



# MINORITY BUSINESS ASSISTANCE

## MINORITY-OWNED BUSINESS ASSISTANCE (MOBA) GRANT

### MOBA GRANT APPLICATION FORM

The City of La Crosse, through the generous support of the La Crosse City Council, Economic Development Commission and Planning Department will provide funds to assist the growth of businesses owned by individuals from disadvantaged groups in the community. The grant is available to current and prospective businesses located in the City of La Crosse. This grant program is supported by the Small Business Development Center (SBDC), Couleecap, and Wisconsin Women's Business Initiative Corporation (WWBIC).

#### APPLICANT INFORMATION

Name(s) APRIL BENSON Telephone (608) 432-4161  
 Current Address 829 WELSHIRE DR. Email Address barberbenson80@gmail.com  
 City LA CRESCENT State MIN Zip 55947

#### BUSINESS OWNER INFORMATION

Name(s) APRIL BENSON Telephone (608) 380-1551  
 Years Owned 8 Type of Ownership INDIVIDUAL  
 Current Address 126 5th AVE S. SUITE 101 Email Address barberbenson80@gmail.com  
 City LA CROSSE State WI Zip 54601  
 Business Owner(s) are (check all that apply):  
 African-American     Hispanic-American     Woman  
 Asian-American     Native-American

\*Other individuals may also qualify as socially and economically disadvantaged on a case-by-case basis.

#### BUSINESS & PROJECT INFORMATION (costs must be verified by written estimates from contractors)

Name of Business TEASE SALON + BARBERSHOP Project Applicant's Name APRIL BENSON  
 Business Address 126 5th AVE S. SUITE 101  
 City LA CROSSE State WI Zip 54601  
 Type of Business BARBERSHOP / SALON Telephone (608) 380-1551  
 Type of Project (check all that apply):  
 Machinery/Equipment     Feasibility study     Patent, copyright, or trademark  
 Product development     Technology development     Other

Please review the Eligibility Requirements on page 2 of the Application Materials and check appropriately:

I have reviewed, understood, and will comply with all requirements listed under this grant program.

Business Owner's Name APRIL BENSON  
 Signature *April Benson* Date 12/16/19

#### FOR CITY USE ONLY:

Application Date \_\_\_\_\_ Approval Date \_\_\_\_\_ Amount \_\_\_\_\_ Tax ID number \_\_\_\_\_

# MOBA GRANT

## ELIGIBILITY REQUIREMENTS

Please check each line to indicate acceptance of the eligibility requirement. Work that does not comply with the eligibility requirements is subject to reduction or retraction of award.

- Business must be a private enterprise with no more than 50 employees.
- Only work begun after the grant application has been submitted and approved will be eligible for a grant.
- Business established or to be established must be located in the City of La Crosse.
- Business must be an enterprise owned by an individual(s) from a disadvantaged demographic, which is 51% owned and operated by an individual(s) from one or more of the following groups: African Americans, Hispanic Americans, Native Americans, Asian Americans, and Women. Individuals that do not identify in these groups should submit a statement attached to this application explaining their economic/social disadvantage.
- Applicant must be able to document access to additional sources of funding beyond this award, including business revenues, other grant programs, loans, and personal capital that will support business growth.

## The following items should be attached for the completion of this application:

1.  Project Scope: A 1 page narrative describing the specific opportunity being pursued, along with key assumptions of the project, its market, and reason for grant request.
2.  Project Budget: An itemized list of sources and uses of funds, both current potential. Sources of funds may include applicant's cash, loans, and/or revenues gained from project. Documentation verifying other sources of funds should be provided.
3.  Project Income Statement: An itemized list of revenues and expenses expected for this project on a monthly basis for one year.
4.  Project Work Plan: An itemized list of activities and major milestones anticipated along with a timeline or schedule of when each activity will be achieved within a year.
5.  Business Ownership/Control: A brief description of the type and level of ownership and control must be provided for all principal owners/operators of the business.
6.  Business Plan: A business plan outlining the overall mission and scope of the business.

## RELEASE OF INFORMATION

I hereby authorize the City of La Crosse permission to share all application materials with committees and members who will be reviewing my application. I acknowledge that information provided to the City may be released as part of the program requirements and in the reporting and promotion of the program.

## CERTIFICATE

I hereby certify that all the above statements and attachments submitted hereto are true and correct to the best of my knowledge and belief.

Name APRIL BENSON

Signature 

Date 12/10/19

For questions and more information:

Andrea Schnick, Economic Development Planner, City of La Crosse (608) 789-8321 [schnicka@cityoflacrosse.org](mailto:schnicka@cityoflacrosse.org)

# APPLICATION REVIEW

The application package will be reviewed by the City of La Crosse to determine whether the project should receive a grant and determine the amount of the award. Please submit the package to Andrea Schnick, Economic Development Planner either via email at [schnicka@cityoflacrosse.org](mailto:schnicka@cityoflacrosse.org) or in person in the Planning Department on the 3<sup>rd</sup> floor of City Hall.

## MATERIALS TO SUBMIT

Application packages should include:

- A completed application form (Pages 1-2)
- All attachments listed on page 2
- (Optional) Proof of consultation with the Small Business Development Center.

## GRANT DISBURSEMENT

- Upon the awarding of a grant, monies can be expected to be released within (1) month.
- At the discretion of the committee, the grant may be awarded upfront or as reimbursement. Please clarify the preference in the Project Scope narrative of the application.  
When all project work is complete, please send Andrea Schnick a 1/2 -1 page written report on the project status and its impact on the business so far. Possible items to also highlight include specific expenditures and photographs of the project.

For questions and more information:

Andrea Schnick, Economic Development Planner, City of La Crosse (608) 789-8321 [schnicka@cityoflacrosse.org](mailto:schnicka@cityoflacrosse.org)

## **MOBA Grant Application: Cover Letter**

Tease Barbershop & Salon has been operating successfully in downtown La Crosse since 2011. In 2013 I moved to our current location, 126 5th Ave, and added three chairs; in 2016 I expanded to a five-chair shop, which is our current size. We currently offer primarily hair services with two full-time barbers and three full-time stylists. Because of a loyal and growing client base, we continuously turn away walk-in clientele and are often booked far in advance for appointments. We also are often asked about services we cannot currently provide due to lack of space or staff specialty.

Because of consistent customer demand and potential for growth, we are expanding from our current location to 511 Main Street (the former Craft & Vendor Marketplace). I want to expand, remain downtown, and continue contributing to this community, and this location, at 4,500 sq. feet, will allow me to do so. This expansion will provide much-needed space for two additional barbers, four more stylists, a massage therapist, esthetician, and nail technician. We will expand from hair-only to a full-service salon and spa, offering services for nails, hair removal, massage, make-up, micro blading, skin treatments, and more.

This location requires extensive renovation and remodeling to function as a salon and spa. Reconstruction will begin at our new location in mid-January. I plan to open at this location April 1st. From January to April, I will be overseeing Tease's day-to-day operations, as well as the renovations. I'll be serving as my own contractor and occasional laborer as we reconstruct walls and floors, update plumbing and electrical, and paint and install the necessary equipment (which I'll also need to purchase) for our services. Although I have mitigated costs by contributing my (and my family's) help and expertise, I am currently in final negotiations to receive an SBA loan from Citizen's State Bank for \$130,000. I am seeking this grant to offset the financial costs needed for reconstruction and remodeling at our new location.

## Project Budget

### Funding Sources

Current Income from Chair Rental:	\$2825/month
Cash on Hand:	\$10,000
SBA Loan (downpayment included):	\$130,000

### Uses of Funds

Down Payment:	\$13,000
New Buildout:	\$130,000

\*Detailed Buildout Expense Sheet attached.

\*I will be using the grant funding to assist in paying for necessary equipment (salon/barbershop chairs, stations, etc.) These funds will decrease the amount I will need to borrow in bank loans, also decreasing my down payment.

## Project Income Statement

### Year 1 Revenue

January (5 chair rents):	\$2825
February (5 chair rents):	\$2825
March (5 chair rents):	\$2825
April (9 chair rents):	\$5400
May (9 chair rents):	\$5400
June (10 chair rents):	\$6000
July (10 chair rents):	\$6000
August (11 chair rents):	\$6600
September (12 chair rents):	\$7200
October (14 chair rents):	\$8400
November (15 chair rents):	\$9000
December (15 chair rents):	\$9000

### Year 1 Expenses

\$2115
\$2115
\$2115
\$5157
\$5157
\$5157
\$5157
\$5157
\$5157
\$5157
\$5157
\$5157

\*Detailed Expense Sheet attached.

## Project Work Plan

Tease Salon & Barbershop will continue to operate at its current location (126 5th Ave S) until the new shop at 511 Main St is completed. We will only be closed for operation for a total of 6 days to move into our new location.

Project work will start January 15, 2020. This will include some demolition and constructing of new wall structures in January. Plumbing, Electrical, and HVAC "rough-in" will start after new walls are constructed. We will continue through the month of February and first week of March with Plumbing, Electrical, and HVAC "finish work". In March we will be finishing drywall, painting, refinishing flooring, installing cabinetry, and cleaning. All construction and finish work will be completed by March 25, 2020. The rest of the month of March will be used to move our current Salon & Barbershop to its new home at 511 Main St. We will be opening the doors of

our new shop to the public on April 1, 2020. We have a tentative Open House/Grand Opening date of April 11, 2020.

**Business Ownership**

I, April Benson, have been the sole owner of Tease Salon & Barbershop LLC since its start in 2011. I continue to keep 100% ownership with the new expansion.

## TEASE SALON & BARBERSHOP NEW PROJECT EXPENSES

### \*Furnishings\*

Salon cabinets	\$6600
Barbershop cabinets	\$5000
Mirrors	\$700
Shampoo bowls (barber)	\$1600
Shampoo stations (salon)	\$3200
Barber chairs	\$1600

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Total	\$18,700
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Dispense cabinetry	\$5000
Shampoo cabinetry	\$1500
Washer/dryer.	\$1000
Towels.	\$300

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Total	\$7800
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Salon waiting furniture	\$850
Barbershop waiting furniture	\$800
Spa waiting furniture.	\$850
Coffee machines	\$200
Beverage fridge	\$200
Audio system	\$300
Camera system	\$1000

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Total	\$4200
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### \*Construction\*

Countertops	\$1100
Electrical	\$26,000
Lighting	\$12,000
Plumbing w/fixtures	\$20,000
HVAC	\$9250
Flooring refinishing	\$7000
New mezzanine floor	\$3000
Paint & drywall	\$12,000
New wall material/stair railing	\$5750
Dumpster	\$500
Building permit	\$2700

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Total	\$93,550
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GRAND TOTAL	\$130,000
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**Current Expenses (Monthly)**

Rent	\$900
Phone	\$75
Utilities	\$350
Insurances	\$47
Online Booking	\$40
Website	\$10
Internet	\$105
Business Loan	\$413
Supplies	\$150
Maintenance	\$25

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Total	\$2115
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**Projected New Expenses (Monthly)**

Rent	\$3000
Phone	\$75
Utilities	\$0 (included in rent)
Insurances	\$142
Online Booking	\$100
Website	\$10
Internet	\$105
Business Loan	\$1400
Supplies	\$300
Maintenance	\$25

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Total	\$5157
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## **Tease Barbershop & Salon Business Expansion Plan**

Although Tease Barbershop & Salon is expanding to a new location and will be offering many more services to our clients, a few key elements that have contributed to the success of our business will remain consistent.

We're unique because Tease offers an eclectic mix of services as we're a chair-rental set-up. Each barber or stylist brings their specific experience and knowledge, whether it be balayage, blowouts, or extensions, to name a few, to our shop. This brings in a wide customer base, from parents looking to get their child's hair trimmed, to men seeking a beard trim and a classic fade, to brides preparing for their big day. Our brand is well-recognized and word-of-mouth reputation top-notch (see our Google and Facebook reviews!). Our Explore La Crosse Awards (Best Barbershop) for the last two years attest to this as well. I believe our excellent customer service and specific expertise is what drives our customers to come back again and again. Because of that, I will retain the name and branding that our client base already recognizes as credible and reliably excellent.

Once we're moved into our new location, we will continue to operate as a chair-rental shop, meaning that each individual employed with Tease will pay monthly rent for their chair while offering their specialized services and charging their customers how they wish. We will be the first and only combined barbershop, salon, and spa downtown with this set-up. Staff are able to control their own earning potential; this is important to me, as I believe this allows for more transparent and equitable working conditions and ultimately, pride in our efforts and fantastic service for our guests. I will continue to manage Tease's day-to-day operations, as I have been successfully since 2011. My expertise in personnel, financials, customer service, and the beauty industry will continue to drive Tease's success into the future.

I expect our current client base to utilize the new spa services we offer, and our new barbers and stylists to bring their clients as well. I have no concerns about our ability to grow successfully at our new location despite two other salons and spas (Orange Pearl and Metropolitan) nearby in the downtown area. We currently are able to service roughly 800 individual, one-time customers per month. Should this trend continue, with our expansion we will be able to serve roughly 3,500 individual clients per month!

My goals for this expansion are many. First, I hope to be fully rented out within 18 months at the new location, and based on interest from colleagues in the industry, this is likely achievable by our opening date. Within five to ten years, I hope to have repaid my financial loans completely. Eventually, I'd like to purchase the building, which is an option my landlord has offered. I enjoy my career immensely, of course, but I am also seeking financial security for myself, Tease staff, and our families while simultaneously contributing to our "home," the growing downtown area.

To whom it may concern;

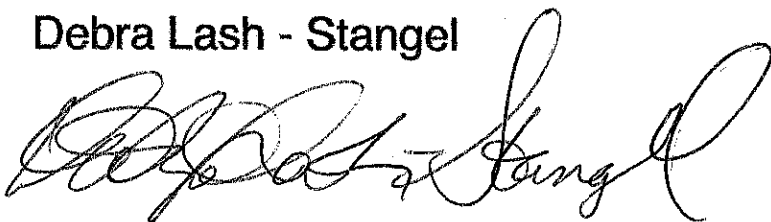
I have been working with area entrepreneurs for years. This role has ranged from mentoring, speaking to, speaking with, field trips, speeches, questions and answers, grant committees, and college / after college level community work. I can honestly say April is one of the most thorough, dedicated and hard working entrepreneurs I have had the privilege to work with.

I like her as a friend, as a person who provides a service to me, and as a fellow downtown business person. I can not say that about many.

April is the true definition of a success due to hard work and a business person unwilling to allow the word failure to enter the fishbowl of potential outcomes.

If you have further questions for me, please feel free to contact me.

Debra Lash - Stangel

A handwritten signature in cursive script, appearing to read "Debra Lash - Stangel". The signature is fluid and somewhat stylized, with large loops and a clear ending flourish.

The Wedding Tree &  
The Court Above Main  
418 Main St.  
La Crosse, WI 54601  
(608)780-9999