

WASHINGTON COUNTY
LOCAL DEVELOPMENT CORPORATION
2011 ANNUAL REPORT



www.wcldc.org

383 Broadway
Fort Edward, NY 12828
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LOCAL DEVELOPMENT CORPORATION				2011		2		1	
TOWN	SUPERVISOR	DESIGNEE	OFFICER (S)	SIGNATORY (S)	LRC (7)	Proxy	Audit & Finance	Governance	Nominate
Argyle	Robert Henke	Rick McClenning				Robert Henke			
Cambridge	William Watkins					William			
Dresden	Robert Banks				Bob Banks			Bob Banks	
Easton	John Rymph	Chic Wilson			Chic Wilson	John Rymph			
Fort Ann	Gayle Hall		Gayle Hall (Chair)	Gayle Hall	Gayle Hall		Gayle Hall (chair)		Gayle Hall
Fort Edward	Mitchell Supernant	Terry Middleton	Terry Middleton (VC)	Terry Middleton					Terry Middleton
Granville	Matt Hicks	Jay Niles							
Greenwich	Sara Idleman	Richard Norman			Richard Norman		Richard Norman		
Hampton	Don Sady							Don Sady	
Hartford	Dana Haff	Mike Deyoe							
Hebron	Brian Campbell	Barry Miller			Barry Miller	Brian Campbell			
Jackson	Alan Brown								
Kingsbury	James Lindsay		James Lindsay (S)	James Lindsay	James Lindsay			James Lindsay	Jim Lindsay
Putnam	John LaPointe			John LaPointe				John LaPointe (C)	
Salem	Seth Pitts								
White Creek	Bob Shay				Bob Shay	Bob Shay	Bob Shay		
Whitehall	Richard Gordon, Jr.								
Staff	Position								
Tori Riley	Executive Director		President					Tori Riley	
Kevin Hayes	County Admin.		Kevin Hayes (Treas)	Kevin Hayes					

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Introduction

2011 started quietly but quickly became a year filled with an abundance of opportunities and challenges for the Washington County LDC. We've been diligently compiling data to analyze our assets, needs and challenges throughout the year. Despite the national economy climate, businesses in Washington County are not only holding their lines; many are reporting growth that exceeded their projections; however, it was also reported the expenses of operating also dramatically increased; therefore reducing the overall profit percentage. Just the same; we're seeing both businesses and investors confidence increasing.

As part of a historic initiative to transform New York State's model for economic development and job creation, Governor Cuomo announced that up to \$1 billion in economic development funding would be made available through a Consolidated Funding Application, making a fundamental shift in how economic development resources are allocated.

With that, our strategic action plan included a high priority on outreach to the existing business base to best assist them in navigating the "Open for Business" process. It was imperative to provide these resources and opportunities that encourage the private sector to invest and expand business operations here.

As in the past, we took advantage of every opportunity to better educate ourselves in programs that would collaborate to weave a network of resources for the businesses in our county. We continued to research and network with proven, accomplished organizations and individuals that offered knowledge to programs we haven't explored previously.

Gayle A. Hall, Fort Ann Town Supervisor stepped up to Chair the LDC in 2011. With the professional, thorough and educated leadership of Mrs. Hall, the LDC staff took full advantage of her experience and expertise by developing and implementing best accounting and operational practices. We were able to streamline operations and maximize staff talent without adding to the expense of the organization.

"Thank you, Gayle Hall...For your leadership. It's been an extraordinary privilege to work with you, learn from you, and most importantly...discover ways to best serve the business and educational community in Washington County, NY."



Pictured left to right are: John Rymph, Chairman Board of Supervisors; Tori Riley, President WCLDC; Gayle Hall, Chair WCLDC; Kevin Hayes, Washington County Administrator



Dave Randles, Argyle Cheese Farmer



L to R are: Marvin Horowitz, Pallet Inc.; John Millet, WWIDA; Joe Melucci, Glens Falls National Bank; Joe Grohowski and Scott Kiggins, Praxis Technology

Economic Development Loan Program

There were two loan closings for this loan program in 2011; Renaissance Grants and Planning for \$145,000 and Center Road Enterprises for \$140,000.

As of 12/31, the portfolio included 16 loans representing \$2.4 million, with an outstanding principal balance of approximately 1.5 million. All but one loan was current. Adirondack Prepackaged Firewood is in “Delinquent” status after repeated attempts to work with Todd Colomb.

Intermediary Re-lending Program

There was one loan closing in 2011 in this loan program; Manchester Wood for \$145,000.

The 2011 portfolio included three businesses representing \$370,000 in loans, with an outstanding principal balance of approximately \$257,071.43. All loans were current.

Microenterprise Assistance Program

There were no loans closed in 2011 under this program.

The portfolio, at year end, included eight businesses representing \$139,149.00 in loans with an outstanding principal balance of approximately \$78,135.88.

Two 10-week cycle classes were completed this year, with over 50 individuals enrolled, including 32 existing businesses. We held our spring 2011 class at SUNY Adirondack and decided to bring the program back to the County complex for the fall class. We welcomed Warren County participants in our fall session.

Our Presenters were generous in sharing both their time and professional insight to our participants. The course is as outlined below. The course qualifies individuals interested in going into business, or expanding operations for a MAP Loan. We work with professionals in a variety of fields that volunteer their time to share their expertise, experiences and advice with the 20+ individuals interested in learning about what it truly means to go into business, or in some cases, if they’re really ready to go into business or take on more than they already have.

MAP Course Outline

<u>Session</u>	<u>Date</u>	<u>Topic</u>	
1	9/12/11	~ Seminar Introductions and Overview of Course ~ Business Plan: Why Do You Need One?	SCORE
2	9/19/11	~ Human Resources 101: You're the Boss – now what?	Gail Hamel
3	9/26/11	~ Legal Issues for the Small Business Owner	Matt Fuller
4	10/3/11	~ Insurance for the Small Business Owner	Dick Look Carl Cedrone
	10/10/11	No Class ~ Columbus Day!	
5	10/17/11	~ Bookkeeping & Tax Issues ~ Cash Flow and Budgeting – Do the Numbers Work? ~ Financing your Small Business	Mike Laney Tim LaSarso
6	10/24/11	~ Marketing: (1)Planning & (2)Media & Advertising buying	George Normandin
7	10/31/11	~ Product Critique and Business Planning follow-up	
8	11/7/11	~ Small Business Round Table Discussion (Customer Service Representation, Personnel & Reality Check) ~ Graduation	



Patty Bethel, owner of Cooper's Cave; Mark Frost, owner of The Chronicle; Tim Havens, owner of Falls Farm and Garden Equipment



Gail Hamel, owner Hamel Resources LLC

Community Development Loan Fund

During 2010, four loans were closed: Park Place Associates for \$120,000.00, Schoony's Market for \$97,000, J.C.'s Corner Deli and Market for \$145,000 and The Argyle Cheese Farmer for \$30,000.

The portfolio, at year end, included eleven businesses representing \$997,000 in loans and an outstanding balance of \$847,990.19. All loans were current with the exceptions of the loan to Dupuis Landscape (Eric DuPuis) which is delinquent at this time. Additionally, Gemini Fitness (Lindsay and Christine Schieffelin) defaulted on their loan leaving a substantial loss to the LDC loan portfolio's access to funds to lend other businesses.

Loan Program Overview

The WCLDC ended the year closing over eight hundred, twenty thousand dollars (\$822,000) in loans to seven businesses in a variety of industries. The loans processed throughout the year were for a myriad of projects ranging from relocation to community development downtown revitalization projects to expansions of existing businesses. As of December 31, 2011, the total



Peter Sr., Suzanne and Peter Hoffman Jr. of Glen Street Associates

The loans processed in 2011 created jobs in manufacturing, community development, agri-manufacturing and retail.

portfolio included 38 loans representing over \$3.9 million, with a principal balance of over 2.7 million. During 2011, six loans were paid in full and one delinquent loan, Gemini Fitness in Granville-The Schieffelins, was written off.

Overall, we were presented with 14 loan applications for consideration. Reiterating our mission statements of past, the strategic importance of having locally controlled revolving loan funds cannot be overstated.

Business Activity

The WCLDC provided assistance to numerous businesses with information on issues such as tax incentives, financing programs, labor force training, site selection, utility incentives, the Empire Zone modifications and updates to the program, permit requirements and socio-economic data. The WCLDC President and Executive Director visited with over 423 businesses throughout the county in 2011. She listened, took notes, implemented action and provided results. We assisted with a multitude of support mechanisms to help sustain and grow business operations encouraging additional investment and potential expansions here.



Small Business Award Nominees Ed & Priscilla Eriksen seated with some of our gracious sponsors from NBT Bank.

A few of the priority goals for the Planning scope of services were streamlining and better communicating the Planning process, utilizing our website to provide updated information, distributing educational opportunities to our local boards as well as providing a “clearinghouse” of grant opportunities for communities to pursue if interested.

We greatly succeeded and by working with Scott Tracy, DPW and Bill McCarty and Heather Weller from Real Property, our staff was able to compile a county wide map and report system with capacity capabilities for both Water and Sewer. In addition, we relentlessly worked on broadband expansion education, partnerships and opportunities.

Congratulations

This year, The Washington County LDC hosted and presented the seventh annual Washington County Small Business of the Year Award luncheon at Rainer’s Gourmet Inspirations in Hudson Falls on December 3rd. **This year’s winners were: *Phantom Labs; Greenwich, Tri-County Eye and Dental; Hudson Falls, Betterbee; Greenwich and Barry Miller, The Kinney Agency; Hudson Falls*** was also honored with an Award of Commitment to the Business Community during the event.

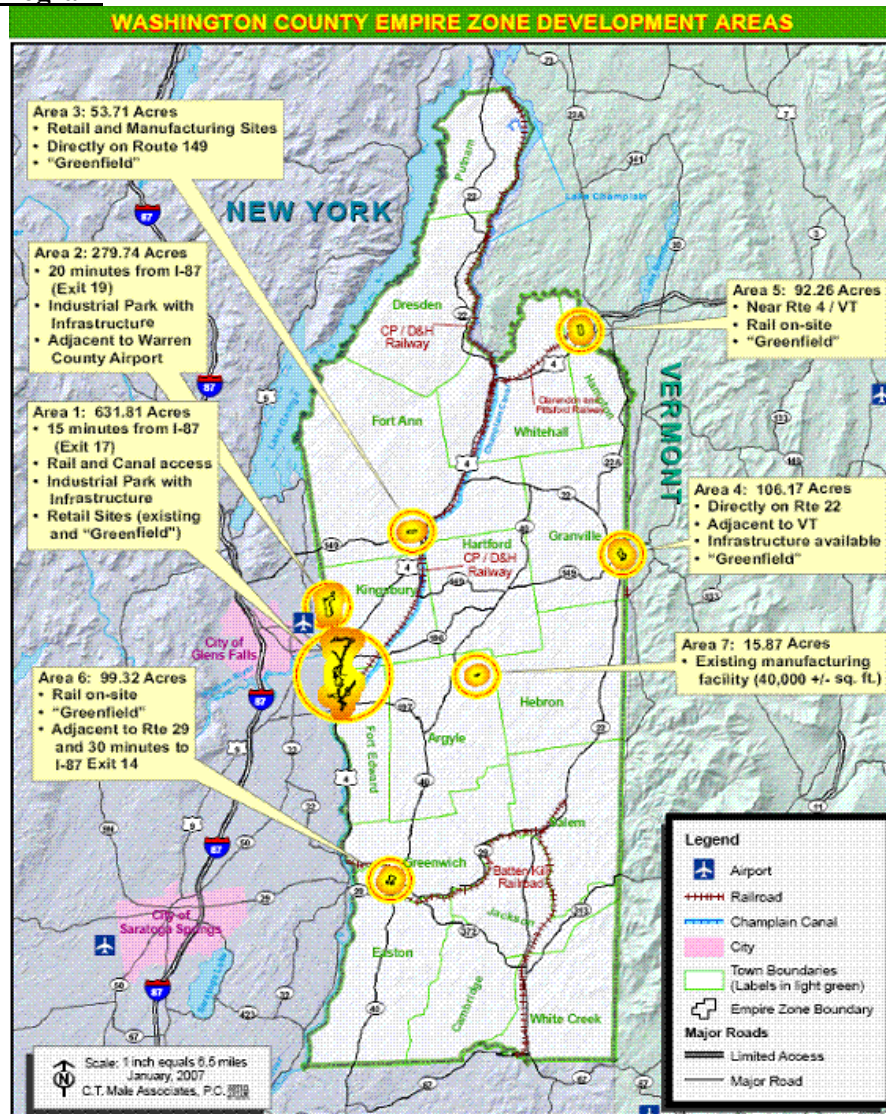
Each winner received a plaque engraved by Engraving by George and R. Green Acres Farm supplied red slate to accent the plaque. This event is truly a great time to reflect the diverse industries operating within our county. It affords the opportunity for community leaders to better educate themselves about the business owners and their teams; their operations and what they have been able to accomplish.

Richard Norman of Glens Falls National Bank and Trust Co. chaired the Washington County Business Council Task Force this year. Tori Riley, President of the Washington County LDC co-hosted along with Rich to recognize and celebrate the winners and nominees this year. Other Washington County businesses recognized as nominees were: Abrahamson Masonry, Delcath, Fiddlehead Creek Nursery, Manchester Wood, Morcon. Inc, Pallets, Inc, The Eagle Newspaper, VanAernem and Associates Realty.



The 2011 Washington County Small Business Award Winners pictured from left to right: John Rymph, Chairman, Board of Supervisors; Bonnie Hanlon, The Phantom Laboratory; Barry Miller, The Kinney Agency Inc; Monica and Stephen Redmond, Tri County Eye and Dental Care; Justin and Erica Stevens, Betterbee Inc; Tori Riley, President, WCLDC and Rich Norman, chairman of the Washington County Business Council Task Force for 2011.

Empire Zone Program



Zone certified businesses continued to invest, despite of the global economy and the climate experienced locally.

Year	#Businesses Certified (as of 12/31/11)	# Full-Time Employees (quarterly average)	\$ Capital Investment (millions)
2003	32	2,256	\$29.0
2004	49	2,313	\$24.2
2005	78	2,454	\$18.5
2006	81	2,644	\$22.6
2007	84	2,474	\$21.0
2008	71	2,417	\$54.4
2009	67	2,170	\$87.3
2010	64	2,085	\$86.6

In 2011, New York State, on the whole, experienced a turbulent start, beginning with many programs in jeopardy of seeing a significant reduction or complete elimination for multiple programs based on State and Federal deficits. In order to retain certification for the businesses

already certified in our zone, we needed to retain the EZAB and continue to provide administrative services and required documentation to the program.

When the funding from the State for the program was eliminated, the Washington County Board of Supervisors passed Resolution number 214 in order to reduce the responsibilities of the Empire Zone Administrative Board to local advocacy only. The accounting and operational responsibilities went to the Washington County Local Development Corporation committee's to oversee and audit as there is no funding moving forward. The remaining balance in the accounts will be used to continue the administrative and operational responsibilities of continuing the administration of the program for the existing businesses able to continue to take their tax credits.

Special Projects

The staff was involved in many regional and county wide initiatives as well as successful, on-going projects.



John Abrahamson & Family, Abrahamson Masonry

The WCLDC provided services to the Washington County Business Council, as well as to business, educational and community leaders to outline resources that help drive economic and community development initiatives. In addition, we hosted the Washington County Small Business Awards Luncheon.

We were appointed to the Adirondack/Glens Falls Transportation Council by John Rymph. We have learned a lot about regional projects and issues and have been invited to sit on a variety of

committees in conjunction with this Council. This year, we sat on the task force to select a firm to conduct the study for the Connector Road study for Queensbury Avenue project.

We were also included on the Loan Review Committee at the Lake George Lake Champlain Regional Planning Board and reviewed loan applications as submitted.

We hosted the 2nd Annual Washington County Local Development Corporation event. It was a huge success! Time Warner stepped up as our Premiere Sponsor. Our event sponsors included: CT Male Associates, ESMI Companies, Glens Falls National Bank, Glens Falls Hospital, Hudson River Community Credit Union, TD Bank and WWIDA. Approximately 140 attendees joined us for a panel presentation from Congressman Gibson, Keith Scherer, representing Senator Little and Chris DeBolt, representing Assemblyman Jordan at the CTK Center in Easton. Helene, as always, took very good care



2011 LDC Annual Event Panelists

of us and offered our guests a three-course lunch on a beautiful autumn afternoon taking in the beautiful views. We are so fortunate to have as many partners as we do. A special “Thank you!” to George Normandin, Normandin Marketing, Joe, Peter and Michael at Pepe Productions and Gail Hamel of Hamel Resources for helping us to add those special touches to our event. THANK YOU...to all that helped us to make this year’s event a success!

The WCLDC was asked to do numerous presentations involving economic development. The ARCC’s Leadership Class, SUNY Adirondack and Broadband analysis studies to name a few. In addition, Tori was invited and involved in many ESD and CEG meetings in Albany, was invited to join forces with Warren and Saratoga counties EDC offices as well as the City of Glens Falls, the GF IDA and the WWIDA. We spent a lot of time working with towns and villages to see where our resources and assistance might lend some help in their missions.

In addition, with the restructuring of economic development programs, funding and entities, the LDC spent much of the end of third quarter and most of the fourth quarter attending meetings and presentations and gathering pertinent information regarding the reorganization of resources.



Joe Hyland of C.T. Male Associates

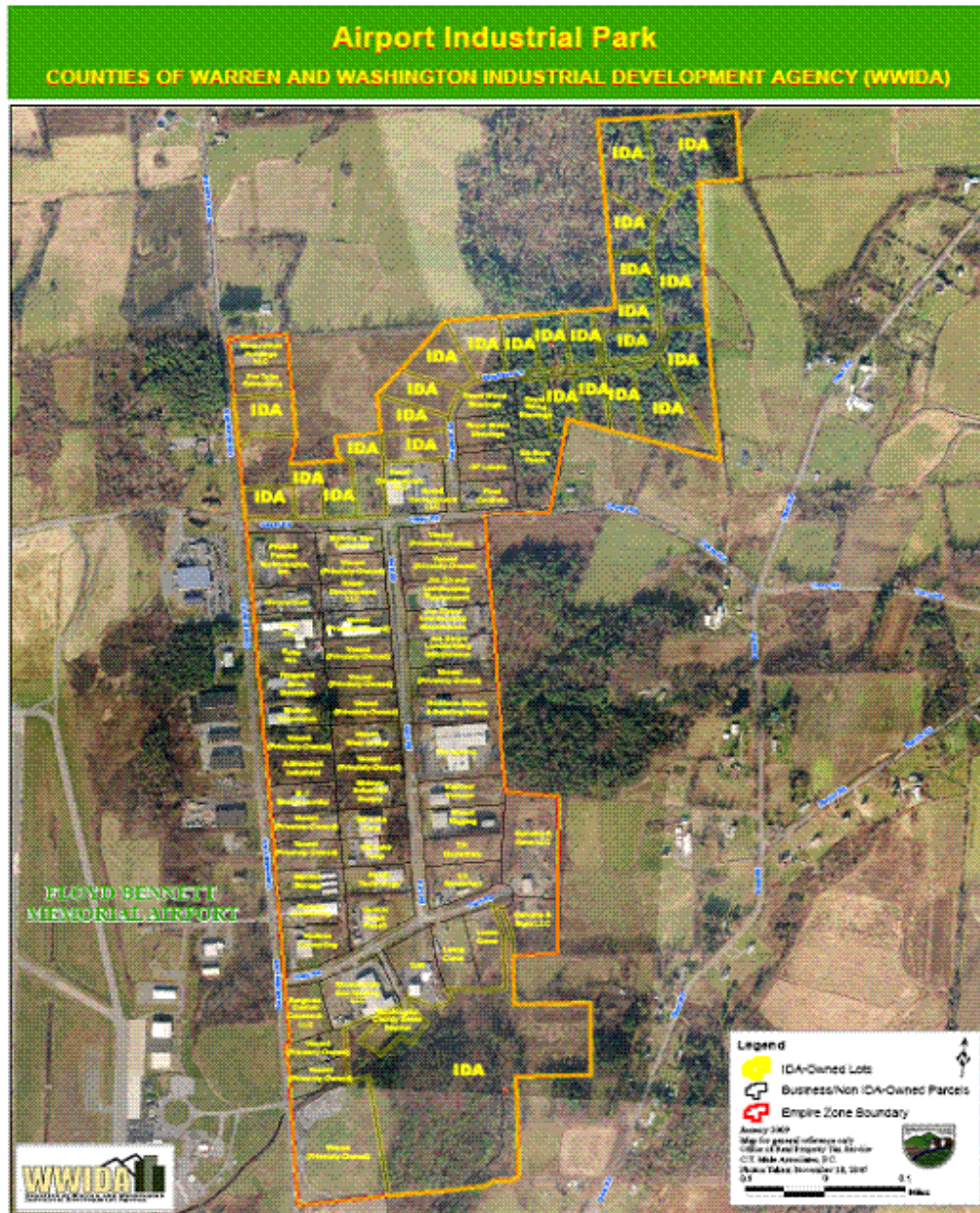
Furthermore, we’re exploring a new adventure with our Warren County partners to administer a bi-county revolving loan fund and to co-locate some of our services. We’re excited to have an opportunity that provides a central office space for the regional organizations to work within. The benefits of having multiple economic development organizations under one roof really emphasizes that we are “Open for Business”. Lending, site selection, programs, incentives anything an individual interested in doing business would need is accessible by opening one door.

In addition, it’s also an opportunity for both counties to better communicate and think more regionally. Although we will all maintain our own identities, we will also share resources and be able to assist each other with various administrative and operational communications.

We collaborated on multiple projects with the Washington County Tourism Association, Warren and Saratoga Economic Development Corporations, WWIDA, The City of Glens Falls (Mayor Diamond and Ed Bartholomew) our counterparts from the Rensselaer, Schenectady, Albany, Greene, Columbia, Saratoga, Troy, Warren county areas, Empire State Development and Center for Economic Growth.

We are VERY grateful and appreciative of the camaraderie with the regional economic developers within the Capital Region Council. Many of these professionals have been in the game for a long time and have been kind with sharing information, stories, successes and challenges. They’ve also been very generous with guidance and suggestions. This group has impressive projects to hang their hats on and I am looking forward to continue learning as much as I can and bringing those resources and models back to the towns and villages in Washington County to implement or, in some cases, simply learn from.

Warren-Washington Airport Industrial Park



In 2011, the www.airportindustrialpark.org site was updated. There were two sales in the park this year, and resulted in a few jobs being created; most were simply retained. In addition, the WCLDC promoted the shovel ready sites throughout the Industrial Park by incorporating it into many of the articles written about LDC and missions, various interviews and presentations the WCLDC was involved with. We also implemented the site on our monthly Business Journal advertisements. Additionally, working with Tom Darfler and Heather Weller here at the Washington County complex, we did an overhaul and updated the website. It now offers a live blog feed from the LDC site, interactive information for each parcel and an updated version of the lots available.

Utilizing the maps provided to us by Heather Weller in the Real Property Department, the WWIDA, WCLDC and EDC Warren County were able to easily access and distribute pertinent lot dimensions and availability to a broader audience.

Grants Administration

The WCLDC staff prepared a few grant applications in 2011 to support economic development through rural broadband expansion projects throughout the county. We were able to partner and pull together applications for consideration to expand broadband in three towns.

We're proud of our "Made in Washington County, NY USA" manufacturers and producers. So, for instance; finding and being awarded grant opportunities for equipment upgrades or even major expansions for their businesses is a priority. We'll be proactively going after funding for Infrastructure and Broadband projects; identifying any and all resources that help us retain existing companies while identifying and securing programs that help us recruit new business.

Marketing

During 2011, the WCLDC continued putting forth a marketing campaign that doesn't sell the WCLDC services more than it celebrates and identifies the many businesses that make Washington County such a special place to do business. It is with this marketing angle, we'll best promote our region and attract like minded business endeavors.

We continued to invest and update our website by adding a Winter "things to do" video, a special snippet video of Pucker's Pickles raving about the LDC support given to them, Willard Mountain, and more coming in regularly.



Kelley Goldman, Puckers Gourmet giving out samples

We feel this region offers quite a BUZZ with many unique offerings. We will continue marketing the businesses we have, showcasing their success and why they choose to operate here. Our website will also continue to promote all we have to offer tourists regionally. We will include the three surrounding destinations, (Lake George, Vermont and Saratoga) to encourage including Washington County as part of their experience while they're in the area.

We have all dedicated time, money and resources identifying what we hope to have from the Global Foundries effect; so to us, marketing the plethora of businesses here, allowing them to tell their success stories and what and why they do what they do from here, is really the best way to attract like minded business owners or corporations seeking our way of life for themselves and/or their employees.

We consistently update our website www.wcldc.org Blog and Facebook information and have We are consistently adding to the videos on our site, we'll be posting daily visits with many businesses, in different industries, to show what's happening in the hills.

We partner with many Organizations and Community groups to give our visitors an idea of what our region is all about. On our site, you'll find links, resources, informational data, etc. Any information a business might need, can easily be found on our site as well. It was created with a business reference manual in mind. In addition, we're fortunate to have regional partners who are seen in our Community Development Partnership video. We felt this gives a business contemplating coming to the area a better regional perspective off all that's available.

The WCLDC's website was consistently updated with pertinent information. The videos incorporated, the testimonials provided and the overall information available is truly a recruiting mechanism. We partnered with Pepe Productions and Normandin Marketing to greatly return our investment.

The WCLDC was fortunate that Adirondack Broadcasting continued to offer our Executive Director/President an opportunity to continue a radio campaign that spotlights three different



businesses every month, on five stations, at least 10 times a day. Each month on each of their radio stations, The Adirondack Broadcasting Family helps us do a little "bragging" about three Washington County businesses. This is our fourth year. Again, it's about telling their story. We cover a different business in a different town each month. Sometimes it's about their unique product or service or maybe a hobby, special interest or community contribution they are overly generous with supporting. This campaign has been effective for educating listeners about the local businesses.

LDC Staff: Sandy Hayes, Deanna Derway and Tori Riley

The Glens Falls and Saratoga Business Journals spotlighted the WCLDC in several articles in 2011 even a 2012 Forecast piece that put us in both GF and Saratoga. The Post Star also incorporated the WCLDC in many of the articles outlining the various projects we are involved in.

- <http://poststar.com/>
- <http://www.poststar.com/app/blogs/?cat=268> (The Wash – Blog chronicling local Washington County News)

We did a Lakes Region Radio interviews to promote the MAP class and to announce some of the economic development initiatives we were implementing.

Affiliations/Associations

The WCLDC was active with the following organizations in 2011:

- Member, Saratoga-Warren-Washington Workforce Investment Board
- Member, Community Advisory Group and Economic Development Committee
- Member, Adirondack Regional Chamber of Commerce
- Affiliations and collaborations with Warren and Saratoga County EDC's
- Washington County Tourism Association
- A/GFTC
- Lake George/Lake Champlain Regional Planning Board
- Numerous Washington County Departments including: Planning, Cooperative Extension, Data Processing, One-Stop Center, Public Works, County Clerk, IT, Personnel, Real Property Tax Service, Veteran's Affairs, County Attorney, Clerk of the Board, County Administrator, Treasurer's Office, Code Enforcement

In addition, the WCLDC engaged in cooperative efforts with or received services from the following:

- New York State: Transportation, Labor, Empire State Development, Health, Canal Corporation
- TD Bank, Glens Falls National, Adirondack Trust, NBT Bank

- National Grid
- Counties of Washington Warren Industrial Development Agency
- Adirondack Regional Chamber of Commerce
- Various Washington County Chambers of Commerce

Administration

The reduction and uncertainty of future funding from Washington County reflects in the budget.

The WCLDC Loan Review Committee, Audit and Finance and Governance Committees really stepped in this year to assist in the process of newly implemented procedures and policies.

The WCLDC staff would like to acknowledge their appreciation and guidance from the Washington County Board of Supervisors, as well as, the dedicated business leaders who volunteer their expertise, wisdom, guidance and time to us. Barry Miller, Rick McClenning, Chic Wilson, and Terry Middleton are valued beyond articulation. Thank you, each and every one of you for this opportunity to be part of the Washington County team.

Training dates for PAAA training are arranged based on availability. The WCLDC will encourage BOD members to take advantage of the classes as they are not offered regularly or locally

Financial Situation

WASHINGTON COUNTY LOCAL
DEVELOPMENT CORPORATION

Statement of Activities

Year Ended December 31, 2011

	Restricted			Unrestricted	Total
	Income After Closeout	Intermediary Relending Program	Empire Zone		
REVENUES					
Interest on loans	\$ 4,430	\$ 8,337	\$ -	\$ 101,534	\$ 114,301
Interest on time deposits	-	206	17	2,664	2,887
Contributions/grants	-	-	-	85,000	85,000
Origination fees	-	3,185	-	11,755	14,940
Events	-	-	-	19,310	19,310
Miscellaneous	-	58	-	3,854	3,912
Net assets released from unrestricted income	(350,440)	-	-	350,440	-
Total Revenues	(346,010)	11,786	17	574,557	240,350
EXPENDITURES					
Payroll expenses	-	-	18,430	86,821	105,251
Professional fees	-	-	2,000	15,420	17,420
Interest expense	-	2,185	-	-	2,185
Office expense	-	-	-	4,896	4,896
Planning expense	-	-	-	43,605	43,605
Events expense	-	-	-	4,350	4,350
Miscellaneous	-	-	-	13,329	13,329
Bad debt expense	-	-	-	(25,668)	(25,668)
Total Expenditures	-	2,185	20,430	142,753	165,368
Excess (Deficit) of Revenues Over Expenditures	(346,010)	9,601	(20,413)	431,804	74,982
Fund Equity at Beginning of Year	682,248	98,886	33,711	2,900,584	3,715,429
Fund Equity at End of Year	\$ 336,238	\$ 108,487	\$ 13,298	\$ 3,332,368	\$ 3,790,411

What to expect in 2012?

It is anticipated that the following goals for 2012 will be realized:

We are continually identifying opportunities to share services, information and resources with our counterparts in Warren and Saratoga counties that make it easy for developers and investors to bring their business to our region.

Secure funding for the bi-county revolving loan fund request awarded to Warren and Washington counties in 2011.

The WCLDC will identify and work towards identifying Grants and navigating the CFA applicable to infrastructure build outs, utility and broadband expansions and monies available to expand loan power.

WCLDC will continue to partner with other EDC's to encourage programs that not only entices new businesses but better serves and encourages current businesses to continue operating in our region and possibly even expand.

We will continue the Marketing strategy using the new website with video's, the radio campaign, keeping the information current, putting daily posts of news articles, area business information, LDC news, etc.

We will finance at least \$400,000 in loans to prospective business start up's and expansion projects.

We will continually review and utilize the Plan of Economic Development strategies, while also identifying and updating courses of application along the way.

We will continue to work with the committees at the WWIDA to encourage applicable businesses for the existing lots available in the Industrial Park.

Administration will continue to comply with the "Public Authority Accountability Act".

We will hold MicroEnterprise Assistance programs based on interest received.

We will host a third Washington County LDC Annual event.

We look forward to working with our partners. We are excited to meet new colleagues and professionals. We will continue dedicating our energies to assisting the Business community in Washington County.