



Dane County
Community Development Block Grant Program
Microenterprise Business Loan
Application

Office of Economic Development
210 Martin Luther King, Jr. Blvd.,
Room 421
Madison, WI 53703
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cdbg.countyofdane.com

The goal of the Microenterprise business Loan (MBL) program is to create jobs for County residents by supporting County businesses. The objective is to offset costs for small businesses and microenterprises located in Dane County to add these jobs.

1. APPLICANT CONTACT INFORMATION

DATE: September 4, 2018

Business owner names: James Kademan and Jodi Fisher

Mailing address: 6000 Gisholt Drive, Suite 200, Monona, WI 53713

E-mail address: hello@callsoncall.com Phone: 608-210-3110

2. BUSINESS INFORMATION

Business name: Calls On Call, LLC

Business address: 6000 Gisholt Drive, Suite 200, Monona, WI 53713

Business phone: 608-210-3110 Website: www.CallsOnCall.com

Business License #: _____ Business Start Date: January 2012

Organizational Structure: ☒ LLC ☐ S Corp. ☐ Sole Proprietorship ☐ Corporation
☐ Not Yet Established ☐ Other: _____

Business' EIN (or if Sole Proprietorship only, provide the primary owner's SSN): 45-██████████

DUNS #: 041096403. [The DUNS # is required for all federally funded programs. Obtaining a DUNS number is a free, simple, one-time activity. Obtain one by calling **1-866-705-5711** or by applying online at <http://www.dunandbradstreet.com>.]

3. ELIGIBILITY REQUIREMENTS

a. In order to be eligible for this loan program the business must meet ALL of the following criteria:

- ✓ The business must be physically located within Dane County outside the City of Madison.
- ✓ The business must have five or fewer employees, including the owner. Number of employees: 4
- ✓ The business must have been established within the last five years or be ready to start within six months.
- ✓ This program requires you to create at least **one full-time job** for a low- or moderate-income (LMI) County resident. Number of New Jobs: 3 [See #5 for details on what qualifies as a LMI Job.]

b. In order to be eligible for this loan program the business owner must have:

- ☒ Graduated from a microenterprise or a small business development course or training program within 24 months of the application date:

- ☐ City of Madison "Market Ready" program;
- ☐ Wisconsin Women's Business Initiative Corporation (WWBIC) coursework;
- ☐ UW-Madison Small Business Development Center (SBDC) coursework or training;
- ☐ Other- applicant must submit course syllabus or training agenda along with evidence of successful completion with the application and that must be approved by the CDBG Commission.

Completion date: One of our owners, James Kademan, currently teaches small business development courses at WWBIC_.

☒ Held a pre-application advising session with the OED staff regarding the business and loan application.
Advising Date(s): August 16, 2018.

- c. Does any business owner have any personal/business judgments, unsettled lawsuits, major disputes, or tax liens against you/them or pending against you/them? X No Yes *If YES, please describe in attachment.*
- d. Has the business, or any principles of the business, been involved in bankruptcy or insolvency proceedings? X No Yes *If YES, please describe in attachment.*
- e. Are there any delinquent taxes (local, state, federal, etc.) or payments owed to municipal utilities (sewer, water) by the applicant business and/or any of its owners? X No Yes *If YES, please describe in attachment.*
- f. Are you currently compliant with all applicable local, state, and federal zoning, permits, and other regulations regarding the operation of your business? No X Yes *If NO, please describe in attachment.*

4. PROJECT EXPENSES AND FINANCING INFORMATION

CDBG LOAN REQUEST: \$8,000 (The maximum loan amount is \$8,000.)

- a. Provide a description of the proposed project.

Looking at our current client roster, we discovered that 70% of our business came from direct sales activity, including networking (BNI, NARI, local chambers, etc), phone and mail sales, and account management (incentive programs and follow up programs with our current clients encouraging them to refer us to other businesses).

The number surprised us and made it vividly clear that we need to have someone concentrate efforts solely on "grassroots efforts" – networking, making connections, building relationships, letting the business community know that we exist, educating them on why to use Calls On Call, and going for the close with those connections.

We intend to use the \$8,000 funds to create a part time hourly + commission sales position.

- b. Calculate and explain all expenses the loan will pay for (expenses should correspond to Project Budget in Question #7). Include justification for expenses to be paid with the loan.

See above. The hourly rate will be around \$12/hour, with commissions (based on sales goals) amounting to an annual salary of \$25,000 for a part-time sales person. Future growth to full-time is possible, based on sales activity. The loan funds will go directly to their hourly rate, and will cover 8 months of their hourly compensation.

- c. Explain how the loan funds will be used and the importance of this loan to the success of your business.

We intend to use the \$8,000 funds to create a part time hourly + commission sales position. The funds will go directly to their hourly rate, and will cover 8 months of their hourly compensation. By the end of the 8 months, if sales goals are accomplished, we will have enough profit to cover the hourly compensation ourselves.

This loan is instrumental in allowing us to hire for this position, when we otherwise wouldn't have the budget to do so. We also anticipate, based on historical data, these efforts will directly and consistently grow our business, allowing us to add 3 new receptionists in the next 2 years.

As small business owners, we wear too many hats! In order for our business to grow, we need a targeted approach with a dedicated sales person carrying out the sales initiatives. James and I are spread too thin to consistently attend events, get active with professional networking groups, and start and maintain business and referral relationships.

The data shows this is how we have grown the business in the past, but it has been too slow of a growth due to our disjointed and inconsistent efforts. By infusing this loan money into a dedicated sales position, we are confident we'll see faster results and a stronger overall budget!

d. Total of other grant or loans received for business (if any): \$ _____ 0 _____
Describe source and purpose of other grant or loans:

e. List all other funding sources (including personal funds) and describe below: \$ _____ 0 _____

5. JOB CREATION

The business must create **at least one full-time job** or equivalent to be held by or made available to* low- or moderate-income (LMI) County residents or formerly unemployed residents and may include the business owner's job if business owner qualifies as LMI. If more than one job is created, then at least 51 percent of the jobs must be held by or made available to* LMI residents, defined by HUD as residents earning less than 80% of the area median income by household size. (See current income guidelines the Job Creation Self Certification Form.)

*Jobs are considered to be "made available to" LMI persons when:

- The job does not require special skills that can only be acquired with substantial (i.e., one year or more) training or work experience or education beyond a high school education.
- Dane County and the assisted business take actions to ensure that LMI residents receive first consideration for filling such jobs.

Please select one of the following:

- ☐ I am eligible for this program because as a new business owner, I am creating a full-time job for myself and I qualify as a LMI County resident per the current HUD income limits. (Complete the LMI Job Certification form.)
- ☒ I do not qualify as a LMI resident but I will create at least one job to be held by or available to LMI persons within 12 months of the loan agreement date. **(Each new employee will need to complete the attached LMI Job Certification form and you will be required to submit a Job Creation Report that collects demographic data on new hires. This info is not collected until the position is filled.)**

Current Number of Employees (including working owners): Full Time _____ 3 _____ Part Time _____ 2 _____

Job Creation Table

Job Title	LMI position? (Y/N)	Hours/week (all positions)	Hours/week (LMI positions only)	% of jobs available to LMI
Receptionist	Y	40	40	(LMI positions created/ Total positions created)
Receptionist	Y	40	40	
Receptionist	Y	40	40	

Total hours/week:	120	120	
FTE positions created (based on 40 hrs/week):	3	3	

Number of NEW full-time equivalent (FTE) jobs to be created: 3

Number of NEW FTE jobs to be created that will be held by or made available to LMI residents: 3

Anticipated Hire Date(s): we hope to create 3 new jobs in the next 2 years Do the new jobs include the owners' job? NO

6. LOAN FORGIVENESS

There are two ways a business may qualify for loan forgiveness.

1. **Business operates in Food and Agricultural sector.**

Agriculture is an important component of the Dane County economy. To support this sector and attract new entrants, Dane County is offering loan forgiveness to qualifying businesses working in the food and agricultural sector. Applicant must indicate and explain how business qualifies as a food and agricultural business.

2. **Business creates at least one (1) additional job.**

Non-food and agricultural businesses that create at least two (2) total full-time equivalent (FTE) jobs may qualify for loan forgiveness.

LMI business owner + 1 LMI employee

***IF** the business is eligible for the MBL program because, as a new business owner, he/she is creating a job for self and qualifies as an LMI resident of the Dane County Consortium, **THEN** one additional FTE job created and filled by a person of LMI is required for loan forgiveness.*

Non-LMI business owner + 2 LMI employees

***IF** the business is eligible for the MBL program because business owner is not LMI but is creating a new job that will be filled by an LMI resident (or is receiving MBL funding but for other reasons the business does not qualify as a microenterprise business), **THEN** a second FTE job created and filled by a person of LMI is required for loan forgiveness.*

To qualify for forgiveness, the business must create the agreed upon positions and retain those positions for at least one year. The earliest a business may receive forgiveness is 24 months from the date of the executed loan agreement. The loan must be in good standing with all reporting and programmatic requirements to be considered for loan forgiveness. A final determination of loan forgiveness eligibility will be made by the CDBG Commission prior to loan closing.

Are you applying for loan forgiveness? Yes X No If Yes, please explain how you qualify:

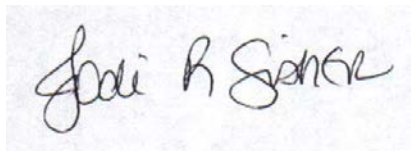
We plan on creating 3 new full time LMI jobs in the next 2 years.

7. SUPPORTING DOCUMENTATION TO SUBMIT WITH APPLICATION

- Business Plan
- Resume of each business owner
- One year financial projections and annual operating budget (existing businesses); OR start-up cash-flow projections and annual operating budget (start-ups)
- Project Budget. Include documentation of costs or expenses to be paid with the CDBG loan (such as leases, utilities, quotes/estimates, etc.)

8. ASSURANCES AND SIGNATURES

I understand and by signing agree: that all information I have provided in this application is true and correct to the best of my knowledge. I agree to notify County staff promptly in writing upon any material change in the information provided herein. County staff is authorized to make such inquiries, as staff deems necessary and appropriate to verify the accuracy of this application.



September 4, 2018

Applicant Signature

Date



September 4, 2018

Applicant Signature

Date