

City of East Bethel
Economic Development Authority Agenda

Regular Meeting – 7:00 p.m.

Date: October 20, 2014



AGENDA

Item

- | | | |
|---------|------|--|
| 7:00 PM | 1.0 | Call to Order |
| 7:01 PM | 2.0 | Adopt Agenda |
| 7:03 PM | 3.0 | Approve September 15, 2014 Meeting Minutes |
| 7:05 PM | 4.0 | EDA Commission position interviews <ul style="list-style-type: none">- Sherry Allenspach (7:05)- Doug Welter (7:20) |
| 7:35 PM | 5.0 | Business Development Report |
| 7:40 PM | 6.0 | Website Enhancements |
| 8:00 PM | 7.0 | Chamber Update |
| 8:05 PM | 8.0 | City Council Report |
| 8:10 PM | 9.0 | Vote on EDA Commission position |
| 8:15 PM | 10.0 | Adjournment |

EAST BETHEL ECONOMIC DEVELOPMENT AUTHORITY MEETING

September 15th, 2014

The East Bethel Economic Development Authority (EDA) met for a Regular EDA Meeting on September 15, 2014 at 7:00 P.M for their regular meeting at City Hall.

MEMBERS PRESENT: Heidi Moegerle Dan Butler Bob DeRoche Julie Lux
Brian Bezanson

MEMBERS ABSENT: Mike Connor John Landwehr

ALSO PRESENT: Colleen Winter, Community Development Director
Jack Davis, City Administrator

Call to Order & Adopt Agenda

Mr. Bezanson motioned to adopt the September 15th, 2014 agenda. Mr. DeRoche seconded; all in favor, motion carried unanimously.

Approval of Meeting Minutes June 16, 2014

Mr. DeRoche motioned to approve the minutes. Julie Lux and Brian Bezanson abstained as they were not present at the meeting on June 16th. Mr. Butler seconded; all in favor, motion carried unanimously.

EDA Website, Miscellaneous Projects Update

Ms Winter reported that the website intern, Amy Norling, has been working on several items in support of the EDA page on the website as well as looking at how our website is used. Members reviewed the following (Attached):

- Website report, along with analysis of Piwik (our internal program) vs. Google Analytics.
- Business Resource and Financial Assistance Directory (draft)
- Resident Guide (draft)

In addition to the EDA page, there are several other pages on the website that have been enhanced and were reviewed as well. Members provided comments and feedback.

The analysis of the website for June showed searches for information on Booster Days, employment, permits and information on rules/restrictions for keeping chickens. In July, the top 10 pages accessed on the website included Booster Days, City Council and City Codes. August showed searches for zoning items, "candidates" and "noise".

It was noted that data for July may have been skewed due to Ms Norling's frequent access of the website and its various pages for analysis. This issue has already been addressed and changes made to exclude staff access from being included as part of the analysis. The reports on the website will continue to be presented at this meeting on a monthly basis.

The comparison of Piwik vs. Google analytic programs for website data demonstrated that Piwik is a better tool for our purposes internally. Ms Winter

stated that there are several things we can get with Piwik that we cannot get from Google.

There have been several changes made to improve the website with a goal of getting our business listing directory published on the site as completely as possible. If a business is a member of the Chamber of Commerce it is noted on the site with the logo.

There has been very positive feedback on improvements to the Building Permits and Inspections page. Information has been consolidated within links to provide all the necessary information needed to complete the entire process for applying for permits.

Discussed possibility of adding Paypal as an option for residents to use to pay permit fees when they submit their applications. There is a large fee to use Paypal and other programs of this type that would have to be passed on to the consumer (in this case the resident paying the fee). Civic Plus (the website host for our current system) may have something similar that could be used but this is still being researched.

Mr. Bezanson raised the concern that if the building permit process became too easily completed without visiting the permit office or Staff, there may be more errors or discrepancies that require rework. He feels it is important to have interface between the customer and the permit staff.

Ms Moegerle reported that other states allow paying property taxes online and charge a convenience fee that goes to the state. Anoka County also allows paying property tax online. Members agreed that paying online might be better for flat fee permits and more user-friendly but anything more complicated should require face to face time with staff. It might also be helpful to make the forms "fillable".

The staff hopes to make the same updates and changes to the Planning section of the website for land use issue forms. The Business Resource and Financial Assistance Directory is planned to be posted on the EDA section of the website. The Resident Guide will be very interactive once it is posted on the website and is very comprehensive.

Mr. Bezanson complimented the staff on the Business Resource and Financial Assistance Directory. Ms Winter reported that the product is an ongoing work in progress as the information changes frequently and requires updating on a regular basis. The directory is intended to be interactive on the city website as much as possible and to assist in keeping the information up to date. The sources for the facts and figures for this product as well as the Resident Guide are the Metro Council Website and the 2010 Census. The goal is to have the Directory available on the Economic Development page of the website with possible links to real estate data.

Mr. Butler gave kudos to the staff for their work in preparing the Resident Guide and raised the question of how to identify new residents so that the guide can be

sent to them. Ms Winter reported that new residents are identified through annual county property tax information. People coming in to City Hall or calling and identifying themselves as new residents is one of the only other ways new residents are identified.

Ms Winter discussed how the guide might be distributed with suggestions for providing copies to Chamber of Commerce member businesses, churches, schools, banks and the Post Office to give to new residents of the community as they become aware of them. She noted that the guide is really meant to be interactive because of all the hyperlinks that will be available through it on the city website. The availability of the guide may also be advertised in the city newsletter, Channel 10 and on the Reader Board. Rather than making multiple copies, the guide could be published in a digital format for distribution as appropriate.

If the guide is to be mass produced, advertising may be a possible option to assist with funding the production. Some suggestions for potential advertisers included members of the Chamber of Commerce, Realtors, Banks, and Insurance Agencies. These businesses may also be interested in advertising in an online publication of the guide. Ms Winter cautioned that some of the suggested options may be so labor intensive as to prohibit pursuing them further at this time.

Ms Moegerle suggested alphabetizing the entries in the Resident Guide as well as the Business Directory. She also suggested possibly using subcategories to make it easier to organize and use. Ms Winter noted that there is an alphabetized index for the Resident Guide. Members provided other suggestions for improvement as well.

Mr. Butler brought up the challenge of keeping the information up to date and ensuring that the hyperlinks work. Ms Winter noted that Ms Norling found 14 hyperlinks that no longer worked when she first assessed the website and has done a great job of cleaning up the website since she started.

Business Development Report

IUP completed for Verizon, in the process of finalizing lease agreement to present to Council

- Have not had a meeting for some time. Still working to have a viable lease agreement to present to the City Council at their next meeting.

Developer's Agreement for Viking Preserve to be presented to Council

- This project is on hold at the moment in hopes that they can partner with the project at the corner of 22 and Hwy 65 to get better prices from contractors for putting in utilities.

Met with existing business who is interested in bringing in another business into East Bethel

- Hoping that the groundwork for this will still be accomplished this calendar year.

Continue to work on access issues out of Classic Commercial Park and on the east side of Hwy 65, met with representatives from MNDOT

- This issue was discussed at the last Chamber meeting. It is understood that there is a great need to have a secondary access out of the Classic Commercial Park as well as a stoplight somewhere between 181st and 187th. MNDOT does not share this view but the community continues to feel it is very important. Mr. Davis stated he sent an email to MNDOT on 9/12/2014 asking for their interpretation on the 185th request ASAP.

Preliminary Plat of Classic Commercial Park 3rd Addition will be presented at Planning commission meeting on August 26, 2014

Work with existing developer on an already platted (pre 2007) rural residential development

- There has been increased discussion on opening up rural residential developments again. There seem to be differing views as to where the One/10 acre rule came from and that anything that was outside of the corridor or outside of the sewer and water project should have been 2.5 acre sizes. It is believed that if this is true, it would simplify things and may result in an increase in rural residential development. This issue was previously passed and forwarded to MET Council for their approval. No word yet from MET Council.

Three existing businesses are currently looking at expansion projects and the City is working with them

- One business expansion is relatively small but the other two could be substantially larger.

EDA President wrote letter to Bob King (East Bethel Properties) to find out the status of his project.

- No response yet.

Continue work on website changes and tools as previously discussed.

Developed all new Planning forms, including Developer's handbook both for print and electronic media format as previously discussed.

Community Development Block Grant project – Coon Lake Beach

- The city originally applied for \$300,000 but was awarded \$200,000. Recently made aware of another \$100,000 available. Fourteen people have been prequalified for the program in hopes of bringing their septic systems up to code. There is currently no limit in dollar cost per resident but this may be something the city should consider. Several of the selected residents may require additional assistance to implement the program for them. The grant is specific to the area originally identified as it is tied to previous environmental reviews and may not be expanded outside the area.

The county also has a program that residents can apply for that is based on income. It is not known if this program is a grant or a loan.

New construction home permits issued to date: 12; Commercial permits: 3

Met with East end businesses (across the street from the Classic Commercial Park) to discuss sewer and water - Meeting went well.

Chamber Golf Outing – very well attended.

Data Center Proposition

The State of Minnesota has put together promotional materials and incentives for data centers to be located in communities in the metro area. Ms. Winter met with Brian and Don from Connexus to discuss possible options for Data Centers in East Bethel. There are pros and cons to having these businesses in our community.

Pros:

- Increased tax base for buildings and land
- Large water and electricity user
- Unobtrusive, clean, attractive building
- Does not generate a lot of traffic

Cons:

- Need to have a large tract of land (10-100 acres)
- Do not generate a lot of jobs
- Incentives for location are a priority
- Will not generate a lot of ERU's – WHAT DOES THIS STAND FOR????

Questions for discussion included:

Are data centers an industry that we would like to pursue and make a part of our Economic Development strategy?

What priority level should data centers be, and is the City willing to look at providing incentives to entice these types of businesses to locate in our community?

Members discussed options for use of the buildings and land if the company decided to move after having been established. Most data centers request only 10 – 20 acres of land but some need as much as 100 acres. The amount of land needed may be a security requirement. The usual employee level is only about 10 – 15 people.

Possible sites available were discussed and Ms. Lux felt that some of them would meet the requirements of most data centers but not all of them would. Mr. Davis stated they would be looking for redundancy in fiber service which is currently available. Water/sewer/utility requirements may be costly to provide access. Cooling towers may allow for reusing some water.

Some less desirable locations for other businesses may be appropriate for data centers. There are a few with 40 acres but most are only 2 acres. Discussed several possible locations as well as pros/cons of each.

It is not known if the city has the resources to offer adequate incentive for these organizations in order to compete with other locations. Ms. Moegerle

commented that we would need to update the franchise agreements with our electricity providers to accommodate the centers.

Chamber Update

Ms. Winter reported that Jodi Millbrandt from Employer Solutions Group presented information on the services offered by their company including helping businesses in working with the affordable healthcare act. Ms. Winter presented on the Highway 65 corridor and what our local community's expectations are vs MN DOT priorities.

The Chamber will invite Anoka County and representatives from MN DOT to the next meeting in November. The intent is to discuss what they see as priorities for Hwy 65.

On October 2nd, the Chamber of Commerce and the Senior Citizens Center will jointly sponsor a local Candidate Forum at City Hall in Council Chambers.

Council Report and Other Business

The City Council will meet on September 17th.

Mr. Bezanson noted many vehicles at new Park and Ride lot at theater. Ms. Winter reported an average of 35-40 vehicles per day have been using the new service.

Ms. Winter introduced Sue Irons as the new Recording Secretary for this meeting. Members welcomed her aboard.

Adjournment

Ms. Moegerle made a motion to adjourn the meeting at 8:07 p.m. Ms. Lux seconded; all in favor, motion carried.

Submitted by:
Susan Lori Irons
Recording Secretary



City of East Bethel Economic Development Authority Agenda Information

Date:

October 20, 2014

Agenda Item Number:

Item 4.0

Agenda Item:

EDA Commission position Interviews

Background Information:

We have one open position on the EDA; it is to replace Mike Conner's position and runs through January 31, 2018. We have two applicants for the open position – Sherry Allenspach and Doug Welter. We will be interviewing Sherry at 7:05 pm and Doug at 7:20 pm.

Attachments:

- 1.) Letter of Interest from Sherry Allenspach
- 2.) Letter of Interest and resume from Doug Welter

Requested Action:

EDA will vote on Commission position via secret ballot at the end of the regular meeting for Council approval.

Sherry Allenspach
3427 217th Avenue NE
East Bethel, MN 55011

July 23, 2014

City of East Bethel
2241 221st Avenue NE
East Bethel, MN 55011

I am writing to express my interest in your opening for an Economic Development Authority (EDA) Commission Member.

We have lived in the City of East Bethel for almost 11 years, and I have been volunteering with the City since 2004. I served on the Parks Commission from 2004 to 2008 and on the EDA from 2009 to 2013 when I resigned due to another commitment.

Prior to moving to East Bethel, I served two terms as an elected City Council member in Maplewood, MN with volunteer activities prior to that on the Planning Commission.

My past service has given me a good understanding of how city government works and how important commissions and committees are to this process.

I would be happy to answer any questions you may have and can be reached at 612-419-4596 at your convenience.

I look forward to serving the City of East Bethel again on this active Commission.

Sincerely,


Sherry Allenspach

sherallen@aol.com





Doug Welter

20590 Austin Street NE
East Bethel, MN 55011
Mobile Phone: 612-961-2080

► **City of East Bethel**

2241 221st Avenue NE
East Bethel, MN 55011

RE: Economic Development Authority (EDA)
Commission Member

City of East Bethel,

I am writing to express my interest in serving as a member of the Economic Development Authority.

I have been a resident of East Bethel for the last sixteen years. I recently retired from my full time position as Director of Education for a medical device manufacturer and now I have both the time and the interest increasing my involvement in my community.

I currently serve on the Board of Directors of the Beaverbrook Tri-County Sportsmen's organization.

I worked for the past forty years in the medical device industry. Upon retirement last year, I established an LLC and now provide consulting services on a part time basis. I have a Bachelor's degree in Mathematics and a Master's degree in Business Administration. My current resume is attached.

Please contact me with any questions.

Sincerely,



Doug Welter
Chief Education Officer
Welter Education and Consulting
7/16/2014

DOUGLAS WELTER
20590 Austin Street NE
East Bethel, MN 55011

Cell: 612-961-2080

Email: welterd@midco.net

SUMMARY

I am a Training and Education professional with a strong background in customer and sales education. I have experience building effective partnerships with senior management for strategic and tactical positioning of education solutions to increase market share, enhance customer relations, and achieve of revenue goals. I am skilled in communication, project management, facilitation, problem solving and selling skills.

PROFESSIONAL EXPERIENCE

WELTER EDUCATION AND CONSULTING – Cedar, MN

2013-Present

Chief Education Officer

Offerings in education and consulting in the areas of:

Medical Devices

- Cardiac Rhythm Interpretation
- Pacing Concepts
- Defibrillation Concepts
- Cardiac Resynchronization Concepts
- IBHRE Exam Preparation

Business Effectiveness

- Selling Skills
- Building Effective Relationships
- Interviewing Skills

SORIN GROUP – Plymouth, MN

2010-2013

Director, Education and Training

- Building a team to address needs with customer education, field education, technical services and arrangements with health care professionals.
- Revised new hire training program with focus on clinical outcomes.
- Revised training and certification process; improving the technical and clinical knowledge of the sales force.
- Developed education strategy based on customer and employee needs and tied to business goals.

BIOTRONIK, INC. – Lake Oswego, OR

2004-2010

Senior Manager, Education and Training

- Improved sales force effectiveness through implementation of a selling skills training program and a standardized certification process for technical and clinical competency.
- Improved customer relations by implementing physician training programs for clinical competency by partnering with hospitals and key physician groups to provide proctored training sessions.
- Reduced training costs and improved participation in customer education programs by implementing a new communication process for the field sales force.
- Developed and implemented Cardiac Resynchronization Therapy training and certification process for Field Sales employees.

GUIDANT CORPORATION - St. Paul, MN

1999-2004

Manager, Learning and Development

- Significantly improved R&D compliance with project milestones by partnering with functional management to implement targeted development programs to improve project management skills.
- Improved management effectiveness and employee engagement through development of a strategic education plan which aligned educational curriculum with business unit objectives.
- Provided performance development focus for management and employees through the development of integrated competency models to align succession planning, performance management, employee selection and career development processes.
- Reduced training expenses by obtaining master trainer certification and conducting instructor certification programs.
- Increased organizational impact of training initiatives through the development and implementation of evaluation and assessment processes for education curriculum.

MEDTRONIC, INC. - Fridley, MN

1984-1999

Manager, Education and Research

1997-1999

- Improved customer relations through the design and development of educational curriculum to meet customer needs for cardiac surgery therapies.
- Improved sales effectiveness through the development of education strategies and tactics linked to business objectives and marketing plans.
- Increased the customer base by implementing education programs targeted to meet emerging needs.

Manager, Product Education

1995-1997

- Significantly reduced the time required for sales representatives to develop competency in new products and therapies through the creation of training curriculum to support the needs of new hires, existing field sales personnel and customers for the market release of new cardiac rhythm management products and therapies.
- Increased product acceptance rate through the development of an education strategy aligned with business objectives and marketing initiatives.

Manager, Technical Services**1987-1995**

- Decreased the response time to technical inquiries through the development and implementation of strategies and tactics to meet the technical support needs for sales and marketing employees, customers and patients.
- Eliminated complaints regarding availability of technical support through the development and implementation of a redundant coverage on-call system, insuring 24-hour technical assistance to customers and field sales personnel.
- Provided technical and education support to the Law Department, Engineering, Marketing, Customer Education and Marketing Communications.
- Improved sales support and employee business acumen through the development and implementation of a program for training in-house personnel to provide surgery coverage assistance to the field sales force.

MEDTRONIC, INC. - Fridley, MN (continued)**1984-1999****Sales Representative, CRM Product****1984-1987**

- Increased sales unit volume by 110%
- Increased sales revenues by 150%
- Increased average selling price by 20%

EDUCATION

- Coursework in Educational Doctorate program University of St. Thomas, St. Paul, MN
- MBA degree - University of North Dakota, Grand Forks, ND
- B. S. degree in Secondary Education, major math - University of Wisconsin, Superior, WI

OTHER EXPERIENCE AND CERTIFICATIONS

Master facilitator, facilitation skills (DDI)
Master facilitator, interviewing (DDI)
Facilitator, selling skills (Wilson Learning)
Facilitator, social styles (Wilson Learning)
Facilitator, Coaching (Wilson Learning)
TESTAMUR NASPE_xAM/AP
United States Air Force



City of East Bethel Economic Development Authority Agenda Information

Date:

October 20, 2014

Agenda Item Number:

Item 5.0

Agenda Item:

Business Development Report - September Activity

Requested Action:

For Information Only

- Expansion of Cambridge-Isanti Insurance Agency completed (23847 Johnson St NE)
- CDBG program at Coon Lake Beach is progressing. We will probably try and get at least 4 septic systems installed this fall yet.
- Classic Commercial Park 3rd Addition Plat approved and working on Developer's Agreement
- Continue work on website changes and tools
- Applying for a Met Council grant to assist with the decommissioning of the Castle Towers wastewater facility
- To date there have been 15 new residential home permits issued in the City of East Bethel
- Year to date the Community Development Department has received over 13,000 phone calls, emails and counter visits. Which is up 156% from where we were one year ago. We have also issued more building permits than we did in 2012 or 2013.



City of East Bethel Economic Development Authority Agenda Information

Date:

October 20, 2014

Agenda Item Number:

Item 6.0

Agenda Item:

EDA website update, misc. projects

Background Information:

Our website intern, Amy Norling, has been working on several items in support of the EDA page on the website as well as looking at how our website is used. Please find attached the following:

- Business Resource and Financial Assistance Directory – we will be discussing this and if there are no other changes we will be going live with it
- 10 ways Local Government can use Social Media
- Facebook page
- How can we improve our website?

Requested Action:

Provide input on the products that have been developed in support of economic development.

Summer 2014 Piwik Analysis

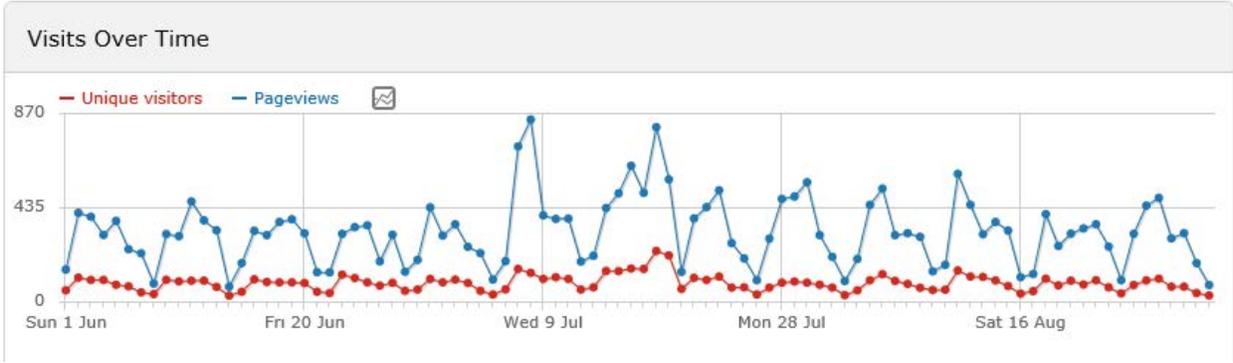
June through August

Searches within our site	
zoning map	15
booster days	10
employment	10
permits	9
ice arena	8
booster day	7
chickens	7
map	7
building codes	6
building permits	6
fee schedule	6
parks	6
zoning	6
building permit	5
gis	5
booster	4
electrical permit	4
jobs	4
maps	4
parade	4
parade route	4
atv	3
burning permits	3
candidate	3

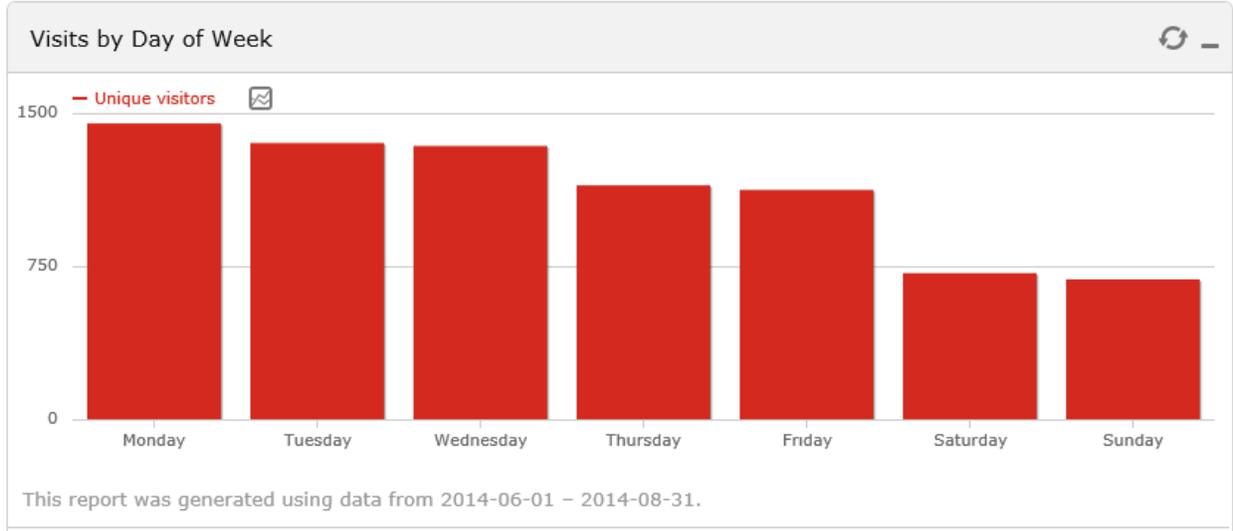
Searches (From Google or Yahoo)	
east bethel mn	151
city of east bethel	124
city of east bethel mn	43
east bethel	35
city of east bethel, mn	28
east bethel, mn	26
east bethel booster days	22
east bethel city hall	15
city of east bethel minnesota	10
east bethel minnesota	10
city of east bethel building permits	8
east bethel booster days 2014	8
east bethel parade	8
east bethel fire department	7
www.ci.east-bethel.mn.us	7
east bethel city	5
east bethel days	5
east bethel recycling	5
ci.east bethel.mn.us	4
city of east bethel jobs	4
city of east bethel mn jobs	4
east bethel, mn	4
east bethel booster days parade	4
east bethel mn zoning map	4

10% of users viewed our site via mobile phone.

Most frequently viewed webpages	
East Bethel, MN - Official Website	14870
East Bethel, MN	3971
East Bethel Booster Day	1028
City Council	1034
City Code	784
Residents	505
Agendas & Minutes	390
City Maps	496
Parks & Recreation	378
Building Inspection	423
Building Inspections & Permits	301
Fire	229
Administration	208
Help Center	202
Planning Commission	217
Departments	173
Government	164
Community Development	181
Police	159
Public Works	134
Economic Development	137
Permit Types	115
History of East Bethel	125
Recycling Options	129
Public Utilities	122



*Note: The peaks in July were because the website intern was analyzing the website.



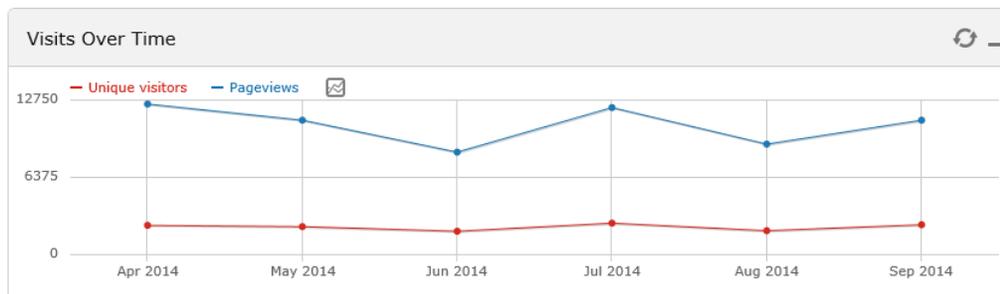
Most Downloaded Document from our Website	
Document	# of times downloaded
City of East Bethel Official Map	51
Permit Application	51
City of East Bethel Employment Application	51
Building Permit Fees	50
Parks and Trails District Map	39
Information necessary when applying for a Residential Accessory Building Permit	38
Permit Application for Residential Accessory structure	32

September 2014 Piwik Analysis

Searches (From Google or Yahoo)	
search	# of searches
city of east bethel	55
east bethel mn	44
city of east bethel mn	15
city of east bethel, mn	8
east bethel	7
east bethel, mn	6
east bethel recycling day	6
east bethel city hall	5
city of east bethel jobs	3
city of east bethel minnesota	3
east bethel mn city hall	3
east bethel mn news	3
ace waste pickup schedule east bethel	2
booster park east bethel mn	2
car show near east bethel mn	2
ci.east bethel.mn.us	2
city of east bethel web site	2
east bethel building codes	2
east bethel fire department	2
east bethel minnesota	2
east bethel mn fire department	2
east bethel recycling center	2
mayor of east bethel	2
nature areas in easy bethel, mn	2

Searches within our Site	
Searches	Label
6	bus
4	hunting
3	chicken ordinance
3	chickens
3	eru
3	fire deptment
3	hours
3	map
3	zoning map
2	burning permit
2	cable
2	cable tv
2	carrie frost
2	city attorney
2	city clerk
2	commercial real estate
2	community center
2	deer hunting
2	employment
2	facebook
2	holding tanks
	horses
	ice arena

12% of users view our site via mobile phone.



Most frequently viewed webpages				
Label	Unique Pageviews	Total # of Actions	Avg. time on page	Bounce Rate
East Bethel, MN - Official Website	1812	7271	173	28%
East Bethel, MN	539	2156	109	49%
Building Inspections & Permits	221	258	64	28%
City Council	207	245	124	31%
City Code	172	418	242	24%
Residents	139	21	107	44%
Add Job Posting	99	51	82	67%
City Maps	92	49	200	47%
Parks & Recreation	72	66	101	55%
Agendas & Minutes	70	25	18	0%
Fire	67	94	97	53%
Help Center	59	1	53	100%
Administration	55	5	73	50%
Planning Commission	55	64	95	18%
Building Permit Applications	54	9	54	25%
Police	49	69	65	37%
About East Bethel	48	18	69	43%
Government	46	53	20	25%
Senior Community Center	44	41	125	73%
Community Development	42	4	103	50%
Public Works	42	7	75	83%
Departments	41	77	26	29%
Recycling Events	41	40	79	68%
Building Dept. FAQ	36		98	0%
Newsletters	35	3	94	50%

Most Downloaded Document from our Website	
Document	# of times downloaded
City of East Bethel Job Description	100
Resident Guide	99
Employment Application	58
Official Map of East Bethel	46
Official Map of East Bethel – City Base Map	27
Detached Garages, Accessory Buildings and structures	26
Amended Zoning Map	25

2241 221st Ave. NE • East Bethel, MN 55011
Phone: (763) 367-7844 • Fax: (763) 434-9578

Business Resource & Financial Assistance Directory

2014



Revision Date: 9/17/2014

Promoting retention, enhancement, and creation of businesses in the East Bethel Community by providing financial resources, workforce development, and assistance with business plans. Revision Date: 8/25/2014

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[East Bethel Area Banks](#)

5

People's Bank of Commerce
Village Bank

[Business Development](#)

6

Location and Expansion Assistance
Minnesota Workforce Centers
Small Business Development Centers
U of M Community Economics: Business Retention & Expansion (BR&E)
U of M Community Economics: Retail Analysis and Development

[Local Loan Programs](#)

7

Property Tax Abatements for Economic Development
Tax Increment Financing (TIF)

[State & Federal Loan Programs](#)

7

Emerging Entrepreneurs
Job Creation Fund
Minnesota Reservist and Veteran Business Loan Program
MN's Angel Loan Fund Program (ALF)
MN's Angel Tax Credit Program
Renewable Energy Program
Small Business Development Loan Program
Value-Added Producer Grants

[USDA, Rural Development](#)

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Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program
Business and Industry Guaranteed Loans (B&I)
Intermediary Relending Program (IRP)
Rural Business Investment Program (RBIP)
Rural Economic Development (RED) Loan & Grant
Rural Energy for America Program (REAP LOANS)

To apply for USDA programs,
please contact your [Rural
Development State Office](#).

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[Small Business Administration \(SBA\) Loans](#)

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504
7(a)
CAPLines
Express
MicroLoan
Military Reservists Economic Injury Loans (MREIDL)
Real Estate & Equipment Loan: CDC/504
Rural Business Loan

To apply for any of these loans
find an [SBA approved lender](#)
near you.

[Export Programs](#)

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Export Express
Export Working Capital Program (EWCP)
International Trade Loan Program
STEP Grant Program
U.S. Commercial Service: Export Assistance

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Kickstarter
Venture Capitalism

[Workforce Development](#)

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Minnesota Job Skills Partnership Program (MJSP)
MJSP Program: Health Care & Human Services

[Utility Economic Development Programs](#)

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East Central Energy

[Frequently Requested Minnesota Telephone Numbers](#)

20

[Frequently Requested Federal Telephone Numbers](#)

20

[Business Assistance Telephone Numbers](#)

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[City of East Bethel Contact Numbers](#)

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East Bethel, Minnesota

Facts and Figures

At the northern edge of the Minneapolis-St. Paul metropolitan area, the City of East Bethel is 45 square miles of lakes, wetlands, and prairies. The City is traversed by Minnesota Highway 65, a four-lane expressway. Viking Boulevard is the City's main east-west road. The City is also home to the Sandhill Crane Natural Area, Cedar Creek Ecosystems Science Reserve and Coon Lake, the largest lake in Anoka County.

Population 11,626
Households 3,978
Area 44.8 sq. miles

Location

Bordered by Isanti County to the north, Ham Lake to the south, Oak Grove to the west, and Linwood to the east.

Recreation

Nature and Ski trails, Ice Arena, and over 200 acres of park space

Cedar Creek Ecosystem Science Reserve

2,200-hectare experimental ecological reserve operated by the University of Minnesota with natural habitats that represent the entire state. Serves as a research and teaching facility for six colleges from the University and for other colleges and universities both within and outside Minnesota.

To learn more about East Bethel please visit us online at www.ci.east-bethel.mn.us

Population	Under 5	6.20%
	5 to 19	24.80%
	20 to 34	14.90%
	35 to 44	16.60%
	45 to 54	18.50%
	55 to 64	11.60%
	65 plus	7.50%

Household Income	Less than \$10,000	4.20%
	\$10,000 to 14,999	1.40%
	\$15,000 to \$24,999	4.80%
	\$25,000 to \$34,999	6.10%
	\$35,000 to \$49,999	12.50%
	\$50,000 to \$74,999	18.50%
	\$75,000 to \$99,999	22.50%
	\$100,000 to \$149,999	21.60%
	\$150,000 to \$199,999	4.40%
	\$200,000 plus	3.90%
Mean	\$84,611	
Median	\$76,447	
Per Capita	\$29,187	

Education	Graduate or Professional Degree	3.50%
	Bachelor's Degree	11.60%
	Associate's Degree	12.30%
	Some college, no degree	28.20%
	High School Graduate (includes GED)	37.70%

Housing	Total housing units	4,237
	Occupied housing units	3,978
	Owner-occupied	97.20%
	Renter-occupied	2.80%

Home Value	Less than \$50,000	7.30%
	\$50,000 to \$99,999	0.70%
	\$100,000 to \$149,999	3.90%
	\$150,000 to \$199,999	20.90%
	\$200,000 to \$299,999	39.20%
	\$300,000 to \$499,999	24.50%
	\$500,000 plus	3.60%
Median		

Employment by Industry	Manufacturing	18.30%
	Educational services, health care, and social assistance	16.60%
	Construction	13.20%
	Retail trade	9.30%
	Professional, scientific, management, administrative and waste management services	7.90%
	Finance , insurance, real estate, rental and leasing	6.10%
	Transportation, warehousing, utilities	6.00%
	Arts, entertainment , recreation, accommodation and food services	5.70%
	Public Administration	4.40%
	Wholesale trade	4.20%
	Other services, except public administration	4.10%
	Information	3.40%
	Agriculture, forestry , mining, fishing and hunting	0.70%

Source: 2010 U.S. Census and 2006-2010 ACS 5Y Estimates



2241 221st Ave. NE • East Bethel, MN 55011
Phone: (763) 367-7844 • Fax: (763) 434-9578

Business Resource and Financial Assistance Directory

This directory assists in finding the right programs, tools, and services for your business idea or expansion. We recommend that you view this resource guide on your computer so you may utilize the links. You may find an electronic copy at <http://www.ci.east-bethel.mn.us/Index.aspx?NID=107>

The City of East Bethel is 45 sq. miles of scenic Central Minnesota real estate with a diverse population of over 12,000 residents. East Bethel is situated in northern Anoka County and is traversed by Minnesota Highway 65, a four-lane expressway that leads to either the Twin Cities or the semi-rural north. The City of East Bethel is now home to over 236 businesses and is the ideal place to locate a new or expanding business. To view an in-depth Community Profile for East Bethel then please visit this link: <http://stats.metc.state.mn.us/profile/detail.aspx?c=02394596>

For assistance, contact the Community Development Department for assistance:

Stop in: 2241 221st Ave. NE, East Bethel, MN 55011

Phone: (763) 367-7844

Fax: (763) 434-9578

Email: Colleen.Winter@ci.east-bethel.mn.us

East Bethel Area Banks:

People's Bank of Commerce: (763) 434-4462

21420 Aberdeen Street, East Bethel, Minnesota 55011

Offers Business Checking/Savings:

- Free Business Checking: An account for businesses with fewer than 200 items per month.
- Business Analysis Checking: An account for day-to-day operating expenses, where collected balances are used to offset fees on the account.
- Business Preferred High-Yield Money Market

Business Loans offered by Peoples Bank of Commerce:

Village Bank: (763) 398-8050

18770 Hwy 65 NE, East Bethel, MN 55011

Offers Business Checking/Savings:

- Simply Free Business Checking: Perfect for most businesses.
- Business Checking: Designed for businesses that have higher monthly account activity.
- Business Interest Checking: An interest bearing account available to our Sole Proprietors and Not-for-Profit Organizations.
- "Village Business Money Market:" High-yield money market account.

Business Loans offered by Village Bank:

Real Estate Loans, Construction Loans, Lines of Credit, Term Loans, SBA Financing Programs
Lines of Credit, Term loan, SBA Loans, Commercial Real Estate, and Letters of Credit

Business Development

[Business Finance Guide](#) from Department of Employment and Economic Development (DEED).
[Guide to Starting a Business in Minnesota](#) from the Department of Economic Development (DEED).

Location and Expansion Assistance

DEED

These Community Development specialists work closely with companies of all types to help them locate and expand in East Bethel. These consultants have the background, information, and connections to help you turn your plans into reality.

To participate in this program, please contact the Community Development Department at East Bethel City Hall.

2241 221st Ave. NE, East Bethel, MN 55011

Email: Colleen.Winter@ci.east-bethel.mn.us

Phone: (763) 367-7844

Minnesota Workforce Centers

DEED

The MN Workforce Center understands the needs of employers and industries and can provide workforce and business-related data that can give you insight into economic trends that can affect and shape your business decisions. They can publicize job opportunities for you, and can even train your staff.

Contact Information

Anoka County WorkForce Center

1201 89th Ave NE, Suite 235

Blaine, MN 55434-3372

Phone: 763-783-4800

Email: anokacounty.wfc@state.mn.us

8:00 a.m. to 4:30 p.m. Monday - Friday

8:00 a.m. to 6:00 p.m. Tuesday

Small Business Development Centers

SBA

A network of Small Business Development Centers (SBDCs) provides the professional expertise and guidance that every small business owner needs to flourish in today's competitive and ever-changing business world. They offer services, training, workshops, and consulting with pre-venture, start-ups, and established businesses.

Twin Cities Metro Region serves Anoka County at The University of St. Thomas.

Contact Information

Terrence Murphy Hall 100

1000 LaSalle Ave

Minneapolis, MN 55403

Phone: 651-962-4500

Regional Director: Michael Ryan

Email: mpryan@stthomas.edu

Website: <http://www.stthomas.edu/sbdc>

U of M Community Economics: Business Retention & Expansion (BR&E)

U of M

The BR&E focuses on keeping and creating local businesses and jobs. Businesses that are looking to solidify retention or looking to expand can find many resources available through the University of Minnesota's Extension Service, Community Economics. Research-based programs and online resources help the community move from ideas to actions that support businesses already existing in their vicinity. They also offer case studies, community stories, reports and sample surveys that will help you think about business retention and expansion for your community. To participate in this program, please contact the Community Development Department at East Bethel City Hall.

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Email: Colleen.Winter@ci.east-bethel.mn.us

U of M Community Economics: Retail Analysis and Development

U of M

Retail markets are changing dramatically. Mobile customers, big box stores, and global markets challenge local retailers to stay competitive. This program helps local businesses maintain a competitive retail marketplace. The program leaders create customized applied research reports that help communities understand their retail strengths, gaps and opportunities. They provide analysis and information for your community and can help you learn about retail development.

To participate in this program, please contact the Community Development Department at East Bethel City Hall.

2241 221st Ave. NE, East Bethel, MN 55011

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Local Loan Programs:

Property Tax Abatements for Economic Development

Abatements can be permanent forgiveness OR temporary deferrals of property tax in order to encourage businesses to locate, expand, or redevelop a location or area.

When abatements can be used: If the political subdivision finds that the public benefit exceeds the costs, then there is a very broad chance that abatement is available.

To participate in this program, please contact the Community Development Department at East Bethel City Hall.

2241 221st Ave. NE, East Bethel, MN 55011

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Email: Colleen.Winter@ci.east-bethel.mn.us

Tax Increment Financing (TIF)

Tax increment financing (TIF) uses the increased property taxes that a new real estate development would generate to help finance costs of the new development.

Type of TIF districts that may be created: Redevelopment, renewal and renovation, economic development, housing, soils, and compact development.

To participate in this program, please contact the Community Development Department at East Bethel City Hall.

2241 221st Ave. NE, East Bethel, MN 55011

Phone: (763) 367-7844

Email: Colleen.Winter@ci.east-bethel.mn.us

State & Federal Loan Programs:

Emerging Entrepreneurs

DEED

This fund supports small businesses with less than 50 employees, targeting minority- and woman-owned businesses, and also businesses that are located in economically distressed areas.

Eligibility: Businesses with less than 500 employees. However, the businesses that will be targeted are those that have less than 50 employees, are owned by minorities or women, or are/will be located in a distressed area.

Eligible Projects: EEF funds may be used for start-up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment. Projects that include passive real estate are only allowed on a limited basis. Financing of existing debt is not permitted. To participate, contact Bart Bevins by phone 651-259-7424 or e-mail: Bart.Bevins@state.mn.us

[Job Creation Fund](#)

DEED

This fund provides financial incentives to new or expanding businesses that create or retain high-paying jobs, construct or renovate facilities, or make other property improvements.

Eligibility: Projects that begin before becoming designated by DEED are not eligible for the Job Creation Fund. Businesses must be involved in manufacturing, warehousing, distribution, technology-related industries, and other eligible activities, AND be designated by DEED.

To meet the minimum requirements, a business must

- Be engaged in an eligible business activity
- Obtain local government support via council resolution
- Invest at least \$500,000 in real property improvements within one year of becoming a designated Job Creation Fund business
- Create at least 10 new full-time permanent jobs within two years of becoming a Job Creation Fund business while maintaining existing employment numbers
- Pay at least \$12.45 in wages and benefits in 2014, adjusted annually based on 110 percent of federal poverty guidelines. The level will be \$12.61 starting Jan. 1, 2015.
- Have other location options outside of Minnesota
- Cause no undue harm to Minnesota business competitors
- Certify that the project would not occur without Job Creation Fund assistance

To participate in this program, please contact the Community Development Department at East Bethel City Hall.

2241 221st Ave. NE, East Bethel, MN 55011

Phone: (763) 367-7844

Email: Colleen.Winter@ci.east-bethel.mn.us

[Minnesota Reservist and Veteran Business Loan Program](#)

DEED

This program provides business loans to companies who have an essential employee called to active service, causing economic injury to the business do to the employee's absence. OR this program provides business loans for recently service separated veterans seeking assistance in starting their own small business.

Eligibility: Small businesses in Minnesota with an essential employee involved in the Armed Forces.

To participate in this program, download the [Minnesota Reservist and Veteran Business Loan Application](#) and follow the instructions for submission.

[Minnesota's Angel Loan Fund Program \(ALF\)](#)

DEED

This program provides one direct loan for 10% of the total amount of equity investment received in the business' approved funding round.

Eligibility: Businesses that are, or have been certified to participate in Minnesota's Angel Tax Credit Program AND have fewer than 500 employees. Businesses must obtain the Minnesota Angel Tax Credit Program Certification during any of the program years to qualify. To participate in this program, businesses must submit the [ALF Business Enrollment Application Form](#) and required supporting documents to DEED.

[Minnesota's Angel Tax Credit](#)

DEED

2014 Angel Tax Credit Program is now closed. Applications for the 2015 Angel Tax Credit Program will be accepted in November, 2014.

This tax credit provides a 25% credit to investors or investment funds that put money into startup companies focused on high technology or new proprietary technology.

Eligibility: Complete the [Business Certification Checklist](#) to determine your eligibility. Additionally, qualifying businesses must be engaged in technological innovation in Minnesota. The primary business activity must include at least one of the following:

- Using proprietary technology to add value to a product, process, or service in a qualified high-technology field
- Researching or developing a proprietary product, process, or service in a qualified high-technology field
- Researching, developing, or producing a new proprietary technology for use in the fields of: agriculture, tourism, forestry, mining, manufacturing, or transportation

To participate in this program, submit a 2014 [Business Certification Application](#) along with the required \$150 nonrefundable filing fee to MN DEED.

[Renewable Energy Program](#)

DEED

Loans, loan guarantees and grants are available to help agricultural producers and rural small business purchase renewable energy systems and make energy efficiency improvements. The amount of the grant cannot exceed 25% of the cost of the activity funded under this program.

Eligibility: Applications for renewable energy systems and for energy efficiency improvements must demonstrate financial need to show that help is needed in order to complete the project. Individual applicants must be citizens of the U.S. or reside in the U.S. after being legally admitted for permanent residence.

To participate in this program, contact this program department at (507) 373-7960, extension 120.

[Small Business Development Loan Program](#)

DEED & MAEDB

This program provides loans for business expansions that create new jobs. These loans are made by the Minnesota Agricultural and Economic Development Board (MAEDB) through the issuance of industrial development bonds.

Eligibility: Manufacturing and industrial businesses with less than 500 employees that are/will be located in Minnesota. Generally, 20 percent of the project costs must be privately financed through equity or other sources.

To participate in this program, contact Carol Pressley at 651-259-7427 or email her at Carol.Pressley@state.mn.us

[Value-Added Producer Grants](#)

DEED

Grants help producers expand their customer base by entering into emerging markets for their products or commodities and ensure that a greater portion of the revenues derived from the value-added activity is available to the producer. Grant recipients must provide 1-to-1 matching funds. Projects must be completed within 1 year.

Eligibility: Independent producers, farmer-owned cooperatives, agricultural producer groups and majority-controlled producer-based groups are eligible to apply.

Four categories are considered value-added under this program:

1. Ventures in which agricultural producers add value to their products through changing the physical state or form of the product (processing wheat into flour, corn into ethanol, slaughtering livestock).
2. Producing products in a manner that enhances its value (organic).
3. Physical segregation of an agricultural commodity or product in a manner that results in the enhancement of the value of that product.
4. Any agricultural commodity or product that is used to produce renewable energy on a farm or ranch (methane digesters, wind turbines). Priority will be given to proposals that emphasize the development of renewable energy from agricultural production and the use of innovative technologies to develop value-added products.

Eligible Projects: Planning grants can be awarded for such activities as conducting feasibility analyses, developing business and marketing plans. Working Capital grants may be used for expenses associated with operations while the venture develops cash flow.

To participate in this program, contact this program department at (218) 681-2843, extension 114.

[USDA, Rural Development](#)

USDA

The USDA does not provide direct loans. These loans are awarded by certain approved lenders and are designed for current or potential businesses located in rural communities. To apply for any of these programs, please contact Paul Dornseld at 763-689-3354.

[Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program](#)

USDA

This program offers opportunities for producers to develop and manufacture such products through the Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program. The program provides loan guarantees for the development, construction, and retrofitting of commercial-scale facilities. This program's goal is to increase the energy independence of the United States, promote resource conservation, public health, and the environment, diversify markets for agricultural and forestry products and agricultural waste materials, and to create jobs and enhance economic development in rural America.

Eligibility: The borrower must be one of the following: an individual, entity, Indian tribe, unit of state or local government, corporation, farm cooperative, farmer cooperative organization, association of agricultural producers, national laboratory, institution of higher education, rural electric cooperative, public power entity, or a consortium of any of the above entities.

Eligible Project: The project must be located in the United States or its holdings and meet the following criteria: the project must be for the development and construction of commercial-scale biorefineries using eligible technology or retrofitting of existing facilities with eligible technology.

Continued on the next page...

[Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Continued...](#) **USDA**

Or it must use an eligible feedstock for the production of advanced biofuels and biobased products. Examples of eligible feedstocks include, but are not limited to, renewable biomass, biosolids, treated sewage sludge, and byproducts of the pulp and paper industry. Or the majority of the biorefinery production must be an advanced biofuel (biofuel that is converted to another form of energy for sale is considered an advanced biofuel). The project must provide funds of not less than 20 percent of eligible project costs. Refinancing, under certain circumstances, may be eligible. To be eligible for the program, a technology must be adopted in a viable commercial-scale operation or demonstrated to have technical and economic potential for commercial application in a biorefinery that produces an advanced biofuel.

To apply for this program, please contact Paul Dornseld at 763-689-3354.

[Business and Industry Guaranteed Loans \(B&I\)](#) **USDA**

This purpose of this USDA program is to improve, develop, or finance business, industry, and employment, and to improve the economic and environmental climate in rural communities.

Eligibility: Cooperative organizations, corporations, partnerships, public bodies, or individuals that provide employment, improve the economic or environmental climate, promote the conservation, development, and use of water for aquaculture, or reduce reliance on nonrenewable energy resources by encouraging the development and construction of solar energy systems and other renewable energy systems.

Eligible Projects: The funds may be used for business or industrial acquisitions when the loan will keep the business from closing, prevent the loss of employment opportunities, or provide expanded job opportunities. The funds may also be used to repair, modernize, or develop your business, purchase and develop land, easements, rights-of-way, or buildings, or the purchase of equipment, leasehold improvements, machinery, supplies, or inventory.

To apply for this program, please contact Paul Dornseld at 763-689-3354.

[Intermediary Relending Program \(IRP\)](#) **USDA**

The purpose of this USDA program is to alleviate poverty and increase economic activity and employment in rural communities. Loans are provided to local organizations (intermediaries) for the establishment of revolving loan funds. To apply for funding from the IRP, please contact your Rural Development State Office.

Eligibility: Private non-profit corporations, public agencies, Indian groups, and cooperatives with at least 51 percent rural membership aimed at increasing income for producer members or purchasing power for consumer members may apply for intermediary lender status.

Eligible Projects: IRP funding may be used for a number of purposes but to be eligible, ultimate recipients must be located in a rural area. Some examples of eligible projects are: the acquisition, construction, conversion, enlargement, or repair of a business or facility, particularly when jobs will be created or retained. The purchase or development of land (easements, rights of way, buildings, facilities, leases, materials), equipment, leasehold improvements, machinery, supplies, start up costs and working capital, pollution control and abatement, transportation services, feasibility studies, or hotels, convention centers.

To apply for this program, please contact Paul Dornseld at 763-689-3354.

[Rural Business Investment Program \(RBIP\)](#)

USDA

This USDA program promotes economic development in mostly rural areas by helping to meet the equity capital investment needs of smaller enterprises located in such areas. USDA licenses newly formed for-profit investment fund entities as Rural Business Investment Company's (RBIC)s. RBIC's use the equity raised in capitalizing their fund to make equity, and equity-like, investments mostly in smaller enterprises located primarily in rural areas. [RBIP fact sheet](#) is available.

Eligibility : An applicant may be eligible to apply for an RBIC license if the company: is a newly formed for-profit entity or a newly formed for-profit subsidiary of such an entity; has a qualified management team with experience in relevant venture capital financing or community development financing; and will invest in enterprises that will create wealth and job opportunities in rural areas, with an emphasis on smaller enterprises. RBIC applicants must identify the rural areas their fund will target and demonstrate how the fund will assist those areas through disciplined, profit-oriented investing in rural enterprises.

To apply for this program, please contact Paul Dornseld at 763-689-3354.

[Rural Economic Development \(RED\) Loan & Grant](#)

USDA

The RED program provides funding to rural projects through local utility organizations. Under the REDLoan program, local businesses receive loans for projects that will create and retain employment in rural areas. Under the REDGrant program, USDA provides grant funds as loans that are made into revolving loan funds for projects that will create or retain rural jobs.

Eligibility: To be eligible, a company must have borrowed and repaid or pre-paid an insured, direct, or guaranteed loan received under the Rural Electrification Act, or be a not-for-profit utility that is eligible to receive assistance from the rural development electric or telecommunication program, and be a current rural development electric or telecommunication programs borrower

Eligible Projects: Capitalization of revolving loan funds, business incubators, community development assistance to non-profits and public bodies, facilities/equipment for education and training for rural residents to facilitate economic development, facilities/equipment for medical care to rural residents, and/or telecommunications or computer networks for distance learning or long distance medical care.

To apply for this program, please contact Paul Dornseld at 763-689-3354.

[Rural Energy for America Program \(REAP LOANS\)](#)

USDA

The REAP program is a Guaranteed Loan Program that encourages the commercial financing of renewable energy and energy efficiency projects, and can guarantee up to 85% of the loan amount. Benefits of this program compared to the B&I program include higher loan amounts, stronger loan applications, lower interest rates and longer repayment terms. You may apply for loans up to 75% of the projects costs.

Eligibility: Borrowers must be a rural small business or an agricultural producer must gain 50% or more of their gross income from their agricultural operations. The project must be located in a rural area, must be technically feasible, and must be owned by the applicant.

Eligible Projects: The purchase and installation of equipment, construction or improvements, energy audits or assessments, permit or license fees, professional service fees, feasibility studies and technical reports, business plans, retrofitting, construction of a new energy efficient facility only when the facility is used for the same purpose, is approximately the same size, and based on the energy audit will provide more energy savings than improving an existing facility, working capital, and land acquisition.

To apply for this program, please contact Paul Dornseld at 763-689-3354.

End of USDA Rural Development Loan Programs:

To apply for any of these programs, please contact your [Rural Development State Office](#).

Small Business Administration (SBA)

The SBA does not provide direct loans. These loans are awarded by certain SBA approved lenders and are designed for businesses that may have trouble qualifying for other traditional loans. To apply for any of these loans find an [SBA approved lender](#) near you.

To participate in this program, please contact the Community Development Department at East Bethel City Hall.

2241 221st Ave. NE, East Bethel, MN 55011

Email: Colleen.Winter@ci.east-bethel.mn.us

Phone: (763) 367-7844

SBA 504

SBA

504 Loan Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as real estate, buildings or equipment.

SBA 7(a) Loan Guaranty Program

SBA

This type of loan is the most basic and most used of the SBA loans and is used for starting, acquiring and expanding a small business. See the [SBA's 7\(a\) Loan Application Checklist](#).

SBA 504 and SBA 7(a) Comparison

Please see the following for a breakdown of the SBA 504 and SBA 7(a) loans and their comparison.

	SBA 504	SBA 7(a) Loan
	Commercial Real Estate and Equipment 90% Fixed Rate	General Purpose
Loan Size	\$250,000 to \$5,000,000	\$250,000 to \$5,000,000
Interest Rate	Fixed Fully amortized Monthly at the time of funding at an increment above the current market rate for five-year and ten-year	Variable rate; some limited fixed-rate options Fully amortized Interest rates are negotiable but are subject to a mandated SBA ceiling and floor
Eligible Business Size	Business net worth cannot exceed \$15 million Average net profit after taxes for 2 consecutive years cannot exceed \$5 million	Determined by industry type Retail, service, and agriculture cannot exceed the range of \$750,000 to \$33.5 million Cannot exceed range of 100 to 1,000 employees for wholesale and manufacturing

Terms and Available Amortization Periods	<p>20 years fully amortized – real estate loan</p> <p>10 years fully amortized – equipment loan</p> <p>No balloon payments</p>	<p>Up to 25 years – real estate</p> <p>Up to 10 years – equipment, business acquisition</p> <p>5 to 7 years – working capital</p> <p>All loans are fully amortized with no balloon payments</p>
Loan Structure	50% bank loan, 40% CDC loan, and 10% down payment	Loan structure negotiable; dependent on risk. A minimum of 10% down payment.
Loan Purchase	<p>Purchase or expansion of existing building</p> <p>Land acquisition and ground up construction (includes soft cost development fees)</p> <p>Finance building improvements or Purchase equipment</p>	<p>Expand, acquire or start a business, or purchase or construct real estate</p> <p>Refinance existing business debt or construct leasehold improvements.</p> <p>Buy equipment or inventory, or provide working capital</p>
Loan Program Requirements	<p>51% owner occupancy required for existing building, or 60% owner occupancy required for new construction</p> <p>Equipment with a minimum 10 year economic life</p>	<p>51% owner occupancy required for existing building, or 60% owner occupancy required for new construction</p> <p>All assets financed must be used to the direct benefit of the business</p>
Collateral	<p>Generally, the project assets being financed are used as collateral</p> <p>Personal guaranties of the principal owners of 20% or more ownership are required</p>	<p>Collateral is the subject assets acquired by loan proceeds, and requires pledge of personal residence unless the bank can justify why it's unnecessary</p> <p>Personal guaranties of the principal owners of 20% or more ownership are required</p>
Loan Fees	<p>Fees are financed in the 504 loan</p> <p>Fees are negotiated for the 50% bank loan</p> <p>Servicing fee (lowest allowed by SBA) for CDC 504 plus a legal review fee</p>	<p>Fees can be financed in the 7(a) loan</p> <p>Fees vary with the size of the loan accompanying the 504 loan</p> <p>An additional .25% is charged on any loan portion above \$1 million</p>

The CAPLines program helps small businesses meet their short-term and cyclical working capital needs. There are four (4) different loan programs under the CAPLines umbrella.

Eligible Projects: The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts, subcontracts, or purchase orders; finance the direct cost associated with commercial and residential construction; or provide general working capital lines of credit that have specific requirements for repayment.

1. The Contract Loan Program

This program helps finance the cost associated with contracts, subcontracts or purchase orders. Proceeds can be disbursed before the work begins.

2. The Seasonal Line of Credit Program

This program supports the buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory.

Eligibility: The business must have been in business for a period of 12 months and must be able to demonstrate that it has a definite established seasonal pattern. The business may not have another seasonal line of credit outstanding, but may have other lines for non-seasonal working capital needs.

3. The Builders Line Program

This program provides financing for small contractors/developers to construct/rehabilitate residential/commercial property that will be sold to a third party that is not known at the time construction/rehabilitation begins.

Eligible Projects: Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. Land purchase can be included if it does not exceed 20 percent of the loan proceeds. Up to five percent of the proceeds can be used for community improvements that benefit the overall property.

4. The Working Capital Line of Credit Program

This program is a revolving line of credit that provides short-term working capital. Businesses that generally use these lines provide credit to their customers or have inventory as their major asset. Repayment comes from the collection of accounts receivable or sale of inventory.

This SBA program features a quick turn-around rate of 36 hours and less paperwork for the borrower. Funds from this loan may be used for nearly all business expenses, and the SBA can guarantee a revolving line of credit.

SBA's Microloan Program provides very small loans to start-ups, newly established, or growing small businesses. These loans are awarded by certain SBA approved lenders.

Eligibility: Each lender has its own lending and credit requirements. Generally, lenders require some type of collateral as well as a personal guarantee from the business owner.

Eligible Projects: The loan may be used for working capital, inventory, supplies, furniture, fixtures, machinery or equipment, but they may not be used to pay existing debts or to purchase real estate.

[Military Reservists Economic Injury Loans \(MREIDL\)](#)

SBA

The MREIDL provides funds to help small businesses meet their ordinary/necessary operating expenses when they are unable to because an essential employee was called to active duty. MREIDL funds cannot be used in lieu of regular commercial debt, to refinance long-term debt, or to expand the business.

Eligibility: Businesses that do not have the financial capacity to fund their own recovery and do not have credit available elsewhere are eligible for MREIDL assistance. Businesses may apply on the date the essential employee receives a notice for being called into the Armed Forces and one year after that employee is released from active duty.

[Real Estate & Equipment Loans: CDC/504](#)

SBA

Certified Development Companies (CDC) can receive funds to finance major fixed assets such as equipment or real estate.

Eligibility: In addition to the business needing to meet the [business requirements](#), the applicants must also meet the [applicant requirements](#).

Eligible Projects: Funds may be used to purchase land and buildings, purchase improvements, construct new facilities, modernizing and renovating facilities, and the purchase of long-term machinery and equipment.

[Rural Business Loans](#)

SBA

This SBA program is run under the [Business and Industry Guaranteed Loan Program](#) and seeks to improve, develop, or finance business, industry, and employment in order to improve the economic and environmental climate in rural communities.

Eligibility: The business must provide employment, improve the economic or environmental climate, promote the conservation and development of water for aquaculture, or reduce reliance on nonrenewable energy resources by encouraging the development and construction of solar energy systems and other renewable energy systems.

Eligible projects: Funds may be used as working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing.

To apply for this program, please contact Paul Dornseld with the USDA at 763-689-3354.

End of **Small Business Administration** Loan Programs:

To apply for any of these loans find an [SBA approved lender](#) near you.

[Export Programs](#)

[Export Express](#)

SBA

This SBA program finances businesses that are/will be exporting. It has a simple application process and loan approval should happen in 36 hours or less.

Eligibility: Businesses that have been in operation for a full year and want to begin exporting. Businesses that have not been in operation for a full year are eligible if they have key employees with experience with exporting

Eligible Projects: Funds may be used to enhance a company's export development, finance specific export orders, expand production facilities, or purchase equipment, inventory, or real estate.

[Export Working Capital Program \(EWCP\)](#)

SBA

This SBA program provides advances to fund export transactions. This loan has a quick processing time so that you may apply for an EWCP loan before finalizing an export sale/contract. Disbursement can only be made against *firm purchase orders* from a foreign buyer/account, but this allows you to have greater flexibility in negotiating your export payment terms.

Eligible Projects: Financing for suppliers or for stand-by letters of credit used as bid or performance bonds or as down payment guarantees, inventory, production, or working capital during long payment cycles.

[International Trade Loan Program](#)

SBA

This SBA program offers loans for fixed assets and working capital for business that are/will be exporting.

Eligibility: Small businesses that are looking to expand/develop their existing export markets, or if your small business has been affected by import competition and you can demonstrate how you would improve your competitive position.

Eligible Projects: Acquisition, construction, modernizing, or expanding facilities/equipment for production or services involved in international trade and to develop and penetrate foreign markets. These funds may also be able to refinance an existing loan.

[STEP Grant Program](#)

DEED

The STEP program provides financial and technical assistance to qualifying small businesses in Minnesota with an active interest in exporting products or services to foreign markets.

Eligibility: Participants may be first-time exporters or companies that are currently exporting but are interested in expanding into new international markets. Eligible companies must have products or services that are appropriate for the target market and must agree to participate in surveys and provide information on program outcomes. Companies must also fit the SBA definition of a small business, based on annual sales or number of employees, and;

- Have been in operation for at least one year, and are operating profitably, based on U.S. operations
- Have an understanding of the costs associated with exporting
- Have a strategic plan for exporting (unless applying for an export-planning grant)

Eligible projects: Activities must be pre-approved in order to be eligible for reimbursement. Companies MAY NOT APPLY for reimbursement for activities that have already taken place. Small businesses may apply for reimbursement of up to \$500 for export-training that will result in the development of an export strategy or up to \$7,500 for approved export-development activities, including:

- Participation in trade missions or exhibiting at trade shows or industry-specific events
- Translation of marketing materials or development of foreign language websites
- Gold Key or other business matchmaking services or company-specific international sales activities
- Testing and certification (such as CE marking) required to sell products in foreign markets

To apply for this program, contact Mary Jo Stangl at 651-259-7495 or email Mary.Jo.Stangl@state.mn.us

[U.S. Commercial Service: Export Assistance](#)

U.S. Commercial Service

Whether you are looking to make your first export sale or expand to additional markets, U.S. Commercial Service offers the experience and service to grow international sales of U.S. made products and services. In addition to their core service offerings, they offer free consulting to companies. Their experienced staff of International Trade Specialists will help you identify and evaluate international partners, navigate international, documentation challenges, create market entry strategies, and other export related guidance. To participate in this program, please contact the Community Development Department at East Bethel City Hall.

2241 221st Ave. NE, East Bethel, MN 55011

Phone: (763) 367-7844

Email: Colleen.Winter@ci.east-bethel.mn.us

Private Programs

[Kickstarter](#)

Kickstarter is not a long-term funding solution, but initial investments from the public can provide start-up costs, and investors receive something small in return. The three main rules are that the project you want funding for must create something to share with others so that the creator can say “It’s finished! Here’s what we created.” The project must be honest, clearly presented, and have a prototype. And lastly, projects cannot fundraise for charity, offer financial incentives, or involve prohibited items.

[Venture Capital](#)

SBA

Venture Capitalism is a type of active, high-risk equity financing where the business owner would sell company shares and an active role in the company in exchange for an investment. The investment would come from a high net worth individual, otherwise known as an “angel investor.” These investors may want to play an active role in the company in an effort to help them grow and, in turn, achieve a greater return of investment. It is considered high risk because the “angel investors” are temporary investors and are looking for the best rate of return.

[RAIN Source CapitalSM](#) is a multi-state network of RAIN funds that works with angel investors who are interested in supporting growing companies.

Workforce Development

[Minnesota Job Skills Partnership Program \(MJSP\)](#)

DEED

This grant program focuses on providing training for both new and existing employees of certain businesses. The participating businesses must partner with an accredited Minnesota educational institution that will develop and deliver training specific to your business needs. The grant matches what funds you contribute to this process. This program offsets training-related expenses incurred by business, industry, and educational institutions in order to meet current and future workforce needs.

[MJSP Program: Health Care & Human Services](#)

DEED

This is part of the MJSP program, but focuses on alleviating healthcare and human services worker shortages and increasing opportunities for advancement for current and potential direct care workers in the healthcare and human service industry. This is done by matching the funds contributed by the business that go toward training and employee advancement.

Utility Economic Development Programs

Connexus Energy

Connexus Energy provides a free Business Energy Evaluation. They will do an initial site/walkthrough evaluation that focuses on your energy usage, review of our energy efficiency programs, identifies energy partnering opportunities, identifies major electric energy efficiency opportunities, provides specific direction for improvements and to reduce electric energy costs , and they summarizes your current energy use and offers recommendations for improvement and applicable rebates.

To participate in this program, contact Brian Burandt at (763) 323-2785 and schedule an appointment today.

DRAFT

Contact Information

Frequently Requested Minnesota Telephone Numbers

Registration of Your Business Name (Proprietorship, Partnership, Corporation, LLC)

Secretary of State Office Business Services www.sos.state.mn.us 651-296-2803

Licensing/Franchise Registration

Minnesota Department of Commerce www.commerce.state.mn 651-296-6328

General Minnesota Tax Information www.taxes.state.mn.us 651-296-6181

State Small Business Assistance Office Publications 651-556-8425

Pollution Control Agency www.pca.state.mn.us 651-296-6300

Minnesota Department of Labor and Industry www.doli.state.mn.us 651-284-5005

Small Business Administration www.sba.gov/mn 612-370-2324

Frequently Requested Federal Telephone Numbers

IRS Employer Identification number (EIN) www.irs.ustreas.gov 1-800-829-4933

U.S. Department of Commerce/Export Resource www.exportassistance.com 612-348-1638

U.S. Patent & Trademark Office (Recording Forms) www.uspto.gov 1-800-786-9199

Occupational Safety & Health www.osha.gov 1-800-232-4636

Business Assistance Telephone Numbers

Accountability Minnesota www.accountabilitymn.org 651-287-0187

Better Business Bureau www.bbb.org 651-699-1111

Procurement Technical Assistance Center (PTAC) www.ptac-meda.net 612-332-6332

SCORE www.score-mn.org

City of East Bethel Contact Numbers

Main

City Hall Direct Dial 763-367-7840

City Hall Fax 763-367-9578

Administration

Jack Davis, City Administrator Email Jack 763-367-7850

Community Development

Colleen Winter, Community Development Director Email Colleen 763-367-7855

Building Department

Nick Schmitz, Building Official/Code Enforcement Email Nick 763-367-7860

Steve Lutmer, Building Inspector Email Steve 763-367-7861

Finance

Mike Jeziorski, Finance Director Email Mike 763-367-7852

Jackie Campbell, Accounting Technician Email Jackie 763-367-7854

Fire

Mark DuCharme, Fire Chief Email Mark 763-367-7886

Fire Dept. Direct Dial 763-367-7855

Public Works

Nate Ayshford, Public Works Manager Email Nate 763-367-7876

10 Ways Local Government Can Use Social Media

By Michael Wolfe

Jan 29, 2014 10:23:00 PM

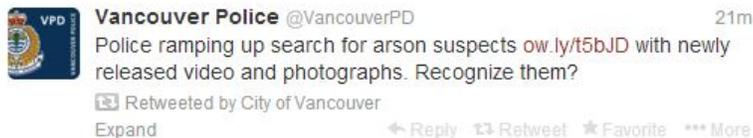
For municipalities, having an active social media presence with relevant content posted regularly can help boost your fans and followers. But sometimes finding content and keeping social media channels active can be a challenge. If you manage a local government Facebook, Twitter or other social media account and are looking for some content ideas, this article is for you.

I have browsed dozens of official local government profiles, pages, timelines and Twitter feeds to collect and share ideas on how municipalities across the country use social media to inform, engage and interact with their citizens. Read through these 10 examples and see if it sparks some ideas for you. Have one I missed? Share it below!

Crime Prevention and Police Assistance

Police departments are posting crime prevention tips, time sensitive information such as Amber alerts and using social media channels to seek information on wanted criminals in the area.

Example:



Emergency Alerts and Severe Weather Updates

Severe weather and other emergencies can occur very quickly with little or no warning. Social media channels can help municipalities communicate important safety information to the effected areas in a short amount of time. Of course, not everyone is on social media so you don't want to rely on it for all of your emergency communication, but many communities have set it up as a major part of their plan.

Example:

Winter Weather Advisory issued January 29 at 2:43PM EST until January 30 at 12:00PM EST by NWS fb.me/2NVocKWld

[← Reply](#) [↻ Retweet](#) [★ Favorite](#) [⋮ More](#)

Activities and Class Registration

Several Parks and Rec departments use social media to remind the community of upcoming activities and classes to register for. They're also linking to an online sign up form to boost participation by making it easy to sign up.

Example:



Cycle the city!

Registration is now open for the TD Five Boro Bike Tour. Join 32,000 cyclists riding 40 miles around the city through traffic-free streets and parks on Sunday May 4. Visit <http://on.nyc.gov/L0FkV1> for more info.

 **City of Manhattan, Kansas - Municipal Government** shared a link.
January 6

Be the first in line to sign up for winter and spring activities offered by Manhattan Parks and Recreation. Visit cityofmhk.com/ecommerce for the latest list of classes, sports and other activities.



Welcome
rt.manhattan.ks.us

Like · Comment · Share

5

7 people like this.

Town Halls and Council Meetings

For the municipalities that offer live or archived video of public meetings, sharing links to the video on social media can remind citizens of the service and encourage them to view and participate in local government matters. Check out what Whitehorse City Council did to promote their council meetings.

Example:



City of Beaumont, CA @CityofBeaumont

1h

Three public meetings are coming up next week: City Council on Tuesday, February 4th, Beaumont Cares Awareness...
fb.me/6qXEetDET

Example:



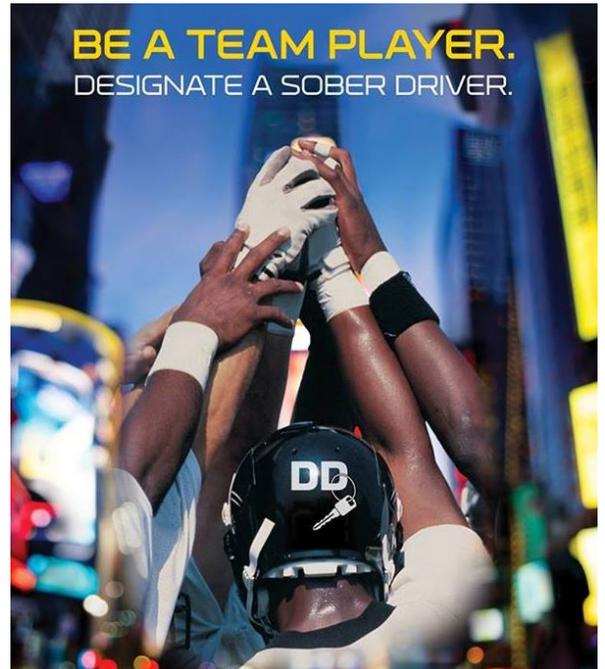
Driving Traffic to Official Local Gov Website

If you're having trouble getting people to your website, social media posts can help you direct them there. Maybe you have a new online service you provide and you want citizens to use. Or maybe you just made an update to the Employee of the Month section, Mayor's Blog, Animal Shelter Pet of the Week, et cetera. Posting these updates on social media with links to your site can take your audience from where they frequent most to where you want them to visit more.

Public Service Announcements

PSA's are an effective method for raising awareness of issues that affect your community. Municipal examples of PSAs on social media include general health, safety and fiscal tips from various departments. YouTube videos can be a quick and easy way to convey a message, but even images and ads posted to Facebook and Twitter with a caption can be effective too.

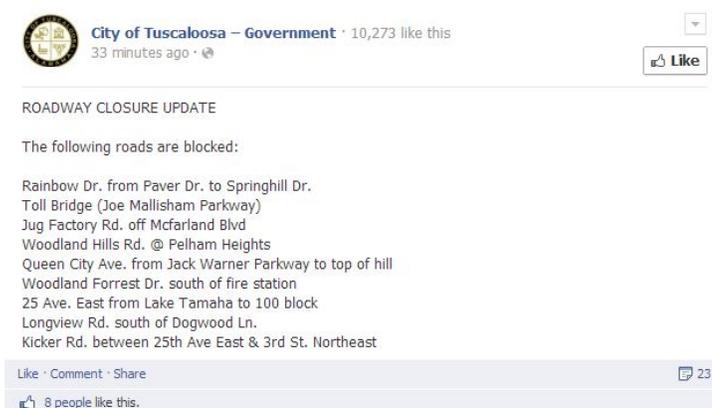
Example:



Construction Updates and Road Closings

Road construction can be frustrating, especially when it affects your daily traffic route. Posting updates about possible delays or routes to avoid can help ease their frustration.

Example:



Community Building

Local governments work better when they have buy-in from the community. One way to improve the relationship between municipality and citizens is to build a sense of community pride together by sharing photos, stories and facts about your community. Ask followers to share their favorite local traditions or monuments unique to the area. Making it fun and interactive with a sweepstakes or contest will encourage people to participate.

Example:



Job Applications

To help fill open job positions, municipalities are posting them on LinkedIn, Facebook and Twitter with links to full job descriptions and instructions on how to apply. With many municipal website offering online job application, one or two posts on social media can get several people to apply.

Example:



Example:

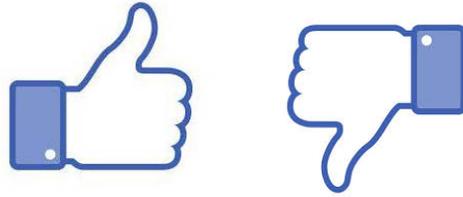


Economic Development

Many companies use social media to scope out communities as they look to build or relocate their business. Economic developers can use social media to attract those businesses to the area and build relationships with current ones.

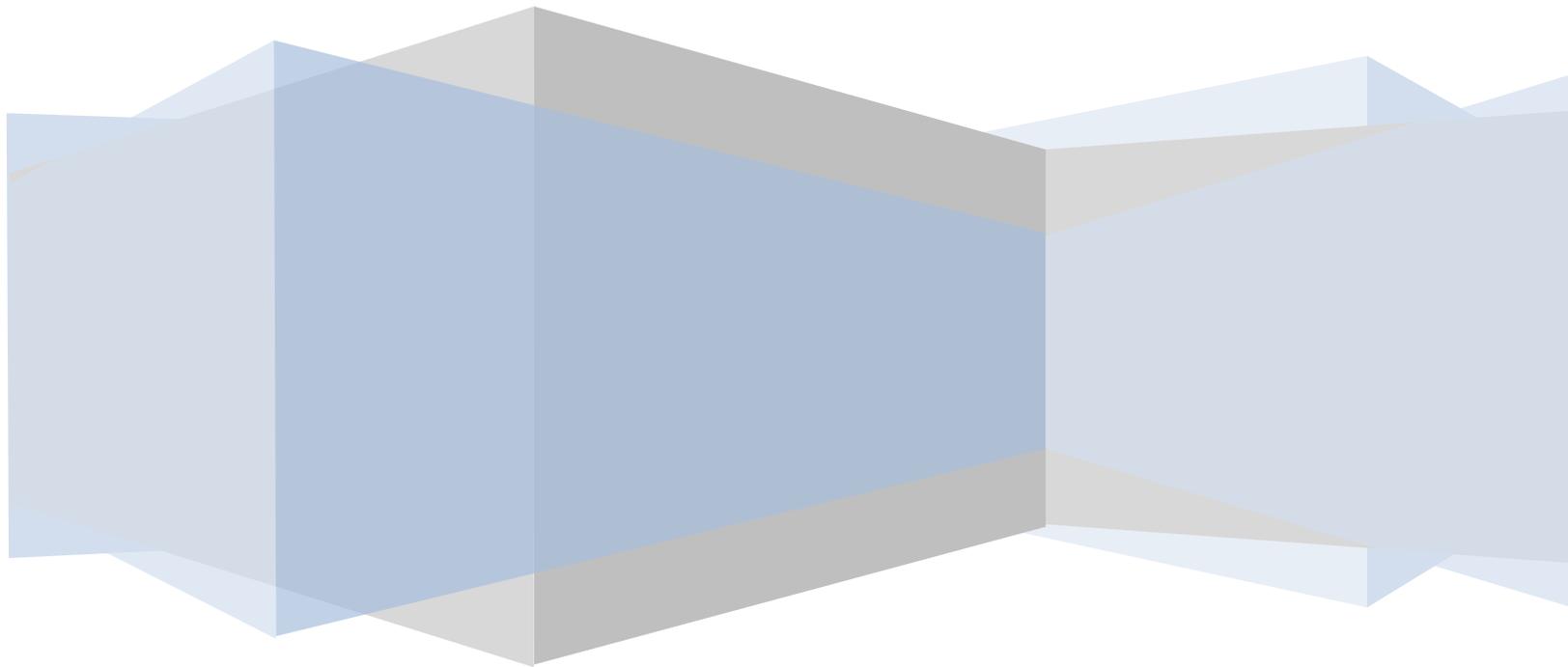
Example:





Should East Bethel Have a Facebook Page?

The pros and cons of a city Facebook page



Should East Bethel Have a Facebook Page?

Facebook is used by many businesses, but a business may create poor public relations because their Facebook page is improperly managed. If it is used correctly, then the list of pros out-weighs the cons greatly.

When deciding if Facebook would be right for East Bethel we need to consider the following: upkeep, initial set-up time, fresh content, moderating, and strategy.

Can we do it?

- **Strategy:** we would like to receive more feedback from the community. We want the community to be directed to our website and tools. Comprehensive strategy to follow.
- **Upkeep:** an hour a day is more than enough to keep Facebook current.
- **Time:** We can get an active Facebook up in less than a week.
- **Fresh Content:** content can include city council decisions, alerts, events, blog, forum, anything!
- **Moderating:** Have one person in charge of moderating.

The Pros and Cons

Pros	Cons
Immediate feedback	May be a waste of time if not utilized
Search engine optimization – adds more content to be found in searches	Upkeep and time
Cross-promotion: we will have other ways of informing the public	Monitoring the discussion
Reach: we can connect with citizens that we were unable to connect with before	Fresh content must be posted
Engage: more interaction with citizens	Poor public relations can happen if not managed properly
Directs traffic to our website/blog/events	
Facebook can teach us about our citizens	
Promote the projects that we are working on	
Alternative way to send out “alerts”	
Allows for better public service and an open forum to talk	
Can give the Community a sense that the city is reaching out to communicate with them.	

We can build a community on Facebook in a number of ways, including:

- Posting useful, relevant and interesting links
- Asking fans to contribute with comments
- Organizing contests and promotions (Wyoming did a scavenger hunt with a little toy wagon, it was a fun way to get the community engaged)
- Providing a place to leave reviews and other feedback (direct towards "Report a Concern.")
- Offering incentives for activity on the page (offer a promotion saying that we will randomly select someone who shared this post to receive a gift coupon to ____, and ask local businesses to donate incentives)

Do we have a business that people would be interested in seeing on Facebook?

Yes. We are a relevant business to the people living in this community. We can provide them with information in a form of media that they are familiar with.

Would we benefit from Facebook?

Yes. We can start interacting with citizens in a way that we were not able to before. We have a forum that was only posted in twice years ago, but with Facebook we would be able to direct traffic to that forum much easier. We have a blog that can update citizens about current projects, but we have not utilized it until now. Events, alerts, blog posts, newsletters, council topics, decisions, meeting times, and forum posts call all be shared to Facebook where we can either direct traffic back to our website or receive feedback directly on Facebook. We could improve our transparency, and make government open to all.

Another City with Facebook pages

Yes. Cambridge has a Facebook page that is run by a city council member. This page has 749 likes (followers) and posts about candidate filings, volunteer opportunities, events, council topics and decisions, notices about the newsletter being mailed out, missing vulnerable adult, local news, etc.

The Cambridge Facebook page has a disclaimer that says that it is not an official government site, but that it is simply run by someone in the government. East Bethel could add a similar disclaimer.

"About: This page is being administered by Councilman Howard "Howie" Lewis". This is not an official government site. The purpose of this site is to inform citizens and encourage public dialog for the benefit of the City. Government should be open to all.

Description: This is not an official government site. It is administered by Councilman Howard "Howie" Lewis. The purpose of this is to provide a public forum for offering constructive ideas that will improve the quality of life for the citizens of Cambridge, Minnesota. Also, this can be an information source for citizens to keep up with issues and events that occur here."

https://www.facebook.com/pages/City-of-Cambridge-MN-Information-Page/455880184426909?sk=timeline&ref=page_internal

Cambridge also has three (3) other Facebook pages; Cambridge MN Community which is run by community volunteers, a Cambridge MN page which is a business page generated by people who want to “Check-In” in Cambridge, and a Cambridge EDA page. These four (4) Facebook pages for the one city tells me that there is a demand for community connection.

Taking a better look at our online presence

East Bethel had a total of 1,466 unique pageviews during the month of August. During the month of September, we added cookies to staffs computers so that it does not track them. We will now have a better idea of how many citizens look at our webpage. If a Facebook page is launched, then we can track how many people came to our website from Facebook. Facebook is important to its users, and if done correctly, then the content we would post could be important to them too.

Search engine optimization is when we add more content that can be found in searches. The more prevalent we are gives us a better chance of showing up in a search.

Evaluating the Pros

The pros drastically out-weigh the cons. The worst of the cons (Poor public relations can happen if not managed properly) happens only when our page is mismanaged and we do not dedicate enough time to moderating and updating the page. When we utilize Facebook and give it enough time to gain followers than we can reap the benefits. First, we can learn about our community by using the Facebook web analytic tool. Yes, they have their own analytics tool called Insights! With this we can see gender, age, location, and groups that they follow. We can reach a much larger group of people than the ones who actively seek out our website. Facebook “drops it in their lap” so to say. This gives the sense that the city is reaching out to them, our public. We can post about current projects or poll on issues that the council is discussing. This engages the community and we can receive immediate feedback. This allows for better public service since we would be more accessible. Additionally, Facebook could be an alternative way for us to send out alerts, news, and announcements.

We have recently started a blog that details the projects that Community Development has been working on including the Block Grant for Coon Lake Beach, the new Resident Guide, and the Business Finance Resource Directory. The blog can answer the public’s questions before they even arise. But most people come to our website to view the zoning map, city council info, and building inspections and permits. We can attract a different group of people who would be interested in community development by posting our blog to Facebook. We could do this for our events and forums as well, and Facebook would then direct that traffic to our webpage.

Strategy

- Include social media connections in our email signatures with a call to action like “Help grow our community. Like us on Facebook!”
- Send an email to our commissions, departments, everyone! Spread the word.
- Promote our Facebook page in-building by putting up a sign.
- Post a temporary sign advertizing our Facebook page near our city signs (if possible).
- Add to business cards.

- Develop a social media editorial calendar (that reminds us to post something at least once a week).
- Develop topics of interest (council discussions, programs available, parks, nature reserves, etc)
- Leverage our existing traffic to our site by adding social media connection buttons where appropriate. We can add a counter to the buttons so we can see how many people shared something without looking at the analytics.
- Have one person be in charge of moderating and posting (but the team will give ideas).
- Check Facebook daily because some citizens will naturally use Facebook as a public support hub.
- Post during peak hours (which we can find out through Insights), and they have a built-in feature so you can schedule posts to publish after business hours.
- Have a few contests! “Caption-this-photo” or a city-wide scavenger hunt. (Wyoming recently did a scavenger hunt where they hid a small toy wagon in the city, then posted one hint a day.)
- Use the Facebook @ feature whenever we would like to show gratitude and enthusiasm to a citizen (builds strong community support one person at a time)
- Measure how much traffic we get on our Facebook page (Insights) and on our website (Piwik).
- Post pictures to the site frequently to engage viewers.

Statistics

- 80% of consumers say they are more likely to try new things based on a suggestion by a friend in social media.
- Using emoticons increases comments by 33% and makes posts be shared 33% more often and get liked 57% more often than posts without emoticons (source: AMEX OPEN Forum infographic).
- Question posts get more comments (source: HubSpot).
- A 2013 report stated that 35% of Facebook fans like a page so they can participate in contests (source: BufferSocial).
- Posts that include photos receive 120% more engagement than the average post (source: Wishpond)

How Can We Improve Our Website?

Content that we could include in our website:

- Business Planning
 - ~~Incentives Directory for new businesses~~ (Same as Business Resource Guide)
 - Information for starting a business in-home
 - Information to help evaluate the business idea
 - This town is ideal for these types of businesses (Target Industries)
 - Retail, manufacturing, restaurants, senior living, low-income housing, etc.
- Street construction information, park construction information (IUP or CIP)
- Task Forces
 - The council or a department may use tasks forces to gather more information for them. (Forest Lake has a Business Partnership Task Force)
- Pay utility bills online (We can start doing this after activating e-pay)
- Demographics (We have a Facts & Figures sheet with this information)
- Quality of Life: commuting patterns, culture, area attractions, dining, shopping, health care, and housing (we would have to collect this information)
- Data Practices: requesting public information
- Accessible Fee Schedule
 - This is on our website, but we can make it more accessible.
- Sister City information
 - We do not have one. Would we like one?
- What sets East Bethel apart? What makes us special?
- Local animal shelters
- A page talking about our 4 Nature Reserves
- Community Centers (Coon Lake is in the Bus. Directory; Senior Center has its own page on the city website, but I feel like we could make that page more informative and include all of the community centers)
- Bus route information (We have information on bus routes, but we do not have a webpage dedicated to it)
- GIS and property information (This is available from the Help Center, but we may want to find a better place for it)
- Pill drop off at the Sheriff's office (this is a standard practice, but we do not advertize it)
- Clubs, groups, and community organizations in town (This is included in our Resident Guide! But do we want to create its own webpage?)
- Need to add the EDA's mission to our page.
- Quarterly EDA awards to businesses that contribute to the business community (This does not have to be a complicated process. The Chamber of Commerce could recommend their pick, and we could give them an award to hang on their wall and publish it in the local newspaper)
- Tips on how to "Go Green."