



Agenda
City of Charlevoix Planning Commission Regular Meeting
Monday, January 13, 2025 - 6:00 PM
Council Chambers, 210 State Street, Charlevoix, MI

- A. Call to Order/Pledge of Allegiance**
- B. Roll Call**
- C. Inquiry into Potential Conflicts of Interest**
- D. Approval of Agenda**
- E. Approval of the Minutes**
 - 1. Planning Commission Minutes of December 9, 2024
- F. Call for Public Comment Not Related to Agenda Items**
- G. New Business**
 - 1. Match on Main Grant Applications
Jonathan Scheel, Director of Planning & Zoning
- H. Public Hearings**
 - 1. 153.116 Accessory Buildings Height changes
 - 2. 153.160 Residential Decks Above First Floor
- I. Old Business**
 - 1. 153.145 Fences and Walls (Deer Management)
 - 2. 2025 Priorities and Activities
- J. Staff Updates**
 - 1. Zoning Administrator Report
- K. Requests For Next Months Agenda or Research Items**
- L. Adjournment by 8:00 p.m. unless extended by a motion**

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.

City of Charlevoix
Planning Commission Regular Meeting Minutes
Monday, December 9, 2024 - 6:00 PM
Council Chambers, 210 State Street, Charlevoix, MI

A. Call to Order/Pledge of Allegiance

The meeting was called to order at 6:00 p.m. by Chair Muladore. The Commission, staff, and members of the public rose and recited the Pledge of Allegiance.

B. Roll Call

Chair: Jennifer Muladore
Members Present: Scott Beatty, Shelley Boehmer, Sherm Chamberlain, Toni Felter, John Kurtz, Maureen Radke
Members Absent: None
Staff Present: Jonathan Scheel, Director of Planning and Zoning

C. Inquiry into Potential Conflicts of Interest

Member Beatty stated he did not think it was a conflict, but he recently applied for an ADU at his residence, so he is involved in the process and ADU's will be discussed under New Business, the Commission concurred that no conflict of interest exists.

D. Approval of Agenda

Motion by Member Chamberlain, seconded by Member Boehmer to approve the agenda as presented.

Motion carried by unanimous voice vote.

E. Approval of the Minutes

1. Approval of Planning Commission Minutes of November 11, 2024

Motion by Member Felter, seconded by Member Beatty to approve the minutes of November 11, 2024 as presented.

Motion carried by unanimous voice vote.

F. Call for Public Comment Not Related to Agenda Items

G. New Business

1. 153.116 Accessory Buildings

Director Scheel stated the Commission had reviewed a site plan approval for a May Street project a few months ago, and he found that somewhere between 2017 and more recently the maximum height of a detached accessory building was dropped out of the Zoning Ordinance. Mr. Scheel stated his interpretation of the ordinance as written today is that an accessory building could be the same height as the main structure in any zoned district. Mr. Scheel stated he had drafted new language for Section 153.116 which suggested that the height of an accessory structure shall not exceed 16 feet in height unless it is a detached ADU, which shall not exceed 20 feet in height.

Discussion followed regarding various scenarios related to the allowable height of accessory dwelling units.

Motion by Member Kurtz, seconded by Member Chamberlain to send this updated ordinance to a public hearing in January with the amendment that they will set back the height to 16' at 6' of setback in a rear yard and 20' height at 8' of a setback.

Motion carried by unanimous voice vote.

2. 153.160 Residential Decks Above First Floor (proposed new section)

Director Scheel stated the recent site plans included rooftop decks in residential areas and unintended have negatively affected adjacent residential properties. Issues with the rooftop decks have included lack of privacy, and light spillage. Mr. Scheel proposed language in a new Section 153.160, Residential Raised Decks, which would be applicable only in residential areas which basically banned a rooftop deck.

Discussion followed regarding different scenarios of decks in residential neighborhoods and decks on commercial properties that were covered under a different section of the Zoning Ordinance.

Deb Buckner, 201 Burns, questioned restrictions regarding lights and noise from neighbor's decks and Director Scheel responded to her concerns.

Motion by Member Boehmer, seconded by Member Chamberlain to send the ordinance changes to public hearing on January 13, 2025.

Motion carried by unanimous voice vote.

3. 2025 Priorities and Activities

Director Scheel stated the Commission had accomplished many tasks in 2024, and they still had priorities from the 2023 Activities Matrix to be scheduled for 2025. Mr. Scheel listed the remaining activities from the 2023 Matrix:

- Review opportunities to expand Missing Middle Housing building options - High Impact/High Effort;
- Review Downtown Building Height Ordinance language - High Impact/Low Effort;
- Review requirements to install utilities underground - High Impact/Low Effort;
- Consider expanding residential uses in industrial zoning districts - High Impact/Low Effort;
- Downtown signage and wayfinding signs (Goal 3(3));
- Design guidelines for downtown/commercial buildings Goal 1(3);
- Incentives for higher density in downtown Goal 6(1);
- Work with school district regarding future use of properties Goal 6(6);
- Review landscape standards Goal 5.

2024 Priorities and Activities:

- High Priority/Ongoing

- Review opportunities to expand Missing Middle Housing options (buildout analysis) - High Impact/High Effort
- Hold joint meeting with surrounding jurisdictions - High Impact/Low Effort
- Zoning Ordinance Review:
 - Review Sign Lighting Ordinance language - Low Impact/Low Effort - completed;
 - Review Rooftop Ordinance language - High Impact/Low Effort - in process for public hearing in January 2025.
 - Review landscape standards and connect with lighting and design. Goal 5 - Low Impact/Low Effort - completed 2023.
- New - Master Plan Implementation:
 - Consider expanding residential uses in industrial zoning districts - High Impact/Low Effort - 2023.
 - Review requirements to install utilities underground - High Impact/Low Effort - 2023
 - Incentives for higher density in downtown Goal 6(1) - High Impact - 2023
- Housing Subcommittee Initiatives:
 - Work with school district regarding future use of properties (Goal 6(6) - High Impact/High Effort
 - Champion City projects and value of careful zoning planning to promote housing (presentation) - High Impact/Low Effort

Director Scheel stated the goal for this meeting was to determine if all the items that haven't been worked on are still valid and if there was anything new to include on the list. Mr. Scheel will bring the Commission a clean list at the January meeting to prioritize.

Chair Muladore stated that given their discussion about the fence ordinance for deer issues and if they were going to look at landscape standards, it seemed like that might be an opportunity to look at ideas of what they could allow and encourage.

John Campbell, 309 Dixon Avenue, stated in the community they can't have cows, horses, chickens, or pigs. Mr Campbell stated over the past few years the deer population has become huge, and he gave examples of different types of fencing to keep the deer out of yards. Mr. Campbell stated he installed a 6' to 8' to 10' high temporary fencing on his property to keep the deer out of his yard during spring, summer and fall.

Deb Buckner, 201 Burns Street, stated that she has a small garden, and she uses just the 6' thick, nylon fencing. Ms. Buckner stated that none of her neighbors are bothered by the temporary fencing.

Jane Hire, Mercer Blvd., stated that she would like the Commission to reconsider the deer fencing issue and the problem with the deer was not just in Charlevoix, but in her opinion, was a problem in the whole country. Ms. Hire stated that she only wants to be able to protect her property.

Mary Lee Campbell, 309 E. Dixon Avenue, stated that they have always had deer, and it is a problem in every neighborhood. Ms. Campbell stated that the deer droppings can cause E.coli

as well.

4. Annual Report Discussion

Director Scheel stated the Planning Commission's Annual Report was due soon and he had a Commission member show him another version of an Annual Report that might be more effective. Mr. Scheel showed examples of reports from other Michigan cities. Mr. Scheel questioned how much additional data the Commission wanted in the report and the overall feel for whether they wanted to include graphs and charts.

After discussion, the Commission agreed to expand on the Commission's accomplishments and put it in a different format in the report. Director Scheel stated that he will draft the Report with additional information as discussed and bring it back to the Commission for approval in January or February 2025. Chair Muladore stated that she liked the list of development application reviews that Escanaba included in their report, which had too much detail for Charlevoix but including some kind of list of activities that listed the number of site plans reviewed, which led to a number of residential housing units approved which would be beneficial information for the City Council.

H. Old Business

I. Staff Updates

1. Zoning Administrators Report

Director Scheel reviewed his Report. Mr. Scheel stated he was re-writing the Historic District Ordinance, and he did have an application for landscaping on the big stone house on Park Avenue as the new owners wanted to add stone fences and gates.

J. Requests For Next Months Agenda or Research Items

K. Adjournment by 8:00 p.m. unless extended by a motion

Chair Muladroe adjourned the meeting at 7:47 p.m.

Sarah Dvoracek/fgm

City Clerk

Jennifer Muladore

Charlevoix Planning Commission

New Business

Title: Match on Main Grant Applications

Date: January 13, 2025

Presented By: Jonathan Scheel, Director of Planning & Zoning

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 will 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 Wednesday 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:

Commission review and discussion. Motion to approve two applicants.

Attachments:

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

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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](#)



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)	Grain, Hops, Yeast, Water Treatment	1	\$8,000.00
Michigan Local Hops			
Hozy Hoch Hops (Elmira,MI)			

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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

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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

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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

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

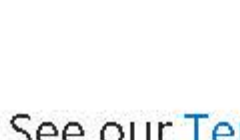
Thanks for choosing Michigan Water Systems as your water treatment professionals!

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

Deposit due 10/14/2024 \$22,148.50

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.



MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

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

Appendix C: Match on Main – Local Business Worksheet

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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:

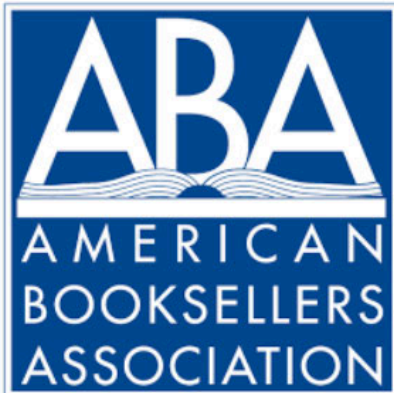
Materials and Labor \$14,500.00

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

Bestsellers New Gifts Home decor Paper & novelty Sale

☐

**cottage + crown**
Free shipping with Insider ◀

Item total: \$117.63
[Show details](#) ▾

\$99.99 minimum reached

Proceed to checkout

☐

**Phil Stagg Photography**
Free shipping over \$300 with Insider ◀

Item total: \$358.00
[Show details](#) ▾

\$150 minimum reached

Proceed to checkout

☐

**Peter Pauper Press**
Free shipping over \$300 with Insider ◀

Item total: \$280.02
[Show details](#) ▾

\$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

AllLast-minute GiftsGift CardsMedical CareAmazon EssentialsBest SellersPrimeAmazon BasicsToday's DealsNew ReleasesMusicCustomer 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 WRAPHOLIDAY GIFT WRAPSOLID GIFT WRAPACCESSORIESCUSTOM

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)



Delivering to: **Trenton, NJ 08644**
[Update location](#)

AS

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... \$26.49 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	
 BagDream 100Pcs 16x6x12 Inches Kraft Paper Bags with Handles Bulk Gift Bags Shopping Bags for Grocery, Merchandise, Recycled Large Brown Paper Bags \$53.99 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	
 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... \$35.69 In Stock FREE delivery Sat, Dec 28 available at checkout FREE Returns ☐ This is a gift Learn more Color: Brown - 4 + Delete Save for later Compare with similar items Share	
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
\$53.99
4.5 stars (5,155)
-25% **\$21.19**
(50.22/Count)
List: \$28.69
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 Bro...
\$21.19
4.5 stars (3,188)
FREE Shipping on orders over \$35 shipped by Amazon
[Add to cart](#)



Tobvory Paper Bags With Handles, 50 Pcs...
\$432
4.5 stars (129)
(129.60/Count)
FREE Shipping on orders over \$35 shipped by Amazon

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

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

1000	1600	
0	0	0.00%
7093	267762	107.10%
<u>-32162</u>		
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	Month:	Month:	Month:	Month:	Month:	Month:	Month:	Month:	Month:	Month:
	Position	1	2	3	4	5	6	7	8	9	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

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.

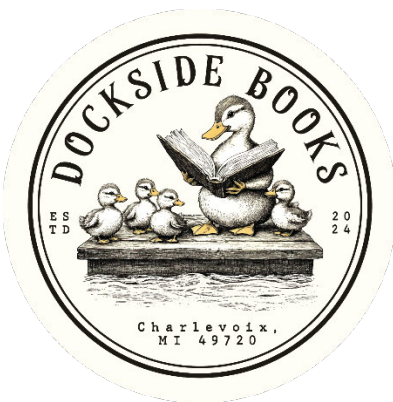
Marketing Strategies

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 auth
 - 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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Charlevoix Planning Commission

Public Hearings

Title: 153.116 Accessory Buildings Height changes

Date: January 13, 2025

Presented By: Jonathan Scheel, Director of Planning & Zoning

Background:

There currently is not a regulation for the maximum height of a detached accessory building. It was accidentally dropped out of the ordinance during recent changes and codifications.. The wording of the ordinance as written today, is that all detached accessory buildings could be the same height as the main structure in any zone district. The proposes changes to the maximum height of detached accessory structures will be 16 feet and detached Accessory Dwelling Units accessory structures at a maximum height of 20 feet.

Recommendation:

Hear public comments, discuss potential changes, motion to send to City Council with recommended approval.

Attachments:

1. 153.116

§ 153.116 ACCESSORY BUILDINGS AND USES.

(A) *Accessory buildings and structures.*

(2) Where an accessory building is attached to the principal building, it shall be considered part of the principal building for purposes of determining ~~setback dimensions and~~ building height. The accessory structure cannot be more than two feet closer to the front yard setback than the principal structure ~~If, however, the attached accessory building is connected to the principal building by a roofed porch, breezeway or similar covered structure, it shall not exceed 16 feet in height,~~ shall not be closer than 20 feet to the rear lot line and shall meet the front and side yard setback requirements of that zone district.

(4) Lots in the R1, **R2**, and **R2A** Zones shall be permitted to have a secondary detached accessory building, such as a storage shed. Secondary accessory buildings shall meet all the requirements of this section and not exceed 200 square feet in area.

(6) Detached accessory buildings and structures shall meet the following minimum setbacks.

(a) Rear yard: six feet from a rear lot line. ~~Accessory buildings over 16' in height: eight feet from a rear lot line~~

(b) Side yards: an accessory building shall conform to the side yard and street side yard setback requirement of the principal building.

(c) Front yard: an accessory structure shall not be located within any front yard.

(d) Accessory structures that store vehicles adjacent to ~~alleys, or sidewalks~~ public ROW shall not be closer than 20 feet from the edge of ~~the an alley, or sidewalk surface or public ROW.~~

(e) Height: an accessory structure shall not exceed 16 feet in height unless it is a detached ADU, which shall not exceed 20 feet in height.

Charlevoix Planning Commission

Public Hearings

Title: 153.160 Residential Decks Above First Floor

Date: January 13, 2025

Presented By: Jonathan Scheel, Director of Planning & Zoning

Background:

With recent site plans including rooftop decks in residential areas of the city, issues are negatively affecting adjacent residential properties. Issues have included lack of privacy, and light spillage. Specific ordinance language for privacy concerns is being proposed to relieve the concerns of adjacent property owners when there is administrative review of single family home zoning permits.

Recommendation:

Hear public input, discuss proposed changes, motion to send to City Council with recommended approval

Attachments:

1. 153.071docx
2. PROVISIONS GENERALLY APPLICABLE TO ALL DISTRICTS

§ 153.118 LODGING, DINING AND ENTERTAINMENT USES.

(D) *Roof top decks.* The following provisions are intended to regulate roof top deck use, permanent or temporary, in ~~all~~ **allowed** districts to reduce safety concerns, noise and other nuisances, and visual impact on neighboring properties and on the community generally. The use of roof top decks is subject to the following restrictions:

(1) A zoning and building permit for any roof top deck must be first obtained from the City Zoning Administrator and Charlevoix County Building Department and is subject to construction of and maintenance of guardrails and other protective features as required by the Charlevoix County Building Code.

(2) Any request for a City of Charlevoix zoning permit that includes a roof top deck must undergo site plan review and receive approval by the Planning Commission prior to issuance of a zoning permit.

(3) Parapet walls and perimeter guardrails shall extend around the perimeter of the roof top deck and incorporate exterior building materials consistent with the architectural style of the underlying structure subject to § [153.170](#).

(4) Any structure on a deck or patio must be permitted under the Zoning Code. Portable appurtenances are prohibited. Temporary appurtenances and structures are subject to site plan review to assure public safety.

(5) Except within the CBD, Central Business District, amplified musical instruments or sounds are prohibited. Any other music or sound that would violate the city's noise ordinances and restrictions is prohibited.

(6) All commercial food preparation shall take place inside the establishment.

(7) No open flames are allowed.

(8) Lighting shall be shielded and pointed downward and shall not be a nuisance to adjacent properties subject to § [153.172](#).

(9) Roof top deck space is subject to the requirements of §§ [153.185](#) et seq., Off-Street Parking, Loading, Access and Circulation.

Proposed new language

Table 153.071: Allowed Uses in Residential Zones

Residential 1, 2 and Residential 4

Rooftop decks are not allowed.

153.160 Residential Decks Above First Floor

Decks are allowed at interior floor level only. No decks are allowed above highest interior floor

PROVISIONS GENERALLY APPLICABLE TO ALL DISTRICTS

153.160 RESIDENTIAL RAISED DECKS

Decks that are above the ground floor shall be fully screened from neighboring residential properties that are in the R-1 and R-2 Districts. Screening could include mature vegetation, fencing, walls, or a combination of them to allow maximum privacy for adjacent properties. All lighting on raised decks will meet Section 153.172 LIGHTING of the City of Charlevoix Zoning Ordinance. No decks will be allowed above the second floor interior elevation of the home.

Charlevoix Planning Commission

Old Business

Title: 153.145 Fences and Walls (Deer Management)

Date: January 13, 2025

Presented By: Jonathan Scheel, Director of Planning & Zoning

Background:

The City of Charlevoix has been struggling with an over abundance of deer for a few years. The deer are invading citizen's yards eating the landscaping and creating health hazards. City Council recently adopted culling regulations as one step in deer management. City Council would also like the Planning Commission to review fencing standards to see if fencing could be another way of helping with deer management. I have included sample fence specifications in the packet for your review and discussion. Following is a link to some deer fencing sites so you can have examples of what deer fencing looks like.

<https://www.google.com/search?q=over+7.5%E2%80%B2+tall+vinyl+fencing+deer+specifications&sho prs=CAESEioQCJOFOAMSCQkAAABAM5NsQBgBKhtkZWVylGZlbnNpbmcgc3BIY2lmaWNhdGlvbnMyEQgJEg1WaW55bCBGZW5jaW5nMjclARIQT3ZlciA3LjXigLlGdGFsbCISKhAlk4XQAxIJCQAAAEAzk2xAKgIYAToJCJOFOAMQADAGWPzulGAC&sa=X&ved=2ahUKEwinv8X5ueSKAxUCkokEHVR0DGgQ268JKAR6BAgmEAs&biw=1680&bih=899&dpr=1>

Recommendation:

Review existing and proposed changes to Section 153.145 Fences and Walls. Discuss, make any agreed upon changes, set Public Hearing if necessary.

Attachments:

- 1.fence
- 2.fence specs

Existing zoning ordinance

§ 153.145 FENCES AND WALLS.

(A) All fences, walls and other similar structures shall be located on private property and must not obstruct the sight distance of motorists from driveways, roads and, intersections. Fences or walls in all districts, except Industrial, shall not exceed six feet in height above grade when located in any portion of the rear or side yard. Fences located in the front yard are permitted; provided, they are open wrought iron, picket, split rail and similar decorative fences, have a maximum opacity of 50% and do not exceed 48 inches above grade.

(B) Fence and wall materials may include treated wood, painted/stained wood, treated split rail, ornamental wrought iron, brick, stone, masonry block, molded vinyl, or chain link. Scrap lumber, plywood, woven wire, sheet metal, plastic or fiberglass sheets are specifically prohibited.

(C) All fences shall be constructed with the finished side exposed to the neighboring properties. Support posts shall be placed on the inside. The fence shall be properly maintained and its appearance shall be harmonious with the surrounding properties and neighborhood. Fence posts and decorative caps shall not extend greater than six inches above the maximum allowed height.

(D) Fences or walls in industrial districts shall not exceed nine feet in height above grade in the side and rear yards. All other relevant provisions of this section shall apply.

(E) It shall be unlawful to erect or maintain a fence, wall or other similar structure equipped with or having barbed wire, spikes, razor wire or similar devices, or any electrical charge or current sufficient to cause shock. In industrial districts, however, a security fence may be installed with one foot of barbed wire; provided, the barbed wire is at least eight feet above the adjacent grade.

(F) Fences in the front yard shall have a minimum setback of 12 inches from the front property line.

(G) Fences shall not be allowed to be located directly over property lines, unless two or more adjoining property owners submit a joint application to the Zoning Administrator for approval.

(H) Posts, cement, wood and any other fence materials shall not encroach onto adjoining properties, unless such encroachments are authorized under a joint application.

(I) An artificial berm with a fence placed on top of it is considered part of the fence, with the combination being subject to the height limits for fences established in division (A) above.

(J) The required fence height shall be maintained through the entire length on sloping properties. Grading and/or filling of materials to elevate the grade for a higher fence is prohibited.

(K) Walls constructed of stone, brick or similar materials shall be permitted in the front yard; provided, they do not exceed three feet in height. The height limits in the side and rear yards shall not exceed six feet. Walls shall be set back a minimum of two feet from all property lines and must be constructed and maintained in the future as to not create safety concerns for adjoining property owners or the general public. The Planning Commission may approve walls not to exceed six feet in height in the front yard for developments in the R4 Zone. This section shall not apply to retaining walls, as defined by this chapter or screening walls under § [153.171](#) of this chapter.

(L) Retaining walls in residential districts are subject to the following requirements:

(1) Retaining walls in the front yard(s), or yard(s) facing the public right-of-way, may be no taller than three feet in height, and must be set back from the front property line, or property lines fronting the public right-of-way, a minimum of one foot.

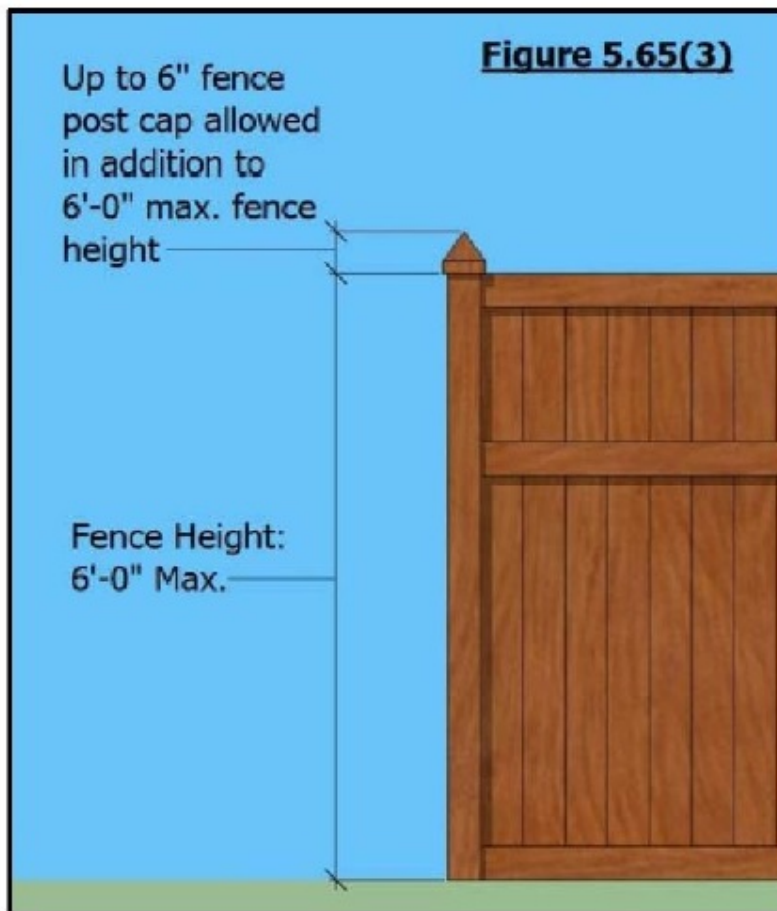
(2) In cases where the height or slope of the grade in the front yard(s), or yard(s) facing the public right-of-way, needing to be retained is greater than three feet, multiple tiers may be used. The horizontal distance between tiers must be a minimum of five feet.

(3) Retaining walls in side or rear yards that do not face a public right-of-way may be greater than three feet tall, but are required to be designed and sealed by a licensed engineer to ensure the safety of adjoining property.

(4) Retaining walls must be constructed of stone, brick, treated lumber or similar materials. Plain cement block and untreated wood are not acceptable materials.

(5) The fill behind retaining walls must consist of dirt, drain stone or similar materials.

(6) Retaining walls must be maintained in such a condition as to not present a threat to adjacent properties, or people or objects in the public right-of-way.



<https://awaytogarden.com/just-saying-no-to-deer-with-fencing/#:~:text=No%20matter%20how%20tall%20your,wriggle%20on%20in%2C%20particularl y%20fawns.>

<https://www.a2gov.org/departments/community-services/Pages/Non-lethal-Deer-Management-Options-.aspx>

Fence Standards

January 2025

The following fence standards should be reviewed and decided upon to have consistent fencing with the least amount of negative aesthetics. The first column of choices seems to be the standard in products available. Second column is other choices readily available.

Fencing material-	Polypropylene,	galvanized metal, electric
Break Strength/ weight-	650 lbs/ft, 80 grams/m2	750+ lbs/ft
Mesh dimensions-	1.75"	1", 2"
Post material min diameter	-Metal 1 5/8"	1 1/4"
Bracing and tensioning	Yes,	no
Color-	Black,	white, green, galvanized
Sides and rear height-	8',	10'
Front height-	8',	10'
Setbacks	Side/rear	0'
	Front	1"

Charlevoix Planning Commission

Old Business

Title: 2025 Priorities and Activities

Date: January 13, 2025

Presented By: Jonathan Scheel, Director of Planning & Zoning

Background:

Each year the Planning Commission prioritizes its list of goals and activities for the coming year

Recommendation:

Prioritize list of Planning Commission goals and activities

Attachments:

1. 2025 Priorities

The following tasks have been identified for 2025 as follows:

They are not in any particular order

- a. Review downtown building height ordinance language
- b. Incentives for a higher density downtown.
- c. Design guidelines downtown/commercial buildings.
- d. Design guidelines residential R-1, R-2 primary structures
- e. Review landscape standards.
- f. Consider expanding residential uses in industrial zoning districts
- g. Review opportunities to expand Missing Middle Housing building options
- h. Downtown signage and wayfaring signs.
- i. Work with school district regarding future use of properties.



To: The City of Charlevoix Planning Commission
 From: Jonathan Scheel, Zoning Administrator
 Subject: Zoning Administrator's Report re: thru December 31, 2024

Permits Issued in 2024

Following are two types of breakdowns for all permits issued by the zoning office in 2024:

<u>By month</u>	<u>By type</u>		
January6		<u>Month</u>	<u>Year</u>
February4	Banner permits	0	48
March10	Fence permits	1	21
April.....20	Sidewalk café/use		9
May.....18	Sign	0	6
June.....15	Zoning	1	42
July.....8	Use	0	5
August.....15	<u>Parcel Division</u>	<u>1</u>	<u>3</u>
September5	Single-family		3
October.....16	ADU	1	2
November11	Multi-family		2
December 3			

The fence, sign & zoning permits break down into the following zoning districts:

	M	Y
Central Business District (CBD)		5
Commercial Mixed (CM)		5
General Commercial (GC)		2
Industrial		
Marine Commercial (MC)		1
Residential Private Club (PC)		1
Public Facilities		
R-1	2	26
R-2	1	22
Other (LD, Café, Use)		14

Level A Site Plan Administrative Review

None

Variances to Zoning Board of Appeals

None

Other activities

Historic Commission Certificate of Appropriateness 304 Park Ave.
 Historic Commission National Register Nomination for downtown Charlevoix
 Short Term Rental License renewals
 Historic Commission Annual Report
 Planning Commission Annual Report
 Licensing, Permitting and Enforcement Software
 Cleaning historic zoning files for electronic filing

