

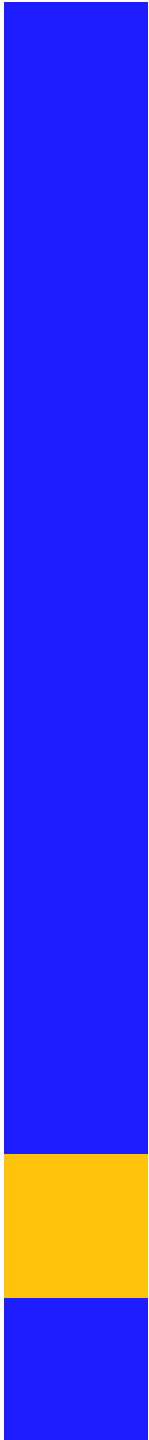


City of Phoenix

2015

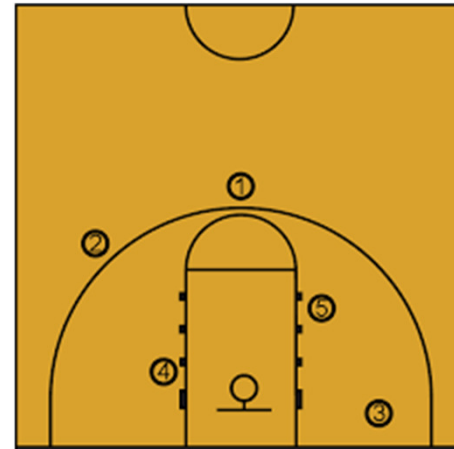
BUSINESS EXPERIENCE

Scoring in the Paint



Agenda

- Developing Your Business Plan and Team
- Financing Your Business
- Physically Growing Your Business and Staying in Phoenix



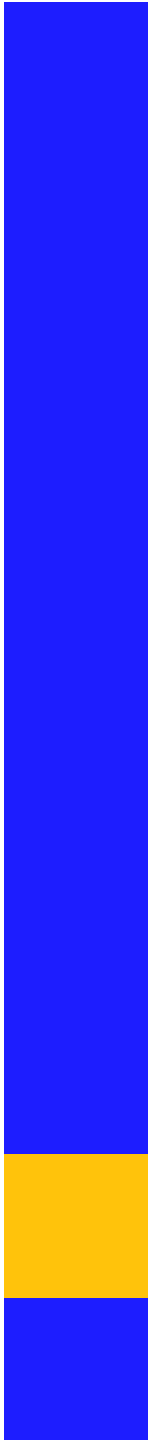


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**BUSINESS
EXPERIENCE**

Developing Your Business Plan and Team

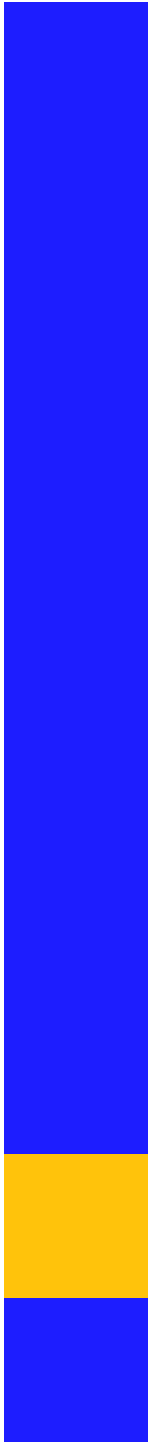


Management Technical Assistance Program (MTA)

- U.S. Housing and Development Department
- Community Development Block Grant
- Established by Phoenix City Council
- Administered by Community and Economic Development Department

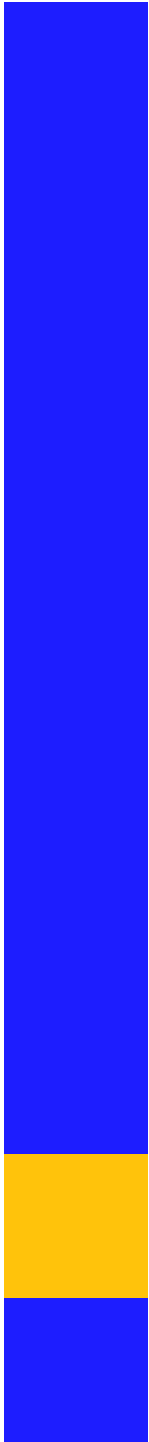


Types of Assistance



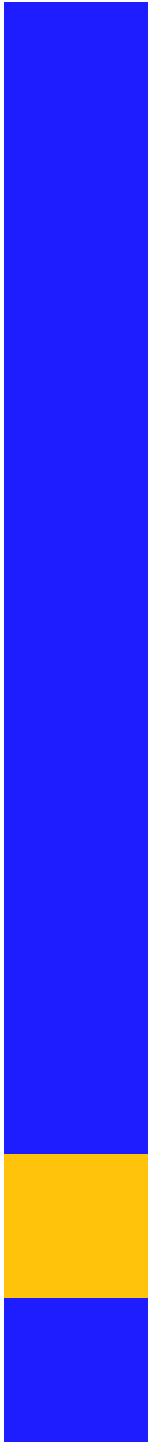
General Business

- Business Plans
- Business Risk Assessments
- Marketing Plans



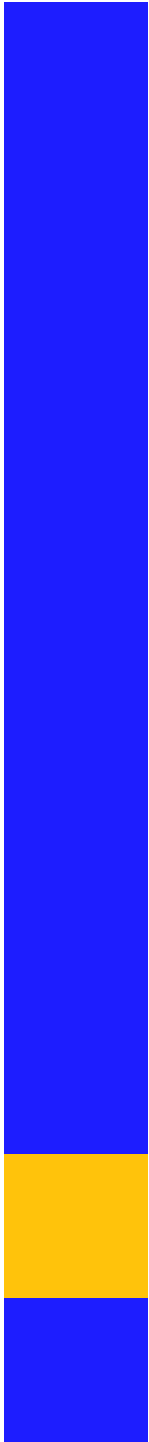
Needs Assessment

- Accounting Systems
- Break-Even Analysis
- Working Capital Needs
- Operational Systems and Procedures



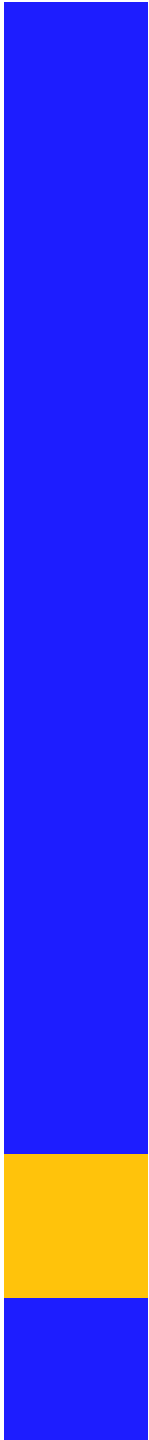
Workforce Development

- Recruitment and Retention
- Training and Productivity
- Benefits and Compensation



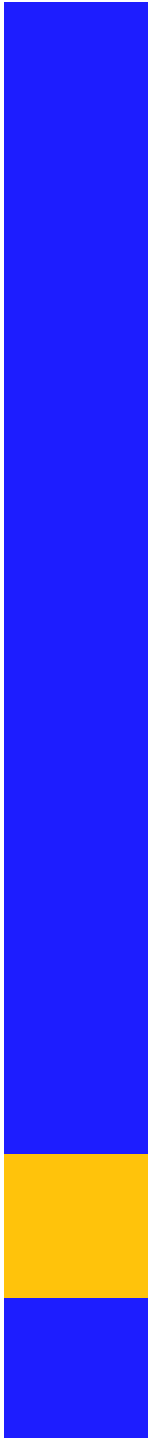
Financing

- Financial Statements
- Cash Flow Analysis
- Loan Applications



MTA Consultants

- General Business
- Marketing
- Accounting, Finance and Loan Packaging
- Public and Private Procurement
- Human Resources
Planning/Organizational Development
- Information Technology Solutions
- Quality Control



Program Eligibility

- Business must be located in city of Phoenix and must meet 1 of the following:
 - Business is a Micro-Enterprise with a Low/Moderate Income Owner
 - Business Owner Expects to Create 1 Job Within 24 Months after Assistance
 - Business is Located in Low/Moderate Income Area



Other CDBG-Funded Programs

- Loan Package Collateral Enhancement
- Legal Assistance
- Export Assistance
- Social Media and Internet Marketing
- Architectural Assistance
- Incubator/Accelerator Assistance



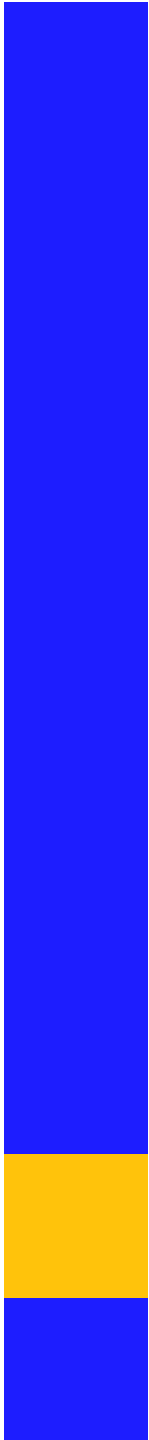


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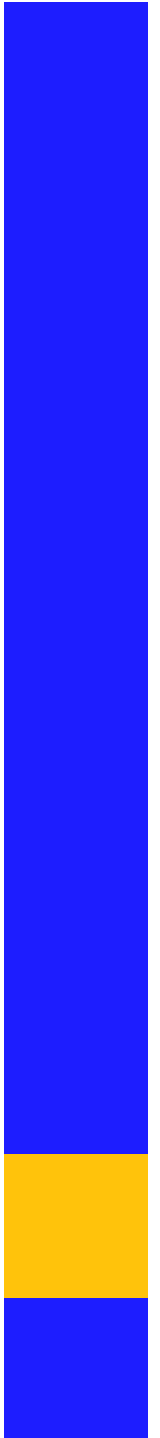
**BUSINESS
EXPERIENCE**

Financing Your Business



ACCESS TO CAPITAL ACADEMY

- The Access to Capital Academy is a comprehensive 12 week program providing businesses an educational format to develop and strengthen the ability to secure credit.
- Businesses must be located in qualified New Market Tax Credit census tracts in the City of Phoenix.
- 42 businesses have completed this program – started September 27, 2012.



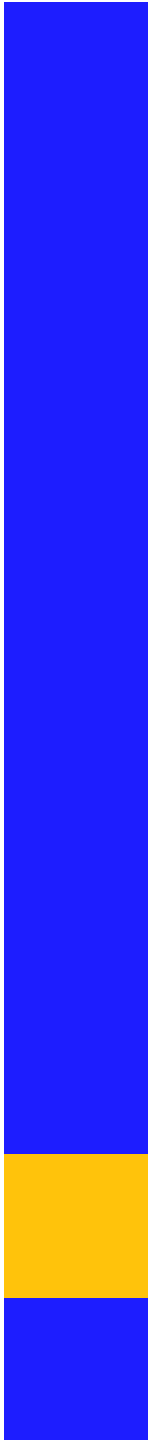
Program Purpose

Program Purpose:

- Educate businesses on successful borrowing strategies by incorporating:
- Business coaching
- Customized consulting in sales, marketing, advertising, profit growth, business systems, time management and team building strategies.

Program:

- Instruction will be given in the following areas:
 - Business Plans
 - Financing Resources/Options
 - Financial Statements
 - Bookkeeping Basics
 - Market Analysis and Strategies
 - Forecasting
 - Human Resources
 - Loan Packaging



MICROLOAN PILOT

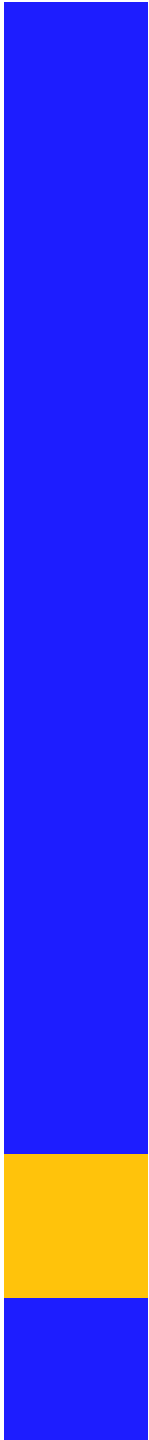
The MicroLoan Pilot Program will leverage PCDIC's commitment of \$100,000 with ACCION's micro-lending experience and resources to expand capital for eligible small businesses located in New Markets Tax Credit Qualified Census Tracts.

- **Program Purpose:**
 - Increase capital available to small and emerging businesses:
 - In the City of Phoenix NMTC eligible census tracts
 - That meet thresholds of Credit, Cash Flow, Capacity and Character of Borrower standards set by ACCION.
 - Secondary considerations regarding Capital and Collateral will be incorporated in the analysis of potential loan packages.
- **Program Capital:** PCDIC will commit \$100,000, to be matched 1:1 by ACCION for an aggregate total of \$200,000 committed for deployment into microloans.

Microlending Terms and Conditions

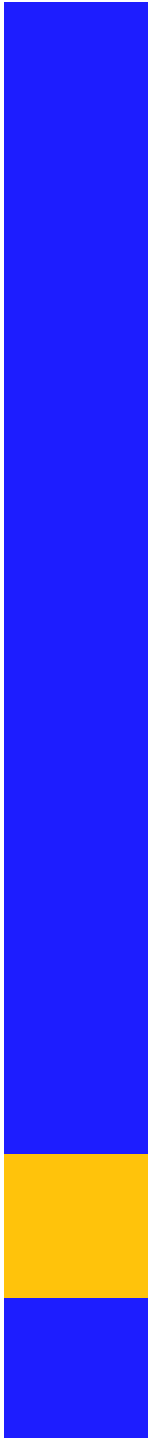


- **Loan amount:**
 - \$3,000 - \$50,000
- **Interest Rates:**
 - Accion establishes the rate based on a number of risk factors; a minimum spread of 400bp over the cost of funds for three yr term loans. A minimum spread of 600bp for loans greater than three yr term. PCDIC will establish our rate at 200bp under the rate of Accion- creating a lower blended rate for the Borrower.
- **Program Facilities:**
 - The program is intended to be used by Borrowers for working capital needs, equipment lending, purchasing inventory.
- **Maturity:**
 - Short term maturities, not to exceed 7 years; generally related to useful life of collateral and purpose of loan.
- **Targeted Borrower:**
 - Emerging companies which must have the capacity to service the debt as determined by Accion's underwriting standards.



Business Loan Alliance

- \$12MM committed to creatively kick-start the flow of capital in this challenging business climate
- Purpose
 - Generate and attract greater investment for AZ business owners
- Loans range from \$50,000 - \$500,000



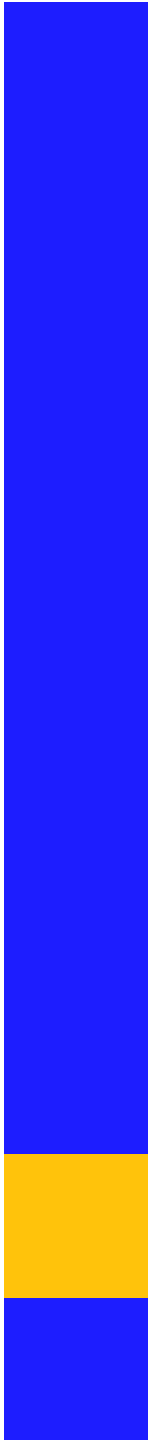


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**BUSINESS
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Physically Growing
Your Business and
Staying in Phoenix





City of Phoenix
Office of Customer Advocacy &
Adaptive Reuse Program

Chris Kowalsky
Program Manager
Office of Customer Advocacy



OUTLINE:

- What is the Office of Customer Advocacy - OCA?
- How can the OCA assist me?
- What is adaptive Reuse?
- Program elements
- Project Examples



OCA History & Purpose

- OCA was established by Mayor and City Council action in May 2007.
- To provide development assistance and case management for business customers new to land development and building permit processes





How Can the OCA Assist Me?

- Pre-meeting for site due diligence
- Parcel history research
- Identify technical & process-related issues
- Coordinate with affected departments
- Resolution assistance





Adaptive Reuse = Renovating existing buildings for new use

- Promotes sustainability and preservation
- Reduces urban sprawl and environmental impact
- Use of existing public infrastructure
- Revitalization of existing neighborhoods and focus corridors





Program Elements:

- Single Point of Contact
- Regulatory relief (30+ Policies & Guidelines)
- Streamline development process
- Fee Incentives



Fee Incentive Eligibility:

- Building prior to 2000
- Commercial change of occupancy OR significant change of use
A Change that incorporates the entire building
- A building that is less than 25,000sf
- Not an Excluded Use

*Eligible for **\$7,000** dollars in fee incentives towards site plan and commercial construction plan reviews.



Questions?

Contact Information

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