

A BUSINESS PLAN  
TO IMPLEMENT  
**SMALL BUSINESS SUPPORT  
INITIATIVES**  
IN  
BATTLE CREEK, MICHIGAN

MAY 1, 2018

Prepared for:

**The City of Battle Creek**



and its  
**Economic Development Fund**

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## Table of Contents

<b>Acknowledgements.....</b>	<b>2</b>
<b>Executive Summary.....</b>	<b>5</b>
<b>Purpose .....</b>	<b>11</b>
<b>Background and History .....</b>	<b>11</b>
<b>Market Opportunity.....</b>	<b>13</b>
<b>Stakeholder Feedback.....</b>	<b>16</b>
<b>Emerging Strategies .....</b>	<b>18</b>
<b>Recommended Programs and Services.....</b>	<b>18</b>
<b>Financial Proforma &amp; Budgets .....</b>	<b>30</b>
<b>APPENDIX .....</b>	<b>33</b>
<b>City of Battle Creek- EDF Programs &amp; Services.....</b>	<b>33</b>
<b>Deal Team Process Decision Tree .....</b>	<b>35</b>
<b>Small Business Development Programs.....</b>	<b>36</b>
<b>ESRI Reports .....</b>	<b>45</b>
1. Site Map.....	46
2. Executive Summary .....	47
3. Graphic Profile .....	49
4. Community Profile .....	50
5. Business Summary .....	57
6. Market Profile .....	59
7. Retail Marketplace Profile .....	66
8. Restaurant Market Potential .....	68
9. Health and Beauty Market Potential .....	71
10. Sports and Leisure Market Potential .....	74

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## Executive Summary

### **Purpose**

As a result of extensive strategic and master planning, and community engagement, the City of Battle Creek recently established a small business economic development team in collaboration with the Cereal City Development Corporation (CCDC), a non-profit corporation that serves as a support organization to the City. The economic development team or EDF was established in the summer of 2017 by the City of Battle Creek to recruit and retain small businesses, market the city to potential businesses, provide technical assistance and help to raise funding to support related programs and business development initiatives. The EDF team consists of City and CCDC staff working collectively with BC Vision and its Small Business Action Team, and Battle Creek Unlimited (BCU), the city's non-profit economic development entity focused on attracting and retaining a wider range of industrial and manufacturing development opportunities. The EDF staff would like to establish a set of tools and resources that the small business community in Battle Creek can rely upon to support startup, growth and expansion.

The City of Battle Creek hired GWJ, LLC in the fall of 2017 to engage with key economic development stakeholders, obtain and examine market data, existing plans and reports, and recommend a unified vision and mission statement to guide the delivery of economic development solutions. GWJ was also directed to offer effective economic development programs and strategies to service small businesses, and to create a business plan that the EDF can use to guide its work, attract funding, and implement the economic development programs recommended for entrepreneurs and small businesses.

### **Background and History**

The City of Battle Creek is located in Calhoun County, on the western side of the State of Michigan. Battle Creek is about 115 miles west of Detroit and roughly 160 miles northeast of Chicago, Illinois. Interstate 94 (I-94) is the northernmost freeway. Interstate 194 is a north to south freeway that connects downtown Battle Creek with I-94. The City of Battle Creek is also known as the "Cereal City" and the "Breakfast Capital" given its legacy in the breakfast food industry, and for being the original home to the Post and Kellogg companies. The City of Battle Creek also has a historical legacy of promoting health and wellness within the community by its leadership in years past, and its religious and civic institutions. The City of Battle Creek is also home to numerous educational, arts, civic and cultural institutions, such as the W.K. Kellogg Foundation, the W.K. Kellogg Institute, Kellogg Community College, the W.K. Kellogg Auditorium, and key buildings such as City Hall and the Calhoun Circuit Court, the Post Office and the Hart-Dole-Inouye Federal Center (formerly, the Battle Creek Sanitarium). Other key attractions include the Farmer's Market, the McCamly Plaza Hotel, the Full Blast Family Recreation Center, the Battle Creek Math and Science Center, the Battle Creek Family YMCA and Binder Park Zoo. The Fort Custer Industrial Park was developed from 1,800 acres of abandoned former military land, and is now home to just over 90 domestic and foreign commercial and manufacturing companies, employing nearly 13,000 people.

As it relates to economic and community development, the City of Battle Creek supports community and economic development activity through its relevant departments and commissions, its contractual relationship with Battle Creek Unlimited (BCU), the Cereal City Development Corporation (CCDC), and partnerships with Calhoun County through its Land Bank, Health Department, and Convention and Visitors Bureau. The City of Battle Creek also utilizes

its two Downtown Development Authorities (DDA), its Tax Increment Finance Authority (TIFA) at the Fort Custer Industrial Park, and the Columbia and Dickman Road Business Improvement Districts (BID), to support economic development activities. The City of Battle Creek recently established the Economic Development Fund (EDF) for the purpose of carrying out business attraction and retention efforts targeting small businesses with a focus on minority and women-owned businesses, marketing the community, and supporting community festivals and events, among other responsibilities.

There are other non-governmental, non-profit and related organizations and initiatives that exist to support community and economic development and workforce efforts happening in Battle Creek such as BC Vision, the Battle Creek Area Chamber of Commerce, Generation-E Institute, the Southwest Michigan Community Development Corporation, Michigan Works-Southwest, the Battle Creek Urban League, and New Level Sports Ministries. Funders such as the W.K. Kellogg Foundation, the Miller and Binda Foundations, and the Battle Creek Community Foundation provide important financial resources for the necessary operational and capital support of economic development initiatives.

The EDF's current focus and activities include facilitating interagency cooperation related to economic development initiatives, coordinating district development activities, marketing the City of Battle Creek to interested businesses, and providing guidance and referring business resource information to local entrepreneurs and small businesses to aid in retention efforts. As the EDF spends more time engaging with existing small business owners and aspiring entrepreneurs in the community and assessing their needs, the EDF believes that their economic development toolkit needs to grow, and that the current development service system in place to support small business sustainability and growth, must be improved. Currently, many small businesses still struggle with access to capital, struggle finding opportunities to grow their customer base, and struggle finding safe, functional, and attractive areas to locate, and /or expand. Other businesses tend to struggle with finding ways to stay informed about opportunities, support programs, and the regulatory approval, permitting and licensing process.

To that end, the EDF has already been active in leading discussions and strategic planning with the aforementioned economic development partners on ways to offer more tools and improve general development service delivery, including:

- fostering deeper coordination among economic development partners and city agencies related to getting economic development initiatives successfully completed,
- establishing ways and programs to provide small businesses with greater access to capital, and incentives,
- establishing programs and matchmaking events to help grow the customer network for small businesses,
- strategically implementing economic development efforts and resources on key geographic areas and development districts in the City of Battle Creek,
- offering a variety of technical resources, reference materials, and other forms of guidance to small business owners and entrepreneurs,
- developing and executing a marketing and attraction strategy that focuses specifically on the needs peculiar to attracting and retaining small businesses in Battle Creek and in key development districts.

A more detailed listing of existing and proposed small business programs and services currently implemented by the EDF and its partners can be found in the Appendix.

## **Market Opportunity**

The retail market leakage, coupled with the market potential associated with the relatively high level of certain sports and leisure activities in Battle Creek could provide opportunities for small businesses if they are strategically located in areas with the greatest chance for market exposure and supported over time by local economic development service providers. A few highlights from the data that supports this analysis are below:

### **Retail Gap Analysis**

According to 2017 ESRI data estimates, there appears to be retail leakage in excess of \$40 million in Battle Creek for certain industry groups including other motor vehicle (dealerships), furniture and home furnishing stores, garden equipment, and supply stores (hardware stores), food and beverage stores, clothing stores, and specialty retail stores.

### **Health and Beauty Market Potential**

According to 2017 ESRI data estimates, the City of Battle Creek has high index rankings in many health and beauty market activity categories when compared to the U.S. average.

### **Sports and Leisure Market Potential**

According to 2017 ESRI data estimates, the City of Battle Creek has high index rankings in many sports and leisure market activity categories when compared to the U.S. average.

## **Stakeholder Feedback**

Many of the stakeholders interviewed noted that the City of Battle Creek has historically lacked the resources necessary to promote more aggressive small business development activity within the city limits, and in particular, downtown Battle Creek. There is a growing expectation, particularly among newer community leadership, to see results. Some interviewees questioned the previous downtown development priorities of the City of Battle Creek.

Many interviewees commented that having limited economic development resources and incentives has made it difficult to adequately service existing businesses and attract and retain smaller businesses within the limits of the City of Battle Creek. Some felt that having additional resources, such as experienced and qualified staffing and funding, is needed.

Many interviewees felt that the establishment of the EDF office by the City of Battle Creek was a great step towards attracting and retaining small businesses within the city, however they still lack the tools/resources to service the small businesses in need. Many were very complimentary of the EDF staff.

Some interviewees commented on how TIFA capture is relegated to Battle Creek Unlimited (BCU) and its own targeted goals and objectives, which is mostly focused on industrial and large businesses in scale.

BCU has expressed interest in participating in more small business development initiatives, direct investment opportunities, stage one entrepreneurship and training and support, housing support, transportation services support, post-graduate skilled trades development, and GED training and testing. BCU is involved with some of these activities indirectly through other existing business

service partners. Another interviewee mentioned that they appreciate seeing BCU staff present at more at community events.

While the business owners that were interviewed expressed general satisfaction with the quality of the city's business service delivery, a few small business owners expressed that the level of service and cooperation that they receive from the City is mixed, depending upon who the representative is/ are. The business owners interviewed would welcome an improved process that treats every small business in a more customer service-oriented way.

Based upon the feedback received from most of the stakeholders, the City of Battle Creek and others who are a part of the economic development ecosystem do not currently have a way to collectively examine the feasibility and the "cost-benefit" of economic development projects that are requesting substantial amounts of committed public funds and incentives.

### **Emerging Strategies**

- **Interagency Cooperation-** Use innovative organizational and funding structures within and between the City government and its related agencies, along with vested community partners to drive immediate change and achieve quick wins through proven and results-driven economic development programs. Increase small business opportunities and support local entrepreneurship by coordinating actions to improve the business environment and regulatory processes,
- **Business Attraction-** Build the case for a small business staying or coming to the City of Battle Creek, and prepare to market it aggressively amongst all economic development service providers,
- **Local Procurement-** Create opportunities to better connect Battle Creek residents to jobs in Battle Creek,
- **Small Business Support Tools-** Create and administer new economic development tools and programs that address market weaknesses and gaps. Attract and encourage a community-focused and coordinated funder/investor class to support tool/program design and implementation,
- **Technical Assistance-** Work closely with workforce development partners to more immediately match career and entrepreneurship training opportunities between employers and buyers and interested and qualified Battle Creek residents, particularly among minority and women populations,
- **District Development-** Downtown Battle Creek, the BID corridors, and other emerging neighborhood areas should always be a welcoming and profitable place for small businesses to be able to thrive. Work should continue to revitalize the downtown district and encourage a mix of commercial uses, including housing, hospitality, recreational and office, in accordance with the downtown and recreation plans.

### **Recommended Programs & Services**

GWJ explored various organizational structures that could be used to implement the program related recommendations, including the establishment of a new public economic development authority by the City of Battle Creek. Over a longer term, the establishment of such an entity could make sense for the City of Battle Creek to pursue. Time is of the essence however. Therefore, GWJ recommends that the City of Battle Creek and the EDF utilize the talent and resources from existing entities who have similar missions, and interests. A properly supported organizational structure among interagency partners, with cross cutting roles and agreed upon levels of responsibility and accountability by program, is possible. With some additional support and capacity, it ultimately can lend itself to the spirit of cooperation and collaboration that will be required to conduct impactful economic development programs that benefit small businesses, entrepreneurs, and the citizens of Battle Creek.

The vision statement set forth by BC Vision states that, “Battle Creek is a thriving community for people to live, work, and play, where there is equitable opportunity for all residents to have the income, education, and resources they need to be successful”. The Jobs Pillar goals and objectives were developed around increasing the number of permanent jobs and the number of Battle Creek residents with the skills and opportunities for employment. GWJ believes that this current vision statement, and the goals and strategies adopted by the BC Vision steering committee under the Jobs pillar is appropriate for guiding the execution of program implementation, and therefore, new vision statements, goals and objectives are not required.

GWJ makes the following recommendations as a compliment to the existing the slate of existing programs and services offered by the EDF, and to enhance the operational and programmatic performance and delivery of economic development support services to small businesses:

#### Organizational Structure

1. Encourage Closer Staff Cooperation between BCU and EDF
2. Create a “Deal Team” to assist with Deal Evaluation
3. Hire Underwriters to assist with Deal Evaluation and Structuring

#### Small Business Programs

4. Establish Micro-Loan & Small Business Revolving Loan Programs
5. Establish a Local Procurement Initiative & Anchor Strategy
6. Establish a Small Business Real Estate Matching Program
7. Create a Business Development and Technical Assistance Directory

GWJ makes these recommendations due to their proven effectiveness elsewhere. The introduction of the new structure and programs can inspire a renewed determination to include all citizens in a new synergistic approach to community & economic development.

The recommended programs and services were developed to be adaptable with other community and economic development initiatives either underway or being planned by the EDF and the City of Battle Creek. The loan programs and retail estate matching program for example, can be complimentary towards an aggressive push to lower vacancy rates for commercial retail space in downtown Battle Creek, the existing BID districts such as Dickman Road or Columbia Avenue, and other commercial corridor areas. The investment induced by the launching of the recommended programs would be complimented by other investments proposed in other plans and reports related to placemaking (infrastructure improvements, gateway and streetscape improvements, public safety improvements, recreational facility improvements, etc.).

The plans to launch the recommended programs and services should be developed in tandem with the city departments and partnering agencies who administer regulatory processes such as site plan review, permitting, licensing and inspection services tied to property development and maintenance, and business services. This arrangement will give partners the opportunity to plan ahead and allow for a productive exchange of ideas and other useful input that can help increase the efficacy with the target audience and overall success of the program.

These recommended programs and services have also been developed to include evaluation metrics and for the small business programs, detailed one-year work plans and a three-year budget projection. The metrics have been created to measure job creation, business revenue growth, diversity and inclusion, and potential spin-off catalytic economic activity. These measures also provide a framework for tracking the goals of the program while leaving space to make adjustments to ensure that it has a strong and positive impact in Battle Creek. Tracking also helps to cause continuous improvement to program design and implementation, and the diagnostics can be introduced to the business owners for adoption into their own business growth plans.

### **Overall Budget & Timeline**

GWJ was directed by the City of Battle Creek to prepare a 3-year overall budget for the recommended programs and services. GWJ estimates conservatively that the overall staffing and program costs over a 3-year period would be about **\$4.6 million**. Funding sources are anticipated to come from a combination of investments from the City of Battle Creek in the form of in-kind staff contributions, contributions from philanthropic entities, and investments from future program participants associated with the real estate match program. The Business Development and Technical Assistance Directory initiative is not a part of this overall budget, as it would be funded as part of the EDF's own current 3-year budget projection and would run concurrent with the other initiated new programs and services identified in this report.

## **Purpose**

As a result of extensive strategic and master planning, and community engagement, the City of Battle Creek recently established a small business economic development team in collaboration with the Cereal City Development Corporation (CCDC), a non-profit corporation that serves as a support organization to the City. The economic development team or EDF was established in the summer of 2017 by the City of Battle Creek to recruit and retain small businesses, market the city to potential businesses, provide technical assistance and help to raise funding to support related programs and business development initiatives. The EDF team consists of City and CCDC staff working collectively with BC Vision and its Small Business Action Team, and Battle Creek Unlimited, the city's non-profit economic development entity that is focused on attracting and retaining a wider range of industrial and manufacturing development opportunities. The EDF staff would like to establish a set of tools and resources that the small business community in Battle Creek can rely upon to support startup, growth and expansion.

The City of Battle Creek hired GWJ, LLC in the fall of 2017 to engage with key economic development stakeholders, obtain and examine market data, existing plans and reports, and recommend a unified vision and mission statement to guide the delivery of economic development solutions. GWJ was also directed to offer effective economic development programs and strategies to service small businesses, and to create a business plan that the EDF can use to guide its work, attract funding, and implement the economic development programs recommended for entrepreneurs and small businesses.

## **Background and History**

The City of Battle Creek is located in Calhoun County, on the western side of the State of Michigan. Battle Creek is about 115 miles west of Detroit and roughly 160 miles northeast of Chicago, Illinois. Interstate 94 (I-94) is the northernmost freeway. Interstate 194 is a north to south freeway that connects downtown Battle Creek with I-94. The City of Battle Creek is also known as the "Cereal City" and the "Breakfast Capital" given its legacy in the breakfast food industry, and for being the original home to the Post and Kellogg companies. The City of Battle Creek also has a historical legacy of promoting health and wellness within the community by its leadership in years past, and its religious and civic institutions. The City of Battle Creek is also home to numerous educational, arts, civic and cultural institutions, such as the W.K. Kellogg Foundation, the W.K. Kellogg Institute, Kellogg Community College, the W.K. Kellogg Auditorium, and key buildings such as City Hall and the Calhoun Circuit Court, the Post Office and the Hart-Dole-Inouye Federal Center (formerly, the Battle Creek Sanitarium). Other key attractions include the Farmer's Market, the McCamly Plaza Hotel, the Full Blast Family Recreation Center, the Battle Creek Math and Science Center, the Battle Creek Family YMCA and Binder Park Zoo. The Fort Custer Industrial Park was developed from 1,800 acres of abandoned former military land, and is now home to just over 90 domestic and foreign commercial and manufacturing companies, employing nearly 13,000 people.

As for transportation services, Battle Creek has as its transit hub, the Battle Creek Train Station. It accommodates Amtrak's Blue Water and Wolverine passenger train stops, which runs between Port Huron, through to Chicago, Illinois. Battle Creek Transit operates from an adjacent transportation center, provides daily bus service, and runs a weekday door to door service for seniors, the disabled and workers. Battle Creek has two area airports; those being the Kalamazoo-Battle Creek International Airport, located about 25 miles from downtown Battle Creek, and the city-owned W.K Kellogg Airport, located about 3 miles from downtown Battle Creek, and adjacent to the Fort Custer Industrial Park.

The City of Battle Creek's largest employers include the Kellogg Company, Denso, the Hart-Dole-Inouye Federal Center, Bronson Battle Creek, the Battle Creek VA Medical Center, the Michigan Air National Guard, Battle Creek Public Schools and Kellogg Community College.

As it relates to economic and community development, the City of Battle Creek supports community and economic development activity through its relevant departments and commissions, its contractual relationship with Battle Creek Unlimited (BCU), the Cereal City Development Corporation (CCDC), and partnerships with Calhoun County through its Land Bank, Health Department, and Convention and Visitors Bureau. The City of Battle Creek also utilizes its two Downtown Development Authorities (DDA), its Tax Increment Finance Authority (TIFA) at the Fort Custer Industrial Park, and the Columbia and Dickman Road Business Improvement Districts (BID), to support economic development activities. The City of Battle Creek recently established the Economic Development Fund (EDF) for the purpose of carrying out business attraction and retention efforts targeting small businesses with a focus on minority and women-owned businesses, marketing the community, and supporting community festivals and events, among other responsibilities.

There are other non-governmental, non-profit and other organizations that exist to support community and economic development and workforce efforts happening in Battle Creek, such as BC Vision, the Battle Creek Area Chamber of Commerce, Generation-E Institute, the Southwest Michigan Community Development Corporation, Michigan Works- Southwest, the Battle Creek Urban League, and New Level Sports Ministries. Funders such as the W.K. Kellogg Foundation, the Miller and Binda Foundations, and the Battle Creek Community Foundation provide important financial resources for the necessary operational and capital support of economic development initiatives.

The EDF's current focus and activities include facilitating interdepartmental and interagency cooperation related to economic development initiatives, coordinating district development activities, marketing the City of Battle Creek to interested small businesses, and providing guidance and referring business resource information to local entrepreneurs and small businesses. The EDF is also active in establishing implementation strategies for development district reinvestment initiatives planned or underway, that have been highlighted in recently published physical plans and reports. As the EDF has spent more time engaging with existing small business owners and aspiring entrepreneurs in the community to assess their needs, the EDF believes that its economic development services need to become more comprehensive. The EDF acknowledges that its economic development toolkit needs to grow, and that the current development service system in place to support small business sustainability and growth must be improved. Currently, many small businesses still struggle with having access to capital, struggle finding opportunities to grow its customer base, and struggle finding safe, functional, and attractive areas to locate, and /or expand. Other businesses tend to struggle with finding ways to stay informed about opportunities, support programs, and the regulatory approval, permitting and licensing process.

To that end, the EDF has already been proactive in leading discussions and developing specific strategies with the aforementioned economic development partners on ways to offer more tools and improve the quality and delivery of general development services, including:

- fostering deeper coordination among economic development partners and city agencies related to getting economic development initiatives successfully completed,
- establishing ways and programs to provide small businesses with greater access to capital, and incentives,

- establishing programs and matchmaking events to help grow the customer network for small businesses,
- strategically implementing economic development efforts and resources on key geographic areas and development districts in the City of Battle Creek,
- offer a variety of technical resources, reference materials, and other forms of guidance to small business owners and entrepreneurs,
- developing and executing a marketing and attraction strategy that focuses specifically on the distinct needs towards attracting and retaining small businesses in Battle Creek and in its key development districts.

A more detailed listing of existing and proposed small business programs and services that have already been contemplated by the EDF and its partners can be found in the Appendix.

## Market Opportunity

The City of Battle Creek has an opportunity and need to provide a more consistent delivery of increased economic and community development opportunities at all different scales. The market opportunities and need are evident in a number of reports and plans conducted over the last five years by the City and other partnering organizations. The reports include:

- The City of Battle Creek Master Plan
- The Battle Creek Downtown Parking Needs Assessment
- The Battle Creek Downtown Plan
- An Analysis of Residential Market Potential- Target Market Study for Downtown
- The Battle Creek Parks and Recreation Master Plan
- The BC Vision Plan
- BC Vision Small Business Action Team Program Review from September 2016
- The City of Battle Creek Comprehensive Housing Study
- The City of Battle Creek Placemaking Report
- W.K. Kellogg Battle Creek Vision Workforce Development Report
- National Citizen Community Livability Report of 2015

The City of Battle Creek Master Plan for example, indicated in its findings that the community desired to see more economic development opportunities avail themselves in Battle Creek, along with workforce education and small business development support. Observations captured in the Master Plan indicated that the high vacancy rate of commercial structures in downtown and along other commercial corridors such as Beckley Road, Capital and Columbia Avenues are noticeable, as are the lack of locally-owned businesses. The existing condition of downtown area properties were also observed. However, the downtown area, and the aforementioned commercial corridors appear to be areas where small businesses could be attracted in the future. The Master Plan highlights other important community observations pertaining to education, public safety, community programs and resources, and the need for there to be a more unified vision and approach to growing economic development opportunities across the city of Battle Creek instead of just certain areas. The demographic and market trends analysis portion of the Master Plan appeared to support the commentary documented from the public, and is consistent with the information obtained and examined for the purposes of this report.

The findings from the National Citizen Livability Report of 2015 also endorsed the need for supporting local economic growth, mobility, and finding ways to more closely bind and involve the residents to the City's future as a livable community. Nearly all citizens indicated in the custom

questions that increasing the number of permanent jobs in Battle Creek (95%) and helping to connect residents to permanent jobs (93%) was essential or very important for the City to focus on in the next two years.

The BC Vision Plan does a good job of identifying the main focus and priority areas to be addressed. The three pillars are: Jobs, Talent, and fostering a Culture of Vitality. As it relates to the Jobs pillar, the priority areas include increasing the number of permanent jobs and increasing the number of BC residents connected to the jobs. As it relates to the Talent pillar, the priority areas include increasing college and career readiness, and increasing kindergarten readiness. Finally, as it relates to fostering a Culture of Vitality, the priority areas include increasing the civic pride, unity, collaboration, trust and healthy lifestyles among Battle Creek residents. Among these three pillars, the Jobs pillar and its priority areas are most closely tied to the needs that Battle Creek area entrepreneurs and small business owners have today. The vision statement set forth by BC Vision states that, "Battle Creek is a thriving community for people to live, work, and play, where there is equitable opportunity for all residents to have the income, education, and resources they need to be successful". BC Vision has established a Small Business Action Team to work on developing the priority areas further and to shape programs for implementation.

GWJ reviewed the following general demographic trends from ESRI, a national data source. Those that are relevant to the focus of this report include:

#### Population

2017 ESRI data estimates that the total population in the City of Battle Creek has declined 2% to 51,733 from 52,347 in 2010. By 2022, it is estimated that the population will be down slightly to 51,318. This downward trend is consistent with other published findings.

#### Households

2017 ESRI data estimates that total Households in Battle Creek continue to trend downward slightly from 2010 at 21,118 to 2017 at 20,911. Total Households are expected to continue to decline slightly by 2022 to 20,750. Average Household size appears to be relatively consistent at 2.42 persons per household.

#### Median Age

2017 ESRI data estimates the median age in the City of Battle Creek to be 37.4 as compared to the U.S. median age of 38.2.

#### Employment

2017 ESRI data estimates indicate that there are approximately 1,951 businesses identified (by SIC code) within the Battle Creek city limits. The number of total employees in Battle Creek is estimated at 39,814. Both of these figures are slightly higher than those referenced in other reports from just a few years ago. Of the total amount of businesses in Battle Creek, the highest number of businesses are services sector related (46.2%), followed by businesses in retail trade (22%), finance, insurance & real estate (9.3%), government (5.2%), construction (3.4%), manufacturing (3.3%), and wholesale trade (2.6%). Of the total amount of jobs in Battle Creek, service related businesses employ the most people at 15,030, followed by manufacturing (7,692), retail trade (6,620), wholesale trade (3,372), government (3,139), and finance, insurance & real estate (1,146), and construction (628). The percentage of the civilian population 16 years of age and older in the labor force is 91%, leaving the civilian unemployment rate in Battle Creek at 9%.

#### Income

2017 ESRI data estimates that median household income in the City of Battle Creek has increased to \$41,139, though the U.S. Census 2012-2016 estimate has the median household income at \$38,219. ESRI estimates that median household income will trend upward through 2022 by 6.8% to \$43,971. 2017 median disposable income is \$37,998 and per capital income is estimated at \$24,294.

#### Retail Gap Analysis

According to 2017 ESRI data estimates, there appears to be retail leakage in excess of \$40 million in Battle Creek for certain industry groups including other motor vehicle (dealerships), furniture and home furnishing stores, garden equipment, and supply stores (hardware stores), food and beverage stores, clothing stores, miscellaneous retail stores, non-store retail stores, such as electronic shopping and mail-order houses, vending machine operators, and direct selling establishments, and special food services and bars/ breweries.

#### Race/ Ethnicity

2017 ESRI data estimates that in Battle Creek, Whites make up approximately 69.9% of the population, with Blacks making up approximately 17.8%, Asians making up approximately 3.6%, those who are of two or more races at 5%, Native Americans at approximately 0.8% and other races making up approximately 2.9%. The estimates forecast minimal change in these percentages in the racial makeup of the population through 2022.

#### Health and Beauty Market Potential

According to 2017 ESRI data estimates, the City of Battle Creek has high index rankings in many health and beauty market activity categories when compared to the U.S. average.

#### Sports and Leisure Market Potential

According to 2017 ESRI data estimates, the City of Battle Creek has high index rankings in many sports and leisure market activity categories when compared to the U.S. average.

In summary, the retail market leakage, coupled with the market potential associated with the relatively high level of certain sports and leisure activities in Battle Creek could provide opportunities for small businesses, if they are strategically located and supported over time by local economic development service providers.

## Stakeholder Feedback

With the assistance of the City of Battle Creek and EDF staff, GWJ engaged with a number of key community stakeholders and discussed the current state of the economic development ecosystem.

Many of the stakeholders interviewed noted that the City of Battle Creek has historically lacked the resources necessary to promote more aggressive small business development activity within the city limits, and in particular, downtown Battle Creek. There is a growing expectation, particularly among newer community leadership, to see results. Some interviewees questioned the previous downtown development priorities of the City of Battle Creek.

Many interviewees commented that having limited economic development resources and incentives has made it difficult to adequately service existing businesses and attract and retain smaller businesses within the limits of the City of Battle Creek. Some felt that having additional resources such as experienced and qualified staffing and funding is needed.

Many interviewees felt that the establishment of the EDF office by the City of Battle Creek was a great step towards attracting and retaining small businesses within the city, however they still lack the tools/resources to service the small businesses in need. Many were very complimentary of the EDF staff.

Some interviewees commented how TIFA capture is solely relegated to Battle Creek Unlimited (BCU) and its own targeted goals and objectives, which is mostly focused on industrial and large businesses in scale. One of the interviewees felt that previous downtown investments made by BCU were done unilaterally. Another interviewee mentioned that they appreciate seeing BCU staff present at more at community events.

In discussions with BCU, BCU has expressed interest in participating in more small business development initiatives, direct investment opportunities, stage one entrepreneurship and training and support, housing support, transportation services support, post-graduate skilled trades development, and GED training and testing. BCU is involved with some of these activities indirectly through other existing business service partners.

BCU has a large investment stake in the McCamly Plaza conversion into a Hilton Doubletree Hotel and apartments. The investor and the building manager confirmed the importance of having a thriving downtown, and the importance of having more nearby retail offerings for their clientele to take advantage of in the near future. The Firekeepers Casino Hotel is considered a complimentary player in the marketplace given that there are certain groups that stay at McCamly that would/could not consider staying at the casino. With a revamped hospitality and residential product imminent, and more retail and recreational offerings available, the investor and building manager believe that in the near future, downtown Battle Creek has the potential to offer a completely different but complimentary experience to people than what they'd find at the casino.

A catalyst downtown development project, such as the Heritage Tower redevelopment project, has required a great deal of effort to launch and still may require the filling of a sizable financial gap in order to close.

Interviewees employed by the City indicated their belief that a concerted effort has been made by the City of Battle Creek to collaborate with both city and county departments, however additional collaboration is needed between the City and existing economic development agencies and partners.

While the business owners that were interviewed expressed general satisfaction with the quality of the city's business service delivery, a few small business owners expressed that the level of service and cooperation that they receive from the City is mixed, depending upon who the city representative is/ are. The business owners interviewed would welcome an improved process that treats every small business in a more customer service-oriented way.

There is also a feeling that some of the minority-owned businesses in the City (particularly newer businesses) receive unfair treatment, whether its dealing with the City to obtain regulatory approvals or when it comes to hearing about, competing for, and receiving funding opportunities.

Some of the interviewees all expressed concern over the gaps that exist in the transportation service, and how that disproportionately impacts low-income workers and minorities. For example, one interviewee indicated that the transportation service stops running at 6 pm, and as a result, second and third shift workers working in certain locations in the City of Battle Creek have issues getting home.

Based upon the feedback received from most of the stakeholders, the City of Battle Creek and others who are a part of the economic development ecosystem do not currently have a way collectively to examine the feasibility and the "cost-benefit" of economic development projects that are requesting substantial amounts of committed public funds and incentives.

The smaller foundations that give in Battle Creek at times feel outmatched when the W.K. Kellogg Foundation (WKKF) is involved on a shared initiative. There's a feeling that their input on subject matter will mean less, particularly if others involved with shared efforts are also being funded by WKKF. There are differences in scale and impact with respect to the kinds or initiatives and projects that smaller foundations prefer to fund versus what WKKF typically funds.

One stakeholder shared that there are roughly 22 miles of an underutilized underground dark fiber network in the City of Battle Creek. This network has the capacity to provide data at very high speeds (10 GB to 100GB) and has the potential to be a major business attraction tool for a variety of companies, in particular, the "Internet of Things" or IoT related companies. Additionally, there may be an opportunity for Battle Creek to increase its visibility as an important player in the food industry by attracting research and development entities both local to the State of Michigan and globally.

There appears to be a growing missed opportunity with the African-American, Hispanic, and Burmese community as it relates to engaging and supporting entrepreneurship and small business growth. One interviewee mentioned that many of the Burmese people are "self-starters" and entrepreneurship is a core part of their culture, though many work in the manufacturing sector. Other interviewees explained that many Hispanic, Burmese and African Americans in the Battle

Creek area have a desire to start/ operate/ expand their own businesses but sometimes do not get or cannot find the support infrastructure needed to pursue an entrepreneurship path.

Another interviewee expressed frustration with not being able to access more funding for proven neighborhood-based, results-oriented workforce development work and popular youth related community services that have been widely lauded by many in the community as successful.

## Emerging Strategies

Using the background and history of the City of Battle Creek, the knowledge gained from previous plans and reports, and GWJ's own analysis of demographic and market trend data and community stakeholder interviews, GWJ used the following emerging vision statements to guide and shape its formal recommendations:

- **Interagency Cooperation-** Use innovative organizational and funding structures within and between the City government and its related agencies, along with vested community partners to drive immediate change and achieve quick wins through proven economic development programs. Increase small business opportunities and support local entrepreneurship by coordinating actions to improve the business environment and regulatory processes,
- **Business Attraction and Retention-** Build the case for a small business staying or coming to the City of Battle Creek, and prepare to market it aggressively amongst all economic development service providers,
- **Local Procurement-** Create opportunities to better connect Battle Creek residents to jobs in Battle Creek,
- **Small Business Support Tools-** Create and administer new economic development tools and programs that address market weaknesses and gaps. Attract and encourage a community-focused and coordinated funder/investor class to support tool/program design and implementation,
- **Technical Assistance-** Work closely with workforce development partners to more immediately match career and entrepreneurship training opportunities between employers and buyers and interested and qualified Battle Creek residents, particularly among minority and women populations,
- **District Development-** Downtown Battle Creek, the BID corridors, and other emerging neighborhood areas should always be a welcoming and profitable place for small businesses to be able to thrive. Work should continue to revitalize the downtown district and encourage a mix of commercial uses, including housing, hospitality, recreational and office, in accordance with the downtown and recreation plans.

## Recommended Programs and Services

Given the charge from the City of Battle Creek, GWJ's objectives included: 1. determining what organizations and resources the City of Battle Creek had in place to support small business focused economic development, 2. understanding how the economic development ecosystem operates in general, 3. identifying desired outcomes of those players/ service providers in the ecosystem, 4. understanding the nature of their working relationships with one another, and 5. identifying gaps in the ecosystem and identify opportunities for improvement and collaboration to achieve results.

GWJ conducted several interviews with selected city/county leadership, local business operators, the philanthropic community and other community development organizations to capture their

opinions and assessment of the state of economic development in Battle Creek. GWJ examined the current programs and services that the EDF offers and desires to offer in the near future. GWJ also captured varying opinions on the level of effectiveness of the current economic development organizations, concerns, and also the positive attributes these organizations have. GWJ's recommendations generally aim to utilize any and all available resources currently in place across the existing economic development organizations. These recommendations assume that collaboration across those organizations will continue to be a characteristic that is adhered to over time in order to achieve a shared mission and measurable improvements.

GWJ explored various organizational structures that could be used to implement the program related recommendations, including the establishment of a new public economic development authority by the City of Battle Creek. Over a longer term, the establishment of such an entity could make sense for the City of Battle Creek to pursue. Time is of the essence however. Therefore, GWJ recommends that the City of Battle Creek and the EDF utilize the talent and resources from existing entities who have similar missions, and interests. A properly supported organizational structure among interagency partners, with cross cutting roles and agreed upon levels of responsibility and accountability by program, is possible. With some additional support and capacity, it ultimately can lend itself to the spirit of cooperation and collaboration that will be required to conduct impactful economic development programs that benefit small businesses, entrepreneurs, and the citizens of Battle Creek.

The vision statement set forth by BC Vision states that, "Battle Creek is a thriving community for people to live, work, and play, where there is equitable opportunity for all residents to have the income, education, and resources they need to be successful". The Jobs Pillar strategies, goals and objectives were developed around increasing the number of permanent jobs and the number of Battle Creek residents with the skills and opportunities for employment. GWJ believes that this current vision statement, and the goals and strategies adopted by the BC Vision steering committee under the Jobs pillar is appropriate for guiding the execution of program implementation and therefore, a new vision statement, and new goals and objectives are not required.

GWJ makes the following recommendations as a compliment to the existing the slate of existing programs and services offered by the EDF, and to enhance the operational and programmatic performance and delivery of economic development support services to small businesses:

### ORGANIZATIONAL STRUCTURE

1. Closer Staff Cooperation between BCU and EDF- GWJ believes that BCU should continue to concentrate its efforts on attracting and retaining mid-to-large businesses and the continuing success at Fort Custer. However, BCU may lend skilled leadership to the EDF by allowing selected staff to have direct input on the establishment and participate in the coordination of a newly created "Deal Team" (see below). BCU may also provide additional staff support, relevant training opportunities and coordination to the EDF staff, lending its years of experience to other economic development organizations. Additional recommendations include expanding the board composition of CCDC to include representatives from partnering/stakeholder organizations.
2. The Deal Team- GWJ recommends the creation of a "Deal Team" with membership from the City of Battle Creek, BCU and EDF. This body will be responsible for review and recommendation of all deals following an evaluation from the Underwriter(s) (see below). The Deal Team would grant approval of a deal (involving loans, and/or grants,

and/or other incentives), subject to final approval from the entity (board or commission) having jurisdiction over the funding. The deal team will also have the authority to move the deal forward and provide input to other city departments/ agencies with the responsibility of undertaking site plan review, managing zoning and land use policy, transferring land, inspections, licensing, etc. A sample Deal Team Decision Tree diagram illustrating this concept can be found in the Appendix.

3. Underwriters- GWJ strongly recommends that one or two financial underwriters be hired to assist decision makers and the Deal Team in the economic development decision-making processes. Underwriters play a variety of specific roles in the economic development process, such as performing financial analysis, evaluating risks, and determining appropriate financing gaps for business loans and projects. In essence, the underwriter enhances the objectivity and professionalism of economic development decisions. The Underwriter(s) may be housed at the BCU or EDF offices, providing assistance to both organizations.

### SMALL BUSINESS PROGRAMS

4. Micro-Loan & Small Business Revolving Loan Programs– GWJ recommends financing programs designed to provide low interest “micro” loan opportunities to both start-ups and existing small businesses. Together, the micro-loan program and the small business revolving loan program would make loans up to \$50,000; just below the minimum lending amount of the Direct Investment Fund, administered by BCU. A well “vetted” loan application process and business plan review should be designed to assist the business operator in identifying short-term needs. The program offers a loan opportunity, and in some cases, additional technical support to businesses meeting the program’s criteria. In order to get to the marketplace faster. The Micro-Loan portion of this program could initially be contracted out to a proven successful third party. Once established, over time, this fund could become self-sustaining and the EDF may wish to have it directly managed jointly with the Small Business Loan Program. With the proper implementation of this program, citizens of Battle Creek would find this program very useful in encouraging local talent to remain in Battle Creek and to participate in its economic viability.
5. Local Procurement Initiative & Anchor Strategy- GWJ believes that a localized business-to-business procurement initiative can provide existing business operators an opportunity to introduce and sell their products and services to the larger Battle Creek business community. This program will encourage local entrepreneurs to increase their capacity and clientele. This program should be designed to be able to expand beyond the city limits and attract the participation of medium and large corporations located in neighboring communities such as the City of Kalamazoo. [GWJ understands that the EDF is already underway with developing this program.]
6. Small Business Real Estate Matching Program- In order to increase retail tenancy and reduce commercial vacancy, GWJ recommends a matching real estate financing program that matches building owners to potential tenants. The building owner will receive funding assistance to make the retail space ready for tenancy. The business operator will be assisted in finding available and suitable retail space. Both parties will receive design assistance, inspection services and in some cases, needed tenant improvements.

7. Business Development and Technical Assistance Directory Initiative – GWJ recommends that the EDF design, develop and publish a business assistance directory/ website. This directory can be a resource that can be utilized by any Battle Creek citizen, business or visitor.

GWJ recommends the aforementioned organizational modifications and programs due to their proven effectiveness elsewhere. This implementation plan, properly rolled-out with support from the local media and existing economic and community development agencies, should be infused with an atmosphere of inclusion, emphasizing a new approach of cooperation and collaboration. The introduction of the new structure and programs can inspire a renewed determination to include all citizens in a new synergistic approach to community & economic development. The next section of this report provides more detail on these recommended programs and services in the way of a work plan and program evaluation metrics.

The recommended programs and services were also developed to be adaptable with other community and economic development initiatives either underway or being planned by the EDF and the City of Battle Creek. The loan programs and retail estate matching program for example, can be complimentary to an aggressive push to lower vacancy rates for commercial retail space in downtown Battle Creek, the existing BID districts such as Dickman Road or Columbia Avenue, and other commercial corridor areas. The investment induced by the launching of the recommended programs could be complimented by other investments proposed in other plans and reports related to placemaking (infrastructure improvements, gateway and streetscape improvements, public safety improvements, parking and recreational facility improvements, etc.).

Finally, the plans to launch the recommended programs and services should be developed in tandem with the city departments and partnering agencies who administer daily the regulatory processes such as site plan review, permitting, licensing and inspection services tied to property development and maintenance, and other business services. This arrangement will give them the opportunity to plan ahead and allow for an early productive exchange of ideas and other useful input that can help increase the efficacy with the target audience and overall success of the program.

### **Implementation- Program Evaluation Metrics & Basic Work Plan**

It is generally accepted that the key metrics of all small business project strategies are job creation, business revenue growth and, as measurable, spin-off catalytic economic activity. These measures provide a framework to monitor the goals of the program while also leaving space to make adjustments to ensure that it has a strong and positive impact in Battle Creek. The mindset and skills learned in these programs by business owners is intended to support business growth over the long term. Therefore, the commitment to tracking outcomes is a highly important part of the programs listed herein, in tandem with the appropriate budgets and work plans to complete implementation.

Tracking serves more of a purpose than just considering outcomes. It is far too simple to gauge the success or failure of a project strategy solely on the basis of pre-determined milestones. Tracking also helps to cause continuous improvement in a program and in its design. At the same time, the diagnostics used for tracking are introduced to the business owners as important business growth tools, leading to the creation of the types of metrics and dashboards they need to have in order to grow their own businesses. Below, please find the relevant program measures, and one-year work plans for each of the recommended programs:

## MICRO-LOAN & SMALL BUSINESS LOAN PROGRAMS

### Evaluation Metrics

Data including (but not limited to) the following will be tracked:

Description	Q1		Q2		Q3		Q4	
	Target	Actual	Target	Actual	Target	Actual	Target	Actual
# of Applicants- Micro Loan								
# of Applicants -SBLP								
# Needing Business Plan Assistance								
# Companies receiving investment- Micro Loan								
# of Companies receiving investment- SBLP								
# of Jobs to be Created- Temporary								
# of Jobs to be Created- Permanent								
# of Companies Assisted								
# of Companies Assisted- Minority Owned								
# of Companies Assisted- Women Owned								
# of Companies Assisted- Immigrant Owned								
# of Companies Assisted- Battle Creek Based								
# of Loans Defaulted								
# of Loans (SBLP) needing workouts								

### Outcomes

Implementation of the project will lead to the following results over time:

1. Small business access to otherwise unobtainable capital necessary for operational stability and success.
2. Increased jobs and investment at Battle Creek-based companies participating in the initiative.
3. Increased sense of pride amongst Battle Creek businesses and employed residents for being able to stay and/or grow in the city.

### General One-Year Work Plan and Timeline

#### **Month 1 - 3**

- Hire and/or use existing staff; third-party assistance to execute program tasks. Use partnering agencies to confirm and agree to track performance metrics.
- Establish a “deal team” and proposed operating structure of the loan programs.
- Identify and acquire sources of grant and loan funds to pool for the Small Business Loan Program.
- Find a third-party partner with the capability to administer and make available a micro-loan program to the City of Battle Creek.
- Develop branding and outreach methodology

#### **Month 4 - 8**

- Make outreach to Battle Creek area business owners and entrepreneurs.
- Intake applications & perform evaluation with the deal team; make loans.
- Track performance of the loans.

## Month 9 - 12

- Conduct a mid-year program assessment and adjust activities to reflect what has been learned.
- Evaluate and publish program metrics.

## Staffing

- A **Director** with deep understanding of the business community and small business programing will direct the team. A portion of this staff member's time can be attributed to the micro-loan and small business loan program. (.10 FTE)
- A **Program Manager** should be the primary interface between the initiative and the public. Said person will have primary responsibility for managing the day-to-day activities needed to lead to a successful completion of the work plan, including maintaining communication with the public, conducting the intake of applications, carrying them through the evaluation process and coordinating with the deal team through board of director's approval. This staffer would manage the availability of both the contract opportunity and vendor pipelines. This staff member would be dedicated completely to this work. (1 FTE)
- An **Underwriter** would work with the deal team to perform financial analysis, risk analysis, determining appropriate financial gaps for business loans and projects. The job of the underwriter is to enhance the objectivity and professionalism of economic development related decision-making. (.75 FTE)

## Budget

GWJ reviewed the current three-year EDF budget projections and has developed a three-year budget for this program initiative, which can be found in the Financial Proforma portion of this report.

## LOCAL PROCUREMENT INITIATIVE AND ANCHOR STRATEGY

### Evaluation Metrics

Data including (but not limited to) the following will be tracked:

Description	Q1		Q2		Q3		Q4	
	Target	Actual	Target	Actual	Target	Actual	Target	Actual
# Companies receiving investment								
# Local contract procured by Battle-Creek based companies								
Jobs Created-Temporary								
Jobs Created-Permanent								
# Company Clients								
# Company Clients - Minorities								
# Company Clients - Women								
# Company Clients - Immigrants								
# Company Clients - Battle Creek based companies								
# Companies in Database								
# Companies Assisted								
# Companies Assisted - Minority owned								
# Companies Assisted - Women owned								
# Companies Assisted - Immigrant owned								
# Companies Assisted - Battle Creek based								
# Events								
# Event attendees								
# Programs								
# Program attendees								
# Program Graduates								
# Business to business connections								
# Companies/Ideas Assessed								
# Web Hits								

## Outcomes

Implementation of the project will lead to the following results over time:

1. Increased jobs and investment at Battle Creek-based companies participating in the initiative.
2. Increase in the number and volume of contracts awarded to Battle Creek-based businesses.
3. Increased community support amongst buyers for working with Battle Creek-based vendors.
4. Increased sense of pride amongst Battle Creek businesses for being and staying in the city.
5. A demonstrable coordinated set of resources and services that can support Battle Creek-based businesses in building their capacity to secure new contracts.
6. Increased understanding of the true opportunities for business start-up and attraction as a result of Battle Creek procurement opportunities, and possibly some successes related to this facet of the initiative.

## General One-Year Work Plan and Timeline

### **Month 1 - 3**

- Develop branding and outreach methodology
- Outreach and recruitment of Battle Creek anchor buyers
- Conduct individual anchor meetings
- Assemble council of anchor purchasers/large buyers
- Begin development of buyer and supplier database

### **Month 4 - 6**

- Outreach to Battle Creek business owners
- Hold general supplier outreach
- Identify and evaluate high opportunity suppliers
- Schedule one-on-one introductory meetings with high-opportunity suppliers
- Begin development of a capacity building series; explore and secure funding
- Plan and conduct neighborhood business outreach meetings
- Initiate one-on-one procurement action plan meetings with anchor buyer members

### **Month 7 – 9**

- Analyze the buyer local action procurement plans to identify opportunities to assist the anchor buyers in increasing local spend.
- Conduct first buyer council meeting.
- Publicize and promote readied local procurement initiative
- Conduct capacity-building cohort with high-opportunity suppliers.

### **Month 10 - 12**

- Conduct a mid-year program assessment and adjust activities to reflect what was learned.
- Begin planning for inaugural buyer-supplier matchmaking event
- Schedule targeted outreach for program year 2
- Evaluate and publish program metrics

### **Staffing**

- A **Director** with deep understanding of the business community and small business programing will direct the team. A portion of this staff member's time can be attributed to the procurement initiative. (.10 FTE)
- A **Program Manager** should be the primary interface between the initiative and the public. Said person will have primary responsibility for managing the day-to-day activities needed to lead to a successful completion of the work plan, including fielding matchmaking requests, one-on-one meetings with suppliers, and managing relationships with buyers. This staffer would manage the availability of both the contract opportunity and vendor pipelines. This staff member would be dedicated completely to this work. (1 FTE)
- An **Outreach Manager** would work with the team to recruit individual businesses to the initiative and to assist high growth prospects with expansion plans. Three-quarters of this staff member's time would be focused on recruitment and assistance to businesses that could participate in the procurement initiative as potential vendors, especially in the local business-to-business and construction clusters. (.75 FTE)

### **Budget**

GWJ reviewed the current three-year EDF budget projections and has developed a three-year budget for this program initiative, which can be found in the Financial Proforma portion of this report.

## SMALL BUSINESS REAL ESTATE MATCHING PROGRAM

### Evaluation Metrics

Data including (but not limited to) the following will be tracked:

Description	Q1		Q2		Q3		Q4	
	Target	Actual	Target	Actual	Target	Actual	Target	Actual
#Applicants								
#BusinessPlanAssistance								
#RealEstateSpaceAwards								
#DesignAssistance								
#CashAwards								
#ApprovedMatchBuildings								
#OtherTechnicalAssistance								
#CompaniesAwardedMinorityOwned								
#CompaniesAwardedWomenOwned								
#CompaniesAwardedImmigrantOwned								
\$ProgramAwardFundsDisbursed								
#Events								
#EventAttendees								
#Programs								
#ProgramAttendees								
#OtherBusinessConnections								
#Companies/IdeasAssessed								
#JobsCreated-Permanent								
#JobsCreated-Temporary								
#WebHits								

### Outcomes

Implementation of the project will lead to the following results over time:

- Increased connection of businesses to resources vital to long-term success.
- Small business access to otherwise unobtainable capital necessary for success.
- Decrease in vacant or blighted commercial property through increased occupancy.
- Strengthening of local neighborhood commercial activity.
- Increased sense of pride amongst Battle Creek businesses.
- Increased understanding of the true opportunities for business start-up.

### General One-Year Work Plan and Timeline

#### **Month 1 - 6**

- Identify and acquire sources of grant funds specifically for business matching
- Identify and hire staff and support
- Outreach to local business technical assistance providers
- Develop branding and program process/design/submission solutions
- Evaluate program design and build consensus with City and stakeholders
- Test program systems
- Develop marketing plan
- Begin information session planning

#### **Months 6 - 9**

- Outreach to Battle Creek business owners
- Hold business-owner/building-owner information sessions

- Open program to applicants for inaugural award round

### **Months 10 - 12**

- Close application portal
- Identify and assemble jury of application evaluators
- Identify winners for initial program stage(s)
- Schedule targeted outreach for program year 2
- Evaluate and publish program metrics

### **Staffing**

- A **Director** with significant experience in economic development, real estate and land use and an understanding of the business community and small business programming will direct the team. This staff member will be dedicated completely to this work. (1 FTE)
- A **Program Manager** should be the primary interface between the initiative and the business community. Said person will have primary responsibility for managing the day-to-day activities needed to lead to a successful completion of the work plan, including evaluation of applicants, overall compliance and management of stakeholder relationships. This staff member will be dedicated completely to this work. (1 FTE)
- **Outreach Associates** would work with the team to recruit individual businesses to the project and to assist with logistics and contact between program and participant. These staff members would be dedicated completely to this work. (2 FTE)
- **Legal Staff** as a member of the State Bar of Michigan and experienced with economic development, real estate and land use will ensure program local and national compliance with the law relative to construction, finance and other matters. This staff member (or contractual designee) would be dedicated completely to this work. (1 FTE)

### **Budget**

GWJ reviewed the current three-year EDF budget projections and has developed a three-year budget for this program initiative, which can be found in the Financial Proforma portion of this report.

## BUSINESS DEVELOPMENT AND TECHNICAL ASSISTANCE DIRECTORY INITIATIVE

### Evaluation Metrics

Data including (but not limited to) the following will be tracked:

Description	Q1		Q2		Q3		Q4	
	Target	Actual	Target	Actual	Target	Actual	Target	Actual
#TechnicalAssistanceProvidersInDirectory								
#ProviderReportedBusinessInteractions								
#WebHits								
#ProgramOfficeCalls								
#PhysicalCorrespondence								
#Events								
#EventAttendees								
#OtherBusinessConnections								

### Outcomes

Implementation of the project will lead to the following results over time:

1. Specific direction for entrepreneurs seeking wide-ranging business assistance in Battle Creek.
2. A demonstrable coordinated listing of resources and services that can support Battle Creek-based businesses in building their capacity to secure new contracts, generate revenue and create jobs.
3. Increased understanding of the true opportunities for business start-up, growth and expansion as a result of Battle Creek technical assistance providers.
- 4.

### General One-Year Work Plan and Timeline

#### **Month 1 - 6**

- Outreach to local business technical assistance providers
- Build consensus with City and technical assistance providers relative to technical/business assistance ecosystem and individual inclusion.
- Secure appropriate IT and web capacity
- Build consensus with stakeholders relative to directory design, layout and format
- Secure relevant data and information from technical/business assistance providers
- Develop branding and directory web-design
- Evaluate directory design (web and print)

#### **Month 6 - 12**

- Test directory and systems
- Develop marketing plan
- Conduct focus meetings with technical/business assistance providers with beta-deliverable
- Launch inaugural web-based and print business directory
- Track feedback relative to problems/changes
- Evaluate and publish directory metrics

## Staffing

- A **Program Manager** should be the primary interface between technical and business assistance providers, IT and web contractors and the public. This staff member will have primary responsibility for managing all activities necessary to lead to a successful completion of the work plan, including fielding contact and information requests, one-on-one interaction with business owners and managing any other relationships. Half of this staff member's time would be dedicated to this work. (.5 FTE)
- An **Outreach Associate** would work with the team to make contact with technical and business assistance providers to insure inclusion and directory growth. Half of this staff member's time would be focused on Battle Creek provider recruitment. (.5 FTE)

## Budget

GWJ reviewed the current three-year EDF budget projections and has developed a three-year budget for this program initiative, which can be found in the Financial Proforma portion of this report.

## Financial Proforma & Budgets

### Proposed Financial Proforma

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Totals</u>
<b>SOURCES</b>				
City Investment (in-kind contribution)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 300,000.00
Philanthropic Investment	\$ 817,250.00	\$1,056,100.00	\$ 1,183,355.00	\$ 3,056,705.00
Participant Investment	\$ 430,000.00	\$ 430,000.00	\$ 430,000.00	\$ 1,290,000.00
<b>Total Sources (All Staffing and Programs)</b>	<b>\$ 1,347,250.00</b>	<b>\$1,586,100.00</b>	<b>\$ 1,713,355.00</b>	<b>\$ 4,646,705.00</b>
<b>USES</b>				
Staffing and Programs				
<b>EDF Personnel &amp; Overhead</b> (in-kind contribution)				
Total Uses	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 300,000.00
<b>Operations</b>				
Total Uses	\$ 142,250.00	\$ 253,570.00	\$ 277,536.00	\$ 673,356.00
<b>Underwriting</b>				
Total Uses	\$ 225,750.00	\$ 234,780.00	\$ 246,519.00	\$ 707,049.00
<b>Micro-Loan/ Small Business Loan Program</b>				
Total Uses	\$ 119,250.00	\$ 237,750.00	\$ 329,300.00	\$ 686,300.00
<b>Small Business Real Estate Match</b>				
Total Uses	\$ 760,000.00	\$ 760,000.00	\$ 760,000.00	\$ 2,280,000.00
<b>Total Uses (All Staffing &amp; Programs)</b>	<b>\$ 1,347,250.00</b>	<b>\$1,586,100.00</b>	<b>\$ 1,713,355.00</b>	<b>\$ 4,646,705.00</b>

Recommended Small Business Services and Programs Budget							
Operations	All Programs	FTE	Year One Budget	Year Two Budget	Year Three Total	Grand Total	
	Staff	2	\$ 120,000.00	\$ 124,800.00	\$ 131,040.00	\$ 375,840.00	
	Communications		14,000.00	24,880.00	26,024.00	\$ 64,904.00	
	IT and Web Development		76,000.00	67,300.00	68,640.00	\$ 211,940.00	
	Program Operations		38,000.00	74,720.00	78,456.00	\$ 191,176.00	
			-	-	-	\$ -	
	Direct cost subtotal		\$ -	\$ 60,420.00	\$ 66,916.00	\$ 127,336.00	
	Administrative cost (5%)		14,250.00	26,250.00	37,500.00	\$ 78,000.00	
	<b>Total Overhead &amp; Administration</b>		<b>\$ 142,250.00</b>	<b>\$ 253,570.00</b>	<b>\$ 277,536.00</b>	<b>\$ 673,356.00</b>	
Underwriting							
Underwriting	FTE	Year One	Year Two	Year Three	Grand Total		
	Staff	2	\$ 200,000.00	\$ 208,000.00	\$ 218,400.00	\$ 626,400.00	
	Communications		5,000.00	5,200.00	5,460.00	\$ 15,660.00	
	Technical Assistance		-	-	-	\$ -	
	Program Operations		10,000.00	10,400.00	10,920.00	\$ 31,320.00	
			-	-	-	\$ -	
	Direct cost subtotal		\$ 215,000.00	223,600.00	234,780.00	\$ 673,380.00	
	Administrative cost (5%)		10,750.00	11,180.00	11,739.00	\$ 33,669.00	
	<b>Total Overhead</b>		<b>\$ 225,750.00</b>	<b>\$ 234,780.00</b>	<b>\$ 246,519.00</b>	<b>\$ 707,049.00</b>	

Micro Loan/ Small Business Loan Program							
Targets	Outreach	Closings	Grants	Admin Cost	Sub-Total Grants	Total Program Budget	
Year 1	30	3	\$ 15,000.00	\$ 24,250.00	\$ 95,000.00	\$ 119,250.00	
		2	25,000.00				
Year 2	50	5	15,000.00	62,750.00	\$ 175,000.00	237,750.00	
		2	25,000.00				
		1	50,000.00				
Year 3	50	5	15,000.00	79,300.00	\$ 250,000.00	329,300.00	
		3	25,000.00				
		2	50,000.00				
<b>Total</b>				<b>\$166,300.00</b>	<b>\$ 520,000.00</b>	<b>\$ 686,300.00</b>	

Small Business Real Estate Match Program									Investment Analysis
Targets	Outreach	Closings	Grants	Admin Cost	Sub-Total Grants	Total Program Budget	Participant * Investment	Leveraged Investment	
Year 1	30	6	\$ 5,000.00	\$ -	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 60,000.00	
		4	25,000.00		100,000.00	100,000.00	100,000.00	200,000.00	
		2	100,000.00		200,000.00	200,000.00	300,000.00	500,000.00	
		12			330,000.00	330,000.00	430,000.00	760,000.00	
Year 2	40	6	5,000.00	-	30,000.00	30,000.00	30,000.00	60,000.00	
		4	25,000.00		100,000.00	100,000.00	100,000.00	200,000.00	
		2	100,000.00		200,000.00	200,000.00	300,000.00	500,000.00	
		12			330,000.00	330,000.00	430,000.00	760,000.00	
Year 3	40	6	5,000.00	-	30,000.00	30,000.00	30,000.00	60,000.00	
		4	25,000.00		100,000.00	100,000.00	100,000.00	200,000.00	
		2	100,000.00		200,000.00	200,000.00	300,000.00	500,000.00	
		12			330,000.00	330,000.00	430,000.00	760,000.00	
<b>Totals</b>					<b>\$ 990,000.00</b>	<b>\$ 990,000.00</b>	<b>\$ 1,290,000.00</b>	<b>\$ 2,280,000.00</b>	
	<b>Grand Total All Programs</b>		<b>\$ 4,346,705.00</b>						

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## APPENDIX

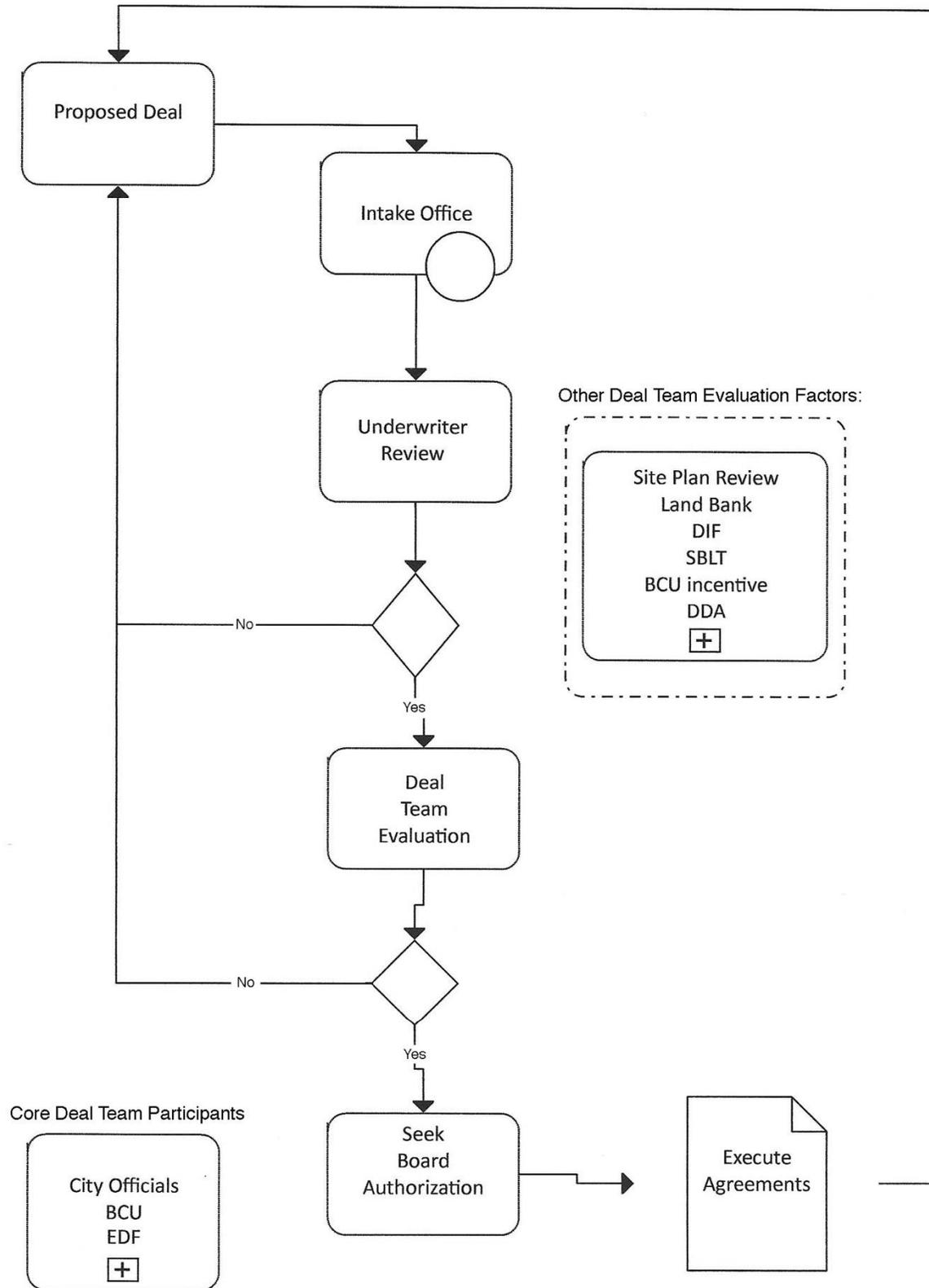
### City of Battle Creek- EDF Programs & Services

#### **Programs and Services**

1. Interagency Cooperation
  - a. Deal Team
  - b. Entrepreneur Support Organization Network
    - i. Pipeline Management (3 Levels of Business: Discover, Launch & Growth)
    - ii. Referrals to ESO Partners and Resources
2. Access to Capital
  - a. Micro-loan program (<\$25K)
  - b. Small Business Incentives
    - i. Façade
    - ii. Accessibility (ADA)
    - iii. Fire Suppression
    - iv. Infrastructure
    - v. Storm Water
    - vi. Signage
    - vii. Landscaping
    - viii. Marketing
    - ix. Capital
  - c. Revolving Loan Fund (up to \$50K)
3. Local Procurement Initiative & Anchor Strategy
  - a. B2B Strategy
  - b. Online Match System
4. District Development
  - a. Placemaking
  - b. Master Plan Adherence
  - c. Sub Area Plan
  - d. Advocating and Developing Best Practices in Policy & Procedure
    - i. City Business Briefing
  - e. Real Estate Match
    - i. Site specific
5. Technical Assistance
  - a. Resource Guide
  - b. Professional Services
    - i. 1:1 Business Planning
    - ii. Training and Workshops
  - c. Entrepreneur Support Organization Network
  - d. Business Liaison
  - e. Support Business Launch and Growth
    - i. Incubation
    - ii. Pitch Events
    - iii. BC Cargo
6. Retention
  - a. Succession Planning
  - b. Data-driving Strategy
  - c. Site visits

7. Attraction
  - a. Marketing
  - b. Marketing Studies/Gap Analysis
  - c. Communication (transparency)
    - i. Dashboard
    - ii. Available property listing
    - iii. Investment map

# Deal Team Process Decision Tree



## Small Business Development Programs

### BACKGROUND & CASE STUDIES

#### INTRODUCTION

Economic development and small businesses are the drivers of the economy by creating jobs, providing goods and services, and facilitating commerce. Harnessing the economic opportunities for small business owners involves the availability of capital and resources to support firms that will provide goods and services and hire workers, physical and strategic connection of communities to regional economic activity and, above all, wealth creation to support commerce and community building.

It can be less difficult to attract, start and grow small businesses as an economic development strategy than it is to entice a “trophy company” to a community. Small businesses definitively lead a community’s economic growth. Small businesses tend to be more flexible than, and just as innovative as their larger counterparts. Perhaps more importantly – they work in their businesses, live near their businesses, provide jobs, add to the tax base, participate in community activities and share community concerns. The ability to attract, develop and support entrepreneurs is a desirable and important component of economic development services to be provided by municipalities. Battle Creek will be able to commit to providing entrepreneurs expert guidance and a comprehensive network of resources and programming to aid in their development, and the resulting economic expansion. The programs detailed herein will assist with achieving that goal.

#### **LOCAL PROCUREMENT INITIATIVE AND ANCHOR STRATEGY**

##### BACKGROUND

Battle Creek will need to grow its economy in order to improve quality of life for its residents and its own fiscal health. An opportunity to grow is by focusing on local business-to-business clusters and their combined activity. Because of the very nature of the local business-to-business cluster, its growth would also provide support to other economic clusters in the city. GWJ, LLC. believes that the best and most sustainable way to grow the local clusters in the city of Battle Creek is a two-pronged approach:

1. Increase the preparedness and competitiveness of Battle Creek firms to bid for contracts in the region.
2. Intentionally directing contracts to local firms, increasing their overall share.

In doing so, several market imperfections must be addressed in order to allow small and medium-sized local businesses to compete for a full range of contract opportunities for which they may otherwise be qualified. These market imperfections include:

- Information gaps for both buyers and vendors about opportunities and partners
- Contracts that are too large for small businesses to competitively perform
- Working capital constraints for small businesses
- Uncoordinated procurement systems.

If we can change the trajectory of growth for small businesses through this strategy, Battle Creek will more quickly deliver economic expansion, and stabilize and grow small and medium-sized businesses in the city – ingredients critical to the recipe for the city’s fiscal viability.

## Procurement Program Design

A citywide procurement initiative to encourage local business-to-business procurement would seek to accomplish the following goals:

- Encourage and support a culture amongst city businesses in supporting each other's economic success.
- Increase the levels of spend from large buyers to local suppliers in the city of Battle Creek.
- Increase the capacity of local suppliers to respond to new growth opportunities.
- Build the capacity of Battle Creek's support system to help city businesses unlock growth opportunities.
- Increase employment and investment at Battle Creek firms in the local business to business cluster.

A procurement initiative of this sort can be designed as a coordinating force around the many activities, programs and needs of the city's existing business community and is meant to be integrated into the Battle Creek business culture and business support community. While the ultimate goal is increased jobs and new investment at local firms, the immediate work is focused on building up the systems that can accelerate that. Also, focus can be placed on leveraging relationships and coordinating with similar partners (e.g. Michigan Economic Development Corporation – Pure Michigan Business Connect, etc.)

### *PROGRAM EXAMPLE – D2D Detroit, Michigan*

Funded by the New Economy Initiative (NEI), the D2D program in the City of Detroit has sought to create opportunities for Detroiters by encouraging Detroit-based businesses to connect as buyers and suppliers. It is a program of the Detroit Economic Growth Corporation (DEGC) supported with over \$1 Million in funding from 2013-2017 by the New Economy Initiative. D2D has also worked closely with major Detroit institutional buyers committed to increasing their purchases of local products and services. D2D also works with its partners to ensure that small businesses are more competitive and “buyer-ready,” in order to more closely match them with bidding opportunities.



## D2D PROGRAM MILESTONES

### Dollars spent between anchor buyers and Detroit-based businesses



### Focus on development and construction projects

Recognizing the opportunity to connect small Detroit construction firms to the pipeline of redevelopment projects, D2D created its Pre-Rehabilitation Opportunity Sessions (PRO Sessions) to link developers with highly sought-after Detroit-based general contractors, subcontractors and tradesmen.



**13** PRO Sessions  
**28** Development Projects  
**134** Detroit Companies Attending

**\$229 MILLION**  
 APPROXIMATE AGGREGATE  
 DEVELOPMENT INVESTMENT



**24** PRO Sessions  
**28** Development Projects  
**134** Detroit Companies Attending

**\$228.5 MILLION**  
 APPROXIMATE AGGREGATE  
 DEVELOPMENT INVESTMENT

### Case Studies:



**EKS ENVIRONMENTAL SERVICES, INC.  
CLARENCE CARPENTER III, CEO**

EKS Services Incorporated provides environmental consulting services including asbestos testing and consulting, industrial hygiene, environmental audits, hazardous waste management programs, refresher courses and employee OSHA awareness training. The Detroit-based business was founded about 15 years ago. D2D staff reviewed the company's sales pitch and introduced the firm to local buyers. EKS Services now works with many Detroit-based companies such as Comerica Bank, Henry Ford Health System, Shinola, General Motors Corporation, Detroit Land Bank Authority, Wayne State University and the Health Alliance Plan. Since 2013, the revenue of EKS Services has increased approximately five percent to \$894,000 and its employees earn an average salary of \$45,000. In five years EKS Services hopes to be one of the top three environmental companies in the state of Michigan.



**WALKER-MILLER ENERGY SERVICES, LLC. -  
CARLA WALKER-MILLER, PRESIDENT AND CEO**

Walker Miller Energy Services, LLC (WMES) is an innovative energy waste reduction company made up of an experienced team of energy experts, including electrical and mechanical engineers, building analysts, certified energy managers, and technicians. WMES offers solutions that lead to increased operating efficiencies, thus decreasing consumption, shrinking the carbon footprint, and improving air quality, comfort and safety. The business participated in a D2D cohort in 2013. President and CEO Carla Walker-Miller founded WMES in Detroit in 2000. Some of the local companies WMES is currently working with include DTE Energy, Detroit Public Lighting Authority and Motor City Electric. Its President and CEO suggests that D2D has been instrumental in expanding their corporate network and providing tools that have helped them to elevate and advance the business. To date, WMES has done business with at least 80 percent of fellow D2D participants. In addition, D2D has leveraged its status in the community by inviting

buyers from Detroit-based businesses to attend WMES meetings. Ms. Walker-Miller enjoys meeting the company representatives in person because it promotes more personal interaction, making it easier to build relationships and ask questions to help with business development.

Since participating in the D2D program, WMES revenue increased from more than \$3.2 million to more than \$27 million. Similarly, the number of WMES employees has increased from 28 to 60. The company met its five-year goal in 2 years: to be a multi-state corporation serving utilities, commercial, and residential customers in the energy efficiency market with market revenue of more than \$10 million. WMES will continue to leverage the knowledge learned from the D2D Program.

## **SMALL BUSINESS REAL ESTATE MATCHING PROGRAM**

### **BACKGROUND**

Business-Real Estate matching programming offers an enticement for entrepreneurs to start a business in a particular area while, at the same time, promotes the filling of vacant commercial space – essentially achieving two very important goals at once. It involves granting dollars via reimbursement to both business owners and real estate owners to effectuate these relationships. This type of program demands that an entrepreneur, start-up or otherwise, provide a percentage of the capital and obtain a sizable portion of financing from a lender up front. It forces them to have a business plan and all of their ducks in a row. It also makes the business owner think hard about where the appropriate and available real estate exists to make their venture successful. For the property owner, the program creates an entirely new pool of potential tenants in areas that may have been unsuccessfully marketed heretofore due to building condition, lack of updates, etc. Funds will now allow the real estate owner to create a space sufficient to service the “matched” business owner. The same basic set of business and capital demands for business owners apply to property owners.

Through this strategy, Battle Creek would be able to deliver solid entrepreneurship opportunities, promote the area as a small business hub and reduce the amount of vacant commercial property while at the same time creating an incremental tax base from the “match market”- all of which are economy improving elements.

### **Program Design**

A citywide business and real estate matching program would seek to accomplish the following goals:

- Help start new, permanent businesses in Battle Creek’s commercial corridors by providing assistance throughout the business start-up and building renovation process.
- Have a significant, tangible and quantifiable impact on Battle Creek’s economy by providing the aforementioned resources and opportunities for business and building owners alike.

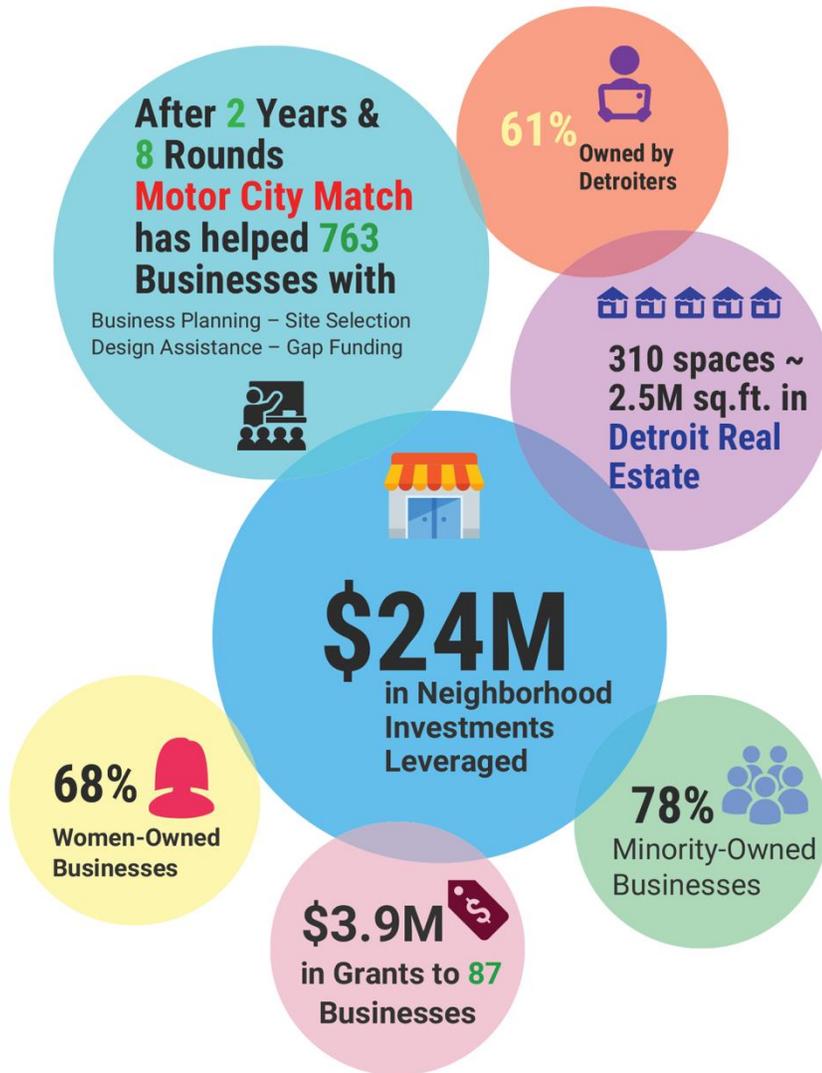
### *PROGRAM EXAMPLE: Motor City Match - Detroit, Michigan*

Through City of Detroit Community Development Block Grant funding, the Motor City Match program seeks to, via selection process, pair businesses from around the world with Detroit’s best

available commercial real estate options. The program helps businesses locate in Detroit by providing competitive grants, loans and counseling to building owners and business owners.

## MOTOR CITY MATCH PROGRAM MILESTONES

FUNDS DISTRIBUTED TO BUSINESS OWNERS: \$4 MILLION TO 87 INDIVIDUAL BUSINESSES



## Case Studies:



**WOODWARD THROWBACKS  
KYLE DUBAY, OWNER**

Kyle Dubay developed this business as a way to furnish his apartment and clean up city streets. This project began with him riding his bike around the city searching for reusable materials made of wood, metal or other renewable materials. From that work, a commercial wood products enterprise emerged. It quickly grew from a one-car garage operation to a 24,000-sq.-ft. facility and a nationwide brand that now employs six Detroit locals. In just two years, the company landed an account with upscale retailer Nordstrom. Motor City Match's \$40,000 grant allowed Woodward Throwbacks to renovate a new workshop on Michigan Avenue, which will expand its production capacity. Other work done with the grant dollars includes a small resale space open to the public a few days a week in a previously sparse and arid commercial stretch of Detroit.



**ADVANCE PLUMBING AND  
HEATING SUPPLY COMPANY  
JEFFREY MOSS, PRESIDENT & CEO**

The plumbing supply company's longtime headquarters of 90+ years near a popular Detroit casino predated construction of the freeway in its shadow. The company, now run by Jeff Moss and sons Josh and Justin, gave up a portion of its land and its building to make way for freeway many decades ago and subsequently did the same thing just a few years ago to make way for other larger developments, but the business wasn't going away. Because of its commitment to staying in the city, the future strategy would include plans to renovate a building in Detroit – and remain there for the foreseeable future of the business. It would be an effort that would require a great deal of support to pull off. Advance Plumbing received a \$100,000 grant in April 2016 from Motor City Match. That's when company president Jeff Moss made the commitment to spend nearly \$2 million to build and restore a vacant building less than one mile away. This new store would serve as the only decorative plumbing showroom in the city and expand their footprint two-fold. The company includes over 25 employees and sees annual revenues of approximately \$30 Million per year.



**J&G PALLETS  
LES LANCE, OWNERSHIP  
TEAM REPRESENTATIVE**

The model couldn't be simpler – taking old and worn pallet parts and turning them into strong, refurbished and viable products that can be used in every shipping application in the world. Just the basics: Wood and fasteners. Period. J&G Pallets began in 1992 in the backyard of the owner's home after realizing that the process he completed at his job could be done as a business. That entrepreneurial spirit led to an operation with 21 employees, with the majority currently living in Detroit. Located just on the edge of an industrial community and an eastside residential community, J&G Pallets is a resource for all manufacturers and warehouses in Metro-Detroit. As the business began to receive more inquiries than it could handle, an expansion project was the only solution. J&G was awarded \$100,000 in a creative "business owner" and "building owner" iteration of the Motor City Match program to assist with the renovation and relocation of a site and building across the street from their current production facility. J&G has committed to hiring 8 additional employees and produces over \$1 Million in yearly revenues.

## HEALTHY FOOD INITIATIVES AS ECONOMIC DEVELOPMENT TOOLS

### BACKGROUND

“Food deserts” are defined as areas that are void of fresh fruit, vegetables, and other healthful whole foods and are usually found in impoverished areas. This is largely due to a lack of grocery stores, farmers’ markets, and healthy food providers. These areas are heavy on small “party-type” stores that provide a wealth of foods that are known contributors to our nation’s obesity epidemic. Economic development tools in the form of loans, grants, promotion, and other programming are designed to create healthy food options in local food-based businesses, which in turn create change in affected communities - while at the same time creating more local economic activity. Certainly, it can be suggested that grocery stores clearly contribute to community economic development. There are specific examples and positive evidence that fresh food markets can create jobs, bolster local economies, and revitalize neighborhoods.

### **Program Design**

A citywide healthy food initiative would seek to accomplish the following goals:

- Incentivize existing and emerging food-based businesses to add or improve healthy food choices in affected areas and create incremental economic activity as a result.
- Ensure promotion and access to the abovementioned choices with consistent metrics substantiating performance and awareness.

### *PROGRAM EXAMPLE: Green Grocer Project - Detroit, Michigan*

The Green Grocer Project, funded through the foundation community, implemented a program that would assist new and existing Detroit grocers in offering a high-quality shopping experience to Detroit residents with plentiful healthy food choices. The program consists of financial, operational, and technical assistance for existing businesses as well as a plan to attract new grocery operators to Detroit. The program elements include a dedicated gap financing pool, operational technical assistance resources through pre-qualified consultants and a grocery store clearinghouse with dedicated staff to head-up grocery attraction and site selection. The program director also acts as a liaison to Detroit grocers in engaging local government processes (licensing, permitting, etc.)

### **GREEN GROCER PROJECT PROGRAM MILESTONES**

 Engaged **50 of Detroit's 70** full-service, independently owned supermarkets.

 **\$540,000** awarded in façade improvement program matching grants to 18 Detroit stores - resulting in over \$5 million in investment.

 **\$510,000 in technical assistance funds** of up to **\$30,000 each store** has been awarded to 19 individual Detroit grocery stores.

### **Case Study:**

## Honey Bee La Colmena Market – Tammy Alfaro-Koehler, Co-Owner



Honey Bee Market La Colmena is a supermarket in Detroit that residents often point to as working tirelessly to defeat the Detroit food desert moniker. The store compares quite well to corporate grocery chain stores - offering a wide variety of fresh food and healthy items and is located in a newer, large storefront on Detroit's southwest side making it visible and accessible. Honey Bee Market La Colmena upgraded from its original 4,000-square-foot store to its current 15,000-square-foot location adjacent to its original store.

## **BUSINESS DEVELOPMENT AND TECHNICAL ASSISTANCE DIRECTORY INITIATIVE**

### **BACKGROUND**

Starting a business can be like running a marathon in total darkness – without a guiding light, it's a long, grueling and possibly painful journey that probably won't end well. Business development and technical assistance directories act as a “continuum of care” for entrepreneurs that are either unfamiliar with local offerings or are having trouble climbing the next stair to a successful and rewarding operation. As an informational resource, this offering works to connect a steady stream of business owners to the services they need most.

Through this strategy, Battle Creek would be able to establish a definitive pathway to potential local entrepreneurial success and a roadmap to services, advice, assistance support and opportunities that help the cause. The most dynamic economic development ecosystems include products and/or programs to connect business owners to business services.

### **Program Design**

A citywide business and technical assistance directory initiative would seek to accomplish the following goals:

- Help small businesses and entrepreneurs navigate the wide array of organizations that exist to serve the business community.
- Successfully join a committee of local business services and technical assistance providers in order to coalesce and promote existing and future entrepreneur development – and subsequent local economic development.

*PROGRAM EXAMPLE: BIZGRID - Detroit, Michigan*

Funded by the New Economy Initiative, the BizGrid features an online directory or printable infographic of Detroit-focused organizations offering services that range from business planning and strategy to real estate assistance, funding, co-working space, and others.



Engaged a cohort of over **80 services providers** for the current edition.

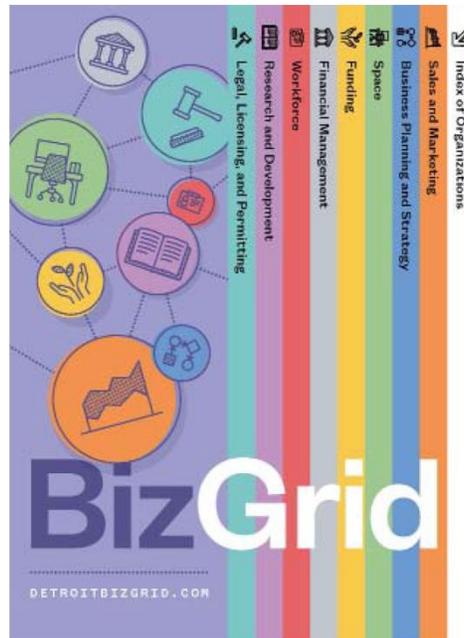


Continues to draw upon its members' **day-to-day interface with entrepreneurs** and invites input from business owners and service providers to provide continuous improvement to the small business and economic development ecosystem.



Hosted "BIZGRID Live!" - an event that connected over 100 Detroit-based businesses with BIZGRID service providers in a face-to-face engagement to learn how their services can help advance business goals.

### THE DETROIT BIZGRID (.PDF)



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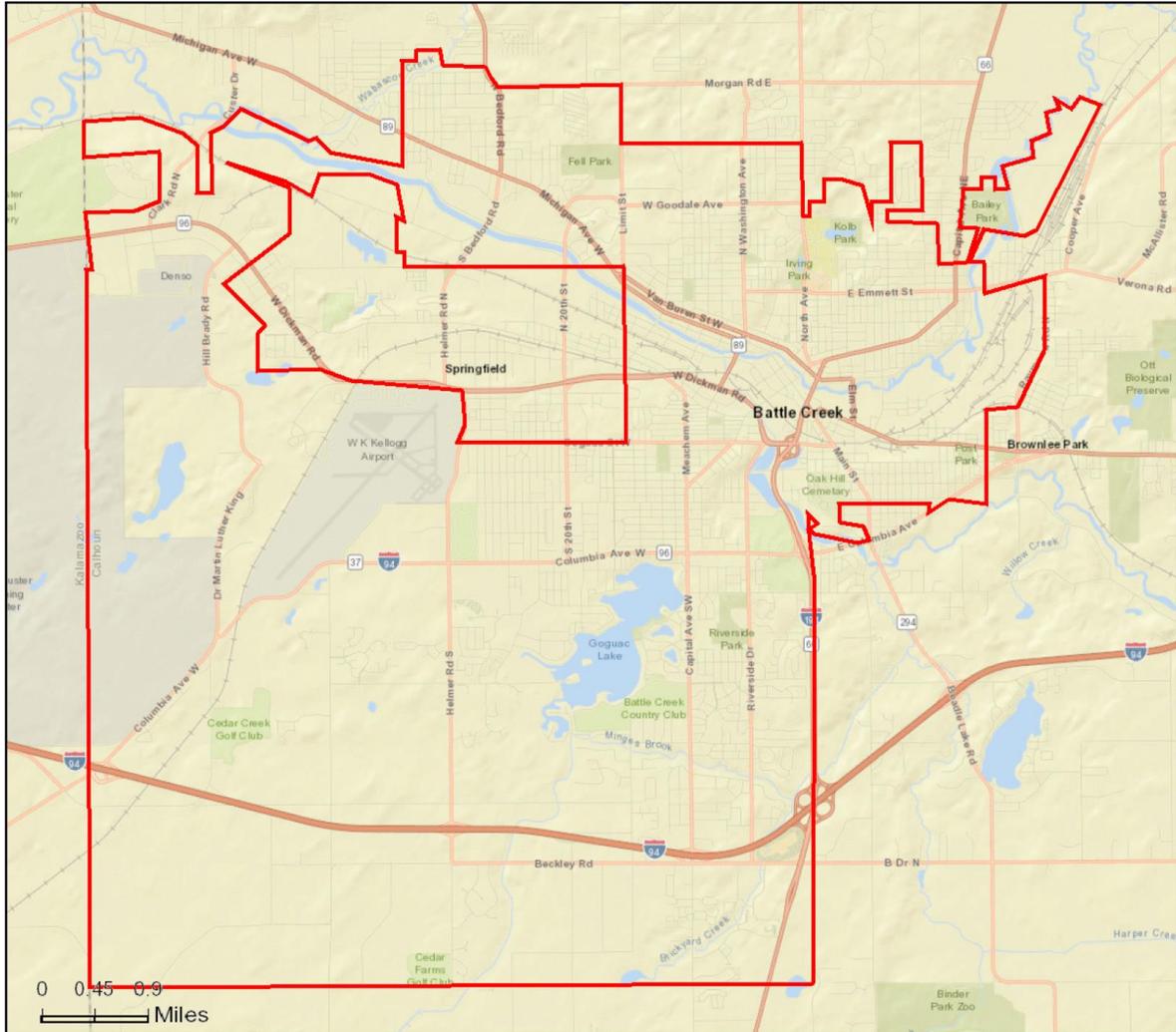
### ESRI Reports

# 1. Site Map



## Site Map

Battle Creek city, MI  
Battle Creek city, MI  
Geography: Place



March 20, 2018

## 2. Executive Summary



### Executive Summary

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

		Battle Creek ...
<b>Population</b>		
2000 Population		53,295
2010 Population		52,347
2017 Population		51,733
2022 Population		51,318
2000-2010 Annual Rate		-0.18%
2010-2017 Annual Rate		-0.16%
2017-2022 Annual Rate		-0.16%
2017 Male Population		48.0%
2017 Female Population		52.0%
2017 Median Age		37.4

In the identified area, the current year population is 51,733. In 2010, the Census count in the area was 52,347. The rate of change since 2010 was -0.16% annually. The five-year projection for the population in the area is 51,318 representing a change of -0.16% annually from 2017 to 2022. Currently, the population is 48.0% male and 52.0% female.

#### Median Age

The median age in this area is 37.4, compared to U.S. median age of 38.2.

#### Race and Ethnicity

2017 White Alone	69.9%
2017 Black Alone	17.8%
2017 American Indian/Alaska Native Alone	0.8%
2017 Asian Alone	3.6%
2017 Pacific Islander Alone	0.0%
2017 Other Race	2.9%
2017 Two or More Races	5.0%
2017 Hispanic Origin (Any Race)	7.2%

Persons of Hispanic origin represent 7.2% of the population in the identified area compared to 18.1% of the U.S. population. Persons of Hispanic Origin may be of any race. The Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, is 54.9 in the identified area, compared to 64.0 for the U.S. as a whole.

#### Households

2000 Households	21,464
2010 Households	21,118
2017 Total Households	20,911
2022 Total Households	20,750
2000-2010 Annual Rate	-0.16%
2010-2017 Annual Rate	-0.14%
2017-2022 Annual Rate	-0.15%
2017 Average Household Size	2.42

The household count in this area has changed from 21,118 in 2010 to 20,911 in the current year, a change of -0.14% annually. The five-year projection of households is 20,750, a change of -0.15% annually from the current year total. Average household size is currently 2.42, compared to 2.41 in the year 2010. The number of families in the current year is 12,621 in the specified area.

**Data Note:** Income is expressed in current dollars

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022. Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Executive Summary

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Battle Creek ...

Median Household Income	
2017 Median Household Income	\$41,139
2022 Median Household Income	\$43,971
2017-2022 Annual Rate	1.34%
Average Household Income	
2017 Average Household Income	\$58,847
2022 Average Household Income	\$66,126
2017-2022 Annual Rate	2.36%
Per Capita Income	
2017 Per Capita Income	\$24,294
2022 Per Capita Income	\$27,241
2017-2022 Annual Rate	2.32%

### Households by Income

Current median household income is \$41,139 in the area, compared to \$56,124 for all U.S. households. Median household income is projected to be \$43,971 in five years, compared to \$62,316 for all U.S. households

Current average household income is \$58,847 in this area, compared to \$80,675 for all U.S. households. Average household income is projected to be \$66,126 in five years, compared to \$91,585 for all U.S. households

Current per capita income is \$24,294 in the area, compared to the U.S. per capita income of \$30,820. The per capita income is projected to be \$27,241 in five years, compared to \$34,828 for all U.S. households

Housing	
2000 Total Housing Units	23,681
2000 Owner Occupied Housing Units	14,087
2000 Renter Occupied Housing Units	7,377
2000 Vacant Housing Units	2,217
2010 Total Housing Units	24,277
2010 Owner Occupied Housing Units	12,799
2010 Renter Occupied Housing Units	8,319
2010 Vacant Housing Units	3,159
2017 Total Housing Units	24,341
2017 Owner Occupied Housing Units	12,397
2017 Renter Occupied Housing Units	8,514
2017 Vacant Housing Units	3,430
2022 Total Housing Units	24,443
2022 Owner Occupied Housing Units	12,302
2022 Renter Occupied Housing Units	8,448
2022 Vacant Housing Units	3,693

Currently, 50.9% of the 24,341 housing units in the area are owner occupied; 35.0%, renter occupied; and 14.1% are vacant. Currently, in the U.S., 55.6% of the housing units in the area are owner occupied; 33.1% are renter occupied; and 11.3% are vacant. In 2010, there were 24,277 housing units in the area - 52.7% owner occupied, 34.3% renter occupied, and 13.0% vacant. The annual rate of change in housing units since 2010 is 0.12%. Median home value in the area is \$91,487, compared to a median home value of \$207,344 for the U.S. In five years, median value is projected to change by 3.67% annually to \$109,552.

**Data Note:** Income is expressed in current dollars

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022. Esri converted Census 2000 data into 2010 geography.

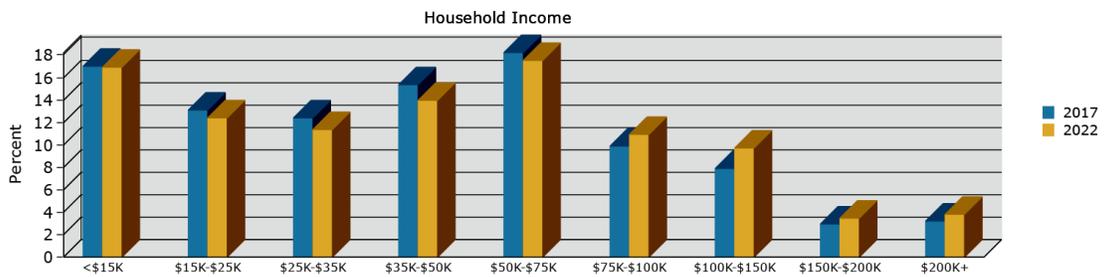
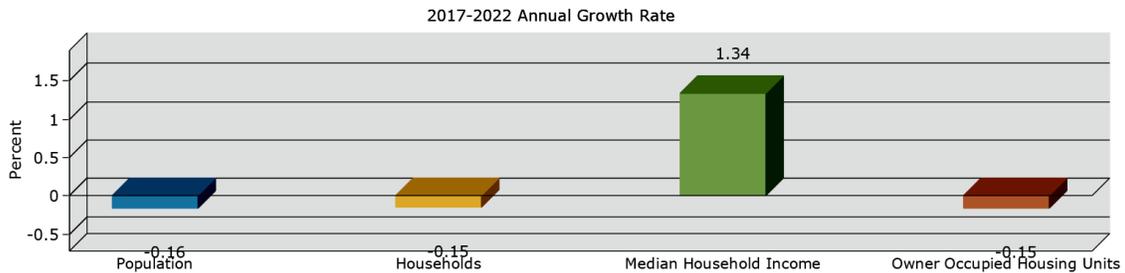
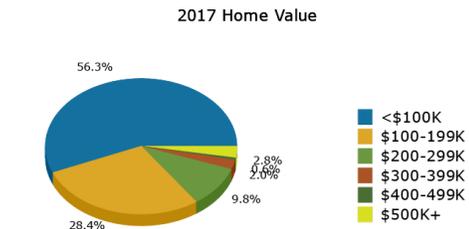
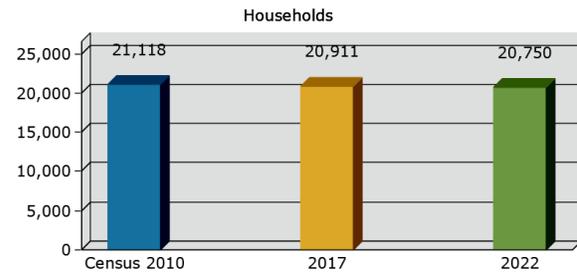
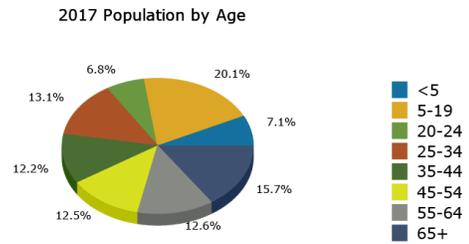
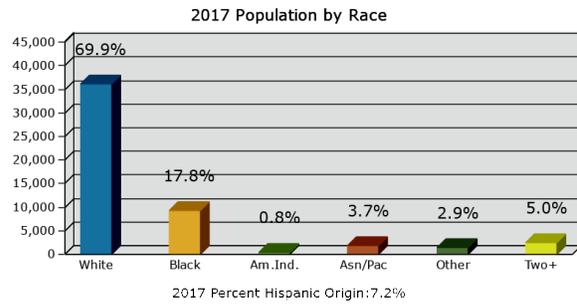
March 20, 2018

### 3. Graphic Profile



## Graphic Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place



Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022.

March 20, 2018

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Page 1 of 1

## 4. Community Profile



### Community Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>Population Summary</b>	
2000 Total Population	53,295
2010 Total Population	52,347
2017 Total Population	51,733
2017 Group Quarters	1,156
2022 Total Population	51,318
2017-2022 Annual Rate	-0.16%
2017 Total Daytime Population	67,592
Workers	38,092
Residents	29,500
<b>Household Summary</b>	
2000 Households	21,464
2000 Average Household Size	2.43
2010 Households	21,118
2010 Average Household Size	2.41
2017 Households	20,911
2017 Average Household Size	2.42
2022 Households	20,750
2022 Average Household Size	2.42
2017-2022 Annual Rate	-0.15%
2010 Families	12,898
2010 Average Family Size	3.04
2017 Families	12,621
2017 Average Family Size	3.05
2022 Families	12,434
2022 Average Family Size	3.06
2017-2022 Annual Rate	-0.30%
<b>Housing Unit Summary</b>	
2000 Housing Units	23,681
Owner Occupied Housing Units	59.5%
Renter Occupied Housing Units	31.2%
Vacant Housing Units	9.4%
2010 Housing Units	24,277
Owner Occupied Housing Units	52.7%
Renter Occupied Housing Units	34.3%
Vacant Housing Units	13.0%
2017 Housing Units	24,341
Owner Occupied Housing Units	50.9%
Renter Occupied Housing Units	35.0%
Vacant Housing Units	14.1%
2022 Housing Units	24,443
Owner Occupied Housing Units	50.3%
Renter Occupied Housing Units	34.6%
Vacant Housing Units	15.1%
<b>Median Household Income</b>	
2017	\$41,139
2022	\$43,971
<b>Median Home Value</b>	
2017	\$91,487
2022	\$109,552
<b>Per Capita Income</b>	
2017	\$24,294
2022	\$27,241
<b>Median Age</b>	
2010	36.3
2017	37.4
2022	37.7

**Data Note:** Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Community Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

		Battle Creek ...
<b>2017 Households by Income</b>		
Household Income Base		20,911
<\$15,000		17.0%
\$15,000 - \$24,999		13.1%
\$25,000 - \$34,999		12.4%
\$35,000 - \$49,999		15.3%
\$50,000 - \$74,999		18.2%
\$75,000 - \$99,999		9.9%
\$100,000 - \$149,999		7.9%
\$150,000 - \$199,999		3.0%
\$200,000+		3.2%
Average Household Income		\$58,847
<b>2022 Households by Income</b>		
Household Income Base		20,751
<\$15,000		17.0%
\$15,000 - \$24,999		12.4%
\$25,000 - \$34,999		11.3%
\$35,000 - \$49,999		13.9%
\$50,000 - \$74,999		17.5%
\$75,000 - \$99,999		10.9%
\$100,000 - \$149,999		9.7%
\$150,000 - \$199,999		3.5%
\$200,000+		3.8%
Average Household Income		\$66,126
<b>2017 Owner Occupied Housing Units by Value</b>		
Total		12,391
<\$50,000		19.3%
\$50,000 - \$99,999		37.0%
\$100,000 - \$149,999		17.6%
\$150,000 - \$199,999		10.9%
\$200,000 - \$249,999		6.5%
\$250,000 - \$299,999		3.3%
\$300,000 - \$399,999		2.0%
\$400,000 - \$499,999		0.6%
\$500,000 - \$749,999		1.8%
\$750,000 - \$999,999		0.5%
\$1,000,000 +		0.5%
Average Home Value		\$129,412
<b>2022 Owner Occupied Housing Units by Value</b>		
Total		12,297
<\$50,000		16.1%
\$50,000 - \$99,999		30.6%
\$100,000 - \$149,999		17.0%
\$150,000 - \$199,999		14.3%
\$200,000 - \$249,999		9.0%
\$250,000 - \$299,999		4.9%
\$300,000 - \$399,999		2.8%
\$400,000 - \$499,999		1.2%
\$500,000 - \$749,999		2.8%
\$750,000 - \$999,999		0.5%
\$1,000,000 +		0.8%
Average Home Value		\$153,700

**Data Note:** Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Community Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>2010 Population by Age</b>	
Total	52,347
0 - 4	7.7%
5 - 9	7.3%
10 - 14	6.7%
15 - 24	13.4%
25 - 34	13.2%
35 - 44	12.6%
45 - 54	14.0%
55 - 64	11.6%
65 - 74	6.5%
75 - 84	4.6%
85 +	2.3%
18 +	73.9%
<b>2017 Population by Age</b>	
Total	51,735
0 - 4	7.1%
5 - 9	7.1%
10 - 14	6.6%
15 - 24	13.2%
25 - 34	13.1%
35 - 44	12.2%
45 - 54	12.5%
55 - 64	12.6%
65 - 74	8.9%
75 - 84	4.4%
85 +	2.3%
18 +	75.4%
<b>2022 Population by Age</b>	
Total	51,319
0 - 4	7.1%
5 - 9	6.9%
10 - 14	6.8%
15 - 24	12.8%
25 - 34	13.3%
35 - 44	11.8%
45 - 54	11.9%
55 - 64	12.2%
65 - 74	10.0%
75 - 84	5.1%
85 +	2.1%
18 +	75.5%
<b>2010 Population by Sex</b>	
Males	25,072
Females	27,275
<b>2017 Population by Sex</b>	
Males	24,834
Females	26,901
<b>2022 Population by Sex</b>	
Males	24,744
Females	26,575

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Community Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

		Battle Creek ...
<b>2010 Population by Race/Ethnicity</b>		
Total		52,347
White Alone		71.7%
Black Alone		18.2%
American Indian Alone		0.7%
Asian Alone		2.4%
Pacific Islander Alone		0.0%
Some Other Race Alone		2.7%
Two or More Races		4.3%
Hispanic Origin		6.7%
Diversity Index		52.1
<b>2017 Population by Race/Ethnicity</b>		
Total		51,733
White Alone		69.9%
Black Alone		17.8%
American Indian Alone		0.8%
Asian Alone		3.6%
Pacific Islander Alone		0.0%
Some Other Race Alone		2.9%
Two or More Races		5.0%
Hispanic Origin		7.2%
Diversity Index		54.9
<b>2022 Population by Race/Ethnicity</b>		
Total		51,317
White Alone		68.1%
Black Alone		17.8%
American Indian Alone		0.8%
Asian Alone		4.6%
Pacific Islander Alone		0.1%
Some Other Race Alone		3.1%
Two or More Races		5.6%
Hispanic Origin		7.8%
Diversity Index		57.5
<b>2010 Population by Relationship and Household Type</b>		
Total		52,347
In Households		97.3%
In Family Households		78.4%
Householder		24.6%
Spouse		15.0%
Child		32.0%
Other relative		3.3%
Nonrelative		3.5%
In Nonfamily Households		19.0%
In Group Quarters		2.7%
Institutionalized Population		1.6%
Noninstitutionalized Population		1.0%

**Data Note:** Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Community Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>2017 Population 25+ by Educational Attainment</b>	
Total	34,147
Less than 9th Grade	2.9%
9th - 12th Grade, No Diploma	7.0%
High School Graduate	27.3%
GED/Alternative Credential	5.9%
Some College, No Degree	26.1%
Associate Degree	8.4%
Bachelor's Degree	15.2%
Graduate/Professional Degree	7.1%
<b>2017 Population 15+ by Marital Status</b>	
Total	40,967
Never Married	34.1%
Married	42.5%
Widowed	6.7%
Divorced	16.6%
<b>2017 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	91.0%
Civilian Unemployed (Unemployment Rate)	9.0%
<b>2017 Employed Population 16+ by Industry</b>	
Total	22,271
Agriculture/Mining	0.4%
Construction	3.8%
Manufacturing	23.6%
Wholesale Trade	1.4%
Retail Trade	12.5%
Transportation/Utilities	4.6%
Information	0.8%
Finance/Insurance/Real Estate	3.8%
Services	44.9%
Public Administration	4.1%
<b>2017 Employed Population 16+ by Occupation</b>	
Total	22,273
White Collar	48.9%
Management/Business/Financial	10.9%
Professional	15.9%
Sales	9.7%
Administrative Support	12.4%
Services	20.7%
Blue Collar	30.4%
Farming/Forestry/Fishing	0.4%
Construction/Extraction	3.2%
Installation/Maintenance/Repair	3.0%
Production	16.8%
Transportation/Material Moving	7.0%
<b>2010 Population By Urban/ Rural Status</b>	
Total Population	52,347
Population Inside Urbanized Area	98.2%
Population Inside Urbanized Cluster	0.0%
Rural Population	1.8%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Community Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>2010 Households by Type</b>	
Total	21,118
Households with 1 Person	32.6%
Households with 2+ People	67.4%
Family Households	61.1%
Husband-wife Families	37.1%
With Related Children	16.0%
Other Family (No Spouse Present)	24.0%
Other Family with Male Householder	5.5%
With Related Children	3.6%
Other Family with Female Householder	18.5%
With Related Children	13.4%
Nonfamily Households	6.4%
All Households with Children	33.6%
Multigenerational Households	3.4%
Unmarried Partner Households	8.8%
Male-female	8.1%
Same-sex	0.6%
<b>2010 Households by Size</b>	
Total	21,118
1 Person Household	32.6%
2 Person Household	30.6%
3 Person Household	15.6%
4 Person Household	11.6%
5 Person Household	5.8%
6 Person Household	2.2%
7 + Person Household	1.6%
<b>2010 Households by Tenure and Mortgage Status</b>	
Total	21,118
Owner Occupied	60.6%
Owned with a Mortgage/Loan	43.0%
Owned Free and Clear	17.6%
Renter Occupied	39.4%
<b>2010 Housing Units By Urban/ Rural Status</b>	
Total Housing Units	24,277
Housing Units Inside Urbanized Area	98.5%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	1.5%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Community Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

		Battle Creek ...
<b>Top 3 Tapestry Segments</b>		
	1.	Traditional Living (12B)
	2.	Hardscrabble Road (8G)
	3.	Comfortable Empty Nesters
<b>2017 Consumer Spending</b>		
Apparel & Services: Total \$		\$32,891,714
Average Spent		\$1,572.94
Spending Potential Index		73
Education: Total \$		\$22,163,765
Average Spent		\$1,059.91
Spending Potential Index		73
Entertainment/Recreation: Total \$		\$48,206,343
Average Spent		\$2,305.31
Spending Potential Index		74
Food at Home: Total \$		\$80,965,333
Average Spent		\$3,871.90
Spending Potential Index		77
Food Away from Home: Total \$		\$51,716,653
Average Spent		\$2,473.18
Spending Potential Index		74
Health Care: Total \$		\$87,278,858
Average Spent		\$4,173.83
Spending Potential Index		75
HH Furnishings & Equipment: Total \$		\$30,174,194
Average Spent		\$1,442.98
Spending Potential Index		74
Personal Care Products & Services: Total \$		\$12,175,378
Average Spent		\$582.25
Spending Potential Index		73
Shelter: Total \$		\$249,091,755
Average Spent		\$11,912.00
Spending Potential Index		73
Support Payments/Cash Contributions/Gifts in Kind: Total \$		\$35,600,295
Average Spent		\$1,702.47
Spending Potential Index		73
Travel: Total \$		\$29,830,109
Average Spent		\$1,426.53
Spending Potential Index		69
Vehicle Maintenance & Repairs: Total \$		\$16,897,344
Average Spent		\$808.06
Spending Potential Index		75

**Data Note:** Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

**Source:** Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics, Esri.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Business Summary

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

### Data for all businesses in area

### Battle Creek ...

Total Businesses:	1,951
Total Employees:	39,814
Total Residential Population:	51,733
Employee/Residential Population Ratio (per 100 Residents)	77

by SIC Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture & Mining	25	1.3%	149	0.4%
Construction	66	3.4%	628	1.6%
Manufacturing	64	3.3%	7,692	19.3%
Transportation	44	2.3%	1,641	4.1%
Communication	21	1.1%	258	0.6%
Utility	8	0.4%	123	0.3%
Wholesale Trade	51	2.6%	3,372	8.5%
<b>Retail Trade Summary</b>	<b>437</b>	<b>22.4%</b>	<b>6,620</b>	<b>16.6%</b>
Home Improvement	21	1.1%	153	0.4%
General Merchandise Stores	26	1.3%	816	2.0%
Food Stores	35	1.8%	715	1.8%
Auto Dealers, Gas Stations, Auto Aftermarket	58	3.0%	602	1.5%
Apparel & Accessory Stores	31	1.6%	166	0.4%
Furniture & Home Furnishings	15	0.8%	98	0.2%
Eating & Drinking Places	121	6.2%	2,429	6.1%
Miscellaneous Retail	130	6.7%	1,641	4.1%
<b>Finance, Insurance, Real Estate Summary</b>	<b>182</b>	<b>9.3%</b>	<b>1,146</b>	<b>2.9%</b>
Banks, Savings & Lending Institutions	44	2.3%	381	1.0%
Securities Brokers	28	1.4%	146	0.4%
Insurance Carriers & Agents	35	1.8%	160	0.4%
Real Estate, Holding, Other Investment Offices	75	3.8%	459	1.2%
<b>Services Summary</b>	<b>902</b>	<b>46.2%</b>	<b>15,030</b>	<b>37.8%</b>
Hotels & Lodging	15	0.8%	357	0.9%
Automotive Services	50	2.6%	232	0.6%
Motion Pictures & Amusements	53	2.7%	381	1.0%
Health Services	180	9.2%	5,451	13.7%
Legal Services	28	1.4%	119	0.3%
Education Institutions & Libraries	55	2.8%	1,953	4.9%
Other Services	521	26.7%	6,537	16.4%
Government	101	5.2%	3,139	7.9%
Unclassified Establishments	50	2.6%	16	0.0%
<b>Totals</b>	<b>1,951</b>	<b>100.0%</b>	<b>39,814</b>	<b>100.0%</b>

Source: Copyright 2017 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary report is calculated using Esri's Data allocation method which uses census block groups to allocate business summary data to custom areas.

March 20, 2018

## 5. Business Summary



## Business Summary

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Businesses		Employees	
	Number	Percent	Number	Percent
<b>by NAICS Codes</b>				
Agriculture, Forestry, Fishing & Hunting	0	0.0%	0	0.0%
Mining	0	0.0%	0	0.0%
Utilities	5	0.3%	109	0.3%
Construction	74	3.8%	688	1.7%
Manufacturing	70	3.6%	7,516	18.9%
Wholesale Trade	50	2.6%	3,368	8.5%
Retail Trade	308	15.8%	4,134	10.4%
Motor Vehicle & Parts Dealers	38	1.9%	466	1.2%
Furniture & Home Furnishings Stores	6	0.3%	31	0.1%
Electronics & Appliance Stores	6	0.3%	57	0.1%
Bldg Material & Garden Equipment & Supplies Dealers	20	1.0%	152	0.4%
Food & Beverage Stores	31	1.6%	659	1.7%
Health & Personal Care Stores	33	1.7%	1,012	2.5%
Gasoline Stations	20	1.0%	136	0.3%
Clothing & Clothing Accessories Stores	40	2.1%	221	0.6%
Sport Goods, Hobby, Book, & Music Stores	19	1.0%	173	0.4%
General Merchandise Stores	26	1.3%	816	2.0%
Miscellaneous Store Retailers	54	2.8%	389	1.0%
Nonstore Retailers	15	0.8%	22	0.1%
Transportation & Warehousing	44	2.3%	1,350	3.4%
Information	34	1.7%	615	1.5%
Finance & Insurance	109	5.6%	711	1.8%
Central Bank/Credit Intermediation & Related Activities	45	2.3%	384	1.0%
Securities, Commodity Contracts & Other Financial	29	1.5%	167	0.4%
Insurance Carriers & Related Activities; Funds, Trusts &	35	1.8%	160	0.4%
Real Estate, Rental & Leasing	95	4.9%	489	1.2%
Professional, Scientific & Tech Services	134	6.9%	661	1.7%
Legal Services	33	1.7%	152	0.4%
Management of Companies & Enterprises	1	0.1%	3	0.0%
Administrative & Support & Waste Management & Remediation	63	3.2%	829	2.1%
Educational Services	63	3.2%	1,941	4.9%
Health Care & Social Assistance	273	14.0%	7,319	18.4%
Arts, Entertainment & Recreation	39	2.0%	330	0.8%
Accommodation & Food Services	139	7.1%	2,811	7.1%
Accommodation	15	0.8%	357	0.9%
Food Services & Drinking Places	124	6.4%	2,454	6.2%
Other Services (except Public Administration)	299	15.3%	3,785	9.5%
Automotive Repair & Maintenance	33	1.7%	144	0.4%
Public Administration	101	5.2%	3,139	7.9%
Unclassified Establishments	50	2.6%	16	0.0%
<b>Total</b>	<b>1,951</b>	<b>100.0%</b>	<b>39,814</b>	<b>100.0%</b>

Source: Copyright 2017, Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary report is calculated using Esri's Data Allocation method which uses census block groups to allocate business summary data to custom areas.

March 20, 2018

## 6. Market Profile



### Market Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>Population Summary</b>	
2000 Total Population	53,295
2010 Total Population	52,347
2017 Total Population	51,733
2017 Group Quarters	1,156
2022 Total Population	51,318
2017-2022 Annual Rate	-0.16%
2017 Total Daytime Population	67,592
Workers	38,092
Residents	29,500
<b>Household Summary</b>	
2000 Households	21,464
2000 Average Household Size	2.43
2010 Households	21,118
2010 Average Household Size	2.41
2017 Households	20,911
2017 Average Household Size	2.42
2022 Households	20,750
2022 Average Household Size	2.42
2017-2022 Annual Rate	-0.15%
2010 Families	12,898
2010 Average Family Size	3.04
2017 Families	12,621
2017 Average Family Size	3.05
2022 Families	12,434
2022 Average Family Size	3.06
2017-2022 Annual Rate	-0.30%
<b>Housing Unit Summary</b>	
2000 Housing Units	23,681
Owner Occupied Housing Units	59.5%
Renter Occupied Housing Units	31.2%
Vacant Housing Units	9.4%
2010 Housing Units	24,277
Owner Occupied Housing Units	52.7%
Renter Occupied Housing Units	34.3%
Vacant Housing Units	13.0%
2017 Housing Units	24,341
Owner Occupied Housing Units	50.9%
Renter Occupied Housing Units	35.0%
Vacant Housing Units	14.1%
2022 Housing Units	24,443
Owner Occupied Housing Units	50.3%
Renter Occupied Housing Units	34.6%
Vacant Housing Units	15.1%
<b>Median Household Income</b>	
2017	\$41,139
2022	\$43,971
<b>Median Home Value</b>	
2017	\$91,487
2022	\$109,552
<b>Per Capita Income</b>	
2017	\$24,294
2022	\$27,241
<b>Median Age</b>	
2010	36.3
2017	37.4
2022	37.7

**Data Note:** Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Market Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

		Battle Creek ...
<b>2017 Households by Income</b>		
Household Income Base		20,911
<\$15,000		17.0%
\$15,000 - \$24,999		13.1%
\$25,000 - \$34,999		12.4%
\$35,000 - \$49,999		15.3%
\$50,000 - \$74,999		18.2%
\$75,000 - \$99,999		9.9%
\$100,000 - \$149,999		7.9%
\$150,000 - \$199,999		3.0%
\$200,000+		3.2%
Average Household Income		\$58,847
<b>2022 Households by Income</b>		
Household Income Base		20,751
<\$15,000		17.0%
\$15,000 - \$24,999		12.4%
\$25,000 - \$34,999		11.3%
\$35,000 - \$49,999		13.9%
\$50,000 - \$74,999		17.5%
\$75,000 - \$99,999		10.9%
\$100,000 - \$149,999		9.7%
\$150,000 - \$199,999		3.5%
\$200,000+		3.8%
Average Household Income		\$66,126
<b>2017 Owner Occupied Housing Units by Value</b>		
Total		12,391
<\$50,000		19.3%
\$50,000 - \$99,999		37.0%
\$100,000 - \$149,999		17.6%
\$150,000 - \$199,999		10.9%
\$200,000 - \$249,999		6.5%
\$250,000 - \$299,999		3.3%
\$300,000 - \$399,999		2.0%
\$400,000 - \$499,999		0.6%
\$500,000 - \$749,999		1.8%
\$750,000 - \$999,999		0.5%
\$1,000,000 +		0.5%
Average Home Value		\$129,412
<b>2022 Owner Occupied Housing Units by Value</b>		
Total		12,297
<\$50,000		16.1%
\$50,000 - \$99,999		30.6%
\$100,000 - \$149,999		17.0%
\$150,000 - \$199,999		14.3%
\$200,000 - \$249,999		9.0%
\$250,000 - \$299,999		4.9%
\$300,000 - \$399,999		2.8%
\$400,000 - \$499,999		1.2%
\$500,000 - \$749,999		2.8%
\$750,000 - \$999,999		0.5%
\$1,000,000 +		0.8%
Average Home Value		\$153,700

**Data Note:** Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Market Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>2010 Population by Age</b>	
Total	52,347
0 - 4	7.7%
5 - 9	7.3%
10 - 14	6.7%
15 - 24	13.4%
25 - 34	13.2%
35 - 44	12.6%
45 - 54	14.0%
55 - 64	11.6%
65 - 74	6.5%
75 - 84	4.6%
85 +	2.3%
18 +	73.9%
<b>2017 Population by Age</b>	
Total	51,735
0 - 4	7.1%
5 - 9	7.1%
10 - 14	6.6%
15 - 24	13.2%
25 - 34	13.1%
35 - 44	12.2%
45 - 54	12.5%
55 - 64	12.6%
65 - 74	8.9%
75 - 84	4.4%
85 +	2.3%
18 +	75.4%
<b>2022 Population by Age</b>	
Total	51,319
0 - 4	7.1%
5 - 9	6.9%
10 - 14	6.8%
15 - 24	12.8%
25 - 34	13.3%
35 - 44	11.8%
45 - 54	11.9%
55 - 64	12.2%
65 - 74	10.0%
75 - 84	5.1%
85 +	2.1%
18 +	75.5%
<b>2010 Population by Sex</b>	
Males	25,072
Females	27,275
<b>2017 Population by Sex</b>	
Males	24,834
Females	26,901
<b>2022 Population by Sex</b>	
Males	24,744
Females	26,575

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Market Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>2010 Population by Race/Ethnicity</b>	
Total	52,347
White Alone	71.7%
Black Alone	18.2%
American Indian Alone	0.7%
Asian Alone	2.4%
Pacific Islander Alone	0.0%
Some Other Race Alone	2.7%
Two or More Races	4.3%
Hispanic Origin	6.7%
Diversity Index	52.1
<b>2017 Population by Race/Ethnicity</b>	
Total	51,733
White Alone	69.9%
Black Alone	17.8%
American Indian Alone	0.8%
Asian Alone	3.6%
Pacific Islander Alone	0.0%
Some Other Race Alone	2.9%
Two or More Races	5.0%
Hispanic Origin	7.2%
Diversity Index	54.9
<b>2022 Population by Race/Ethnicity</b>	
Total	51,317
White Alone	68.1%
Black Alone	17.8%
American Indian Alone	0.8%
Asian Alone	4.6%
Pacific Islander Alone	0.1%
Some Other Race Alone	3.1%
Two or More Races	5.6%
Hispanic Origin	7.8%
Diversity Index	57.5
<b>2010 Population by Relationship and Household Type</b>	
Total	52,347
In Households	97.3%
In Family Households	78.4%
Householder	24.6%
Spouse	15.0%
Child	32.0%
Other relative	3.3%
Nonrelative	3.5%
In Nonfamily Households	19.0%
In Group Quarters	2.7%
Institutionalized Population	1.6%
Noninstitutionalized Population	1.0%

**Data Note:** Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Market Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>2017 Population 25+ by Educational Attainment</b>	
Total	34,147
Less than 9th Grade	2.9%
9th - 12th Grade, No Diploma	7.0%
High School Graduate	27.3%
GED/Alternative Credential	5.9%
Some College, No Degree	26.1%
Associate Degree	8.4%
Bachelor's Degree	15.2%
Graduate/Professional Degree	7.1%
<b>2017 Population 15+ by Marital Status</b>	
Total	40,967
Never Married	34.1%
Married	42.5%
Widowed	6.7%
Divorced	16.6%
<b>2017 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	91.0%
Civilian Unemployed (Unemployment Rate)	9.0%
<b>2017 Employed Population 16+ by Industry</b>	
Total	22,271
Agriculture/Mining	0.4%
Construction	3.8%
Manufacturing	23.6%
Wholesale Trade	1.4%
Retail Trade	12.5%
Transportation/Utilities	4.6%
Information	0.8%
Finance/Insurance/Real Estate	3.8%
Services	44.9%
Public Administration	4.1%
<b>2017 Employed Population 16+ by Occupation</b>	
Total	22,273
White Collar	48.9%
Management/Business/Financial	10.9%
Professional	15.9%
Sales	9.7%
Administrative Support	12.4%
Services	20.7%
Blue Collar	30.4%
Farming/Forestry/Fishing	0.4%
Construction/Extraction	3.2%
Installation/Maintenance/Repair	3.0%
Production	16.8%
Transportation/Material Moving	7.0%
<b>2010 Population By Urban/ Rural Status</b>	
Total Population	52,347
Population Inside Urbanized Area	98.2%
Population Inside Urbanized Cluster	0.0%
Rural Population	1.8%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Market Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

	Battle Creek ...
<b>2010 Households by Type</b>	
Total	21,118
Households with 1 Person	32.6%
Households with 2+ People	67.4%
Family Households	61.1%
Husband-wife Families	37.1%
With Related Children	16.0%
Other Family (No Spouse Present)	24.0%
Other Family with Male Householder	5.5%
With Related Children	3.6%
Other Family with Female Householder	18.5%
With Related Children	13.4%
Nonfamily Households	6.4%
All Households with Children	33.6%
Multigenerational Households	3.4%
Unmarried Partner Households	8.8%
Male-female	8.1%
Same-sex	0.6%
<b>2010 Households by Size</b>	
Total	21,118
1 Person Household	32.6%
2 Person Household	30.6%
3 Person Household	15.6%
4 Person Household	11.6%
5 Person Household	5.8%
6 Person Household	2.2%
7 + Person Household	1.6%
<b>2010 Households by Tenure and Mortgage Status</b>	
Total	21,118
Owner Occupied	60.6%
Owned with a Mortgage/Loan	43.0%
Owned Free and Clear	17.6%
Renter Occupied	39.4%
<b>2010 Housing Units By Urban/ Rural Status</b>	
Total Housing Units	24,277
Housing Units Inside Urbanized Area	98.5%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	1.5%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018



## Market Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

		Battle Creek ...
<b>Top 3 Tapestry Segments</b>		
	1.	Traditional Living (12B)
	2.	Hardscrabble Road (8G)
	3.	Comfortable Empty Nesters
<b>2017 Consumer Spending</b>		
Apparel & Services: Total \$		\$32,891,714
Average Spent		\$1,572.94
Spending Potential Index		73
Education: Total \$		\$22,163,765
Average Spent		\$1,059.91
Spending Potential Index		73
Entertainment/Recreation: Total \$		\$48,206,343
Average Spent		\$2,305.31
Spending Potential Index		74
Food at Home: Total \$		\$80,965,333
Average Spent		\$3,871.90
Spending Potential Index		77
Food Away from Home: Total \$		\$51,716,653
Average Spent		\$2,473.18
Spending Potential Index		74
Health Care: Total \$		\$87,278,858
Average Spent		\$4,173.83
Spending Potential Index		75
HH Furnishings & Equipment: Total \$		\$30,174,194
Average Spent		\$1,442.98
Spending Potential Index		74
Personal Care Products & Services: Total \$		\$12,175,378
Average Spent		\$582.25
Spending Potential Index		73
Shelter: Total \$		\$249,091,755
Average Spent		\$11,912.00
Spending Potential Index		73
Support Payments/Cash Contributions/Gifts in Kind: Total \$		\$35,600,295
Average Spent		\$1,702.47
Spending Potential Index		73
Travel: Total \$		\$29,830,109
Average Spent		\$1,426.53
Spending Potential Index		69
Vehicle Maintenance & Repairs: Total \$		\$16,897,344
Average Spent		\$808.06
Spending Potential Index		75

**Data Note:** Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

**Source:** Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics, Esri.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

March 20, 2018

## 7. Retail Marketplace Profile



### Retail MarketPlace Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Summary Demographics						
2017 Population						51,733
2017 Households						20,911
2017 Median Disposable Income						\$34,998
2017 Per Capita Income						\$24,294
Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$597,781,234	\$840,386,404	-\$242,605,170	-16.9	416
Total Retail Trade	44-45	\$541,533,546	\$739,049,159	-\$197,515,613	-15.4	293
Total Food & Drink	722	\$56,247,688	\$101,337,245	-\$45,089,557	-28.6	123
Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$114,705,960	\$155,794,656	-\$41,088,696	-15.2	37
Automobile Dealers	4411	\$92,891,010	\$133,773,024	-\$40,882,014	-18.0	17
Other Motor Vehicle Dealers	4412	\$9,961,657	\$5,202,391	\$4,759,266	31.4	2
Auto Parts, Accessories & Tire Stores	4413	\$11,853,293	\$16,819,241	-\$4,965,948	-17.3	18
Furniture & Home Furnishings Stores	442	\$17,709,346	\$7,011,170	\$10,698,176	43.3	6
Furniture Stores	4421	\$10,985,799	\$6,123,852	\$4,861,947	28.4	5
Home Furnishings Stores	4422	\$6,723,547	\$887,318	\$5,836,229	76.7	1
Electronics & Appliance Stores	443	\$17,280,487	\$14,323,323	\$2,957,164	9.4	6
Bldg Materials, Garden Equip. & Supply Stores	444	\$36,557,352	\$45,442,347	-\$8,884,995	-10.8	20
Bldg Material & Supplies Dealers	4441	\$33,309,746	\$44,498,758	-\$11,189,012	-14.4	17
Lawn & Garden Equip & Supply Stores	4442	\$3,247,606	\$943,589	\$2,304,017	55.0	3
Food & Beverage Stores	445	\$97,299,143	\$69,559,043	\$27,740,100	16.6	28
Grocery Stores	4451	\$85,421,784	\$63,004,372	\$22,417,412	15.1	20
Specialty Food Stores	4452	\$4,789,414	\$357,897	\$4,431,517	86.1	2
Bear, Wine & Liquor Stores	4453	\$7,087,945	\$6,196,774	\$891,171	6.7	6
Health & Personal Care Stores	446,4461	\$39,101,878	\$67,202,404	-\$28,100,526	-26.4	29
Gasoline Stations	447,4471	\$62,925,172	\$161,996,688	-\$99,071,516	-44.0	23
Clothing & Clothing Accessories Stores	448	\$27,783,995	\$30,487,997	-\$2,704,002	-4.6	40
Clothing Stores	4481	\$18,634,044	\$15,498,855	\$3,135,189	9.2	24
Shoe Stores	4482	\$4,005,936	\$7,071,957	-\$3,066,021	-27.7	7
Jewelry, Luggage & Leather Goods Stores	4483	\$5,144,015	\$7,917,185	-\$2,773,170	-21.2	9
Sporting Goods, Hobby, Book & Music Stores	451	\$14,478,038	\$15,475,955	-\$997,917	-3.3	19
Sporting Goods/Hobby/Musical Instr Stores	4511	\$12,102,290	\$13,130,238	-\$1,027,948	-4.1	13
Book, Periodical & Music Stores	4512	\$2,375,748	\$2,345,717	\$30,031	0.6	6
General Merchandise Stores	452	\$83,986,496	\$141,253,621	-\$57,267,125	-25.4	26
Department Stores Excluding Leased Depts.	4521	\$57,440,098	\$116,841,369	-\$59,401,271	-34.1	6
Other General Merchandise Stores	4529	\$26,546,398	\$24,412,252	\$2,134,146	4.2	20
Miscellaneous Store Retailers	453	\$19,775,309	\$28,884,950	-\$9,109,641	-18.7	54
Florists	4531	\$916,959	\$3,071,549	-\$2,154,590	-54.0	5
Office Supplies, Stationery & Gift Stores	4532	\$3,999,898	\$5,527,193	-\$1,527,295	-16.0	16
Used Merchandise Stores	4533	\$3,394,564	\$13,110,013	-\$9,715,449	-58.9	14
Other Miscellaneous Store Retailers	4539	\$11,463,888	\$7,176,195	\$4,287,693	23.0	19
Nonstore Retailers	454	\$9,930,370	\$1,617,005	\$8,313,365	72.0	5
Electronic Shopping & Mail-Order Houses	4541	\$7,899,864	\$686,096	\$7,213,768	84.0	1
Vending Machine Operators	4542	\$576,070	\$0	\$576,070	100.0	0
Direct Selling Establishments	4543	\$1,454,436	\$930,909	\$523,527	21.9	4
Food Services & Drinking Places	722	\$56,247,688	\$101,337,245	-\$45,089,557	-28.6	123
Special Food Services	7223	\$1,611,131	\$449,169	\$1,161,962	56.4	2
Drinking Places - Alcoholic Beverages	7224	\$3,213,367	\$1,528,740	\$1,684,627	35.5	6
Restaurants/Other Eating Places	7225	\$51,423,190	\$99,359,336	-\$47,936,146	-31.8	115

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please click the link below to view the Methodology Statement. <http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>

Source: Esri and Infogroup. Retail MarketPlace 2017. Copyright 2017 Infogroup, Inc. All rights reserved.

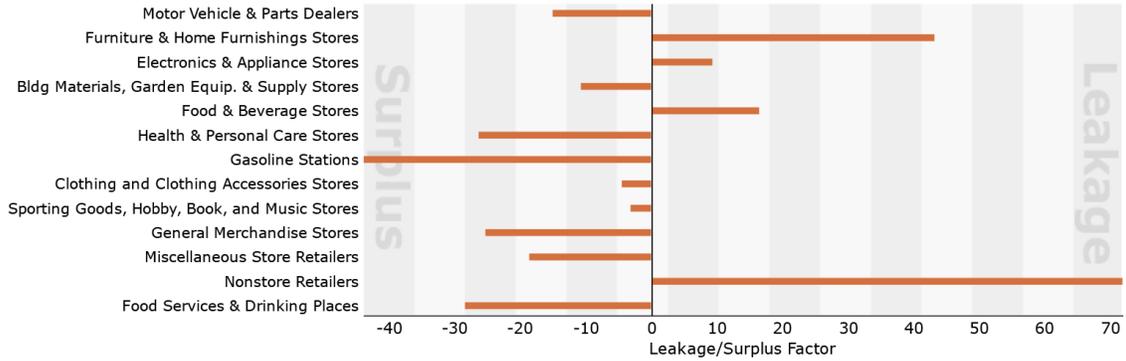
March 20, 2018



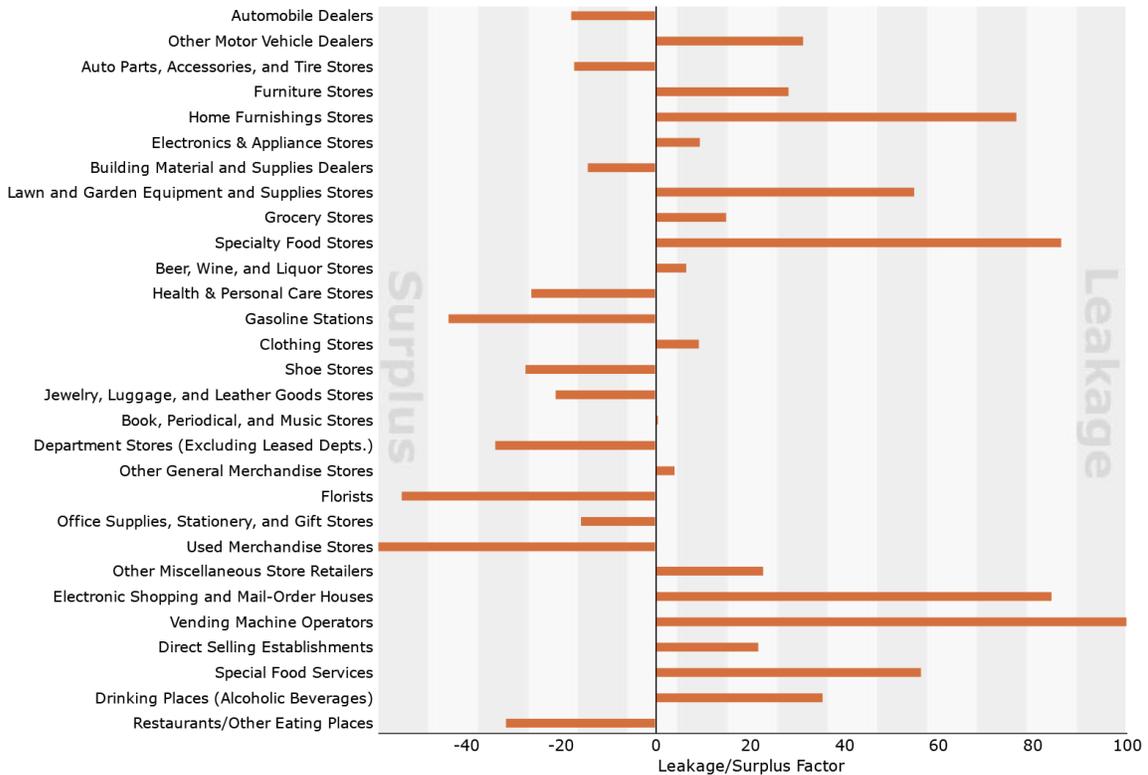
## Retail MarketPlace Profile

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

### Leakage/Surplus Factor by Industry Subsector



### Leakage/Surplus Factor by Industry Group



Source: Esri and Infogroup. Retail MarketPlace 2017. Copyright 2017 Infogroup, Inc. All rights reserved.

March 20, 2018

## 8. Restaurant Market Potential



### Restaurant Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		51,733	51,318
Population 18+		39,016	38,721
Households		20,911	20,750
Median Household Income		\$41,139	\$43,971
<b>Product/Consumer Behavior</b>		<b>Expected Number of</b>	
	<b>Adults</b>	<b>Percent</b>	<b>MPI</b>
Went to family restaurant/steak house in last 6 mo	28,570	73.2%	98
Went to family restaurant/steak house 4+ times/mo	10,555	27.1%	99
Spent at family rest/steak hse last 6 months: <\$31	3,281	8.4%	110
Spent at family rest/steak hse last 6 months: \$31-50	3,173	8.1%	94
Spent at family rest/steak hse last 6 months: \$51-100	6,079	15.6%	105
Spent at family rest/steak hse last 6 months: \$101-200	4,229	10.8%	97
Spent at family rest/steak hse last 6 months: \$201-300	1,602	4.1%	87
Spent at family rest/steak hse last 6 months: \$301+	1,932	5.0%	81
Family restaurant/steak house last 6 months: breakfast	4,695	12.0%	95
Family restaurant/steak house last 6 months: lunch	7,611	19.5%	102
Family restaurant/steak house last 6 months: dinner	17,059	43.7%	94
Family restaurant/steak house last 6 months: snack	761	2.0%	102
Family restaurant/steak house last 6 months: weekday	11,643	29.8%	97
Family restaurant/steak house last 6 months: weekend	15,398	39.5%	95
Fam rest/steak hse/6 months: Applebee`s	9,580	24.6%	108
Fam rest/steak hse/6 months: Bob Evans Farms	2,647	6.8%	183
Fam rest/steak hse/6 months: Buffalo Wild Wings	3,745	9.6%	100
Fam rest/steak hse/6 months: California Pizza Kitchen	708	1.8%	57
Fam rest/steak hse/6 months: Carrabba`s Italian Grill	1,145	2.9%	89
Fam rest/steak hse/6 months: The Cheesecake Factory	1,594	4.1%	65
Fam rest/steak hse/6 months: Chili`s Grill & Bar	3,495	9.0%	81
Fam rest/steak hse/6 months: CiCi`s Pizza	1,907	4.9%	124
Fam rest/steak hse/6 months: Cracker Barrel	4,507	11.6%	111
Fam rest/steak hse/6 months: Denny`s	3,086	7.9%	89
Fam rest/steak hse/6 months: Golden Corral	4,289	11.0%	146
Fam rest/steak hse/6 months: IHOP	3,382	8.7%	83
Fam rest/steak hse/6 months: Logan`s Roadhouse	1,995	5.1%	137
Fam rest/steak hse/6 months: LongHorn Steakhouse	1,902	4.9%	100
Fam rest/steak hse/6 months: Olive Garden	6,107	15.7%	92
Fam rest/steak hse/6 months: Outback Steakhouse	3,276	8.4%	92
Fam rest/steak hse/6 months: Red Lobster	4,826	12.4%	108
Fam rest/steak hse/6 months: Red Robin	1,947	5.0%	77
Fam rest/steak hse/6 months: Ruby Tuesday	2,196	5.6%	97
Fam rest/steak hse/6 months: Texas Roadhouse	3,567	9.1%	114
Fam rest/steak hse/6 months: T.G.I. Friday`s	2,374	6.1%	87
Fam rest/steak hse/6 months: Waffle House	2,576	6.6%	121
Went to fast food/drive-in restaurant in last 6 mo	34,898	89.4%	99
Went to fast food/drive-in restaurant 9+ times/mo	16,339	41.9%	107
Spent at fast food/drive-in last 6 months: <\$11	1,789	4.6%	101
Spent at fast food/drive-in last 6 months: \$11-\$20	3,524	9.0%	108
Spent at fast food/drive-in last 6 months: \$21-\$40	5,177	13.3%	106
Spent at fast food/drive-in last 6 months: \$41-\$50	2,904	7.4%	96
Spent at fast food/drive-in last 6 months: \$51-\$100	6,901	17.7%	106
Spent at fast food/drive-in last 6 months: \$101-\$200	4,469	11.5%	104
Spent at fast food/drive-in last 6 months: \$201+	3,614	9.3%	94

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2017 and 2022.

March 20, 2018



## Restaurant Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Fast food/drive-in last 6 months: eat in	13,286	34.1%	93
Fast food/drive-in last 6 months: home delivery	3,656	9.4%	122
Fast food/drive-in last 6 months: take-out/drive-thru	19,512	50.0%	109
Fast food/drive-in last 6 months: take-out/walk-in	8,492	21.8%	108
Fast food/drive-in last 6 months: breakfast	12,974	33.3%	102
Fast food/drive-in last 6 months: lunch	19,456	49.9%	101
Fast food/drive-in last 6 months: dinner	18,128	46.5%	103
Fast food/drive-in last 6 months: snack	5,043	12.9%	107
Fast food/drive-in last 6 months: weekday	23,283	59.7%	102
Fast food/drive-in last 6 months: weekend	18,982	48.7%	106
Fast food/drive-in last 6 months: A & W	1,518	3.9%	144
Fast food/drive-in last 6 months: Arby's	8,498	21.8%	134
Fast food/drive-in last 6 months: Baskin-Robbins	1,119	2.9%	85
Fast food/drive-in last 6 months: Boston Market	1,194	3.1%	88
Fast food/drive-in last 6 months: Burger King	13,362	34.2%	116
Fast food/drive-in last 6 months: Captain D's	1,818	4.7%	133
Fast food/drive-in last 6 months: Carl's Jr.	1,410	3.6%	64
Fast food/drive-in last 6 months: Checkers	1,681	4.3%	137
Fast food/drive-in last 6 months: Chick-fil-A	6,856	17.6%	93
Fast food/drive-in last 6 months: Chipotle Mex. Grill	3,551	9.1%	76
Fast food/drive-in last 6 months: Chuck E. Cheese's	1,507	3.9%	120
Fast food/drive-in last 6 months: Church's Fr. Chicken	2,036	5.2%	146
Fast food/drive-in last 6 months: Cold Stone Creamery	996	2.6%	90
Fast food/drive-in last 6 months: Dairy Queen	6,925	17.7%	119
Fast food/drive-in last 6 months: Del Taco	941	2.4%	68
Fast food/drive-in last 6 months: Domino's Pizza	4,883	12.5%	103
Fast food/drive-in last 6 months: Dunkin' Donuts	4,021	10.3%	82
Fast food/drive-in last 6 months: Hardee's	3,092	7.9%	141
Fast food/drive-in last 6 months: Jack in the Box	2,093	5.4%	64
Fast food/drive-in last 6 months: KFC	10,117	25.9%	123
Fast food/drive-in last 6 months: Krispy Kreme	2,129	5.5%	110
Fast food/drive-in last 6 months: Little Caesars	6,114	15.7%	132
Fast food/drive-in last 6 months: Long John Silver's	3,010	7.7%	175
Fast food/drive-in last 6 months: McDonald's	22,524	57.7%	108
Went to Panda Express in last 6 months	1,749	4.5%	55
Fast food/drive-in last 6 months: Panera Bread	3,477	8.9%	77
Fast food/drive-in last 6 months: Papa John's	3,452	8.8%	103
Fast food/drive-in last 6 months: Papa Murphy's	1,709	4.4%	91
Fast food/drive-in last 6 months: Pizza Hut	8,396	21.5%	111
Fast food/drive-in last 6 months: Popeyes Chicken	3,359	8.6%	109
Fast food/drive-in last 6 months: Quiznos	805	2.1%	85
Fast food/drive-in last 6 months: Sonic Drive-In	3,873	9.9%	89
Fast food/drive-in last 6 months: Starbucks	3,807	9.8%	61
Fast food/drive-in last 6 months: Steak 'n Shake	3,039	7.8%	147
Fast food/drive-in last 6 months: Subway	12,098	31.0%	100
Fast food/drive-in last 6 months: Taco Bell	13,139	33.7%	111
Fast food/drive-in last 6 months: Wendy's	11,941	30.6%	113
Fast food/drive-in last 6 months: Whataburger	1,495	3.8%	87
Fast food/drive-in last 6 months: White Castle	1,706	4.4%	138

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2017 and 2022.

March 20, 2018



## Restaurant Market Potential

Battle Creek city, MI  
Battle Creek city, MI  
Geography: Place

Went to fine dining restaurant last month	3,224	8.3%	77
Went to fine dining restaurant 3+ times last month	1,031	2.6%	85
Spent at fine dining rest in last 6 months: <\$51	632	1.6%	86
Spent at fine dining rest in last 6 months: \$51-\$100	1,261	3.2%	95
Spent at fine dining rest in last 6 months: \$101-\$200	1,048	2.7%	83
Spent at fine dining rest in last 6 months: \$201+	874	2.2%	67

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March 20, 2018

## 9. Health and Beauty Market Potential



### Health and Beauty Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		51,733	51,318
Population 18+		39,016	38,721
Households		20,911	20,750
Median Household Income		\$41,139	\$43,971
<b>Product/Consumer Behavior</b>		<b>Expected Number of</b>	<b>MPI</b>
		<b>Adults</b>	<b>Percent</b>
Typically spend 7+ hours exercising per week		7,062	18.1%
Typically spend 4-6 hours exercising per week		7,286	18.7%
Typically spend 1-3 hours exercising per week		8,543	21.9%
Exercise at home 2+ times per week		9,836	25.2%
Exercise at club 2+ times per week		4,147	10.6%
Exercise at other facility (not club) 2+ times/wk		2,939	7.5%
Own elliptical		1,378	3.5%
Own stationary bicycle		1,860	4.8%
Own treadmill		3,030	7.8%
Own weight lifting equipment		3,921	10.0%
Presently controlling diet		12,024	30.8%
Control diet for blood sugar level		2,865	7.3%
Control diet for cholesterol level		2,771	7.1%
Control diet to maintain weight		3,530	9.0%
Control diet for physical fitness		3,175	8.1%
Control diet for salt restriction		1,246	3.2%
Control diet for weight loss		4,831	12.4%
Used doctor's care/diet for diet method		1,412	3.6%
Used exercise program for diet method		2,349	6.0%
Buy foods specifically labeled as fat-free		3,933	10.1%
Buy foods specifically labeled as gluten-free		1,345	3.4%
Buy foods specifically labeled as high fiber		2,591	6.6%
Buy foods specifically labeled as high protein		1,830	4.7%
Buy foods specifically labeled as lactose-free		927	2.4%
Buy foods specifically labeled as low-calorie		2,990	7.7%
Buy foods specifically labeled as low-carb		2,266	5.8%
Buy foods specifically labeled as low-cholesterol		1,908	4.9%
Buy foods specifically labeled as low-fat		2,825	7.2%
Buy foods specifically labeled as low-sodium		3,050	7.8%
Buy foods specifically labeled as natural/organic		3,043	7.8%
Buy foods specifically labeled as sugar-free		3,306	8.5%
Used meal/dietary/weight loss supplement last 6 mo		2,682	6.9%
Used vitamins/dietary supplements in last 6 months		18,527	47.5%
Provide services as a primary caregiver/caretaker		3,105	8.0%

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March 20, 2018



## Health and Beauty Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Visited doctor in last 12 months	28,210	72.3%	96
Visited doctor in last 12 months: 1-2 times	9,612	24.6%	103
Visited doctor in last 12 months: 3-5 times	7,974	20.4%	90
Visited doctor in last 12 months: 6+ times	10,627	27.2%	94
Visited doctor in last 12 months: cardiologist	2,288	5.9%	86
Visited doctor in last 12 months: chiropractor	2,320	5.9%	88
Visited doctor in last 12 months: dentist	11,322	29.0%	83
Visited doctor in last 12 months: dermatologist	2,398	6.1%	78
Visited doctor in last 12 months: ear/nose/throat	1,797	4.6%	101
Visited doctor in last 12 months: eye	7,827	20.1%	97
Visited doctor in last 12 months: gastroenterologist	1,339	3.4%	84
Visited doctor in last 12 months: general/family	14,665	37.6%	93
Visited doctor in last 12 months: internist	1,954	5.0%	86
Visited doctor in last 12 months: physical therapist	1,834	4.7%	104
Visited doctor in last 12 months: podiatrist	1,037	2.7%	89
Visited doctor in last 12 months: urologist	1,505	3.9%	102
Visited nurse practitioner in last 12 months	2,089	5.4%	106
Wear regular/sun/tinted prescription eyeglasses	13,331	34.2%	96
Wear bifocals	6,022	15.4%	102
Wear disposable contact lenses	2,039	5.2%	81
Wear soft contact lenses	3,268	8.4%	89
Wear transition lenses	1,742	4.5%	84
Spent on eyeglasses in last 12 months: <\$100	1,172	3.0%	108
Spent on eyeglasses in last 12 months: \$100-\$199	1,647	4.2%	92
Spent on eyeglasses in last 12 months: \$200-\$249	1,050	2.7%	99
Spent on eyeglasses in last 12 months: \$250+	3,032	7.8%	88
Spent on contact lenses in last 12 months: <\$100	970	2.5%	103
Spent on contact lenses in last 12 months: \$100-\$199	1,289	3.3%	95
Spent on contact lenses in last 12 months: \$200+	1,019	2.6%	75
Bought prescription eyewear: discount optical ctr	3,334	8.5%	104
Bought prescription eyewear: private eye doctor	8,613	22.1%	92
Bought prescription eyewear: retail optical chain	4,527	11.6%	101
Bought prescription eyewear: online	831	2.1%	78
Used prescription drug for allergy/hay fever	5,198	13.3%	91
Used prescription drug for anxiety/panic	3,411	8.7%	117
Used prescription drug for arthritis/osteoarthritis	2,933	7.5%	105
Used prescription drug for rheumatoid arthritis	2,332	6.0%	121
Used prescription drug for asthma	2,508	6.4%	124
Used prescription drug for backache/back pain	9,071	23.2%	111
Used prescription drug for depression	4,317	11.1%	123
Used prescription drug for diabetes (insulin dependent)	1,261	3.2%	123
Used prescription drug for diabetes (non-insulin depend)	2,079	5.3%	97
Used prescription drug for heartburn/acid reflux	5,486	14.1%	109
Used prescription drug for high blood pressure	6,287	16.1%	104
Used prescription drug for high cholesterol	4,912	12.6%	107
Used prescription drug for migraine headache	3,508	9.0%	133
Used prescription drug for sinus congestion/headache	4,297	11.0%	99
Used prescription drug for urinary tract infection	1,438	3.7%	102
Filled prescription last 12 months: discount/dept store	1,528	3.9%	98
Filled prescription last 12 months: drug store/pharmacy	14,319	36.7%	100
Filled prescription last 12 months: supermarket	2,957	7.6%	101
Filled prescription last 12 months: mail order	2,531	6.5%	87
Amount spent out of pocket for prescription drugs: <\$10	2,333	6.0%	99
Amount spent out of pocket for prescription drugs: \$10-19	3,121	8.0%	96
Amount spent out of pocket for prescription drugs: \$20-29	2,130	5.5%	91
Amount spent out of pocket for prescription drugs: \$30-49	2,596	6.7%	98
Amount spent out of pocket for prescription drugs: \$50-99	2,467	6.3%	96
Amount spent out of pocket for prescription drugs: \$100-149	1,273	3.3%	97
Amount spent out of pocket for prescription drugs: \$150+	1,508	3.9%	122

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.  
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March 20, 2018



## Health and Beauty Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected Number of		
	Adults	Percent	MPI
Used last 6 months: children's cold tablets/liquids	5,906	15.1%	114
Used last 6 months: cold/sinus/allergy med (nonprescr)	18,263	46.8%	97
Used last 6 months: children's cough syrup	6,152	15.8%	119
Used last 6 months: cough syrup/suppressant(nonprescr)	12,727	32.6%	99
Used last 6 months: medicated skin cream/lotion/spray	10,738	27.5%	95
Used last 6 months: nasal spray	6,562	16.8%	104
Used last 6 months: pain reliever/fever reducer (kids)	8,479	21.7%	98
Used last 6 months: pain relieving rub/liquid/patch	8,479	21.7%	98
Used last 6 months: sleeping aid/snore relief	4,376	11.2%	111
Used last 6 months: sore throat remedy/cough drops	18,754	48.1%	102
Used last 12 months: sunburn remedy	5,431	13.9%	96
Used last 12 months: suntan/sunscreen product	12,115	31.1%	79
Used last 12 months: SPF 15 suntan/sunscreen product	2,715	7.0%	80
Used last 12 months: SPF 30-49 suntan/sunscreen prod	4,664	12.0%	71
Used last 12 months: SPF 50+ suntan/sunscreen product	3,804	9.7%	77
Used last 6 months: toothache/gum/canker sore remedy	5,146	13.2%	139
Used last 6 months: vitamins/nutritional suppl (kids)	5,806	14.9%	103
Used body wash/shower gel in last 6 months	24,138	61.9%	106
Used breath freshener in last 6 months	15,904	40.8%	99
Used breath freshener in last 6 months: gum	10,486	26.9%	105
Used breath freshener in last 6 months: mints	6,561	16.8%	95
Used breath freshener in last 6 months: thin film	883	2.3%	97
Used breath freshener 8+ times in last 7 days	4,147	10.6%	102
Used complexion care product in last 6 months	17,273	44.3%	94
Used denture adhesive/fixative in last 6 months	3,223	8.3%	134
Used denture cleaner in last 6 months	5,002	12.8%	116
Used facial moisturizer in last 6 months	14,918	38.2%	90
Used personal foot care product in last 6 months	7,928	20.3%	104
Used hair coloring product (at home) last 6 months	8,494	21.8%	111
Used hair conditioning treatment (at home)/6 mo	10,364	26.6%	106
Used hair growth product in last 6 months	1,178	3.0%	111
Used hair spray (at home) in last 6 months	13,060	33.5%	103
Used hair styling gel/lotion/mousse in last 6 mo	13,404	34.4%	101
Used mouthwash in last 6 months	25,720	65.9%	101
Used mouthwash 8+ times in last 7 days	7,603	19.5%	105
Used whitening toothpaste in last 6 months	12,543	32.1%	101
Used tooth whitener (not toothpaste) in last 6 mo	3,615	9.3%	96
Used tooth whitener (gel) in last 6 mos	736	1.9%	98
Used tooth whitener (strips) in last 6 months	2,293	5.9%	112
Visited a day spa in last 6 months	1,702	4.4%	83
Purchased product at salon/day spa in last 6 mo	1,925	4.9%	92
Professional srv last 6 months: haircut	21,650	55.5%	91
Professional srv last 6 months: hair color/highlights	5,428	13.9%	87
Professional srv last 6 months: facial	998	2.6%	90
Professional srv last 6 months: massage	2,289	5.9%	81
Professional srv last 6 months: manicure	4,335	11.1%	92
Professional srv last 6 months: pedicure	4,684	12.0%	79
Spent \$150+ at barber shops in last 6 months	906	2.3%	90
Spent \$150+ at beauty salons in last 6 months	3,367	8.6%	75

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March 20, 2018

## 10. Sports and Leisure Market Potential



### Sports and Leisure Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

<b>Demographic Summary</b>		<b>2017</b>	<b>2022</b>
Population		51,733	51,318
Population 18+		39,016	38,721
Households		20,911	20,750
Median Household Income		\$41,139	\$43,971
<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults/HHs</b>	<b>Percent</b>	<b>MPI</b>
Participated in aerobics in last 12 months	2,894	7.4%	90
Participated in archery in last 12 months	1,098	2.8%	100
Participated in backpacking in last 12 months	1,266	3.2%	101
Participated in baseball in last 12 months	1,745	4.5%	98
Participated in basketball in last 12 months	3,489	8.9%	106
Participated in bicycling (mountain) in last 12 months	1,342	3.4%	84
Participated in bicycling (road) in last 12 months	3,237	8.3%	81
Participated in boating (power) in last 12 months	1,696	4.3%	86
Participated in bowling in last 12 months	3,682	9.4%	98
Participated in canoeing/kayaking in last 12 months	1,992	5.1%	88
Participated in fishing (fresh water) in last 12 months	5,099	13.1%	109
Participated in fishing (salt water) in last 12 months	1,141	2.9%	71
Participated in football in last 12 months	1,945	5.0%	98
Participated in Frisbee in last 12 months	1,336	3.4%	76
Participated in golf in last 12 months	2,833	7.3%	83
Participated in hiking in last 12 months	2,974	7.6%	74
Participated in horseback riding in last 12 months	780	2.0%	86
Participated in hunting with rifle in last 12 months	1,627	4.2%	94
Participated in hunting with shotgun in last 12 months	1,380	3.5%	96
Participated in ice skating in last 12 months	990	2.5%	93
Participated in jogging/running in last 12 months	3,747	9.6%	71
Participated in motorcycling in last 12 months	1,387	3.6%	117
Participated in Pilates in last 12 months	815	2.1%	78
Participated in ping pong in last 12 mos	1,430	3.7%	87
Participated in rock climbing in last 12 mos	732	1.9%	96
Participated in roller skating in last 12 mos	805	2.1%	107
Participated in skiing (downhill) in last 12 months	840	2.2%	80
Participated in soccer in last 12 months	1,410	3.6%	84
Participated in softball in last 12 months	1,400	3.6%	110
Participated in swimming in last 12 months	5,381	13.8%	89
Participated in target shooting in last 12 months	1,641	4.2%	91
Participated in tennis in last 12 months	1,401	3.6%	94
Participated in volleyball in last 12 months	1,082	2.8%	83
Participated in walking for exercise in last 12 months	9,520	24.4%	90
Participated in weight lifting in last 12 months	3,182	8.2%	80
Participated in yoga in last 12 months	2,044	5.2%	69
Participated in Zumba in last 12 mos	1,540	3.9%	92
Spent on sports/rec equip in last 12 months: \$1-99	2,442	6.3%	99
Spent on sports/rec equip in last 12 months: \$100-\$249	2,160	5.5%	88
Spent on sports/rec equip in last 12 months: \$250+	2,953	7.6%	98
<b>Attend sports events</b>	<b>7,109</b>	<b>18.2%</b>	<b>91</b>
Attend sports events: baseball game - MLB reg seas	2,482	6.4%	86
Attend sports events: basketball game (college)	893	2.3%	102
Attend sports events: basketball game-NBA reg seas	784	2.0%	97
Attend sports events: football game (college)	1,702	4.4%	98
Attend sports events: football game-NFL Mon/Thurs	721	1.8%	94
Attend sports events: football game - NFL weekend	1,320	3.4%	98
Attend sports events: high school sports	1,825	4.7%	105

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March 20, 2018



## Sports and Leisure Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent	MPI
Listen to sports on radio	5,668	14.5%	108
Watch sports on TV	23,373	59.9%	99
Watch on TV: alpine skiing/ski jumping	1,919	4.9%	85
Watch on TV: auto racing (NASCAR)	6,244	16.0%	131
Watch on TV: auto racing (not NASCAR)	2,223	5.7%	113
Watch on TV: baseball (MLB regular season)	7,752	19.9%	92
Watch on TV: baseball (MLB playoffs/World Series)	7,000	17.9%	91
Watch on TV: basketball (college)	6,361	16.3%	113
Watch on TV: basketball (NCAA tournament)	5,987	15.3%	109
Watch on TV: basketball (NBA regular season)	6,563	16.8%	105
Watch on TV: basketball (NBA playoffs/finals)	7,350	18.8%	106
Watch on TV: basketball (WNBA)	1,635	4.2%	112
Watch on TV: bicycle racing	1,142	2.9%	96
Watch on TV: bowling	1,453	3.7%	140
Watch on TV: boxing	3,073	7.9%	109
Watch on TV: bull riding (pro)	1,526	3.9%	101
Watch on TV: Equestrian events	1,012	2.6%	92
Watch on TV: extreme sports (summer)	1,609	4.1%	83
Watch on TV: extreme sports (winter)	1,979	5.1%	87
Watch on TV: figure skating	3,225	8.3%	93
Watch on TV: fishing	2,232	5.7%	102
Watch on TV: football (college)	9,740	25.0%	99
Watch on TV: football (NFL Mon/Thurs night games)	13,061	33.5%	101
Watch on TV: football (NFL weekend games)	13,958	35.8%	101
Watch on TV: football (NFL playoffs/Super Bowl)	14,100	36.1%	99
Watch on TV: golf (PGA)	5,151	13.2%	100
Watch on TV: golf (LPGA)	1,664	4.3%	101
Watch on TV: gymnastics	2,423	6.2%	102
Watch on TV: high school sports	2,367	6.1%	114
Watch on TV: horse racing (at track or OTB)	1,318	3.4%	103
Watch on TV: ice hockey (NHL regular season)	3,045	7.8%	83
Watch on TV: ice hockey (NHL playoffs/Stanley Cup)	3,121	8.0%	85
Watch on TV: marathon/road running/triathlon	898	2.3%	107
Watch on TV: mixed martial arts (MMA)	1,816	4.7%	100
Watch on TV: motorcycle racing	1,346	3.4%	99
Watch on TV: Olympics (summer)	7,158	18.3%	93
Watch on TV: Olympics (winter)	7,470	19.1%	89
Watch on TV: rodeo	1,247	3.2%	91
Watch on TV: soccer (MLS)	1,461	3.7%	71
Watch on TV: soccer (World Cup)	3,020	7.7%	74
Watch on TV: tennis (men's)	2,297	5.9%	80
Watch on TV: tennis (women's)	2,362	6.1%	85
Watch on TV: track & field	1,923	4.9%	101
Watch on TV: volleyball (pro beach)	1,301	3.3%	97
Watch on TV: wrestling (WWE)	3,238	8.3%	147
Interest in sports: college basketball Super Fan	1,541	3.9%	106
Interest in sports: college football Super Fan	3,039	7.8%	112
Interest in sports: golf Super Fan	727	1.9%	101
Interest in sports: high school sports Super Fan	1,045	2.7%	78
Interest in sports: MLB Super Fan	1,943	5.0%	93
Interest in sports: NASCAR Super Fan	1,583	4.1%	125
Interest in sports: NBA Super Fan	2,302	5.9%	105
Interest in sports: NFL Super Fan	6,040	15.5%	110
Interest in sports: NHL Super Fan	1,162	3.0%	83
Interest in sports: soccer Super Fan	944	2.4%	76

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March 20, 2018



## Sports and Leisure Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent	MPI
Member of AARP	4,297	11.0%	92
Member of charitable organization	1,495	3.8%	90
Member of church board	1,342	3.4%	108
Member of fraternal order	906	2.3%	92
Member of religious club	1,590	4.1%	105
Member of union	1,294	3.3%	93
Member of veterans club	961	2.5%	105
Attended adult education course in last 12 months	2,368	6.1%	82
Went to art gallery in last 12 months	2,102	5.4%	73
Attended auto show in last 12 months	2,680	6.9%	106
Did baking in last 12 months	8,871	22.7%	96
Went to bar/night club in last 12 months	6,327	16.2%	97
Went to beach in last 12 months	7,276	18.6%	73
Played billiards/pool in last 12 months	3,284	8.4%	109
Played bingo in last 12 months	2,065	5.3%	132
Did birdwatching in last 12 months	1,732	4.4%	98
Played board game in last 12 months	4,523	11.6%	86
Read book in last 12 months	11,480	29.4%	87
Participated in book club in last 12 months	968	2.5%	87
Went on overnight camping trip in last 12 months	4,208	10.8%	89
Played cards in last 12 months	6,104	15.6%	103
Played chess in last 12 months	1,312	3.4%	106
Played computer game (offline w/software)/12 months	2,429	6.2%	96
Played computer game (online w/software)/12 months	2,637	6.8%	93
Played computer game (online w/o software)/12 months	3,571	9.2%	100
Cooked for fun in last 12 months	8,410	21.6%	91
Did crossword puzzle in last 12 months	3,809	9.8%	98
Danced/went dancing in last 12 months	2,757	7.1%	93
Attended dance performance in last 12 months	1,490	3.8%	86
Dined out in last 12 months	15,531	39.8%	88
Participated in fantasy sports league last 12 months	1,625	4.2%	92
Did furniture refinishing in last 12 months	1,380	3.5%	99
Gambled at casino in last 12 months	4,597	11.8%	85
Gambled in Atlantic City in last 12 months	778	2.0%	86
Gambled in Las Vegas in last 12 months	1,038	2.7%	67
Participate in indoor gardening/plant care	3,293	8.4%	91
Attended horse races in last 12 months	1,064	2.7%	103
Participated in karaoke in last 12 months	1,514	3.9%	111
Bought lottery ticket in last 12 months	14,357	36.8%	103
Played lottery 6+ times in last 30 days	5,290	13.6%	118
Bought lottery ticket in last 12 months: Daily Drawing	1,696	4.3%	121
Bought lottery ticket in last 12 months: Instant Game	8,136	20.9%	113
Bought lottery ticket in last 12 months: Mega Millions	5,576	14.3%	83
Bought lottery ticket in last 12 months: Powerball	7,439	19.1%	93
Attended a movie in last 6 months	21,575	55.3%	94
Attended movie in last 90 days: once/week or more	937	2.4%	100
Attended movie in last 90 days: 2-3 times a month	1,774	4.5%	80
Attended movie in last 90 days: once a month	3,455	8.9%	89
Attended movie in last 90 days: < once a month	13,089	33.5%	96
Movie genre seen at theater/6 months: action	8,689	22.3%	89

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March 20, 2018



## Sports and Leisure Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent	MPI
Movie genre seen at theater/6 months: adventure	10,347	26.5%	89
Movie genre seen at theater/6 months: comedy	9,836	25.2%	94
Movie genre seen at theater/6 months: crime	5,844	15.0%	99
Movie genre seen at theater/6 months: drama	8,251	21.1%	88
Movie genre seen at theater/6 months: family	3,374	8.6%	93
Movie genre seen at theater/6 months: fantasy	5,638	14.5%	88
Movie genre seen at theater/6 months: horror	3,589	9.2%	113
Movie genre seen at theater/6 months: romance	3,471	8.9%	93
Movie genre seen at theater/6 months: science fiction	5,655	14.5%	80
Movie genre seen at theater/6 months: thriller	5,931	15.2%	90
Went to museum in last 12 months	3,529	9.0%	73
Attended classical music/opera performance/12 months	1,366	3.5%	88
Attended country music performance in last 12 months	2,302	5.9%	100
Attended rock music performance in last 12 months	3,302	8.5%	91
Played musical instrument in last 12 months	2,250	5.8%	90
Did painting/drawing in last 12 months	2,133	5.5%	87
Did photo album/scrapbooking in last 12 months	2,077	5.3%	98
Did photography in last 12 months	3,521	9.0%	87
Did Sudoku puzzle in last 12 months	3,313	8.5%	92
Went to live theater in last 12 months	3,986	10.2%	79
Visited a theme park in last 12 months	5,784	14.8%	83
Visited a theme park 5+ times in last 12 months	1,053	2.7%	66
Participated in trivia games in last 12 months	1,882	4.8%	92
Played video/electronic game (console) last 12 months	4,370	11.2%	113
Played video/electronic game (portable) last 12 months	1,703	4.4%	97
Visited an indoor water park in last 12 months	985	2.5%	88
Did woodworking in last 12 months	1,725	4.4%	99
Participated in word games in last 12 months	4,086	10.5%	105
Went to zoo in last 12 months	4,296	11.0%	96
Purchased DVDs in last 30 days: 1	1,229	3.1%	104
Purchased DVDs in last 30 days: 2	739	1.9%	80
Purchased DVDs in last 30 days: 3+	2,583	6.6%	129
Purchased DVD/Blu-ray disc online in last 12 months	2,236	5.7%	91
Rented DVDs in last 30 days: 1	1,234	3.2%	90
Rented DVDs in last 30 days: 2	1,761	4.5%	98
Rented DVDs in last 30 days: 3+	5,091	13.0%	105
Rented movie/oth video/30 days: action/adventure	9,191	23.6%	100
Rented movie/oth video/30 days: classics	2,391	6.1%	96
Rented movie/oth video/30 days: comedy	9,314	23.9%	103
Rented movie/oth video/30 days: drama	5,980	15.3%	97
Rented movie/oth video/30 days: family/children	4,135	10.6%	100
Rented movie/oth video/30 days: foreign	865	2.2%	94
Rented movie/oth video/30 days: horror	3,769	9.7%	118
Rented movie/oth video/30 days: musical	1,145	2.9%	101
Rented movie/oth video/30 days: news/documentary	1,502	3.8%	107
Rented movie/oth video/30 days: romance	3,201	8.2%	97
Rented movie/oth video/30 days: science fiction	3,012	7.7%	98
Rented movie/oth video/30 days: TV show	3,338	8.6%	105
Rented movie/oth video/30 days: western	1,072	2.7%	109

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March 20, 2018



## Sports and Leisure Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent	MPI
Rented/purch DVD/Blu-ray/30 days: from amazon.com	1,719	4.4%	87
Rented DVD/Blu-ray/30 days: from netflix.com	4,055	10.4%	83
Rented/purch DVD/Blu-ray/30 days: from Redbox	7,364	18.9%	100
HH owns ATV/UTV	779	3.7%	78
Bought any children`s toy/game in last 12 months	13,447	34.5%	106
Spent on toys/games for child last 12 months: <\$50	2,282	5.8%	100
Spent on toys/games for child last 12 months: \$50-99	1,329	3.4%	129
Spent on toys/games for child last 12 months: \$100-199	2,604	6.7%	102
Spent on toys/games for child last 12 months: \$200-499	3,405	8.7%	98
Spent on toys/games for child last 12 months: \$500+	1,975	5.1%	105
Bought any toys/games online in last 12 months	3,046	7.8%	103
Bought infant toy in last 12 months	3,034	7.8%	113
Bought pre-school toy in last 12 months	2,787	7.1%	107
Bought for child last 12 months: boy action figure	3,533	9.1%	114
Bought for child last 12 months: girl action figure	1,381	3.5%	103
Bought for child last 12 months: action game	1,198	3.1%	117
Bought for child last 12 months: bicycle	3,248	8.3%	127
Bought for child last 12 months: board game	4,106	10.5%	102
Bought for child last 12 months: builder set	1,749	4.5%	90
Bought for child last 12 months: car	4,009	10.3%	116
Bought for child last 12 months: construction toy	2,525	6.5%	118
Bought for child last 12 months: fashion doll	2,261	5.8%	128
Bought for child last 12 months: large/baby doll	2,906	7.4%	114
Bought for child last 12 months: doll accessories	1,821	4.7%	119
Bought for child last 12 months: doll clothing	1,865	4.8%	119
Bought for child last 12 months: educational toy	4,510	11.6%	102
Bought for child last 12 months: electronic doll/animal	1,241	3.2%	125
Bought for child last 12 months: electronic game	3,210	8.2%	112
Bought for child last 12 months: mechanical toy	1,428	3.7%	105
Bought for child last 12 months: model kit/set	1,282	3.3%	121
Bought for child last 12 months: plush doll/animal	3,146	8.1%	104
Bought for child last 12 months: sound game	946	2.4%	129
Bought for child last 12 months: water toy	3,958	10.1%	111
Bought for child last 12 months: word game	1,217	3.1%	103

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March 20, 2018



## Sports and Leisure Market Potential

Battle Creek city, MI  
 Battle Creek city, MI  
 Geography: Place

Product/Consumer Behavior	Expected		
	Number of Adults/HHs	Percent	MPI
Bought digital book in last 12 months	4,190	10.7%	76
Bought hardcover book in last 12 months	7,025	18.0%	88
Bought paperback book in last 12 months	10,446	26.8%	90
Bought 1-3 books in last 12 months	6,105	15.6%	82
Bought 4-6 books in last 12 months	3,694	9.5%	92
Bought 7+ books in last 12 months	5,958	15.3%	90
Bought book (fiction) in last 12 months	8,834	22.6%	83
Bought book (non-fiction) in last 12 months	7,614	19.5%	84
Bought biography in last 12 months	2,196	5.6%	78
Bought children`s book in last 12 months	3,009	7.7%	84
Bought cookbook in last 12 months	2,602	6.7%	90
Bought history book in last 12 months	2,360	6.0%	77
Bought mystery book in last 12 months	4,157	10.7%	94
Bought novel in last 12 months	4,962	12.7%	83
Bought religious book (not bible) in last 12 mo	2,326	6.0%	93
Bought romance book in last 12 months	2,708	6.9%	103
Bought science fiction book in last 12 months	1,949	5.0%	87
Bought personal/business self-help book last 12 months	1,800	4.6%	78
Bought travel book in last 12 months	642	1.6%	81
Bought book online in last 12 months	5,218	13.4%	69
Bought book last 12 months: amazon.com	5,477	14.0%	77
Bought book last 12 months: barnes&noble.com	958	2.5%	92
Bought book last 12 months: Barnes & Noble book store	4,029	10.3%	75
Bought book last 12 months: other book store (not B&N)	3,671	9.4%	84
Bought book last 12 months: mail order	914	2.3%	106
Listened to/purchased audiobook in last 6 months	1,692	4.3%	95

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March 20, 2018

**Vision:**

Battle Creek is a thriving community for people to live, work, and play, where there is equitable opportunity for all residents to have the income, education, and resources they need to be successful.



**Mission:**

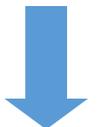
To provide business development services that facilitate the growth and development of small business and startups in the community.



**Values:**

- **Dignity and Respect**
- **Integrity**
- **Consistency and Reliability**
- **Equity**
- **Engagement**
- **Innovation and**
- **Continuous learning**

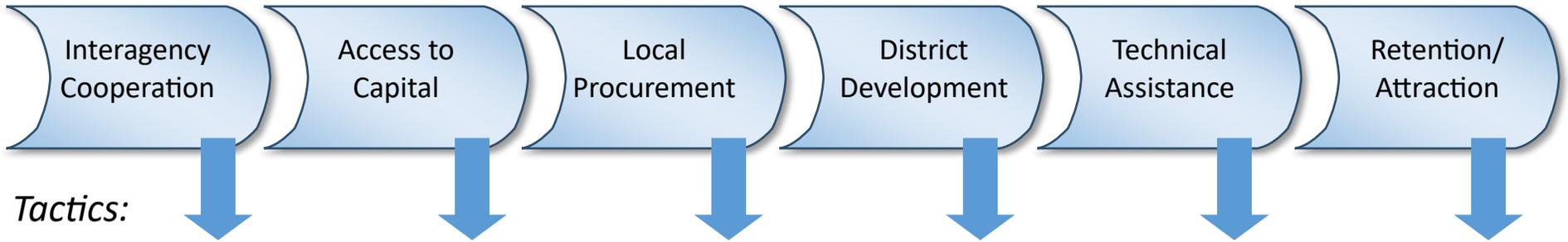
- *Treat all stakeholders with **dignity and respect***
- *Conduct ourselves with the highest standards of **integrity***
- *Be **consistent and reliable** in the provision of services.*
- *Infuse our work with **equity**, directing resources to where the need is the greatest*
- ***Engage** a broad and diverse constituency in decision-making, planning and implementation.*
- *Constantly striving to redefine the standard of excellence in everything we do through **innovation** and **continuous learning**.*



**Goal:**

Battle Creek will be home to a thriving small business economy characterized by an increasing number of successful small businesses and growth in jobs.

**Strategies:**



**Tactics:**

EDF/ESO	EDF/ESO	EDF/ESO	EDF	EDF/ESO	EDF
Deal Team Entrepreneurial Support <ul style="list-style-type: none"> <li>Pipeline management</li> <li>Referrals</li> </ul>	Micro-loan (<\$25K) Small Business Incentives Revolving Loan Fund (up to \$50K)	Business to Business Strategy Online Match System	Placemaking Master Plan Implementation Sub Area Plans Advocacy for Best Practices Real Estate Match Program	Resource Guide Professional Services <ul style="list-style-type: none"> <li>Training</li> <li>Business plans</li> </ul> ESO network Business Liaison Launch and Growth <ul style="list-style-type: none"> <li>Incubation</li> <li>Pitch events</li> <li>BC Cargo</li> </ul>	Retention visits Data sharing <ul style="list-style-type: none"> <li>Contact management</li> </ul> Succession planning Marketing Retail Gap Analysis Business information <ul style="list-style-type: none"> <li>Data dashboard</li> <li>Property listings</li> <li>Investment map</li> </ul>

*ESOs = Entrepreneurial support organization that will partner and assist the city's small business development team (EDF) in implementation*

## Programs and Services

### 1. Interagency Cooperation

#### a. *Deal Team*

In order to facilitate development, The Small Business Development Fund Team (EDF) will partner with local economic development organizations to form a “Deal Team”. The Team will be responsible for review and recommendation of all deals with the assistance of professional underwriters engaged to evaluate development opportunities. The Deal Team will grant approval of potential deals (involving loans, and/or grants, and/or other incentives), subject to final approval from the entity (board or commission) having jurisdiction over the funding. The deal team will also have the authority to move the deal forward and provide input to other city departments/agencies with the responsibility of undertaking site plan review, managing zoning and land use policy, transferring land, inspections, licensing, etc.

#### b. *Entrepreneur Support Organization Network*

The Entrepreneur Support Organization (ESO) Network is a collaborative of local, regional and statewide resource partners that meet on a monthly basis to discuss the services, resources and skillsets available to assist Battle Creek area entrepreneurs and small businesses. The core ESO Network members will include those entities and organizations that offer direct support, services and resources to entrepreneurs within the community of Battle Creek. Additional service organizations, resource partners and mentor groups will be accessed on a case-by-case basis dependent on client needs.

The ESO Network will be facilitated and managed by the Small Business Development Fund staff and a common database system will be accessible to all partners to ensure seamless service delivery for each client within the entrepreneurial pipeline.

#### i. Pipeline Management (3 Levels of Business: Discover, Launch & Growth)

The Small Business Development Fund team has organized and will facilitate an Entrepreneur Support Organization Network of partners to efficiently manage the pipeline of entrepreneurs within Battle Creek. Each of the many partners play a specific role to assist entrepreneurs through any given stage of Discovery, Launch and Growth.

Entrepreneurs may access services (noted below in Technical Assistance) at any stage of business growth from the idea stage (Discovery) in which a general concept requires additional research, planning, and development; the very early stages of doing business (Launch) requiring site location, financial services, systems development and strategies to attract customers; through to the phase requiring further management skills and systems (Growth), strategies to expand, add employees and grow revenues.

#### ii. Referrals to ESO Partners and Resources

Each ESO partner will utilize a common intake form within a shared online database system to ensure clients have equal access to all services and resources available. Each ESO partner will be responsible to identify initial client needs and make the appropriate partner referral to serve as the lead client manager at any given point throughout the service delivery process.

The ESO Network partners will each be accountable for one-on-one training and/or group training specific to the needs of the entrepreneurs with all updates, client hand-offs and referrals routing through monthly ESO Network Partner meetings. A report of all active clients at all stages of the service delivery pipeline will be discussed at monthly ESO meetings to ensure that client needs are met in an efficient and satisfactory fashion leveraging the resources and talents of ESO partners, resource partners and other specialized services as needed on a case by case basis.

## 2. Access to Capital

### a. *Micro-loan program (<\$25K)*

In order to promote the growth of small businesses in the greater Battle Creek area, the EDF is partnering with the BC Vision Small Business Action Team and Battle Creek Unlimited (BCU) to initiate a Small Business Community Loan & Grant Fund (CLGF). The CLGF consists of contributions from various banks, credit unions, foundation support and/or fund from private donors. Support is available in the form of loans and/or grants totaling up to \$10,000 at the discretion of the CLGF committee.

The CLGF provides an agile and accessible form of capital for small businesses with growth potential, yet lacking the necessary funds or sufficient collateral to qualify for conventional financing. The CLGF will aid in providing greater accessibility to capital for historically underserved populations such as communities of color, women and other minority groups. All projects must aid in the launch, improvement or growth of a business within the Battle Creek area.

### b. *Small Business Incentives*

Existing conditions in the community suggest a strong need for small business incentives that address the physical environment as well as business needs. Many aging and obsolete local buildings are not ideally configured for modern business use. In addition, navigating the regulatory environment can be expensive and dealing with environmental concerns can be an additional financial burden. Incentives are needed to address the funding gap created by regulatory requirements and the traditional costs of doing business. The intent of the EDF team is to provide the following incentives at the level described below:

- i. Façade – 50/50 match grant initiative with a \$5,000 per project maximum.
- ii. Signage – 50/50 match grant initiative with a \$2,500 per project maximum.
- iii. Parking/Landscaping – 50/50 match grant initiative with a \$3,000 per project maximum. Eligible projects include but are not limited to screening, fencing, dumpster enclosures, paving, landscaping, sidewalks, bike racks and lighting.
- iv. Infrastructure Improvements/Revolving Loan Fund – 25/75 match grant initiative with a \$7,500 per project maximum. Eligible projects include but are not limited to roof repairs, paving, storm water treatment and utilities.
- v. Fire Suppression – 25/75 match grant and loan initiative with a \$10,000 maximum for loans and a \$20,000 maximum for grants. Grants and loans will be targeted to mixed used projects and changes of use to residential in the downtown and key commercial districts.
- vi. Rental Subsidies – 25/75, 50/50 or 90/10 match grant initiative with a \$3,000 per project maximum over 18 months.
- vii. Architectural/Code Review - \$2,500 per project maximum.

- viii. Design assistance - \$500 per project maximum.
- ix. Legal Counsel – 10/90 match grant initiative with a \$2,000 per project maximum to assist with lease documents.
- x. Sidewalk Café/Street Side Patio – 50/50 match grant initiative with a \$5,000 per project maximum.
- xi. Accessibility (ADA) – 25/75 match grant and loan initiative with a \$10,000 maximum for loans and a \$20,000 maximum for grants. Grants and loans will be targeted for elevators in mixed used projects and changes of use to residential in the downtown and key commercial districts.
- xii. Environmental – 25/75 match grant initiative with a \$10,000 per project maximum. Eligible projects include lead and asbestos testing and abatement.
- xiii. MEP – 50/50 match grant initiative with a \$5,000 per project maximum. Eligible projects include upgrades to Mechanical, Electrical, and Plumbing systems.
- xiv. Marketing/Social Media – *3 Months of daily social media posts by consultant:* This is a grant initiative with a \$1,500 per project maximum. *1 digital promotional video from 15 -90 seconds in length:* This is a grant initiative with a \$1,500 per project maximum.

c. *Revolving Loan Fund (up to \$50K)*

Access to capital is critical to both startups and existing businesses looking to grow and expand. The establishment of a revolving loan fund up to \$50,000 will provide low interest loan opportunities to both. Coupled with the micro-loan program, the small business revolving loan program will make loans up to \$50,000; just below the minimum lending amount of the Direct Investment Fund, administered by BCU. The program will include a well “vetted” loan application process and business plan review to assist the business operator in identifying short-term needs. The program will offer a loan opportunity, and in some cases, additional technical support to businesses meeting the program’s criteria.

In order to get to the marketplace faster, consideration should be given to partnering with a proven third-party provider. Once established, the fund can become self-sustaining and the EDF may wish to have it directly managed jointly with the micro-loan program.

3. Local Procurement Initiative & Anchor Strategy

a. *B2B Strategy*

Creating a strong, local business-to-business procurement system will allow the city to capture purchasing dollars locally and create new entrepreneurial opportunities. A localized business-to-business procurement initiative can provide existing business operators an opportunity to introduce and sell their products and services to the larger Battle Creek business community. This program will encourage local entrepreneurs to increase their capacity and clientele. This program is designed to eventually expand beyond the city limits and attract the participation of medium and large corporations located in neighboring communities throughout the region.

b. *Online Match System*

It is envisioned that an online match system similar to what is utilized by the State of Michigan as the BusinessConnect portal can be structured to meet the needs of local procurement strategies matching local business purchasing needs to suppliers of products and services within the Battle Creek community. All businesses can register

within the local online match portal, identify purchasing needs and be electronically matched with local providers.

#### 4. District Development

The Small Business Development Fund Team recognizes that most businesses rely strongly on the strength and health of their location. Some are specifically tied to the neighborhood in which they reside, others are located within development districts that deploy resources to enhance and market the physical space. It is understood that the districts and their surrounding neighborhoods have a strong relationships with each other's prosperity. The team will work closely with city staff within the departments of Planning/Zoning, Code Compliance, Building Inspections, and Engineering to ensure strategic implementation of their plans and projects as it relates to the business districts.

##### *a. Placemaking*

A business district is defined by its borders, neighborhood, architecture, businesses, site amenities, and the general environment in which it exists. Creating a sense of place ensures that the district will be unique to itself and attract investment related to its characteristics. The team will assist in the assessment of each district and then make recommendations for investment in the area using best practices in "Placemaking".

Areas of focus within public right-of-way will include:

- i. Gateway development
- ii. Walkability
- iii. Wayfinding/District identification
- iv. Lighting improvements
- v. Art/Culture elements
- vi. Pocket parks/Trail connections
- vii. Landscaping
- viii. Transportation/Transit and bicycle facilities

##### *b. Master Plan Adherence*

A considerable amount of time and effort was invested in the recent development and adoption of the City of Battle Creek Master Plan. It is comprehensive in nature and is a useful guide for development of the commercial districts within the city. Elements of the plan suggest proactive rezoning to better define and enhance the commercial districts and surrounding residential areas. The team will work in partnership with the Planning/Zoning Staff to promote and implement relevant strategies within the plan on an annual and case-by-case basis.

##### *c. Sub Area Plan*

The City of Battle Creek Master Plan contains specific redevelopment plans for a limited amount of key Commercial Districts within the city. As the Small Business Development Fund team works through development plans with each of the remaining commercial districts, it will work collaboratively with the Planning/Zoning Department to develop and adopt Subarea Plans for each. The Subarea Plans will identify strengths and weaknesses as it relates to Placemaking, gaps in services, and infrastructure development.

##### *d. Advocating and Developing Best Practices in Policy & Procedure*

The Small Business Development Fund team will take an active role in the creation of programs and in the crafting of policy and procedure that will be supportive of small business development within the city. The team will work collaboratively with

regulatory departments of the city to rebrand itself as business friendly and pro-development.

- i. City Business Briefing: The Small Business Development Fund team will attend and act as a business advocate at regularly scheduled weekly project review meetings between City Staff and Developers. The ½-hour meeting gives and opportunity for the proposed project to be informally reviewed by public regulatory officials in a non-confrontational setting. The Chief Building Official, Building and Trade Inspectors, Planning and Zoning, Fire Marshall, Clerk, and Health Department attend the meetings.

e. *Real Estate Match*

- i. Site specific: In order to increase retail tenancy and reduce commercial vacancy, the Small Business Development Team will institute a real estate match, financing program that matches building owners to potential tenants. Small business incentives will be used to help building owners prep their properties for retail tenants. The tenants/business owners will receive assistance in finding suitable retail space for their specific business needs. Additional small business incentives will be available to both parties for design assistance, help navigating the regulatory environment and in some cases, landlord/tenant build out.

5. Technical Assistance

a. *Entrepreneurship and Small Business Resource Guide (BC BizGrid)*

Entrepreneurs and small business start-ups need access to business resources at a moment's notice as ideas are developed, plans implemented and decisions executed in the time it takes for most of us to drink a cup of cold-pressed coffee. Today's sophisticated technologies provide entrepreneurs and business owners easy access to an inordinate amount of information and data, which is often overwhelming.



Simplification of resources into a logical topic-based format provides an easy road map for local entrepreneurs to not only explore and learn online, but to engage with a real person to receive navigational guidance and local mentorship through email or a phone call to begin the process with the team at the Small Business Development Fund of the City of Battle Creek.

An online navigational Business Resource Guide will provide entrepreneurs with a rich selection of resources to begin to explore the steps and stages of business development. The online Business Resource Guide is flexible enough to be changed on the go as resources evolve and new partners enter the market.

b. *Professional Services*

Regardless of the stage, the Small Business Development Fund team will assist and/or connect entrepreneurs with support partners and resources across Battle Creek, the

region and the state. Our team is available to listen to a business pitch and evaluate needs to connect the best-suited partner for assistance and mentorship. The Small Business Development Fund's team of economic and community development professionals will serve as the entry point for an entrepreneur at any stage of development. Our team assists with site location, connection to business planning and financial resources, serves as a business advocate at the local and state levels as well as creates connectivity with like-minded entrepreneurs and professionals to assist along the path to growth. This team's ideal entrepreneurs are: one that has completed the business planning process, identified or obtained appropriate financing and is ready for launch; or the existing small business owner in need of services, resources and mentorship to achieve growth strategies.

- i. One-on-one business planning or counseling services
- ii. Training and workshops around specific entrepreneur oriented topics (for instance, the Marketing Monday series covers a wide spectrum of marketing tools, strategies and implementation tactics as it relates to social media, online marketing and print media.)

c. *Entrepreneur Support Organization (ESO) Network*

The Small Business Development Fund team has organized and will facilitate an Entrepreneur Support Organization Network of partners to efficiently manage the pipeline of entrepreneurs within Battle Creek. Each of the many partners play a specific role to assist entrepreneurs through any given stage of Discovery, Launch and Growth, some of which are outlined below:

**Willard Library:** The team at Willard Library provides the entry-level entrepreneur with a few key tools to begin to translate a business idea from concept to paper using the Business Model Canvas. The Business Model Canvas to describe, design and pivot a business model to make it most effective based on the desired outcomes. Online market research can also be conducted at the library with the assistance of the business reference librarian using the Michigan Electronic Library.

**SCORE SW MI:** The Battle Creek Chamber of Commerce has partnered up with SCORE SW MI serve as the Battle Creek branch office with a fully staffed volunteer base of SCORE volunteers and mentors to provide general assistance or content expertise. Working with a SCORE counselor is a tried and true method for completing a written business plan and financial proformas. SCORE draws from retired and working professionals with core business experiences to bring to a mentoring relationship. Clients can be at any stage of development to be qualified to access SCORE services at no charge.

**Small Business Development Fund/City of Battle Creek (EDF):** This small team is hyper-focused on small business development with a key focus on district development. We understand that community development and business planning go hand in hand to best maximize the resources available, reduce the barriers to market entry and cultivate a stronger district and neighborhood based improvements impacts. While our team is capable of walking an early stage entrepreneur through the process of discovery and early stage planning, our primary work is better leveraged at the launch and growth

stages of business. At the launch phase, it takes investment, preparation and a readiness to invest in the plan for launch.

**Battle Creek Area Chamber of Commerce:** The Battle Creek Area Chamber of Commerce will provide the best in member services and aggressive business advocacy to create a climate for employer growth and a prosperous community for all.

**....Add other partners as they come online in BC.....**

The ESO Network partners will each be accountable for one-on-one training and/or group training specific to the needs of the entrepreneurs with all updates, client hand-offs and referrals routing through monthly ESO Network Partner meetings.

*d. Business Liaison*

The Small Business Development Fund is a part of the City of Battle Creek's Economic Development Team with a specialized focus on the implementation of starting and growing small businesses across the city using a strategic approach to district development. Often times, navigating City, regional and state level departments is an unfamiliar and daunting task for small business owners. The team at the Small Business Development Fund assumes the role of business owner advocate to serve as a liaison to navigate the necessary local, state and federal requirements to achieve business goals.

*e. Support Business Launch and Growth*

The team at the Small Business Development Fund has a vision to alleviate barriers to market entry for small businesses. In addition to the programs and services noted above, the team has developed models and strategies to create an environment of innovation, creativity, safety, knowledge and execution to assist entrepreneurs through business growth stages. The methods, resources, venues and assistance for each of the programs identified below will vary, however, what remains constant is the focused approach to barrier elimination including an inclusive approach in business engagement, attraction and retention in the overall strategy of the Small Business Development Fund.

Key business launch and growth program models

- i. Incubation: Create a shared retail model for business incubation with the intent to foster ideas and business models to the point of launch tied to a larger citywide district development strategy.
- ii. Pitch Events: Six pitch events across business districts and neighborhoods designed to attract specific underserved populations creating specialized pitch sessions will be rolled out beginning in 2018 including events specific to women-owned, minority-owned, African American-owned, millennial-owned businesses to name a few. The intent is to create an all-inclusive culture and connect resources where they are otherwise limited to spur business launch and growth.
- iii. BC Cargo: BC Cargo launched in 2018 with seven renovated cargo shipping containers designed to provide market entry for retail and food businesses. The model allows for a seasonal commitment with limited up-front investment by entrepreneurs allowing them the opportunity to participate in a programmed

marketplace supported by the Small Business Development Fund team through staff, resources, marketing and promotions to attract shoppers rather than manage the attraction component independently. The model is community-based and located within downtown Battle Creek to leverage and promote a walkable community. To date, five new businesses have launched within the seven units with an additional unit being occupied by the Battle Creek Welcome Center as an outlet for local and regional artisans and small businesses that offer retail products.

## 6. Retention

- a. Succession Planning: A key strategy of the Small Business Development team is to retain the businesses that currently exist within Battle Creek. While there is natural attrition in business, there is also a missed opportunity to better assist current business owners with succession planning to be prepared to deploy a seamless exit strategy when the time is appropriate. Connectivity could be with potential buyers, entrepreneurs interested in developing into business owners or a turn-key redevelopment strategy upon exit. A diligent and broad-based retention strategy to develop relationships and define exit timelines with current business owners is currently underway through the data-driven retention strategy.
- b. Data-driven Strategy: The Small Business Development Fund will deploy salesforce.com as the customer management system to be utilized by all ESO partner organizations to feed information about individual work, business updates and data gathered during retention visits conducted by staff of the Small Business Development Fund and the Battle Creek Area Chamber of Commerce. The data is intended to drive inclusive activities proven to reduce barriers to business growth, grow the number of women-owned and minority-owned businesses across the city, and create a dashboard to reflect overall small business market trends across Battle Creek.

The broader City Economic Development team supports the data-driven strategy through an integrated GIS mapping system customized specifically to provide a visual understanding of the location of small businesses citywide. The mapping functionality within the scope of small businesses can also map the location of minority-owned businesses, women-owned businesses and isolate business districts by set boundaries. Three key business districts have been identified to serve as success indicators as they relate to vacancy rate within the commercial properties within the district and will show trends over time.

- c. Site visits: The staff of the Small Business Development Fund and the Battle Creek Area Chamber of Commerce will conduct retention visits each week in an effort to create touch points with each and every business owner across the city over time. The organizations will utilize standardized retention visit questions in order to collect consistent information covering key data points. Each organization will also collect data specific to their own organization as a means to provide wrap-around services that are delivered in real-time and customized to meet the specific needs of each business in a timely manner. All retention visit information will be fed into salesforce with aggregate and individual reports reviewed at monthly ESO meetings.

## 7. Attraction

In order to build and sustain a strong and vibrant small business environment within the community and more specifically the individual business districts, a direct and consistent marketing strategy will need to be deployed for each. The effort will be designed to attract both

new businesses and new consumers. It will be important to reach local, regional, and state audiences. The strategies and tactics will be built upon the findings and results of the Small Business Development Fund Team's Data Driven Outreach, Investment Mapping, and Market Studies/Gap Analysis. The Small Business Development Fund Team will work collaboratively with all ESOs to develop a comprehensive approach in messaging.

a. Marketing

In developing a comprehensive approach to messaging/brand/promoting our collective community and its related business districts, the SBEDF Team will focus its efforts on promoting the Districts specifically, the City overall, then the County in general. The audiences will be specifically marketed to at the Local, Regional, and State level. The action and messaging will be changed depending on targeted audience, the consumer or business developer.

- District – Narrowed in focus by geography/place
  - Social Media
  - Print Material
  - Press release/coverage
  - Special Events
- City – Broader in focus to include the City as whole
  - Social Media
  - Print Material
  - Press release/coverage
  - Special Events
  - Video Production
  - Billboards
- County – Regional approach to highlighting shared assets (where gaps exist locally)
  - Social Media
  - Print Material

- i. Local - Audience
- ii. Regional - Audience
- iii. State -Audience

b. Marketing Studies/Gap Analysis

The SBEDF Team will commission annual market studies and gap analysis for small business within the City of Battle Creek. The studies will be presented publicly, be accessible online, and used for direct marketing to established business, prospective businesses, and potential developers. The results will be presented to stakeholders such as the Board of Realtors, Financial Institutions, and Builders Association. The gap analysis will be utilized to guide development within the districts by entrepreneurs and startups.

c. Communication (transparency)

In order to be effective in allowing the market to grow as naturally and as swiftly as possible, the SBEDF Team will be as transparent as possible in its work. The SBEDF Team will take a redevelopment ready approach and will include initiatives that produce real time dashboards, avail property listings, and investment maps for the districts and the city as a whole.

- i. Dashboard

The dashboard will be an info graphic that tracks investment, vacancy, available property, number of businesses by type by district

ii. Available Property Listings

The property listing will promote property that is available lease or sale by district

iii. Investment Map

The investment map will be a publicly accessible GIS based map/info graphic that will be updated real time with significant business/real estate development projects as they occur. The information will highlight the districts in which the investment occurs and it value. The depiction will be graphic and attractive.

		Budget	Staffing	Timeline
<b>Strategy: Interagency Cooperation</b>				
<b>Tactic: Deal Team</b>		EDF AND PARTNER SUPPORTED INITIATIVE		
• Activity:	Create and oversee body to facilitate development by authorizing loans/grants			
Objective:	Create and oversee body to facilitate development by authorizing loans/grants			
Action step(s)	1 Configure team including City EDF, BCU and appropriate third-party participants	\$ -	ACM/DD/Planning	Jul - Sep 2018
		<b>Total</b>		
<b>Tactic: Entrepreneurial Support</b>		EDF AND PARTNER SUPPORTED INITIATIVE		
• Activity:	Map the small business/entrepreneurial ecosystem and track progress through the pipeline			
Objective:	Ensure access to resources and track progress			
Action step(s)	1 Identify all resource providers/ESO	\$ -	EDF Team/BRDM	Jul-Aug 2018
	2 Engage with three to four stakeholders groups to vet	\$ -	BRDM/MPS	Aug-18
	3 Categorize and align	\$ -	EDF Team/BRDM	Aug-Sept 2018
	4 Contract for design work	\$ -	MPS	Sep-18
	5 Proof and vet initial draft	\$ -	EDF Team/BRDM	Oct-18
	6 Print and Publish	\$ -	BRDM/MPS	Nov-18
	7 Market and distribute	\$ -	MPS	Dec-18
		<b>Total</b>		
• Activity:	Connect business owners and entrepreneurs to ESOs			
Objective:	Provide small businesses with the resources needed to succeed			
Action step(s)	1 Finalize database of ESO providers w/contact information	\$ -	MPS	Jul-18
	2 Vet and verify with partners for completeness	\$ -	EDF Team	Aug-18
	3 Maintain the active ESO database	\$ -	EDF Team	Ongoing
	4 Make referrals through out the year as appropriate	\$ -	EDF Team	Ongoing
		<b>Total</b>		

		Budget	Staffing	Timeline
<b>Strategy: Access to Capital</b>				
<b>Tactic: Micro-loan fund (&lt;\$25K)</b>		EDF AND PARTNER SUPPORTED INITIATIVE		
• Activity:	Implement \$100,000 loan fund and make a certain number of grants in the first year			
Objective:	Create needed access to capital for small business			
Action step(s)	1 Complete eight to ten CRA grant applications	\$ 50,000	Contractor	July - Nov 2018
	2 Identify one to two potential sources of matching funds	\$ 50,000	DD	July - Nov 2018
	3 Finalize lending application and lending guidelines	\$ -	DD/BRDM	July - Aug 2018
	4 Finalize administration MOU with BCU	\$ -	ACM	Jul-18
	5 Identify review committee membership	\$ -	DD/BRDM	Jul-18
	6 Execute three to five loans	\$ -	DD	Nov - Jun 2019
		<b>Total</b>		
<b>Tactic: Small business incentives</b>		EDF AND PARTNER SUPPORTED INITIATIVE		
• Activity:	Fund and administer small business incentives			
Objective:	Secure resources to provide incentives that address property conditions and business needs			
Action step(s)	1 Finalize list of incentives	\$ -	DD	Complete
	2 Identify and make application to funding sources	\$ -	DD/MPS	July - Dec 2018
	3 Development program protocols	\$ -	DD	July - Dec 2018
	4 Market and publish program details	\$ 5,000	MPS	Jan-19
	5 Identify and fund various projects	\$ 458,500	EDF Team/DD	Jan - Jun 2019
		<b>Total</b>		
<b>Tactic: Revolving loan fund (up to \$50K)</b>		EDF TEAM AND PARTNER SUPPORTED INITIATIVE		
• Activity:	Establish a revolving loan fund to provide low interest loans to small businesses and startups			
Objective:	Create needed access to capital for small business			
Action step(s)	1 Hire and/or use existing staff for implementation	\$ -	EDF Team/ESO	Jul - Sep 2018
	2 Establish and define the role of the Deal Team in the operating structure	\$ -	EDF Team/ESO	Jul - Sep 2018
	3 Identify and acquire sources of funds	\$ 95,000	EDF Team/ESO	Jul - Sep 2018
	4 Contract with third party administrator	\$ 100,000	Contractor/ESO	Jul - Sep 2018
	5 Develop branding and outreach	\$ 4,500	EDF Team/ESO	Jul - Sep 2018
	6 Begin intake/application process	\$ 7,000	EDF Team/ESO	Oct - Feb, 2019
	7 Track/administer loans	\$ 25,625	EDF Team/ESO	Oct - Feb, 2019
	8 Conduct mid-year assessment	\$ -	EDF Team/ESO	Mar - Jun 2019
	9 Evaluate and publish metrics	\$ -	EDF Team/ESO	Mar - Jun 2019
		<b>Total*</b>		

\* Includes 1/2 of underwriting cost

Small Business Development Team (EDF)  
 ACM Assistant City Manager  
 DD Development Director  
 BRDM Business Recruitment and Development Manager  
 MPS Marketing and Promotions Specialist  
 ESO Entrepreneurial Support Organization

		Budget	Staffing	Timeline
<b>Strategy: Local Procurement</b>				
<b>Tactic: Business to Business Strategy</b> EDF TEAM AND PARTNER SUPPORTED INITIATIVE - PENDING IMPLEMENTATION				
• Activity:	Create a business-to-business procurement initiative that connects local suppliers to regional anchor institutions			
Objective:	Capture purchasing dollars locally and create new entrepreneurial opportunities.			
Action step(s)	1 Identify staffing and technical assistance support	\$ 60,000		Pending implementation
	2 Develop branding and outreach methodology	\$ -		
	3 Outreach and recruitment of BC anchor buyers	\$ -		
	4 Conduct individual anchor meetings	\$ -		
	5 Assemble council of anchor purchasers/large buyers	\$ -		
	6 Begin development of buyer and supplier database	\$ 30,000		
	7 Out reach to Battle Creek business owners	\$ -		
	8 Hold general supplier outreach	\$ -		
	9 Identify and evaluate high opportunity suppliers	\$ -		
	10 Schedule on-on-one introductory meetings with suppliers	\$ -		
	11 Begin development of a capacity building series	\$ -		
	12 Plan and conduct neighborhood business outreach meetings	\$ -		
	13 Initiate one-on-one procurement action plan meetings with anchor buyers	\$ -		
	14 Analyze the buyer local action procurement plans	\$ -		
	15 Conduct first buyer council meeting	\$ 3,000		
	16 Publicize and promote readied local procurement initiative	\$ 5,000		
	17 Conduct capacity-building cohort with high-opportunity suppliers	\$ -		
	18 conduct a mid-year program assessment	\$ -		
	19 Begin planning for inaugural buyer-supplier matchmaking event	\$ -		
	20 Schedule targeted outreach for program year 2	\$ -		
	21 Evaluate and publish program metrics	\$ -		
	<b>Total</b>	<b>\$ 98,000</b>		
<b>Tactic: Online Match System</b> EDF TEAM AND PARTNER SUPPORTED INITIATIVE - PENDING IMPLEMENTATION				
• Activity:	Pending			
Objective:	Capture purchasing dollars locally and create new entrepreneurial opportunities.			
Action step(s)	1 Develop a web-based portal to facilitate B2B connections	\$ 10,000		Pending implementation
	<b>Total</b>	<b>\$ 10,000</b>		

		Budget	Staffing	Timeline
<b>Strategy: District Development</b>				
<b>Tactic: Placemaking</b>				
Activity:	Complete four gateway projects			
Objective:	Define and enhance district development by improving a "sense of place"			
Action step(s)	1 Identify three to four gateway locations for improvements	\$ -	DD	July - Aug 2018
	2 Draft initial development/improvement plans	\$ -	DD/Contractor	Aug - Dec 2018
	3 Hold one to two neighborhood engagement/review sessions	\$ -	DD/BRDM	Jan-19
	4 Finalize construction drawings and complete regulatory review	\$ -	DD/Contractor	Jan-19
	5 Bid projects	\$ -	DD	Feb-Mar 2019
	6 complete construction	\$ -	DD/Contractor	Mar-Jun 2019
	7 Hold site specific celebration	\$ -	DD/MPS	Jun-19
	<b>Total</b>	<b>\$ -</b>		
<b>Tactic: Sub Area Plans</b>				
• Activity:	Complete two district development plans			
Objective:	Create the roadmap for future development			
Action step(s)	1 Identify district boundaries	\$ -	DD	July Aug 2018
	2 Hold one to two neighborhood engagement/planning sessions	\$ -	SBD Team	Sep-18
	3 Draft initial development/improvement plans	\$ 35,000	DD/Contractor	Oct- Dec 2018
	4 Hold one to two neighborhood engagement/review sessions	\$ -	SBD Team	Jan-19
	5 Draft final plans	\$ 15,000	Contractor	Feb-19
	6 Complete staff/regulatory review	\$ -	DD	Feb-19
	7 Publish final plan(s)	\$ 2,000	DD/MPS	Mar-19
	<b>Total</b>	<b>\$ 52,000</b>		
<b>Tactic: Master Plan Implementation</b>				
• Activity:	Utilize the master plan as a template for growth			
Objective:	Implement the city's master plan			
Action step(s)	1 Cross reference development opportunities with the master plan	\$ -	EDF Team	Ongoing
	<b>Total</b>	<b>\$ -</b>		
<b>Tactic: Advocacy for Best Practices</b>				
• Activity:	Research, present and advocate for business practices that efficiently and effectively facility growth			
Objective:	Create the business-friendly environment needed to facilitate and sustain growth			
Action step(s)	1 Conduct all-trade review sessions on a weekly basis	\$ -	EDF Team	Ongoing
	<b>Total</b>	<b>\$ -</b>		

Strategy: District Development (cont....)				
<b>Tactic: Real Estate Match Program</b>		EDF AND PARTNER SUPPORTED INITIATIVE		
• Activity:	Leverage business incentives to match business owners with properties to enhance success			
	Objective: Increase retail tenancy and reduce commercial vacancy			
Action step(s)	1 Identify and acquire sources of grant funds	\$ 990,000	EDF Team/GWJ	Jul - Dec 2018
	2 Identify and hire staff and support	\$ 60,000	DD	Jul - Dec 2018
	3 Outreach to local business technical assistance providers	\$ 100,000	EDF Team/ESO	Jul - Dec 2018
	4 Develop branding and program process/design/submission solutions	\$ 25,000	EDF Team/ESO	Jul - Dec 2018
	5 Evaluate program design and build consensus with City/Stakeholders	\$ -	EDF Team/ESO	Jul - Dec 2018
	6 Test program systems	\$ -	EDF Team/ESO	Jul - Dec 2018
	7 Develop marketing plan	\$ -	EDF Team/ESO	Jul - Dec 2018
	8 Begin information session planning	\$ -	EDF Team/ESO	Jul - Dec 2018
	9 Outreach to Battle creek business owners	\$ 4,500	EDF Team/ESO	Jan - Mar 2019
	10 Hold business-owner/building-owner information sessions	\$ -	EDF Team/ESO	Jan - Mar 2019
	11 Open program to applicants for inaugural award round	\$ 40,000	EDF Team/ESO	Jan - Mar 2019
	12 Close application portal	\$ -	EDF Team/ESO	Apr - Jun 2019
	13 Identify and assemble jury of application evaluators	\$ -	EDF Team/ESO	Apr - Jun 2019
	14 Identify winners for initial program stage(s)	\$ -	EDF Team/ESO	Apr - Jun 2019
	15 Schedule targeted outreach for program year 2	\$ -	EDF Team/ESO	Apr - Jun 2019
	16 Evaluate and publish program metrics	\$ 5,375	EDF Team/ESO	Apr - Jun 2019
	<b>Total*</b>	<b>\$ 1,224,875</b>		

\* Includes 1/2 of underwriting cost

Strategy: Technical Assistance					Budget	Staffing	Timeline
<b>Tactic: Resource Guide</b>		EDF AND PARTNER SUPPORTED INITIATIVE					
• Activity:	Publish a Resource Guide						
	Objective: Connect businesses and entrepreneurs to needed resources						
Action step(s)	1 Outreach to local business technical assistance providers	\$ -	BRDM	Jul - Aug 2018			
	2 Build consensus with City and technical assistance providers	\$ -	BRDM	Jul - Aug 2018			
	3 Secure appropriate IT and web capacity	\$ -	BRDM/IT	Jul - Aug 2018			
	4 Build consensus with stakeholders relative to design, layout and format	\$ -	BRDM/MPS	Sep-18			
	5 Secure relevant data and information from providers	\$ -	BRDM/MPS	Sep - Nov 2018			
	6 Develop branding and directory web-design	\$ -	MPS/Contractor	Nov - Jan 2019			
	7 Evaluate directory design (web and print)	\$ -	SBD Team	Dec-18			
	8 Test directory and systems	\$ -	BRDM/MPS	Jan-19			
	9 Develop marketing plan	\$ -	BRDM/MPS	Dec - Jan 2019			
	10 Conduct focus group meetings with providers	\$ -	BRDM	Jan-19			
	11 Launch inaugural web-based and print business directory	\$ -	MPS/Contractor	Feb-19			
	12 track feedback relative to problems/ changes	\$ -	BRDM	Feb-Mar 2019			
	13 Evaluate and publish directory metrics	\$ -	BRDM/MPS	Mar-19			
	<b>Total</b>	<b>\$ -</b>					
<b>Tactic: Professional Services</b>		EDF AND PARTNER SUPPORTED INITIATIVE					
• Activity:	Business related training and workshops						
	Objective: Improve the business-related knowledge and skill set of local business owners						
Action step(s)	1 Continue Marketing Monday training series	\$ -	SBD Team/ESO	Ongoing			
	<b>Total</b>	<b>\$ -</b>					
• Activity:	One-on-one business planning and/or counseling services						
	Objective: Launch startups and expansions based on solid business planning						
Action step(s)	1 Conduct intake, analysis and referral	\$ -	DD/BRDM/ESO	Ongoing			
	<b>Total</b>	<b>\$ -</b>					
<b>Tactic: ESO Network</b>		EDF AND PARTNER SUPPORTED INITIATIVE					
• Activity:	Coordinate ESO partners to assist with pipeline management						
	Objective: Ensure connects and cross connects to facilitate movement from discovery through launch and growth						
Action step(s)	1 Integrate shared contract management system into operations	\$ -	DD/BRDM/ESO	Ongoing			
	<b>Total</b>	<b>\$ -</b>					

<b>Strategy: Technical Assistance (cont...)</b>			
<b>Tactic: Business Liaison</b>			
• Activity:	Act as a business owner advocate to help navigate the necessary local, state and federal requirements		
	<i>Objective: Remove regulatory and related barriers to business launch and growth</i>		
	Action step(s) 1 Assist businesses to navigate regulator requirements as needed	\$ -	SBD Team Ongoing
	<b>Total</b>	\$ -	
<b>Tactic: Launch and Growth</b> EDF AND PARTNER SUPPORTED INITIATIVE			
• Activity:	Create a shared retail model for business incubation		
	<i>Objective: Foster ideas and business models to facilitate launch</i>		
	Action step(s) 1 Establish a retail incubator/work space with business support services	\$ -	Pending Implementation
	<b>Total</b>	\$ -	
• Activity:	Incentivize business development with startup capital through Pitch events		
	<i>Objective: Create an all-inclusive culture and connect resources where they are otherwise limited to spur business launch and growth</i>		
	Action step(s) 1 Develop presentation frame work	\$ -	BRDM July - Aug 2018
	2 Identify and secure partner funding	\$ 50,000	BRDM Aug - Dec 2018
	3 Hold two to six pitch events	\$ -	BRDM Jan - Mar 2019
	4 Conduct one to two follow up meetings	\$ -	BRDM Mar - Apr 2019
	<b>Total</b>	\$ 50,000	
• Activity:	Cargo shops		
	<i>Objective: Incubate small retail businesses</i>		
	Action step(s) 1 Maintain and operate current cargo shops	\$ -	DD/BRDM/MM Ongoing
	<b>Total</b>	\$ -	

<b>Strategy: Retention</b>				Budget	Staffing	Timeline
<b>Tactic: Retention Visits</b>						
• Activity:	Conduct regular retention visits					
	<i>Objective: Collect and share data to inform business decision-making</i>					
	Action step(s) 1 Finalize retention form	\$ -	DD/BRDM	Complete		
	2 Conduct an average of four retention visits weekly	\$ -	DD/BRDM	Ongoing		
	3 Record retention data to dashboard	\$ -	DD/BRDM/IT	Ongoing		
	<b>Total</b>	\$ -				
<b>Tactic: Data Sharing</b>						
• Activity:	Share business data to support pipeline management					
	<i>Objective: Help facilitate business movement through the pipeline</i>					
	Action step(s) 1 Identify suitable contact management software for monitoring	\$ -	DD/BRDM	July - Aug 2018		
	2 Coordinate data input efforts with partners	\$ -	DD/BRDM/ESOs	Aug - Sept 2018		
	3 Monitor clients records for follow up on a monthly basis	\$ -	DD/BRDM	Ongoing		
	4 Make referrals as needed	\$ -	DD/BRDM	Ongoing		
	<b>Total</b>	\$ -				
<b>Tactic: Succession Planning</b>						
• Activity:	Provide assistance with succession planning					
	<i>Objective: Help maintain the current business base and allow for smooth transition of ownership</i>					
	Action step(s) 1 Research best practices on succession planning	\$ -	DD/BRDM	July - Aug 2019		
	2 Develop a succession planning guide	\$ -	DD/BRDM/MPS	Sep - Nov 2020		
	3 Package guide for distribution	\$ -	MPS	Dec - Jan 2020		
	4 Incorporate succession guide into retention visits	\$ -	DD/BRDM	Ongoing 2020		
	<b>Total</b>	\$ -				

<b>Strategy: Attraction</b>				Budget	Staffing	Timeline
<b>Tactic: Marketing</b>						
• Activity:	Develop marketing materials that make the case for investing in Battle Creek					
	<i>Objective: Attract new development to the city</i>					
	Action step(s) 1 Publish discover downtown Battle Creek program mailer	\$ -	MPS	Spring (annually)		
	2 Weekly downtown merchant email blasts	\$ -	MPS	Weekly		
	3 Training flyers (Marketing Monday, etc.)	\$ -	MPS	Monthly		
	4 Programming promotional pieces (Kayaking/canoeing on the River)	\$ -	MPS	Seasonally		
	5 District Development sell sheets	\$ -	MPS	Annually		
	6 Promotional videos	\$ -	MPS	As needed		
	<b>Total</b>	\$ -				
<b>Tactic: Retail Strategy/Gap Analysis</b> EDF AND PARTNER SUPPORTED INITIATIVE						
• Activity:	Create a comprehensive community retail strategy and monitor and update as needed					
	<i>Objective: Strengthen local retail business in light of changing buyer habits</i>					
	Action step(s) 1 _____	\$ -		Pending Implementation		
	<b>Total</b>	\$ -				
<b>Tactic: Business Information</b>						
• Activity:	Provide access to information regarding the local small business profile through a web-based dashboard					
	<i>Objective: Create access to information to inform business decision-making</i>					
	Action step(s) 1 Mine and vet business information	\$ -	DD/BRDM	Ongoing		
	2 Finalize dashboard interface	\$ -	DD/BRDM/IT	July -Aug 2018		
	3 Coordinate data migration	\$ -	DD/BRDM/IT	July -Aug 2018		
	4 Population with retention information	\$ -	DD/BRDM/MPS/IT	Ongoing		
	<b>Total</b>	\$ -				
• Activity:	Create a searchable online database for property listings					
	<i>Objective: Facilitate the connection between potential developers and property owners</i>					
	Action step(s) 1 Review and update property listings	\$ -	DD/BRDM/IT	Ongoing		
	<b>Total</b>	\$ -				
• Activity:	Create an online investment map with project details.					
	<i>Objective: Market the community by driving investor confidence in Battle Creek</i>					
	Action step(s) 1 Development investment map interface	\$ -	DD/IT	July - Sep 2018		
	2 Coordinate data migration from BS&A	\$ -	DD/IT	Sep-18		
	3 Publish web portal	\$ -	DD/IT	Oct-18		
	4 Review for completeness and monitor monthly progress	\$ -	DD/IT	Ongoing		
	<b>Total</b>	\$ -				

City of Battle Creek  
Economic Development Fund Budget FY 2018

	Supplemental Programming - Year 1							Supplemental Programming - Year 2							Supplemental Programming - Year 3						
	(Base budget) 2018-2019 Projected	BD/TAD	Small Business Incentives	Small Business Lending	Real Estate Match	Local Procurement	Combined Total	(Base budget) 2019-2020 Projected	BD/TAD	Small Business Incentives	Small Business Lending	Real Estate Match	Local Procurement	Combined Total	(Base budget) 2020-2021 Projected	BD/TAD	Small Business Incentives	Small Business Lending	Real Estate Match	Local Procurement	Combined Total
<b>REVENUE</b>																					
402.010 Current Real Property Tax (TIFA passthrough)	\$376,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$376,000.00	\$390,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$390,000.00	\$400,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400,000.00
671.020 Misc. Other Rev. (BIDS and Authorities)	\$15,332.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,332.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
671.040 Misc. Other Rev. (rent)	\$8,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,120.00	\$8,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,120.00	\$8,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,120.00
674.010 Donations/Contributions/Grants	\$45,950.00	\$25,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$70,950.00	\$45,950.00	\$25,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$70,950.00	\$50,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000.00
699.248 Transfer from DDA	\$120,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120,000.00	\$120,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120,000.00	\$120,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120,000.00
<b>TOTAL REVENUE</b>	<b>\$565,402.00</b>	<b>\$25,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$590,402.00</b>	<b>\$576,070.00</b>	<b>\$25,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$601,070.00</b>	<b>\$590,120.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$590,120.00</b>
<b>EXPENSE</b>																					
<b>Personnel</b>																					
801.310 CCDC Contract Management	\$278,340.00	\$0.00	\$0.00	\$100,000.00	\$160,000.00	\$60,000.00	\$598,340.00	\$300,000.00	\$0.00	\$0.00	\$104,000.00	\$166,400.00	\$62,400.00	\$632,800.00	\$312,000.00	\$0.00	\$0.00	\$109,200.00	\$174,720.00	\$65,520.00	\$661,440.00
703.010 Worked Time Regular Salaries	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
704.010 Non-Worked Time Vacation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
704.020 Non-Worked Time Holiday	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
710.030 Other P/R Related PMTs (cellphone)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
716.010 FICA Social Security/Medicare	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
718.010 Insurance Hospitalization	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
718.020 Insurance Life Insurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
718.030 Insurance Dental Insurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
720.010 Retirement Municipal Employ Retirement Sys	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
720.070 Retirement City Paid ICMA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
720.080 Retirement City Paid ICMA-MSA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
722.010 Other Benefits Unemployment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
722.020 Other Benefits Workers Comp	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Personnel</b>	<b>\$278,340.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$100,000.00</b>	<b>\$160,000.00</b>	<b>\$60,000.00</b>	<b>\$598,340.00</b>	<b>\$300,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$104,000.00</b>	<b>\$166,400.00</b>	<b>\$62,400.00</b>	<b>\$632,800.00</b>	<b>\$312,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$109,200.00</b>	<b>\$174,720.00</b>	<b>\$65,520.00</b>	<b>\$661,440.00</b>
<b>Office Overhead/Staff Development</b>																					
727.010 Misc. Office supplies/expense	\$1,560.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,560.00	\$1,560.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,560.00	\$1,560.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,560.00
727.030 Printing & Photography	\$360.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$360.00	\$360.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$360.00	\$360.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$360.00
727.040 Postage	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00
727.380 Materials and Supplies Construction	\$600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00	\$600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00	\$600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00
727.480 Materials and Supplies (meals)	\$660.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$660.00	\$660.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$660.00	\$660.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$660.00
727.570 Subscriptions/Ref Materials	\$240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$240.00	\$240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$240.00	\$240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$240.00
801.010 Professional Services	\$0.00	\$15,000.00	\$52,000.00	\$25,625.00	\$30,375.00	\$30,000.00	\$153,000.00	\$0.00	\$15,600.00	\$52,000.00	\$42,340.00	\$15,590.00	\$31,200.00	\$156,730.00	\$0.00	\$16,380.00	\$52,000.00	\$57,869.50	\$10,869.50	\$32,760.00	\$169,879.00
801.300 Data Processing (IT allocation)	\$21,990.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,990.00	\$21,990.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,990.00	\$21,990.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,990.00
801.310 Professional Services (other)	\$0.00	\$3,000.00	\$0.00	\$7,000.00	\$35,000.00	\$3,000.00	\$48,000.00	\$0.00	\$3,120.00	\$0.00	\$15,600.00	\$36,400.00	\$30,000.00	\$85,120.00	\$0.00	\$3,276.00	\$0.00	\$16,380.00	\$38,220.00	\$31,500.00	\$89,376.00
801.360 Travel - Education/Conferences	\$6,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,000.00	\$6,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,000.00	\$6,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,000.00
801.170 Administrative Charge	\$17,625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,625.00	\$17,625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,625.00	\$17,625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,625.00
801.390 Legal Expenses	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,000.00	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,000.00	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,000.00
820.040 Insurance (liability)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
850.010 Communications Telephone (IT)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
850.015 Communications Services (IT)	\$6,048.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,048.00	\$6,048.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,048.00	\$6,048.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,048.00
850.060 Communications Wireless Card	\$886.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$886.00	\$886.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$886.00	\$886.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$886.00
900.020 Marketing and communications	\$66,000.00	\$5,000.00	\$5,000.00	\$4,500.00	\$4,500.00	\$5,000.00	\$90,000.00	\$66,000.00	\$5,200.00	\$5,000.00	\$18,200.00	\$4,680.00	\$2,000.00	\$101,080.00	\$66,000.00	\$5,460.00	\$5,000.00	\$19,110.00	\$4,914.00	\$2,000.00	\$102,484.00
900.030 Promotional, Gifts, Flowers, Etc.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
931.010 Web Site Marketing/maintenance	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,800.00	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,800.00	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,800.00
931.080 Equipment Maintenance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
940.010 General Rentals (Richo copier monthly lease)	\$924.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$924.00	\$924.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$924.00	\$924.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$924.00
940.030 Rent	\$21,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,600.00	\$21,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,600.00	\$21,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,600.00
940.060 Rent - vehicles	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00
955.050 Misc. Memberships/Dues	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
955.070 Misc. Other Contractual Services (parking/port-a-lets)	\$2,535.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,535.00	\$2,535.00	\$0.00	\$0.00	\$0										