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Breakfast Bites: Downtown Business Owners Offer Good Advice to Chew On

By Connie Watson | From *Main Street News* | February 27, 2011 |

Sandra Dronet learned the importance of customer service while selling oil rigs to drilling companies in Texas. When she moved to the Middle East with her husband, this self-proclaimed Diva spent the next chapter in her life traveling the world to learn beauty secrets. After returning to Georgetown, Texas, she blended all of her experiences to start She Etc. International Day Spa and found she had the ingredients for a five-star business.

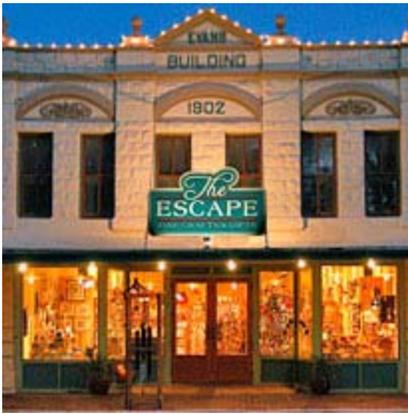
To give successful Main Street business owners an opportunity to share their experience and expertise, Georgetown Main Street Program created the professional development series, "Breakfast Bites." While Georgetown has a population of 53,000 people, Breakfast Bites focused less on networking because most of the participants already know one another. Still, says Shelly Hargrove, the Economic Development Main Street Manager, the event did attract some new people. Some business owners who seldom participate in Main Street initiatives showed up, as did some entrepreneurs who are thinking about starting a new business in Georgetown.

For the first event in February, Sandra, along with two other downtown business owners, Judy Lester and Rusty Winkstern, presented the local business community with their winning strategies for operating successful businesses in downtown Georgetown. The program was designed to help with business retention by giving helpful ideas and tips to entrepreneurs starting or operating businesses in Georgetown.

Each speaker focused on three core areas of any business – customer service, personnel, and marketing. Lester, co-owner of The Escape with her husband Len, has been in retail since she was 14 years old. Over the years she has learned that the best customer service policy is a simple one – make the customer happy. Their strategy is to empower all staff members to help customers with refunds, exchanges, repairs, gift-wrapping, and even local deliveries without getting approval from the owners. Judy and Len are great at customer service, but found they weren't good sales people. Her tip on personnel management is to hire to strengthen your weaknesses and let your employees' skills complement yours.



At the first Breakfast Bites, Georgetown business owners Judy Lester, Rusty Winkstern, and Sandra Donet shared their successful business strategies with other excellent downtown merchants.



Judy Lester, co-owner of The Escape, a shop that sells fine crafts and gifts, focuses on making customers happy by empowering staff to make refunds, exchanges, and repairs without waiting for her approval.

Listening to employees and implementing their ideas was another tip to show employees that they are valued. Lester encouraged the group to maintain a customer list and market directly to them to build repeat business. The Escape, which sells fine crafts and gifts, markets itself on everything that goes out the door – from gift wrapping to free gift cards. Lester also encouraged business owners to maintain a web presence with hours, events, and other relevant information.

A customer who has had a good experience will tell 10 people, but a customer with a bad experience will tell 200, according to Dronet. So her first tip was to know what your customers' experiences are before they go out the door. When you are in the business of pampering people, customer feedback is vital! She stressed the importance of listening to your customers and dealing immediately with their complaints.

The spa owner also recommended that business owners have someone answer the phone so people hear a real person, not a recording. Training staff is another important part of being a business owner. The team must know the owner's expectations. As an employer, business owners should be knowledgeable about employment laws, regulations, and safety. While service industries require employees to sign contracts, Dronet feels that contracts are unnecessary. If you have a good business, your employees won't want to leave. It's important to find out how each client first heard about her business, says Droneet, so she can put her resources into proven targeted marketing methods. Every customer at her door is greeted with the offer of a mimosa, as Dronet feels it is important to go the extra mile to top the competition.

Winkstern, co-owner of the Monument Café, started his first restaurant at 21. He admits that he was an arrogant kid at the time. After someone stuffed a copy of the book *The One Minute Manager* by Kenneth Blanchard and Spencer Johnson under his door, he got the picture. His customer service tips focus on hospitality. Treat every customer as a VIP, says Winkstern. Be friendly, but not overly familiar. When hiring personnel, he spends his time finding Mr. Right, not Mr. Right Now, taking on shifts himself if they are down a team member. Monument Café uses a Decision Triangle made up of staff, guests, and the business. Every decision must be good for all three parties. Winkstern's priorities are staff, guests, community, suppliers, then owners. He feels if you do right by the first four, then the business will be profitable for the owners.



Rusty Winkstern, co-owner of the Monument Cafe urges business owners to take their time when hiring staff. It's essential, he emphasizes, to find Mr. Right, not Mr. Right Now.

Another book Winkstern recommends is *Setting the Table: The Transforming Power of Hospitality in Business* by Danny Meyer. In the book, Meyer says people are most comfortable in three places – home, work, and a

third place. Winkstern tries to make Monument Café that comfortable third place like a community center. He believes authentic food, service, and atmosphere will get you vital word-of-mouth marketing. It doesn't hurt that his restaurant has already won several awards.

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Developing or Refining a Main Street Program Mission Statement

Your Main Street Program's mission statement should have one clear and simple message; the purpose of the organization or why the organization exists. It should be short enough, compelling enough, and memorable enough that people inside the organization can recite it and everyone else can identify with it.

If you have a current mission statement, include it here:

Mission:

Other Sample Mission Statements (*for comparison and inspiration*)

1. The _____ Main Street Program will improve the quality of life by assisting in the revitalization of the downtown business community and thereby the community as a whole.
 - 1a. The _____ Main Street Program will assist in the revitalization of the downtown business community and thereby the community as a whole.
 - 1b. The _____ Main Street Program will assist in the revitalization of the downtown business community.
2. The _____ Main Street Program will enhance community identity and heritage, foster a center of activity and ensure economic stability in the heart of the community.
 - 2a. The _____ Main Street Program will ensure economic stability in the heart of the community.
3. The _____ Main Street Program will make downtown _____ a better place to shop, work and pursue leisure activities by generating broad-based public and private support to implement the downtown revitalization program.
 - 3a. The _____ Main Street Program will make downtown _____ a better place to shop, work and pursue leisure activities.

Instructions:

1. Explain Mission Statements. Share current mission statement for organization (if available) and other examples of mission statements.
2. Have each attendee draft a new Mission Statement for ____.
3. Solicit a few volunteers to share their drafts. Type in MS Word and display for all to see.
4. Vote to determine favorite starting point for developing the mission statement.
5. Use this only as a starting point (very important) -do not "force" a sample or draft mission statement on your organization.
6. Type "buzzwords" that the group feels are missing from the mission statement or should be deleted from the mission statement
7. Recruit a volunteer wordsmith to draft a new mission statement.
8. Have each board member edit the mission statement. (future homework)
9. Have the volunteer wordsmith combine the edits into a revised mission statement. (future homework)
10. Have the board formally adopt the mission statement. (future board meeting)

BRIEF EXERCISE FOR DEVELOPING A VISION STATEMENT

Instructions:

1. Share the definition and an example of a vision statement with as many Board members, committee volunteers, and interested residents as you can. (group or homework exercise)
2. Have each of them answer the Vision Questions below. (group or homework exercise)
3. Next have them write complete sentences that capture important pieces of their vision for downtown. For example, "All downtown buildings have been restored to reflect their original design and craftsmanship." Each sentence should be a standalone thought. Do not attempt to write complete paragraphs at this time. (group or homework exercise)
4. Collect all the Vision Question answers and Vision Sentences.
5. Have a volunteer wordsmith the vision sentences into a vision statement. (homework)
6. Have each board member separately edit the vision statement. (homework)
7. Have a volunteer combine the edits into a revised vision statement. (homework)
8. Have the board adopt the vision statement. (meeting)

Definition:

A formal statement that describes what you want your downtown to be in the future; visually, functionally, and emotionally. It establishes the ultimate target toward which all Main Street efforts are directed. It represents a consensus on social, economic and physical development goals for downtown. It is like saying to people: "Imagine it is ten years from today and we have, remarkably enough, created our most desirable district," and then providing them the vision.

Example: Monroe's Vision Statement

The Monroe Square of the future will reflect a vital and energetic quality of life that provides a place of energy and vitality for residents and visitors alike. The Square will be the city's heart, anchored by its historical centerpiece, the Green County Courthouse, and flanked by businesses and residences, cafes, shops and offices. It will serve as a four-seasons destination for its residents, visitors, and business people.

The Square will be both unique and memorable, offering modern amenities while preserving the rich heritage of the city's history. It will provide a safe haven for adults, teens and children as they gather for formal and informal socializing, shopping and transacting business in a welcoming atmosphere where people can stroll or relax as they take in the color, tradition and quaintness of a downtown area that features Victorian architecture.

Lit by the sun during the day and by charming street lamps at night, the Square's townspeople and visitors will revel in the quiet, friendly yet vibrant fresh air - a scent occasionally enhanced by blooming flowers, fresh popcorn, baked gingerbread and homemade chocolate. A walk by one of the downtown's outdoor cafes or into one of its brewpubs, will tease the senses as well.

Businesses, both old and new, led by long-time residents or new-to-town entrepreneurs, will flourish around the Square's perimeter. Patrons will find an eclectic mix of shops, offering everything from clothing, unique gifts, basic office supplies and groceries, to one-of-a-kind artwork, rare antiques and valued collectibles.

Bankers, attorneys and other service professionals will house firms within Square as well. These business leaders will support the downtown with more than their individual presence. They will partner with local merchants to spur commerce, support community values and help recruit and retain downtown stakeholders.

Monroe's downtown will be the greatest source of the community's pride: It will include traditional Swiss festivals, open air markets, events such as a chili cook-off, cheese and wine tastings and concerts that will dot the calendar year-round; ensuring that everyone who comes to downtown Monroe will have things to do, places to go and an opportunity to experience modern life in a rural community where values and family are equally as important as progress and economic stability.

As the Square prospers, so will the entire community as residents return their attentions to the heart and center of Monroe, making it a primary part of their day to day lives while maintaining it as the core of commerce and activity.

Vision Questions:

Why is downtown ____ special to you personally?

How do you wish downtown ____ were better?

What will downtown revitalization success look, sound, smell, and taste like?

What will downtown revitalization success feel like emotionally?

What do you want downtown ____ to be known for in ten years?

What activities and businesses do you hope to enjoy downtown in ten years?

Vision Sentences:

BRIEF EXERCISE FOR DEVELOPING A MARKET POSITION STATEMENT

Instructions:

1. Explain and illustrate the concept of a market position to your Economic Restructuring Committee, Promotion Committee, and businesses key to downtown's market position (group or homework exercise).
2. Have everyone answer the Market Position Questions on the next handout (group or homework exercise).
3. Collect all the Market Position Question answers.
4. Have a volunteer wordsmith draft a market position statement by drawing inspiration from the Market Position Question answers, the downtown vision statement, and any market information that is available.
5. Give everyone who answered the Market Position Questions the opportunity to mark up a copy of the draft market position statement (homework).
6. Have the same volunteer wordsmith combine the edits into a revised market position statement (homework).
7. Have the Economic Restructuring Committee adopt the market position statement (homework).

Definition: Market Position Statement

A market position statement identifies a district's current niche based on the primary consumer segment served, or on a primary set of goods and services offered. It distinguishes the district's competitive advantage versus options like Wal-Mart, the Internet, but more directly like other commercial district destinations within the trade area (an apples to apples comparison). The goal is to be memorable and remarkable so consumers consistently choose you over the competition. It must be clear and compelling in order to sell downtown's potential to new businesses and investors. Defining a market position statement requires market information; however, there is often an abundance of insightful market knowledge already in the minds of downtown business owners and community residents. That wisdom can be gleaned through focus groups designed to collect the information necessary to take a first stab at drafting a market position statement.

Example: Market Position Statement for Tigerton WI

"Tigerton provides the basic necessities of life in a warm, friendly manner. Businesses stress good customer service, moderate prices, and an adequate selection of goods and services. Low to moderate income families and retired residents enjoy the natural beauty of the surrounding area and a fine collection of historic residences and commercial buildings. Southwest Shawano County customers living within a ten mile radius of Tigerton benefit greatly from its quality health care facilities, schools, churches, food services, and entertainment opportunities. Local residents and tourists take advantage of the many acres of forested and scenic lands near Tigerton."

Example: Market Position Statement for Newtown, PA

"Residents and visitors of Newtown have enjoyed an experience of dining, shopping, and culture from colonial days to today. Authentic, historic nuances flow through first class restaurants, downtown specialty shops and boutiques, theater and art galleries." (2004-2007 Report to Stakeholders, Newtown Main Streets, www.newtownpa.org)

Example: Market Position Statement for Easton (a lifestyle center in Columbus, Ohio)

"A great place where creative individuals can choose from an eclectic selection of women's and children's apparel and accessories, home goods, and personal care products." (They called this statement their Anthropologie)

MARKET POSITION FOCUS GROUP FACILITATOR NOTESHEET

Setting the discussion: Thank you for agreeing to participate in this focus group on downtown _____'s market position. My role as facilitator will be to stimulate a thought provoking, lively, but polite discussion on that topic between all of you, the local experts. To do this, particularly since we all have limited time, I may need to stop and redirect our discussions at times. Please don't take it personally. (*spend about four minutes on each question*)

Market position defined. It might be helpful if I define the term market position. A market position is essentially a competitive position for a business, or in our case a commercial district, relative to the competition. A market position includes two components, a primary set of goods and services offered and a primary consumer segment served, that define a downtown specialization or niche. To illustrate: What is the market position of Las Vegas? (primary set of goods and services "evening entertainment/nightlife", primary consumer segment "adults, 20-40?, across the US/international). How about the market position of ___? (*use a more local or regional example*). A market position must also be current and realistic because we will begin promoting the position tomorrow, and we must meet the expectations of any customers or new businesses we attract. That said, you have the power to choose from a range of possible market positions based on your vision for downtown _____ and strengthen it over time. Any questions?

Name downtown _____'s competition. However, make sure its apples to apples competition. Focus on other commercial districts.

Now let's discuss the current business mix of downtown _____ as compared to the competition we've listed.

- What is strong about downtown _____'s business mix? *Prompts: anchors, clusters, owner operators, diversity, specialty*
- Is there a primary set of goods and services offered or a niche where downtown dominates? *Prompts: there will always be secondary and supporting goods and services*
- Who might be the best customer base for that primary set of goods and services? *Prompts: may or may not be the current downtown customer base*
- As a whole, what is the downtown's competitive advantage when it comes to selling that set of goods and services? *Prompts: quality, uniqueness, value, service, experience*

Now let's discuss the current customer base for downtown _____ as compared to the competition we've listed.

- What is strong about downtown _____'s customer base? *Prompts: loyalty, volume, wealth, proximity*
- Is there a primary consumer segment served or a niche where downtown dominates? *Prompts: there will always be secondary and supporting consumer segments*
- What unique or specialized products or services might this consumer segment want or need? *Prompts: may or may not be a current set of goods and services*
- As a whole, what is the downtown's competitive advantage when it comes to attracting that consumer segment? *Prompts: positive and negative image*

Now, more quickly since you've got the hang of it, let's discuss the current business mix of downtown's competition.

- Is there a primary set of goods and services offered or a niche where they dominate?
- As a whole, what is their competitive advantage when it comes to selling that set of goods and services? *Prompts: newer, bigger, friendlier, better merchandised*

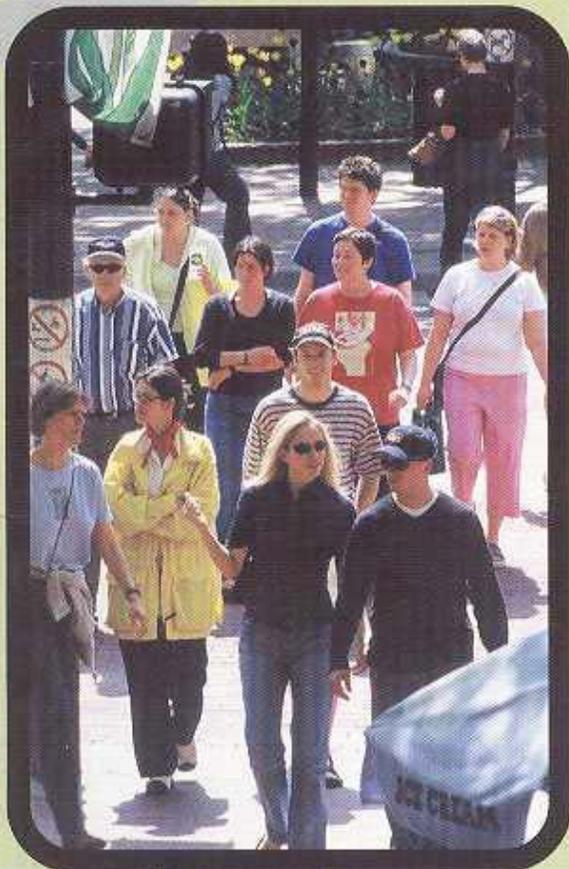
Now let's discuss the current customer base for downtown's competition.

- Is there a primary consumer segment served or a niche where they dominate?
- As a whole, what is their competitive advantage when it comes to attracting that consumer segment? *Prompts: positive and negative image*

Finally, are there any trends that might impact downtown _____'s market position in the future?

MainStreetNews

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The Branding of Downtown Boulder

by Jeff Cohn and Jane Jenkins

Image development campaigns have long been used by Main Street district leaders struggling to improve the public perception of downtown. But the task of creating a compelling image for your main streets is a continuing priority, for even the most successful of revitalization programs. The popular buzzword "branding" is now being applied to whole commercial districts, not just the familiar "products" that are sold over the counter. In this article, we will explore how an established, successful downtown program in Boulder, Colorado, has, in the face of new retail competition, begun to reshape the public's image of the downtown through the process of "branding."—Doug Loescher, NMSC

In This Issue

Main Street After 9-11

NMSC Director Kennedy Smith takes a look at retail trends before and after September 11th and ponders potential changes in retail, tourism, industry, and government spending7

Senior Moment?

Junior Main Street programs are all the rage. Now, Durant, Okla., is looking at another valuable source of volunteers—seniors. See how seniors are making a difference in Durant.....8

Safeguard Your Main Street Events

NMSC staffer Mac Nichols examines event security in the wake of September 11th and offers practical advice to event organizers12

Incubator Without Walls

Learn about an innovative program to develop cottage industries into viable businesses without housing them in one location.....13

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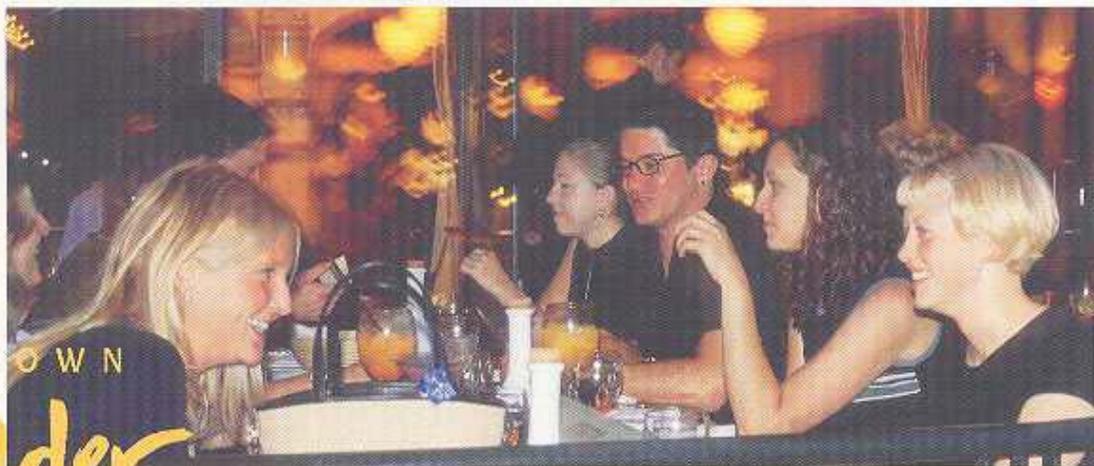
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DOWNTOWN Boulder



What Is a Brand?

What is a brand? It is the relationship between a customer and a product. The brand is the sum total of what the customer thinks and feels and how he or she interacts with the brand. It is incumbent upon the marketer to try to influence this behavior. Brands held in high esteem by the customer get used more frequently and therefore capture a greater share of the customer's spending.

Using a classic retail example, if we say "Nordstrom" to a typical upscale female consumer, her opinion of the Nordstrom brand will immediately come to mind. She will no doubt mention the store's strong commitment to customer service, depth of merchandise, sense of style, and comfortable shopping atmosphere. She most certainly will not use classifications

such as dirty, unfriendly, low-end, etc. The customer's image of the store is the result of Nordstrom's branding excellence. And Nordstrom is famous for understanding that the brand is created at every customer interaction, from advertising to full shelves (inventory) to educated and friendly sales professionals on the floor. The company manages its brand by managing every experience the customer may have with the company.

At this point, we must emphasize that a logo, or tagline, is not a brand. The *brand* is the relationship customers express when they see that logo or tagline. In the Main Street context, consider the branding of a famous American city such as San Francisco. When we mention that town, what comes to mind? From our perspective, we're likely to think about hills, cable cars, great restaurants, maybe the

Gold Rush era, or perhaps the new urban developments in the Yerba Buena area. That's the San Francisco brand, helped along by a few Rice a Roni commercials along the way! And if that makes you want to take a quick trip to the Golden Gate City, then they've done a great job of creating that brand image in your mind.

Try this exercise with your town. When you say the name of the community, what images come to mind? Are they positive or negative? What are people missing in the context of your brand? This can be a very enlightening process.

Defining Downtown Boulder

Downtown Boulder is a 40-square-block area of Boulder, Colorado. Nestled against the beautiful Flatiron Mountains, Boulder is a component of the Denver metropolitan area; it is located 30 miles from Denver but has its own political, social, and economic systems. Many Boulderites never leave town if they can help it and prefer to use Boulder-based businesses whenever possible.

The City of Boulder formed a business improvement district (BID) in 2000. The hub of the district is the Pearl Street Mall, which was closed to vehicular traffic in 1977. (There

is, however, vehicular access to Pearl Street on the horizontal streets running perpendicular to the mall.)

Downtown Boulder has many distinguishing characteristics. The commercial district offers more

than 250 retail, food, and service businesses and many anchor tenants that can be defined as "one of a kind." Total retail square footage equals that of a typical suburban mall, less the department stores. Our merchant mix is strong, made up of apparel, gift, and service businesses, and people love to stroll along the mall and see the new and ever-changing shops. Boulder loves to support independent businesses although our retail mix does include some well-known nationals such as Ann Taylor, Borders, and the Cheesecake Factory.

...a logo or tagline is not a brand. The brand is the relationship customers express when they see that logo or tagline.



Downtown Boulder serves as a gathering spot for students from nearby universities.

Outdoor cafes, brewpubs, and chain restaurants cater to local students and residents, as well as visitors.

Our town's restaurant collection is among the best in the entire region, and the total package offers an experience that combines unique shopping, great food, and the sights and sounds of a downtown experience that cannot be found at the local mall. Of course, that includes some less than favorable descriptors as well, including parking difficulties and an increasing level of street kids that offend some customers. But, in the end, people look on Downtown Boulder with a positive point of view and we intend to increase that over time.

Our branding strategy focused on managing the customer's experience of downtown at all levels.

The New Millennium Brings New Challenges

The year 2000 was a challenging one for Downtown Boulder. First and foremost, a new shopping mall, Flatiron Crossing, opened just seven miles down the main access road to Boulder, in the town of Broomfield. A high-tech wonderland not unlike California's Silicon Valley, Broomfield, which lies halfway between Boulder and Denver on the Boulder Turnpike, is full of technology and telecom firms that have moved in over the last few years.

Flatiron Crossing is a new hybrid mall that contains many well-known anchors, including Nordstrom, Foleys (May Company), Dillards, and Lord and Taylor. The interior portion of the mall contains a strong mix of retailers ranging from Old Navy to Pottery Barn, plus a large food court. The center also contains an outdoor "village" concept that will be anchored in 2002 by a large stadium-seating movieplex. The village contains a strong mix of sit-down restaurants, Border, Crate and Barrel, and a long list of small, independent businesses, many of which were once exclusive to Downtown Boulder. In short, the mall was trying to "one up" downtown by providing an entertaining outdoor shopping destination in a clean, secure environment with an outstanding mix of stores.

Our mission was clear. We needed to build and enhance the value of our marketing expenditures and to maximize the visibility of both consumer marketing campaigns and programs executed by the BID on behalf of our stakeholders.

Our mission was clear. We needed to build and enhance the value of our marketing expenditures and to maximize the visibility of both consumer marketing campaigns and programs executed by the BID on behalf of our stakeholders.



250 "one of a kind" businesses are Downtown Boulder's anchors. Above: creative window displays attract the attention of passers-by.

Our strategy focused on managing the customer's experience of downtown at all levels in every place that we could control, including operations, marketing, special events, internal and stakeholder communications, and sense-of-place attributes. Our goal was simple and important: maximize every customer to minimize the sales erosion that was sure to occur as a result of the new mall. Later, we also needed to address the nation's falling economy, the failure of many companies in the tech sector, and a slow tourism summer in Colorado. The challenges were great but we put together the right team to deal with the situation.

1. Develop the brand team.

The first step in developing a brand is to put together the brand team. Who is responsible for the process? In our case, we invited the two members of the BID board of directors who were responsible for marketing to join the BID's executive director, Jane Jenkins,



Downtown Boulder has engendered great loyalty among community residents. Many never leave town if they can help it, preferring to use Boulder's home-grown businesses whenever possible.





Retail square footage in Downtown Boulder equals that of a typical suburban mall, with a strong merchant mix of apparel, gift, and service businesses.



Downtown Boulder offers an outdoor shopping and dining experience with a "sense of place" that is unsurpassed in the region.



and the marketing consultant in developing the program. We also established Jenkins as the "brand keeper," with final say on whether a program or communication was consistent with our brand strategy. In addition, we sought buy-in at every step of the way from BID board and other key stakeholders, such as the city manager and key property owners.

2. Assess the current situation.

The next step in our process was to assess how customers use the BID's offerings and determine how Downtown Boulder was perceived by core customer segments, including stakeholders. We reviewed our research, as well as information gathered by other parties such as the daily newspaper, talked with customers from all segments, spoke with merchants and other stakeholders, and determined if there was a need for any additional research.

We also tried to get a handle on what Boulder is *not*. This can be just as illuminating as what the district *is*. We found that we have three key customer segments, and each group uses our product differently: residents of Boulder and Boulder County (frequent users); Denver metro residents (experience seekers with periodic frequency); and visitors from Denver area hotels (experience seekers as part of their visit to Colorado).

We also came to the conclusion that Flatiron Crossing was going to be a formidable competitor for the experience seeker as well as the average shopper, that our customers and stakeholders are very opinionated, and that our product is inconsistent. We also determined what we are *not*: our product is not contrived, not wholesome, and not for everyone.

3. Develop the brand promise.

The goal here is to identify and reach a consensus about what the brand stands for and what it offers your targeted customers. You will have to answer such questions as:

- What business are we really in?
- What do we provide?
- What differentiates our product from the competition?
- What do we do better than anyone else?

From this, you can develop your brand promises. In Boulder, we answered the questions as follows:

• What business are we in? Creating an entertaining retail/shopping destination that offers "a sense of place" that is unsurpassed in the region and that is realized through physical attributes and our mix of stores and restaurants.

• What do we provide? An experience that is real, not a contrived sterile environment.

• What differentiates our product from the competition? Independent businesses, outdoor lifestyle, ice rink (seasonal), and a pedestrian-friendly

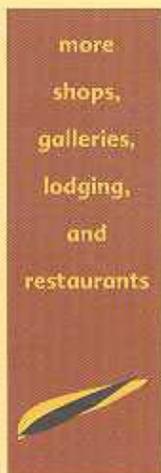
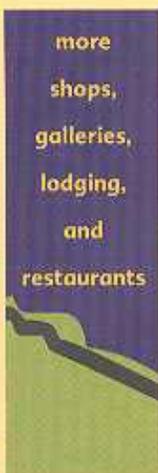
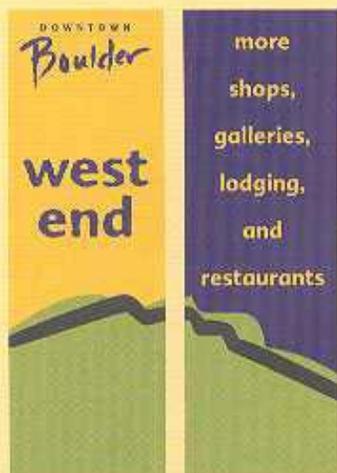
environment.

• What do we deliver in a superior fashion? An outdoor shopping and dining experience that is supplemented by the physical and environmental factors that are distinct to Boulder—i.e., the Flatiron Mountains, the Pearl Street Mall, etc.

Finally, take those promises and express them as though your targeted customer groups are doing the talking. The following are three examples from our plan, one for each of our targeted customer segments.

• **Boulder resident:** "As a resident of Boulder, I love going down to the mall. It's the center point of life here in Boulder. I run into friends and family there, the kids love to play on the rocks, I find things I'd never find at the mall, and it's great to be outside."





Communicating Boulder's diverse downtown offerings is accomplished through physical means, such as its banner system, and electronic, through its revamped, interactive web site.

• **Denver resident:** "We went up to Boulder last Sunday just for the afternoon. It was great. You know, they have stores I don't see anywhere else, like Peppercorn. It was great to be outside and enjoy the Colorado weather. Yeah, there are some different types of people hanging out on the mall, but hey, that's Boulder."

• **Visitor to the metro area:** "I'm so glad the concierge suggested we go up to Boulder while we were in Denver. There's nothing like it at home—great stores, great outdoor cafes. You should go there next summer. Quite a different experience from shopping at the local mall."

4. Create the brand communications plan.

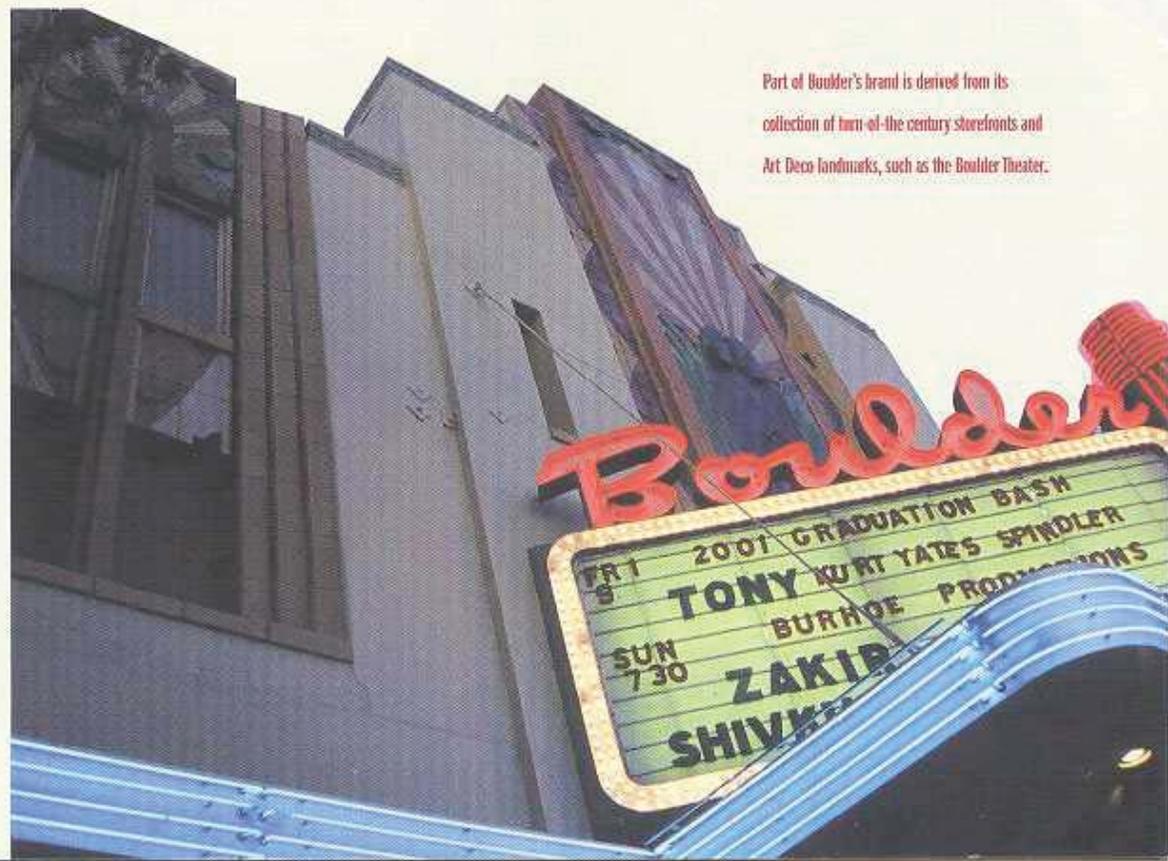
This is the part where you get to decide how consumers and stakeholders will view your brand. Developing a powerful logo and identity program is the first step and can be a difficult process. Remember, you want your communications to bring your brand personality to life. Once you've created the logo, other graphics should follow, including a graphic standards manual, color palette, and the development of an advertising campaign and collateral materials for your district.

One mistake some people make is to think that all advertising must look exactly the same. We disagree with this approach. We believe that your advertising campaign elements, including radio copy and television

spots, must be consistent with your brand promise. While they must convey the brand's personality, the actual look may vary. As long as you are strategically consistent, there is no problem making some shifts in approach along the way. In Boulder, our first radio spot was for the holiday season. The spot was soft, ephemeral, and gentle—a reminder of simpler holiday seasons in days gone by. Our second radio commercial was edgy, offbeat, and funny. Both of these spots

did a wonderful job of conveying what was right for the targeted market (Denver daytrippers) at that particular season. Both reflected the personality of Downtown Boulder, yet they sounded decidedly different. And because they were consistent with our brand personality, that difference was welcomed.

Another good example of bringing the brand to life is our new web site, www.boulderdowntown.com. As mentioned earlier, Boulder's



Part of Boulder's brand is derived from its collection of turn-of-the-century storefronts and Art Deco landmarks, such as the Boulder Theater.



customer is high-tech driven and well educated. It was critical that our new site be as technologically advanced as possible for a downtown district while having the visual and textual flair of Downtown Boulder's personality. The site has many features and components, but one of the most valuable is the itinerary-building function that we call "My Itinerary." It allows customers to build their own personalized itineraries of Downtown Boulder shops, eating establishments, galleries,

and service businesses; print them out, and take them on their shopping excursions. That functionality, too, represents our intention to manage our customers' perceptions of our brand.

5. Build the brand for stakeholders.

Equally important is the process of building the program's brand for your stakeholders. You want them to have a positive image of the organization and to know everything you are doing on their behalf. In Downtown Boulder, we do this through constant communication and by keeping our logo front and center at all times—on our staff uniforms, on our memos, on equipment, etc. We want the BID to represent energy and efficiency, and we do this by staying in touch with our stakeholders on a weekly and sometimes a daily basis. Building your organization's brand internally is just as important as building it externally.

The Next Frontier

Once you've completed your consumer and stakeholder branding program, you can begin to adopt and live the brand at every level of your organization. You have to audit all areas of performance and ask yourself if you are performing to the level of the brand promise. Is your operations program up to speed? Do your staff members understand the brand you are trying to create? What is their role in taking the brand to its next level? From there, you can begin to leverage your brand for additional income and visibility through economic development programming, sponsorship development, and creation of new events.

Measuring Your Brand's Performance

Whether it's through planned market research studies, customer feedback, informal focus groups, feedback from stakeholders, or other sources of research, you must continuously measure your brand's performance. In Downtown Boulder, our efforts have helped us minimize the loss of businesses over the last year; in fact, we actually increased sales over the previous year's holiday season. Moreover, the weakened national and local economies, as well as competitive forces in our market, have not stopped us from having a successful summer season, partially as a result of our summer advertising campaign.

Our ability to weather an economic storm stems not only from our outstanding product, but more importantly, from the brand image we've been able to build in the hearts and minds of our targeted customers. **Jeff Cohn**, a former regional marketing director for the Rouse Company, is the principal and managing partner of the Cohn Marketing Group (CMG). Based in Denver, Colorado, CMG offers comprehensive marketing and web site services to individual businesses, downtown organizations, and economic development authorities.

Jane Jenkins is the executive director of the Downtown Boulder Business Improvement District. A former employee of the National Trust, Jane has more than 16 years' experience in downtown management.



Local art galleries and gift shops help downtown maintain a distinctive edge over the "chain gang" competition of nearby malls.



MAIN STREET AT WORK

By Todd Barman, Program Officer,
National Trust Main Street Center



DESIGNING A MARKETPLACE

What’s happening on Main Streets now? What are the best practices, the newest strategies, the lessons learned? In this column, National Trust Main Street Center staff will share the latest trends and successes from the field.

Communities need to transform knowledge of the market into proactive design of a marketplace. A lot of communities hope that a market analysis can dictate which businesses (including real estate investments) are likely to be successful. Market opportunities are often “calculated” *one business at a time* according to generic classifications of business types. But it is the collective, not the individual, that determines commercial district success. Your downtown will not become a strong marketplace thinking about one property at a time, one lease at a time, or one business at a time.

It will take a concrete and compelling vision of a fully functioning future marketplace to attract the entrepreneurs and investors who will eventually realize that vision. Commercial districts that outcompete downtown attract businesses by using a sound market position and a well-designed clustering or leasing plan to sell potential business owners on their ability to become part of a successful place.

In Chapter 9 of *Revitalizing Main Street*, entitled “Improving Commercial Dynamics,” I wrote a section on clustering businesses in which I stated that a clustering plan would help entrepreneurs decide where best to locate in your district. In hindsight that statement did not go far enough. You need to more fully understand how your downtown marketplace functions and can function to help investors decide how best to invest.

I noted that Main Street programs probably won’t be able to actively cluster businesses through lease management. While that may be true, Main Street should develop a leasing plan. Independent, impulsive leasing produces weaker marketplaces than cooperative, strategic leasing. While it remains true that Main Street’s Economic Restructuring Committee must be strategic, it may not need to be patient or subtle. It will not pay to present downtown as being desperate. To be successful, downtown needs to approach revitalization from a confident position of strength; it must be proactive not reactive.

Successful commercial developers lease their space to create the right combination and critical mass of businesses to attract

available customers. They use the numbers – the demographics – to understand their position in the regional and local markets and to ensure that enough of the right customers are available for the assembled businesses to break even or better. They don’t do business-specific market research. Main Street needs a similarly choreographed process to stimulate reinvestment by many independent and neighboring property and business owners. This is an art of combination that must be consistent with the market position and checked against the science of the market and the reality of any given space.

Market analysis pursued by a Main Street organization needs to inform that program’s decision making in all areas:

The best strategies or steps for filling vacancies in historic commercial districts are to:

- 1 Retain existing businesses** so you don’t have new vacancies and can help businesses expand or spin off. The business owners who are already successful in your district are the best prospects for starting new enterprises. They can open a second business that perfectly complements their first and adds to the critical mass of businesses necessary to attract customers to the district.
- 2 Passively recruit prospective businesses** that find you without any targeting on your part. Inquiries will increase with an organized business owner attraction program.
- 3 Establish a business owner attraction program.** Recruited businesses can fail even if a market opportunity exists and businesses that you didn’t recruit can flourish even if a market opportunity wasn’t identified. It all comes down to the quality of the business owner.
- 4 Develop and support entrepreneurs.** The majority of businesses that are attracted to historic commercial districts are independent “mom & pop” entrepreneurs with some existing tie to the community that can be captured through steps 1-3 and then supported and grown through step 4.
- 5 Actively recruit (last, and in many ways, least).** Any effort or expenditure to actively recruit new businesses will fail if steps 1-3 are not in place and may not be necessary if steps 1-4 are in place.



Todd Barman worked with Altavista, Va., to help the Main Street program, Altavista on Track, transform its knowledge of the downtown market into proactive design of a marketplace. During an Economic Restructuring Technical Assistance visit, he facilitated a brainstorming exercise to flesh out a downtown market position: "Downtown Altavista specializes in establishments that make life simpler. Neighborhood residents, downtown employees, visitors to the many civic gathering spots, and rural retirees, have easy and convenient access to the basic products and services they need everyday and want with personal attention from independent businesses."

shape how it develops space (design), develops businesses (economic restructuring), develops customers (promotion), and develops partners (organization) – actions leading to the right combination and critical mass of businesses to attract that commercial district's available customers. Main Street programs should expect all potential investors to run their own numbers to make their own decisions.

Thinking like a commercial district developer involves:

- Defining and refining a market position for the downtown;

- Managing the downtown business mix and clusters; and
- Fully utilizing valuable space; and
- Selling development proposals to potential reviewers, funders, and tenants.

Successful commercial developers are good at communicating their development vision using verbal descriptions, architectural renderings, and diagrams/schematics. That is why they are able to get approval, attract investors, and lease space even before they break ground. The NTMSC is working to empower Main Street programs to use similar tools to attain similar results.

After helping Altavista on Track develop a market position, Todd Barman worked with the group to draft a Clustering/Leasing Plan for the Virginia Main Street community's downtown.



DESIGN FIELD STUDY

PURPOSE:

- A. Develop an increased awareness of downtown design issues.
- B. Warm-up for Main Street Design training.
- C. Share with downtown _____ your First Design Impressions (optional)

DIRECTIONS:

- A. Each individual/team will answer each question.
- B. Stress teamwork and participation by all members of the team.
- C. It is highly recommended that you strategize briefly before your hike.

QUESTIONS:

1. What is the most attractive business sign downtown? Why?

2. What is the least attractive business sign downtown? Why?

3. Which building has the most attractive ground level, or storefront area? Why?

4. Which building has the least attractive ground level, or storefront area? Why?

5. Which building has the most attractive upper level, or 2nd/3rd story? Why?

6. Which building has the least attractive ground level, or 2nd/3rd story? Why?

7. What is the best or most interesting downtown building detail? Why?

8. What needs immediate attention downtown? (i.e. a maintenance problem)

9. What business has the most attractive downtown window display? In other words, which window display creates the most interest to attract shoppers, tells the best story, and/or is the most sensitive to color/design? Why?

10. What business has the least attractive downtown window display? In other words, which window display creates the least interest to attract shoppers, tells the worst story, and/or is the least sensitive to color/design? Why?

11. Which business has the most attractive interior? Is the entrance open, uncluttered, and inviting? Do displays invite inspection; are they well coordinated, featuring appropriate items, and well lit? Explain.

12. Which business has the least attractive interior? Is the entrance narrow, cluttered, and uninviting? Do displays discourage inspection, are they poorly coordinated, featuring inappropriate items, and poorly lit? Explain.

13. What do you like most about the entrances to downtown and the downtown streetscape (i.e. street and surface parking lot pavement, sidewalks, curbs, gutters, vegetation, benches, trash receptacles public signage, lighting)? Why?

14. What do you like least about the entrances to downtown and the downtown streetscape (i.e. street and surface parking lot pavement, sidewalks, curbs, gutters, vegetation, benches, trash receptacles public signage, lighting)? Why?

Downtown Development Plan Pros and Cons

Pros

- Help entrepreneurs evaluate potential locations
- Help property owners evaluate potential tenants
- Help investors decide how best to invest
- Increase investor confidence
- Tackle the market and downtown revitalization from a position of strength

Cons

- Potential negative response of business owners who are relocated in the dream scenario
- Potential negative response of property owners whose tenants are relocated in the dream scenario
- Potential for the dream scenario to hinge upon investment by individuals who are not able or willing to invest
- Potential escalation of asking prices for property



The face of Water Street, Gardiner, Maine has been restored with busy awning covered sidewalks, freshly pointed bricks, clean windows and carefully preserved original architectural features.



Look behind the scenes, and a different kind of originality presents itself. Innovative exterior elevator towers and walkways are blended into the back facades of the historic buildings. Tree lined parking areas lend a botanic air to the business of thousands of cars coming and going each day. The upper floors are linked floor-to-floor, building-to-building, completely modern inside and nearly 100% occupied.



Gardiner draws office workers, creative and high-tech professionals, stimulated by their spectacular surroundings, where original ideas just keep coming. It's a neighborhood with a healthy cross-section of residents, including several upscale units, all providing a customer base for the downtown restaurants, stores, banks, niche shops, galleries and personal, health and legal services on lower floors.



A talent of creative artisans soften and add texture to this smart downtown. Galleries, antique shops, award-winning jewelry studios, and hand crafted original works of art and furniture are interspersed with creative cafes and diners, where the owners take pride, not only in their cuisine, but also in promoting a sense of hospitality.

Downtown Gardiner

Where originality matters

Our Vision



After work, on weekends, or visiting on vacation, the Gardiner Waterfront and the Cobbosee Stream spill over with healthy activities, while jazz and blues clubs, shops, studios and eateries provide original entertainment and refreshment during the warm summer evenings and the crisp nights of winter.



Gardiner - keeping the historic ambience as original as possible, while applying innovative and original strategies to make our downtown the smart place in Maine to work, shop, visit and live.



Be part of it...
Linda Matychowiak
Downtown Manager
P.O.Box 194 • Gardiner, Maine 04345
207.582.3100 • FAX 207.582.3104
gardinermainst@aol.com

www.gardinermainstreet.org

BACKGROUND

The former Larsen Canning Co. in downtown Green Bay was purchased in June of 2007 by On Broadway, Inc. (OBI), a non-profit organization dedicated to the economic development and historic preservation of the Broadway District in Downtown Green Bay. Through grass-roots community effort, OBI has developed a Masterplan for redevelopment of the 22-acre site and is currently preparing the site for opportunities. OBI is currently seeking proposals from developers and businesses interested in investing in the area. Two projects have already been completed on the site. The first project was completed as an owner-occupied project with a local insurance company. The second project anchors the southwest corner of the site is a new construction that serves as home for the Greater Green Bay Area Chamber of Commerce.

PROPERTY

The property consists of a total of 22-acres, with the primary address being 520 N. Broadway. OBI has undertaken a significant recovery and demolition effort of existing industrial buildings, and the site is clear and ready for work. The Masterplan for the site extends the street grid connecting the surrounding neighborhood to the waterfront and provides for a variety of development opportunities. From the historic preservation and redevelopment of original industrial warehouses, to new construction, there are options for developers of every expertise.



For more information:



www.onbroadway.org
Phone: (920) 437-2531

DIMENSION IV
www.dimension-iv.com
Phone: (920) 431-3444



DEVELOPMENT SUMMARY



1. Larsen Canning Co. - Adaptive Reuse
 Building A: ±51,000 sf [3-floors, residential + retail]
 Building B: ±3,074 sf [1-floor, retail]
 Building C: ±33,040 sf [3-floors, residential + retail]
 Building D: ±24,072 sf [4-floors, commercial + retail]
2. Larsen Office Buildings - Adaptive Reuse
 ±120,000 sf [3-floors, commercial]
3. Infill Opportunities: Build-to-Suit [residential + commercial + retail]
4. Potential Structured Parking + Underground Parking
5. 300 N. Broadway: Chamber of Commerce & Lease Space Available
6. Vincent, Urban, Walker & Associates, Inc. Insurance
7. Titletown Brewing Company

VISION

Building upon the strength of the current Broadway District, the vision for the site includes a place for creative businesses and people. This would include not only artists, but creative professionals in the fields of architecture, marketing, science and research. Additionally, it is intended that the redevelopment of the Larsen Green follow LEED ND standards to become one of the first certified sustainable neighborhoods in the state of Wisconsin, and act as a model for other community based redevelopment efforts.

DEMOGRAPHICS*

Population	106,115
Average Median Age	34.6
Total Number of	
Households	45,905
Number of Families	25,607
Average Household Size	2.27
Owner Occupied Housing	
Units	25,786
Renter Occupied Housing	
Units	20,119
Average Household Income	\$55,198
Average Housing Value	\$95,458
Average Rent	\$466

* Approximately 3 mile radius
 Based on ESRI information 2008

LOWERING THE VACANCY RATE IN CANAL WINCHESTER, OHIO

BY ANDREA L. DONO



© Bruce Jarvis

This former grocery in downtown Canal Winchester now serves coffee and sells health products.

When economic development professionals in the Village of Canal Winchester, Ohio, were thinking of ways to fill their vacancies downtown, they developed a simple tool that would soon become part of their solution: a business and building inventory.

Taking a no-cost approach, the local Main Street program proposed its idea to the Old Town Committee, which serves as the interface between Main Street Canal Winchester and the town council. Main Street proposed using data from the county auditor to get parcel descriptions for all vacant or underused buildings and sites in the downtown, and then starting a dialog with the village's economic development director about the best and highest uses for these properties.

The inventory turned into a valuable tool for both active and passive business development. Property owners appreciated the inventory because it showed that the Village wanted to work in partnership with them to lease their buildings or develop their sites.

"With this document, we are able to approach developers with our visions and give them a specific idea of the type of development we expect on given parcels. This information makes it a lot easier for them to run their pro formas to determine if the project is feasible," says Chris Strayer, the Village's economic development director and primary user of the inventory. "If a developer or property owner comes to us about a specific project we can show them the preferred alternatives for the site. Essentially it takes a lot of the guesswork out of a project for a developer or property owner."

The inventory strategy has had an impact. The downtown, which is four square blocks, has been running a vacancy rate between 0 and 5 percent in the last few years. However, Bruce Jarvis, executive director of Main Street Canal Winchester points out that there were periods of time when there were long vacancies, "which isn't to say that tumbleweeds were rolling down the street. But with this inventory we were able to reduce the number of available parcels in the inventory by a third." Although, says Jarvis, "that didn't happen overnight."

The Main Street program, economic development office, and Old Town Committee meet once a year to revise the inventory and vision for the available properties. While they don't use a formal market analysis, the group uses trends and their experience with managing the downtown to determine the types of businesses and developments that will work best.

The inventory helped the group rethink how the old lumberyard downtown could be redeveloped. Originally the team thought retail was the best reuse, but on such a large site, that use alone wasn't feasible. They decided to add height and density to the plan and turn it into a mixed-use development – thereby bringing the costs down and responding more effectively to the marketplace.

The inventory has had uses beyond business recruitment. It was used to bring attention to a problematic brownfield site. An abandoned gas station had proved difficult to redevelop, but after it was added to the inventory it got the county's attention. The

county cleaned up the site and demolished the building to make future development easier.

Another situation involved an absentee landlord. "We had a maintenance issue with a particular property even though we have a minimum maintenance code on the books," says Jarvis. "The exterior appearance of this building was a problem. Discussing the inventory and our goals for the downtown with the owner allowed us to bring up this issue. He decided to sell the building, and fortunately it ended up in the hands of a preservation-minded person who did the right thing."

The inventory has had some other unexpected results. First, as a bonus, one of the entrepreneurs brought into the downtown ultimately became a Main Street board member. Second, it shone a light on the Village's suburban-style zoning, which makes some projects incompatible with the downtown environment. Applicants must apply for variances to achieve a density that fits the commercial district even if their projects meet the Village's vision. The inventory, says Jarvis, helped put zoning complications on their radar screen and enabled them to recognize that there was a problem they needed to address.

"Overall this tool has been extremely useful. It has helped us figure out the best case scenario for the parcels in the inventory," says Strayer. "The property owners and the Village can work together to complete a project that is mutually agreeable. I have found that most developers like it when a community knows what it wants and can facilitate a better process because of it."



NETWORK NOTES

Soft Opening

Tapatinis, a distinctive new martini lounge and tapas restaurant, recently opened in Barracks Row, a Washington, D.C., Main Streets community. Owner Jordan Cappolla, a 12-year veteran of the restaurant and nightclub industry in Washington, surveyed the entire area to find just the perfect location for Tapatinis. "I chose 711 8th Street, Southeast," says Cappolla, "because Capitol Hill is transforming into such a vibrant retail and restaurant destination thanks to Mayor Williams."

"Our goal is to create a new institution on the Hill that is upscale, yet affordable and not intimidating. Our approach to every aspect of food selection and presentation, service, and overall customer satisfaction is unique," says Cappolla. Tapatinis features three secret recipe martinis. Especially suited for the Hill,

the drinks are named The Democrat, The Republican, and The Independent. Each of these politically appointed martinis boasts its own unique flavor and personality, and delivers more spin than CNN's *Crossfire*.

A six-month rehab transformed the interior of the establishment. This long overdue transformation executed by highly skilled interior designers, architects, and artisan carpenters delivered a posh, yet intimate retro-style restaurant-lounge well suited for any and all lifestyles. Seating nearly 100 people, Tapatinis contains two lounge and dining areas, one inside and one outside.

A week before his grand opening Cappolla e-mailed about 300 people, including friends and visitors who had stopped in to inquire about the new cocktail and food



Jordan Cappolla, owner of Tapatinis, used e-mail to invite friends and potential patrons to a "soft opening" of the retro-style martini bar and restaurant.



venue. He encouraged them to come by and give him feedback. The opening was a great success, with a huge turnout, and showed that e-mail could be a very effective form of free advertising. Here is the text of that e-mail:

"Hi everyone. Thank you again for being so understanding about our doors getting open. Well tomorrow night (Friday 9-24) at 9 p.m., I'll be having a soft opening for all the people who e-mailed me over the last couple of months. It'll give me time to hear everyone's opinion on the service, drinks, sound and mood. I'll be open till about 2 a.m. I would love to

invite you all to please come. I'll be playing 70's and 80's retro disco and Top 40 all night. I am expecting to have a full house, so please drop me an e-mail with how many people you are coming with.

Next Friday and Saturday will be the official grand opening. Please call me if you have any questions. Have a great day and see you tomorrow!!!

Jordan

For more information, contact Bill McLeod at bmcleod@barracksrow.org or 202-544-3188.



Main Street Wildwood President Linda J. Williams presents a \$500 check to Pete Byron for the unique retro-style renovation of his realty firm.

Wildwood's Pacific Avenue Main Street area in Southern New Jersey ranked first among New Jersey Main Street programs for private investment in façade improvements in 2003, as announced by the Main Street New Jersey program this summer.

Wildwood Moving in the "Right Direction"

"These impressive statistics clearly demonstrate that progress is continuing in the effort to redevelop Pacific Avenue. Main Street Wildwood will continue its leading role in helping to attract new businesses and support existing ones in downtown Wildwood," says Main Street President Linda J. Williams. "After years of effort and cooperation with the city and other business and community organizations, Pacific Avenue is moving in the right direction."

What is driving this flurry of re-investment? One element is Wildwood's Façade Incentive Grant Program, which offers business and property owners grants to make affordable but noticeable

changes to the exterior of their buildings. The money can only be used for façade improvements, which include work on rear entrances, awnings, windows, cornices, doors, masonry repair, and paint. The program provides matching funds for up to half of the total rehabilitation cost, with a maximum of \$1,000. All applications are subject to design committee review and board approval.

"We want to demonstrate our support for new and existing merchants in a tangible way," explains Williams. "Main Street hopes this program will encourage business owners to improve their storefronts and signs as part of the continuing revitalization of the island's commercial areas."

Twelve new businesses, the most recent being Philadelphia's Home Interior Design, a flooring and wall covering store, opened in 2004. In addition to several new eateries, Pacific Avenue has also welcomed a hair salon, children's apparel store, realtor, graphics business, speech therapist, video store, massage center, and the avenue's first national chain, Papa John's Pizza. Pacific Avenue now features more than a hundred businesses offering a wide range of shopping, dining, entertainment, and services.

For more information, contact Mike Porch at msu@mainstreetwildwood.com or 609-729-6818.



Program Coordinators

- Emporia Main Street
- Flint Hills Technical College
- KS Small Business Development Center

Graduates starting a business will receive a free one year membership to Emporia Main Street. New business owners are eligible to apply for Main Street, Trusler and Network Kansas 0% interest loans.



Graduate Spotlight: Bobby Thompson
The Help Desk LLC

My name is Bobby Thompson and I'm the owner of a new business in Emporia, KS named The Help Desk, a small "mom and pop" style computer repair/retail store. I started my business in early May 2008 after dreaming and casually planning for many years. Starting a business was something I always wanted to do, but the idea seemed too overwhelming when thinking about all the details involved. My motivation would always die off as soon as I began thinking about leasing a building, tax liability and the idea of having to deal with creditors.

In early January of 2008 a family member mentioned there was a class beginning at the Flint Hills Technical College. The class was called START YOUR OWN BUSINESS. I hesitantly signed up at the last minute not knowing what to expect. What I discovered was a group of instructors highly motivated and committed to helping people like me take an idea and transform it into an action plan. The learning material was very helpful, but it was the group interaction that made my starting a business become a reality. Through the class we met representatives from every sector related to starting a new business. Suddenly it wasn't so intimidating to think of going to speak with an attorney, an accountant or (gasp) a bank officer. The business plan came together slowly throughout the class and suddenly my thought process changed from "I have a crazy idea" to "Why have I not already started this business?"

I definitely owe a great deal of thanks and gratitude to Flint Hills Technical College, Emporia Main Street Association and the Small Business Development Center for partnering to offer the program and to Mary Helmer, Kim Redeker and Lisa Brumbaugh for teaching the class. I would encourage anyone to take this class even if you are still in the dream stage of planning your own business.

Thank you,
Bobby Thompson
Owner

SYOB helped start 11 new businesses. Will you be the 12th?



Graduate Spotlight: Rick Robidou
Flint Hills Laser Expressions LLC

*Class, Hard Work & Community Support
Key to Success*



"I truly appreciate the FHTC Start Your Own Business class and still use the class materials," stated Rick Robidou, owner and operator of Flint Hills Laser Expressions. Robidou is a graduate of the inaugural Start Your Own Business Class, completed in spring 2007. This multi-session course hosted by Flint Hills Technical College, Emporia Main Street and the Small Business Development Center (SBDC) helped Rick and his wife kick off a multi-faceted engraving business that is expanding far beyond the couple's original business plan.

"We originally looked at simple pet stone engraving but have grown into multiple engraving areas since our July 2007 kick-off. Today we engrave glass, photos, awards, plexiglass and woodcarvings."

Now over two years into their new business,

the Robidou family is selling products locally and regionally through several destination businesses and directly to customers. Business has grown so rapidly that they have already seen their first expansion, from the original Americus office to the new location in downtown Emporia.

Rick credits his success to hard work, seeing opportunity throughout his career and taking that leap of faith and enrolling in the class. Rick cited several times the importance of the expert contacts he made and the help he received from instructors Kim Redeker & Mary Helmer, as well as guest expert local SBDC director Lisa Brumbaugh.

Rick Robidou 2007 graduate and owner-operator of Flint Hills Laser Expressions LLC.®

START YOUR OWN BUSINESS COURSE

- 10-SESSION ENTREPRENEUR TRAINING PROGRAM

COURSE DETAILS

START YOUR OWN BUSINESS (BUS 251)

Location: FHTC Main Campus
February 15 - March 17, 2011

Tuesdays & Thursdays
6:00 PM ~ 9:00 PM
(2 CREDIT CLASS)

TUITION & FEES \$220

(OPTIONAL TEXTBOOK PURCHASED SEPARATELY)

ENROLL BY CALLING (620) 341-1392

OR EMAIL ABECKER@FHTC.EDU

Get the fundamentals to start your own business!

You have mastered a skill or have a product you want to sell to the community. Now you need the business skills to start and grow a business.

Consider this course, START YOUR OWN BUSINESS, to get you started. At the B&I Training Center, we believe in a three-level approach to making you a successful business owner: master a skill, get the education you need to run a business, and expand your business through the use of the many tools and resources available in our region.

For this course, we have partnered with the Emporia Main Street and the KS Small Business Development Center to offer a comprehensive training program for potential and current small business owners who bring talent and opportunity to our business community.

Our goal is to show you the resources and knowledge to make you successful. Your training and support begins with this course. Graduates of SYOB will be eligible to apply for several financial opportunities to make starting a business more affordable and successful.



2008 Graduate Michelle Boyce
Co-owner and designer at Studio 11

Session Descriptions for "Start Your Own Business"

All sessions can be attended separately for \$49. Call 620-341-1392 to make arrangements.
The textbook may be purchased separately and is optional for enrolled students.

Deciding on a Business & The Business Plan

This session gives an overview of the business selection process. You will work through a step-by-step approach to selecting a business that matches your strengths and interests. You will also learn the basics of the business plan format, steps to make your business plan better, and an overview of the necessary factors for developing a business plan.

Understanding the Regional Market & Market Research

Your business will not succeed just because you want it to succeed. Determining if there is a market for your products or services is most critical planning a successful business. Once you decide on your product or service, you must analyze your market, a process involving interviewing competitors, suppliers and new customers. However, before you begin researching your market, you should take a brief, but close, look at your product or service from an objective standpoint. Market research is extremely beneficial, and the information gathered can increase your profit potential.

Organizational Structure, Licensing & Insurance, Permits & Zoning

In this session, you will learn your options for deciding the type of business structure that is right for you. Should you go into business alone or with a partner? What type of business organization should be used, and how do you select professional advisors? This session will also explain in simple terms the various forms of insurance you will need, zoning and permit issues, and explain the importance of each of them.

Home Based Businesses - Essentials

Many businesses begin with a home-based office or production "studio." Learn the basics of what it takes to start your business as a home-based business.

Basic Bookkeeping, Taxes & Reports

Before you start your business, you will need to learn how to keep score (basic accounting) and how to plan for various tax responsibilities. This session explains both processes in simple terms.

Cash Flow & How to Finance a Business

In this session, we will discuss how to maintain cash flow, one of the most crucial parts of operating a business. You will also learn how to locate, negotiate and maintain sources of money to get you started and help you expand your

business. Topics include identifying how much you need, loans versus investments, funding sources, and what to do after you receive your financing.

Buying an Existing Business or Franchise, Business Expansion & Handling Problems

Students will learn how to make objective decisions when considering the purchase of a business or franchise--and how to evaluate how much you should pay. You will also learn the best strategies for dealing with both bad and good fortune, including what to do when it's time to expand.

E-Commerce, E-Marketing & Marketing for Small Business

E-commerce is the fastest growing segment of our economy. It allows even the smallest business to reach a global audience with proper products and message at a minimum cost. This class will focus on the core basics of how and why to setup an e-commerce web site, how to approach e-marketing, and some of the best traditional marketing strategies for small businesses.

Employer/Employee Relations, Daily Operations & Business Processes

Learn where to get the basic requirements for being an employer of others, and discover resources to help you hire, manage, retain and develop loyal employees. Understanding the daily business requirements can be overwhelming. Learn what basic steps are expected daily when running a business.

Local Resources & Civic Opportunities

This final session hosted by Emporia Main Street will feature a resource reception with previous speakers and representatives of other helpful organizations. Learn how to integrate your business and your plan with local resources, including the Main Street program, the Chamber of Commerce, the Kansas Small Business Development Center, and more!



Amy Becker, 2008 Graduate
Owner & Operator

Meet Your Instructors



Mary Helmer
Co-Instructor
Assistant State Coordinator for Kansas Main Street Programs
KS Department of Commerce

Mary served as the Emporia Main Street Executive Director for 9 1/2 years before accepting the Assistant State Coordinator position with Kansas Main Street. Mary has extensive experience with public relations, which includes working with all media outlets, one-on-one communication with business owners and presentations to City, County and State officials. Mary has planned and implemented several community events and activities and serves on several community boards. Mary is a graduate of Emporia State University and serves on the Kansas Downtown Development Association Board of Directors. She is a 2004 graduate of Leadership Kansas and was selected as the Main Street Executive Director of the Year in 2004. Emporia has been recognized as a National Main Street Community for several years and was awarded the Great American Main Street Award, the first ever in Kansas, from the National Main Street Center and the National Trust for Historic Preservation in 2005.



Lisa Brumbaugh
Co-Instructor
Director
Kansas Small Business Development Center
@ Emporia State University



The KSBDK at ESU is one of eight regional centers in Kansas dedicated to increasing economic prosperity in Kansas by helping entrepreneurs and small businesses. Director Lisa Brumbaugh is an integral part of this course and can assist your business with the following services:

- Business plan assistance
- Financial projection Development
- Cash flow analysis
- Marketing plan development
- Human resources
- Resources of capital and financing
- Inventory control procedures
- Product cost analysis and pricing
- Advertising strategies
- Sales techniques
- and much more...

ash llc
Property Investment
& Management

Owner & Founder
Amy Harmon
2007 Graduate



Rob Gilligan
Co-Instructor

President,
Emporia Main Street

Rob's experience in both small business start-ups and franchise management has given him many learning opportunities that have been useful in each new venture he takes part in. As an entrepreneur Rob has established two small businesses through partnerships and learned first hand, many of the ups and downs of small business ownership. His experience as a regional manager for a franchise business, and marketing director for Emporia Online has allowed him to participate and learn from the ground up in growing and managing multiple store locations.

As a life long resident of Emporia, Rob has been active with the Emporia Main Street organization for 5 years as a member of the board of directors. He is also an active alumni of Phi Sigma Kappa Fraternity at Emporia State University where he received his Bachelors degree in Communication.

ECONOMIC RESTRUCTURING FIELD STUDY

POSSIBLE USES:

- A. Develop an increased awareness of downtown economic restructuring (ER) issues.
- B. Warm-up for Main Street Economic Restructuring training.
- C. Secret Shopping
- D. Share with downtown _____ your First ER Impressions

DIRECTIONS:

- A. Each individual/team will answer each question for a business of their choice (from a list to be provided by _____ Main Street Program). To get the truest answers/impressions, you will want to disguise the fact that you are doing a field study at least until after you've interacted with sales staff. That means playing the part of a customer. Therefore, your best choice for a business to study would be a business at which you have at least some potential to make a purchase.
- B. Stress teamwork and participation by all members of the team.
- C. It is highly recommended that you strategize briefly before your hike. You may want to go into a handful of the listed businesses before you make your choice. Read through all the questions below before you enter the chosen business, focusing in particular on questions 2-5 because you won't be able to have the questions in front of you while interacting with sales staff. Once you have made your purchase (or chosen not to depending on circumstances) take out the sheet and fill in your answers.

QUESTIONS:

- 1. Which business did you choose to "study"?
- 2. Sales Staff Salesmanship: Do personnel approach, greet, converse, offer selling facts, counter objections, close? Explain.
- 3. Sales Staff Friendliness: Are the salespeople warm, interested in the customers and their needs? Explain.
- 4. Sales Staff Knowledge: Are salespeople trained, knowledgeable about merchandise? Do they use suggestion selling? Do they have a basic knowledge of in-store promotions and advertising?
- 5. Sales Staff Hospitality: Are salespeople knowledgeable and forthcoming about local attractions and events (You could try telling them you are in town for awhile and wondering what there is to do in _____). Are they willing to refer the customer to other downtown businesses? Explain.

6. Sales Staff Appearance: Is personnel appearance in keeping with store image, i.e. dress, grooming? Explain.
7. Sales Staff Levels: Are there adequate salespeople for the hour, day, season? Explain.
8. Interior Signage: Are all display signage materials done in a professional manner and easy to read? Explain.
9. Merchandise Presentation: Is stock straight, orderly, and appealing to the eye? Explain.
10. Inventory Timeliness: Is the stock fresh and current? Does it include important items of the season, trends, and styles? Explain.
11. Inventory Levels: Is the inventory adequate to convince the customer that the shop warrants a visit? Are seasonal inventories adequate? Explain.
12. Inventory Condition/age: Is there too much “old” merchandise? Is merchandise soiled, damaged, wrinkled, etc.? Explain.
13. Briefly develop a retail promotion that would benefit this business and take advantage of the downtown’s business mix. Explain.

14. What is missing from downtown’s business mix, or in other words, what new business(es) would best compliment the products/service offered by this business? Explain.

Incubator Without Walls FACT SHEET

Down East Business Alliance (DBA) is accepting applications for our Winter 2007 Incubator Without Walls series (IWW) in Washington & Hancock Counties

What is a business incubator?

A business incubator is typically a building shared by a number of micro-entrepreneurs. The businesses within the incubator often distribute the overhead, benefit from the opportunity to network with other businesses, and draw from each other's customer base. Each business within the incubator is given the opportunity to develop and grow into a self-sustaining entity until it can move beyond the incubator walls into its own storefront.

What is Incubator Without Walls?

Incubator Without Walls (IWW) is a business project designed for existing or potential micro businesses located in Washington and Hancock counties.

Participating IWW members do business at their own location, while enjoying the tremendous benefits associated with a traditional business incubator.

DBA's Incubator Without Walls has provided mentoring, marketing, networking, and small business assistance to over 360 Washington/Hancock county micro-entrepreneurs

What can IWW do for my business?

Through participation in the IWW, you'll learn how to:

- Improve your management skills and business knowledge
- Gain new customers through careful marketing analysis
- Identify new markets and opportunities
- Increase sales and reduce your expenses, thus increasing profits
- Hire and retain quality employees
- Open pathways to local, state, and federal small business resources

What tools does the program provide to business owners?

- Assistance building a viable business plan
- Opportunities to network, mentor, and develop powerful business relationships with other entrepreneurs – once you take a series you're always eligible for future programs and projects.
- Access to local, state, and federal resources
- Business management training
- Financing and cash flow training
- Marketing and advertising assistance
- Regional training programs
- Financial and loan packaging assistance.

What is expected of me as an IWW member?

- Willingness to grow your business, including adding employees or creating a job for yourself
- Attend all IWW meetings
- Share your expertise and experience by networking with other business owners
- Meet income guidelines
- Participate fully in the IWW program

How do I become an IWW member?

Complete an application and provide a brief business outline for your existing or proposed business. If you do not have a business plan, you may complete the business plan worksheet that accompanies the application. Your local Small Business Coordinator is available for assistance.

Where can I get an application for IWW membership?

Machias office

Elizabeth Sprague
Small Business Coordinator
207-479-3071
esprague@whcacap.org

Ellsworth office:

Jeff Ackerman
Small Business Coordinator
207-664-2424 ext.4470
jackerman@whcacap.org

Ellsworth office

Sarah Nugent
Business Development Coordinator
207-546-7544 ext.4495
snugent@whcacap.org

You can download an IWW membership application, fact sheet, poster, and business planning worksheet from our website:

<http://www.downeastbiz.org>



Supporting Maine's Small Businesses

Incubator Without Walls

PO Box 82 Machias, ME 04654
PO Box 280 Milbridge, ME 04658
PO Box 299 Ellsworth, ME 04605
dba@whcacap.org



EXPERIENTIAL TOURISM INCUBATOR WITHOUT WALLS

FACT SHEET

What is the Experiential Tourism Incubator Without Walls?

The Experiential Tourism Incubator Without Walls (ET-IWW) is a business development project targeted toward tourism-related businesses in the St. Croix and Eggemoggin regions that are ready and willing to grow and expand their hiring capacity.

The Down East Business Alliance Division of the Washington Hancock Community Agency (DBA) will provide the owners of these businesses with technical assistance and resources that will enable and encourage them to grow and extend their seasons.

What are the features and benefits of ET-IWW?

Business owners meeting the requirements of the program will:

- Hear presentations by experts in many areas of the industry;
- Attend segment-specific workshops;
- Receive targeted marketing assistance;
- Be encouraged to create opportunities to grow and expand their businesses through collaborations and partnerships with other businesses in the area;
- Have access to DBA's small business coordinators and other professional staff throughout the project.

What is DBA looking for in terms of participant eligibility?

- The business must be a tourism or tourism-related enterprise.
- The business owner must be committed to growing the business.
- The business owner must be committed to hiring employees as the business grows.
- The business owner must agree to participate fully in the ET-IWW program.

What is expected of me as an ET-IWW participant?

- Willingness to grow your business.
- Commitment to creating a new full-time job(s) as the business grows.
- Commitment to attend twice-monthly meetings, share business experience with other members.
- Sign a formal agreement outlining expectations, benefits, and responsibilities of participation.

When will ET-IWW begin?

Applications are currently being accepted, and we will welcome new members through the spring of 2006. Meetings will begin in early 2006.

How do I apply to become a participant of ET-IWW?

Meet with a DBA small business coordinator and complete an application.

Who reviews the applications?

DBA ET-IWW staff will review all applications for ET-IWW membership and select businesses that meet the requirements of program.

Where can I get an application for ET-IWW?

- On our web site at:
<http://www.whcacap.org> and click on Small Business Assistance

- By contacting one of the following DBA office locations:
Sarah Nugent
Business Development Manager
207-546-7544 ext 3350
PO Box 280, 2 Maple Street (corner of Main & Maple Streets), Milbridge, ME 04658-0280
e-mail: snugent@whcacap.org

Hancock County:
Jeff Ackerman
Small Business Coordinator
207-664-2424 ext 4470
248 Bucksport Road, PO Box 299, Ellsworth, ME 04605
e-mail: jackerman@whcacap.org

Washington County:
Harold Clossey
Small Business Coordinator
207-454-3915
One College Drive
Calais, ME 04619
e-mail: hclossey@whcacap.org



A division of the
Washington Hancock Community Agency

Experiential Tourism Incubator Without Walls is sponsored by the Department of Health and Human Services, Office of Community Services; the Maine Community Foundation; and the Union Trust Bank.

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Pop Up Shops Generate Holiday Excitement

By Jim Duffy | From *Main Street News* | December 1, 2010 |

Most folks associate short-term pop-up shops, like those temporary Halloween or Christmas stores, with shopping malls, not historic downtowns. But the Main Street program in Cambridge, a city of 10,000 on Maryland's Eastern Shore, set out recently to see whether a variation on the pop-up concept might generate some holiday excitement and perhaps help reduce vacancies.

Conceived by Cambridge Main Street Board President Phil Feldman, the Holiday Pop Up Project (H-PUP) sounds a bit like a reality TV show, and it is — only without the cameras. Feldman proposed running a contest in which would-be entrepreneurs would apply for the chance to test out a retail business concept rent-free during the holiday season of November and December.

Program Manager Jim Duffy admits that he had doubts about the project at first. The time frame to put such a contest together seemed short. Would a property owner really play along? What if no good applications came in — or worse yet, no applications at all?

Feldman focused on the upside. Every phone call that came in would be from a prospective business owner who the organization could work with going forward, whether that caller decided to enter the contest or not. Adding two new stores in a block struggling with long-term vacancies could add excitement and foot traffic during the holiday season. If the contest won some media attention, H-PUP might help brand downtown Cambridge in its region as the place that goes the extra mile to help would-be entrepreneurs.

On September 30, property owner Bill Harrington agreed to enter two of his storefronts in the contest, and press releases announcing H-PUP went out the next day.



One of two winners of Cambridge's Holiday Pop Up Project, Colin Edgell, owner of Whitecap

The first call Duffy fielded was from a television reporter asking if she could visit Cambridge the next morning.

Overall, the contest drew 15 expressions of interest and six formal applications. The two winners were announced in late October.

At Whitecap Outdoor Consignments, entrepreneur Colin Edgell will offer consignment merchandise in the outdoors and sports category — hunting gear, team sports equipment, sailing/boat supplies, clothing, and other products.

Outdoor Consignments, offers outdoors and sports merchandise.

“In a retail environment where dollar stores and high-quality consignment shops have done reasonably well, all things considered, we found this concept really appealing,” Duffy says. “Needless to say, hunting and boating are huge here in Chesapeake country, and no one around here is doing anything like this.”

The other winner, Malina Custom Leather, will offer retail sales in the atmosphere of an artisan’s workshop. The focus will be on high-quality leather products — everything from purses to portfolio covers and belts to briefcases. The inventory will be created on site by Dennis Napolitan, a craftsman who was a partner in the chain of D’Naz Leather shops that once operated in New York City. Carefully selected antiques will round out Malina’s inventory.

“Both winners have their eye on moving forward with their businesses after the holiday season, and both seem really excited about the opportunity to do this test run in the holiday season,” Duffy says.

An unexpected surprise popped up just as the winners were being announced. Operating independently of the contest, a business owner on the same block as the H-PUP stores offered the rear section of her corner building (and a separate entrance) to another entrepreneur. So a third pop-up store, Pear Tree South, will be offering bath and beauty supplies, holiday gift items, jewelry, greeting cards, and more.



The other pop-up shop winner, Dennis Napolitan, owner of Malina Custom Leather, is selling high-quality leather goods and antiques in an artisan’s workshop atmosphere.

So far, H-PUP has exceeded expectations, Duffy says, and Cambridge Main Street will definitely look to repeat the contest in the future. The next time around, however, Main Street’s organizers will be looking to launch the contest at least a month earlier and to work harder to make sure it will be simple and seamless for winners to get in their stores and ready to roll.

“I’d also like to look at offering a longer test period than two months,” says Duffy. “Giving away at least three months and possibly more might generate even more interest and additional applications. But overall, we’re very pleased with how things went here on the first time around.”

Nickname

Comment

Enter this word:

[Change](#)

Submit

Jim Duffy is the program manager of Cambridge Main Street in Cambridge, Maryland.

1785 Massachusetts Ave. NW, Washington, DC 20036-2117 tel: 202.588.6000 800.944.6847 fax: 202.588.6038

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Protecting the Irreplaceable



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**Bristol Development Authority
Downtown Restaurant Attraction/Incentive Program**

The Purpose: The intent of this program is to attract four or five quality sit-down restaurants to downtown Bristol in order to create a critical mass of restaurants or a “restaurant row.” Specialty food operations such as a bakery, patisserie, or brew-pub may be considered at the discretion of the committee.

Conditions: The ¹ table service restaurants shall be open at least 6 days a week including Friday and Saturday, and shall serve dinner until 9 p.m. or later each evening. The restaurant will not have a take-out counter or a drive through. The restaurant shall seat at least 50 patrons. Priority may be given to a restaurant serving a popular food style that is not currently or widely available in Bristol. Chain restaurants are eligible. Breakfast, brunch, and lunch may be served at the option of the restaurant, but dinner is mandatory. The serving of alcohol is allowed subject to any conditions set by the Liquor Control Commission. Outside/sidewalk dining is encouraged. Specialty food operations shall maintain the hours of operation previously stated. At least 60% of the dinner menu shall include items that are not considered fast food such as sandwiches, hamburgers, hot dogs, pizza and fried appetizers.

Use of Funds: The use of funds shall include any use allowed by the Downtown Rehabilitation Assistance Program. There shall be no match required up to the \$60,000 per restaurant earmarked if used for façade improvements, landscaping, ventilation, exterior lighting, and fire suppression as long as such physical improvements —▶ meet building codes and further the goals of improving the aesthetic environment of downtown to create a more attractive business climate. All rehabilitation funds above \$60,000 shall be subject to the 50% match of the Downtown Rehabilitation Program.

Application: An application to the Downtown Rehabilitation Assistance Program must be completed with the addition of a secondary form with items pertinent to restaurants.²³

¹ That’s about 12.5 tables for 4 or 25 tables for 2.

² All applications require written permission and commitment of the owner.

Decisions: All decisions shall be rendered by the Downtown Committee which shall, upon request in writing, render a decision no later than 60 days from the date of the written request. All commitments of funds are to be made in writing. No applicant should presume to have funding prior to written approval.

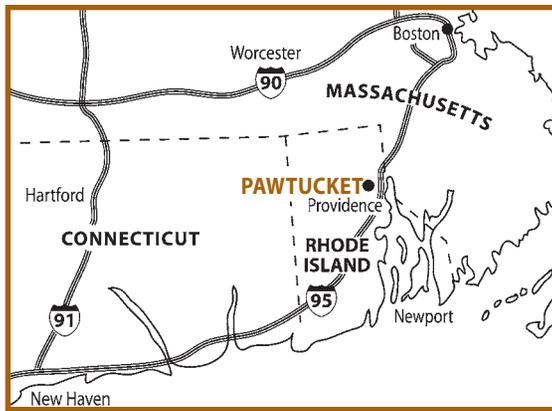
Tax Abatements: Downtown restaurants may be eligible for Enterprise Zone benefits. Each owner is encouraged to apply and abatement eligibility shall not be a factor in making an award.

Financial Capacity: The Executive Director of the Bristol Development Authority may request to inspect the financial plan and books of the restaurant. While this material is kept confidential, a summary may be shared with the chair of the BDA Downtown Committee.

All approvals are subject to availability of funds including funding sources such as the State of Connecticut. No application is guaranteed funding or approval.

³ Please see commitment from landlord.

Ten minutes north of Providence, fifty minutes south of Boston and three hours from New York City make Pawtucket, Rhode Island a perfect location for a restaurant.



For more information about Pawtucket's Revolving Loan Program for Restaurants, contact:

Michael Cassidy or Herb Weiss
Pawtucket's Business Development Corporation
175 Main Street
Pawtucket, Rhode Island 02860-4119
Phone: (401) 724-5200 • Fax: (401) 726-6237



CITY OF PAWTUCKET
Pawtucket's Business Development Corporation
175 Main Street
Pawtucket, Rhode Island 02860



*Rhode Island's
Creative Community*

**PAWTUCKET'S
BUSINESS
DEVELOPMENT
CORPORATION**



*James E. Doyle
Mayor*

**RESTAURANT
LOAN PROGRAM
FOR ARTS &
ENTERTAINMENT
DISTRICT**

PAWTUCKET'S BUSINESS DEVELOPMENT CORPORATION, (PBDC) provides incentive funding for the improvement or expansion of restaurants located in the City of Pawtucket's Arts & Entertainment District or for those interested in relocating to this area.

APPLICANT ELIGIBILITY:

Applicants may be individual owners, partnerships or corporations. Applicants who are not property owners must have a lease equal to or greater than the term of the loan (including options) and furnish proof thereof. Chains or franchises may be eligible at the sole discretion of the PBDC.

No individual may have a concurrent interest in more than one project, which is receiving assistance.

No business shall be eligible for loan assistance through the PBDC Revolving Loan Fund Program for Restaurants if the business has an existing loan with PBDC and the term of the existing loan is greater than one-half of the original loan terms.

As a direct result of the loan assistance, the restaurant must create full-time permanent jobs.

All applications, which have an activity that is related in any way to the sale of alcoholic beverages, shall be strictly scrutinized in determining the appropriateness of such application.

MAXIMUM LOAN AMOUNT: Up to \$50,000.00.

INTEREST RATE & TERM:

The interest rate on loans made under this program shall be the prime rate as published in the Wall Street Journal on the day prior to the loan closing.

The term of the loan is determined by the use of the funds.

Working Capital - Not to exceed three (3) years, unless PBDC funds are used to match bank terms, which may extend term to five (5) years.

Real Estate - Not to exceed ten (10) years.

Equipment - Not to exceed five (5) years, unless PBDC funds are used to match bank terms, which may extend term to seven (7) years.

The repayment terms shall be formulated to allow the project to go forward and not jeopardize the success

of the project. Under no circumstances shall the loan term exceed ten (10) years.

Note: The loan repayment terms, including interest rate and amortization, will be structured to allow the restaurant a reasonable rate of return on invested equity, considering the level of risk of the project.

MATCHING FUNDS:

Applicants are required to secure funds from other sources. These sources can include cash equity, equity in materials and supplies, bank loans, or other loans. In all instances, the amount of funding from PBDC will not exceed the equity committed.

ELIGIBLE ACTIVITIES:

- Acquisition of commercial property.
- Rehabilitation of commercial property, including materials and/or labor.
- Leasehold improvements.
- Acquisition of machinery and equipment.
- Working capital for start-up companies. (Maximum amount \$10,000).
- Relocation expenses.

INELIGIBLE ACTIVITIES:

- Refinancing of existing debts.
- Improvements completed prior to loan approvals.

DISBURSEMENTS:

All disbursements are made by the PBDC and in the following manner: Three (3) bids must be submitted for all equipment to be acquired and/or any improvements to be completed. All requisitions must be accompanied by a cover letter from the borrower authorizing each loan disbursement; all checks issued are two (2) party checks, issued to the borrower and the general contractor or preferred vendor; and funds are disbursed in progress payments, for work completed to date only. If the project includes additional financing in addition to the PBDC, the loan funds are disbursed based on the ratio of the PBDC funds to the total project. Once a completed payment requisition has been submitted to the PBDC, the requisition is processed and checks are issued in five (5) to seven (7) business days.

ADDITIONAL REQUIREMENTS:

All laborers and mechanics employed by contractors in the performance of construction work financed in whole or in part by the PBDC shall be paid prevailing wages.

All pertinent local, state and Federal laws, regulations and statutes shall apply.

Applicant may be required to prepare a business plan and/or participate in small business training program approved by the PBDC.

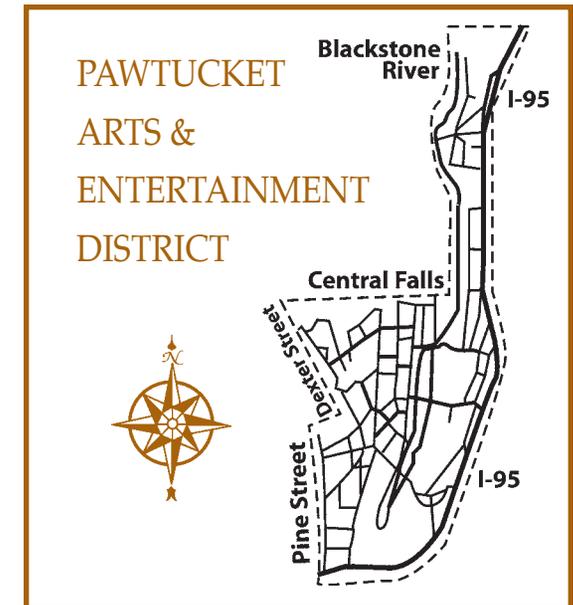
Personal guarantees are required by the PBDC, even if the loan is being made to a partnership or corporation.

PBDC reserves the right to seek additional collateral or guarantors as it deems necessary at its sole discretion.

Borrowers may be responsible for PBDC loan closing fees, which shall not exceed \$500.00. This cost may be added to the principal amount of the loan.

CHANGES/WAIVERS

By majority vote, the PBDC has the authority to waive any nonregulatory requirements set forth in the Program Guidelines.





Community-owned Businesses: HOW COMMUNITIES BEC

Throughout the nation, in a movement too small to be called a trend, engaged community members are organizing themselves in new ways to become community entrepreneurs. Often motivated more by mission than capitalistic ambition, community groups are opening new businesses.

By Joshua Bloom

COME ENTREPRENEURS





Community-owned businesses differ from traditional businesses in that they are motivated by a *purpose*. They usually arise to fill a void where the marketplace is too slow to act on its own, or the risks appear too high (think decayed downtown). Founders of community-owned businesses don't just see an opportunity that the market failed to see, but in times when capital for funding new ideas is scarce, they can give life to new business ideas. In many ways, a community-owned business is the same as any other mercantile endeavor: it must satisfy a market need and it must offer the potential to generate a profit.

They are a tiny niche among alternative ownership structures, yet community-owned businesses span a wide range, from a doughnut shop in Clare, Michigan, to the Green Bay Packers. (More on the doughnut shop in a minute.) Did you know that the Green Bay Packers, after an informal start, were financed by a group of Green Bay small businesses? The Packers (named after the Indian Packing Company, where they played their early games) established themselves as a nonprofit corporation in 1923 and the franchise remains so today. The ownership structure, with shares sold as non-appreciating investments in a community corporation, means the Packers can never leave Green Bay, Wisconsin. (If the team is sold, all of the money must go to charity, leaving the shareholders with nothing.) As a city of 100,000, Green Bay is by far the smallest market among professional football teams.

Any viable business begins with a market opportunity. (Despite Green Bay's size, the Packers have a season-tickets waiting list of 81,000 people.) When that need isn't recognized by traditional investors or entrepreneurs, or is seen as having too much risk, the community-owned model presents an alternative path to business development. And, in disinvested commercial districts, a community-owned business can prove to the market that a good idea can be profitable.

Community-owned businesses fall into four broad categories:

- **COOPERATIVE:** A *communally* owned and managed business, operated for the benefit of its members;
- **COMMUNITY-OWNED CORPORATION:** A traditional, for-profit corporation that integrates social enterprise principles;
- **SMALL OWNERSHIP GROUP:** A small, ad-

hoc investor group that capitalizes and/or operates a business as a partnership or closely held corporation; and

- **INVESTMENT FUND:** A community-based fund that invests debt or equity in local business ventures.

Cooperatives

PCC Natural Markets (formerly Puget Consumers Co-op) started in 1953 as a food-buying club for 15 families in the Seattle area. Today, it is the largest consumer-owned natural food cooperative in the United States, with nine stores and 40,000 members. As with many cooperative groceries, it formed to provide a consumer option not available from traditional supermarkets. Co-op grocers used to have the natural and organic foods category virtually to themselves. Today, they compete with Whole Foods, traditional supermarkets, and even Wal-Mart, all of which offer natural and organic foods – either exclusively (Whole Foods) or in addition to their standard grocery lines.

PCC Natural Markets is the largest in the category, but co-op markets come in every size, with different motivations, and with different consumer markets. Local citizens founded Township Grocery in Bonaparte, Iowa (pop. 458), in 1986 to offer a local grocery option after the town's general store closed.

In many ways, cooperatives are the essence of a community-owned business. Cooperatives are democratic organizations where each member has an equal vote, and they typically operate as not-for-profit businesses. (Unlike a typical nonprofit, co-ops often distribute surplus revenues as "patronage dividends" to members.) From their origins to modern co-op enterprises,

and from rural electric co-ops to grocery co-ops, they embrace socially progressive ideals to use the power of the marketplace to meet an under-served need.

Cooperatives are a special breed of corporation and most states have statutes governing them. (State statutes regulating cooperatives differ from place to place and may not apply to the type of cooperative you are considering.) The concept of a cooperative – people organizing a business activity for their mutual benefit – is ancient. But most histories credit the modern cooperative model to the Rochdale Society of Equitable Pioneers, a consumer cooperative founded in England in 1844 by a group of hand weavers who found themselves unable to afford basic food items during the Industrial Revolution. They created the Rochdale Principles, which first codified the philosophy behind modern cooperatives. The principles promulgated by the International Cooperative Alliance, the National Cooperative Business Association, and others, though slightly modified and expanded over the last 150 years, derive directly from the Rochdale experiment.

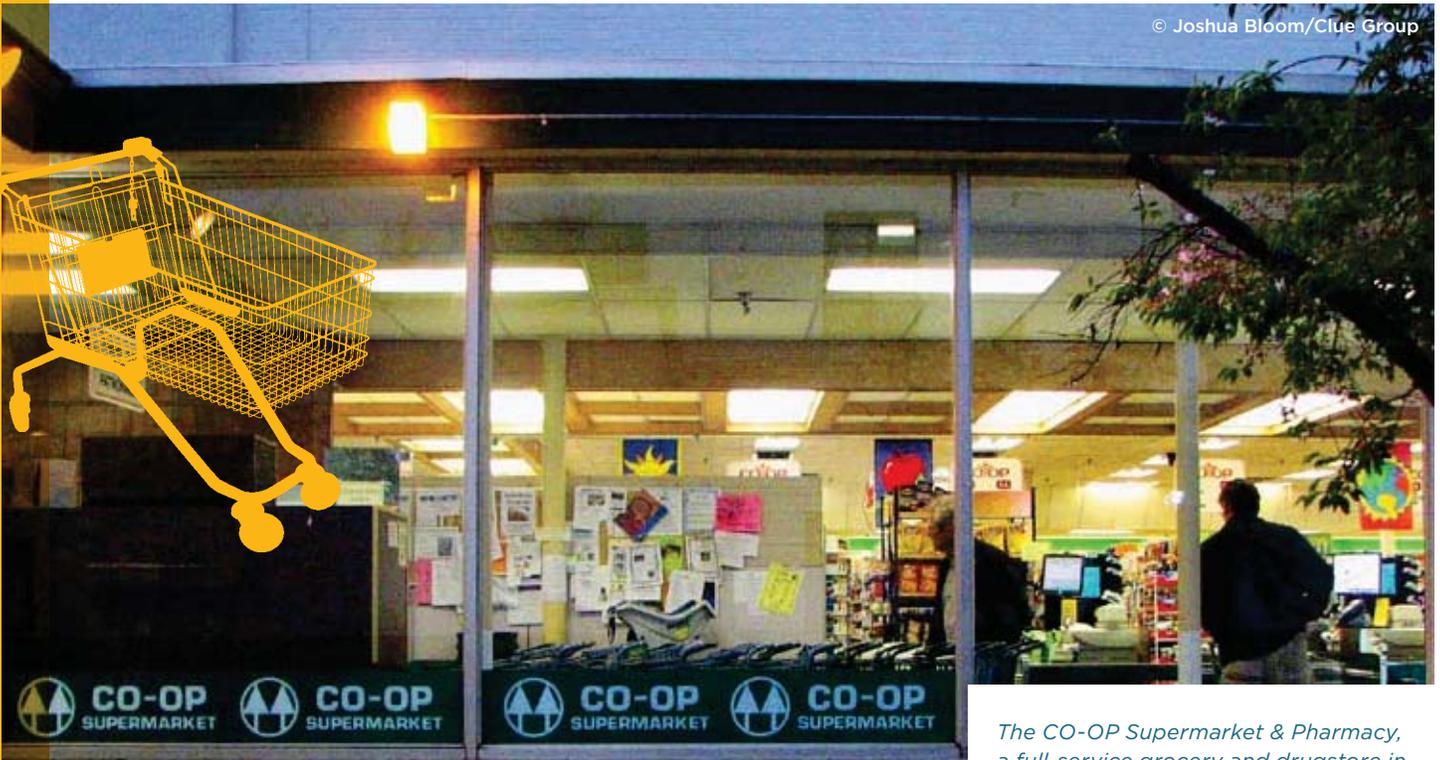
Principles of Cooperative Businesses

According to the International Cooperative Alliance, "A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise." The original Rochdale Principles were based on the following ideas:

1. Open Membership
2. Democratic Control
3. Dividend on Purchase
4. Limited Interest on Capital
5. Political and Religious Neutrality
6. Cash Trading
7. Promotion of Education

The principles have been expanded slightly over the past 150 years to include reinvestment in the cooperative, sustainable development, and a responsibility to strengthen the cooperative movement as a whole.

For more information about cooperative principles, visit www.ica.coop.



The CO-OP Supermarket & Pharmacy, a full-service grocery and drugstore in Greenbelt, Md., is owned by more than 6,000 local members.



© Joshua Bloom/Clue Group

some cooperatives have created different classes of shares. These vary from business to business, but they may include “annual members,” who pay a yearly fee but are not owners, and “equity members,” who make a larger investment. In addition, some co-ops issue

“preferred shares” to outside investors. These shares allow a larger investment than a standard equity share (and may pay a small annual return), but may come with restrictions on voting rights. At the core, the co-op model strives to preserve an egalitarian structure.

Co-ops in the Main Street universe generally take one of four forms:

- **CONSUMER (OR RETAIL) COOPERATIVES** (e.g., grocery stores) sell retail goods or services to their members. In practice, many consumer cooperatives today allow anyone to be a customer, but they provide certain benefits (such as voting and patronage dividends) only to members. A consumer

cooperative often hires professional management, although in some cases members serve as a supplemental workforce.

- **WORKER COOPERATIVES** are owned and operated by the owners of the business. There is no professional management, and the workforce consists primarily of the owners. All owners are equal and they usually run the business through a democratic or consensus process.

- **PURCHASING COOPERATIVES** allow member businesses to aggregate their buying power. By acting as a wholesaler, they often form the support structure that allows many modern retail cooperatives to exist. In addition, they may provide marketing and financing assistance to their member businesses. For example, the National Cooperative Grocers Association is a “co-op of co-ops,” serving cooperative grocery stores. TrueServ is a buying cooperative that serves as a wholesaler and brand manager for independently owned True Value hardware stores (each of which is a member of TrueServ).

- **PRODUCER COOPERATIVES** unify individual manufacturers or producers to give them access to larger wholesale and retail markets. They are common in agriculture (e.g., in the citrus and milk industries), but also exist among artisans and other makers of goods.

In a cooperative, there are no outside investors and, usually, every member owns an equal share – an equity investment in the corporation. A share generally entitles the member to voting privileges and patronage dividends, but shares do not increase in value like other investments. (Depending on the co-op’s own governing rules, a member may be able to redeem his or her shares, although there may be timing or other restrictions on redemptions.)

The “one member, one share” structure can limit the capital a cooperative can raise. If, for example, shares cost \$100, the co-op would have to sell 10,000 shares to capitalize a new \$1 million grocery store. In order to make it easier to raise capital,



Examples of Cooperative Businesses

While cooperatives may serve different membership types, each fills an unmet market need.

CONSUMER COOPERATIVES: In addition to PCC Natural Markets in Seattle and Township Grocery in Bonaparte, there are hundreds of food co-ops across the country, many responding to consumers' interests in sustainable supply chains and innovative ap-

proaches to how we buy and consume food.

The Park Slope Food Coop in Brooklyn strives to source all its grown and raised food within a 200-mile radius of New York City during the growing season, and within 500 miles at other times of the year. Weavers Way Co-op, with two locations in Philadelphia, has taken "local" one step further: it operates an urban farm in Philadelphia from which it gathers and sells produce. (Consumer-based grocery cooperatives can even benefit traditional farmers. As the "locavore" movement grows, grocery co-ops can foster more predictable demand for products than other direct-to-consumer channels such as farm stands and farmers markets.)

The Mercantile ("The Merc"), in downtown Powell, Wyoming, is a cooperatively owned department store that was created by community members after a downtown anchor business closed. It was inspired by two other community-owned clothing stores in nearby Montana:

Little Muddy Dry Goods in Plentywood, and Family Matters in Malta. See "The Merc" sidebar below for more details.

The Harvard Coop ("The Coop") was founded in 1882 by a group of Harvard students to sell merchandise to the academic community at competitive prices. While anyone can shop there today, membership is open only to the Harvard and MIT student, staff, and faculty communities. Membership still costs \$1 – the same as it did in 1882. Last year, The Coop returned a hefty 7-percent patronage dividend to its members, as a proportion of their individual purchases.

Responding to the need for a downtown café and community space, the New Deal Café in downtown Greenbelt, Maryland, operates as a restaurant, music performance venue, art exhibition space, and gathering spot. Appropriately enough, Greenbelt was founded as a utopian, cooperative residential community during the New Deal era. The Café, which got its start in 1995, was originally operated entirely by volunteers. It now has professional management. Its 400 members buy shares at \$50 and renew annually at \$15.



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The New Deal Café in Greenbelt, Md., has 400 members who support this restaurant-arts-community space downtown.



The Merc

The Merc in Powell, Wyoming, opened in 2002 with a goal of offering basic clothing to fill the needs of the rural area's residents. Powell's population was 5,373 in 2000, but the store serves several small towns with a combined population of about 25,000 people.

Sharon Earhart was one of the early leaders. She recalls the organizing committee meeting every week during the start-up phase. Their business plan required \$400,000 in capital, and the committee decided to raise it in \$500 increments. They looked at the business model in Plentywood, Montana, which had priced shares at \$10,000, but Powell wanted to sell its shares at a more accessible price. Still, \$500 was out of reach for some. Earhart said some of the committee's most gratifying moments came when community members pooled their resources to buy a single share, or when one retiree withdrew savings to buy a share so he could help create a future for his grandchildren and his community.

The board threw fund-raising parties and set up speaking engagements in front of every possible community organization, from students groups to farmers. Since it opened, The Merc has paid one dividend to its member owners and anticipates being able to do so again.

Today, The Merc is governed by a five-member board and is operated by a paid general manager. Volunteers help out occasionally, particularly with gift wrapping during the holiday season. The store has deviated only slightly from its original plan, including adding athletic footwear a few years ago.

The store's manager, Paul Ramos, reports he still uses a revolving portion of The Merc's original capital to purchase inventory. (The business has never had to borrow.) Three years ago, with the help of a grant from the Wyoming Business Council, The Merc doubled in size, acquiring a 7,000 square-foot former drug store next door. While the store is affected to some extent by the broader economy, and by Walmart 22 miles away, Ramos says, its fortunes are more directly linked to the cycles of the area's agricultural industries.

WORKER COOPERATIVES: The Moosewood Restaurant in downtown Ithaca, New York, quickly became one of the most renown vegetarian restaurants in the country when it was founded in 1973. Operated as a “collective” (Moosewood’s term), its 19 worker-owners manage the business and cook in the kitchen, and together they have published 12 cookbooks. (The cookbooks are all authored by “The Moosewood Collective.”)

The Bicycle Kitchen in Los Angeles and the Bike Kitchen Coop in San Francisco are volunteer-run bicycle repair shops. They don’t sell bikes. They don’t even fix bikes. They teach members how to fix their own bikes, and the co-ops provide the tools and space to do it.

A few antiques marts around the country provide retail space to independent vendors in a managed “mall,” but allow the vendors to help with the sales counter, cleaning, and inventory management in lieu of paying rent.

PURCHASING COOPERATIVES: TruServ and Ace Hardware are purchasing cooperatives that serve thousands of independently owned True Value and Ace Hardware member retailers. The Independent Purchasing Cooperative, owned by Subway restaurant franchisees, was organized to buy supplies and services for its member owners; and the United Foodservice Purchasing Co-op provides a similar service to franchisees

“Cooperatives vary widely as a species, both in type and scale. But they all embody similar ideals or aspirations: to serve their members in an egalitarian system.”

of Yum! Brands restaurants (A&W, KFC, Long John Silver’s, Pizza Hut, and Taco Bell). In all of these cases, the member businesses believed they could reduce their inventory costs by acting together.

The National Cooperative Grocers Association assists its members with marketing, operations, and purchasing. Food Co-op 500 is a national organization that helps communities organize and launch grocery cooperatives.

Another example is the Bike Cooperative (formerly Mobeus and the Biking Solution) which provides financing, marketing, credit card processing, and private-label bicycle products to independent bicycle shops, helping them compete against larger, more powerful retailers.



The C'Ville Arts Cooperative Gallery in Charlottesville, Va., is an artisan-owned and operated shop that returns a higher percentage of sales to artists than most galleries.

PRODUCER COOPERATIVES: The C'Ville Arts Cooperative Gallery in Charlottesville, Virginia, is an artisan-owned and operated retail business in downtown Charlottesville, with membership by juried application. The co-op creates a retail venue for producers to sell their wares, and it returns 92 percent of actual sales to the artisans – a much higher rate than traditional galleries.

In a variation on the “producer cooperative” concept, the Independent Restaurant Collaborative in Colorado Springs, Colorado, provides group marketing for member independent restaurants.

For additional examples of cooperative businesses, visit communitybusinesses.blogspot.com.

How a cooperative is incorporated may confer some benefits or impose some restrictions on its operation, depending on state laws. But it’s really the cooperative’s governance documents (e.g., articles of incorporation, membership agreements, and bylaws) that determine how a cooperative operates and the benefits and obligations of its members. Cooperatives vary widely as a species, both in type and scale. But they all embody similar ideals or aspirations: to serve their members in an egalitarian system.

For more information, sample organizing documents, and cooperative resources, visit www.mainstreet.org.

Community-owned Corporations

While cooperatives have a set of principles and a codified movement, the term “community-owned corporations” more loosely describes a wide range of traditional businesses with a social-enterprise component. In this spirit, several communities are currently developing community-owned stores that are not technically cooperatives.

The Adirondacks community of Saranac Lake, New York, (pop. 4,800) stopped a 120,000 square-foot Walmart from opening in 2006 by preventing the commercial rezoning of several key parcels. Gail Brill, a local businesswoman and community activist, noted while the anti-Walmart campaign was successful, Saranac Lake still needed more retail options. “We couldn’t just be ‘anti,’” said Brill, “we had to say ‘yes’ to something.” So they formed a committee to investigate ways they could create retail alternatives downtown – and avoid creating sprawl outside the community.

Ames, a chain of small, discount department stores, had closed in 2002 and nothing had filled its place. The committee was inspired by The Merc in Powell and invited one of its organizers to come to Saranac Lake. Fired up with enthusiasm, Saranac Lake quickly formed an interim board, retained a local corporate attorney, and registered their venture with the New



York attorney general's office. As a first step, they developed a business plan, and in June 2007 they launched a stock offering. To maximize the project's feasibility, they decided from the outset to lease a property, instead of building new. Brill describes the people involved as "serious": they wanted a "real corporation" that included democratic principles, but was not a cooperative. Alan Brown, the group's treasurer, observed that members of the organizing group felt a for-profit corporation "would have broader appeal" than a nonprofit. Brill added that they wanted a for-profit store that would be "as American as apple pie."

Shares were priced at \$100 and the capital needs were \$500,000. In order to foster broad community ownership, the prospectus stipulates that investors may purchase a maximum of 100 shares, or \$10,000 of company stock. As of December 2009, they had raised \$415,900 – an accomplishment that surprised even Brill and Brown.

The money was raised entirely through grassroots efforts: the group organized house parties where a local host invited 20 guests to hear a presentation and pitch. Residents were encouraged to buy shares as gifts. People with summer homes in the area bought shares. The group sent direct-mail appeals and sold shares at the local farmers market.

The organizers cannot do much besides selling shares until they have reached the \$500,000 goal specified in the prospectus. (In fact, because shareholders' money can only be used to capitalize the business, the interim board has had to organize additional fund-raising activities to pay for the costs – like printed materials, postage, etc. – associated with selling the shares.)

The prospectus lays out risks associated with the stock offering, but, as a practical matter, shareholders are making an investment in the community. If the group does not reach its goal, it will have to pay back all the money raised to date, with interest, and the board will be personally responsible for \$25,000 in legal fees that would otherwise ultimately be paid out of the start-up capital. They have six more months, after which they can file with the attorney general for a six-month extension, but Brill and Brown are confident they will meet their goal.

For examples of organizing documents and prospectuses, visit www.mainstreet.org. For additional examples of community-owned corporations, visit community-businesses.blogspot.com



Clare City Bakery (a.k.a, "Cops & Doughnuts")

"It began as a crazy idea," says Officer Al White.

Last May, Clare City Bakery was about to close after 113 years of continuous operation. The owners were retiring and didn't see any prospects for selling the struggling business in Michigan's tough economy. Today, Clare City Bakery (redubbed "Cops & Doughnuts") is creating new life in downtown Clare.

It started when members of Clare's municipal police department heard news of the bakery's imminent closing. It was nearly at that moment that the entire force of nine men and women (though acting in their capacities as private citizens) decided to buy the business. Each person agreed to put in a modest equal initial investment and to make a small additional monthly investment for the next year. They would manage the business as volunteers and there would be no profits distributed for at least 12 months. The group elected a president and vice president of the corporation and then hired a general manager, who in turn hired the bakery's staff.

Today, with four billboards on two nearby interstates, recent profiles on CNN and "The Today Show," and inquiries from no fewer than a dozen interested franchisors, Cops & Doughnuts is the hottest thing to happen in Clare in some time. (And three new businesses, including an art gallery, have recently opened downtown.) The bakery has 18 employees (nine full-time) and has already expanded into an adjoining storefront. The bakery's bathroom is designed to replicate a jail cell (complete with wall-mounted bed), and the store is already selling Cops & Doughnuts logo apparel. The owners are considering future wholesaling and franchising options – but they are trying not to get ahead of themselves. They still haven't paid themselves anything.

The irony of cops and their fondness for doughnuts isn't lost on the owners, and they take the jokes as they come. "Any joke is good advertising," says Officer White. "We thought it would be fun to own a bakery," he continues, although one wonders if he envisioned serving doughnuts on Christmas Eve (see his photos on Cops & Doughnuts' Facebook fan page). As the *Central Michigan Morning Sun* observed, "protect and serve" has taken on a new meaning.

Small Ownership Group

Small groups, such as partnerships and closely held corporations (also called private-stock corporations), are such traditional forms of business ownership and capitalization that most people don't think of them as models for a community-owned business. But they can be. A small group, or even an individual entrepreneur, can open a business with a community-minded purpose.

Partnerships and private-stock corporations have different legal structures (in a partnership, the individuals are owners; in a corporation, they own shares, even though the stock is not publicly traded or easily sold), but both can embody social-enterprise and community-ownership principles. The most notable functional difference from a "community-owned corporation" (such as The Merc) is that small ownership groups tend not to be open to the general public and the "group" is usually, well, smaller.

Firefly Restaurant opened in Effingham, Illinois (pop. 12,000), in 2006. Operating their own restaurant was the dream of an Effingham native and her chef-husband, Kristie and Niall Campbell, who were then living in San Francisco. But they hadn't considered opening it in Effingham. Meanwhile, local leaders in Effingham had long seen a need for an upscale, independent restaurant where they could bring friends, family, and business associates, but they had not been successful in recruiting one.

During a visit home, the Campbells were courted by several local business leaders. Among them was Jack Schultz, CEO of Agracel, Inc., headquartered in Effingham, author of *Boomtown USA*, and self-described "business agitator." He was one of 18 local business people who helped raise \$50,000 to invest in a new restaurant. The members of the group act as silent partners in the business, which is run by the Campbells. (A portion of the Campbells' ownership stake, in addition to a cash investment, derives from "sweat equity"; the remainder of the required capital was borrowed.)

The business is actually two LLCs: one owns the land and developed the building; the second operates the restaurant and leases the building. In its first three years of operation, the members of the initial group have made some additional investments, and the business is performing in the black. In Firefly's case, while the partners certainly hope to recapture their initial investment, they see their venture's

primary goal as improving the quality of life in Effingham.

At the smallest end of the "ownership group" scale, even a sole proprietorship can incorporate social-enterprise tools and values. Linda Welch is a Washington, D.C., entrepreneur who has started and operated a number of businesses that have ranged from boarding pets to a comic book store. While she has never owned a restaurant, she is keenly aware of the need for additional vegetarian restaurant options in the city. So she's planning to open one, which will be called "Elements."

She teamed up with Neil Takemoto, an expert in crowdsourcing – a technique that uses a "community" to solve a problem. (See sidebar below for more information on crowdsourcing.) Together, they convened hundreds of local vegetarians to help Welch design the restaurant concept, including its name, logo, menu, location, and feel. Different from traditional focus groups, Welch's process helped her get potential customers' input while building buzz about her endeavor. What's more, this information-gathering and community-building process happened both online (using social media) and in-person.

The "crowd" – which now numbers in the hundreds – has been meeting regularly for over a year and participating actively in online discussions. As one ongoing activity, members of the group collect pictures on their travels of places or characteristics they would like to see incorporated into

Elements. Ultimately, Welch will own the restaurant, though she is considering a cash-plus-sweat-equity partnership arrangement with the chef. But Washington's vegetarian community will feel a sense of ownership, too, because they contributed to the restaurant's concept. And the benefit for Welch is clear: on opening day, Elements hopes to have 500 already loyal customers. Says Welch, "This is not a democracy, but I'm open to hearing any idea. For me, it's been wonderful."

Members of a small ownership group may be active managers or silent partners, but they typically expect some degree of profit sharing in the business' success, usually in proportion to their investment or participation in the business' operations. If an ownership group is financing an entrepreneur, it is critically important that the business operator has a stake in the venture. The entrepreneur must assume a portion of the risk, just as the silent investors do. (See sidebar "Tips for Small Ownership Groups and Investment Funds" on page 12.)

Firefly's story is the product of two great coincidences of entrepreneurship: a native, with restaurant experience, who was considering a move back home and was able to put together a compelling business plan. And a group of fast-acting local businesspeople that was able to secure resources, identify a site, establish itself as the building's developer, and provide financial and technical support. Cops & Doughnuts



Crowdsourcing in practice: Army-Community Heritage Partnership Program

Two Army communities – Fort Knox in Elizabethtown, Kentucky, and Fort Polk in Leesville, Louisiana – are currently organizing to develop community-owned or community-initiated restaurants.

Fort Knox and Fort Polk are participants in the Army-Community Heritage Partnership, a special initiative of the National Trust Main Street Center and the Department of the Army. Through surveys of local Army families (military and civilian), focus groups, and an analysis of consumer buying power, the Community Land Use & Economics Group and the National Trust Main Street Center were able to research and document the need for additional dining options "off-post," especially in the downtowns neighboring these two Army installations.

In Elizabethtown and Leesville, volunteer task forces made up of Army and community representatives are employing crowdsourcing techniques: they have each established blog-to-post updates about restaurant development plans and have invited local residents and Army families to participate in the initiatives. Each city hopes to establish a new, community-owned or community-initiated restaurant downtown within the next three years.



happened almost impulsively when a group of co-workers decided they needed to do something to save their favorite coffee spot. Community-minded investor groups can be cultivated by organizing individuals around a great idea with social impact, even if it means accepting a relatively high investment risk.

Investment Funds

An investment fund provides venture capital (equity) or loans (debt) to an entrepreneur. Unlike traditional venture capital, community-development investment funds have less interest in high returns and more interest in stimulating new businesses – especially great business ideas that cannot gain access to capital (or sufficient capital) through traditional channels. Instead of owning and operating a business directly, a community can use this tool to invest in one or more businesses – and, potentially,

revolve the capital into more new businesses over time.

Many examples exist of community investment funds organized to foster new industries such as manufacturing, software development, or biotech. However, few investment funds have been organized to invest in new, small-scale retail, service, or arts and entertainment businesses.

The National Trust Community Investment Corporation (NTCIC), for example, makes real estate investments in projects that qualify for historic or New Markets tax credits. Beginning in the 1990s, the Local Initiatives Support Corporation (LISC) began making equity investments to establish supermarkets as shopping center anchors in neighborhoods with underserved food alternatives.

The LISC retail project began with a \$2.4 million investment in a Pathmark built in East Harlem, New York, by the Abyssinian Development Corporation. In 2005, in the Fruitvale neighborhood of Oakland, California, LISC, through the Unity Council Community Development Corporation, provided a \$580,000 loan to acquire a site for a new farmers market.

Originating out of an identified need for local jobs, in 2008, the Unity Council launched “Made in Oakland” (“mio,” for short, or “mine” in Spanish), a storefront-based apparel design and manufacturing business. The project was capitalized with money from the Unity Council and a jobs-creation grant from the U.S. Department of Health and Human Services. As a condition of the grant, mio was required to find a for-profit partner in a related industry. It partnered with Los Angeles-based The Evans Group, which creates patterns and samples for emerging designers. The Unity Council and mio director/designer Hiroko Kurihara expect the social and retail venture to create 60 to 70 new jobs for low-income Fruitvale-area residents.

As towns like Powell and Saranac Lake have raised capital through the creation of shareholder corporations, a community could apply the same approach to raise venture capital and make equity investments in new downtown businesses. Even without creating an investment fund, individuals or groups can make loans to small businesses using social-venture lending programs like VirginMoney (formerly CircleLending), a service used to generate formal promissory notes and third-party-managed repayment systems.

Which is the Right Model?

COOPERATIVES

The cooperative is a philosophy as much as it is a business model. Its structure is designed for maximum community involvement in ownership and management and sometimes in the workforce, as well. The model fits best when it matches the values of the community. A cooperative is a good choice if one or both of the following conditions exist:

- 1 The community embraces cooperative ideals and tenets as a means to benefit members and build social capital.
- 2 There is a wholesale buying, marketing, and/or distribution infrastructure in place, as with grocery and hardware stores.

Cooperative structures can present challenges when raising large amounts of capital: if shares are priced low, they will be accessible, but the membership numbers required may not be achievable. If shares are priced high, they will be out of reach for many people, which will limit membership and may not fit the co-op’s social principles. Nevertheless, many cooperatives have found a workable middle ground or have issued other classes of shares to augment their capital.

The cooperative comes with all the benefits and challenges of broad community involvement and ownership, which may slow decision-making or require extensive consensus building. Its broad base notwithstanding, in the end, a cooperative must only respond to its members – not the entire community.

COMMUNITY-OWNED CORPORATIONS

A community-owned corporation can share many characteristics of a cooperative, but it allows greater flexibility, primarily because it does not necessarily require that each owner make an equal investment or have an equal vote.

Like cooperatives, community corporations may (depending on the capital needs of the business) require a similar level of energy and volunteer commitment to sell shares to a large number of people. And community-owned corporations may be burdened by a process-oriented governance system, both in their organization and in their management. A community-owned corporation is a good choice when local ideals will more naturally embrace a for-profit venture or when greater flexibility is needed in share pricing or share-ownership limits.

Tips for Investor Groups and Investment Funds: Have Skin in the Game

When a group of investors mobilizes to finance an entrepreneur, several common-sense rules apply:

- The entrepreneur must have “skin in the game.” In addition to bringing skills and a viable business plan, the operator must have a personal financial stake in order to leverage other people’s money and build a successful business.
- Be patient. Most businesses don’t take off as quickly as Cops & Doughnuts.
- Have a contingency plan. If the business takes longer than anticipated to become profitable, initial investors should be prepared to increase their financial commitment.
- Check expectations so they align with the (usually) large risk and the (usually) small potential for payoff.
- Investors must support the new business as its best customers, promoters, and marketers.

SMALL OWNERSHIP GROUPS

Small investor groups, whether partnerships or closely held corporations, are the most nimble and flexible of the possible community-owned business structures. Like the Clare police department, they can act quickly and with a minimum of process. The small-group aspect lessens the risk to each individual investor. Assuming the members of the group bring money as one of their chief resources, a business can raise capital relatively quickly.

In addition, the tight control offered by a small ownership group helps avoid “owner-agent” problems: because the owners are likely to be actively involved in the business, they are also likely to be involved in, and support, day-to-day operational decisions. (In a cooperative or community-owned model, because of the number of shareholders, the owners are further removed from the general manager’s motivations and decision making.)

However, small ownership groups – whether partnerships or corporations – present two related challenges:

- 1 It requires great trust to enter into a business relationship with a small group of partners, and it often takes time to cultivate the trusting relationships that small groups need to operate.
- 2 In addition, maintaining healthy relationships during the management and operation of a business can be as challenging as establishing the group in the first place.

In a cooperative or community-owned corporation, the numbers are large enough that individuals’ relationship-based disagreements are less likely to cause a systemic breakdown. In a small investor group, relationship breakdowns are one of the most common causes of business failures.

INVESTMENT FUNDS

An investment fund is well suited to attract the best new ideas when the organizing entity itself is not interested in starting and operating the business, or when it wants to stimulate the development of multiple businesses. Flexible venture capital is also an excellent tool for leveraging additional private and public capital.

Community-based investment funds have been used to catalyze a wide range of business types, but are more common in industrial and knowledge-based business development than in the retail sector. Because an investment fund is not selling a specific

concept with cool imagery (a grocery store or a mercantile, for example), it may be harder to motivate individual investors.

How Can Main Street Lead?

A Main Street program can play many pivotal roles in creating community-owned businesses, from instigator to owner-operator.

- **OPPORTUNITY SCOUT.** By having its ear to the ground and listening to customers and merchants alike, Main Street can help define or refine the types of business most needed in the district, and those most likely to succeed.

- **RESEARCH.** Main Street can gather consumer information (like demographics and buying power), conduct consumer surveys and focus groups, or even send out reconnaissance teams to gather information about similar businesses.

- **CONVENER.** If an idea (for a mercantile, a restaurant, a movie theater, etc.) is floating around, Main Street can convene an exploratory group and provide it with support and structure while the idea gains credibility and momentum. Because of its relationships with local business people, Main Street may even be able to arrange “marriages” among interested investors and entrepreneurs.

- **ADVISOR.** Main Street can advise investment funds, banks, and public agencies to steer investor groups and social-enterprise ventures to the downtown.

- **SALESMAN.** When it comes time to sell shares, Main Street can use its marketing

know-how to advance the stock offering, particularly among its members and business district constituents.

- **TRANSITION MANAGER.** If a venerated local business (like the Clare City Bakery) is in danger of closing, and no single individual is stepping forward to buy it, Main Street can facilitate the formation of a group of buyers and, in doing so, transition a sole-proprietorship to a community-owned business.

- **HOME BASE.** After acting as convener, Main Street may decide to house the community-owned business initiative within the program itself, either through its own task force or as a project of the economic restructuring committee.

- **MARKETER.** With its deep reach into the consumer community, Main Street can become a marketing partner for a new (or developing) community business.

There are many alternative, and probably easier, ways to recruit a business than trying to launch one as a community project. But there are not many business development efforts that can mobilize as much financial and social capital. The Green Bay Packers are currently valued at about \$1 billion. It’s not hard to imagine Cops & Doughnuts someday becoming an equally valuable franchise.

Josh Bloom is a partner and principal at Community Land Use and Economics Group, LLC, (cluegroup.com) and a former program officer at the National Trust Main Street Center.

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The Lexington Co-operative Market in Buffalo, N.Y., was formed in 1971 by members who wanted access to whole foods at reasonable prices. With more than 5,000 member owners, it has evolved from an entirely member-run organization to a full-service store with paid staff.

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In Bonaparte, Iowa, creation of the Township Stores by local residents was just the beginning of a downtown revitalization effort. The smallest official Main Street community in the U.S., it earned a Great American Main Street Award in 1996. Photo by Michael & Sherry Meek, Fly-by Photography.

COMMUNITY-OWNED STORES: New Anchors for Older Main Streets

By Stacy Mitchell

Six years ago, Powell, Wyo. (population: 5,373), lost its only department store when Stage, a regional chain, decided to shutter a portion of its outlets. Residents suddenly faced a 50-mile round trip to the big-box stores in Cody or a 200-mile round trip to the mall in Billings, Mont., to buy many basic items.

An even bigger concern for town leaders was the cascade of economic losses the store's closure would likely set in motion. Many feared that, as residents started traveling to Cody or Billings for things they used to buy at Stage, they would purchase other goods there as well, including many of the types of products sold by Powell's remaining Main Street merchants. And so the decline of Powell's traditional downtown would accelerate, echoing what is

happening in cities, towns, and villages across the country.

After trying unsuccessfully to attract one of the big store chains—all of which declined due to the sparse population—Powell residents decided they would have to take matters into their own hands. They established a community corporation, capitalized it by selling shares to hundreds of local families, and opened their own department store called the Powell Mercantile.

The Merc, as the store is known, has not only filled a critical community need, it has also turned a profit for five years running, doubled in size, and injected new life into the downtown. "It has been hugely important to the vitality of our downtown," said Kim Capron, executive director of the Pow-

ell Valley Chamber of Commerce. "The Merc has become an anchor tenant for the whole downtown. It's such a large draw."

The success of the Powell Mercantile has inspired at least half a dozen other towns in Wyoming, Montana, and Nevada—all too small and remote to interest national or regional chains—to open their own department stores. The concept is now spreading to the much more populous Northeast, where local residents are seeking community-focused alternatives to big-box retailers.

COMMUNITY CORPORATIONS DEFINED

Community corporations are similar in many respects to other publicly traded corporations. Shareholders meet periodically to vote on major matters and elect a board of directors. The board, which is typically made up of local civic and business leaders, oversees the enterprise, while a store manager handles day-to-day operations.

But unlike most stock corporations, community-owned stores typically have provisions in their charters and bylaws that prevent out-of-state residents from buying stock and limit how many shares any one person may own. This ensures that the business remains locally and democratically controlled.

This democratic structure makes community corporations fairly similar to cooperatives. Indeed, fledgling community-owned department stores can look to the success of food co-ops for inspiration. These consumer-owned stores, which began to proliferate in the 1960s, now number nearly 300 and have annual sales of about \$1 billion.

Cooperatives and community corporations differ modestly in some respects. By law, the activities of co-ops must be fairly closely tied to meeting the needs of their member-owners, whereas community corporations may have somewhat broader missions.

CONTINUED ON PAGE 2

COMMUNITY-OWNED STORES

CONTINUED FROM PAGE 1

Setting up as a community corporation may also make raising sufficient start-up capital a little easier, because a single investor can buy multiple shares.

A TOOL FOR SAVING HISTORIC MAIN STREETS

Essential to preserving our historic downtowns is making sure that these districts remain economically viable. Without healthy businesses to occupy the storefronts, downtowns not only cease to function in their historic role as the center of community life, but the buildings themselves invariably deteriorate as property owners no longer have a steady stream of income to pay for maintenance and restoration.

Staying economically viable is particularly challenging for small villages and town centers. It often requires residents to intervene directly to keep their local businesses going.

Such was the case in Bonaparte, Iowa (population 458), when White's Shopping Center, a major downtown retailer, closed its doors 22 years ago. For more than three decades, White's had sold most of the necessities of life, from groceries and clothing to hardware and appliances.

Four residents decided to take action. They formed a nonprofit corporation, Township Stores Inc., and raised over \$100,000 in capital by selling \$2,000 shares to more than 50 local residents. They used the capital to renovate the five 19th-century

buildings that White's had occupied and launched several new businesses, including a grocery store and a hardware store.

Inspired by Township Stores, the community embarked on a full-scale downtown revitalization program, based on the Main Street Four-Point Approach® developed by the National Trust for Historic Preservation. Today the grocery store is still operating and, thanks to the revitalization effort the Township Stores project sparked, Bonaparte is still firmly on the map.

In Vermont and New Hampshire, several longstanding general stores have likewise been saved by community investment. When the general store and lunchtime gathering spot in Hebron, N.H., closed in 1997, more than half of the village's 400 residents chipped in to collectively buy the 1940s building and lease it to new operators. In the New Hampshire town of Harrisville, the village store, dating from 1838, was purchased in 2000 by the nonprofit Historic Harrisville, Inc., renovated, and leased.

IDEA TAKES OFF IN THE WEST

Community ownership has received more attention in recent years with the opening of more than half a dozen community-owned department stores. While community ownership had previously been used to save existing businesses, these new department stores were all started from scratch to fill particular local needs and provide a strong anchor for downtown shopping.

Among the best known is the Powell Merc, which has been featured in several national news stories. But it was directly inspired by another one. As town leaders were struggling to address the loss of Stage, they learned about an enterprise called Little Muddy Dry Goods 450 miles away in Plentywood, Mont. This small-town department store had been launched by a group of residents who had each put up \$10,000 in capital. A contingent of business and civic leaders from Powell visited Plentywood and became convinced that the same model could work in Powell.

When they returned, they formed a board, incorporated, and filed papers with the state to offer stock in the Powell Mercantile. Shares were priced at \$500, much lower

than in Plentywood, with the hope that a larger number of people would invest.

Residents responded enthusiastically. Within months, the enterprise sold more than 800 shares, generating \$400,000 in capital. About a year later, the Merc opened its doors in the 7,000-square-foot storefront previously occupied by Stage.

The store has been a huge success. It offers customers good service and the convenience of shopping close to home. Prices are relatively low as well, because the store has no debt to service and no investors clamoring

CONTINUED ON PAGE 6

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Harrisville General Store, N.H. Photo courtesy of Historic Harrisville, Inc.

COMMUNITY-OWNED STORES

CONTINUED FROM PAGE 2



Powell Mercantile, Wyo. Photo courtesy of the New Rules Project, Institute for Local Self-Reliance.

for a high rate of return. Also key has been the know-how of an experienced inventory buyer who previously worked as a regional manager for the Stage chain.

The Merc has been profitable since it opened in 2002. In 2006 the store had profits of \$32,000 on \$634,000 in sales. Rather than pay dividends, shareholders have opted to reinvest their earnings. In 2007 the Merc bought the building next door, more than doubling the size of the store.

By bringing more people downtown more often, the Merc has boosted sales at other downtown businesses. It's also given the community a new sense of pride and self-determination. Many residents refer to the Merc simply as "our store."

"Because the community owns it, they really support it," explained Capron. The Merc, in turn, goes out of its way to support the community, she noted. "They take the lead and always participate in downtown events. They are more than just a retailer. They see it as their mission to be there for the community."

Sharon Earhart, one of the founders of the Merc, believes the store has done more for Powell than a chain could have. "I'm so glad that when we asked the big stores to come open up in our town, they said, 'Are you kidding? Get a life.' So we did! And a much better one," she said.

The store's success has inspired several other community-owned department stores in the Rocky Mountain West. Residents of the

Wyoming towns of Worland and Torrington have established their own stores: Washakie Wear, which opened in 2003, and Our Clothing Store, started in 2005. When J.C. Penney pulled out of remote Ely, Nev., residents capitalized their own store with nearly \$500,000 in stock shares, priced at \$500 apiece. The Garnet Mercantile opened in 2004 in the same 1910 building, whose facade now sports the Art Deco look of the town's heyday. In Livingston, Mont., the Livingston Mercantile, owned by 250 local shareholders, celebrated its first year in business in December 2007.

All these stores now serve as major downtown anchors, keeping residents shopping locally. The stores have joined together to form a buying cooperative to reduce costs by buying some goods in bulk.

EAST COAST CATCHING ON

In isolated Western towns, community-owned stores have provided an antidote to a sudden dearth of staple goods within a reasonable distance. In the East, community-owned stores are catching on less out of dire necessity and more as a sought-after alternative to big boxes.

In 2006 a grassroots group in Saranac Lake, N.Y., managed to rally residents and head off construction of a Wal-Mart superstore. But they knew that it would be a short-lived victory unless they found a way to fill a local need for more affordable shopping options. As long as this gap remained, Wal-Mart would eventually return and be welcomed by the community.

The group launched the Saranac Lake Community Store to provide low-cost clothing, shoes, linens, craft items, and baby goods. Shares went on sale to the public in July 2007, and by January 2008 the venture had attained nearly 50 percent of its goal of \$500,000 in start-up capital.

Residents of Greenfield, Mass., have also been working to establish a community-owned store. The initiative was prompted in part by the closure of Ames, a regional chain of discount department stores, which left a gap in the availability of low-priced goods. Unlike isolated towns in the West, Greenfield has four Wal-Mart stores within about 20 miles. Several years ago, residents

voted against Wal-Mart's application to open in town. Mercantile advocates hope that, by launching a low-priced alternative, they can prevent further incursion by chains and maintain the vitality of Greenfield's downtown and homegrown businesses.

With the support of grants from the USDA Rural Business Enterprise program and the Greenfield Redevelopment Authority, and help from the Franklin County Community Development Corporation, a steering committee spent three years laying the groundwork for the enterprise. They prepared a detailed business plan, incorporated, and formed a board of directors made up of bankers, attorneys, civic leaders, and other community members.

In 2007 they began selling shares in the Greenfield Mercantile, hoping to raise \$600,000. The planned store may make use of a 19th-century brick building downtown recently vacated by a furniture store.

Starting a community-owned store is no easy task. It requires months of dedicated work from volunteers and a significant financial investment from many local families. It's certainly harder to do than simply succumbing to more big-box sprawl. But, as the founders and owners of these stores attest, they yield dividends that go far beyond shopping options and stock earnings. They bring people together around a common enterprise. They fill vacant storefronts, both directly and indirectly, that would otherwise multiply on Main Streets. They contribute to a more robust local economy and a greater sense of community self-reliance. ■

Stacy Mitchell is a senior researcher with the New Rules Project, a program of the Institute for Local Self-Reliance. Her book, *Big-Box Swindle: The True Cost of Mega-Retailers and the Fight for America's Independent Businesses*, was recently named one of the top ten business books of the year by the American Library Association's Booklist.

For further information, see *How to Launch a Community-Owned Store* at www.bigboxtoolkit.com/images/pdf/community_store_howto.pdf. To learn more about the New Rules Project's efforts to support local businesses, and to sign up for its e-mail *Hometown Advantage Bulletin*, go to www.newrules.org/retail.

Workplace Learning Center

Antigo Main Street recently partnered with Northcentral Technical College (NTC) to develop a Workplace Learning Center to meet the training needs of downtown Antigo businesses. The mission statement "Business success through education-Antigo Main Street and NTC, partners in building a well-trained workforce" defines the goal of the Learning Center. The Learning Center provides employers and employees an opportunity to refresh math and writing skills, learn PC basics, improve supervisory practices, keep abreast of hiring regulations and plan academic and career goals. NTC instructors provide no or low-cost training at the Antigo Main Street office. Learning center funding includes a \$7500 grant from the State of Wisconsin Department of Workforce Development and a matching \$3750 grant from Antigo Main Street.

A steering committee made up of business people from the Main Street district helped plan the topics for 1999-2000. "Are You Ready for Summer Visitors?" kicked off the Learning Center's programs in May 1999 with nearly 30 people attending a customer service seminar. Computer classes, which began in September and will run through early December, are covering the basics of Windows 95, Introduction to Word, Excel and PowerPoint. Other



Workplace Learning Center

training will include a video/discussion series on coaching in the workplace during the noon hour, as well as customer service, and telephone techniques. By the end of 1999 nearly 100 people had improved their skills through the Learning Center. In January 2000, Main Street Board members shared their expertise in discussion sessions entitled, Ask the Attorney, Ask the Accountant, and Ask the Insurance Agent.

Lifetime learning is essential in today's competitive marketplace. The Learning Center initiative benefits all parties involved. Businesses receive valuable training; Antigo Main Street has a program that offers tangible evidence of how it is serving business; and Northcentral Technical College opens another venue for providing further education for adults.

For more information, call the Wisconsin Main Street Program at (608) 266-7531.