

**ALLEGANY COUNTY INDUSTRIAL DEVELOPMENT AGENCY
ALLEGANY COUNTY LOCAL DEVELOPMENT CORPORATION**

Finance Committee

Crossroad Center

Belmont, NY

July 9, 2026

8:30a.m.

https://www.youtube.com/channel/UCXJ1KZ_F90Z77-JQxeHzDXQ?

AGENDA

- Call to Order
- Approval of Previous Minutes
 - June 11 Meeting Minutes
- Banking & Financial Summary
 - Balance Sheet
 - Profit & Loss
 - Expense Abstract – Transactions by Vendor
 - CD Bank Statements
- Executive Session – as necessary
- Action Items
 - Approval of Financials
 - ACLDC Loan Applications
 - Property Discussion
 - Consultant RFP
- Old Business
- New Business
- Good of the Order
- Adjournment

June 2026

Allegany County Industrial Development Agency & Local Development Corporation

FINANCE COMMITTEE MEETING

June 11, 2026

Crossroads Conference Center, Belmont, New York 14813

ACIDA.org

OPENING REMARKS

- Douglas Frank, Treasurer called the joint IDA and LDC Finance Committee meeting to order at 8:29am, and asked everyone to introduce themselves.
- Board Members Present: Terri Ross; Douglas Frank; Joseph Hart
- Absent:
- By Telephone:
- By Teams: Edmund Russell III, Esq. Hodgson Russ LLP
- Others present: Dr. Craig Clark, ACIDA Executive Director; Barb Benjamin, ACIDA Operations Director; Melissa Pingitore, ACIDA Assistant Director

BOARD MINUTES

- Approval of the May 14, 2026 minutes: - **A motion was made by Terri Ross and seconded by Joesph Hart to approve the May 14, 2026 minutes. No discussion. Approved/passed 3-0**

FINANCIALS

- Review Reports – Douglas explained at the last meeting we discussed some report changes. In today's packet we have the balance sheet and the balance sheet previous year comparison; profit & loss and profit & loss previous year comparison; expense abstract - transactions by vendor summary and the CD excel statement. Today's request was to change the heading on all reports so they match, and to include all the corporations that have accounts included in the report. Change from All Accounts to IDA, LDC, CRC, ACUC. The balance sheet and profit & loss statements compare years 2025 and 2026 as of June 8th each year. The expenses by vendor summary gives the total of invoices to be paid and to who for the month. Deposit detail is the months deposits which includes interest. The balance sheet and profit & loss reports have to include all bank accounts or the report will be blank. The Brownfield Grant goes through the First Citizens Bank Account, most everything else goes through Community Bank. We have four checking accounts and CD accounts with Community Bank. Barb will continue to try to work in QuickBooks and with BWB to try to isolate out each bank account for reports. It's a work in process. Barb will have to change how accounts are built in QuickBooks, are they a vendor, customer or other name. Other names will not show on all reports so the same name may have to be built for both but they can't be built with the exact same name. It's going to take some time. Discussion on what the full board will see in their packets. Craig said the same reports will be in the full board's packets.
- Banking and Financial Summary
 - Balance Sheet; Profit & Loss; Expense Abstract – Transactions by Vendor; CD Bank Statements - **A motion was made by Joseph Hart and seconded by Terri Ross to approve the Financial Reports to be presented to the Board for approval. No further discussion. Approved/passed 3-0**

- Update new business options for bank funds – Melissa reported the bank will waive all fees for the new bank accounts. Barb reported that she received several emails and is in the process of getting set up with the premier banking connection. There will be training for the positive pay and maneuvering around in the new premier banking connection.

EXECUTIVE SESSION – DISCUSSION OF CONTRACTUAL/LEGAL ISSUE

- A motion was made by Joseph Hart and seconded by Terri Ross to go into Executive Session for discussion of a contractual /legal issue. Approved/passed. 3-0
- A motion was made by Joseph Hart and seconded by Terri Ross to come out of Executive Session. Approved/passed. 3-0
- No action was taken in Executive Session.

ACTION ITEMS

- Review Committee Charter - Discussion on the Finance Committee recommending the Finance Committee Charter be approved by the full board. Questions about #9 the annual self-evaluation of performance. Melissa said it's a requirement the board used to do as we didn't have employees until last May and had a smaller board. Now we have separate committees with the bigger board and have more compliance requirements we have to adhere to. More discussion on ABO requirements and adhering to the law. This was tabled last month to give everyone a chance to review. **A motion was made by Terri Ross and seconded by Joseph Hart to recommend the full board approve the Finance Committee Charter. No further discussion. Approved/passed 3-0**
- LDC Applications – There are no recommendations at this time.

OLD BUSINESS -UPDATES

- None at this time

NEW BUSINESS

- Craig reported the proposed new building figures just came in and we'll have a presentation at the IDA Board meeting today. Discussion on cost, grants, etc.
- Melissa briefly talked about the RLF Grant through the EPA and she's in preliminary review with Grow America. We're working with the old application currently and once the new application comes out, we'll tweak it and be ready to launch. This is a \$1,000,000 grant, \$100,000 for administration and \$900,000 for grants and loans. What's nice about this grant is that 49% can be grant forgiven. The LDC will be able to manage this grant.

GOOD OF THE ORDER

- None at this time

CALENDAR

- **Next Meeting:** July 9, 2026 @ 8:30am at Crossroads Conference Center, Belmont, NY 14813

ADJOURNMENT

- With no further business at 9:14am, a motion was made by Joseph Hart and seconded by Terri Ross to close the meeting. All members were in favor, by a vote of 3-0 the meeting was adjourned. Carried

Respectfully submitted
Barb Benjamin
Operations Director

ACIDA, ACLDC, ACCRC, ACUC
Balance Sheet
As of July 6, 2026

Jul 6, 26

ASSETS	
Current Assets	
Checking/Savings	
Community Bank - ~~2072~~ 12mos CD	655,884.74
Community Bank - ~~4351~~ 6mos CD	657,730.82
Community Bank - ~~4351~~ 12mos CD	1,396,429.65
IDA 110 - CD ~~0259~~	750,000.00
110.01 - ACUC (Utility Corporation)	3,054.97
110.02 - Community Checking IDA	304,297.69
110.03 - CRC (Capital Resource Corp)	53,516.31
110.04 - First Citizens-IDA	91,525.40
110.05 - LDC (Local Development Corp)	497,118.81
CRC110 - Capital Resource Corp CD	264,267.62
Total Checking/Savings	4,673,826.01
Accounts Receivable	
ACUC Accounts Receivable	-507.77
Total Accounts Receivable	-507.77
Other Current Assets	
122 - Lease Receivables	436,735.00
135.00 - Prepaid Expenses	2,259.00
Total Other Current Assets	438,994.00
Total Current Assets	5,112,312.24
Fixed Assets	
152.00 - Land held for resale	286,501.00
154.00 - Waterlines	2,078,240.00
156.00 - Building	661,482.19
159.00 - Accumulated Depreciation	-359,168.00
160.00 - Land Improvements	196,414.00
161.00 - Property held for Resale	62,000.00
Total Fixed Assets	2,925,469.19
Other Assets	
131.00 - Due from ACUC	1,746.00
140.00 - Security Deposits	222.00
Total Other Assets	1,968.00
TOTAL ASSETS	8,039,749.43
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
230.00 - Payroll Liabilities	126.00
285 - ~~Series~~ 2 Series Bond Infrastructu	100,000.00
ACUC210 - Due to ACIDA	1,746.00
Total Other Current Liabilities	101,872.00
Total Current Liabilities	101,872.00
Long Term Liabilities	
210.00 - Security Deposit	12,000.00
280.00 - ~~Series~~ 2 Series-Bond Infrastructu	2,695,000.00
550 - Deferred Inflow of Resources	365,760.00
Total Long Term Liabilities	3,072,760.00
Total Liabilities	3,174,632.00

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Accrual Basis

ACIDA, ACLDC, ACCRC, ACUC

Balance Sheet

As of July 6, 2026

	Jul 6, 26
Equity	
390.00 · Unrestricted Net Assets	5,498,095.34
AC90001 · Opening Balance Equity	-1,252,221.76
AC90002 · ACUC Retained Earnings	1,200,078.00
ACUC900 · ACUC Equity	52,144.00
CRC900 · CRC Equity	305,056.00
Net Income	-938,034.15
Total Equity	4,865,117.43
TOTAL LIABILITIES & EQUITY	8,039,749.43

ACIDA, ACLDC, ACCRC, ACUC

Balance Sheet Prev Year Comparison

As of July 6, 2026

	Jul 6, 26	Jul 6, 25	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Community Bank - ~~2312~~ 12mos CD	655,884.74	0.00	655,884.74	100.0%
Community Bank - ~~2357~~ 6mos CD	657,730.82	0.00	657,730.82	100.0%
Community Bank - ~~4337~~ 12mos CD	0.00	635,016.42	-635,016.42	-100.0%
Community Bank - ~~4337~~ 6mos CD	0.00	635,569.82	-635,569.82	-100.0%
Community Bank - ~~7387~~ 12mos CD	1,396,429.65	0.00	1,396,429.65	100.0%
IDA 110 - CD ~~8239~~	750,000.00	0.00	750,000.00	100.0%
110.01 - ACUC (Utility Corporation)	3,054.97	9,138.08	-6,083.11	-66.6%
110.02 - Community Checking IDA	304,297.69	412,878.74	-108,581.05	-26.3%
Total Checking/Savings	4,673,826.01	2,092,863.88	2,580,962.13	123.3%
Accounts Receivable				
ACUC Accounts Receivable	-507.77	1,469.31	-1,977.08	-134.6%
Total Accounts Receivable	-507.77	1,469.31	-1,977.08	-134.6%
Other Current Assets				
122 - Lease Receivables	436,735.00	1,544,275.00	-1,107,540.00	-71.7%
135.00 - Prepaid Expenses	2,259.00	2,259.00	0.00	0.0%
Total Other Current Assets	438,994.00	1,546,534.00	-1,107,540.00	-71.6%
Total Current Assets	5,112,312.24	3,640,867.19	1,471,445.05	40.4%
Fixed Assets				
150.00 - Equipment	0.00	17,659.00	-17,659.00	-100.0%
151.00 - Land	0.00	16,704.00	-16,704.00	-100.0%
152.00 - Land held for resale	286,501.00	286,501.00	0.00	0.0%
154.00 - Waterlines	2,078,240.00	2,078,240.00	0.00	0.0%
155.00 - Leasehold Improvements	0.00	193,252.00	-193,252.00	-100.0%
156.00 - Building	661,482.19	1,933,217.00	-1,271,734.81	-65.8%
159.00 - Accumulated Depreciation	-359,168.00	-923,767.00	564,599.00	61.1%
160.00 - Land Improvements	196,414.00	196,414.00	0.00	0.0%
161.00 - Property held for Resale	62,000.00	62,000.00	0.00	0.0%
Total Fixed Assets	2,925,469.19	3,860,220.00	-934,750.81	-24.2%

ACIDA, ACLDC, ACCRC, ACUC

Balance Sheet Prev Year Comparison

As of July 6, 2026

	Jul 6, 26	Jul 6, 25	\$ Change	% Change
Other Assets				
131.00 · Due from ACUC	1,746.00	1,568.00	178.00	11.4%
140.00 · Security Deposits	222.00	222.00	0.00	0.0%
Total Other Assets	1,968.00	1,790.00	178.00	9.9%
TOTAL ASSETS	8,039,749.43	7,502,877.19	536,872.24	7.2%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable	0.00	1,835.58	-1,835.58	-100.0%
20000 · Accounts Payable	0.00	1,835.58	-1,835.58	-100.0%
Total Accounts Payable	0.00	1,835.58	-1,835.58	-100.0%
Other Current Liabilities				
230.00 · Payroll Liabilities	126.00	0.00	126.00	100.0%
285 · ~~Security~~ Series Bond Infrastructu	100,000.00	95,000.00	5,000.00	5.3%
ACUC210 · Due to ACIDA	1,746.00	1,568.00	178.00	11.4%
Total Other Current Liabilities	101,872.00	96,568.00	5,304.00	5.5%
Total Current Liabilities	101,872.00	98,403.58	3,468.42	3.5%
Long Term Liabilities				
210.00 · Security Deposit	12,000.00	12,000.00	0.00	0.0%
280.00 · ~~Security~~ Series-Bond Infrastructu	2,695,000.00	2,795,000.00	-100,000.00	-3.6%
550 · Deferred Inflow of Resources	365,760.00	1,412,911.00	-1,047,151.00	-74.1%
Total Long Term Liabilities	3,072,760.00	4,219,911.00	-1,147,151.00	-27.2%
Total Liabilities	3,174,632.00	4,318,314.58	-1,143,682.58	-26.5%
Equity				
390.00 · Unrestricted Net Assets	5,498,095.34	5,594,732.21	-96,636.87	-1.7%
AC90001 · Opening Balance Equity	-1,252,221.76	-1,252,221.76	0.00	0.0%
AC90002 · ACUC Retained Earnings	1,200,078.00	1,200,078.00	0.00	0.0%
ACUC900 · ACUC Equity	52,144.00	52,144.00	0.00	0.0%
CRC900 · CRC Equity	305,056.00	114,266.00	190,790.00	167.0%
Net Income	-938,034.15	-2,524,435.84	1,586,401.69	62.8%
Total Equity	4,865,117.43	3,184,562.61	1,680,554.82	52.8%
TOTAL LIABILITIES & EQUITY	8,039,749.43	7,502,877.19	536,872.24	7.2%

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Accrual Basis

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss

June 9 through July 6, 2026

Jun 9 - Jul 6, 26

Ordinary Income/Expense	
Income	
ACUC - Income	
ACUC400 · Waterline Customer payments	0.00
Total ACUC - Income	0.00
CRC - Income	
475 · CRC CD Interest	
CRC CD ~~6228~~	695.18
Total 475 · CRC CD Interest	695.18
Total CRC - Income	695.18
IDA Income	
ACIDA 12 mos CD Interest	4,549.27
ACIDA 6 mos CD Interest	1,619.75
ACIDA CD Interest Income	
IDA CD ~~6259~~	0.00
Total ACIDA CD Interest Income	0.00
Bank Fees	50.00
Misc	
Economic Dev Training Event	168.71
Total Misc	168.71
400.05 · Annual Financial Assistance Fee	11,000.00
Total IDA Income	17,387.73
Interest Inc	0.91
LDC Income	
Interest	163.38
Total LDC Income	163.38
Total Income	18,247.20
Gross Profit	18,247.20
Expense	
ACUC - Expense	
Bad Debt	621.00
Waterline Fees	
Utilities-Electric	
6350601 · 20031525411 ACUC Hot Box 6404	55.61
A635.07 · 20029438684 Hot Box 6689	140.20
Total Utilities-Electric	195.81
Total Waterline Fees	195.81
Total ACUC - Expense	816.81
IDA-Expense	
IDA Payroll	
631 · Salaries/Wages	16,532.66
632 · Payroll Taxes	1,264.74
633 · Payroll Processing Charges	125.42
634 · NYS Disability	-7.20
635 · NYS Paid Family Leave	-71.42
Total IDA Payroll	17,844.20
Internet	59.95

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Accrual Basis

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss

June 9 through July 6, 2026

	Jun 9 - Jul 6, 26
Meeting Expense	
Food & Beverage	602.92
Total Meeting Expense	602.92
Office Expense	
Office Phones	93.32
Total Office Expense	93.32
6200401 · Insurance	
Property	1,902.32
Total 6200401 · Insurance	1,902.32
6201901 · Professional fees	
Training Personnel	500.00
620.16 · Bank Fees	50.00
Total 6201901 · Professional fees	550.00
Total IDA-Expense	21,052.71
Total Expense	21,869.52
Net Ordinary Income	-3,622.32
Net Income	-3,622.32

ACIDA, ACLDC, ACCRC, ACUC Profit & Loss Prev Year Comparison January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
Ordinary Income/Expense				
Income				
ACUC - Income	5,801.00	0.00	5,801.00	100.0%
Transfer from IDA	13,654.70	13,316.81	337.89	2.5%
ACUC400 - Waterline Customer payments				
Total ACUC - Income	19,455.70	13,316.81	6,138.89	46.1%
CRC - Income				
475 - CRC CD Interest	0.00	4,707.15	-4,707.15	-100.0%
CRC CD ~~6004~~	4,417.24	0.00	4,417.24	100.0%
CRC CD ~~0250~~				
Total 475 - CRC CD Interest	4,417.24	4,707.15	-289.91	-6.2%
Total CRC - Income	4,417.24	4,707.15	-289.91	-6.2%
Crossroads-Income				
Crossroads Refunds	14.51	0.00	14.51	100.0%
420.00 - Rental Income				
420.01 - AC Area Foundation	0.00	2,300.00	-2,300.00	-100.0%
420.02 - AC Depts at Crossroads	0.00	30,620.00	-30,620.00	-100.0%
420.02 - AC DEV-PLN-TOURISM	0.00	3,971.00	-3,971.00	-100.0%
420.03 - AC EMS-EMT's	0.00	6,010.00	-6,010.00	-100.0%
420.04 - Audio Care	450.00	3,150.00	-2,700.00	-85.7%
Total 420.00 - Rental Income	450.00	46,051.00	-45,601.00	-99.0%
Total Crossroads-Income	464.51	46,051.00	-45,586.49	-99.0%
IDA Income				
ACIDA 12 mos CD Interest	25,506.11	10,016.42	15,489.69	154.6%
ACIDA 6 mos CD Interest	9,991.63	10,569.82	-578.19	-5.5%
ACIDA CD Interest Income				
IDA CD ~~0259~~	0.00	0.00	0.00	0.0%
Total ACIDA CD Interest Income	0.00	0.00	0.00	0.0%
Bank Fees				
EPA Brownfield Grant	59,691.11	0.00	59,691.11	100.0%
Misc	168.71	0.00	168.71	100.0%
Economic Dev Training Event	35,000.00	0.00	35,000.00	100.0%
Misc - Other				
Total Misc	35,168.71	0.00	35,168.71	100.0%

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07/06/26

Accrual Basis

ACIDA, ACLDC, ACCRC, ACUC Profit & Loss Prev Year Comparison January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
Parking Lot Rental Fee	0.00	10.00	-10.00	-100.0%
Reimbursement	7,868.73	0.00	7,868.73	100.0%
400 . Pilot Administration Fees	-2,760,000.00	-2,568,934.41	-191,065.59	-7.4%
400.01 . ACIDA Admin Fee	13,804.26	1,000.00	12,804.26	1,280.4%
400.02 . PILOT Application fee payment	0.00	2,500.00	-2,500.00	-100.0%
400.04 . Financial Assistance Fee	1,881,201.10	0.00	1,881,201.10	100.0%
400.05 . Annual Financial Assistance Fee	12,000.00	0.00	12,000.00	100.0%
416.00 . Microenterprise Grant Award	79,796.24	97,193.02	-17,396.78	-17.9%
420.08 . Rental Income - PM Research Bui	50,000.00	50,000.00	0.00	0.0%
480.00 . Program Delivery	0.00	31,275.00	-31,275.00	-100.0%
484.00 . Refunds	662.64	31.40	631.24	2,010.3%
Total IDA Income	-584,259.47	-2,366,338.75	1,782,079.28	75.3%
Interest Inc	0.91	0.00	0.91	100.0%
LDC Income	698.71	0.00	698.71	100.0%
Interest				
Total LDC Income	698.71	0.00	698.71	100.0%
OFA - Income				
Refund	14.52	1,735.53	-1,721.01	-99.2%
420.12 . Rental Income	0.00	60,900.00	-60,900.00	-100.0%
420.09 . Allegany County				
Total 420.12 . Rental Income	0.00	60,900.00	-60,900.00	-100.0%
Total OFA - Income	14.52	62,635.53	-62,621.01	-100.0%
450.00 . IDA PILOT Fees	60,255.66	60,110.98	144.68	0.2%
Total Income	-498,952.22	-2,179,517.28	1,680,565.06	77.1%
Gross Profit	-498,952.22	-2,179,517.28	1,680,565.06	77.1%
Expense				
ACUC - Expense				
Bad Debt	621.00	0.00	621.00	100.0%
Insurance				
Directors & Officers	0.00	771.66	-771.66	-100.0%
Total Insurance	0.00	771.66	-771.66	-100.0%
Professional Fees- Legal	829.50	0.00	829.50	100.0%
Reimbursement	7,868.73	0.00	7,868.73	100.0%

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss Prev Year Comparison

January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
Waterline Fees				
Utilities-Electric				
6350601 · 20031525411 ACUC Hot Box 6404	711.80	572.58	139.22	24.3%
A635.07 · 20029438684 Hot Box 6689	1,884.55	1,430.77	453.78	31.7%
Total Utilities-Electric	2,596.35	2,003.35	593.00	29.6%
A635.08 · Waterline Supplies	727.08	226.21	500.87	221.4%
A635.09 · Waterline Water Usage	7,868.87	8,856.15	-987.28	-11.2%
Total Waterline Fees	11,192.30	11,085.71	106.59	1.0%
6350302 · Office Supplies				
Postage	6.08	0.00	6.08	100.0%
6350302 · Office Supplies - Other	38.95	0.00	38.95	100.0%
Total 6350302 · Office Supplies	45.03	0.00	45.03	100.0%
A635.01 · Insurance-Waterline Policy ENPO	5,801.00	5,801.00	0.00	0.0%
A635.04 · Corporation Tax return				
IRS Income Tax	0.00	5.00	-5.00	-100.0%
NYS DTF Income Tax	25.00	25.00	0.00	0.0%
Total A635.04 · Corporation Tax return	25.00	30.00	-5.00	-16.7%
A635.19 · Professional fees-Permits	220.00	220.00	0.00	0.0%
Total ACUC - Expense	26,602.56	17,908.37	8,694.19	48.6%
CRC-Expense				
Insurance				
Directors & Officers	0.00	771.66	-771.66	-100.0%
Total Insurance	0.00	771.66	-771.66	-100.0%
Total CRC-Expense	0.00	771.66	-771.66	-100.0%
Crossroads-Expense				
Insurance				
Umbrella	0.00	262.00	-262.00	-100.0%
600.05 · Property	0.00	2,991.00	-2,991.00	-100.0%
Total Insurance	0.00	3,253.00	-3,253.00	-100.0%
Utilities				
Repair / Labor	0.00	625.00	-625.00	-100.0%
600.15 · Electric	2,133.55	4,707.11	-2,573.56	-54.7%
600.16 · Heat	919.80	6,078.26	-5,158.46	-84.9%
600.20 · Water Machine	0.00	384.95	-384.95	-100.0%

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss Prev Year Comparison

January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
600.21 · Water Testing				
600.21 · Water Testing Supplies	76.55	130.00	-53.45	-41.1%
600.21 · Water Testing - Other	2,428.00	0.00	2,428.00	100.0%
Total 600.21 · Water Testing	2,504.55	130.00	2,374.55	1,826.6%
600.23 · Septic	0.00	225.00	-225.00	-100.0%
6001901 · Internet	0.00	325.73	-325.73	-100.0%
Total Utilities	5,557.90	12,476.05	-6,918.15	-55.5%
600.01 · Cleaning				
600.01 · Other	0.00	111.60	-111.60	-100.0%
600.02 · Supplies	0.00	668.31	-668.31	-100.0%
600.01 · Cleaning - Other	0.00	3,578.24	-3,578.24	-100.0%
Total 600.01 · Cleaning	0.00	4,358.15	-4,358.15	-100.0%
600.07 · Lawn				
600.07 · other	0.00	136.62	-136.62	-100.0%
600.07 · Lawn - Other	0.00	96.00	-96.00	-100.0%
Total 600.07 · Lawn	0.00	232.62	-232.62	-100.0%
600.11 · Maintenance				
Other	50.00	3,793.50	-3,743.50	-98.7%
Supplies/Parts	0.00	484.95	-484.95	-100.0%
Total 600.11 · Maintenance	50.00	4,278.45	-4,228.45	-98.8%
600.12 · Plowing	0.00	1,344.50	-1,344.50	-100.0%
6001111 · Refuse	0.00	18.55	-18.55	-100.0%
6001116 · Environmental Charge	0.00	860.12	-860.12	-100.0%
6001111 · Refuse - Other	0.00	878.67	-878.67	-100.0%
Total 6001111 · Refuse	0.00	878.67	-878.67	-100.0%
Total Crossroads-Expense	5,607.90	26,821.44	-21,213.54	-79.1%
IDA-Expense				
EPA Brownfield Grant				
Consultants/Contractual	55,758.52	0.00	55,758.52	100.0%
Indirect Costs	75.00	0.00	75.00	100.0%
Conference Fees				
Total Indirect Costs	75.00	0.00	75.00	100.0%
Travel	835.84	0.00	835.84	100.0%
Total EPA Brownfield Grant	56,669.36	0.00	56,669.36	100.0%

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss Prev Year Comparison

January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
IDA Payroll				
631 · Salaries/Wages	102,559.29	17,829.92	84,729.37	475.2%
632 · Payroll Taxes	6,103.60	1,432.03	4,671.57	326.2%
633 · Payroll Processing Charges	929.79	625.70	304.09	48.6%
634 · NYS Disability	127.50	115.40	12.10	10.5%
635 · NYS Paid Family Leave	712.41	396.11	316.30	79.9%
Total IDA Payroll	110,432.59	20,399.16	90,033.43	441.4%
Internet	419.65	0.00	419.65	100.0%
Meeting Expense	689.42	0.00	689.42	100.0%
Food & Beverage	0.00	86.70	-86.70	-100.0%
other	0.00	0.00	0.00	0.0%
Total Meeting Expense	689.42	86.70	602.72	695.2%
Miscellaneous	0.00	168.00	-168.00	-100.0%
620.11 · other	0.00	168.00	-168.00	-100.0%
Miscellaneous - Other	711.66	0.00	711.66	100.0%
Total Miscellaneous	711.66	168.00	543.66	323.6%
Office Expense	653.24	0.00	653.24	100.0%
Office Phones	653.24	0.00	653.24	100.0%
Total Office Expense	653.24	0.00	653.24	100.0%
Tax	36.84	0.00	36.84	100.0%
County & Town Taxes	36.84	0.00	36.84	100.0%
6202502 · Fire Protection Tax	0.00	325.37	-325.37	-100.0%
Total Tax	36.84	325.37	-288.53	-88.7%
Travel Expense	1,745.00	0.00	1,745.00	100.0%
Conference Fees	1,745.00	0.00	1,745.00	100.0%
Other	2,324.37	689.10	1,635.27	237.3%
Total Travel Expense	4,069.37	689.10	3,380.27	490.5%
620.01 · Advertising	34.05	1,125.44	-1,091.39	-97.0%
620.101 · Maintenance	0.00	150.00	-150.00	-100.0%
620.32 · Belmont School Parking Lot	0.00	-500.00	500.00	100.0%
620.101 · Maintenance - Other	0.00	-350.00	350.00	100.0%
Total 620.101 · Maintenance	0.00	-350.00	350.00	100.0%

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss Prev Year Comparison

January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
620.13 · Office Supplies				
other	903.41	0.00	903.41	100.0%
620.12 · Postage-shipping	470.92	450.99	19.93	4.4%
620.28 · Software	135.55	43.38	92.17	212.5%
620.13 · Office Supplies - Other	100.99	539.69	-438.70	-81.3%
Total 620.13 · Office Supplies	1,610.87	1,034.06	576.81	55.8%
620.14 · Pilot Payments				
IDA Pilot Fees pass-thru	60,255.66	60,110.98	144.68	0.2%
Total 620.14 · Pilot Payments	60,255.66	60,110.98	144.68	0.2%
620.26 · Awards-Grants				
Program Delivery	10,800.00	18,750.00	-7,950.00	-42.4%
6202601 · Microenterprise 20ME517-22				
Microenterprise 20ME517-22 ext	77,991.24	97,193.02	-19,201.78	-19.8%
Total 6202601 · Microenterprise 20ME517-22	77,991.24	97,193.02	-19,201.78	-19.8%
6202602 · Microenterprise Grant Admin cos	5,525.00	12,525.00	-7,000.00	-55.9%
Total 620.26 · Awards-Grants	94,316.24	128,468.02	-34,151.78	-26.6%
6200401 · Insurance				
Property	1,902.32	0.00	1,902.32	100.0%
Truck Stop; Parking Lot; Friend	2,744.70	4,575.00	-1,830.30	-40.0%
Workers Compensation	642.00	418.00	224.00	53.6%
620.31 · Directors & Officers				
Fees and Taxes	295.00	0.00	295.00	100.0%
620.31 · Directors & Officers - Other	2,120.00	252.68	1,867.32	739.0%
Total 620.31 · Directors & Officers	2,415.00	252.68	2,162.32	855.8%
6200401 · Insurance - Other	1,163.22	0.00	1,163.22	100.0%
Total 6200401 · Insurance	8,867.24	5,245.68	3,621.56	69.0%
6201901 · Professional fees				
Executive Director - ASC	0.00	36,666.65	-36,666.65	-100.0%
Training Personnel	500.00	0.00	500.00	100.0%
620.16 · Bank Fees	50.00	0.00	50.00	100.0%
620.18 · Legal				
postage reimbursement	0.00	117.36	-117.36	-100.0%
620.18 · Legal - Other	59,536.08	10,764.18	48,771.90	453.1%
Total 620.18 · Legal	59,536.08	10,881.54	48,654.54	447.1%

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss Prev Year Comparison

January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
620.29 · NYS Economic Development Council				
Conference-Registration	0.00	760.00	-760.00	-100.0%
Total 620.29 · NYS Economic Development Council	0.00	760.00	-760.00	-100.0%
6201501 · Consulting	0.00	-7,333.00	7,333.00	100.0%
6201502 · Appraisals	0.00	2,500.00	-2,500.00	-100.0%
6201503 · Transcription	285.00	850.00	-565.00	-66.5%
6201901 · Professional fees - Other	0.00	13,977.90	-13,977.90	-100.0%
Total 6201901 · Professional fees	60,371.08	58,303.09	2,067.99	3.6%
IDA-Expense - Other	27.11	0.00	27.11	100.0%
Total IDA-Expense	399,164.38	275,605.60	123,558.78	44.8%
LDC Expense				
Office				
Supplies	79.74	0.00	79.74	100.0%
Total Office	79.74	0.00	79.74	100.0%
Professional Fees - Legal Fees	3,669.75	0.00	3,669.75	100.0%
Total LDC Expense	3,749.49	0.00	3,749.49	100.0%
OFA - Expense				
Utilities				
625.11 · Electric	0.00	3,557.20	-3,557.20	-100.0%
625.12 · Heat	486.60	5,290.50	-4,803.90	-90.8%
625.13 · Water Machine	0.00	384.95	-384.95	-100.0%
625.14 · Water Testing	-2,505.00	550.00	-3,055.00	-555.5%
625.16 · Septic	0.00	225.00	-225.00	-100.0%
6251302 · Repair / Labor	0.00	625.00	-625.00	-100.0%
Total Utilities	-2,018.40	10,632.65	-12,651.05	-119.0%
625.02 · Cleaning				
625.03 · Supplies	0.00	678.24	-678.24	-100.0%
625.02 · Cleaning - Other	0.00	3,635.96	-3,635.96	-100.0%
Total 625.02 · Cleaning	0.00	4,314.20	-4,314.20	-100.0%
625.06 · Lawn	0.00	232.61	-232.61	-100.0%
625.09 · Plowing	0.00	1,344.50	-1,344.50	-100.0%

ACIDA, ACLDC, ACCRC, ACUC

Profit & Loss Prev Year Comparison

January 1 through July 6, 2026

	Jan 1 - Jul 6, 26	Jan 1 - Jul 6, 25	\$ Change	% Change
625.10 · Refuse				
Environmental Charge	0.00	18.55	-18.55	-100.0%
625.10 · Refuse - Other	0.00	617.14	-617.14	-100.0%
Total 625.10 · Refuse	0.00	635.69	-635.69	-100.0%
6250701 · Maintenance				
Supplies/Parts	0.00	230.34	-230.34	-100.0%
625.08 · Other	175.00	3,168.50	-2,993.50	-94.5%
Total 6250701 · Maintenance	175.00	3,398.84	-3,223.84	-94.9%
630 · Insurance				
umbrella	0.00	262.00	-262.00	-100.0%
625.04 · Property	0.00	2,991.00	-2,991.00	-100.0%
Total 630 · Insurance	0.00	3,253.00	-3,253.00	-100.0%
Total OFA - Expense	-1,843.40	23,811.49	-25,654.89	-107.7%
Transfer to ACUC	5,801.00	0.00	5,801.00	100.0%
Total Expense	439,081.93	344,918.56	94,163.37	27.3%
Net Ordinary Income	-938,034.15	-2,524,435.84	1,586,401.69	62.8%
Net Income	-938,034.15	-2,524,435.84	1,586,401.69	62.8%

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Accrual Basis

ACIDA
Expenses by Vendor Summary
June 9 through July 6, 2026

	<u>Jun 9 - Jul 6, 26</u>
Alfred State College	602.92
Armstrong Business Solutions	153.27
Arthur J Gallagher Risk Mgmt Serv	1,902.32
Community Bank, N.A.	0.00
Jarrad T Childs	500.00
Melissa A Pingitore	26.33
NYSLRS	420.20
The Hartford	42.00
TOTAL	<u>3,647.04</u>

ACIDA
Deposit Detail
June 9 through July 6, 2026

Type	Num	Date	Name	Account	Amount
Deposit	DEP	06/12/2026	Arvos Ljungstrom LLC	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/12/2026	Stripe	110.02 · Community Checking IDA	168.71
				Economic Dev Training Event	-168.71
TOTAL					-168.71
Deposit	DEP	06/15/2026	Nautilus Solar Energy LLC	110.02 · Community Checking IDA	500.00
				400.05 · Annual Financial Assistance Fee	-500.00
TOTAL					-500.00
Deposit	DEP	06/17/2026	Community Bank, N.A.	110.02 · Community Checking IDA	50.00
				Bank Fees	-50.00
TOTAL					-50.00
Deposit	DEP	06/23/2026	Greenbacker Renewable Energy	110.02 · Community Checking IDA	500.00
				400.05 · Annual Financial Assistance Fee	-500.00
TOTAL					-500.00
Deposit	DEP	06/23/2026	DG Empire Bright	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/23/2026	DG Empire Bright	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00

ACIDA
Deposit Detail
June 9 through July 6, 2026

Type	Num	Date	Name	Account	Amount
Deposit	DEP	06/23/2026	DG Empire Bright	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/23/2026	DG Empire Bright	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/23/2026	Generate Community Solar IX LLC	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/23/2026	Generate Community Solar IX LLC	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/23/2026	Houghton University	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/23/2026	AU	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00
Deposit	DEP	06/26/2026	NY Alfred I LLC	110.02 · Community Checking IDA	1,000.00
				400.05 · Annual Financial Assistance Fee	-1,000.00
TOTAL					-1,000.00

ACIDA
Deposit Detail
June 9 through July 6, 2026

Type	Num	Date	Name	Account	Amount
Deposit	DEP	06/29/2026	US Treasury	110.02 · Community Checking IDA	126.91
				230.00 · Payroll Liabilities	-126.00
				Interest Inc	-0.91
TOTAL					-126.91

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07/06/26

Accrual Basis

ACLDC
Expenses by Vendor Summary
June 9 through July 6, 2026

	Jun 9 - Jul 6, 26	
TOTAL		0.00

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LDC
Deposit Detail
June 9 through July 6, 2026

Type	Num	Date	Name	Account	Amount
Deposit	DEP	06/30/2026	Community Bank NA	110.05 · LDC (Local Development Corp)	163.38
				Interest	-163.38
TOTAL					-163.38



June 3, 2026

Craig Clark, P.E., Ph.D.
Executive Director
Allegany County Industrial Development Agency
6087 Route 19N
Belmont, NY 14813

Dear Dr. Clark;

H. Sichertman & Company, Inc. dba The Harrison Studio (*"The Harrison Studio"*) is pleased to have the opportunity to submit this proposal to provide services to the Allegany County Industrial Development Agency ("ACIDA") in connection with the administration, management, and implementation of a variety of economic development programs and planning activity including Community Development Block Grant ("CDBG") economic development and microenterprise grant programming awarded by the New York State Office of Community Renewal (the "OCR").

The Harrison Studio currently provides a wide variety of services to municipalities and nonprofit organizations throughout New York State in the areas of grant administration, economic development, community development, and procurement of public and institutional financing. All our staff have particular experience and expertise in planning and implementing CDBG projects and microenterprise programs.

Proposed Services

The Harrison Studio proposes to provide all the services included in the Request for Proposals, summarized as follows:

Community Development Block Grant – Economic Development and Microenterprise

The Harrison Studio routinely plans, structures, applies for, and administers CDBG grants for microenterprise programming, small business, and large-scale economic development projects for its not-for-profit clients. We have been the leader in this field throughout New York State, having procured and successfully implemented over 100 grants since the State's assumption of the program in 2000. The revenue produced from those grants represents a significant portion of the annual operating budget for many of our clients.

The Harrison Studio has extensive experience in administering OCR CDBG grants for Microenterprise programs. Our ability to design both program implementation elements and the forms and systems used to establish administrative compliance are substantially enhanced by our strong economic development background, which includes over 30 years of experience in commercial credit analysis and loan portfolio management. That technical expertise, combined with an intimate and extensive involvement with CDBG activities that spans six decades, forms the basis for the comprehensive approach we take in establishing, implementing, and administering OCR Microenterprise programs.

Our approach begins with a program design based on the expressed needs of the community being served and the resources to be used in implementing the program. That includes an analysis of the type of businesses expected to be established, the relative skill levels of the prospective entrepreneurs, and the nature of the community being served.

Based on this analysis, The Harrison Studio will help design and implement a Microenterprise Program tailored to the objectives of Allegany County and ACIDA. The Harrison Studio proposes to provide the following technical assistance in connection with the administration, management, and implementation of microenterprise programming within the categories of grant administration and program delivery:

Grant Administration

- Development of written program guidelines that address eligibility, program standards, application processing, approvals, closings and disbursements, and post-approval monitoring
- Development of forms for program implementation, including a program fact sheet for marketing purposes, an application and income qualification form, and internal application processing and tracking spreadsheets for OCR-required data
- Assistance in the establishment and maintenance of books of account
- Development and implementation of management systems to provide appropriate recordkeeping, including budget and accounting spreadsheets to track grant approvals, grant administration, and program delivery obligations, disbursements, and balances
- Assistance in procurement and selection and award of contracts
- Assurance of consistency with Federal requirements regarding procurement, labor standards, fair housing, and job creation
- Completion of programmatic and individual project federal (NEPA) environmental reviews
- Assistance in developing an entrepreneurial training program consistent with the rules, regulations and policies of the OCR and CDBG program
- Preparation of required reports and funding draws

- Oversight of audit activities and recordkeeping to ensure compliance with the rules, regulations, and policies of the OCR
- Preparation for and oversight of the OCR monitoring process
- Preparation of grant closeout materials
- Other activities of a general administrative nature as required to implement microenterprise programming

Program Delivery

- Assistance in processing client grant applications including due diligence associated with project review, preparation of a written credit analysis, and presentation of recommendations to approving authority
- Preparation of grant agreements for each awardee and provision of technical assistance as required to facilitate closings and disbursements of funds
- Procurement of cost documentation and interface with microenterprises as required to verify costs and satisfaction of equity requirements
- Technical assistance to ensure compliance with CDBG regulations regarding low-and-moderate income benefit
- Technical assistance as appropriate to ensure that all program activities are implemented in an effective and timely manner.

Planning Services

The Harrison Studio has undertaken numerous planning initiatives on behalf of both municipal and non-profit clients and continues to work with communities and stakeholders to ensure plan implementation and to oversee project development. *The Harrison Studio* has led planning efforts for:

- Niagara County – 2025 Comprehensive Economic Development Strategy
- Ontario County – 2025 Economic Development Strategic Plan
- Erie County, City of Buffalo, and Towns of Amherst, Cheektowaga, and Tonawanda - 2024 Consolidated Funding Plan

The Harrison Studio has also contributed to planning efforts led by other firms including:

- City of North Tonawanda – 2025 Comprehensive Plan
- City of Jamestown – 2021 Chadakoin River Activation Strategy
- Lumber City Development – 2017 Oliver Street Needs Assessment

In addition to the CDBG and Planning Services outlined above, *The Harrison Studio* provides a variety of services on behalf of these clients, including the following representative and diverse initiatives:

Business Financing

The Harrison Studio routinely provides a variety of services associated with commercial and industrial financing including the planning and implementation of grant and loan programs, credit analysis and underwriting, loan packaging, and loan management. The firm also has extensive experience in developing, funding, and implementing microenterprise assistance programming.

Grant Writing and Project Implementation

The Harrison Studio has planned and authored several large-scale economic development initiatives that have received priority project and major funding through the New York State Consolidated Funding Application process. This includes \$1+ million awards for the Jamestown Furniture Mart mixed-use redevelopment in Jamestown, NY (2019 / \$9 million project cost); Welch's Administration Building mixed-use redevelopment in Westfield, NY (2018 / \$5.5 million project cost); and Burrous Building mixed-use redevelopment in Wellsville, NY (2016 / \$9 million project cost). In addition, *The Harrison Studio* planned and authored the 2019 NYS Downtown Revitalization Program application for the City of Niagara Falls that resulted in a \$10 million award, planned and authored the 2022 DRI application for the City of Dunkirk that resulted in a \$10 million award, designed activities and provided technical assistance for the City of Lockport's 2019 DRI plan that also received a \$10 million award, and helped implement the City of North Tonawanda's 2021 DRI plan.

Miscellaneous

The Harrison Studio is in the process of implementing both the \$15 million Erie County Storefront Revitalization Initiative, providing grants of up to \$40,000 for commercial property improvements, and the \$4 million Ontario County American Rescue Plan Act (ARPA) grant program funding projects in the areas of arts, culture, recreation, childcare, transportation, mental health, workforce housing development, and workforce development.

Background Information and Client Lists

The Harrison Studio and its staff have a long history of providing economic development services to municipalities, quasi-public agencies and authorities, not-for-profit corporations, and other civic entities throughout upstate New York. Some of our current clients that operate similarly to ACIDA include the following:

Chautauqua Region EDC	County of Orleans IDA
Niagara County Development Corp	Cattaraugus County ESGC
Livingston County Development Corp	Genesee Gateway LDC
Lumber City Development Corp	Olean Local Development Corp
Finger Lakes Horizon EDC	Hamilton Partnership for Community Dev
Greater Lockport Development Corp	Greene County EDC
Batavia Development Corporation	Wyoming County Business Assistance Corp

Experience and Technical Expertise

As noted in the staff biographies, all senior staff have substantial experience in planning, financing, and implementing a wide variety of community and economic development activities including numerous microenterprise programs. The firm and its staff have had a daily involvement in the procurement, implementation, and management of OCR funding.

With respect to CDBG and particularly microenterprise funding, Mr. Bell has successfully implemented over 15 microenterprise programs. These have included programs targeting specific communities and industries as well as county-wide programs with a variety of goals and requirements. Mr. Bell and *The Harrison Studio* have been active in the microenterprise program since its inception and have collected managed millions of dollars of CDBG microenterprise funds.

Both Mr. Merriam and Mr. Zimmerman have extensive experience in the implementation of microenterprise assistance grants, including interfacing with grant applicants/recipients and OCR staff; in Mr. Merriam's case on behalf of multiple clients of *The Harrison Studio* and in Mr. Zimmerman's case as the Executive Director of Lumber City Development Corporation, which administered North Tonawanda's microenterprise assistance program. All staff have the ability to participate, as needed, in every aspect of a microenterprise program, from program design and document preparation, to processing of applications and review and processing of draw requests.

Personnel

The following personnel are available to provide services associated with this proposal:

R. Charles Bell, President - Mr. Bell joined *The Harrison Studio* in 2015 after 12 years managing community and economic development programming for municipalities and local development corporations in three Western New York communities, most recently as the President and CEO of the Greater Lockport Development Corporation. Mr. Bell has extensive experience and expertise in community and economic development and is highly regarded for his ability to take high-profile initiatives from planning through implementation, with a particular emphasis on financing and overall project management.

Michael Zimmerman, Senior Vice President - Mr. Zimmerman joined *The Harrison Studio* in 2021 after a 10-year tenure at the City of North Tonawanda, New York, most recently as the City's Community Development Director and Executive Director of the Lumber City Development Corporation. Mr. Zimmerman manages a variety of economic and community development initiatives including the underwriting and documentation of commercial grants and loans, grant applications and post-approval administration, and the planning and implementation of commercial, industrial, and real estate projects and programs.

Greg Merriam, Senior Planner - Mr. Merriam joined *The Harrison Studio* in 2015 after nine years supporting community planning, land development, and environmental impact analysis projects for two engineering firms in New York's Capital District. He has a strong academic background and professional experience in leading and supporting project teams in the preparation of community plans, has served as lead author/planner on a variety of environmental impact analysis projects, has a strong working understanding of SEQR, visual impact analysis, and fiscal impact analysis techniques, and has extensive experience in federal environmental review (NEPA) requirements and their applicability to CDBG activities. In addition to providing planning and environmental review services, Mr. Merriam works closely with *The Harrison Studio's* clients during project

implementation in addressing cost documentation, funding disbursements, and overall regulatory and institutional compliance.

Diane K. Church, Senior Associate came to *The Harrison Studio* in 2017 after completing a distinguished legal career including 26 years as a senior attorney and partner at Hurwitz & Fine, PC in Buffalo, New York. Ms. Church, who has extensive contract preparation, research, and writing experience and expertise, spent much of her career acting as general counsel to industrial development agencies, local development corporations, and other affiliated not-for profit entities. Ms. Church assists the firm's clients with a wide variety of community and economic development services including program and project development, regulatory and institutional compliance, commercial and industrial financing, and grant writing.

Michael G. Thomas, Vice President, Commercial Finance – Mr. Thomas joined *The Harrison Studio* in 2021, bringing with him an extensive commercial credit background developed in positions at Northwest Bank and HSBC. Mr. Thomas, who is responsible for the firm's commercial, industrial, and real estate underwriting and financial analysis, also assists small business and microenterprise clients with financial packaging and general business planning decisions.

Karen Burke, Senior Associate – Ms. Burke has extensive administrative experience, including working as the Office Coordinator and Assistant to the Executive Director of the Canisius College Women's Business Center, where she regularly interacted with the Center's clients and assisted with grant reporting, maintained client statistical data, and prepared financial reports. Ms. Burke joined *The Harrison Studio* in 2021 and assists the firm's clients with a variety of technical support services, particularly in the areas of grant management.

Remuneration

Remuneration for all proposed services will be charged as follows:

1. *The Harrison Studio* labor will be charged at the following rates through the duration of the contract:

R. Charles Bell	\$175.00 per hour
Michael Zimmerman	\$175.00 per hour
Greg Merriam II	\$150.00 per hour
Diane Church.....	\$145.00 per hour
Michael Thomas.....	\$145.00 per hour
Karen Burke/Admin. Assistant	\$120.00 per hour
Other Professional	\$ 98.00 per hour
Rate in travel status	\$ 80.00 per hour (all personnel)

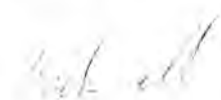
The labor rates for services provided in subsequent calendar years will be computed by multiplying the rates in effect for the prior year by 1.03 and rounding up to the next whole dollar amount. The labor rates are fully loaded and are inclusive of all salaries, fringes, clerical, and related costs. The overhead and profit percentages for all labor rates average approximately 110% and 15% of labor cost respectively.

2. Travel by private automobile will be charged at the maximum Federal reimbursement rate.
3. All other expenses will be charged at cost.
4. Charges for services rendered in connection with microenterprise programming will be consistent with OCR guidelines limiting the total cost of program delivery and administration to 20% of the total CDBG funds awarded. For the CDBG Microenterprise program, this equates to a not-to-exceed fee of \$60,000.

Summary

H. Sicherman & Company, Inc. dba *The Harrison Studio* is pleased to have the opportunity to propose services to the Allegany County Industrial Development Agency. We feel strongly that the CDBG Microenterprise program is a critical tool for community economic development and would love the opportunity to be a part of building a program in Allegany County. If you require additional information, please contact me directly at (716) 462-6600.

Sincerely,



R. Charles Bell
President

Current and Recent Client Listing

Public Agencies

Empire State Development Corporation
NYS Housing and Community Renewal
Niagara County Industrial Dev. Agency
Erie County Industrial Dev. Agency
Salamanca Industrial Dev. Agency
County of Orleans Industrial Dev. Agency
Essex County Industrial Dev. Agency
Chautauqua County Industrial Dev. Agency
Madison County Industrial Dev. Agency
Genesee County Economic Dev. Center
City of Ithaca Urban Renewal Agency
City of Olean Urban Renewal Agency
Schenectady Metroplex Development Authority
Livingston County Industrial Dev. Agency
Seneca County Industrial Dev. Agency
County of Otsego Industrial Dev. Agency
Allegany County Industrial Dev. Agency
Wyoming County Industrial Dev. Agency

Municipalities

Cattaraugus County
Chautauqua County
Erie County
Greene County
Madison County
Ontario County
Wyoming County
City of Salamanca
City of Lockport
City of Olean
City of North Tonawanda
City of Dunkirk
City of Niagara Falls
City of Cortland
Village of Arcade
Village of Wellsville
Town of Hamburg
Town of Amherst
Town of Cheektowaga
Town of Tonawanda

Private For-Profit Companies & Nonprofit Organizations

Cheektowaga Economic Dev. Corporation
Lumber City Development Corporation
Orleans County Local Dev. Corporation
Livingston County Development Corporation
Greater Lockport Development Corporation
Genesee Gateway Local Development Corp.
Finger Lakes Horizon Economic Dev. Corp.
Wyoming County Business Assistance Corp.
Wayne Economic Development Corporation
Washington County Local Dev. Corp.
Wheatfield Local Development Corporation
Geneseo Foundation, Inc.
Cattaraugus Co. Business Development Corp.
Hamburg Development Corporation
Ontario County Economic Development Corp.
Niagara County Development Corporation
Tompkins County Area Development
Nestle Purina PetCare, Inc.
Camoin Associates
Local Initiatives Support Corporation
Enterprise Community Partners, Inc.
Seneca County Economic Dev. Corp.
Seneca Falls Development Corporation
Buffalo Urban Development Corporation
Cazenovia Area Community Dev. Assoc.
Chautauqua Region Economic Dev. Corp.
Partnership for Community Dev. (Hamilton, NY)
Farm Credit East
Gebbie Foundation, Inc.
Historic Lockport Millrace, Inc.
Keenan Center, Inc. (Lockport, NY)
Riviera Theatre and Organ Preservation
Society, Inc. (North Tonawanda, NY)
Clark Patterson Lee
C&S Companies

References

(Additional references are available upon request)

James Hannahs, Director of Economic Development, Tourism & Planning
Greene County
411 Main Street
Catskill, NY 12414
(518) 719-3290
jhannahs@greenecountyny.gov

Andrea Klyczek, Executive Director
Niagara County Industrial Development Agency
6311 Inducon Corporate Drive, Suite One
Sanborn, NY 14132
(716) 278-8750
Andrea.Klyczek@niagaracounty.gov

Laura Wilson, Executive Director
Lumber City Development Corporation
500 Wheatfield Street
North Tonawanda, NY 14120
(716)-695-8580
lwilson@lumbercitydc.com

PROPOSAL FOR ECONOMIC DEVELOPMENT CONSULTANT

General Services: CDBG Program Administration

100+	\$3.5M+	\$4.85M+	200+	20 Years
Veterans Served	Funds Secured	Total Housing Impact	Youth Served	Professional Experience

Submitted to:

Allegany County Industrial Development Agency (ACIDA)
Craig Clark, P.E., Ph.D., Executive Director
6087 Route 19N, Belmont, NY 14813

Submitted by:

Elizabeth McMillan
Independent Consultant
Fayetteville, NC
910-479-4839 | elimcmillan@myyahoo.com

Submission Date: June 15, 2026 | Contract Term: Three (3) Years
Woman-Owned Enterprise | Minority-Owned Enterprise | PMP Certified

June 15, 2026

Craig Clark, P.E., Ph.D.
Executive Director
Allegany County Industrial Development Agency
6087 Route 19N
Belmont, NY 14813

Re: Proposal for Economic Development Consultant: General Services | CDBG Program
Administration

Dear Dr. Clark,

I am pleased to submit this proposal in response to ACIDA's Request for Proposals for Economic Development Consultant General Services. With 20 years of professional experience including 13 years of direct federal grant administration and CDBG compliance consulting, I am confident that the experience, technical depth, and commitment to results reflected in this proposal align closely with what Allegany County and ACIDA require from this engagement.

My practice is built on a single principle: the person who makes the commitment to a client is the person who fulfills it. Every compliance review, every grantee interaction, every economic development financing analysis, and every grant closeout package under this contract will be handled personally by me. There is no delegation, no junior staff, and no account manager standing between ACIDA and the practitioner responsible for your program's compliance.

This proposal addresses every element of your scope directly and by name, including bookkeeping and recordkeeping, procurement, environmental review, labor standards, fair housing, reporting, audit, acquisition and relocation, grant closeout, economic development finance, credit analysis, and loan portfolio management. In addition to the written proposal, I have developed a live, working CDBG program management system: accessible at www.bidwinalert.online/allegany: that demonstrates exactly how I will manage ACIDA's portfolio if selected. Screenshots and a description of the system are included in the appendix to this proposal.

As a woman-owned and minority-owned enterprise, I self-attest to both WBE and MBE status, satisfying ACIDA's MWBE goals at the prime contractor level without requiring subcontracting arrangements.

I welcome the opportunity to discuss this proposal further and am available at your convenience for any questions or follow-up.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Elizabeth McMillan", is written over a horizontal line.

Elizabeth McMillan
Independent Consultant
910-479-4839 | elimcmillan@myyahoo.com
Fayetteville, NC

EXECUTIVE SUMMARY

Elizabeth McMillan submits this proposal with one straightforward message: she has done this work, she has the results to prove it, and she will bring that same standard of performance to Allegany County.

Over 20 years of professional practice, Ms. McMillan has built a career at the intersection of federal grant administration, community and economic development, and public sector compliance advisory. Her 13 years of federal grant consulting have produced more than \$3.5 million in secured funding across HUD, CDBG, HOME, LIHTC, and CDFI programs. Her 8 years directing a community development program serving more than 200 participants annually have given her the operational discipline and stakeholder fluency that program administration requires. Her ownership and operation of a tax and financial services practice has given her direct, hands-on experience in credit analysis, loan portfolio management, and financial advisory that most CDBG consultants simply do not have.

What ACIDA will receive through this engagement is not a firm's resources applied through a team. It is one experienced practitioner's full professional attention applied to every compliance obligation, every grantee interaction, every economic development financing decision, and every grant closeout package under this contract. That practitioner holds PMP certification, qualifies as both a woman-owned and minority-owned enterprise, and has already built a live, working CDBG program management system that will be customized with ACIDA's actual project data within 30 days of contract award.

The five numbers at the top of this proposal are not marketing. They are the documented outcomes of 20 years of work. They are what ACIDA is engaging when it selects Elizabeth McMillan.

Why ACIDA Should Select Elizabeth McMillan

- **Proven track record:** 20 years of professional experience including 13 years of direct federal grant administration and CDBG compliance consulting
- **Complete scope coverage:** Every scope item in this RFP addressed with specific, verifiable experience: not general claims
- **Technology already deployed:** A live CDBG program management tool already built and available for Agency review before contract award
- **Finance expertise included:** Credit analysis, loan portfolio management, and economic development finance experience most consultants cannot match
- **MWBE prime:** Woman-owned and minority-owned enterprise satisfying both WBE and MBE goals at the prime level
- **Competitive cost:** \$125/hour all-inclusive: senior expertise without firm overhead

RFP COMPLIANCE CHECKLIST

All required proposal elements per the ACIDA RFP are addressed in this submission:

Required Element	RFP Reference	Location
Cover letter addressing Executive Director	Professional Practice	Page 2
Firm/individual background and history	Proposals Section	Sections 1 and 2
CDBG experience and technical expertise	Proposals Section	Section 3
Past performance with project examples	Proposals Section	Section 4
Identification and resume of service provider	Proposals Section	Section 5 + Resume

Required Element	RFP Reference	Location
Schedule of costs (labor/overhead/profit)	Proposals Section	Section 6
Three professional references	Standard Practice	Section 7
Live program management tool demonstration	Value-Add	Appendix A

SECTION 1: INTRODUCTION AND BACKGROUND

Elizabeth McMillan is an independent consultant with 20 years of professional experience spanning federal grant administration, CDBG compliance, community and economic development program management, credit analysis, and public sector advisory services. Her consulting practice, established in 2006, has served public sector agencies, nonprofit organizations, and private clients across North Carolina, South Carolina, Georgia, and beyond.

Ms. McMillan built her practice on a principle that larger consulting firms structurally cannot replicate: the person who commits to the engagement is the person who delivers it. Every compliance review, every grantee interaction, every grant closeout package, and every economic development finance analysis under this contract will be handled personally by Ms. McMillan. There is no delegation, no handoff, and no learning curve when team members change. ACIDA gets the same experienced practitioner from day one through the final day of the three-year contract term.

Across 13 years of federal grant consulting, Ms. McMillan has secured more than \$3.5 million in federal funding and has provided technical assistance across the full CDBG program lifecycle. She holds Project Management Professional (PMP) certification from the Project Management Institute and qualifies as a woman-owned and minority-owned business enterprise, satisfying

ACIDA's MWBE goals at the prime contractor level without requiring subcontracting arrangements.

In addition to her grant administration background, Ms. McMillan has direct, hands-on experience in credit analysis, loan portfolio management, and financial advisory services through her ownership and operation of a tax and financial services practice. This financial expertise is directly applicable to the economic development finance components of the ACIDA scope and is a differentiator that most CDBG consultants do not bring to this type of engagement.

SECTION 2: FEDERAL FUNDING TRACK RECORD

Across 13 years of federal grant consulting, Ms. McMillan has secured more than \$3.5 million in federal funding and has advised clients with total housing development impact exceeding \$4.85 million. Her funding experience spans HUD programs, CDBG, HOME, LIHTC, CDFI, HUD-VASH, Grants Per Diem, and capital financing programs under both federal and state frameworks. Between 2014 and 2022, she directly served more than 100 veterans across North Carolina, South Carolina, and Georgia, helping secure housing funding and advise on housing development projects including a \$450,000 group home construction project and approximately \$900,000 in veteran new development housing.

SECTION 3: CDBG EXPERIENCE AND TECHNICAL EXPERTISE

Direct Experience With Each Scope Requirement

Bookkeeping and Recordkeeping

Ms. McMillan has maintained grant financial records and administrative files across multiple federally funded engagements. Her recordkeeping practice is built around audit-readiness as a continuous standard, not a periodic preparation effort. CDBG files are maintained by project, activity, and program year, with documentation indexed to specific HUD requirements and 2 CFR Part 200 standards. Her experience operating a tax and financial services business reinforces her bookkeeping discipline and understanding of financial documentation standards at both the program and transaction level.

Procurement

Ms. McMillan has 16 years of government contracting compliance expertise, including deep working knowledge of federal procurement requirements under 2 CFR Part 200 Subpart D and the Federal Acquisition Regulation (FAR). She understands procurement thresholds, competition requirements, sole source justification standards, and documentation obligations that apply to CDBG-funded purchases and contracts. She has advised clients on procurement policy development, vendor selection processes, and procurement file documentation required to withstand federal review.

Environmental Review

Ms. McMillan is experienced with HUD environmental review requirements under 24 CFR Part 58, including preparation of environmental review records, determination of categorical exclusions, development of Records of Environmental Consideration, and preparation of Requests for Release of Funds and Environmental Certifications. She understands the distinction between exempt activities, categorically excluded activities, and those requiring a full environmental assessment, and has supported clients in navigating each category.

Labor Standards

Davis-Bacon Act compliance is a critical and frequently mismanaged component of CDBG-assisted construction activities. Ms. McMillan is experienced with certified payroll review, wage determination applicability, contractor and subcontractor monitoring, and the documentation requirements for labor standards files. She understands how to identify discrepancies in certified payroll submissions, address them with contractors, and document resolution in a manner that satisfies HUD review without disrupting project timelines.

Fair Housing

Ms. McMillan's community development background includes direct experience with fair housing requirements applicable to federally assisted programs. She is familiar with affirmative marketing obligations, the Analysis of Impediments to Fair Housing Choice, and documentation requirements for CDBG-funded activities involving housing or services to residents. Her eight years directing community programs for underserved populations has given her a practical understanding of equitable access and affirmative outreach that goes beyond regulatory compliance.

Reporting

Federal CDBG reporting requirements include annual performance reports, quarterly IDIS activity updates, and program-specific reporting obligations that vary by project type. Ms. McMillan is experienced with HUD's Integrated Disbursement and Information System (IDIS) and has prepared performance reports, drawdown requests, and activity updates across multiple program years. She understands the direct relationship between accurate, timely IDIS data and a program's ability to draw down funds and secure future allocations.

Audit

Ms. McMillan has supported clients through single audit preparation under 2 CFR Part 200 Subpart F, including organization of supporting documentation, reconciliation of financial records to federal reporting, and development of responses to audit findings. Her proactive compliance approach is designed to prevent findings from arising in the first place. When issues are identified, she has the experience to address them accurately, completely, and within HUD's required timeframes.

Acquisition and Relocation

The Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) requirements apply to CDBG-funded projects involving property acquisition or displacement of occupants. Ms. McMillan understands the applicable requirements, documentation standards, and procedural obligations that govern federally assisted acquisitions, including notice requirements, appraisal standards, and relocation payment calculations that must be documented in the project file.

Grant Closeout

Ms. McMillan has managed grant closeout activities including preparation of final performance reports, financial reconciliation to approved budgets, submission of closeout documentation packages, and resolution of any outstanding compliance issues prior to grant termination. Proper closeout is foundational to a grantee's standing with HUD and its eligibility for future allocations. She approaches closeout as a planned process that begins during project implementation, not a final paperwork exercise.

Economic Development Finance

The ACIDA scope specifically requires technical assistance with the financing of commercial and industrial projects, credit analysis, and loan portfolio management. Ms. McMillan brings direct experience in each of these areas through her ownership and operation of a tax and financial services practice. She conducted credit analysis for individual and business clients, assessed creditworthiness, reviewed financial statements, and provided loan assistance guidance across a range of financing scenarios. She understands how public financing for economic development is structured, how CDBG economic development eligibility is determined under HUD regulations, and how revolving loan fund portfolios are monitored and managed to minimize risk and maximize program impact.

SECTION 4: PAST PERFORMANCE AND PROJECT EXAMPLES

The following project examples reflect Ms. McMillan's direct advisory and program management experience. Each example demonstrates specific competencies applicable to the ACIDA scope.

100+	\$3.5M+	\$450K	\$900K	200+
Veterans Served	Funds Secured	Group Home Construction	New Dev. Housing	Youth in Dev. Program

Project	Role and Timeline	Outcomes	CDBG Relevance
Veteran Housing Placement and Group Home Development Advisory NC, SC, GA 2014-2022	Principal Advisor: Housing Strategy, Placement, Funding, and Development	100+ veterans served \$3.5M+ in housing funds secured \$450K group home construction advised	Housing needs assessment; federal funding strategy; site development advisory; multi-stakeholder

			coordination; HUD program compliance
HUD Funding Assistance and Proposal Development 12 clients served	Principal Advisor: HUD Program Navigation and Grant Writing	Awards ranging \$300K-\$2M per client Successful HUD award for \$450K veteran group home	Federal grant writing; HUD program compliance; regulatory navigation; application strategy; documentation preparation
Veteran New Development Housing: Acquisition and Construction Funding Advisory	Principal Advisor: Financing Strategy and Development Coordination	~\$900K total development value advised Creative financing across VA, federal, and private sources	Public financing structures; credit analysis; construction financing advisory; economic development coordination
Community Development Program: Eight-Year Operations and Leadership Fayetteville, NC	Founder and Program Director 8 years sustained operation	200+ youth and families served annually Sustained delivery on less than \$1,000/month budget	Program design and implementation; community needs assessment; stakeholder engagement; resource management; public benefit delivery

SECTION 5: TECHNICAL APPROACH AND PERFORMANCE PLAN

Understanding the Scope of Work

ACIDA administers a complex portfolio of community and economic development activities funded primarily through the federal CDBG program. This work requires consistent compliance oversight, responsive technical assistance to grantees and sub-recipients, rigorous financial management, and strategic support for economic development financing activities. At the same time, the Agency must plan for future program years, support community development projects, and ensure that every federally funded activity meets HUD requirements from inception through closeout.

Ms. McMillan's approach to this engagement is built around four integrated priorities: compliance integrity, grantee support, economic development advisory, and forward planning. Each will be addressed through a structured, transparent service model with defined deliverables and clear accountability.

Phase 1: Program Onboarding and Assessment (Days 1 through 30)

Within the first 30 days of contract execution, Ms. McMillan will conduct a comprehensive review of all active CDBG grants, open projects, existing loan portfolio, and current compliance status. This assessment will identify any immediate compliance obligations, documentation gaps, or reporting deadlines requiring priority attention. A written program status report will be delivered to the Executive Director at the conclusion of this phase, establishing a shared baseline and a prioritized 90-day action plan.

Phase 2: Ongoing CDBG Program Administration (Continuous)

- Weekly review of project activity, expenditures, and compliance status for all active CDBG grants
- Monthly program status reports including financial summary, compliance status by project, upcoming deadlines, and identified risks
- Preparation and submission of all required HUD reports including IDIS activity updates, drawdown requests, and annual performance reports
- Procurement review for all federally funded purchases under 2 CFR Part 200 and applicable CDBG requirements
- Environmental review record preparation and maintenance under 24 CFR Part 58 for each CDBG-assisted activity
- Davis-Bacon certified payroll review and labor standards monitoring for applicable construction activities
- Fair housing documentation and affirmative marketing support for covered activities
- Bookkeeping and recordkeeping support to ensure all grant files are complete, organized, and audit-ready at all times
- Acquisition and relocation compliance support for activities involving property acquisition or occupant displacement
- Grant closeout preparation for all grants approaching the end of their performance period

Phase 3: Economic Development Finance Advisory (As Required)

For economic development projects involving public financing, Ms. McMillan will provide credit analysis of prospective borrowers, loan structuring recommendations consistent with CDBG economic development requirements, ongoing loan portfolio monitoring, and technical assistance on CDBG eligibility determinations for commercial and industrial projects.

Phase 4: Planning and Future Program Development (Continuous)

Ms. McMillan will support ACIDA's forward planning activities including applications for future CDBG allocations, community needs assessments, municipal planning coordination, and identification of additional funding sources that complement the Agency's community and economic development objectives.

Live Program Management System

Ms. McMillan has developed a working, interactive program management tool specifically designed for CDBG administration, accessible at www.bidwinalert.online/allegany. This tool provides a live demonstration of exactly how she will manage ACIDA's program portfolio if selected, and will be customized with the Agency's actual project data within 30 days of contract award. Screenshots and a full description are included in Appendix A.

- **Project Tracker:** Live CDBG project tracker with color-coded compliance status indicators for environmental review, labor standards, fair housing, procurement, and audit
- **Economic Development Pipeline:** Economic development pipeline with loan portfolio view, credit analysis, risk ratings, and delinquency tracking

- **Reporting and Audit Center:** Auto-generated HUD report frameworks and audit-readiness checklists
- **Work Progress Tracker:** Live view of weekly consultant activities showing completed, in-progress, and upcoming tasks

The system is offered as an optional transparency resource. If ACIDA already has program management tools in place, this changes nothing about how the work gets done. It is available to Agency staff who want visibility into project status or consultant activity without scheduling a call or sending an email.

Risk Management

- **Procurement compliance gaps:** Identified early through weekly file review and addressed through supplemental documentation or corrective procurement action before the audit window closes
- **Davis-Bacon discrepancies:** Tracked through a certified payroll review log with discrepancies addressed directly with contractors within required timeframes
- **Reporting deadline risk:** Monitored against HUD program schedules with extensions requested proactively and supported by documentation where necessary
- **Acquisition and relocation complications:** Early engagement with HUD requirements and careful project scoping minimizes displacement risk and ensures proper notices and payments where required

Key Differentiators

- **Single-point accountability:** Every deliverable produced personally by Ms. McMillan from day one through the end of year three. No handoffs, no junior staff, no ramp-up when personnel change.
- **Cross-domain expertise:** Grant administration, economic development finance, credit analysis, community development program design, and federal procurement compliance: depth across all of them.
- **No learning curve:** Ms. McMillan arrives on day one with 20 years of professional experience and 13 years of direct federal program knowledge already applied.
- **Technology on day one:** A live program management system already built, demonstrated using representative Allegany County project information, and available for Agency review before the contract is signed.
- **MWBE prime:** Woman-owned and minority-owned at the prime level. Both MWBE goals satisfied without subcontracting or compliance burden on the Agency.

SECTION 6: CONSULTANT QUALIFICATIONS

Elizabeth McMillan, Independent Consultant

All services under this contract will be delivered directly by Elizabeth McMillan.

- 20 years of professional experience; 13 years of direct federal grant administration and CDBG compliance consulting
- Project Management Professional (PMP): Project Management Institute
- More than \$3.5 million in secured federal funding across multiple client engagements
- More than \$4.85 million in total housing development impact advised
- Direct experience with all CDBG administrative requirements: bookkeeping, recordkeeping, procurement, environmental review (24 CFR Part 58), labor standards (Davis-Bacon), fair housing, IDIS reporting, single audit (2 CFR Part 200 Subpart F), acquisition and relocation (URA), and grant closeout
- 16 years of government contracting compliance expertise including 2 CFR Part 200, FAR, EDGAR, and federal award requirements
- Credit analysis, loan structuring, and loan portfolio management through ownership and operation of a tax and financial services practice
- HUD program expertise: HOME, HUD-VASH, Grants Per Diem, LIHTC, CDFI, and related federal housing and community development programs
- Community development program design and implementation: 8 years directing programs serving 200+ participants annually
- Developer of a live CDBG program management, compliance tracking, and economic development pipeline tool
- Woman-owned and minority-owned enterprise (self-attested WBE and MBE)

Contact: Elizabeth McMillan | 910-479-4839 | elimcmillan@myyahoo.com | Fayetteville, NC

Resume attached as a separate document with this submission.

SECTION 7: COST PROPOSAL

Cost Component	Rate Per Hour	Description
Direct Labor	\$78.00	Ms. McMillan's direct time on task
Overhead	\$32.00	Technology, communication, research, and administrative costs
Profit	\$15.00	Reasonable profit consistent with cost reimbursement standards
TOTAL HOURLY RATE	\$125.00	All-inclusive rate for all services rendered

At \$125 per hour, this engagement delivers senior-level federal compliance and economic development expertise without firm overhead, associate markups, or institutional cost structures. Travel, if required, will be billed at the applicable federal GSA mileage rate.

Reimbursable expenses will be documented and submitted with monthly invoices and will not be incurred without prior Agency approval.

SECTION 8: PROFESSIONAL REFERENCES

Tammie Hudson

Client: Consulting, Training, and Business Development Advisory

Phone: 251-485-4585 | Email: tammiehudson86@gmail.com

Ms. Hudson engaged Ms. McMillan for consulting and training services across multiple ventures and can speak directly to the quality of her advisory work, depth of knowledge, and the professional outcomes she delivered.

Jackie McDaniel

Financial Services, Credit Analysis, and Loan Assistance

Phone: 910-429-5007 | Email: jackieredspring@aol.com

Ms. McDaniel worked directly with Ms. McMillan in tax preparation and financial services, including credit analysis and loan assistance. She can speak to Ms. McMillan's financial expertise and her practical approach to complex financial matters directly applicable to the economic development finance components of this scope.

Matthew Clark

Government Contracting Professional

Phone: 910-600-1471 | Email: siahbeans1@gmail.com

Mr. Clark can speak to Ms. McMillan's government contracting knowledge, federal compliance expertise, and her ability to translate complex regulatory requirements into practical, actionable guidance for clients.

SECTION 9: MWBE STATEMENT

Elizabeth McMillan is a woman-owned and minority-owned enterprise. She self-attests to both WBE and MBE status as the sole owner and operator of her consulting practice and welcomes any documentation request the Agency may require for program purposes. This status satisfies ACIDA's MWBE goals at the prime contractor level. No subcontracting arrangements are necessary and no additional compliance burden falls on the Agency.

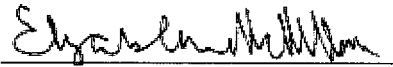
CLOSING STATEMENT

Allegany County and ACIDA are doing important work. The community and economic development activities you administer create real outcomes for real people across this county, and the federal compliance infrastructure that supports those activities deserves a consultant who takes it as seriously as you do.

Ms. McMillan brings 20 years of professional experience, 13 years of direct federal grant administration, a live program management system already built and populated with Allegany County project data, and a personal commitment to senior-level attention on every task under this contract. She is not learning on your time. She is not delegating your compliance. She is showing up, doing the work, and making sure ACIDA's program stands up to any level of scrutiny.

She looks forward to the opportunity to demonstrate what that kind of partnership looks like in practice.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Elizabeth McMillan', written over a horizontal line.

Elizabeth McMillan

Independent Consultant

Fayetteville, NC

910-479-4839 | elimcmillan@myyahoo.com

APPENDIX A: LIVE CDBG PROGRAM MANAGEMENT SYSTEM

The following pages illustrate the live CDBG program management system developed by Ms. McMillan and available for Agency review at www.bidwinalert.online/allegany. This working system will be customized with ACIDA's actual project data and deployed as the Agency's operational program management tool within 30 days of contract award.

The system directly addresses the following RFP requirements:

- **CDBG Administration:** Environmental review, labor standards, fair housing, procurement, and audit tracking with HUD-accurate terminology and real-time status indicators
- **Economic Development Finance:** Loan portfolio with credit analysis, risk ratings, delinquency tracking, and workout notes
- **HUD Reporting and Audit:** Auto-generated HUD report frameworks, audit readiness checklists, and document tracking
- **Transparency:** Live weekly activity view showing completed, in-progress, and upcoming consultant tasks

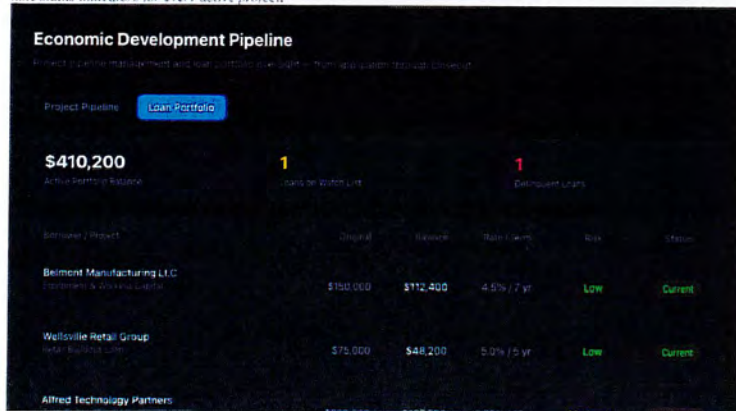
Live System: www.bidwinalert.online/allegany

Live CDBG Program Management System

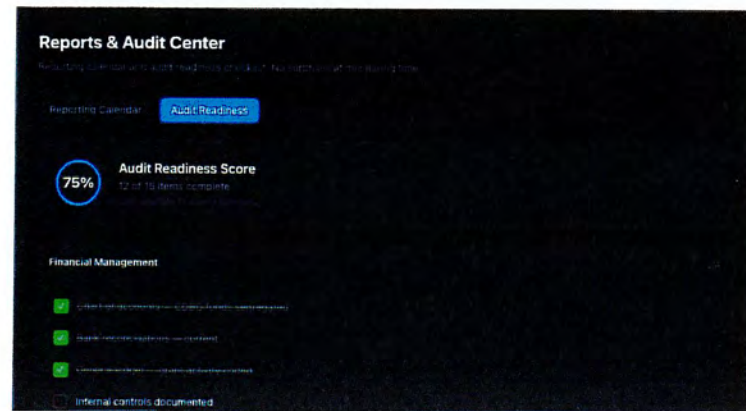
Available at Contract Award — www.bidwinalert.online/allegany



Project Tracker — live CDBG compliance checklist (environmental review, labor standards, fair housing, procurement, audit) with real-time status indicators for every active project.



Economic Development Pipeline — loan portfolio view with credit analysis, risk ratings, and delinquency tracking to support sound underwriting and proactive portfolio management.



Reporting & Audit Center — auto-generated HUD report frameworks and audit-readiness checklists so Agency staff always know what's submitted, pending, and documented.

Explore the live interactive system: www.bidwinalert.online/allegany

ELIZABETH McMILLAN

Independent Consultant | Federal Grant Administration | Community and Economic Development |
PMP

Fayetteville, NC | 910-479-4839 | elimcmillan@myyahoo.com

Woman-Owned Enterprise | Minority-Owned Enterprise | PMP Certified

100+	\$3.5M+	\$4.85M+	200+	20 Years
Veterans Served	Funds Secured	Total Housing Impact	Youth Served	Professional Experience

PROFESSIONAL SUMMARY

Independent consultant with 20 years of professional experience including 13 years of direct federal grant administration, CDBG program compliance, community and economic development advisory, and public sector program management. Demonstrated track record of securing more than \$3.5 million in federal funding and advising on more than \$4.85 million in total housing development activity across HUD, CDBG, HOME, LIHTC, and CDFI programs. Experienced in all phases of the federal grant lifecycle from application development through compliance monitoring, reporting, audit preparation, and grant closeout. Holds Project Management Professional (PMP) certification. Brings additional expertise in credit analysis, loan portfolio management, and financial advisory through prior ownership and operation of a tax and financial services practice. Delivers all services personally with senior-level accountability on every engagement. Woman-owned and minority-owned enterprise.

CREDENTIALS AND CERTIFICATIONS

- **Project Management Professional (PMP):** Project Management Institute
- **Woman-Owned and Minority-Owned Enterprise:** Self-attested WBE and MBE
- **Small Business Enterprise (SBE):** Qualifying entity
- **Principal:** Precise Consulting Services
- **Founder and Director:** Found Crisis Services

CORE COMPETENCIES

CDBG Program Administration	Environmental Review (24 CFR Part 58)	Labor Standards / Davis-Bacon Compliance
Fair Housing and Affirmative Marketing	Federal Procurement (2 CFR Part 200 / FAR)	HUD Reporting / IDIS
Single Audit Preparation (2 CFR Part 200 Subpart F)	Acquisition and Relocation (URA)	Grant Closeout
Credit Analysis and Loan Portfolio Management	Economic Development Finance Advisory	Community Development Planning
HOME / LIHTC / HUD-VASH / CDFI Programs	Government Contracting Compliance	Municipal Planning and Grant Applications
PMP-Certified Project Management	Program Design and Implementation	Stakeholder Engagement and Training

PROFESSIONAL EXPERIENCE

Independent Consultant

2006 to Present | Fayetteville, NC

Federal grant administration, CDBG compliance, community and economic development advisory, government contracting consulting, and program management delivered directly to public sector, nonprofit, and private clients.

- Administered CDBG grants across the full program lifecycle including bookkeeping, recordkeeping, procurement compliance, environmental review (24 CFR Part 58), labor standards (Davis-Bacon), fair housing documentation, HUD/IDIS reporting, single audit preparation (2 CFR Part 200 Subpart F), acquisition and relocation (URA), and grant closeout
- Secured more than \$3.5 million in federal funding and advised on more than \$4.85 million in total housing development activity across HUD, CDBG, HOME, LIHTC, CDFI, HUD-VASH, and Grants Per Diem programs
- Directly served more than 100 veterans across North Carolina, South Carolina, and Georgia (2014-2022), advising on housing placement, group home development (\$450,000 construction project), and new development housing (approximately \$900,000 in development value)
- Provided HUD funding navigation and grant advisory services to 12 individuals and organizations with client funding ranging from \$300,000 to \$2,000,000 per engagement
- Provided 16 years of government contracting compliance advisory including 2 CFR Part 200, FAR, EDGAR, SAM.gov navigation, and federal award administration
- Supported clients through single audit preparation, findings response, and corrective action plan development under 2 CFR Part 200 Subpart F
- Directed a community development program serving more than 200 at-risk youth and families annually across 8 years of sustained operation
- Developed and deployed a live CDBG program management, compliance tracking, and economic development pipeline tool for active client use
- Provided training and consulting services to clients across government contracting, federal compliance, and community development program management

Owner and Operator, Tax and Financial Services Practice

Fayetteville, NC

- Operated a tax preparation and financial advisory practice serving individual and business clients
- Conducted credit analysis including financial statement review, cash flow analysis, and creditworthiness assessment for prospective borrowers
- Provided loan assistance guidance and supported clients in structuring financing arrangements
- Maintained client financial records, prepared federal and state tax filings, and provided financial planning advisory

Founder and Director, Found Crisis Services

Fayetteville, NC

- Founded and operated a crisis intervention and community support organization serving underserved populations
- Designed and implemented community-based programs using trauma-informed, strengths-based service delivery frameworks
- Coordinated community partnerships, stakeholder engagement, and public sector collaboration

FEDERAL PROGRAM AND REGULATORY KNOWLEDG

- 2 CFR Part 200 (Uniform Guidance) including procurement, financial management, audit, and closeout
- Community Development Block Grant (CDBG): full program lifecycle administration and compliance
- 24 CFR Part 58 environmental review procedures including categorical exclusions, RROF, FONSI, and EA
- Davis-Bacon Act and Related Acts labor standards including certified payroll review and contractor monitoring
- Fair Housing Act and affirmative marketing requirements for federally assisted programs
- Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA)
- HUD Integrated Disbursement and Information System (IDIS)
- HOME Investment Partnerships, LIHTC, HUD-VASH, Grants Per Diem, CDFI programs
- Federal Acquisition Regulation (FAR) and government contracting compliance
- EDGAR and federal education grant compliance requirements

PROFESSIONAL REFERENCES

Tammie Hudson | *Client: Consulting, Training, and Business Development Advisory*

Phone: 251-485-4585 | Email: tammiehudson86@gmail.com

Jackie McDaniel | *Financial Services, Credit Analysis, and Loan Assistance*

Phone: 910-429-5007 | Email: jackieredspring@aol.com

Matthew Clark | *Government Contracting Professional*

Phone: 910-600-1471 | Email: siahbeans1@gmail.com



PROPOSAL FOR ECONOMIC DEVELOPMENT CONSULTANT – GENERAL SERVICES

Date: June 15, 2026

Prepared for: Craig Clark, P.E., Ph.D., Executive Director, ACIDA

Section 1: Company Overview & History

R. White Consultancy, LLC is a strategic operations firm founded in late 2022 and headquartered in Saratoga Springs, New York. We specialize in high-level operational strategy, data-driven systems, and organizational efficiency for mission-driven leaders.

Our approach, Strategic Orchestration, ensures that administrative systems are not merely compliant but are optimized to drive organizational missions forward. By leveraging automated workflows and rigorous data analysis, we reduce the processing time of complex administrative tasks, ensuring that programs like the Community Development Block Grant (CDBG) remain efficient and transparent.

Certifications & Diversity:

- **NYS WBE Certified:** Certified by New York State as a Women-Owned Business Enterprise (Awarded May 11, 2026; File ID: 75076).
- **SDVOB Pending:** Application for Service-Disabled Veteran-Owned Business certification is currently in the pending phase.

Section 2: Experience & Technical Expertise

R. White Consultancy provides the technical expertise necessary to manage the administrative rigor of federal CDBG projects. (See attached resume for full details.)

- **Administrative Rigor (DASNY):** Our leadership brings prior professional experience from the Dormitory Authority of the State of New York (DASNY), providing a deep understanding of the intricacies of state-funded reporting, auditing, and procurement.
- **Data Integrity & Reporting (NYSUT):** With experience as a Data Analyst for NYSUT, our firm has a proven track record of managing high-volume data strategy and complex reporting. This expertise maps directly to the CDBG requirements for bookkeeping, record keeping, and technical reporting.
- **Financial & Technical Assistance:** We provide the analytical framework required for credit analysis and loan portfolio management for commercial projects, as well as the technical assistance necessary for municipal procurement and labor standards compliance.
- **Environmental Review & Compliance (DASNY):** During my tenure as a Grants Administrator at the Dormitory Authority of the State of New York (DASNY), I administered 100+ grants, including multimillion-dollar capital projects. This role required ensuring strict alignment with state and federal regulations, which included overseeing technical components such as environmental reviews and regulatory compliance dashboards. This experience mirrors the specific CDBG administrative requirements for environmental oversight and audit readiness requested in this RFP.
- **Strategic Oversight & Policy (DFS):** As Assistant Director of Special Projects at the NYS Dept. of Financial Services, I prepared executive-level briefings for the Governor's Office. This high-level reporting experience is directly applicable to the "General Management Consulting Services" and "Administrative Management" required for this project.



Section 3: Staffing & Identification of Personnel

All services for this contract will be provided by Ruhi White, MBA.

Ruhi White, MBA (Principal Consultant): A Navy Reserve Veteran and founder of R. White Consultancy. She holds an MBA and applies a military-honed, precision-based approach to federal compliance and operational oversight.

Women Veterans Leadership Program (Cohort 9): Ruhi is a selected participant in the Women Veterans Leadership Program under Beneath the Service. This prestigious fellowship focuses on advanced strategic leadership, organizational ethics, and large-scale project orchestration, further enhancing the high-level management consulting services she provides to state and local partners.

Relevant Skills: Expert-level command of SQL, R, and Tableau for automated reporting and compliance monitoring. She specializes in designing automated workflows that reduce administrative processing time, essential for the efficient bookkeeping and reporting required by federal CDBG grants.

Section 4: Schedule of Costs (Cost Reimbursement)

R. White Consultancy proposes a cost-reimbursement contract with the following broken-out hourly rates:

Component	Description	Rate
Direct Labor	Base hourly value of MBA-level strategic expertise.	\$85.00 / hour
Overhead	Fixed costs (Insurance, Saratoga Springs office, SQL/Tableau software).	\$35.00 / hour
Profit	Fair and reasonable 12% margin for firm sustainability.	\$15.00 / hour
Total Rate	Comprehensive hourly cost-reimbursement rate.	\$135.00 / hour

Method of Calculation:

Direct Labor is based on current market rates for MBA-certified strategic consultants in New York. Overhead is calculated by distributing annual operating expenses across 1,800 billable hours. Profit is a flat 12% margin above labor and overhead.



Section 5: Client References

As requested by the RFP, the following references can attest to the nature and history of my professional performance and technical expertise.

1. **Name:** Raq Gonzalez
Title: Consultant (formerly Deputy Chief of Staff and Chief Diversity and Inclusion Officer)
Organization: NYS Department of Financial Services
Project Context: Oversaw my direction of special projects and the preparation of high-level briefings for the Governor's Office. Can speak to my ability to lead cross-functional teams and manage organizational change.
Contact: raq.nmn.gonzalez@gmail.com
2. **Name:** Chad Pirro
Title: Director of Financial Administration (formerly Assistant Director of Grants Administration)
Organization: Dormitory Authority of the State of New York (DASNY)
Project Context: Oversaw my administration of multimillion-dollar capital grants and interagency coordination.
Contact: cpirro@dasny.org
3. **Name:** Jonathan Rubin
Title: Deputy Executive Director and Director of Field and Affiliate Services
Organization: New York State United Teachers (NYSUT)
Project Scope: Can verify my work in statewide labor data analysis, dashboard development, and system audits.
Contact: jrubin@nysut.org



Ruhi White, MBA

Saratoga Springs, NY | (518) 977-0567 | ruhi.a.white@gmail.com | linkedin.com/in/ruhiwhite

EXECUTIVE SUMMARY

Strategic, data-driven leader with 8+ years in government, nonprofit, and consulting. Expert in program management, data analytics, and stakeholder engagement. Navy Reserve veteran and military spouse bringing disciplined, equity-focused leadership and human-centered solutions.

CORE SKILLS

Program & Project Management, Data Analytics & Visualization, Strategic Planning, Performance Management, Stakeholder Engagement, DEI Strategy, Process Improvement, Policy Analysis, Budget & Financial Oversight, Civic Tech & Human-Centered Design

PROFESSIONAL EXPERIENCE

R. White Consultancy, LLC - Lead Consultant

2023 – Present

Lead operations and strategic consulting for nonprofits and small businesses, focusing on program optimization, compliance, and growth initiatives.

- Apply human-centered design and data visualization to streamline organizational decision-making and improve program outcomes.
- Establish and manage partnerships, resulting in five collaborative initiatives with measurable operational efficiencies.

Leidos - Data Analyst (Federal Contract)

2023 – 2024

Develop dashboards, analytics frameworks to track KPIs and inform executive strategy.

- Managed and analyzed large-scale federal datasets using SQL, R, and Alteryx, translating complex data into actionable insights for program and policy decisions.
- Designed automated workflows, reducing processing time by 30%.
- Built and maintained Tableau dashboards to support executive leadership in monitoring program performance and outcomes.

New York State United Teachers (NYSUT) - Data Analyst

2021 – 2023

Analyzed statewide labor and membership data for 1,700+ unions to support contract negotiations and strategic planning.



- Developed data visualization dashboards to enhance transparency, stakeholder communication, and program effectiveness.
- Conducted data audits to ensure integrity and consistency across reporting systems.

NYS Dept. of Financial Services - Assistant Director of Spec. Projects 2019 – 2021

- Directed cross-functional initiatives and projects, including DEI policy development, strategic planning, and organizational change management.
- Prepared executive-level reports and briefings for the Governor's office, highlighting program performance and policy outcomes.

Dormitory Authority State of New York (DASNY) - Grants Administrator 2017 – 2019

- Administered 100+ grants, including multimillion-dollar capital projects, ensuring alignment with state and federal regulations.
- Developed dashboards to monitor grant performance, compliance, and program impact.
- Facilitated interagency coordination with government and nonprofit partners.

U.S. Navy Reserve - Noncommissioned Officer (Petty Officer 2nd Class) 2016 – 2020

- Conducted data analysis to support operational navigation and mission planning.
- Designed and delivered training programs for 80+ sailors, strengthening leadership capacity and team readiness.
- Oversaw operational planning and execution, ensuring alignment with objectives.

VOLUNTEER LEADERSHIP

Disability Rights New York (DRNY) — Advisory Council Member, PAIMI Program
2025 – Present

- Serve on the Protection and Advocacy for Individuals with Mental Illness (PAIMI) Advisory Council to provide strategic recommendations regarding program priorities.
- Collaborate with council members to identify and address systemic issues and challenges facing individuals with mental health diagnoses across New York State.
- Advocate for policy improvements and human-centered solutions to enhance the rights and well-being of the disability community.

Wildwood Programs — Government Advocacy Committee Member
2026 – Present

- Support legislative advocacy efforts and policy initiatives to advance the mission of Wildwood Programs.



- Engage with stakeholders and government officials to represent the needs of individuals with developmental disabilities and their families.
- Monitor state and local policy developments to inform organizational strategy and community engagement.

EDUCATION

Master of Business Administration (MBA) — Utica University (2020)

B.A. in Political Science & Public Policy — University at Albany, SUNY (2013)