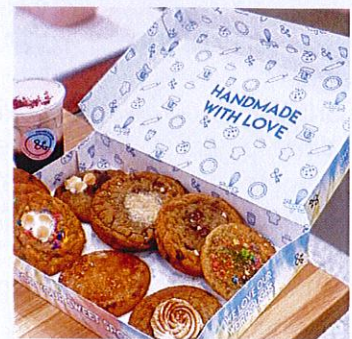


REQUEST TO BOROUGH COUNCIL Opened in May 2018, Dough & Arrows' Hanover store is in a small strip center neighboring goliaths Starbucks Coffee Co. and McDonald's. More recently, owners Brandon and Crystal Blevins have introduced their gourmet ice cream and edible cookie dough well beyond county lines—even as they looked for a place to be wildly successful, relocate the production facility and add a second shop—revving up mobile delivery. Dough & Arrows sells Penn State Berkey Creamery ice cream, they manufacture their own ice cream treats, produce and sell edible cookie dough, cheesecakes, cookies, brownies, pops, beverages and more. Here, they'll also sell Jackson Square Vineyard wines—from Spring Grove—and other South Central Pennsylvania products all using locally-sourced ingredients.



Dough & Arrows offers "store to front door" delivery service including to homes in Baltimore and Frederick MD, as well as Cumberland—in particular, the West Shore—Franklin and Lancaster Counties. A newer part of the growing business, COVID-19 boosted delivery sales substantially—an added convenience and welcome treat for those under the stay-at-home-order, and a "sign of spring" and normalcy as the weather warmed. All summer, those on Next Door shared posts about the "ice cream truck" and when it would be in the neighborhood. That's not the man of yesteryear with white pants and a bow tie in a wagon playing circus music! It was the Dough & Arrows trailer/food truck giving customers a lick of what they'd been missing. Rolling through neighborhoods and spotted at local gatherings like Hampden Twp.'s First Responders Recognition Day, the colorful mobile ice cream fountain helps promote Dough & Arrows scooping up demand. Despite COVID-19, sales in first-quarter 2020 topped all of 2019, and March sales were up 217% over the same period in 2019. Second-quarter 2020 figures showed \$121,087 in sales (during the pandemic-related statewide business restrictions no less), and third-quarter sales are expected to mirror that.



REQUEST TO CARLISLE BOROUGH COUNCIL This request for a \$50,000 Carlisle Borough CDBG shopsteading loan will provide equipment, fixtures, furnishings, inventory, supplies and working capital enabling the business to open a second retail location in Downtown Carlisle while expanding their production capacity and delivery service.

ENVIRONMENTAL REVIEW The environmental review required to utilize CDBG funds to finance the project at 105 N. Hanover St. has been submitted.

JOB CREATION As a condition of the loan, the Blevins will within two years of settlement create two full-time or part-time-equivalent jobs and offer them to persons from households not exceeding 80% of the area median income. The business—open seven days a week—expects to hire 20.

THE PROPERTY/CULTURAL RESOURCES Last use of this first-floor unit was in February 2020 as Chef Exclusive catering, but from 2007 until 2016, it was a revolving door of nine different eateries. The Blevins have an interest in acquiring the building too—they want the super dip. The building is owned by Neidlinger Rentals LLC which teamed with the Redevelopment Authority to land a quality tenant and market the property. Full-view storefront windows allow passersby to taste the treats and see the fun even before coming inside.



MAY I HELP YOU? The Blevins request \$50,000 from existing 2014, 2015, 2017 and 2019 Carlisle Borough CDBG funds for a shopsteading loan to purchase equipment, fixtures, furnishings, inventory and supplies and provide working capital to open the business in late 2020. The financing would be used for the following (not all-inclusive):

- refrigerators and freezers; refrigerator and freezer display cases; cold food wells and dipping cabinets
- ovens; industrial and smaller mixers; prep tables
- slushie machines and beverage dispensers
- tables and chairs; decor; menu boards; window graphics
- computer, printer and related software; security system
- point-of-sale/credit card system, swiping devices
- delivery vehicle



the ice cream and dough-on-the-go mobile

PROJECT FINANCIALS Dough & Arrows will be a business tenant. CDBG financing will be utilized. The Blevins will put \$130,000 into the project which includes more than half of the cost of all equipment, fixtures and furnishings, plus an estimated \$20,000 for improvements. Proposed financing for the project is as follows:

\$ 50,000	Carlisle Borough CDBG Commercial Revitalization Shopsteading Loan
<u>\$128,000</u>	owner investment, cash (72% of the total project cost)
\$178,000	TOTAL PROJECT COST

Carlisle Borough would provide a loan of \$50,000 at an interest rate of 2% on a 25-year term with a balloon payment at seven years. The loan collateral would be a second lien position, mortgage, behind Carrington Mortgage Services on residential rental real estate at 58 Fawn Ave., New Oxford PA 17340 (Reading Twp., Adams County). This property was purchased in July 2010 for \$157,380 and appraised at \$180,000. The balance on the mortgage is \$136,638.73. The equity/security gap will be balanced in 21 months (21 mortgage payments). Brandon and Crystal Blevins will each provide personal guarantees for the loan; all equipment, fixtures and furnishings will be liened. The loan, administered by the Redevelopment Authority, will have monthly payments of \$211.93.

REMEMBER WHEN? It wasn't so long ago N. Hanover St. was the area where no aspiring business wanted to be. What a difference you've made—assisting new businesses open or expand, aiding responsible property owners transform whole buildings and storefronts, honoring those achievements and sparking further investment...providing the tools to make it happen with a targeted focus on Carlisle's retail, restaurant and downtown assets. It's working. The Authority, with the Borough and partners, has realized over a dozen successful projects along the corridor in recent years—Sunrise Cafe, Hook & Flask Still Works, Market Cross Pub & Restaurant, Carlisle Antique Mall, Transformation Training & Fitness and American Artisan Gallery to name just a few. **Success breeds success—and has made N. Hanover St. alive after 5...the place you want to be night and day.**