tinney, local artist, will be painting the space with a shiplike appearance full of fun stowaway animals reading books. Pearl Construction will also do the buildout of bookcases in this space. The room is pictured on the next page.



Exterior:



This is the exterior of 204 Bridge St. You can see that the awning advertises the former location, Shulman Paddleworks and will need to be removed with the Dockside Books logo replacing it. Traverse Bay Canvas has provided an estimate for this work.

Bookshelf Build-Out- Pearl Construction (\$14,500.)



JOHN PEARL CONTRACTOR, LTD.

10290 Atwood Road
Ellsworth, Michigan 49729

Estimate

Dockside Books
Atten: Julie Bergmann
Bridge Street
Charlevoix, MI 49720

December 17, 2024

Scope of Work:

Propose to construct and install approximately 400 lineal feet of bookshelves of pine and steel pipe as requested.

Total Cost:

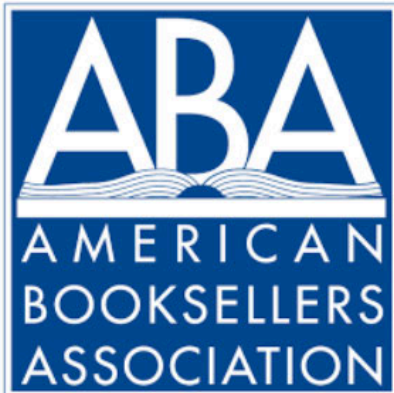
Materials and Labor \$14,500.00

Thank you for the opportunity.

John B. Pearl III
President

Book Inventory- American Booksellers Association (ABA) Estimate (will be purchasing through various publishers once Anthology POS is installed) (\$50,000)

**Note: Actual amount in grant (\$50,000) is less than the ABA estimate (\$100,000-225,000) due to a prior purchase of inventory from Round Lake Books, a bookseller who closed their business due to retirement in our community. This purchase helped us keep costs down as books were purchased for less than wholesale costs.*



Initial Inventory Investment

Your inventory is your primary asset. Consider these factors:

- **Stock Levels:** Industry standards suggest 10,000 to 15,000 titles for a general independent bookstore.
- **Average Cost:** Wholesale prices typically range from \$10 to \$15 per book.
- **Total Investment:** Initial inventory may cost between \$100,000 and \$225,000.
- **Genre Distribution:** Allocate your budget based on your store's focus and local demographics.
- **New vs. Used:** If incorporating used books, adjust your budget accordingly, potentially reducing initial costs by 30-40%.

Point of Sale System- Anthology (\$4024.)

**Note: A single/main station license has already been secured through personal capital outlay. The grant request is for a second/remote station license only, which includes line item #s 2, 5, 6, 10, 11, 12, 13, 15 & 19 in the quote that follows.*



ANTHOLOGY

smart systems for booksellers

733 E. 8th Street Suite #103, Traverse City, MI 49686
Tel: 800-819-0095 Fax: 888-654-6605

QUOTE

Number AAAQ5138

Date Aug 23, 2024

Sold To
Julie Bergmann Charlevoix, MI 49720
Phone
Fax

Ship To
Julie Bergmann Charlevoix, MI 49720
Phone
Fax

Salesperson		P.O. Number	Ship Via	Terms	
Jim Bean			Ground		
Line	Qty	Description		Unit Price	Ext. Price
1	1	Anthology single station store license. Features included at no extra charge: * Link to External Database one-step auto import (supports Bowker and Ingram with separate subscription.) * Link to Edelweiss for publisher catalog information and Above the Treeline for store Analytics. * Electronic Orders (PUBNET ordering included) * Report Tools including Customer Relationship Marketing) * Bookscan reporting tools * Bar code printing and more - see detailed features document		\$2,995.00	\$2,995.00
2	1	Anthology Standalone Off Site Sales Module single station software. Provides for Cash Register, Special Order handling, Customer entry and Inventory entry. (Additional stations can be added with proper licensing.) (Note: The Offsite Sales server can double as an emergency cash register within your store.)		\$1,295.00	\$1,295.00
3	1	Anthology Credit Card Processing with Clearent. Encrypted - Ethernet/Wi-Fi capable devices provided and invoiced by the processor. Note: Internet access is required. Ethernet connection is recommended for best communication. If using the Z11 for offsite sales activity with a WIFI connection, it is best to setup / test this connection in advance.		\$450.00	\$450.00
4		100.0% Discount			-\$450.00
5	1	Additional POS station Anthology Credit Card Processing. Encrypted - Ethernet/Wi-Fi capable devices provided and invoiced by the processor. Note: Internet access is required. Ethernet connection is recommended for best communication. If using for Offsite Sales WIFI would configuration is needed. (If WIFI not available, alternate standalone device is SwipeSimple from Clearent.)		\$125.00	\$125.00
6	1	The In House Gift Card integration to Anthology costs \$595 for single POS station plus \$65 for each additional station up to 6 stations. After that the license becomes unlimited at \$995.		\$595.00	\$595.00
7		SubTotal			\$5,010.00
8	1	Dell 20 inch LED monitor with 3 year warranty. Has both VGA and Display Ports. Comes with DisplayPort cable. 19.5 inch viewable size display. (Dimensions (WxDxH) 18.56 in x 6.73 in x 14.53 in - with stand.)		\$110.00	\$110.00

Quote is valid for 5 days only. Anthology software, hardware and service pricing are subject to change without prior notice and can only be confirmed when a deposit is provided. Services are non-refundable. No returns on Dell computers. POS hardware returns are subject to restocking fees. Checks, VISA and Master Card accepted. License Transfer fee for Classic Anthology applies if ownership of business changes. Customer responsible for submitting sales/use taxes payment to the local government.

08/23/24 15:44:18

Page 1 of 3

Line	Qty	Description	Unit Price	Ext. Price
9	1	Small Form Factor Workstation - Dell Optiplex SFF Computer running Windows 11 Professional 64 bit, Intel® Core i5 14500 vPro® (24MB cache, 14 cores, 20 threads, up to 5.0 GHz Turbo), 16GB 2 x 8 GB RAM, 256 GB, M.2 2230, PCIe NVMe, Class 35 Solid State Drive and Dell 3 Year ProSupport with NBD On-Site Service. Small Form Factor (SFF): Height: (11.53") x Width: (3.65") x Depth: (11.42") Includes 8 USB ports, Display Port and HDMI. (NO VGA video port or DVD drive.) (Includes: standard USB keyboard and mouse.)	\$1,090.00	\$1,090.00
10	1	Latitude 15 inch 3550 laptop computer, Running Windows 11 Professional, 13th Gen Intel® Core i5-1335U (12 MB cache, 10 cores, up to 4.60 GHz Turbo), Integrated Intel® Iris® Xe or UHD Graphics for i5-1335U Processor, 8 GB, 1 x 8 GB, DDR4, 3200 MT/s, 256 GB, M.2 2230, PCIe NVMe, Class 35 Solid State Drive, 15.6" FHD (1920x1080) Non-Touch, AG, IPS, 250 nits, FHD HDR RGB Camera, TNR, Camera Shutter, Microphone, WLAN, English US backlit AI hotkey keyboard with numeric keypad, 99-key, Intel Wi-Fi 6E (6 if 6E unavailable) AX211, 2x2, 802.11ax, Bluetooth Wireless Card, 3-cell, 54 Wh, ExpressCharge Capable, ExpressCharge Boost Capable Battery, 65W AC adapter, USB Type-C, EcoDesign, Dell 3 Years ProSupport with Next Business Day Onsite Service, (10 key Numeric keypad, Ports: 1 USB4® (20 Gbps) with Power Delivery and DisplayPort, 2 USB 3.2 Gen 1 (5 Gbps) ports, 1 USB 3.2 Gen 1 (5 Gbps) with PowerShare port, 1 HDMI 1.4 port, 1 RJ45 (1 Gbps) Ethernet port, 1 universal audio port, 1 power-adaptor port) (Dimensions and weight: 0.71" height x 14.1" width x 9.4 " depth with weight starting at 3.99 pounds)	\$1,160.00	\$1,160.00
11	1	TP-Link 8 port Gigabit Switch. Desktop Switch - Switch - 8 x 10/100/1000	\$49.00	\$49.00
12	2	Star TSP143 IIIU (DARK GRAY) USB thermal receipt printer with auto-cutter, power supply and USB cable (supports 1-ply only) 3 year limited warranty.	\$290.00	\$580.00
13	1	Star TSP100 BPA(Bisphenol-A) free thermal receipt paper Single ply. Case of 50 rolls. 3.125" X 230' THERMAL PAPER 1 PLY. (Also works with Epson thermal receipt printers.)	\$130.00	\$130.00
14	1	Star Cash Drawer with cable (Black) 16" Wide X 16" Deep with media slots, 5 bill holders and 8 coin.	\$127.00	\$127.00
15	2	Star black handheld scanner, with stand. Both 1D/2D Imager, USB connection. Two year warranty from manufacture. Sense Mode: The scanner activates a decode session every time it detects a barcode presented to it.	\$130.00	\$260.00
16		SubTotal		\$3,506.00
17	1	Anthology Implementation service provides assistance in configuring your Anthology system to run on your Local Area Network, hardware installation/setup, the Hands On with Anthology Training package, and online training that covers many of Anthology's key features and basic setup information, all designed to get you up and running quickly. Additionally we offer a variety of training documents and videos, a weekly Q&A webinar, or additional online training may be purchased.	\$0.00	\$0.00
18	2	Turnkey Windows 10 / 11 Pro Equipment configuration and Anthology software installation. Printers will be setup remotely after system arrives on location. \$200 per station.	\$200.00	\$400.00
19	1	Setup for offsite sales server on turnkey system (2 PIF) with Online video training included.	\$250.00	\$250.00
20	2	Credit card link setup within Anthology. We charge a one-time setup fee of \$75 for the first device and \$30 for each additional device.	\$52.50	\$105.00
21		SubTotal		\$755.00

Sidelines Inventory- Faire (\$5,140.68)

F A I R E

All categories ▾

Search products or brands

Q

🔔

Bestsellers New Gifts Home decor Paper & novelty Sale

☐



cottage + crown
Free shipping with Insider ➤

[Show details ▾](#)

Item total: \$117.63

\$99.99 minimum reached

✓

Proceed to checkout

☐



Phil Stagg Photography
Free shipping over \$300 with Insider ➤

[Show details ▾](#)

Item total: \$358.00

\$150 minimum reached

✓

Proceed to checkout

☐



Peter Pauper Press
Free shipping over \$300 with Insider ➤

[Show details ▾](#)

Item total: \$280.02

\$200 minimum reached

✓

Proceed to checkout

12 brands are ready for checkout
Checkout all brands at once

Order total
\$5,140.68

Checkout all brands ^

Children's Bookroom Door and Porthole Construction/Trim- CurveMakers (\$3005)

**Note: This purchase order has not been placed, but is on hold pending grant decisions.*

CurveMakers Inc

Sales Order

PO Box 33706
Raleigh, NC 27636

Date	S.O. No.
12/18/2024	2995

Name / Address	Ship To
Julie Bergmann 204 Bridge St Charlevoix, MI 49720	Julie Bergmann 204 Bridge St Charlevoix, MI 49720

		P.O. No.	Terms	Ship Date	Ship Via	Project
		Dockside	Due on receipt	1/6/2025	UPS	
Item	Description	Ordered	Rate	Amount		
Continuous Moul...	Shape: Roundtop Width: 37 Height: 96 Jamb: 4 15/16 Casing: CBS4 header (4 x 3/4) Keys: No Capitals: No Plinths: No Species: Poplar	1	865.00	865.00		
Custom	Full Circle Casings with jamb Inside Diameter: 16 Jamb Depth: 4 15/16 Casing: CBS4 header (4 x 3/4) *Send casing loose one side (to be slid through wall and casing tacked on one side)	1	575.00	575.00		
Custom	Full Circle Casings with jamb Inside Diameter: 20 Jamb Depth: 4 15/16 Casing: CBS4 header (4 x 3/4) *Send casing loose one side (to be slid through wall and casing tacked on one side)	1	575.00	575.00		
Custom	Full Circle Casings with jamb Inside Diameter: 24 Jamb Depth: 4 15/16 Casing: CBS4 header (4 x 3/4) *Send casing loose one side (to be slid through wall and casing tacked on one side)	1	575.00	575.00		
UPS Ground Ship		1	415.00	415.00		
				Total	\$3,005.00	

Credit Card Readers- Square (\$797)

 Restaurants Retail Beauty Services Products Pricing

Sign In Su

 Register

 Terminal

 Stand

 Kiosk

 Reader for contactless and chip

 Reader for magstripe

 Accessories

 Hardware kits

 Compare

Your cart

4 items for \$797.00

 You may need to [verify your identity](#) before completing your purchase. This takes just a few minutes and ensures you can use Square as soon as your hardware arrives. The items in your cart are saved.

Hardware

	In stock Square Terminal	− 1 +	\$299.00 Remove
	In stock Square Stand (2nd generation, USB-C)	− 1 +	\$149.00 Remove
	In stock iPad (10th generation) Wi-Fi 64GB — Silver	− 1 +	\$349.00 Remove
	In stock Square Reader for magstripe Square Reader for magstripe (headset jack)	− 1 +	\$0.00 Remove

HARDWARE

Subtotal:	\$797.00
Shipping:	Free
Tax:	To be calculated
Total:	\$797.00
or \$39.00/mo with financing*	
Promo code	Apply

Outdoor Awning & Signage- Traverse Bay Canvas (\$1,500.)



Dennis Rushing

to me ▾

Fri, Dec 20, 1:47 PM (2 days ago)

Hi Julie, I would guess around 1,500 to remove and replace graphics.

Best



Dennis Rushing, MFC
President
231-347-3001
www.traversebaycanvas.com



Children's Area Book Mural- Pat Tinney, Local Artist (\$3,000)

\$3000 Total

I have been hired by
Dockside Books to create
a childrens space with the
theme of an "old pirate ship"
infested with happy magical
creatures. The entire space will
be incorporated into wall murals
focused on the maritime theme.

That children will experience
and discover as they enter
the room - 23' x 15' of
magic and wonder Pat Tinney

Coffee Machines & Servers- Amazon (\$1932.)

amazon

Delivering to Traverse ... 49684

Update location

All

Search Amazon

Q

EN

All

Last-minute Gifts

Gift Cards

Medical Care

Amazon Essentials

Best Sellers

Prime

Amazon Basics

Today's Deals

New Releases

Music

Customer Service

Pay \$2,234.56 \$2,154.56 for this order. Get a \$80 Amazon Gift Card upon approval for the Amazon Store Card. [Learn more](#)



Shopping Cart

Price



Bunn 53200.0100 ICB TWIN Double Automatic Coffee Brewer (120/240V)

In Stock

Shipped from: Central Restaurant

FREE delivery Jan 3 - 9

Gift options not available. [Learn more](#)

1

+

Delete

Save for later

Share

\$1,931.85

Gift Paper Dispenser & Rolls- MrGiftWrap (\$549.15)

MrGiftWrap

EVERYDAY GIFT WRAP

HOLIDAY GIFT WRAP

SOLID GIFT WRAP

ACCESSORIES

CUSTOM

Q

2 Items - \$549.15

	Product	Price	Quantity	Subtotal
	Natural Kraft Roll Size: 24" x 833"	\$114.00	3	\$342.00
	Gift Wrap Dispensers - Three High Wall - 24"	\$207.15	1	\$207.15

Coupon code

Apply coupon

Update cart

FREE FREIGHT on orders of \$200 or more shipped within the Continental USA!

Orders below \$200 shipped within the Continental USA incur a low shipping and handling charge of only \$6.95.

Cart totals

Subtotal	\$549.15
Total	\$549.15

Gift Shopping Bags- Amazon (\$302.71)

Relocating to Toronto - 49564Update location

AS

Search Amazon

EN

Pay \$302.71 \$222.71 for this order. Get a \$80 Amazon Gift Card upon approval for the Amazon Store Card. [Learn more](#)



Shopping Cart

	Price
 BagDream Gift Bags 8x4.25x10.5 100Pcs Paper Gift Bags Medium Size Brown Paper Bags with Handles Bulk Wedding Party Favor Bags, Kraft Grocery Shopping Bags, Retail Merc... In Stock FREE delivery Fri, Dec 27 available at checkout FREE Returns Climate Pledge Friendly ☐ This is a gift Learn more Color: Brown - 4 + Delete Save for later Compare with similar items Share	\$26.49
 BagDream 100Pcs 16x6x12 Inches Kraft Paper Bags with Handles Bulk Gift Bags Shopping Bags for Grocery, Merchandise, Recycled Large Brown Paper Bags In Stock FREE delivery Sat, Dec 28 available at checkout FREE Returns Climate Pledge Friendly ☐ This is a gift Learn more Color: Brown - 1 + Delete Save for later Compare with similar items Share	\$53.99
 BagDream 10x6.75x12 Paper Bags 100Pcs Brown Paper Bags with Handles, Kraft Shopping Bags, Merchandise Retail Bags, To Go Bags for Takeout Containers, Wider-gus... In Stock FREE delivery Sat, Dec 28 available at checkout FREE Returns ☐ This is a gift Learn more - 4 + Delete Save for later Compare with similar items Share	\$35.69
Subtotal (9 items): \$302.71	

☒ Your order qualifies for FREE Shipping. Choose this option at checkout. [See details](#)

Subtotal (9 items): **\$302.71**

☐ This order contains a gift

[Proceed to checkout](#)

Customers Who Bought Items in Your Recent History Also Bought



BagDream 100Pcs 16x6x12 Inches Kraft Paper Bags with Handles Bulk Gift Bags Shopping Bags for Grocery, Merchandise, Recycled Large Brown Paper Bags

★★★★★ 5,155
-25% \$21.99 (50.22/Count)
List: \$29.99
Get it as soon as **Friday, Dec 27**
FREE Shipping on orders over \$35 shipped by Amazon

[Add to cart](#)



bagmad 100 Pack 5.25x3.25x8 inch Brown Paper Bags with Handles, Kraft Shopping Bags, Merchandise Retail Bags, To Go Bags for Takeout Containers, Wider-gus...

★★★★★ 3,188
-25% \$21.99 (0.22/Count)
List: \$29.99
Get it as soon as **Friday, Dec 27**
FREE Shipping on orders over \$35 shipped by Amazon

[Add to cart](#)



Tobvory Paper Bags With Handles, 50 Pcs... 12x9" (24.60/Count)

★★★★★ 432
-25% \$12.99 (0.26/Count)
List: \$17.32
Get it as soon as **Friday, Dec 27**
FREE Shipping on orders over \$35 shipped by Amazon

[Add to cart](#)

Application for Employer Identification Number
(For use by employers, corporations, partnerships, trusts, estates, churches,
government agencies, Indian tribal entities, certain individuals, and others.)
See separate instructions for each line. Keep a copy for your records.
Go to www.irs.gov/FormSS4 for instructions and the latest information.

OMB No. 1545-0003

EIN

APPLIED FOR

Type or print clearly.	1 Legal name of entity (or individual) for whom the EIN is being requested PENNY LODGE LLC							
	2 Trade name of business (if different from name on line 1)		3 Executor, administrator, trustee, "care of" name					
	4a Mailing address (room, apt., suite no. and street, or P.O. box) 05952 M-66 HIGHWAY		5a Street address (if different) (Don't enter a P.O. box.)					
	4b City, state, and ZIP code (if foreign, see instructions) CHARLEVOIX, MI 49720		5b City, state, and ZIP code (if foreign, see instructions)					
	6 County and state where principal business is located CHARLEVOIX COUNTY, MICHIGAN							
	7a Name of responsible party JULIE BUSH-BERGMANN		7b SSN, ITIN, or EIN [REDACTED]					
	8a Is this application for a limited liability company (LLC) (or a foreign equivalent)? ☒ Yes ☐ No		8b If 8a is "Yes," enter the number of LLC members 1					
	8c If 8a is "Yes," was the LLC organized in the United States? ☒ Yes ☐ No							
	9a Type of entity (check only one box). Caution: If 8a is "Yes," see the instructions for the correct box to check. ☐ Sole proprietor (SSN) _____ ☐ Partnership _____ ☐ Corporation (enter form number to be filed) _____ ☐ Personal service corporation _____ ☐ Church or church-controlled organization _____ ☐ Other nonprofit organization (specify) _____ ☒ Other (specify) DISREGARDED ENTITY-SOLE PROPRIETOR ☐ Estate (SSN of decedent) _____ ☐ Plan administrator (TIN) _____ ☐ Trust (TIN of grantor) _____ ☐ Military/National Guard ☐ State/local government ☐ Farmers' cooperative ☐ Federal government ☐ REMIC ☐ Indian tribal governments/enterprises Group Exemption Number (GEN) if any _____							
	9b If a corporation, name the state or foreign country (if applicable) where incorporated		State _____ Foreign country _____					
10 Reason for applying (check only one box) ☒ Started new business (specify type) RETAIL SALES-BOOKS ☐ Hired employees (Check the box and see line 13.) ☐ Compliance with IRS withholding regulations ☐ Other (specify) _____ ☐ Banking purpose (specify purpose) _____ ☐ Changed type of organization (specify new type) _____ ☐ Purchased going business ☐ Created a trust (specify type) _____ ☐ Created a pension plan (specify type) _____								
11 Date business started or acquired (month, day, year). See instructions. 01/01/2025		12 Closing month of accounting year DECEMBER						
13 Highest number of employees expected in the next 12 months (enter -0- if none). If no employees expected, skip line 14. <table border="1"><tr><td>Agricultural</td><td>Household</td><td>Other</td></tr><tr><td></td><td></td><td>3</td></tr></table>		Agricultural	Household	Other			3	14 If you expect your employment tax liability to be \$1,000 or less in a full calendar year and want to file Form 944 annually instead of Forms 941 quarterly, check here. (Your employment tax liability will generally be \$1,000 or less if you expect to pay \$5,000 or less, \$6,536 or less if you're in a U.S. territory, in total wages.) If you don't check this box, you must file Form 941 for every quarter. ☐
Agricultural	Household	Other						
		3						
15 First date wages or annuities were paid (month, day, year). Note: If applicant is a withholding agent, enter date income will first be paid to nonresident alien (month, day, year) 04/01/2025								
16 Check one box that best describes the principal activity of your business. ☐ Construction ☐ Rental & leasing ☐ Transportation & warehousing ☐ Accommodation & food service ☐ Wholesale—agent/broker ☐ Real estate ☐ Manufacturing ☐ Finance & insurance ☐ Other (specify) _____ ☐ Wholesale—other ☒ Retail								
17 Indicate principal line of merchandise sold, specific construction work done, products produced, or services provided. BOOKS								
18 Has the applicant entity shown on line 1 ever applied for and received an EIN? ☐ Yes ☒ No If "Yes," write previous EIN here _____								
Third Party Designee	Complete this section only if you want to authorize the named individual to receive the entity's EIN and answer questions about the completion of this form.							
	Designee's name Joseph A. Kanine, CPA	Designee's telephone number (include area code) 231-348-7900						
	Address and ZIP code 405 N. DIVISION ROAD, STE. 1, PETOSKEY, MI 49770	Designee's fax number (include area code) 231-348-7990						
Under penalties of perjury, I declare that I have examined this application, and to the best of my knowledge and belief, it is true, correct, and complete.		Applicant's telephone number (include area code) 231-675-6238						
Name and title (type or print clearly) JULIE BUSH-BERGMANN		Applicant's fax number (include area code) 231-348-7990						
Signature _____		Date _____						

LARA Corporations Online Filing System

Department of Licensing and Regulatory Affairs

ID Number: 801644963[Request certificate](#)[Return to Results](#)[New search](#)**Summary for:** PENNY LODGE, LLC**The name of the DOMESTIC LIMITED LIABILITY COMPANY:** PENNY LODGE, LLC**Entity type:** DOMESTIC LIMITED LIABILITY COMPANY**Identification Number:** 801644963 **Old ID Number:** D7063D**Date of Organization in Michigan:** 01/13/2012**Purpose:** All Purpose Clause**Term:** Perpetual**The name and address of the Resident Agent:**

Resident Agent Name: DOUGLAS M BERGMANN

Street Address: 05953 LOEB RD

Apt/Suite/Other:

City: CHARLEVOIX

State: MI

Zip Code: 49720

Registered Office Mailing address:

P.O. Box or Street Address:

Apt/Suite/Other:

City:

State:

Zip Code:

Act Formed Under: 023-1993 Michigan Limited Liability Company Act**Managed By:**

Members

View filings for this business entity:

ALL FILINGS

ANNUAL REPORT/ANNUAL STATEMENTS

CERTIFICATE OF CORRECTION

CERTIFICATE OF CHANGE OF REGISTERED OFFICE AND/OR RESIDENT AGENT

RESIGNATION OF RESIDENT AGENT

CERTIFICATE OF ASSUMED NAME

[View filings](#)**Comments or notes associated with this business entity:**

Year 1:

Company: Dockside Books

Pre-
Start-up
Position

OWNER: Penny Lodge, LLC

Month: January	Month: February	Month: March	Month: April	Month: May
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1	2	3	4	5
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1.) CASH ON HAND (BEGIN. OF MO.)

0	-176739	-176532	-175625	-176918
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2.) CASH RECEIPTS

a. Cash Sales	3000	3000	5000	7000	10000
b. Membership Sales	1000	1000	1000		
c. Special Events					
d. Online Sales	500				

3.) TOTAL CASH RECEIPTS

0	4500	4000	6000	7000	10000
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4.) TOTAL CASH AVAILABLE

0	4500	-172739	-170532	-168625	-166918
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5.) CASH PAID OUT

a. Materials	23110	0	0	0	0
b. Labor	20000	0	0	0	0
d. Payroll Expenses (Direct Labor)	0	0	1000	3000	5000

e. Subtotal Variable Expenses	0	43110	0	1000	3000	5000
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f. Admin. Wages (owner not taking wages)	0	0	0	0	0
g. Payroll Taxes (Admin. Wages)	0	0	0	0	0
h. Temp. Office Labor (CPA Expenses)	500	200	500	200	0
i. Shop Supplies	200	200	200	200	200
j. Advertising/Convention/Shows (awning & signs)	5000	0	0	0	0
k. Insurance-W/C. PROP, MISC.	73	73	73	73	73
l. Insurance-Health	0	0	0	0	0
m. Repairs & Maintenance (HOA fees)	420	420	420	420	420
n. Freight & Delivery	100	100	100	100	100
o. Utilities	200	200	200	200	200
p. Rental Building	2100	2100	2100	2100	2100

z. Subtotal Fixed Expenses	0	8593	3293	3593	3293	3093
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aa. Subtotal Total Operating Expenses	0	51703	3293	4593	6293	8093
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bb. Loan Principal Payment (no loan taken)	0	0	0	0	0
cc. Capital Purchases/Start-Up Costs & Inventory	129536	0	0	0	0

Year 1

dd. Monthly Inventory Costs	0	500	500	2000	2000
ff. Owner's Withdrawal (no withdrawals anticipated)	0	0	0	0	0
6.) TOTAL CASH PAID OUT	0	181239	3793	5093	8293
7.) CASH POSITION END OF MONTH	0	-176739	-176532	-175625	-176918

ESSENTIAL OPERATING DATA

A. Sales Volume (Dollars)	4500	4000	6000	7000	10000
B. Accounts Receivable (End of Month)	0	0	0	0	0
C. Bad Debt (End of Month)	0	0	0	0	0
D. Inventory on Hand (End of Month)	0	0	0	0	0
E. Accounts Payable (End of Month)- Monthly Book & Merchand	0	0	0	0	0
F. Depreciation	0	0	0	0	0

Total Fixed Costs **174652**

Contribution Margin **62.76%**

Break-even Sales = \$ 278,303

DATE: December 22, 2024					
Month: June	Month: July	Month: August	Month: September	Month: October	Month: November
6	7	8	9	10	11
-177011	-157104	-130197	-108290	-93383	-64976
31000	40000	35000	25000	40000	15000
					1000
				500	2000
31000	40000	35000	25000	40500	18000
-146011	-117104	-95197	-83290	-52883	-46976
0	0	0	0	0	0
0	0	0	0	0	0
6000	8000	8000	5000	8000	3000
6000	8000	8000	5000	8000	3000
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
200	200	200	200	200	200
0	0	0	0	0	0
73	73	73	73	73	73
0	0	0	0	0	0
420	420	420	420	420	420
100	100	100	100	100	100
200	200	200	200	200	200
2100	2100	2100	2100	2100	2100
3093	3093	3093	3093	3093	3093
9093	11093	11093	8093	11093	6093
0	0	0	0	0	0
0	0	0	0	0	0

Year 1

2000	2000	2000	2000	1000	1000
0	0	0	0	0	0
11093	13093	13093	10093	12093	7093
-157104	-130197	-108290	-93383	-64976	-54069
31000	40000	35000	25000	40500	18000
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0

Month: December	TOTAL	% of Sales
12		
-54069		
20000	234000	
5000	8000	3%
2000	3000	
2000	5000	
	0	
	0	
29000	250000	
-25069		
0	23110	9.24%
0	20000	8.00%
3000	50000	20.00%
	0	0.00%
	0	0.00%
3000	93110	37.24%
0	0	0.00%
0	0	0.00%
0	1400	0.56%
200	2400	0.96%
0	5000	2.00%
73	876	0.35%
0	0	0.00%
420	5040	2.02%
100	1200	
200	2400	0.96%
2100	25200	10.08%
	0	0.00%
	0	0.00%
	0	0.00%
3093	43516	17.41%
6093	136626	54.65%
0	0	0.00%
0	129536	51.81%

Year 1

1000	1600	
0	0	0.00%
7093	267762	107.10%
-32162		
29000	250000	100.00%
0	0	
0	0	
0	0	
0	0	
0	0	

Year 2:

Company: Dockside Books

Pre- OWNER: Penny Lodge, LLC DATE: #####

	Start-up Position	Month: 1	Month: 2	Month: 3	Month: 4	Month: 5	Month: 6	Month: 7	Month: 8	Month: 9	Month: 10
1.) CASH ON HAND (BEGIN. OF MO.)	-32162	-32162	-27662	-23662	-17662	-10662	-662	30338	70338	105338	130338
2.) CASH RECEIPTS											
a. Cash Sales		3000	3000	5000	7000	10000	31000	40000	35000	25000	40000
b. Collections from Credit Accounts		1000	1000	1000							
c. Loan or Other Cash Injection											
d. Loan or Other Cash Injection		500									500
e. Loan or Other Cash Injection											
3.) TOTAL CASH RECEIPTS	0	4500	4000	6000	7000	10000	31000	40000	35000	25000	40500
4.) TOTAL CASH AVAILABLE	-32162	-27662	-23662	-17662	-10662	-662	30338	70338	105338	130338	170838
5.) CASH PAID OUT											
a. Materials		500	500	500	0	0	0	0	0	0	0
b. Labor		500	500	500	0	0	0	0	0	0	0
c. Payroll Expenses (Direct Labor)		3000	3000	3000	4000	8000	10000	10000	10000	8000	6000
d. Payroll Taxes (Admin. Wages)											
e. Subtotal Variable Expenses	0	4000	4000	4000	4000	8000	10000	10000	10000	8000	6000
f. Admin. Wages (owner not taking wages)		0	0	0	0	0	0	0	0	0	0
g. Payroll Taxes (Admin. Wages)		0	0	0	0	0	0	0	0	0	0
h. Temp. Office Labor (CPA Expenses)		500	200	500	200	0	0	0	0	0	0
i. Shop Supplies		200	200	200	200	200	200	200	200	200	200
j. Advertising/Convention/Shows		0	0	1000	0	0	0	0	0	0	3000
k. Insurance-W/C. PROP, MISC.		73	73	73	73	73	73	73	73	73	73
l. Insurance-Health		0	0	0	0	0	0	0	0	0	0
m. Repairs & Maintenance (HOA fees)		420	420	420	420	420	420	420	420	420	420
n. Freight & Delivery		100	100	100	100	100	100	100	100	100	100
o. Utilities		200	200	200	200	200	200	200	200	200	200
p. Rental Building		2100	2100	2100	2100	2100	2100	2100	2100	2100	2100
q. Depreciation											
r. Depreciation											
s. Depreciation											
t. Depreciation											
u. Depreciation											
v. Depreciation											
w. Depreciation											
x. Depreciation											
y. Depreciation											
z. Subtotal Fixed Expenses	0	3593	3293	4593	3293	3093	3093	3093	3093	3093	6093
aa. Subtotal Total Operating Expenses	0	7593	7293	8593	7293	11093	13093	13093	13093	11093	12093
bb. Loan Principal Payment (no loan taken)		0	0	0	0	0	0	0	0	0	0

Year 2

cc. Capital Purchases		50000	0	0	0	0	0	0	0	0	0
dd. Monthly Inventory Costs		500	1000	1000	4000	4000	4000	4000	4000	4000	1000
6.) TOTAL CASH PAID OUT	0	0	0	0	0	0	0	0	0	0	0
7.) CASH POSITION END OF MONTH	-32162	-27662	-23662	-17662	-10662	-662	30338	70338	105338	130338	170838
ESSENTIAL OPERATING DATA											
A. Sales Volume (Dollars)		4500	4000	6000	7000	10000	31000	40000	35000	25000	40500
B. Accounts Receivable (End of Month)		0	0	0	0	0	0	0	0	0	0
C. Bad Debt (End of Month)		0	0	0	0	0	0	0	0	0	0
D. Inventory on Hand (End of Month)		0	0	0	0	0	0	0	0	0	0
E. Accounts Payable (End of Month)		0	0	0	0	0	0	0	0	0	0
F. Depreciation		0	0	0	0	0	0	0	0	0	0
Total Fixed Costs	122016										
Contribution Margin	71.60%										
				Break-even Sales	\$ 170,413						

Month:	Month:	TOTAL	% of Sales
11	12		
170838	188838		
15000	20000	234000	
	5000	8000	3%
1000	2000	3000	
2000	2000	5000	
		0	
		0	
18000	29000	250000	
188838	217838		
0		1500	0.60%
0		1500	0.60%
3000		68000	27.20%
		0	0.00%
		0	0.00%
		0	0.00%
3000	0	71000	28.40%
0	0	0	0.00%
0	0	0	0.00%
0	0	1400	0.56%
200	200	2400	0.96%
0	0	4000	1.60%
73	73	876	0.35%
0	0	0	0.00%
420	420	5040	2.02%
100	100	1200	0.48%
200	200	2400	0.96%
2100	2100	25200	10.08%
		0	0.00%
		0	0.00%
		0	0.00%
3093	3093	42516	17.01%
6093	3093	113516	45.41%
0	0	0	0.00%

Year 2

0	0	50000	20.00%
1000	1000	29500	11.80%
0	0	<u>193016</u>	77.21%
<u>188838</u>	<u>217838</u>		

18000	29000	250000	100.00%
0	0		
0	0	0	
0	0		
0	0		
0	0	0	

Dockside Books Business Plan Inbox x



David Emmel
to Sarah, me ▾

Fri, Dec 20, 4:01PM (2 days ago) ☆ 😊 ↩

Sarah,

Good Friday and Merry Christmas.

I have had an opportunity to work with Julie Bergmann in review of her business plan for Dockside Books. Her understanding of the business plan and model suggest a strong potential for success and sustainability consistent with the Match On Main program.

Thanks you for the opportunity to work with Julie.

Best regards,

David Emmel, Consultant
Small Business Development Center of Michigan

Business Plan for

Dockside Books
A Gathering Space for Thinkers, Adventurers & Creatives

Company Name

Date	December 8, 2024
Owner's Name	Julie Bergmann
Business Address	204 Bridge St.
City, State, Zip	Charlevoix, MI 49720
Phone Number	(231) 437-3157
Email	docksidebooks@gmail.com

Simple Business Plan

I. Business Description

Business name, type (home-based, retail, ecommerce, etc.) and legal entity of business:

Dockside Books, an independent, female-owned, single-proprietor bookseller, will be opening in Charlevoix, MI in April 2025 at 204 Bridge St. (main street).

Business owner(s) name(s):

Julie Bergmann

What the business is doing, making, selling (products/services/both/other):

The bookstore will primarily focus on selling books of all genres (90% inventory), but will also feature bookish sidelines (10% of inventory) including reading glasses, stationery, notecards, journals, pens, art paper and supplies, bookmarks, tote bags, and other related items. Programming will be a major point of emphasis and include author visits, school book fairs, student summer reading programs, book clubs, writing workshops, and both themed and community events.

Profile or characteristics of customer(s) who will buy the products or services:

Although Charlevoix's economy is largely tourism-based, Dockside Books is dedicated to building a sense of community for year-round residents. In doing so, we anticipate broad-based patronage that includes all ages, ethnicities, and genders. By offering both in-store and online purchase options, we hope to expand our customer base, and opportunities to engage with main street, to those unable to visit in person (i.e. elderly, medically homebound, and snowbird customers).

Where and how customers can buy:

Our brick-and-mortar main street storefront will be open 7-days a week, year-round, with the exception of national holidays. In addition, patrons can find us at <https://bookshop.org/shop/docksidebooks> for hardcover and paperback books, or at <https://libro.fm.docksidebooks> for audible books. These latter online options are available 365 days a year, 24 hours a day and orders are shipped directly to the customers' home anywhere in continental United States. We will also be offering storefront pick up for orders called into the bookstore in advance.

Hours of operation:

Dockside Books will be open 7 days a week, with the exception of national holidays, during the following hours of operation:

Monday-Saturday, 10am-7pm (may remain open after 7 pm seasonally and/or weekend nights)
Sunday, 11am-4pm

Local, state, or federal licenses or certifications needed:

Michigan Business License- Application submitted and awaiting EIN (see Appendix A)

Mission and Purpose

Purpose and mission of this business – the reason it exists and the problem(s) it is solving or need(s) it is filling):

Henry David Thoreau shared that “Our villages would be stagnant if it were not for the unexplored forests and meadows that surround them”. Small towns, without an influx or exchange of new ideas between residents, and between residents and visitors, can become stagnant too. Independent booksellers are poised to be the forests and meadows that prevent this, encouraging community members to explore the world beyond the confines of their present understanding, circumstances, and geography through the words on a page.

Charlevoix hosts thousands of summer visitors each year, many of whom have traveled the world, yet on the other end of the spectrum, our year-round community is also home to residents who have never left the county and schools with a 55% at-risk student population. For this population, books serve as a conduit linking them to places and ideas otherwise uncharted. Interactions between these groups, seasonal visitors and year-round residents, most often resembles locals providing goods and services to visitors. Opportunities for equal-footing idea exchanges and meaningful dialogue are rare.

Additionally, Charlevoix sits on ancestral Odawan land flanked by township farms, many of whom employ Hispanic migrant workers. Yet currently, community programming to expand cultural awareness and extend a sense of belonging to non-white residents has been sparse.

Third, Charlevoix is in dire need of year-round families. School enrollment has drastically declined. High school graduating classes of 100+ students are now topping out at 60-70 students with only 40-50 students per grade coming behind them in the elementary school. The absence of young families with children has resulted in an inability to fill positions in nearly all job sectors: educational, medical, municipal, industrial, service and hospitality. Unfortunately, youth often leave the area upon

graduation to fill similar positions in communities they see as having more vitality. Independent booksellers are an important part of this vitality, providing young families with a sense of connection to the community, and to other community members. Dockside Books, through thoughtful programming focused on common interests, world and local culture, and the unique interests of young families, can change this.

Finally, Charlevoix's sole operating bookseller retired, closing her business in October 2024. The closest neighboring bookstore is over 25 miles away. In addition, the closest surrounding communities to Charlevoix- Boyne City, East Jordan, and Ellsworth- currently lack bookstores as well, providing an opportunity for main street Charlevoix and Dockside Books to welcome them.

Goals to be achieved over the next 5 years (vision):

Goals for the first five years, in no particular order, include:

- 1) Renovate interior and exterior space (bookshelves, awning, furniture, etc.) in keeping with the 1920s building architecture, DDA and main street cityscape vision and guidelines, and our own vision of creating a bookstore that prioritizes providing a community gathering space for the exchange of ideas, meaningful conversations, and of course...books!
- 2) Reinvest net profit to increase initial inventory to 5,000 titles inclusive of all genres.
- 3) Cultivate an incredible team of book whisperers (sales people) who are reading-ready with good-fit books suggestions for a wide array of readers and are life-long, open-minded learners who thrive in a fun, creative environment.
- 4) Utilize web-based sales applications (bookshop.org and libro.fm) and digital marketing, in addition to hand-to-hand brick-and-mortar sales, to expand the customer base and sales volume thereby increasing full-time, year-round employment opportunities and showcasing the vitality of Charlevoix to future young families exploring residency.
- 5) Partner with local schools and community service organizations to support K-12 literacy efforts, inclusive of: summer reading programs, book fairs, author visits, student book clubs, classroom libraries, poetry and writing competitions, young author events, and high interest book themed parties and programming.
- 6) Partner with existing businesses and organizations to offer engaging community activities throughout the year, inclusive of, but not limited to pairing books with the following events/partners: Couch to 5k/marathon coaching sessions (Charlevoix Running Co.), Beer-Book-Bruh and Sip-n-Savor nights (Bridge Street Tap Room), local Native American history and Anishinaabemowin language workshops (Little Traverse Bay Band, Greensky Hill Church, Ahneen Memories & More), Aurora Borealis and night sky workshops (Headlands Dark Sky Park, Michigan Aurora Chasers) cooking classes and community cookbook productions (local restaurants and caterers), Mahjong and game nights (Charlevoix Public Library), Hygge winter weekend (all businesses and the Chamber of Commerce), NOMI Adventurers Club (The Clothing Company, Charlevoix Running Co.), coffee and book clubs (Harwood Gold, Café Meria), Dia De Los Muertos Celebration and language classes

- (Hispanic Center of West Michigan), wellness and nutrition workshops (Charlevoix Area Hospital, pediatricians, food co-ops, mindfulness coaches) and local history workshops (Charlevoix Historical Society, Mushroom House Tours, Beaver Island Boat Co., Belvedere & Chicago Clubs, Castle Farms).
- 7) Invest in efforts to support community-wide literacy, such as: classroom library donations programs, English-language learner classes, FreeCycle Book Project, and book lending boxes.

II. Market Analysis – Marketing & Sales

The industry and specific type of business within that industry:

The American Booksellers Association (ABA) reports that independent booksellers are making a resurgence and membership is the highest it's been over twenty years. Independent bookseller turnover and attrition rates are also declining. The ABA attributes this to a "community-centric approach" on the part of both customers and booksellers, new digital platforms allowing independent booksellers to expand brick-and-mortar sales to compete in an online market, and a post-pandemic shift to patronizing local community businesses.

Dockside Books will capitalize on this flexible sales model, providing traditional hand-to-hand in-store sales, but also offering online purchasing options for hardcover, paperback, and audiobooks. Customers will be able to have items purchased online shipped directly to their home, anywhere in the continental United States. In addition, Dockside Books will offer door front pick-up services, allowing customers to call in orders in advance and pick them up, neatly packaged and ready-to-go, when it's convenient for them.

Traditional genres of books (bestsellers- fiction and nonfiction, mystery, horror, romance, historical fiction, fantasy, young adult, picture and board books, classic literature, poetry, travel, cooking, self-improvement, biographies/autobiographies, etc.) will be the mainstay, but comic books, zines, magazines, and newspapers, including those that capture the specific interests of young adults will be featured.

SWOT—Strengths, Weaknesses, Opportunities, Threats

External

Opportunities for business success:

There is not an existing bookstore in Charlevoix and the closest independent bookseller is over 25 miles away and is heavily focused on meeting the demands of their own community. The previous bookstore was financially solvent, closing its doors after 17 years of operation only due to the owner's retirement. However, the prior bookstore did not offer online purchasing options with home shipping, maintain an updated online or consistent social media presence, nor were they engaged in the

development of strong partnerships with the school system, other local businesses, community and/or service organizations in ways that led to community-wide literacy efforts or events. In addition, in the latter years of the business, they maintained shortened and inconsistent business hours, including being closed for long stretches in the winter, making it difficult to predict when they might be open.

How to make best use of the opportunities:

Given that the previous bookstore operated a profitable business for 17 years under the previously expounded upon conditions, incorporating online sales, maintaining a year-round consistent presence with expanded hours of operation, developing high-interest programming in coordination with the chamber of commerce, schools and local organizations, and better utilizing digital marketing tools are expected to bolster sales and ensure sustainability into the future.

Threats that could impact business success:

Amazon and big box chain stores threaten independent booksellers in the same way they threaten all small business merchants. In addition, Charlevoix's seasonal, tourism-based economy sustains retailers during the winter months. Should the attraction to Charlevoix as a vacation destination wane, this might create the conditions whereby the sales model may need to pivot.

Ways to manage or offset potential threats:

Marketing online purchasing options to a broadened audience (snowbirds and retirees, surrounding communities, schools, etc.) and being able to quickly pivot, as retailers did during the pandemic, should in-store sales decline, will be the key to stability. Taking advantage of mass audiences at educator conferences, bookseller conferences, parent-teacher conference nights, and independent vendor shows might also supplement sales.

Internal

Strengths of the business:

Businesses are only as strong as their people and products. As an owner, I have 30 years of experience in the education system, first as a middle and high school teacher, then as a high school assistant principal and elementary school principal, and finally, as a coach to principals and superintendents at the intermediate school district level. I also have M.S., Ed.S., and Ph.D. degrees in Educational Leadership. These experiences have equipped me with a great deal of knowledge about building literacy, but also about working in partnership with a wide variety of people to accomplish shared goals and leading an organization in ways that inspire positive

change. I also have done a great deal of hiring, which will help me in building and training a staff that will be well-prepared to serve the needs of the community, but also in building a sense of belonging, agency, and camaraderie amongst staff that contributes to their longevity. My experience in educational leadership roles with staffing, managing and balancing a school budget, building maintenance, and school marketing will likely help reduce my learning curve. I am also a mom, which uniquely prepares me to care for others in the community in the same way I would hope my own children are cared for.

I am also married (28 years) to a current, successful Charlevoix business owner, Douglas Bergmann, who has operated and managed Bergmann Marine since its inception in 1992. His business knowledge, values and priorities have shaped my own and he continues to provide wise counsel having grown a business from start-up to a sustainable, profitable, year-round business himself. The connections we've made through this business, and being the sixth generation of Bergmanns in Charlevoix, provide the unique benefit of having already established deep and far-reaching community roots. This longevity in the community means we are coming to the table with a ready-made network of support, including downtown business mentors, many of whom have already provided critical wisdom and support in the planning process. We understand that it's this history and professional network that likely made Bill and Marsha Schulman, storefront owners, feel comfortable offering us a 5-year lease with an extension option for an additional 3 years and/or first right of refusal (outside of family) to purchase should they wish to sell in the future. It has also made things like finding a local builder, Pearl Construction, to do the build-out and setting up banking (Charlevoix State Bank) easier. We anticipate that our strong community, school, and business connections will also help us build a solid customer base in less time that might be otherwise anticipated.

As a former Continuous Improvement Coordinator and partner to a business owner, I also understand quality is a precursor to maintaining customer longevity and the overall health and success of any business. In light of this, aside from local and student authors, our book selection will be comprised of only professionally edited and published work that is carefully curated to reflect our readers' interests. While we will utilize market bestseller lists, we will also strive to carry books that otherwise might not be found in chain bookstores and prepare staff to be "book whisperers" who effectively guide people toward books they will love. We will also focus on sideline products that are made locally, sustainably, and/or are made by service-minded and conscientious, positive contributors to society. It's important that patrons feel good about what they are reading and purchasing, but also that they have confidence in the quality of products and service provided.

Weaknesses of the business:

Despite my experience in education and leadership, it's been quite some time since I have worked in a retail setting. I expect for there to be a learning curve here that will require my full attention, especially during the first few years of business.

Ways to manage weaknesses:

I have recently retired from the educational system and will be an empty nester for the first time next year. This lack of demand on my focus and time provides an opportunity to do a deep dive into learning how to be a successful merchant.

I have already forged some strong ties with experienced, successful downtown retail merchants who have graciously shared their own wisdom and “formula” with me in terms of maintaining healthy expenditure-profit ratios and managing inventory costs given seasonal fluctuations in sales volume. I have also hired a local accountant who is managing quarterly and annual tax obligations for the business and will be assisting with payroll operations as we get started. In addition, I will be purchasing Anthology, a point-of-sale system specifically designed for independent booksellers that combines inventory and sales management into one platform. This platform has in-store and remote capability to support off-site sales. The proximity of company headquarters, Traverse City, MI, allows for coordination of on-site technology support, which I have already enlisted for initial set-up purposes. All of this, along with utilization of Chamber of Commerce, DDA resources and programming, and Michigan Small Business Association counsel, will help shorten my learning curve.

Market Analysis

Description of the best (primary target) customer (characteristics/profile) that has the greatest need and financial resources to purchase:

Second home owners and seasonal visitors during the summer months and shoulder season have the greatest purchasing power. While traditionally, the second home owner population has been largely comprised of retired individuals, Charlevoix has experienced growth in the number of younger second-home owners as well, providing an opportunity for us as a business to shine a light on Charlevoix in ways that might influence them to consider year-round residence. Seasonal visitors include the families of all ages, but generally, those who can afford to vacation in a resort community and as such, some degree of disposable income. According to the outgoing independent bookseller, these two groups, second-home owners and seasonal visitors, have been the mainstay of sales generated from June-October.

While the aforementioned customers may have the greatest purchasing power, year-round residents also demonstrate need. As indicated in Charlevoix’s 2021 Economic Development Strategy, stopping “brain drain”- young people leaving the community and taking their talents elsewhere- depends on Charlevoix’s ability to attract businesses that appeal to this demographic. Furthermore, lack of diversity and inclusion was noted as a threat in Charlevoix’s strategic plan. Independent booksellers serve as a mirror of current community interests and assets, but also as a window into global cultures. As such, they are well-situated to help attract and retain younger families seeking more diverse, progressive communities, like Ann Arbor.

The dichotomy of serving both an older, affluent seasonal population and aging year-round population, while simultaneously generating a strong following amongst younger, year-round residents presents an intriguing challenge. However, by design, the orientation of bookstores around genres helps them cater to this broad customer base, meet a wide variety of needs, and appeal to a myriad of interests.

Description of how customers will benefit from these products or services:

The benefits of reading are indisputable and include increases in:

- 1) Intelligence, vocabulary, and comprehension
- 2) Critical thinking and problem-solving skills
- 3) Memory function and slowing memory loss (people who read have a 2.5 less chance of developing Alzheimer's disease)
- 4) Understanding of complex emotional states (EQ)
- 5) Empathy and connection
- 6) Conversational skills around a wide variety of topics
- 7) Sleep (activates the frontal lobe and limbic system), relaxation, and self-care
- 8) Life span (people who read have a 20% less risk of death)

as well as a decrease in:

- 1) Stress (reduces stress by 68% and 30 minutes of reading has the same stress reduction impact as 30 minutes of yoga)

In addition, adults who read model good habits for children. Children who see adults read are more likely to become readers themselves, become life-long learners, and spend more time reading as opposed to spending free time on potentially less beneficial activities.

Without a current bookstore in the community, access to books declines as does the promotion of literacy in general.

Define the size and location of your sales/service area, i.e., local city, county, neighborhood, 5-mile radius, etc.:

Dockside Books will be located at 204 Bridge Street in a 1200 sq. ft. main street retail space. It is on the corner of the block, flanked by a popular tap room, French bakery, and park. This location makes it ideal as patrons in the morning can peruse books sipping on a coffee purchased next door, enjoy the park as an outdoor reading room, and during the afternoon and evening, wander through the store as they wait to grab a bite to eat or a brew at the tap room which is just two steps out our back door. It's our intention to leave our back door open in the summer, and be open into the evening hours, to encourage before and after diners to come in and explore our shelves.

The year-round population of Charlevoix is 2,348, but grows by 72% to 24,930 residents as a popular second home owner and tourist destination in the summer. It

resides within Charlevoix County, which has a year-round population of 26,195. Due to a lack of bookstores in the communities immediately surrounding Charlevoix within the county, it's anticipated that with proper marketing and remote sales capability, the store will be positioned to serve the entire county (416.3 sq. miles) and beyond.

Names, addresses, and description of one to three direct competitors already doing this type of business in the area:

Our biggest "competitor" is the Charlevoix Public Library. However, it's our intention to partner with them on programming, support their programming by purchasing books for them, and work collaboratively and meaningfully to grow literacy in the community. The library is located two blocks from main street and unfortunately due to location, visitors are often unaware of its existence. Although the library is exceptional, many year-round and seasonal residents do not obtain library cards. Library cards for non-residents are \$100 annually. Given past bookstore success in the community, it would appear that there is room for both the library and a bookstore and that some prefer to build their own library collection as opposed to, or in addition to, using the library.

Currently, Charlevoix lacks any other bookstore competitors. The prior bookstore, Round Lake Books, closed its doors in October 2024 due to the owner's retirement.

Description of our "competitive advantage" – what makes us better or different than the competition:

We believe our competitive advantage over our competition (the library) includes:

- 1) We are a bookseller, helping people build their own personal libraries.
- 2) Our hours of operation extend beyond library hours. The library is closed on Friday and Saturday evenings and does not open until 1pm on Sunday. These are key foot traffic times in our community.
- 3) Our selection of books is carefully curated to the tastes of readers and will engage in rapid turnover of books unsold, taking advantage of publisher send-back mechanisms, to make room for continual supply of new bestsellers and releases.
- 4) We offer online 24/7 shopping for hardcovers, paperbacks, and audible books.
- 5) We ship anywhere in the contiguous United States, allowing us to continue to serve patrons who might be snowbirds, be homebound, or just not be able to get to us in winter weather.

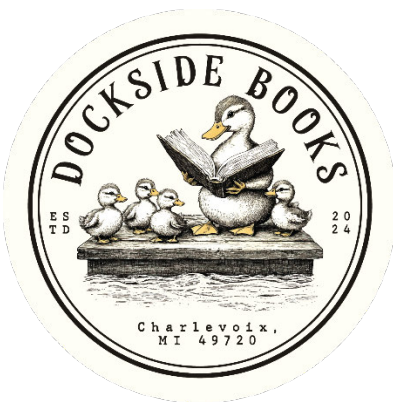
Marketing Strategies

Description (or "picture") of the brand and image – character of your business -- what people will remember about the business, and that will appeal to potential customers:

Charlevoix has a long history as a boating community. Our main street is sandwiched between Round Lake and Lake Michigan and tourists flock to the city marina and bridge areas (we are on the block between both) to enjoy the sights of vessels passing in and out of the harbor. In this sense, our name “Dockside Books” is a literal good fit. In addition, the “Dockside” title has a storied past in Charlevoix. Between 1960-1980, William Ratigan, affectionately referred to as “Doc Ratigan”, ran a small publishing company and used bookstore out of an old, decorated fish shanty, called “Dockside Press”. The shanty has been the subject of many artistic renderings still found in Charlevoix today. Between 1970 and 1990, the Williams family operated “Dockside Pharmacy” on main street. For those of us who attended middle or high school just blocks away, we remember grabbing a phosphate and chicken noodle soup at their soda fountain counter. Although both businesses have been gone for decades, the “Dockside” name holds a special place in the community. Paying homage to this history, and the waterfront boating community we serve, is what led us to select Dockside Books as a business name. We intend to celebrate this history in photos displayed in our store and by maintaining the 1920s character of the building in our décor.

In addition to keeping local history alive, our priority is that customers, both residents and visitors, recognize our business for its impeccable hospitality and quality service. People initially come to Charlevoix because of the aesthetics and visual appeal, but we hope they return, or even stay, as a result of our genuine interest and care for them as expressed by the individualized service and hospitality they experience in the store, the same kind of hospitality that led to the development of the Belvedere and Chicago Clubs in the late 1800’s and droves of visitors since. We’d like to think of our staff as “book whisperers”. Like horse whisperers, or any other kind of whisperers, they need to first be quiet listeners and observers so that they can better lead toward a destination not of their own interest, but to that of customers’, prescribing books that are individualized good fits. It’s this kind of personalized service and connection that will help patrons understand the depth to our town’s motto, “Charlevoix the Beautiful”.

We think the logo below accurately captures both the warmth and hospitality of our business as well as our dockside location and history. As we’ve started to share our vision, we’ve had several people already inquire about purchasing merchandise with our logo!



Marketing message: Short way we describe/define the business so it captures interest (“tag-line”):

“Gathering thinkers, adventurers, and creatives” is our tag line. This coincides with our vision of being a gathering space for the exchange of meaningful ideas, dialogue, and of course...books! We feel the term “gathering” captures our interest in collecting diverse books and customers from all walks of life, and also our understanding that reading is for thinkers, those for whom books offer a sense of adventure, and those who see the world and their lives as a creative space of which they are the authors!

List of three or more marketing, promotion, and advertising tactics to be used to convey the brand, image, and messaging (including what, where, and how often):

Some of the marketing and advertising messaging we will use includes:

- 1) “Linger longer” is an advertising tactic we will employ, based on American Bookseller Association research that the longer one stays in a bookstore, the more likely they are to make a purchase. The physical space of the store will be set up to reflect that it’s a gathering space. In contrast to the former bookstore, there will be comfortable seating groupings, a puzzle table, a chess/checkers table, and a complimentary coffee station available for customers, sending a message that lingering longer as you’re browsing our shelves is welcome!
- 2) “Books are mirrors and windows” will help us convey a message that books help us learn both about ourselves and our current place in the world (mirrors), but also transport us into worlds different than our own (windows). We will use this idea to promote different events as either mirror or window events, or both!
- 3) “Everyone reads” will also be a message we’d like to convey to help us promote community-wide literacy. This will help us launch book clubs for a variety of ages and reading interests, school-based events, and partnerships with the library and other businesses (i.e. runners read, beer drinkers read, men read, infants and toddlers read, our community reads). In schools, each teacher of every subject area posted in their door what they were currently reading to promote the idea that literacy is important to everyone and reading is fun! I could see this becoming a community-wide idea with retailers posting what they were currently reading as well! “Everyone reads” will also propel us in our efforts to provide English as a second language learning opportunities and provide free books through FreeCycle and other service organization projects.
- 4) Monthly newsletters featuring new releases, upcoming events, and notable authors and book-worthy news will be provided to all on our customer mailing (email) list. Between newsletters, our social media sites (Facebook and Instagram) will help us reach customers with book reviews, new releases, and event information.
- 5) Incentivizing reading will also be part of our marketing strategy in the following ways:

- In keeping with our logo, we will purchase a variety of recycled rubber (latex-free) ducks that students (k-12) can select from a treasure chest every time they read “x” number of books and show their reading log as evidence. They can either keep the ducks or trade them in for free books when they accumulate “x” number.
- Book clubs that order more than “x” number of copies of the same title for their reading group can do so at a discounted rate.
- Memberships to Dockside Books will be offered for purchase on an annual basis to the first “x” number of subscribers. Membership perks will include a free birthday book, “x” number of discounted book and/or merchandise purchases per year, member-only shopping nights (beyond regular hours), priority seating at events and author signings, the ability to reserve advance copies of new releases, the opportunity to host a private event for up to 20 guests in the bookstore, and a free Dockside Books tote.
- Customers will be able to purchase and donate book credits to school classrooms throughout the year. As a classroom accumulates enough book credits, the class will be invited to come to the bookstore for a special story hour, snacks, and to pick out their very own book.
- K-12 local students will be able to participate in summer reading programs and reading challenges through partnership with the school system and earn book credits they put toward the purchase of books from the store.
- Aspiring author programs, adult and student, will be offered several times per year with books and merchandise from our store, but possibly other stores too, offered as prizes.

Sales Strategies

Description of sales strategies – how to convert interest into an actual purchase:

- 1) Greeting each customer with a pleasant smile and “We hope you enjoy your browsing; let us know if we can help” is the first step to making people feel comfortable in a new book store.
- 2) As mentioned earlier, training staff to be “book whisperers” who pay close attention to noticing what customers are picking up and then listening to how they respond to softly floated questions such as those below so that they can effectively provide recommendations if the customer desires.
 - What’s your all-time favorite book or author?
 - or?
 - What have you read lately that you’ve loved or not loved at all?
 - How might you like to feel after you’ve read a book (i.e. inspired, surprised, entertained, etc.)?
 - Is there a genre that you’re in the mood for?
- 3) Since our sidelines will feature products that have unique stories (i.e. sustainably made, locally made, or give to meaningful causes), we can move beyond solely offerings pairings of products to customers (i.e. reading glasses with books) and actually share the product stories to engage customers. As just one example, we will be carrying a line of tote bags that employs

cognitively challenged adults to manage their packaging and then gives back to the agencies who provide care for those adults. Sharing the stories behind products like this makes a purchase more likely as everyone wants to feel good about what their purchase supports.

- 4) We will also have an advisory group of different genre readers who will be writing book tags (descriptions of the book and why they liked it) to highlight books on display in the store. This, along with “staff picks” may help customers feel more confident about purchasing books that someone else highly recommends.
- 5) Asking customers if they’d like to join our mailing (email) list and/or social media following to receive our monthly newsletter and upcoming event information will also help.

Description of pricing strategies – what will be charged for services/products;

Booksellers use the newsstand price provided by publishers. There is generally a 40% profit margin on books with the ability to send back unpurchased copies within a set timeframe. We will utilize the suggested newsstand publisher pricing guidelines with the exception of working with local school or community groups who are doing charitable work, for member discounts or incentivized programs mentioned previously, or in the case of special sale dates (i.e. downtown sidewalk sales, etc.). The same will be true for sideline products.

Description/detail on the cost of producing your product or service:

None of the products are produced in house.

Description/detail on how business will make a profit and how much:

As noted above, the profit margin on books is typically 40%. Sideline products range from 40-50% profit.

III. Management & Operations

Key Personnel

List of names, work duties and responsibilities, qualifications, and experience for each person associated with the business, including outside advisors:

The owner, Julie Bergmann, will be managing the day-to-day operations of the store on-site. It’s critical to implementation of our vision for the bookstore that the owner be fully engaged in all aspects of purchasing, bookselling, and training/managing staff. As an owner, the intention is to not collect a paycheck until the store is well-established, but to instead reinvest any profits in inventory and staff. In addition to the

owner, we anticipate hiring one full-time seasonal employee (hopeful to grow more full-time, year-round positions as the business grows) and 3-5 year-part-time employees (depending on number of shifts desired per person). The duties and responsibilities of staff will depend on their unique skill sets and talents, but could include: in-store sales transactions, off-site sales/event transactions, unpacking and shelving books, contributing inventory input, writing book reviews and staff picks, marketing and advertising, newsletter mailings, display design and set-up, assisting with in-store events, general straightening and cleaning, gift wrapping, making coffee, and opening/closing the store. Preference will be given to those with extensive book knowledge, retail experience, a vested community interest, and whose vision aligns with or strengthens our own. We anticipate positing for these positions in early February, hiring in late February- early March, training in March, and opening in April.

Our advisory panel is made up of local teachers, friends, family, and community members who are avid readers of different genre and can provide specific guidance on selecting inventory.

Business Operations & Processes

Description of all the steps, activities and/or processes that have to happen to produce, sell and deliver the product or service (work activity flow chart):

Daily:

- 1) Inventory report- details how many copies of each book or number of each sideline product were sold vs. number that remain in stock
- 2) Sales report- details gross sales and sales tax
- 3) Shelf new books

Weekly:

- 1) Purchase new inventory in accordance with inventory report and budget
- 2) Update social media sites

Biweekly:

- 1) Payroll
- 2) Staff schedule

Monthly:

- 1) Revenue vs. Expenditure Report
- 2) Cull inventory and send unpurchased book copies to publisher
- 3) Construct and send customer newsletter and events calendar
- 4) Change store and window displays

Quarterly:

- 1) Taxes (service provided by Joe Kanine, CPA)

IV. The Financial Plan

Cash Needed Summary

“Shopping list” of equipment, materials, inventory, etc., needed to start your business along with reliable estimated cost for of each item, and where they will be purchased.

Item	Cost	To Be Purchased From
Yet to be purchased start-up products, services, and materials <u>included in project/grant scope</u>:		
Book Inventory	\$50,000	Various Publishers (Ingram, Harper-Collins, Penguin, MacMillen, Hachette, etc.)
Sideline Merchandise	\$5,140.68	Faire
Built-in wall bookshelves	\$14,500	Pearl Construction
Children's room door and porthole trim	\$3005.00	CurveMakers
Anthology Point-of-Sale System	\$4,024. (off-site/second station)	Anthology
Square Credit Card Machines (1 Off-site and 1 On-site)	\$498. (on-site stand) \$299. (off-site terminal)	Square or similar vendor
Outdoor awning & signage	\$1,500	Traverse Bay Canvas
Children's Book Area Mural	\$3,000	Pat Tinney (local artist)
Twin coffee machine w/server carafes	\$1,932.	Amazon
Gift/Kraft paper rolls and paper dispenser	\$207.15 (3-roll wall mounted dispenser) \$342. (3 rolls x \$114./roll)	Mr. Gift Wrap
Gift Bags	\$302.71	Amazon
Project Total:	\$84,750.54	
Recently purchased (w/personal capital) start-up products and materials <u>not included in project/grant scope</u>:		
Book Inventory	\$17,785.26	Round Lake Books (going out of business sale)
Sideline Merchandise	\$5,000.	Caddis, Maika, Sugar Paper, etc.
Anthology Point of Sale System	\$12,000. (single/main station license)	Round Lake Books (going out of business sale)
Floor displays	\$5,000.	Antique markets, Facebook Marketplace, and Amazon (steel adjustable table bases)
Furniture	\$5,000.	Antique markets and Facebook Marketplace
Purchased Total:	44,785.26	
TOTAL Cost	\$129,535.80	

Monthly Income Projection

Estimated monthly sales by categories or types of products, or services.

*Please see attached "Appendix B" for detailed 2 yr. budget projections			
Description of Item or Service	# Units/Hours	Price per Unit/Hours	Total Sales
Book and sideline merchandise sales	NA	NA	\$20,833
TOTAL Monthly Sales			\$20,833.

Monthly Income x 12 = Annual Projected Income

\$250,000.

Monthly Expense Projection

List of monthly operating expenses

[illegible]

TOTAL Monthly Expense	\$7,893.

Monthly Expense x 12 = Annual Projected Expense

\$94,716.

Annual Projected Income – (minus) Annual Projected Expense = Gross Profit

\$94,466. (-repayment of personal capital investment of \$129,395.12 wo/grant award)
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MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

Match on Main FY 2025 Local Business Worksheet

[Appendix C](#)



Introduction to the Match on Main Local Business Worksheet

Welcome! You are about to start the application process for the Match on Main Grant, aimed at energizing and transforming downtown areas through impactful small business projects. This section gathers essential information about your business and the visionary project you propose. The insights you provide here will help us understand your commitment to enhancing local vibrancy and economic health. Follow the steps outlined, ensuring you attach all required documents and detailed project information. Let's begin your journey towards making a significant mark on your community.

Completing the MEDC Match on Main Local Business Worksheet

Eligible small business applicants are encouraged to use this provided template and gather all necessary attachments (see the list below) before starting this application worksheet. The following documents **must** be submitted along with the application for consideration of the Match on Main Grant.

- Project Cost Estimates from a third party that reflect total private investment. Private investment includes any non-Match on Main funds that will be leveraged to implement the project within 12 months of an executed grant agreement. All costs associated with the proposed project should be reflected in the required third-party cost estimates.
- A minimum of three photos that represent the scope of Match on Main request; this should include at least one exterior photo and at least one photo of the interior of the space (acceptable file types: PNG, JPEG, and PDFs).
- **REQUIRED FOR NEW BUSINESSES:** For businesses in operation 12 months or less, a copy of a detailed Business Plan that has been reviewed by a third-party small business resource provider, such as the Michigan Small Business Development Center (MI-SBDC). At a minimum, the Business Plan should include an executive summary, company introduction, description of products or services offered, an overview of operations, and a two-year projected cash flow. (If the business has been in operation for more than 12 months, this attachment is **OPTIONAL**.)

Business & Project Specific Information

Please answer the following questions below for the Match on Main application that will be submitted on your behalf by the eligible applicant (Main Street, DDA, Redevelopment Ready Community). Questions and attachments in this worksheet will be used to evaluate the entire application. The eligible applicant is also required to submit information that will help the MEDC determine eligibility of the community and the project.

This application has been updated to enhance clarity and usability, featuring illustrative examples relevant to potential projects and community impact. Applicants are encouraged to provide detailed responses specific to their own project, rather than relying solely on the provided examples. Please note that these updates are intended to assist in the application process and do not affect the scoring criteria.

Appendix C: Match on Main – Local Business Worksheet

Business Information

Contact information

First Name: Joe

Last Name: McCormick

Cell Number: 616-633-3563

Office Number: 616-633-3563

Email: McCormickLivingTheDream@gmail.com

Preferred Contact Method:

☒ Email ☐ Cell Phone ☐ Office Phone

Business Role: Investor

☐ Owner ☐ Employee ☒ Other

Community Information

Charlevoix Area Chamber of Commerce

General Business Information

Legal Business Name: Stiggs Brewing Company

DBA (if applicable): Stiggs Brewery & Kitchen

Street Address: 743 Petoskey Street

City: Charlevoix Zip Code: 49720

Employer Identification Number (EIN):

[REDACTED]

Date of Business Formation (filed with LARA): August 6th 2015

For existing, when did the business open?

Current location opened in 2015

If new, when will the business open?

New Charlevoix location will open in May 2025

Are you a sole proprietor?

☐ Yes ☒ No

Business Type:

☐ Retail ☐ Restaurant ☐ Service ☒ Other Microbrewery

NAICS Code Selection 7224 Limited Service: Taverns, Bars, Bakeries, Delis, Candy, Ice Cream

Business Status Information

Is the business a for-profit entity? ☒ Yes ☐ No

Is the business headquartered in Michigan? ☒ Yes ☐ No

Current FULL-TIME employees: Zero in Charlevoix

NEW jobs estimated because of this project:

Full Time: 4 Part Time: 2

Appendix C: Match on Main – Local Business Worksheet

Existing Business Information

Is the business a brick-and-mortar storefront with face-to-face operations located within the community's traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial district? **NA**

What is the total square footage of any NEW (currently vacant or underutilized) space being activated? **NA**

How long has the space being activated been vacant or underutilized? **NA**

New Business Information

Is the business a brick-and-mortar storefront with face-to-face operations located within the community's traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial district? **Yes**

What is the total square footage of any NEW (currently vacant or underutilized) space being activated? **1,767 sq ft**

How long has the space being activated been vacant or underutilized? **25 years since 1999, 2017
Rezoned as parking garage**

- *New businesses (operating 12 months or less) are REQUIRED to provide a copy of a detailed business plan that has been reviewed by a third-party small business resource provider as part of the Match on Main application.*
- *Existing businesses (in operation more than 12 months) have the OPTION to provide a business plan as part of the project application.*
- *Reference the Match on Main Program Guide for Business Plan elements that need to be included.*

Appendix C: Match on Main – Local Business Worksheet

Project Information

The Stiggs Brewing Company expansion project involves transforming a former garage into a **microbrewery and taproom**, increasing production capacity, and expanding sales channels. The project aims to address current limitations in the existing facility and capitalize on new market opportunities.

Project Activities and Expenses:

- **Phase 1:** The initial phase involves a **moderate interior remodel**, brewhouse and exterior walk-in installation, and is planned for completion in spring 2025. This includes costs associated with construction, equipment purchases and installation.
- **Phase 2:** This phase includes building a **3-4 season patio** to provide additional seating during colder months and developing the exterior green space for a beer garden.
- **Phase 3:** This phase includes exercising a “lease to own” option for the front third of the property, with the remaining two-thirds to be developed into multi-family residential apartments by the developer.
- **Brewery Operations:** The new facility will have a 1,767 sq ft footprint for brewery operations, with four roll-top doors to enhance workflow.
- **Taproom and Beer Garden:** A secondary taproom and outdoor beer garden will be developed to increase revenue streams through enhanced catering and event services.
- **Production Capacity:** The project includes scaling production from 300 barrels in 2023 to 1,350 barrels by 2026, which requires the purchase of a 10BBL brewing system.
- **Self-Distribution:** The plan involves transitioning from a brewpub to a microbrewery license allowing wholesale distribution, self-distribution and the hiring of a self-distribution manager and leasing of a delivery van.

Alignment of Project Scope with Budget and Cost Estimates:

Total Project Need: The total cost for all listed items is **\$791,817.20**.

The total cost is broken down into the following subcategories:

- ✓ **Property** Due Diligence: \$12,300.00
- ✓ **Brewhouse** Equipment/Supplies: \$283,837.00
- ✓ **Production Supplies** (including kegs, ingredients, and cleaning equipment): \$29,568.00
- ✓ **Gas:** \$20,500.00
- ✓ **Lab Equipment:** \$1,128.00
- ✓ **Office:** \$2,096.00
- ✓ **Taproom** (including remodel, furniture, and dishwashing): \$218,750.00
- ✓ **Operating Costs** (including labor and marketing): \$184,730.00
- ✓ **Other uncategorized Miscellaneous Costs:** \$38,908

Need for Match on Main Funds:

- **Funding Gap:** The project requires **\$791,817.20** in total investment. Stiggs is seeking a combination of loans, private investors, and potentially crowdfunding to meet its funding needs. Match on Main funds could help reduce the funding gap, making the project more viable.
- **Community Goals:** The project aligns with the goals of the community and downtown as it focuses on creating a multi-use, family-friendly venue that enhances the local area for residents and visitors. The facility is located on a primary thoroughfare and is near a golf course and bike trail, and Depot Beach enhancing the area's appeal.
- **Improved Local Area:** The expansion aims to improve the local area for residents and visitors by creating a unique destination. The addition of a beer garden, catering, and event services will make the location a popular spot for both locals and tourists and provide a family-friendly destination.
- **Innovative and Creative Elements:** The project introduces innovative elements by combining a production brewery with a taproom, an event space, and a future multi-family residential development on the same property.
- **Visitor Attraction and Community Engagement:** The expansion has the potential to attract visitors and enhance community engagement. The new location is intended to boost foot traffic and increase brand awareness. The project will also bring new job opportunities and encourage local economic growth.
- **Economic Impact:** The project is expected to increase annual revenue from \$1.1 million to \$2.3 million by Q3 2025 and reach \$4 million within 5 years. The economic impact of the craft brewing industry is significant, with \$76.3 billion contributed to the U.S. economy, making this project a valuable local investment.

In summary, the Stiggs expansion is a comprehensive project that includes a variety of activities and expenses, all aligned with a detailed budget and cost estimates. Match on Main funds are needed to bridge a funding gap and support a project that will have significant benefits for the community by creating new jobs, attracting visitors, and enhancing the local economy.

Eligible Activities Being Considered

- ☐ Technical Assistance
- ☒ Interior Building Renovation
- ☒ Permanent or semi-permanent activation of outdoor space
- ☒ General marketing and/or technology
- ☒ Working capital needs (inventory)
- ☐ Other:

Proposed Start Date: Jan 2025

Proposed Completion Date: May 2025

Appendix C: Match on Main – Local Business Worksheet

Project & Private Investment

Budget

- Provide a detailed list of all items and cost of the work to be performed or the items to be purchased that will support a reimbursement request from the Match on Main dollars. Be specific by providing vendor, items and quantity, and cost.
- Third-Party Project Cost Estimates are REQUIRED. All costs associated with the proposed project should be reflected in the required third-party cost estimates

Vendor	Item Description	Quantity	Total Cost
Backstep Brewing Co., Silverback Grain Handling & Specific Mechanical	Total Brewery Package- Includes USED System, Shipping, Storage and Support USED Deutsche 15 BBL System	1	\$283,837.00
Shelving.com	Storage Racks Grain	1	\$435.60
Shelving.com	Storage Racks Kegs	6	\$2,613.60
Home Depot	Pallet Jack	2	\$790.00
Webstaurantstore.com	Hand Truck/Dolly	2	\$258.00
American Walk-in Coolers	Walk In Cooler	1	\$12,000.00
Michigan Water Supply	R/O System	1	\$5,000.00
CPESystems.com	Stand Alone Pumps	1	\$3,090.00
Webstaurantstore.com	Triple Sink	1	\$614.00
TractorSupply.com	Garden Hoses, nozzles	4	\$356.00
Home Depot	Big Ass Fan	1	\$299.00
Brewery Automation Systems	Keg Washer	1	\$21,000.00
Kegco.com	Equipment Shipping	1	\$8,000.00
Kegco.com	Kegs & Packaging	40	\$3,920.00
Great Lakes Malting Company (Traverse City) Michigan Local Hops Hozy Hoch Hops (Elmira,MI)	Grain, Hops, Yeast, Water Treatment	1	\$8,000.00

Appendix C: Match on Main – Local Business Worksheet

45th Parallel (Hawks MI)	Chemical	1	\$900.00
Unionjacktools.co	Cleaning/Sanitizer Equipment	1	\$400.00
Home Depot	Storage, wall rack, peg board, etc.	1	\$200.00
Home Depot	Pressure Washer	1	\$400.00
Home Depot	PPE	1	\$200.00
Home Depot	Eye Washing, Shower, etc. OSHA Compliance	1	\$700.00
Purity Cylinder Gases	CO2	1	\$10,700.00
Purity Cylinder Gases	Nitrogen	1	\$9,500.00
Purity Cylinder Gases	O2	1	\$300.00
Webstaurantstore.com	Sink	1	\$289.00
Homesciencetools.com	Microscope	1	\$490.00
Morebeer.com	pH Capabilities	1	\$349.00
BestBuy.com	Computer	1	\$1,049.00
Home Depot	Desk/worktop table	1	\$498.00
BestBuy.com	Printer	1	\$249.00
Walmart	Misc. Office Supplies, Organization	1	\$300.00
Calmar Construction	Building Remodel - General Contractor	1	\$175,000.00
Micromatic.com	Tap System	1	\$10,000.00
Calmar Construction	Tap Wall Design Elements	1	\$3,000.00
SunPerk	Patio Tables	18	\$18,000.00
SunPerk	Sunshades	4	\$1,200.00
Webstaurantstore.com	Dishwasher/Triple Sink	1	\$4,500.00
Webstaurantstore.com	Glassware	1	\$2,000.00
In House construction	Flight Boards	30	\$1,050.00

Appendix C: Match on Main – Local Business Worksheet

Sonos. Com	Music System	1	\$4,000.00
	Labor	1	\$70,037.00
Imperial Beverage & In-House	Brand Audit	1	\$6,000.00
Imperial Beverage & In-House	Advertising	1	\$25,000.00

The total cost for all listed items is **\$791,817.20**.

A: Total MoM Grant Sought (including 10% Match): \$27,500

B: Total Expenses Not Covered By The Grant: \$764,317

C: Total Project Cost: \$791,817

D: Match on Main Grant Request: \$25,000

E: Total Private Investment:
Private Equity \$325,000
SBA loans \$475,000

Private Investment Funding Sources

- ☐ Personal Savings
- ☒ Bank Loan
- ☒ Friends & Family
- ☐ Other Grants
- ☐ Credit Cards
- ☒ Other (Please describe): New Private Equity Investors

Please describe how you will fund the gap between the Grant amount awarded and the total cost of the project: The gap will be funded Primarily by new SBA loans, new private equity investment, and refinancing existing debt

Community Impact

- *How will this project contribute to the local community:*

The Stiggs Brewery expansion project is poised to make several significant contributions to the local community:

- **Job Creation:** The expansion is expected to **increase local employment**. The expansion to a microbrewery with a secondary taproom will require additional staff for brewing, taproom service, and potentially distribution. The initial staffing will be for the new taproom, brewery, and a self-distribution manager. In Phase 1 of the project, one objective is to manage labor costs, including specific targets for front-of-house, back-of-house, and management staff.
- **Economic Boost through Tourism:** The project aims to attract more visitors to the area. The new location in Charlevoix is on a primary thoroughfare, near the municipal golf course, bike trail, and beaches, making it a destination point for both locals and tourists. The goal is to develop a "multi-use, family friendly place for locals and tourists". The new facility will offer a secondary taproom with outdoor space for events, which will also help to draw more people in. Based on a conservative estimate of only attracting ½ the visitors that we expect at the Boyne location in 2024, we would expect nearly 21,000 visitors at the Charlevoix site in 2025.
- **Revitalization of Underused Property:** The expansion is based at the site of the "Old '76 Garage". By redeveloping this property, the project will revitalize an underused site and enhance the area. Additionally, the property owner intends to develop the remaining two-thirds of the parcel into multi-family residential apartments.
- **Enhancing Community Services:** The project will develop a "**family-friendly place**" with outdoor space and interactive activities. This will not only provide a space for leisure and social interaction but will also potentially host community events. By adding a secondary taproom with ample green space, it is anticipated that the site can offer more opportunities for community engagement.
- **Support for Local Businesses:** The project prioritizes working with local partners, suppliers and engaging with the local community. The target market includes conscientious consumers who support small batch brewing and independent business owners. This is expected to have a positive effect on the area.
- **Strategic Partnerships:** The expansion includes the intention to build partnerships through the bulk, co-packing market to broaden the reach of spirits, wine, and cider. This will have a positive impact on the local community and economy.

In summary, the Stiggs Brewery expansion is not just an economic venture, but also an initiative that is strategically planned to support the local community through job creation, increased

Appendix C: Match on Main – Local Business Worksheet

tourism, revitalization of underutilized properties, enhanced community spaces, and supporting

- *How will this project benefit your existing business:*

local businesses and partnerships.

Business Impact

The Stiggs Brewery expansion project is designed to significantly benefit the existing business in several keyways:

- **Increased Annual Revenue:** The expansion aims to **increase annual revenue from \$1.1 million to \$2.3 million by Q3 of 2025**, between the two taprooms, and increased catering and event services. The project includes projections to reach \$4 million in revenue within five years. This represents a substantial growth in revenue. The three-year projections, with combined revenues jumping from \$1.5M to \$2.3M by 2026.
- **Expanded Production Capabilities:** The project addresses the limitations of the current space by adding a new production facility. The current brewpub has only 1/3 of its space dedicated to revenue production, which limits its capacity to scale. The new facility will allow for an **increase in production capabilities to a 10BBL system**, allowing for greater efficiency and output. The brewery is scaling up production from ~300 BBL in 2023 to a target of ~1350 BBL by 2026.
- **Access to Wholesale Market:** By modifying the license from a brewpub to a microbrewery, the expansion will enable Stiggs to enter the wholesale market. This will include beginning self-distribution in the local market and building relationships with distributors. The projections for the business include 20% of total revenue coming from wholesale.
- **Diversified Revenue Streams:** The project will diversify revenue streams by adding a secondary taproom, increased catering, and event services. The new taproom will have a beer garden which can facilitate interactive activities and events. The intention is to generate additional sales through the new taproom, wholesale, and self-distribution channels. Additionally, there is an intent to generate additional food sales through catering, events, and pop-up vendors.
- **Enhanced Brand Exposure:** The new location is situated on a primary thoroughfare, which will lead to higher levels of foot traffic and provide immediate growth in brand recognition. The new site is nestled next to the Charlevoix Municipal Golf Course and other local amenities that will draw additional traffic to the location and business.
- **Improved Efficiency and Processes:** The project aims to improve operational efficiency. New systems will improve processes, and increased staff training will aim to increase product knowledge and morale. The expansion will also allow for a review, update to overall branding, and implement new business plans and standard operating procedures.

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- **Expanded Customer Base:** The expansion is expected to grow the customer base through the addition of a new taproom and expanded distribution. By entering the wholesale market and engaging in self-distribution, Stiggs will reach new customers and markets. The new taproom will also increase opportunities to reach new customers.
- **Potential for Additional Product Lines:** While not the primary objective, the project intends to build the infrastructure with intentions to include hard cider production, mead production, limited distillation capabilities, and a marketable non-alcoholic beverage line. This will allow for potential future expansion of products and services.

In summary, the Stiggs Brewery expansion project will provide significant benefits to the existing business by increasing revenue, diversifying income streams, expanding production capabilities, accessing new markets, improving operational efficiencies, and expanding its brand reach. The project will transform Stiggs from a local brewpub to a regional production brewery with diverse revenue streams.

Business Impact

- *How will this project bring innovation and creativity to the area:*

The Stiggs Brewery expansion project is set to introduce innovation and creativity to the area in several ways:

- **New Business Model:** The expansion will shift Stiggs from a brewpub model to a microbrewery, enabling **wholesale distribution** and **self-distribution**. This is a significant change in its operational structure and revenue strategy. This move allows the business to access a broader market and diversify its revenue streams. The expansion also intends to develop partnerships for spirits, wine and cider through the bulk, co-packing market.
- **Unique Products and Services:** The expansion aims to provide unique offerings not currently available in the community. This includes plans to develop a line of **hard ciders**, **mead production**, explore **limited distillation capabilities**, and create a **marketable non-alcoholic beverage line**. The business is also intending to develop their mainstays and introduce seasonal brands. The existing business already offers unique maple wood smoked meats, and the expansion intends to make this a feature at the new location as well.
- **Enhanced Customer Experience:** The project includes the creation of a new taproom with a focus on a **refined "beer garden experience"**, including interactive activities in the outdoor space. This emphasis on customer experience aims to create a unique and enjoyable environment for locals and tourists. The project will also review and implement updated branding to further enhance the customer experience.
- **Use of Technology:** The project will integrate a new **POS (Point of Sale) system**, which will provide real-time sales tracking, labor management, inventory control, and customer database capabilities. The brewery will also implement a **production management system** for optimizing brew schedules, tracking materials, quality control and yield analysis. These systems will streamline operations and enhance business management.
- **Market Differentiation:** The expansion is focused on establishing a brand with a clear identity in the market. This includes refining the brand focus to five mainstays and introducing seasonal brands. Stiggs intends to grow into new markets by building distribution partnerships. The goal is to stand out with quality products and focus on local engagement. The intention is to create a hyper-local brand that represents its community.
- **Operational Efficiencies:** The project focuses on implementing systems to improve efficiencies in the business including weekly scheduling demands associated with sales forecasts and labor scorecards. There are specific targets for front of house, back of house, and management labor costs. There are also plans to implement an inventory control

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system, including weekly tracking, recipe costing, vendor price monitoring, and waste tracking. These systems will be a major innovation for the business.

- **Community Engagement:** The expansion is intended to develop a "multi-use, family-friendly place" that is accessible to both locals and tourists. The project includes intentions for community engagement through outdoor activities.

In summary, the Stiggs Brewery expansion project is not just about increasing production and sales; it is about introducing new business strategies, products, and services, enhancing the customer experience, leveraging technology, and engaging with the community in a creative way. By creating a new production facility, Stiggs is looking to build a brand that stands out through quality, innovation, and engagement with its market.

Business Impact

- *How will this project attract residents and visitors:*

The Stiggs Brewery expansion project is designed to attract both residents and visitors through a variety of strategic initiatives:

- **Unique Location and Amenities:** The new location in Charlevoix is on a primary thoroughfare, near the municipal golf course, bike trail, and beaches, making it a desirable destination point for both locals and tourists. The property is intended to be a "multi-use, family-friendly place". This prime location, coupled with the brewery's offerings, will draw people to the area. The expansion will also include an outdoor space, which will accommodate interactive activities and events. This is expected to be a unique attraction for both residents and visitors.
- **Secondary Taproom and Beer Garden:** The project includes the development of a secondary taproom with an **ample green space** designed for **outdoor events**. This will create a dedicated space for socializing and entertainment, making it an attractive location for both residents and tourists. The outdoor space is intended to provide a refined "beer garden experience".
- **Special Events:** Many family orientated events could include, Themed Trivia nights, Game Nights, Movie nights, Live music, Euchre tournaments, Outdoor games, yoga, community fundraisers for charity, etc. The number of attendees expected at events would vary by event but expectations are that they will be substantial. The provision of a secondary taproom and outdoor space will allow the business to host special events, which are expected to attract a crowd. The new site is intended to be a multi-use facility, capable of hosting a variety of events.
- **Partnerships with Local Businesses:** The brewery intends to partner with other local businesses and build relationships with distributors. The strategy to partner with local businesses and other organizations is intended to promote area-wide attractions. The target market includes "conscientious consumers" who support local businesses. The brewery intends to form partnerships with other local businesses.
- **Catering and Event Services:** The project aims to increase revenue through catering and event services. This will attract a wide range of visitors and residents, who will use the new location for business, family, and community events. The catering and event services will add to the attractiveness of the new location for residents and visitors.
- **Focus on Craft Beer and Mead Tourism:** The project targets consumers who appreciate small-batch brewing and are interested in where their food and drink come from. By focusing on craft beer, mead, and its unique offerings, the brewery intends to attract

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"appreciators of the art of brewing". The expansion into a microbrewery, with distribution and a new taproom, will appeal to this segment of the market.

- **Brand Recognition:** The new location is on a primary thoroughfare, which will promote high levels of guest foot traffic, and provide immediate growth of brand recognition. The new location will also benefit from its proximity to local tourist amenities.
- **Additional Offerings:** The project includes future producing a line of hard ciders, mead, exploring limited distillation capabilities, and creating a non-alcoholic beverage line. These additional offerings will attract a diverse audience. The brewery also intends to develop their mainstays, and introduce seasonal brands, which will keep their offerings fresh and attractive.

In summary, the Stiggs Brewery expansion project aims to attract residents and visitors through its strategic location, unique amenities such as the secondary taproom and beer garden, special events, partnerships with local businesses and other organizations, catering and event services, and its focus on quality craft products. These elements, when combined, are expected to make the new location a desirable destination point for a wide range of customers.

Business Impact

- *How will Match on Main funds impact your business?*

Stiggs Brewery's expansion plans, include various funding strategies and operational improvements. There is a range of other financial and technical support mechanisms that will impact the business. Match on Main funds will be a critical element in this diverse set of options. Here is a breakdown of how these resources will affect the business:

Financial Resources & Their Impact:

- **Additional Equity Investments:** An additional \$325,000 is being raised by a group of investors, including "Joe McCormick" and "Marshall Bakker" among others. These additional funds will be critical for the expansion.
- **Total Project Need:** The expansion project has a total estimated need of **\$791,817.20**, broken down into phases: starting with operational improvements, then pre-expansion preparation, then the expansion execution.
- **Debt Financing:** The business has pursued various debt instruments, including an SBA loan, a disaster relief loan, and other loans from Charlevoix State Bank, Westrick, and B. Gorkiewicz. The total serviceable debt is \$769,259, with total monthly debt service commitments of \$4,584.87.
 - An updated capital request is expected to make funding very likely, and Huntington Bank would look to include the \$204k needed for the equipment loan.
- **Equipment Financing:** There are plans to secure equipment loans through financial institutions, with an estimated need of \$475,000.
- **Private Investors:** Private investors are expected to contribute \$325,000, accounting for 40% of the total investment, but only 30% is currently funded.
- **Other Funding Avenues:** The business has investigated other funding sources including:
 - **Crowdfunding and Gift Card Pre-Sales:** These are listed as solutions to address any funding shortfalls, but details are still to be determined.
- **Impact of Funding:** The funding will support a significant increase in production capacity from 300 BBL to 1350 BBL, and the shift from a brewpub to a microbrewery with wholesale distribution capabilities. It is also anticipated to generate additional revenue streams through a second taproom and expanded catering/event services.

Technical Assistance, Business Resources & Strategies:

- **Operational Optimization:** Phase 1 of the expansion plan focuses on optimizing the existing Stiggs 1.0 operations, which includes improving food COGS from 36% to 32%.

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Implementing a new scheduling system, weekly inventory tracking, recipe costing updates, and a performance metrics dashboard is key to reaching these targets.

- **Financial Planning:** The project includes the development of detailed financial projections, including a 3-year pro forma that includes both the original and expanded locations. This also includes a debt payback schedule and debt-to-revenue ratio.
- **Market Analysis and Strategy:** The business has conducted a thorough market analysis, including assessments of the competitive landscape, target market, and potential for expansion. A strategy for market differentiation will include brand focus on five mainstays, introduction of 4 seasonal brands, and building distribution partnerships.
- **Technology Integration:** The business is investing in a POS system and a production management system. These technologies will facilitate real-time sales tracking, labor management, inventory control, brew scheduling, raw material tracking, and quality control.
- **Key Team Members:** The project is supported by a team including an operating owner, project manager, head brewer, executive chef, and various consultants.
- **Strategic Implementation Plan:** The project will be implemented through a three-phase approach, starting with operational improvements, then pre-expansion preparation, then the expansion execution. This staged approach ensures that each phase is properly addressed prior to advancing.
- **KPI Tracking:** The business will track key performance indicators (KPIs) daily, weekly, and monthly, including revenue metrics, cost metrics, productivity, quality metrics and financial performance. These metrics are used to inform business decisions and ensure the project's overall success.

Why pursue these avenues?

Stiggs pursued these avenues of support and funding to achieve its expansion goals. This is because:

- **Diverse Funding:** The business is using a combination of debt, equity, and other resources, to reduce its overall risk and optimize its financial structure. Match on Main dramatically improves this diversification.
- **Strategic Planning:** The staged approach to the project allows for a measured and controlled expansion, ensuring all parts of the project are delivered successfully.
- **Operational Efficiency:** The focus on efficiency and data-driven decision-making is intended to improve profitability and sustainability.
- **Market Growth:** The project is intended to grow by focusing on craft beer tourism and developing new products and services.
- **Community Engagement:** The aim to be an "engaged and invested member of the local community" drives partnerships and encourages local support.

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In conclusion, “Match on Main” funds is one key source making up a comprehensive approach to funding and business development. The diverse financial resources, coupled with a strong strategic implementation plan and technical assistance, are expected to significantly impact the Stiggs Brewery expansion. The project is designed to leverage opportunities in the craft beer market, while also focusing on operational excellence and community engagement.

Business Impact

- *How will the execution of the proposed project result in business growth? Provide specific example(s):*

The Stiggs Brewery expansion project is designed to facilitate significant business growth through several key strategies. These strategies aim to increase revenue, improve operational efficiency, and expand market reach. Here are some specific examples of how the execution of the proposed project will result in business growth:

- **Increased Production Capacity:** The expansion includes building a new production facility that will increase production capabilities to a 10BBL system. The current production is limited by space, with only a third of the current taproom dedicated to revenue production. The new facility will allow Stiggs to scale up from approximately **300 BBL to 1,350 BBL by 2026**. This increased capacity directly addresses a major constraint and allows for significant growth in the volume of beer produced for both taproom sales and wholesale distribution.
 - This production increase will enable Stiggs to pursue a **wholesale distribution** model, which is currently limited by their brewpub license. By obtaining a microbrewery license, Stiggs can tap into a new revenue stream by distributing its products to other locations and retailers.
- **New Taproom and Beer Garden:** The project includes the development of a secondary taproom and beer garden at the new Charlevoix location. This provides an additional venue for sales and customer engagement.
 - This is expected to **increase catering and event revenue streams** by offering a unique space for gatherings and special occasions. The secondary taproom, combined with the outdoor space for activities, will create a family-friendly place and cater to local and tourist customers alike.
 - The new taproom will be located on a primary thoroughfare, which will promote high levels of guest foot traffic, providing **immediate growth of brand recognition**.
- **Improved Operational Efficiency:** The project includes a strong focus on operational improvements as part of its initial phases. The implementation of new systems and processes will have a significant impact on profitability and will create capacity for growth:
 - The first phase of the project is focused on optimizing the original Stiggs 1.0 location, with specific goals to reduce food COGS from 36% to 32%. By implementing a new scheduling system, weekly inventory tracking, recipe costing, vendor price monitoring, and waste tracking, Stiggs aims to streamline operations and **reduce costs**.

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- The implementation of a POS system and a production management system will enable real-time sales and cost tracking, which will help the business to **manage resources more effectively**.
- **Market Expansion and Brand Development:** Stiggs intends to expand its market reach and develop its brand through several initiatives:
 - By focusing on its five core brands and introducing four seasonal brands, Stiggs aims to solidify its brand presence. A clear brand focus will help to attract and retain customers, as well as to **increase customer loyalty**.
 - The company plans to build distribution partnerships, which will help it to expand into new markets.
- **Increased Revenue Streams:** The project is designed to significantly increase revenue through several streams:
 - By Q3 of 2025, the business aims to increase annual revenue from \$1.1 million to \$2.3 million between the two taprooms, increased catering, and event services.
 - The company will generate additional sales through the wholesale distribution of its products.
 - It will also increase food sales through catering, events, and pop-up vendors.
- **New Product Development:** While not a primary objective of the expansion, the infrastructure will be built to allow for the future production of hard ciders, spirits, and non-alcoholic beverages. This **product diversification** will attract a wider range of customers and create additional sales opportunities.
- **Financial Targets and KPI Tracking:** The expansion project include the use of Key Performance Indicators (KPIs) to ensure the business is meeting its growth targets. These metrics will be tracked daily, weekly, and monthly, to monitor performance, identify areas for improvement, and to **ensure the business is on track to meet its goals**. These metrics include revenue, cost, productivity, quality, and financial performance.

In summary, the execution of the proposed project is expected to result in significant business growth for Stiggs Brewery. The combination of increased production capacity, new revenue streams, operational improvements, market expansion, and the use of performance tracking, are intended to drive the business toward achieving its long-term strategic and financial goals.

Business Impact

- *Describe how the proposed project will result the activation of underutilized or vacant space. Will the project increase efficiencies in operations? Please provide specific example(s)*

The proposed Stiggs Brewery expansion project will activate underutilized or vacant space and increase operational efficiencies in several ways.

Activation of Underutilized or Vacant Space:

- **New Production Facility and Taproom:** The expansion project involves transforming a 1.4-acre property, formerly the Old '76 Garage, into a new production facility and secondary taproom. This addresses the limitations of the current taproom, where only one-third of the space is dedicated to revenue production. The new facility will provide a **1,767 sq ft footprint** specifically for brewery operations. The new location will also feature a secondary taproom with ample green space for outdoor events.
- **Outdoor Space Development:** The project includes the development of a **3-4 season patio** for additional seating, and an **exterior green area** for a "refined Beer Garden experience". This creates previously unused outdoor space, creating a family-friendly area that is attractive to both local customers and tourists.
- **Mixed-Use Development:** The location is intended for mixed-use development. The front third of the property will be used for the brewery, while the remaining two thirds will be developed by the property owner into **multi-family residential apartments**. The intention is to create a vibrant and diverse space that benefits both the brewery and the community.

Increased Operational Efficiencies:

- **Optimization of Existing Operations:** The first phase of the project focuses on optimizing the original Stiggs 1.0 location. This includes implementing a new scheduling system and improving inventory control and waste tracking. These operational changes are designed to **reduce food COGS from 36% to 32%**. This will improve overall profitability.
- **New Production Facility Design:** The new production facility is designed to increase production capabilities and improve efficiency. The facility will house a 10BBL system and will allow for better workflow and flexibility. This will make production more seamless.
- **Technology Integration:** The project will integrate a **POS system** for real-time sales tracking, labor management, and inventory control, and a **production management system** for brew schedule optimization and raw material tracking. These systems are designed to improve operational efficiency by providing real-time data and streamlining operations.
- **KPI Tracking:** The project includes daily, weekly, and monthly monitoring of Key Performance Indicators (KPIs). This tracking will allow the business to measure its

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performance, identify areas for improvement, and ensure that it meets its goals. Metrics include revenue, cost, productivity, quality, and financial performance.

- **Streamlined Processes:** Stiggs plans to review and implement a new business plan, employee manual, and Standard Operating Procedures. It will introduce staff training materials for improved product knowledge, and it will implement quarterly management education and training seminars. These measures will standardize operations, improve efficiency, and promote continuous improvement.
- **Increased Revenue Streams:** The expansion will increase revenue streams from wholesale distribution and taproom sales. Additional revenue will come from catering and events, which will further support overall business growth.

In summary, the Stiggs Brewery expansion project is designed to activate previously underutilized or vacant spaces, and to increase operational efficiency through strategic improvements, new technologies, streamlined processes, and better monitoring.

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Required Attachments Checklist

- ☐ Third-Party Cost Estimate
- ☐ Minimum of three photos (including exterior and interior)
- ☐ Business Plan (Required for new businesses, Optional for existing)

Initial Confirmations

Statement

Initials

gm ___ I verify that I have NOT previously been awarded Match on Main funding (excluding the Match on Main – COVID-19 Response Program). Initialing here confirms my understanding and assertion that I am eligible to apply under this condition.

– *gm* –

gm ___ I have read and understand the Program Guidelines concerning ineligible business types. I confirm that my business does not fall into any of the following categories: franchises, businesses located in strip malls, "big box" retailers, businesses whose primary sales come from marijuana, CBD, tobacco, or any other businesses deemed ineligible by the MEDC. Initialing here affirms that my business is eligible to participate in the Match on Main Program.

– *gm* –

gm ___ I understand that I am required to review the Match on Main Program Guide prior to completing the Local Business Worksheet. I acknowledge that I have accessed and reviewed the guide available at Match on Main Program Guide

gm –

gm ___ I understand that the Match on Main is a reimbursement grant program provided to local units of government, downtown development authorities, or other downtown management or community development organizations. These entities administer funds on behalf of the small business that I represent.

– *gm* –

___ I understand that, if awarded, I will be required to enter into a sub-grant agreement with the small business being supported, and I commit to adhere to the terms and responsibilities outlined in this agreement

– *gm* –

Upon application completion, please submit to your local Municipality/DDA/Main Street Organization.

Strategic Plan for Stiggs 2.0

This strategic plan is designed to guide decision-making, focus efforts, and navigate the uncertainties of expanding from a brewpub to a regional microbrewery.



by Joe McCormick

Clear Vision

Mission

Stiggs Brewing Company strives to be an engaged and invested member of the local community by inspiring collaboration, teamwork, and cohesion among every member of the Stiggs Family, while providing genuine quality service, superior cuisine, unique libations and proudly represent their community in the craft beer scene.

Values

Community engagement, collaboration, quality, and supporting local business. They also emphasize a commitment to staff, indicating a value for positive culture and employee retention.

Future Vision

To grow Stiggs 2.0 into a \$4 million regional production brewery, distillery, and winery within 5 years, providing 100% craft Stiggs libations in the taproom, coupled with their maple wood smoked meats. The plan includes expanding the Stiggs brand through distribution of its craft beer, spirits, and wine throughout Michigan.

Long-Term Goals

- Increase revenue from \$1.1 million to \$2.3 million by Q3 2025.
- Achieve \$4 million in revenue within 5 years.
- Transition from a brewpub to a microbrewery with wholesale distribution.
- Expand into spirits and wine production.

SWOT Analysis

Strengths

- Strong brand recognition and a dedicated customer base in Boyne City.
- A well-developed leadership team with improved processes.
- High-quality brews and unique maple wood smoked meats.
- A commitment to a positive culture and employee retention.
- A new location with high levels of guest foot traffic.

Weaknesses

- Current physical space limitations hindering production at the brewpub.
- labor costs are running 7% above the 36% target and food COGS are 4% above the 32% target.
- Annual sales were down 9% from forecasts and 3% from 2022 revenues.
- Seasonal business patterns impacting revenue consistency.
- Need to build wholesale relationships from the ground up.

SWOT Analysis (Continued)

Opportunities

- Expansion into a larger production facility and secondary taproom.
- Entering the wholesale market and starting self-distribution.
- Expanding revenue streams through catering, events, and retail.
- The growing craft beer market provides a strong base for further growth.
- Potential to develop hard cider, spirits, and a non-alcoholic beverage line.

Threats

- Competition from other breweries and beverage retailers.
- The need for significant capital investment and debt management.
- Risk of construction overruns, operating metric failures, and slower ramp-up.
- Potential for fluctuations in consumer preferences.
- Economic uncertainty and seasonal cash flow challenges.

80/20 Rule: Focus on Key Drivers

Prioritize

- Improving the production process at the new brewery.
- Reducing labor and COGS to achieve target metrics.
- Developing a strong distribution network.
- Refining and promoting core brands.
- Maximising the guest experience in both taprooms.

Delegate/Outsource

Non-core functions where possible, such as marketing or back office.

Eliminate

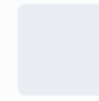
Activities that do not directly contribute to the strategic goals.

Actionable Objectives



Financial

- Increase annual revenue to \$2.3 million by Q3 2025.
- Achieve a 12% EBITDA margin in year one, growing to 15% in year two.
- Reduce labor costs to 36% of sales.
- Reduce COGS to 32% of sales.
- Secure necessary funding for expansion.
- Improve debt service coverage to 1.3x in year 1 and 1.5x in year 2.



Operational

- Complete the Stiggs 2.0 buildout according to the timeline (Phases 1-3).
- Increase production capabilities to a 10 BBL system.
- Establish a self-distribution model.
- Implement a new operational structure to keep total labor at or below 34%.

Tactical Plan

1

Phase 1 (Months 1-4)

Operational optimization, implementing new scheduling and inventory control systems, reducing labor costs, improving COGS.

2

Phase 2 (Months 4-6)

Equipment procurement, securing vendor contracts, obtaining necessary construction permits.

3

Phase 3 (Months 6-12)

Construction and build-out, staff training, procuring opening inventory, transitioning operations to the new location.

4

On going

Implement weekly, monthly and quarterly reviews of KPIs.

Implementation and Measurement

Tracking

- Implement systems to track KPIs daily, weekly, and monthly.
- Use POS and production management systems to provide real-time data on sales, labor, and inventory.

Feedback Loops

- Conduct regular team meetings to discuss progress and challenges.
- Collect and analyse customer feedback to improve products and services.
- Review and refine the plan regularly based on performance data.



A Living Strategy

This strategic plan is not just a document; it is a guide for daily decision-making, a system for focusing effort, and a tool for navigating uncertainty. It requires constant review, adjustment, and commitment from all members of the Stiggs team to ensure its effectiveness. It is designed to be iterative and responsive to the market and the internal capabilities of the company.



SILVERBACK
EQUIPMENT SOLUTIONS
16845 North 29th Ave Ste 1-615
PHOENIX, AZ 85053

PROPOSAL
24.1049 Rev B.

Proposed To: Stiggs Brewing Company
112 South Park Street
Boyne City, MI 49712
Derek Shankland 206-380-9676
derek@stiggsbrewingcompany.com

Date: December 13, 2024
Proposal Number: 24.1049 Rev B.

Sales Person: [Adam DuBose](#)
Phone: 602-448-8452

Payment Terms		Lead Time	Quote Expiration	
90% Down, 10% Net 30 Days		+/- 8 Weeks	January 12, 2025	
Item	Description	Qty	Cost	Cost Ext
1.01	RMS Model 6x6 - Single Pair	1	\$ 11,570	\$ 11,570
	Working Capacity 1,200 lbs/hr			
	Roller Dimensions: 6"Ø x 6" OAL			
	Roller configuration: Single Pair			
	Infeed Hopper Featuring: 50# capacity, Magnet, adjustable gate for rate control			
	Discharge Hopper Featuring: Sample Port, 0° Auger Adapter,			
	Motor Package: 1 HP TEFC Motor with (208) 230-460/3/60 Belt Driven			
	Adjustable Support Stand			
1.02	Chain Disk System - 2-3/8"Ø (Mill ► Grist ► Mash)	1	\$ 10,600	\$ 10,600
	Working Capacity: 2,500 lbs/hr Based on 25 lbs/cu.ft.			
	System Configuration: 150 ea. carbon steel chain w/ nylon pucks, 12 ea. 90° Corners, 10 ea. 10' Galv			
	tubing, Drive: 2 HP with gear reducer, tensioner, jam sensor, no belts/pulleys.			
	Discharge 4"Ø Stube (2 ea) w/ 4"Ø Flex			
1.03	Grist Case with Accessories:	1	\$ 12,060	\$ 12,060
	304 Stainless Steel Grist case - working capacity 1,500 lbs/			
	General Dimensions: 60"Ø x 48" Sidewall w/ 55° Conical Hopper, flat top w/ hinged access door.			
	Heavy Duty Gate - 6"Ø, Pneumatic Cyl, 24 VDC Solenoid.			
	Adapters & Hardware 6"Ø 150# x 6"Ø Stub with Flex, 6"Ø x LB			
1.04	Tank Weighing System -	0	\$ 5,156	
	Indicator: RL 680° Stainless Steel Enclosure w/ 4-20 mA Output Card			
	3 Leg - Stainless Steel Load cells w/ SS mounts, Summing Box, Cable			
1.05	Process Control Panel w/ Motor Starters & VFDs (208/3/60 Facility Voltage)	1	\$ 6,580	\$ 6,580
	NEMA 4 Enclosure with E-Stop, Fused Disconnect, Safety Circuit, & UL508a Certification			
	1 ea Mill Motor Starter 3 HP w/ HOA and CD1 Jam interlock			
	1 ea. CD1 Variable Frequency Drive - 2 HP w/ HOA and Jam Interlocks			
	1 ea. Grist Gate HOA			
	2 ea. Process Start (PB) - "Milling" & "Grist Transfer"			
	2 ea. Process Stop (PB) - "Milling" & "Grist Transfer"			
	Facility Voltage - To Be Determined			
x.xx	Installation - Mechanical & Electrical	0	By Others	By Others

SUBTOTAL	\$ 40,810
TAXES	Not Included
FREIGHT	Not Included
TOTAL	\$ 40,810

Customer Name: _____

Approval Signature: _____ **Date:** _____

Thank you for the opportunity!

Option #1

Estimate #553

Expires on: Sun Jan 26, 2025

Prepared for:

Stitts Kitchen & Brewery
Joe McCormick, 743 Petoskey Ave,
Charlevoix, MI 49720

Service	Qty	Unit price	Amount
 Residential Softeners - DROP Lite 48k • 400 Series Control Valve with Screw Drive Technology for piston accuracy • Legacy View Bluetooth enabled control valve for advanced diagnostics and simplified set up • Simple 9 volt battery back-up keeps electronic meter active and will motor control valve to shut off position if in regeneration during power failure • On demand meter providing data and history • Adjustable Cycle Times • Calendar Day Override • Proprietary two valve bypass with 1" MNPT Connections • Weather / Insect Resistant One-Piece Slide Cover • High Flow 1" distributor • Treated Water Refill with pre-brine option • Standard brine tank size 16" X 33" • High Flow brine safety float assembly, overflow fitting, grid plate and brine well	1.00	\$2,895.00	\$2,895.00
 Commercial RO - Axe on LC-1500 light commercial RO AXEON® LC-Series Reverse Osmosis Systems 110V are manufactured for light commercial applications and feature a compact space-saving design. The versatile design allows for either wall-mounted or freestanding operation. The LC-Series Systems come preassembled and ready for immediate online service with minimal set up and simple utility connections. AXEON LC-Series Reverse Osmosis Systems have been engineered for capacities ranging from 750 to 1,500 gallons per day and feature a Fluid-O-Tech™ Low Lead Brass Rotary Vane Pump designed for enhanced performance.	1.00	\$5,495.00	\$5,495.00
Commercial RO - Repressurization pump walrus HQ series 1hp SS booster 1"	1.00	\$1,495.00	\$1,495.00
 Residential Filtration - 15gpg UV light system Michigan Water Systems UV disinfection system is a reliable, economical, and chemical-free way to control microbiological contaminants including E.coli, Cryptosporidium and Giardia lamblia in residential and light commercial applications up to 15 GPM. This UV system utilizes a low pressure, high output UV lamp rated for 10,000 hours of continuous output, housed in a commercial grade axial flow stainless steel UV chamber.	1.00	\$1,295.00	\$1,295.00
Commercial RO - 200gal atmospheric tank-Blk Food grade, BPA free atmospheric water storage tank with bulkhead fittings top and bottom Dimensions: 72"x31"x31"	2.00	\$1,195.00	\$2,390.00
Residential Filtration - Up-flow Dechlorinator 9x48 activated carbon dechlorinator	1.00	\$1,495.00	\$1,495.00

Michigan Water Systems

Services subtotal	\$15,065.00
Subtotal	\$15,065.00
Tax MI	\$0.00
Total	\$15,065.00
or monthly payments as low as	\$326.80 /month

Note

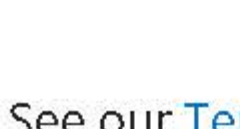
Thanks for choosing Michigan Water Systems as your water treatment professionals!

Please read and understand our terms & conditions.

This is a very rough initial cost estimate for a lower production commercial RO setup. Upon site visit with additional information, this will likely need adjustment.

Estimate date: Dec 26, 2024

Contact us



Michigan Water Systems

(989) 763-9131

Ben@mobile-water.com

See our [Terms & Conditions](#)

*All financing is subject to credit approval. Terms may vary. Payment options through Wisetack are provided by our lending partners. For example, a \$1,000 purchase could cost \$45.18 a month for 24 months, based on a 7.9% APR, or \$333.33 a month for 3 months, based on a 0% APR. See additional terms at <https://www.wisetack.com/faqs>.





















MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

Match on Main FY 2025 Local Business Worksheet

[Appendix C](#)

Introduction to the Match on Main Local Business Worksheet

Welcome! You are about to start the application process for the Match on Main Grant, aimed at energizing and transforming downtown areas through impactful small business projects. This section gathers essential information about your business and the visionary project you propose. The insights you provide here will help us understand your commitment to enhancing local vibrancy and economic health. Follow the steps outlined, ensuring you attach all required documents and detailed project information. Let's begin your journey towards making a significant mark on your community.

Completing the MEDC Match on Main Local Business Worksheet

Eligible small business applicants are encouraged to use this provided template and gather all necessary attachments (see the list below) before starting this application worksheet. The following documents **must** be submitted along with the application for consideration of the Match on Main Grant.

- Project Cost Estimates from a third party that reflect total private investment. Private investment includes any non-Match on Main funds that will be leveraged to implement the project within 12 months of an executed grant agreement. All costs associated with the proposed project should be reflected in the required third-party cost estimates.
- A minimum of three photos that represent the scope of Match on Main request; this should include at least one exterior photo and at least one photo of the interior of the space (acceptable file types: PNG, JPEG, and PDFs).
- **REQUIRED FOR NEW BUSINESSES:** For businesses in operation 12 months or less, a copy of a detailed Business Plan that has been reviewed by a third-party small business resource provider, such as the Michigan Small Business Development Center (MI-SBDC). At a minimum, the Business Plan should include an executive summary, company introduction, description of products or services offered, an overview of operations, and a two-year projected cash flow. (If the business has been in operation for more than 12 months, this attachment is OPTIONAL.)

Business & Project Specific Information

Please answer the following questions below for the Match on Main application that will be submitted on your behalf by the eligible applicant (Main Street, DDA, Redevelopment Ready Community). Questions and attachments in this worksheet will be used to evaluate the entire application. The eligible applicant is also required to submit information that will help the MEDC determine eligibility of the community and the project.

This application has been updated to enhance clarity and usability, featuring illustrative examples relevant to potential projects and community impact. Applicants are encouraged to provide detailed responses specific to their own project, rather than relying solely on the provided examples. Please note that these updates are intended to assist in the application process and do not affect the scoring criteria.

Business Information

Contact Information			
First Name: Dennis		Last Name: O'Leary	
Cell Number: 231-330-3888		Office Number: 231-237-7827	
Email: dennis@thehappytroll.com			
Preferred	☒ Email	☐ Cell Phone	☐ Office Phone
Business Role:	☒ Owner	☐ Employee	☐ Other: Please describe your role below:
Please describe your role below:(i.e. manager) Hands-on proprietor of The Happy Troll Deli & Pub			
Community Information			
Insert Name of Municipality/DDA/Main Street Organization: City of Charlevoix			
General Business Information			
Legal Business Name:	Parallel Enterprises LLC		
DBA (if applicable):	The Happy Troll Deli & Pub		
Street Address:	111 Bridge Street		
City: Charlevoix		Zip Code: 49720	
Employer Identification Number (EIN):	[REDACTED]		
Date of Business Formation (filed with LARA):	03/31/2023		
For existing, when did the business open?	mm/year		
If new, when will the business open?			
Are you a sole proprietor?	☒ Yes		☐ No
Business Type:	☐ Retail	☒ Restaurant	☐ Service ☐ Other
Please select the 4-digit NAICS Code that best represents your business/industry			
Retail/Stores		Restaurants / Food	
4221	Furniture	7223	Special Food Services (Food Truck)
4422	Home Furnishings	7224	Limited Service: Taverns, Bars, Bakeries, Delis, Candy, Ice Cream
4452	Specialty Food		
4461	Health & Personal Care	7225	Full Service – Dine In
4482	Shoes	Service Related	
4483	Jewelry, Luggage, Leather Goods	5411	Legal, Title Company
4511	Sports, Hobby, Musical Instruments	5412	Accounting
4512	Books	8121	Personal Care (Salons, Barbers, Spas)
4523	General Merchandise	8129	Pet Care (excluding Veterinary)
4531	Florists	6211	Health Care
4532	Gifts, Novelty, Souvenir	7139	Exercise & Wellness (Amusement, Recreation)
4539	Other - Miscellaneous		
Other	Please Describe:		

Appendix C: Match on Main – Local Business Worksheet

Is the business a for-profit entity?	☒ Yes	☐ No
Is the business headquartered in Michigan?	☒ Yes	☐ No
How many current FULL-TIME employees does the business currently have. Write "1" if sole proprietor	18	
How many NEW jobs are estimated because of this project?	Full Time: 4	Part Time: 2
<i>Please indicate the number of full-time and part-time employees expected to be added as a result of this project. Note: This information is gathered solely for demographic purposes and will not influence the scoring criteria for the Match on Main (MoM) grant.</i>		
Existing Business Information		
Is the business a brick-and-mortar storefront with face-to-face operations located within the community's traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial district?	☒ Yes	☐ No
What is the total square footage of any NEW (currently vacant or underutilized) space being activated?	Interior	Exterior
How long has the space being activated been vacant or underutilized?		
New Business Information		
Is the business a brick-and-mortar storefront with face-to-face operations located within the community's traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial district?	☒ Yes	☐ No
What is the total square footage of any NEW (currently vacant or underutilized) space being activated?	Interior	Exterior
How long has the space being activated been vacant or underutilized?		
• <i>New businesses (operating 12 months or less) are REQUIRED to provide a copy of a detailed business plan that has been reviewed by a third-party small business resource provider as part of the Match on Main application.</i> • <i>Existing businesses (in operation more than 12 months) have the OPTION to provide a business plan as part of the project application.</i> • <i>Reference the Match on Main Program Guide for Business Plan elements that need to be included.</i>		

Project Information

Scope	
<i>Please provide a brief description of the project including specific activities or expenses, how the project scope aligns with budget and cost estimates provided, and why Match on Main funds are needed.</i> OUR RESTAURANT IS A WELL-ESTABLISHED ENTERPRISE, WITH (21) YEARS IN SAME, DOWNTOWN-CENTRIC LOCATION. WE ARE GOING TO SHIFT OUR OUR PATRON EXPERIENCE FROM OFFERING (2) ENTREE SERVICES WEEKLY TO (6) BREAKFAST SERVICES WEEKLY. OUR (6) DAYS WEEKLY OFFERING LUNCH SERVICE WILL REMAIN INTACT. THIS CHANGE NECESSITATES ADDITIONAL CAPITAL INVESTMENT IN KITCHEN EQUIPMENT: GRILLS, GRIDDLES, VENTILATION AND FIRE SUPPRESSION COMPONENTS IN ACCORDANCE WITH LOCAL REGULATIONS. WE HAVE SECURED FORMAL PROPOSALS RANGING FROM \$35,000-\$44,000 FOR VENTILATION AND FIRE SUPPRESSION EQUIPMENT ALONE. THIS AMOUNT IS ENTIRELY OVER-AND-ABOVE OUR BUDGET FOR REGULAR OPERATIONAL EXPENSES. MATCH ON MAIN FUNDS WOULD HELP TO COVER A SIZEABLE PORTION OF THIS EXPENSE	
Tip: Does your project • <i>Align with the goals of the community/downtown?</i> • <i>Improve the local area for residents and visitors?</i> • <i>Introduce innovative or creative elements and dynamic space?</i> • <i>Have the potential to attract visitors or enhance community engagement?</i>	
Eligible Activities Being Considered	
☐	Technical Assistance
☒	Interior Building Renovation
☐	Permanent or semi-permanent activation of outdoor space
☐	General marketing and/or technology
☐	Working capital needs (inventory)
☐	Other:
Proposed Start Date:	02/01/2025
Proposed Completion Date:	02/14/2025

Project & Private Investment

Budget		
- Provide a detailed list of all items and cost of the work to be performed or the items to be purchased that will support a reimbursement request from the Match on Main dollars. Be specific by providing vendor, items and quantity, and cost. - Third-Party Project Cost Estimates are REQUIRED. All costs associated with the proposed project should be reflected in the required third-party cost estimates.		
Vendor	Item Description	Cost
TOP NOTCH HVAC	COMMERCIAL KITCHEN HOOD	\$44,297
	6' LONG WITH CANOPY LIGHTING	
	MODEL DU85HK EXHAUST FAN	
	K-A1-D.250-15D DIRECT GAS FIRE	
	MAKEUP AIR UNIT WITH 15" MIXED	
	FLOWDRIVE FAN	
	EXHAUST FAN CONTROLLER	
	PIPING FOR FAN	
	MOUNTING OF HOOD	
SPRINGFIELD ROOF	FLASHING OF VENTING ON ROOF	\$2,000
DTE ENERGY	NEW COMMERCIAL GAS LINE INSTALL	\$2,500
NORTHWEST FIRE	FIRE SUPPRESSION SYSTEM	\$5,000
A: Total MoM Grant Sought (including 10% Match):		\$53,797
B: Total Expenses Not Covered By The Grant:		\$28,797
C: Total Project Cost:		\$53,797
D: Match on Main Grant Request:		\$25,000
E: Total Private Investment:		\$28,797
Private investment includes any non-Match on Main funds that will be leveraged to implement the project within 12-months of an executed grant agreement. (The difference between the total project cost less the grant amount)		
Private Investment		
How will the Private Investment be funded? (Check all that apply)		
☒	Personal Savings	☐ Bank Loan
☐	Friends & Family	☐ Other Grants
☐	Credit Cards	☒ Other (Please describe)

Please describe how you will fund the gap between the Grant amount awarded and the total cost of the project:

FUNDING WILL COME FROM OUR COMMERCIAL BANKING ACCOUNT

Community Impact

How will this project contribute to the local community:

(1) OF CHARLEVOIX'S (3) BREAKFAST RESTAURANTS WAS FORCED TO CLOSE ITS BUSINESS IN SEPTEMBER '24 AFTER (30) YEARS, LEAVING OUR TOWN WITH WHAT WILL SURELY BE AN OVERWHELMING SHORTAGE OF BREAKFAST DINING OPTIONS- ESPECIALLY DURING THE RESORT/SUMMER SEASON. THIS SHORTAGE IS ALREADY NEGATIVELY IMPACTING VISITORS- WE DESIRE TO FILL THIS NEED- FOR BOTH VISITORS AND OUR LOYAL LOCAL PATRONS YEAR-ROUND.

Examples:

Increase local employment by providing [6] new jobs.

Boost local economy by attracting an estimated [150] additional visitors per month.

Improve local infrastructure/utilities which benefits [] residents.

Revitalize underused/vacant properties, affecting [] properties.

Enhance community services by adding [a park, a community center, educational workshops].

Business Impact

How will this project benefit your existing business:

FORECASTED BREAKFAST REVENUE FOR FY25 REFLECTS AN ESTIMATE OF ~\$450,000, WITH PROJECTED NET PROFIT OF \$36,000. IT WILL BENEFIT OUR STAFF'S SECURITY IN EMPLOYMENT BY SECURING A STEADIER FLOW OF TRAFFIC SINCE WE AIM TO FILL A TANGIBLE "NEED" IN CHARLEVOIX. AND IT WILL FURTHER STABILIZE OUR ENTERPRISE FOR THE FUTURE.

Examples:

Increase annual revenue by [10%, 20%, 30%].

Expand customer base by [20%, 50%, 100%].

Diversify products/services offered, adding [1-3, 4-6, 7+] new types.

How will this project bring innovation and creativity to the area:

WE WILL EXPAND OUR SPECIAL EVENTS TO APPROPRIATELY ENVELOP OUR BREAKFAST CROWD: PAINT PARTIES, MOVIES, PUZZLE EVENTS, etc. THESE ARE ALL WELL-ATTENDED EVENTS WHICH ELEVATES THE STANDARD DINING EXPERIENCE.

Examples: <i>Introduce a new business model (e.g., cooperative, nonprofit, subscription-based).</i> <i>Utilize new technology or platforms for customer engagement.</i> <i>(e.g., digital marketing tools, automated POS systems)</i> <i>Offer unique products/services not currently available in the community.</i> <i>Collaborate with local artists/creatives to enhance aesthetic appeal or community engagement.</i>
How will this project attract residents and visitors: OUR RESTAURANT HAS A POSTIVE AND LONG-STANDING RELATIONSHIP WITH ALL OF OUR PATRONS, AND THIS PROJECT IS FILLING A NEED FOR ALL. WE WILL BUILD ON THAT BY UTILIZING OUR AUTOMATED POS SYSTEM, SOCIAL MEDIA, WEBSITE, e-BLASTS AND OUR LOCAL CHARITY COMPONENTS WE SUPPORT TO ENSURE AWARENESS AND RECOGNTION.
Examples: <i>Host special events that are expected to draw [25] attendees per event.</i> <i>Offer unique attractions or amenities (e.g., rooftop dining, outdoor entertainment).</i> <i>Partner with local tourism boards or businesses to promote area-wide attractions.</i>
How will Match on Main funds impact your business? MoM FUNDS WOULD BE A SIGNIFICANT BENEFIT, ALLOWING US TO FOCUS OUR EFFORTS ON PROVIDING THE OPTIMUM EXPERIENCE FOR OUR PATRONS, ELIMINATE THE WORRY OF CUTTING CORNERS, QUALITY OR COSTS, AND EASE OUR PERSONAL FINANCIAL BURDEN.
TIP: Describe any other tools, activities, technical assistance, or financial resources investigated to support this project and/or business operations. This may include other funding programs, owner-led improvements, traditional financing, local grants, analyzing the cost/benefit of the investment, consultation with local small business resource providers, market data, or national trends/ best practices. Why did you pursue or not pursue these avenues of technical assistance, business resources, financial resources, etc.?
How will the execution of the proposed project result in business growth? Provide specific example(s): BY PROVIDING AN ALTERNATIVE TO LOCALS AND VISITORS... THIS NEED WILL RESULT IN BUSINESS GROWTH. IT'S SIMPLE MATHEMATICS: WHETHER YOU HAVE 2,500 OR 30,000 PEOPLE IN TOWN, (120) TOTAL SEATS FOR BREAKFAST SIMPLY IS NOT SUFFICIENT. IF SOMETHING DOES NOT CHANGE, CHARLEVOIX WILL SOON BE THE "DON'T BOTHER TRYING TO FIND A PLACE FOR BREAKFAST" TOWN AND THAT IS NOT A DESIRABLE PATH
Example: By converting underutilized outdoor space into an additional seating area, the store can accommodate more customers, especially during peak hours or seasons. This expansion directly increases sales capacity, allowing the business to serve a larger number of customers without significant increases in wait times.
Describe how the proposed project will result the activation of underutilized or vacant space. Will the project increase efficiencies in operations? Please provide specific example(s): OPERATIONAL EFFICIENCIES WILL RESULT FROM A MORE COHESIVE AND INTERNAL CADENCE IN THE KITCHEN- FROM EARLY am PREP RIGHT THROUGH TO CLOSING TIME AT 4 pm DAILY.

Example: A small community bookstore plans to use grant funds to transform a currently underutilized storage area into a multi-functional space. This renovation includes purchasing modular furniture and high-quality lighting to create a flexible space that can serve as a reading area, a venue for book signings and literary events, and a workshop space for community classes. This strategic utilization of space not only maximizes the bookstore's square footage but also attracts more customers by offering additional services and events. As a result, the bookstore can increase its operational efficiency by hosting multiple revenue-generating activities in the same area, improving customer retention and boosting sales.

Checklist and Required Attachments

Please initial below to confirm:

___ I verify that I have NOT previously been awarded Match on Main funding (excluding the Match on Main – COVID-19 Response Program). Initialing here confirms my understanding and assertion that I am eligible to apply under this condition.

Please initial below to confirm:

___ I have read and understand the Program Guidelines concerning ineligible business types. I confirm that my business does not fall into any of the following categories: franchises, businesses located in strip malls, "big box" retailers, businesses whose primary sales come from marijuana, CBD, tobacco, or any other businesses deemed ineligible by the MEDC. Initialing here affirms that my business is eligible to participate in the Match on Main Program.

Initial to Confirm Understanding of Program Details:

___ I understand that I am required to review the Match on Main Program Guide prior to completing the Local Business Worksheet. I acknowledge that I have accessed and reviewed the guide available at [Match on Main Program Guide](#).

___ I understand that the Match on Main is a reimbursement grant program provided to local units of government, downtown development authorities, or other downtown management or community development organizations. These entities administer funds on behalf of the small business that I represent.

___ I understand that, if awarded, I will be required to enter into a sub-grant agreement with the small business being supported, and I commit to adhere to the terms and responsibilities outlined in this agreement.

Required Attachments:

Third-Party Cost Estimate:

Appendix C: Match on Main – Local Business Worksheet

Gather and submit a project cost estimate for proposed work that includes scope and total cost in a separate document.

Photos:

At least three photos representing the scope of Match on Main request (including at least one exterior photo and at least one photo of the interior of the space)

Upon application completion, please submit to your local Municipality/DDA/Main Street Organization.



Top Notch Heating, Cooling & Geothermal

Estimate No: 1003
Date: 10/14/2024
For: The Happy Troll
dennis@thehappytroll.com
(231) 330-3888

Estimate

6150 Conrad Rd
Mancelona, MI, 49659
231-350-8052

Description	Quantity	Rate	Amount
New Kitchen hood 1 6' Long Exhaust-Only canopy style hood - recessed LED lights - 1/2 pint grease cup - 1 model # DU85HK- exhausted fan - 1 model K-A1-D.250-15D direct gas fired make up air unit with 15" mixed flow direct drive fan - SC-111110MA control for exhaust fan - SS piping for hood exhaust fan - will include mounting of hood exhaust fan and make-up air unit - will not include fire suppression or line voltage wiring of exhaust fan and make-up air unit - will need roofing company to flash in venting threw roof - will run gas to new cooktops provided meter and gas supply line is sized correct for BTU ratings	1	\$44,297.00	\$44,297.00*

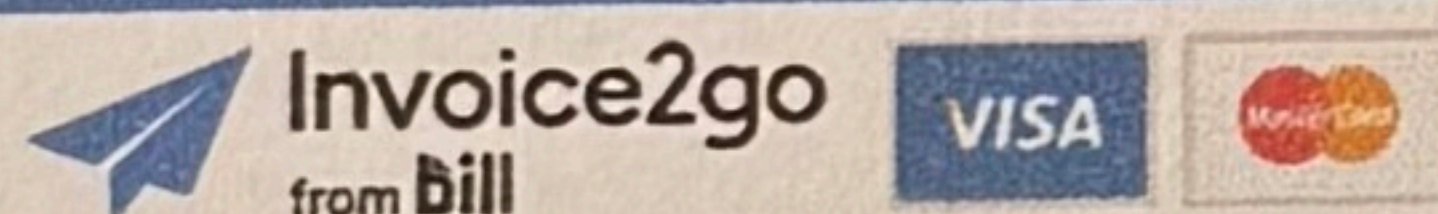
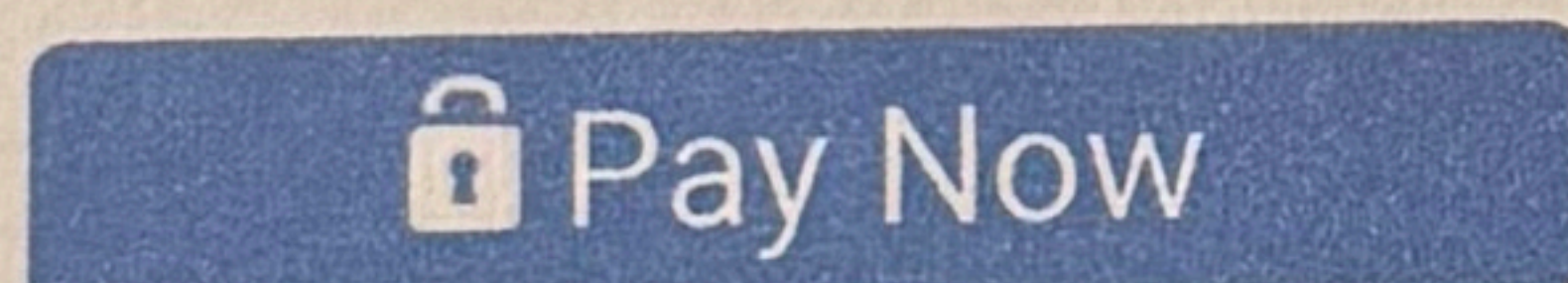
*Indicates non-taxable item

Payment Instructions

A 50% deposit of \$22,148.50 is required by 10/14/2024.

Subtotal	\$44,297.00
Total	\$44,297.00

Total	\$44,297.00
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Deposit due 10/14/2024	\$22,148.50
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Terms and Conditions

50% down to start work, 40% upon rough inspection, and final 10% when job is finalized. All prices based on cash or check. All material belongs to Top Notch Heating, Cooling & Geothermal Inc. until paid in full. In the event the customer or contractor fails to pay the full amount, the customer or contractor agrees to pay all collection costs including attorney fees.

Charlevoix Downtown Development Authority

New Business

Title: FY 2026 Budget

Date: January 7, 2025

Presented By: Mark Heydlauff, City Manager

Background:

You'll find included a draft budget for your consideration. I did not consult with the City Treasurer ahead of giving you this and want to review it further with her ahead of Tuesday's meeting but I believe it is a rough representation of your financial position. When I review it with her, I will likely revise this draft ahead of Tuesday. If the board is comfortable, you could adopt it on Tuesday evening so that it may be included with the City budget for adoption next month. Otherwise, you can schedule an additional meeting(s) later. This draft includes allowances for the contract with the Chamber and a yet-to-be determined agreement with the City for extra administrative expenses absent a director. My initial calculation involves paying off the library obligation between the current year and the upcoming fiscal year. This will still allow margin for projects like the potential alley improvements and future margin for this project in FY 2027.

Recommendation:

Board discussion and direction.

Attachments:

1. 2025-2026 Budget Draft 1
2. Budget Report Final 1-7-25

BUDGET REPORT FOR CITY OF CHARLEVOIX

Calculations As of 12/31/2024

GL Number	Description	21-22 Activity	22-23 Activity	23-24 Activity	24-25 Activity	24-25 Amended Budget	24-25 Projected	25-26 DEPARTMENT REQUESTED
Fund: 248 DOWNTOWN DEVELOPMENT FUND								
Account Category: Estimated Revenues								
248-000-403.000	CURRENT PROPERTY TAX LEVY	39,329.77	42,516.13	42,509.41	44,732.37	45,900.00	48,783.00	48,800.00
248-000-403.001	CURRENT PROPERTY TAX LEVY T/F	453,334.71	508,022.99	525,284.90	420,636.64	533,000.00	585,395.00	585,395.00
248-000-411.000	DELINQUENT TAXES - DDA	500.94	563.12	3,170.50	(7.68)	0.00	0.00	0.00
248-000-437.000	IFT/CFT TAXES	771.02	820.31	209.33	204.07	800.00	800.00	800.00
248-000-445.000	INTEREST & PENALTIES - DELINQ	155.36	104.27	206.79	29.51	100.00	100.00	0.00
248-000-523.001	FEDERAL GRANTS	10,201.44	0.00	0.00	0.00	0.00	0.00	0.00
248-000-566.001	STATE GRANTS	75,000.00	0.00	25,000.00	25,000.00	0.00	20,000.00	0.00
248-000-574.000	STATE REVENUE - OTHER	13,121.49	13,959.04	16,123.90	16,387.32	16,100.00	16,100.00	16,100.00
248-000-581.001	GRANTS - OTHER	14,000.00	0.00	0.00	0.00	5,000.00	5,000.00	5,000.00
248-000-647.000	DDA - TAXABLE ITEMS	0.00	0.00	0.00	420.00	0.00	210.00	0.00
248-000-665.000	INTEREST EARNINGS	929.43	992.41	3,006.58	(1,755.38)	1,000.00	1,000.00	1,000.00
248-000-665.002	INTEREST EARNINGS - LEASES	0.00	10,946.48	10,500.75	0.00	11,000.00	11,000.00	11,000.00
248-000-667.000	RENTS & ROYALTIES - SUNSHINE	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
248-000-667.002	PROPERTY RENT - BIBCO	32,400.96	35,174.86	35,174.86	35,392.20	42,500.00	42,500.00	42,500.00
248-000-667.003	PROPERTY RENT - ROUND LAKE GR	0.00	0.00	0.00	1,325.17	0.00	0.00	0.00
248-000-667.004	PROPERTY RENT - LC BREWERS	0.00	0.00	0.00	421.00	0.00	0.00	0.00
248-000-667.005	PROPERTY RENT-LONG RD DISTILL	14,960.00	(2,100.00)	0.00	0.00	0.00	0.00	0.00
248-000-667.006	PROPERTY RENT - BRIDGE PARK	0.00	19,248.42	15,107.36	17,104.35	8,700.00	21,833.00	21,877.00
248-000-674.001	CONTRIBUTIONS - TREE LIGHTS	398.61	232.20	0.00	0.00	0.00	0.00	0.00
248-000-674.002	CONTRIBUTIONS - CONCERTS	1,959.58	2,942.45	4,632.00	2,600.00	5,000.00	5,000.00	5,000.00
248-000-674.003	CONTRIBUTIONS - PRIVATE SOURC	14,083.22	1,980.00	2,584.81	331.25	2,000.00	2,000.00	2,000.00
248-000-674.004	CONTRIBUTIONS - MAIN STREET	4,301.63	0.00	66.25	0.00	0.00	0.00	0.00
248-000-677.000	MISCELLANEOUS	1,809.50	(800.00)	181.76	68.06	14,300.00	14,300.00	14,300.00
248-000-677.001	MISCELLANEOUS-THE VAULT	13,786.70	0.00	0.00	0.00	0.00	0.00	0.00
Estimated Revenues		692,044.36	635,602.68	684,759.20	563,888.88	686,400.00	775,021.00	754,772.00
Account Category: Appropriations								
248-728-702.000	SALARIES & WAGES	45,565.36	43,984.23	42,097.53	21,085.64	53,900.00	53,942.00	4,289.00
248-728-702.001	WAGES (ICMA)	4,771.43	4,796.38	4,410.41	2,248.33	5,700.00	5,700.00	500.00
248-728-719.000	EMPLOYEE FRINGE BENEFITS	35,540.99	34,307.69	32,836.07	16,334.16	42,000.00	42,000.00	1,000.00
248-728-740.000	OPERATING SUPPLIES	11,296.55	11,760.79	10,242.49	11,005.30	9,700.00	9,700.00	9,900.00
248-728-740.001	OPERATING SUPPLIES-THE VAULT	12,792.88	0.00	0.00	0.00	0.00	0.00	0.00
248-728-776.000	IWF MAINTENANCE	0.00	0.00	0.00	14,359.37	6,000.00	14,000.00	34,000.00
248-728-801.000	MARKETING & PROMOTIONAL SVCS	35,618.19	26,993.92	19,874.35	2,012.95	18,800.00	18,800.00	18,800.00
248-728-801.001	PROFESSIONAL SERVICES-FARM MK	0.00	0.00	0.00	241.00	0.00	0.00	0.00
248-728-801.003	PROMOTION COMMITTEE EXPENSES	15,238.00	9,699.96	12,447.85	14,413.00	18,100.00	18,100.00	18,100.00
248-728-801.004	ORGANIZATION COMMITTEE	648.00	0.00	0.00	556.00	1,300.00	1,300.00	0.00
248-728-801.005	BUSINESS RECRUITMENT/RETENTIO	75,596.00	25,000.00	0.00	30,000.00	0.00	75,000.00	0.00
248-728-818.000	CONTRACTUAL SERVICES	29,974.10	36,129.16	63,401.27	41,869.48	36,000.00	51,583.00	90,000.00
248-728-818.002	DESIGN COMMITTEE	17,869.82	19,694.00	19,259.60	9,247.85	11,700.00	11,700.00	0.00
248-728-826.000	LEGAL FEES	2,187.41	449.50	2,015.00	1,809.00	500.00	2,000.00	500.00
248-728-830.000	INSURANCE & BONDS	1,748.66	2,379.51	2,298.94	3,356.00	2,500.00	3,356.00	3,400.00
248-728-853.000	TELEPHONE	1,083.54	1,135.87	1,073.98	618.40	2,100.00	2,100.00	1,500.00
248-728-860.000	CONFERENCE & TRAVEL	2,054.77	3,864.33	2,816.18	1,540.38	2,000.00	2,000.00	1,500.00
248-728-888.000	LIBRARY CONTRIBUTION	30,000.00	30,000.00	30,000.00	0.00	30,000.00	110,000.00	75,000.00
248-728-933.000	MAINTENANCE - BRIDGE PARK	3,078.43	21,473.00	35,669.53	28,788.26	30,000.00	30,000.00	45,000.00
248-728-962.000	MISCELLANEOUS	6,973.42	0.00	551.63	54,064.31	50,600.00	53,640.00	3,000.00
248-728-962.002	MISCELLANEOUS - MAIN STREET	13,459.59	208.99	245.97	515.98	500.00	600.00	0.00
248-728-964.000	REFUNDS & REBATES	4,172.50	4,394.42	4,447.33	4,651.33	6,000.00	6,000.00	6,000.00
248-728-995.000	TRANSFER TO OTHER FUNDS	2,175.66	2,338.00	100,765.00	0.00	0.00	0.00	0.00

BUDGET REPORT FOR CITY OF CHARLEVOIX
Calculations As of 12/31/2024

GL Number	Description	21-22 Activity	22-23 Activity	23-24 Activity	24-25 Activity	24-25 Amended Budget	24-25 Projected	25-26 DEPARTMENT REQUESTED
Fund: 248 DOWNTOWN DEVELOPMENT FUND								
Account Category: Appropriations								
248-728-995.006	TRANSFER TO MARINA FUND-BOND	336,200.00	336,100.00	335,400.00	339,000.00	339,000.00	339,000.00	336,900.00
	Appropriations	688,045.30	614,709.75	719,853.13	597,716.74	666,400.00	850,521.00	649,389.00
Fund 248 - DOWNTOWN DEVELOPMENT FUND:								
TOTAL ESTIMATED REVENUES		692,044.36	635,602.68	684,759.20	563,888.88	686,400.00	775,021.00	754,772.00
TOTAL APPROPRIATIONS		688,045.30	614,709.75	719,853.13	597,716.74	666,400.00	850,521.00	649,389.00
NET OF REVENUES & APPROPRIATIONS:		3,999.06	20,892.93	(35,093.93)	(33,827.86)	20,000.00	(75,500.00)	105,383.00

BUDGET REPORT FOR CITY OF CHARLEVOIX
Calculations As Of 03/31/2025

		23-24	24-25	24-25	25-26	
GL Number	Description	Activity	Original	Budget	Projected	DEPARTMENT REQUESTED
Fund: 248 DOWNTOWN DEVELOPMENT FUND						
Account Category: Estimated Revenues						
248-000-403.000	CURRENT PROPERTY TAX LEVY	42,509.41	45,900.00	48,783.00	48,800.00	
248-000-403.001	CURRENT PROPERTY TAX LEVY T/F	525,284.90	533,000.00	585,395.00	585,395.00	
248-000-411.000	DELINQUENT TAXES - DDA	3,170.50	0.00	0.00	0.00	
248-000-437.000	IFT/CFT TAXES	209.33	800.00	800.00	800.00	
248-000-445.000	INTEREST & PENALTIES - DELINQ	206.79	100.00	100.00	0.00	
248-000-566.001	STATE GRANTS	25,000.00	0.00	25,000.00	0.00	
248-000-574.000	STATE REVENUE - OTHER	16,123.90	16,100.00	16,388.00	16,100.00	
248-000-581.001	GRANTS - OTHER	0.00	5,000.00	0.00	0.00	
248-000-647.000	DDA - TAXABLE ITEMS	0.00	0.00	420.00	0.00	
248-000-665.000	INTEREST EARNINGS	3,006.58	1,000.00	1,000.00	1,000.00	
248-000-665.002	INTEREST EARNINGS - LEASES	10,500.75	11,000.00	8,547.07	6,416.95	
248-000-667.000	RENTS & ROYALTIES - SUNSHINE	1,000.00	1,000.00	1,000.00	1,000.00	
248-000-667.002	PROPERTY RENT - BIBCO	35,174.86	42,500.00	33,923.57	37,414.13	
248-000-667.006	PROPERTY RENT - BRIDGE PARK	15,107.36	8,700.00	20,943.50	23,879.00	
248-000-674.002	CONTRIBUTIONS - CONCERTS	4,632.00	5,000.00	2,600.00	2,500.00	
248-000-674.003	CONTRIBUTIONS - PRIVATE SOURC	2,584.81	2,000.00	335.00	0.00	
248-000-674.004	CONTRIBUTIONS - MAIN STREET	66.25	0.00	0.00	0.00	
248-000-677.000	MISCELLANEOUS	181.76	14,300.00	0.00	0.00	
Estimated Revenues		684,759.20	686,400.00	745,235.14	723,305.08	
Total Department :		684,759.20	686,400.00	745,235.14	723,305.08	
Account Category: Appropriations						
248-728-702.000	SALARIES & WAGES	42,097.53	53,900.00	22,000.00	0.00	
248-728-702.001	WAGES (ICMA)	4,410.41	5,700.00	2,400.00	0.00	
248-728-719.000	EMPLOYEE FRINGE BENEFITS	32,836.07	42,000.00	18,000.00	0.00	
248-728-740.000	OPERATING SUPPLIES	10,242.49	9,700.00	9,700.00	9,900.00	
248-728-776.000	IWF MAINTENANCE	0.00	6,000.00	14,000.00	34,000.00	
248-728-801.000	MARKETING & PROMOTIONAL SVCS	19,874.35	18,800.00	18,800.00	18,800.00	
248-728-801.003	PROMOTION COMMITTEE EXPENSES	12,447.85	18,100.00	14,230.00	14,230.00	
248-728-801.004	ORGANIZATION COMMITTEE	0.00	1,300.00	556.00	0.00	
248-728-801.005	BUSINESS RECRUITMENT/RETENTIO	0.00	0.00	80,000.00	0.00	
248-728-818.000	CONTRACTUAL SERVICES	63,401.27	36,000.00	51,583.00	81,059.72	
248-728-818.002	DESIGN COMMITTEE	19,259.60	11,700.00	11,700.00	11,700.00	
248-728-826.000	LEGAL FEES	2,015.00	500.00	2,000.00	500.00	
248-728-830.000	INSURANCE & BONDS	2,298.94	2,500.00	3,356.00	3,400.00	
248-728-853.000	TELEPHONE	1,073.98	2,100.00	1,500.00	1,500.00	
248-728-860.000	CONFERENCE & TRAVEL	2,816.18	2,000.00	1,541.00	1,500.00	
248-728-888.000	LIBRARY CONTRIBUTION	30,000.00	30,000.00	110,000.00	75,000.00	
248-728-933.000	MAINTENANCE - BRIDGE PARK	35,669.53	30,000.00	30,000.00	48,500.00	
248-728-962.000	MISCELLANEOUS	551.63	50,600.00	53,640.00	3,000.00	
248-728-962.002	MISCELLANEOUS - MAIN STREET	245.97	500.00	600.00	0.00	
248-728-964.000	REFUNDS & REBATES	4,447.33	6,000.00	6,000.00	6,000.00	
248-728-995.000	TRANSFER TO OTHER FUNDS	100,765.00	0.00	0.00	0.00	
248-728-995.006	TRANSFER TO MARINA FUND-BOND	335,400.00	339,000.00	339,000.00	336,900.00	
Appropriations		719,853.13	666,400.00	790,606.00	645,989.72	
Total Department :		(719,853.13)	(666,400.00)	(790,606.00)	(645,989.72)	
Fund 248 - DOWNTOWN DEVELOPMENT FUND:						
TOTAL ESTIMATED REVENUES		684,759.20	686,400.00	745,235.14	723,305.08	
TOTAL APPROPRIATIONS		719,853.13	666,400.00	790,606.00	645,989.72	
NET OF REVENUES & APPROPRIATIONS:		(35,093.93)	20,000.00	(45,370.86)	77,315.36	
BEG. FUND BALANCE - ALL FUNDS		329,327.13	294,233.20	294,233.20	248,862.34	
END FUND BALANCE - ALL FUNDS		294,233.20	314,233.20	248,862.34	326,177.70	

Charlevoix Downtown Development Authority

New Business

Title: 2025 Meeting Dates

Date: January 7, 2025

Presented By: Mark Heydlauff, City Manager

Background:

The Open Meetings Act requires you set your meeting schedule for the year. This does not preclude the prospect of special meetings or the ability to cancel meetings if no business needs to be transacted. I have proposed the schedule below but feel free to modify as the board may find appropriate:

Tuesday, January 7, 2025, 5:30pm

Monday, February 24, 2025, 5:30pm (Summer concerts, RAP grant prospect)

Tuesday, May 20, 2025, 5:30pm (adjusted due to Memorial Day)

August 25, 2025, 5:30pm

November 24, 2025, 5:30pm

Recommendation:

Motion to set the meetings days and times as presented.

or

Board discussion and motion to set other meeting days and times.

Attachments:

None

Charlevoix Downtown Development Authority

New Business

Title: Election of Vice Chair

Date: January 7, 2025

Presented By: Mark Heydlauff, City Manager

Background:

With the resignation of Vice Chair Dipert at the conclusion of last month, the board lacks a Vice Chair. The Vice Chair acts as Chair in the absence of the Chair and serves as a second voice of leadership for the board when necessary.

Recommendation:

Motion to appoint_____ as Vice Chair.

Attachments:

None