



FORWARD.

AN APPLICATION TO BECOME A DESIGNATED
PROGRAM READY FOR ACCREDITATION BY AN
AFFILIATE PROGRAM IN GOOD STANDING

MAIN STREET CALICO ROCK



Main Street Calico Rock

AN APPLICATION TO BECOME A
DESIGNATED PROGRAM READY
FOR ACCREDITATION



MAIN STREET
CALICO ROCK

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Historic Main Street in Calico Rock has been revitalized by the Main Street Calico Rock affiliate program as part of Main Street Arkansas downtown network.

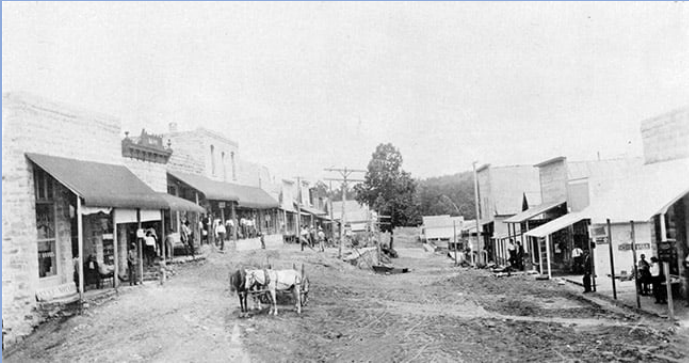
INTRODUCTION

Main Street Calico Rock is applying to become a designated Main Street program that is ready for full accreditation in 2024.

This proposal is our application to become a designated program ready to be fully accredited, developed with broad-community input, approved by our board of directors, and endorsed by the City of Calico Rock, Arkansas.

This proposal has been developed in coordination with our advisory committee, city leadership, district property and business owners, preservationists, tourism officials, residents, and community volunteers.

BACKGROUND



Main Street in Calico Rock c. 1930

At one time, Calico Rock was a boomtown. Shops lined Main Street, hotels were filled with rail travelers, and the town flourished.

The industrial revolution changed all of that and Calico Rock began a slow spiral toward emptiness. Businesses closed. The buildings began to deteriorate and crumble. People moved away. Visitors stopped coming.

By the 1980's, Calico Rock had fallen into the pages of history.

In 1986, a group of local citizens had finally had enough of the decline. Spurred on by a few retirees who had moved into the community, the group began tackling the seemingly impossible task of starting a revival. This small group re-constituted the Chamber of Commerce and formed what they called the 20/20 Group. The Chamber was tasked with economic development while 20/20 would try to tidy up Main Street and create a welcoming front door.

While the 20/20 Group began repainting the facades of historic buildings, planting flowers along Main Street, and cleaning out old windows, the Chamber began a slow digression of its own. Instead of promoting local businesses, the Chamber became an organization focused more on putting on a festival than supporting retail growth. With each year's change in leadership, the Chamber took on a new role and a new direction.

By 2000, the Chamber had become totally ineffective. The town's efforts to revitalize stalled. In 2008, a group of local business leaders were motivated to start acting and formed what would become the **Calico Rock Community Foundation, Inc.**

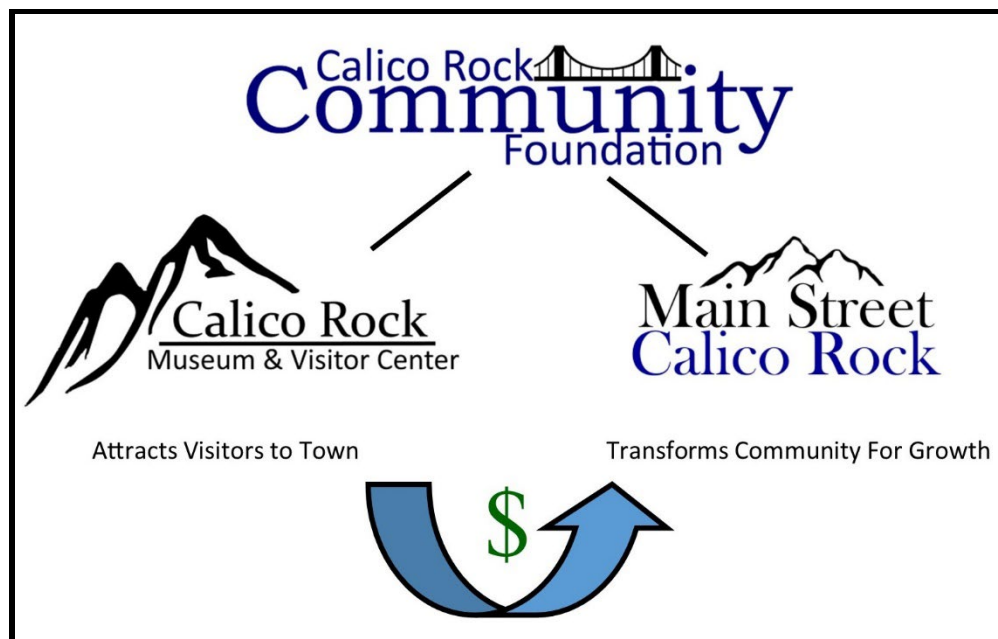
The Foundation is a 501 (c) (3) tax exempt organization that was originally formed to create the Calico Rock Museum & Visitor Center. The Foundation contracted with the City of Calico Rock to provide a visitor center. The visitor center became a central hub for the town's civic organizations. The Foundation became the vehicle for real change, revitalization, and growth.



The Foundation began buying the dilapidated buildings and restoring them using inmate labor at the North Central Unit of the Arkansas Department of Corrections. The small museum quickly grew. The Foundation added retail space, rental properties, government contracts, grants, and donations to solidify the efforts with a reliable, diverse revenue stream.

Tourism is the primary industry for our community, so the museum and visitor center served a central role in developing the community, but it wasn't enough. The Foundation began looking forward and realized that while historic preservation had ignited the economic revitalization, a core problem remained. There needed to be mechanism to **design, promote, and organize** our community for **economic vitality**. We naturally turned to the Main Street America program.

On May 19, 2020, the Foundation created Main Street Calico Rock as a division within the Foundation. **Main Street Calico Rock is an affiliate program of the Arkansas Downtown Network in good standing.**



Our Foundation has two divisions that are intertwined and work together, not in opposition to one another. They each serve our primary industry: tourism. The **Calico Rock Museum & Visitor Center** directly serves the tourists that fuel our economy by providing a key tourist attraction and provides vital information for visitors to plan their visits. This information promotes our local businesses. The **Main Street Calico Rock** program provides the design of our historic preservation and economic development, the promotion of our local businesses and community, the organization that supports and enables our economic engine, which provides for economic vitality.

The Foundation employs a full-time executive director, full-time associate director, and three additional staff members. Our staff devotes over half their time and resources to Main Street programs. After three years as an affiliate program, we feel it is time to advance to a full, designated program ready to meet all accreditation standards.

BASELINE REQUIREMENTS

The Main Street Calico Rock Program meets or exceeds the current baseline requirements:

Requirement 1: Board of Directors

A Board of Directors formed by a representative base of the district stakeholders and community members, dedicated to leading the Main Street Calico Rock program.

The Calico Rock Community Foundation, Inc. is governed by a nine-member board of trustees that are elected to staggered three-year terms. The current board of trustees include:

Steven Mitchell, Chairman. Mitchell is the chief operating officer of Mitchell's Park Street Pharmacy, a local independent pharmacy. Mitchell has led the Foundation's preservation of ten historic buildings, getting his "hands dirty" with every project. Mitchell volunteers hundreds of hours of time leading our organization, helping local businesses, and supporting our community.

Stephen Hicks, Vice Chairman. In retirement, Hicks volunteers' countless hours for our organization and supporting our local businesses. He was the city's water engineer for ten years and understands the infrastructure that exists within our community and what is needed to support economic growth. Prior to working with the city, Hicks owned a small convenience store and understands what it takes to operate a small business.

Dr. Freda Cruse Hardison, Executive Committee. Hardison is an author, artist, small business owner, advocate, and storyteller. After earning her PhD in Psychology, Hardison held several management positions with the Department of Human Services before leaving government for the private sector. Hardison has been a restaurateur and retailer. Her experience has been invaluable in our efforts to preserve and grow our district.

Ed Stephens, Trustee. Stephens is a retired educator and school administrator from Louisiana who moved to Calico Rock because of our historic Main Street. He and his wife restored a historic building where they now reside and have a storefront business. He understands the important balance of residential, entertainment, commercial, and service for economic vitality in a community.

Jonathan Moss, Trustee. Moss is the compliance officer at First National Bank of Izard County. As a lifelong resident of Calico Rock, Moss is now raising his two sons with trips to Main Street, something that his parents couldn't do when he was a boy because our Main Street essentially didn't exist. He has been a vital part of our efforts to restore and preserve our Main Street Historic District which has become the basis for our Main Street Calico Rock program.

Olivia Bennett-Bear, Trustee. Bear works with the Arkansas Health Coalition to bring healthier communities to life. As a public health administrator, Bear is committed to growing our community's health infrastructure, including saving our local rural access hospital, because she knows that quality healthcare is essential for both tourists and those looking to relocate to or open a business in Calico Rock.

Dr. Paul Sugg, Trustee. Sugg earned his PhD in Texas in public school administration after teaching science. He remains a passionate advocate for STEM and has been an invaluable resource in growing our museum. He has driven our efforts to showcase the natural history and beauty of Calico Rock as a tourist destination and as a resource for economic development. His experience at managing the retail operations at a Dallas-area state science center has been more than helpful in supporting our Main Street businesses and driving our district's growth.

Gayle Cooper, Trustee. Cooper served as the Vice President for Finance for Ozarka College in Melbourne for many years. Retirement bored him, so he opened an antique shop. Finding success, he has expanded his Cooper Antiques to two historic buildings in our district which now has provided opportunity for many folks who wanted to own their own business but didn't have the resources to open independently. Cooper brings the perfect balance of academia and real-world small business know-how.

Mayor Greg Hamby, Trustee. While he earned a position on our board by virtue of his election as mayor, Hamby has more than proven himself an asset to the Foundation. He has activated the city resources to support our revitalization efforts by providing city employees for several restoration projects on historic buildings, regularly cares for the beauty of Main Street, and expanding the opportunities for our community. The city has become an active partner in our efforts, and he has become an invaluable member of our board.

Diversity and inclusion are always at the forefront of our minds in searching for board members. Our board represents a diverse cross section of our community. **Our board is 22% female, 22% Native American, and equally divided among age groups.** They represent a cross-section of backgrounds, educational preparation, and experience. They represent government, small business, healthcare, education, art, science, and financial services.

Most importantly, they are *passionate about our mission*, our organization, and the work we do. They are active and engaged and want to see Calico Rock succeed. They fully believe this can only be accomplished with a strong, active Main Street Calico Rock program.

Requirement 2: Program Director

Calico Rock, Arkansas is a community with less than 5,000 residents. As such, the Main Street Calico Rock program has employed a program director that devotes a minimum of 20 hours per week to the program.



*Gloria Sanders
Executive Director*

The Executive Director of the Calico Rock Community Foundation, Inc. is **Gloria Sanders**. Sanders owned and operated Don Quixote's restaurant on Main Street in Calico Rock when the dust was settling on most of the windows along the street. She called four business owners, including our chairman, and told them she needed to see them at her restaurant at 3:00 that afternoon. No excuses were accepted. Amazingly, they all showed up. She quickly told them Main Street was dead, or at least dying quickly, and their businesses would never be able to survive if Main Street died. Even more amazingly, they listened. They started meeting and instead of asking for permission they got to work. Twenty years later, Calico Rock is a far different place. From that meeting, the Main Street Calico Rock program was born.

Sanders has been a small business owner, a travel agent, antiques dealer, worked in a bakery, and a community advocate. She is a force of nature.

Sanders is a full-time employee that devotes **50% of her time to Main Street Calico Rock (at least 20 hours per week)**, 25% of her time to the Calico Rock Museum & Visitor Center, and 25% of her time to administration of the Foundation, supervision of a four-member staff, and coordinator of dozens of volunteers.

She wears many hats, but all her roles point back to the central mission of our Main Street Calico Rock program.

Requirement 3: Transformation Strategy

The Calico Rock Community Foundation and the Main Street Calico Rock program have identified two Transformation Strategies (Art & the Creative Economy and Tourism) to direct the work of the program, based on community input, market analysis, and survey of our community.

See [Appendix 1: Transformation Strategy](#)

Requirement 4: Detailed Work Plans

Main Street Calico Rock has detailed work plans aligned with the selected Transformation Strategy that outlines programming across the Main Street Four Points. Work plans include:

- The Project
- Expected (Measurable) Outcomes
- Specific Tasks
- Assignments
- Timelines
- Budgets

See [Appendix 11: Work Plans](#)

Requirement 5: Dedicated Budget

The Calico Rock Community Foundation has a dedicated budget for the Main Street Calico Rock revitalization programming and program operations which are integral to the overall budget and mission of the Foundation.

See [Appendix 3: Budget](#)

Requirement 6: Municipal Support

Main Street Calico Rock has demonstrated support from the city of Calico Rock, Arkansas for our program, including leadership participation, funding, in-kind donations, and philosophical support.

Mayor Greg Hamby is an active member of our board of trustees. We regularly consult with one another on everything from street paving, future ordinances, new businesses, grants, to museum exhibits. We are partners and work hand in hand.

Izard County Judge Eric Smith, Calico Rock Mayor Greg Hamby, and Executive Director Gloria Sanders meet with staff of Senator John Boozman at the Main Street Calico Rock offices on economic development and preservation topics as part of our advocacy efforts.



The Calico Rock Community Foundation is contracted with the city of Calico Rock to provide visitor center services and economic development. Under the contract, we provide municipal services on behalf of the city: a visitor center that serves visitors and the Main Street Calico Rock program that supports our local businesses, promotes every business licensed in the city, and

A photograph showing four men, identified as city council members, seated at two tables in a room with a high, vaulted wooden ceiling. They are facing a large projection screen at the front of the room, which displays a presentation slide titled "Arkansas Municipal League". The room has a rustic feel with exposed wooden beams and some decorative elements like a spiral sculpture. The men are dressed in casual business attire, including jackets and hats. One man is seated at a table on the left, while the other three are seated at a table on the right. The overall atmosphere is professional yet relaxed.

City council members Kim Parnell, Jim King, Charlie Wilson, and Mitch Arnold attend a certification session with the Arkansas Municipal League at The Nook inside our facility.

In addition to the contract, the partnership with the city yields innumerable benefits, including in-kind donations. City employees assist with ground maintenance for the museum and visitor center complex (which includes the offices of the Main Street Calico Rock program) and our community. City employees mow the grass along roadways and in pocket parks of the district, they help water flowers, they collect the garbage from waste cans along Main Street and help us support our work.

[illegible]

The Calico Rock Community Foundation provides a monthly written report to the city council and the county quorum court. The report is an opportunity to provide data and analysis on economic trends, current events, and upcoming activities. A copy of the May 2023 report is shown on the next page.

Calico Rock Museum & Visitor Center Monthly Report

May 2023

April On-Site Visitors: 1,623
The Nook Functions: 12

ECONOMIC NEWS

The number of visitors to town increased 8% from April 2022, when we had experienced a sharp decline from the previous year. Local retail establishments are reporting strong sales for April. On an economic development front, the news has been a bit of a mixed bag. Izard Regional Hospital is emerging from bankruptcy as the change of ownership is being finalized, which is good news for the community. Meanwhile, the prison expansion that had been approved under the Hutchinson administration has been put on hold by the Sanders administration as the governor develops her own long-term plan. The expansion is on hold, not cancelled, at this time and we remain hopeful it will be approved.

ROCKET INTO SCIENCE

We held our spring Rocket Into Science on Saturday, April 29. There were 47 elementary-aged students who attended. They participated in fun learning sessions on astronomy, biology, and engineering. We provided a free lunch and hands-on activities that encourage a love for the sciences with an appreciation for our local environment. It was a highly successful and fun day.

SERVING LOCAL BUSINESSES

One of our most important functions is supporting our local businesses, providing the infrastructure that make our local businesses successful, and developing tools for them to use. These services are provided at no charge to the businesses that are licensed to operate by the city of Calico Rock. As new businesses are licensed throughout the year, they are added to these services on a quarterly basis. Of course, businesses are listed on our **ExploreCalico.com** website and we offer free business consultation services, and periodic grants for upgrading business storefronts through our **Main Street Calico Rock** program. And, this month, we are hosting our first **Business Mixer** since before the pandemic for businesses that were licensed by the first quarter of the year.

UPCOMING EVENTS

We will host a regular **Meet the Artist** on the first Saturday of every month from May to December. We are also gearing up for **Lions Club Rodeo Weekend** and the **All School Reunion** on **June 9-10** (June 10 for Reunion) and for the **Community Day** in King City Park just ahead of the **Lions Club Fireworks Show** at on **July 3rd**.

We consider it a privilege to serve our community! Thank you for the opportunity.

Respectfully submitted,



www.calicorockmuseum.com
870-297-6100

105 Main Street
Calico Rock, AR 72519

Requirement 7: Reporting

Main Street Calico Rock is compliant with all reporting requirements, including reinvestment statistics, as required by the Main Street Arkansas coordinating program.

We are fully committed to complying with these requirements in the future and expect those requirements will increase with our designation as a full, designated program ready for accreditation standards. We have the staff resources available to complete this requirement.

Requirement 8: Good Standing

Main Street Calico Rock is in good standing with Main Street Arkansas. We are a member of the Main Street America program and in good standing. We use the Main Street Arkansas and Main Street America logo on our Facebook page and website. We will comply with all requirements for the program, including all training and reporting requirements.

Improvement:

We are aware that fully designated programs ready for accreditation standards are required to attend four training sessions per year, including the Main Street NOW event. We are committed to having representation at all these training sessions and programs.



As part of the Main Street District, the Foundation is also a property owner. To lead by example, the Foundation continuously restores and refurbishes our properties, including the oldest commercial building in Calico Rock—the Bluff City Bank Bldg.

Standard 1: Broad-Based Community Commitment to Revitalization


1. Partnerships and Collaborations

Indicator 1

Main Street Calico Rock has developed partnerships and collaborations with local governments that demonstrate shared responsibilities for the district's revitalization and its program.

- The Mayor of Calico Rock is a member of the board of trustees.
- Mayor and City Clerk serve on the steering committee for strategy development and planning.
- Main Street Executive Director attends all city council meetings and provides both an oral and written monthly report, which includes economic data and visitor tracking.
- Mayor, City Clerk, and City Employees collaborate with Main Street to complete tasks and assignments within the Transformation Strategy and Work Plans
- City of Calico Rock provides \$40,000 in funding to the Calico Rock Community Foundation in a contract for services for a visitor center and Main Street program.
- City Employees and City Council members serve on committees and volunteer in Projects within the Work Plans
- City promotes district revitalization and our partnership with Main Street
- Main Street and Foundation provide the city's website as part of the Main Street program at www.ExploreCalico.com
- Main Street promotes the community, local events, all local businesses, and city and community happenings at www.ExploreCalico.com and the Main Street Calico Rock Facebook page.
- Main Street promotes the community through targeted Facebook advertising in Little Rock, Conway, Dallas, Memphis, Jonesboro, and Fayetteville zip codes promoting the community and tourism *Here's a recent example:*

COMMUNITY MARKETING



This month, we continued our ongoing marketing efforts with a Facebook/Instagram advertising campaign (at left). We targeted Germantown, TN; Dallas, TX; Little Rock, AR; Fayetteville, AR; Conway, AR; and Jonesboro, AR. Our objective was to entice affluent professionals to book a trip to Calico Rock for fishing, rest, and time with family.

We spent less than \$500 and engaged **23,192 people** over just 10 days.

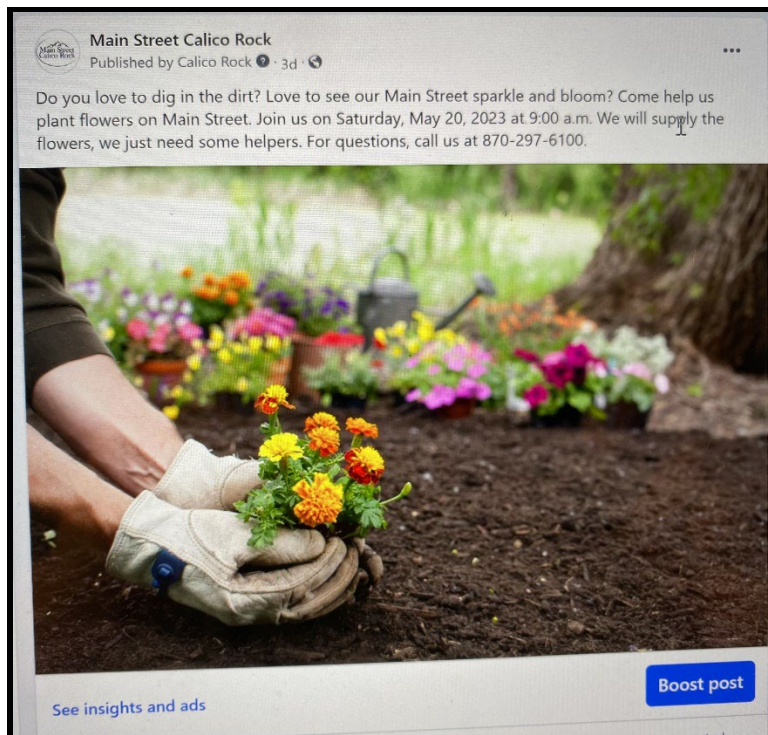
Engagement was 69% men; 40% reside in Texas; 39% in Arkansas and 21% in Tennessee.

- City employees collect the trash along Main Street, water flowers, mow grass, and help conduct maintenance for local businesses and the community.
- Main Street is the economic development service provider for the city.
- Main Street and the Foundation provide the community event center for free to residents, businesses, and organizations.
- Main Street provides printing services, graphic design, and promotional materials for the city and community events.

Indicator 2

Main Street Calico Rock has developed partnerships and collaborations with both nonprofit organizations and private sector entities that demonstrate shared responsibilities for the district's revitalization and its program.

- Three (3) Foundation board members and our executive director serve on the board of directors of the 20/20 Foundation, which beautifies the Main Street district.
- Main Street coordinates “Flower Planting Day” where volunteers plant flowers on Main Street
See this recent promotion for this event on Facebook:



- Main Street provides for the watering and care of flowers, mowing the grass, cleaning windows, and cleaning sidewalks along the district in cooperation with volunteers and city employees.
- Civic organizations, district business owners and district property owners serve on our board of trustees and our steering committee.

- Civic organizations, volunteers, district business owners and district property owners are on committees, assigned tasks, and complete projects within the Work Plans
- Local businesses support Main Street through their annual city business licenses which then support Main Street through the city contract.
- Local businesses, residents, and district property owners donate to the Foundation; sponsor advertising on Main Street website www.ExploreCalico.com; and provide in-kind donations to Main Street
- District business owners give door prizes as in-kind donations for Main Street events, they provide employees to participate in our projects and Work Plans; and they give of their own time and resources to support our projects.
- Three of our board members are district business owners or district property owners.
- Two additional board members are employees of district business owners.
- District business owners promote Main Street programs and events on their Facebook pages and in their businesses.
- Main Street promotes district business owners on our website www.ExploreCalico.com in our business directory and on our Facebook page.

Here's a recent Facebook post recognizing district business owner:

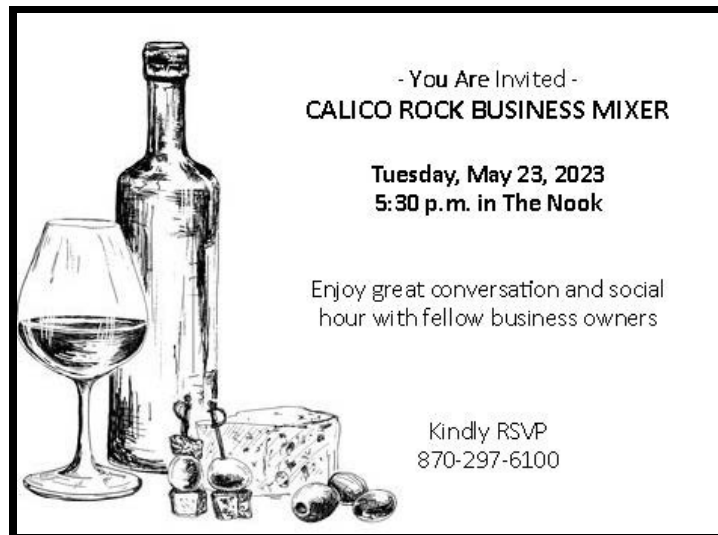


2. District and Community Outreach

Indicator 1

Main Street Calico Rock has expanded its reach to connect and engage with all sectors of the community (businesses, property owners, workforce, other organizations, and residents).

- Main Street has regular posts and engagement on our Main Street Facebook page.
- Main Street lists every business licensed in Calico Rock on our website www.ExploreCalico.com including a link to their business Facebook page and their phone number.
- Main Street posts community information on our website www.ExploreCalico.com and on our Facebook page
- Main Street sends regular e-mail communications to residents, businesses, and organizations.
- Main Street publishes articles in our local newspaper *The White River Current*
- Main Street prints flyers and posters for Main Street events and activities and posts them in local businesses, at City Hall, the Post Office, and library.
- Main Street has printed door hangers about the program and placed them on doors of apartments, neighborhoods, and residents.



- Main Street plans activities that reach all members of the community, including Friday Night Live (extended hours shopping), Artist Demonstrations, Music on Main, a Community Day at the Park in coordination with the annual fireworks show
- Main Street has an annual community meeting that invites residents to share their ideas, learn about Main Street, and get ideas once a year (like the Business Mixer)
- Main Street hosts periodic Business Mixers inviting every business owner or representative for an after-hours reception that provides networking and shares key information about the program.



District business and property owners attended a recent Business Mixer in The Nook on May 23rd. The mixers are designed to bring key players together in an informal setting to have meaningful conversations and to share information on how Main Street Calico Rock benefits them.

3. Communication and Public Relations

Indicator 1

Main Street Calico Rock has maintained communication and implemented public relations that inform and educate the community and district stakeholders about the district and the Main Street program.

- The Main Street Facebook page regularly features business profiles that highlight positive stories about the district business owners and district property owners.
- Main Street has regular posts and engagement on our Main Street Facebook page.
- Main Street lists every business licensed in Calico Rock on our website www.ExploreCalico.com including a link to their business Facebook page and their phone number.
- Main Street posts community information on our website www.ExploreCalico.com and on our Facebook page
- Main Street sends regular e-mail communications to residents, businesses, and organizations.
- Main Street publishes articles in our local newspaper *The White River Current*
- Main Street prints flyers and posters for Main Street events and activities and posts them in local businesses, at City Hall, the Post Office, and library.
- Main Street has printed door hangers about the program and placed them on doors of apartments, neighborhoods, and residents.

Indicator 2

Main Street Calico Rock has maintained communication and implemented public relations that inform and educate the public sector and local government about the district and Main Street program.

- Main Street Executive Director attends every city council meeting and shares a written and oral report with the council monthly on Main Street programs, visitor tracking data, economic indicators, and other relevant data and information (**Example: See page 11**)

- Main Street Executive Director attends every monthly quorum court meeting to share a written and oral report on Main Street programs, visitor data, and economic indicators with the county quorum court (**Example: See page 11**)
- The Mayor of Calico Rock is an active member of our board of directors.
- The Mayor and City Clerk are active members of our steering committee.
- City Council members serve on our Work Plans committees and are actively engaged in our activities and projects.
- Main Street invites city council members and quorum court members to Main Street events and activities

Indicator 3

Main Street Calico Rock has promoted the district's positive image, brand identity, and assets.

- Main Street Calico Rock has developed a distinctive logo and brand.
- Main Street has developed an active, engaging Facebook page.
- Main Street has an actively used www.ExploreCalico.com website.
- The community sees the Foundation's two entities: the Calico Rock Museum & Visitor Center and Main Street Calico Rock as working together and promoting the community, historic preservation, and economic development.
- Main Street actively engages Instagram users.
- The Foundation Annual Report includes the Main Street Annual Report noting successes for the program's Four Points

Improvement:

The Annual Foundation Report needs to identify the Four Points more clearly.



Historic Main Street is lined with locals and tourists who come to enjoy Living Windows and the Lighted Christmas Parade every year on the second Saturday of December. Every district property owner allowed every window to be filled with a Living Window display.

Standard II: Inclusive Leadership and Organizational Capacity

1. Inclusive Organizational Culture and Diverse Volunteer Engagement

Indicator 1

Main Street Calico Rock has demonstrated its commitment to diverse, inclusive, and equitable district and community engagement.

- Main Street's mission and core values show a commitment to engaging all sectors of the community we serve.
- Main Street communication, internal and external, promotes Main Street as a place for everyone in the community and that diverse engagement is welcomed and valued.
- Main Street and Museum & Visitor Center facilities are accessible by those with mobility challenges, visual impairment, and hearing impairment and are welcoming to everyone in the community.
- Work plans and programming activities address accessibility and inclusive design for all community members.
- Foundation policies address equitable access for all district and community stakeholders in the organization's leadership structure (board, committees, staff) as well as specific projects and activities.

Improvement: Communication tools need to address language barriers, including Spanish, Braille, and hearing impaired.

Indicator 2

Main Street Calico Rock has implemented an inclusive volunteer program that demonstrates the capacity to implement approved annual work plans and programming for the district.

- Main Street's work plans and programming have clearly outlined volunteer needs.
- Main Street regularly seeks volunteers and promotes opportunities for volunteerism.
- Our executive director, steering committee, and board actively coordinate volunteer recruitment, thoughtful placement, periodic rotation, and retention of new and existing volunteers for work plans and programming.
- Volunteers have access to orientation for specific tasks, work plans and programming where they are placed, including training needed for those assignments.
- Volunteers can develop leadership skills and advance through programming and work plans, committees, steering committee, and board.

Indicator 3

The Calico Rock Community Foundation board of trustees serves as the board of directors for the Main Street Calico Rock program. The board is formed of a diverse and balanced representation of the district and community stakeholders. A complete list of board members and a short biographical sketch is provided at [Baseline Requirements, Requirement 1](#).

- The district is governed by a nine-member board of trustees that are diverse and representative of the community and district we serve.
 - Four board members are district business owners.
 - Five board members are district property owners.
 - Seven board members are district or community residents, two board members live in nearby communities served by the district.
 - Two board members are community business owners or are employed by community businesses.
 - Four board members are retired from or employed by institutions in the district.
 - Seven board members are actively involved in other district nonprofits.
- The mayor of the city of Calico Rock is an active board member.

Indicator 4

Main Street Calico Rock has developed a leadership base of board, staff, committee members, and volunteers that reflects the district and community we serve. The leadership base is open, inclusive, representative of the entire community, considering a broad range of dimensions of diversity, including race, age, ethnicity, gender, education, physical and mental ability, veteran status, and income level. Main Street Calico Rock has taken proactive steps to ensure under-represented groups are included in the leadership base.

- Main Street leadership base reflects a balanced level of participation across all groups and is representative of our community: 23% are young adults; 27% are middle-aged adults; and 50% are seniors.
- Main Street leadership base reflects the racial and ethnic diversity of the community: 22% is Native American; 18% are Asian American; 5% are Hispanic.
- Main Street leadership base reflects gender balance with 100% of our staff female and 52% of overall leadership base being female.
- Main Street leadership base demonstrates a wide range of skills, experiences, and perspectives, including:
 - 31% are current or former educators.
 - 22% work in healthcare
 - 12% work in banking and compliance
 - 60% work in or have worked in tourism businesses.
 - 52% own or have owned their own business.
 - 52% own or have owned property in the district.
 - All income levels and education levels are represented.
 - 22% have a doctorate degree, 32% have a master's degree, 62% have a college education.
 - 32% are veterans.



A Place for Everyone!

2. Active Board Leadership and Supporting Volunteer Base

Indicator 1

Board members have demonstrated active engagement in Main Street programs throughout the year.

- Board members have a 95% attendance rate at board meetings, missing only for sickness or work obligations that could not be avoided.
- New board members have attended orientation and future new board members are required to attend orientation.
- Board members that were in service at the time of our admittance as an affiliate program attended the training session required by Main Street Arkansas
- Successive board members have been trained on the Main Street program locally.
- Our board has committed to attending the training sessions required for admission to a fully designated program ready for accreditation standards.
- Board members lead committees, task forces, and initiatives and have been more than willing to step up to leadership roles when assigned.
- Board members advocate for Main Street Calico Rock within the community, their businesses, and in coordination with the board and our staff.



Board member Dr. Freda Hardison is a member of our artisan cooperative and recently held a book signing at the visitor center during a Main Street event.



Board member Gayle Cooper is a district business owner operating Cooper's Antiques, which also has booth space available for small business owners.

Indicator 2

Board members have demonstrated active leadership and support to ensuring the program is appropriately funded to meet its operational responsibilities and programming goals.

- 100% of our board members have made a financial contribution to the program.
- 42% of our board members regularly give over \$1,000 to the program and Foundation.
- 100% of our board members volunteer over 40 hours per year to the program
- 32% of our board members volunteer over 20 hours per month to the program

- The board is actively involved in setting fundraising goals.
- 100% of our board members have participated in a key fundraising activity, typically our annual fundraising drive, fundraising events, or raffles.
- 100% of our board members have made at least 3 fundraising solicitations.
- 100% of our board members have supported donor relationships, retention, and recruitment.

Indicator 3

Main Street Calico Rock has developed an active, supporting volunteer structure to ensure capacity to plan and implement the approved work plans.

- Main Street has an established committee structure that follow the program's selected Transformation Strategy, board priorities, and the Main Street Four Points
See [Appendix 3: Committees](#)
- Each volunteer committee has an active chair as its leader.
- Each volunteer committee has an appropriate number of members to plan and implement the project(s) and activities, which varies on the committee or project.
- Committees participate in training that supports their role on an annual basis.

Improvement: This is an area that we have identified as needs continuous improvement. Calico Rock is admittedly a small community, so the pool of available volunteers may be less than what could be found in larger communities. In some instances, the same people are serving on more than one committee or working on more than one project. Ideally, an individual would not be needed on more than one project or committee.

We are continuously looking for volunteers that represent a diverse range of ideas, backgrounds, and qualities.

We have also found that some individuals that volunteer do not follow through with what they promise or complete what they start. This is also something that must be continually monitored, adjusted, and handled.

3. Professional Staff Management

Indicator 1

Main Street Calico Rock and the Calico Rock Community Foundation have maintained the level of professional staff necessary to achieve its mission, goals, and annual work.

- Our executive director is employed full time and commits a minimum of 20 hours per week (50%) of her time to Main Street
- The Foundation employs three full-time staff and two part-time staff that commit resources and time to Main Street, our full-time staff include:

Cholie Crawford, Communications/Engagement. Cholie is our in-house graphic designer, social media, and communications person, and works on administrative tasks. She commits at least 50% of her time to Main Street.

My Kim Parnell, Associate Director. Kim manages our retail operations, donor relations, and works on securing sponsorships. She attends Main Street meetings and training courses with or in place of our executive director. She works closely with Main Street businesses and property owners. She commits at least 30% of her time to Main Street programs.

Patricia Kilpatrick, Guest Experiences. Patricia welcomes visitors to our visitor center, stocks our visitor information center, directs guests to local businesses, coordinates Main Street business meetings and functions, schedules demonstrations and special events, and schedules the use of the community event center (The Nook). She commits at least 30% of her time to Main Street.



Our staff are engaged with visitors, customers, and community members and understand what it takes to be successful ambassadors and retail salespeople. These are critical experiences that help them train district business owners in how to best serve tourists.

- All staff have job descriptions, task lists, defined roles, and expectations which are periodically reviewed and updated See [Appendix 4: Position Descriptions](#)
- Main Street staff participates in trainings required by Main Street Arkansas



Executive Director Gloria Sanders and Associate Director Kim Parnell attended the Spring Training Session of Main Street Arkansas in Siloam Springs. The sessions offered key insights and an opportunity to network with other Main Street affiliates and designated program ready for accreditation standards.

- Main Street staff communicates daily, often multiple times daily, by phone and e-mail with the board chairman.
- Main Street board chairman communicates at least weekly through e-mail with board members to keep them up to date on program status.
- Main Street board members meet at least quarterly in person and more often as needed to conduct the business of the Foundation and Main Street

Improvement: Due to COVID travel restrictions and other personal issues that have now been resolved, Main Street staff have not been able to attend the Main Street NOW conference. We commit to attending the Main Street NOW conference and all required Main Street training sessions per year going forward.

If the executive director is unable to attend required training sessions, staff or board members will represent our Main Street program at those meetings.

Indicator 3

The Main Street board of trustees has managed and provided guidance to its Main Street Director (executive director) throughout the year.

- The board chair provides regular (daily) feedback and guidance to the executive director and staff.
- The executive director provides annual performance reviews for all staff.
- The board chair provides an annual performance review for the executive director which is reviewed by the board.
- The board has reviewed our annual compensation for the executive director and has increased her salary to be more competitive and does provide for annual merit-based bonuses.
- The board annually reviews staff compensation to ensure it is in line with fair market value and is working to provide competitive compensation.
- The board has approved a budget that provides for travel and professional development for staff.

- The board has adopted Policies and Procedures that manage staff and operations, which are reviewed annually and updated periodically as needed.
See [Appendix 5: Policies and Procedures](#)
- The board has developed a plan of succession to provide for the executive director's transition and recruitment.

4. Effective Operational Structure

Indicator 1

Main Street Calico Rock has developed an appropriate operational and organizational structure and practices that manage the Main Street program effectively.

- The board has developed and approved a clearly defined mission statement that confirms the purpose of our organization.

Mission

The Calico Rock Community Foundation and Main Street Calico Rock *brings us. community together* by honoring and preserving our past and preparing for our future.

- The Calico Rock Community Foundation has established bylaws that are reviewed annually by our board of trustees and revised appropriately to carry out the mission for the Foundation and Main Street program.
See [Appendix 6: Bylaws](#)
- The Calico Rock Community Foundation board of trustees have adopted Board Operating Policies and Procedures that outline board operations and election procedures.
See [Appendix 7: Board Policies and Procedures](#)
- The Calico Rock Community Foundation board of trustees have adopted Policies and Procedures that outline internal and external communications, conflicts of interest, personnel management, leadership selection, and financial management.
See [Appendix 5: Policies and Procedures](#)
- The Calico Rock Community Foundation has adequate insurance for the property, organization, board, staff, and programming, including a \$1,000,000 liability policy.
- The Calico Rock Community Foundation, Inc. is a 501 (c) (3) tax exempt organization that timely files an annual Form 990 with the Internal Revenue Service, Annual Report with the Arkansas Secretary of State, and is in good standing. Main Street Calico Rock completes all required filings with Main Street Arkansas.
See [Appendix 8: 2022 Form 990](#)

Standard III: Diversified Funding and Sustainable Program Operations

1. Balanced Funding Structure

Indicator 1

Main Street Calico Rock has a budget that demonstrates a balanced funding structure with a diverse mix of public and private sector sources. See [Appendix 3: Budget](#)

- The Foundation receives \$40,000 a year from the city of Calico Rock in a contract for services to provide visitor center and economic development services on behalf of the city (Main Street)
- The Foundation receives \$4,000 a year from Izard County in a contract for services for economic development (Main Street)
- The Foundation has grants from the Small Museum Operating Grant of \$2,500 and the Arkansas Arts Council for operating support of \$11,000.
- Foundation and Main Street staff sell sponsorships on our websites and for events.
- Foundation has funding through donations from the business community, individuals, and estates.
- Foundation and Main Street generate income from retail sales in a commission-based structure at The Marketplace and Artisan Gift Shop
- The Foundation has rental properties that generate rental income monthly.
- The Foundation has applied for grants and raised donations for revitalization efforts and preservation projects.

Indicator 2

The private sector is investing in the district's revitalization efforts and the Main Street program.

- The Foundation is working on fundraising efforts to generate \$10,000 per year for Main Street Calico Rock projects.
- The Foundation has earned income from property rents and merchandise sale commissions.
- The Foundation is working on an annual fund drive/Friends of campaign.
- The Foundation gets considerable in-kind donations from a local lumber company, city employees, district businesses, district property owners, and inmates at the North Central Unit of the Arkansas Department of Corrections

Improvement: While we have a diverse revenue stream, it has been difficult to raise money from local donations because the public has seen us succeed in raising large grants and donations. Therefore, the public does not always see the financial need. We need to improve this area to get buy-in from the local community and district.

Indicator 3

The public sector is investing in the district's revitalization and the Main Street program.

- The Foundation has in place a service agreement with Main Street and the city of Calico Rock and Izard County
- We have in-kind donations, contributions, and support for our programs.
- The Foundation has had the greatest success in generating money for infrastructure and capital campaigns in revitalizing Main Street

Improvement: Again, while we have a diverse revenue stream and buy-in by our community, we need to improve the public sector contributions, on an annual basis, to support our operations and Main Street program.

2. Strategic Revenue Development and Fundraising

Indicator 1

Main Street Calico Rock demonstrates commitment to strategic revenue development process and oversight.

- The board reviews fund-development plans, goals, and progress as part of their regular quarterly financial review
- The board chair provides active financial oversight for the program and is actively engaged in revenue development on at least a weekly basis.
- The board chair writes grants, actively solicits donations, and develops donor relationships.
- A finance committee is being put in place to look at long-term funding and revenue sources for the continued longevity of the Foundation and Main Street
- Committees are actively involved in raising funds for their projects and programs.

3. Budget and Work Plan Alignment

Indicator 1

Main Street Calico Rock has an annual budget that is aligned to the organization's strategies and goals. See [Appendix 3: Budget](#)

- The budget is aligned with our mission.
- The budget is aligned with our Transformation Strategy and workplan.
- The budget has a diversity of income sources.

Financial Fast Fact

The Calico Rock Community Foundation has generated \$1,280,000 in revenue over the past four years. Importantly, the Foundation has \$75,000 in mid-term and long-term reserves.

Indicator 2

Main Street Calico Rock exhibits commitment to a budget that effectively covers operational and programming goals. See [Appendix 3: Budget](#)

- The budget covers the operational needs including utilities, supplies, equipment, to complete the work of the program.
- The budget provides the staff resources needed to complete the program, including adequate training, professional development, travel, and benefits.
- The budget covers programming for each point of the Main Street Approach (Organization, Economic Vitality, Design and Promotion)

4. Financial Management and Best Practices

Indicator 1

Main Street Calico Rock demonstrates sound financial management outlined in our Policies and Procedures. See [Appendix 5: Policies and Procedures](#)

- The Foundation and Main Street employ the use of Quickbooks and Quickbooks Payroll as online applications so data entry can be completed at any location.
- The Foundation's financial reports are reviewed monthly by the board chair, quarterly by the board and annually by the audit committee.

Improvement: The Foundation and Main Street need to identify a third party financial professional to conduct a professional review at least once every two years.

Indicator 2

Main Street Calico Rock has financial management with clear leadership and oversight.

- The financial management is conducted by the executive director.
- Checks are written after the presentation of a valid statement or invoice which is verified by staff or committees to ensure accuracy.
- The financial statements are reconciled monthly by the executive director.
- The financial reports are reviewed monthly by the board chair.
- The financial reports are reviewed quarterly by the board.

District business owners are engaged with Main Street, operating businesses that are integrally involved in the Main Street approach and focused on moving forward together.



How can Main Street Arkansas be assured we can survive financially?

Perhaps one of the greatest concerns of a board of trustees or Main Street Arkansas coordinating program is the adequate funding for a Main Street program, and rightly so. Inadequately funded programs close. There is no guaranteed revenue stream.

Businesses renting a commercial property close or experience financial hardship and cannot pay rent for a given month. Merchandise sales ebb and flow and sometimes produce no income. Grant sources can dry up. Contracts for services do not have to be renewed. In short, nothing is guaranteed.

In the past four years, we have experienced a loss of one or multiple revenue streams at one time or another. During COVID, we lost rental income, merchandise sales, grants, and donations all at once. We did not lose our city contract or the funding from it. Quite the opposite, our city thrived because people began shopping online and the city benefited from those sales tax dollars.

Our board is always concerned about the longevity of our organization, especially the Main Street program.

The only way to answer this question is to look to our past.

Since our inclusion as an affiliate program, our financial condition has improved, despite COVID. We are in better financial condition today than ever before. While this is not a guarantee for the future, it is indicative of our board's resolve, and our community's commitment, to the work we do.

And we must look at the safety nets that have been put in place through meticulous planning and astute financial planning. The Foundation has \$75,000 in mid-term and long-term financial reserves, should an emergency or shortfall occur. The Foundation owns over \$250,000 in real property that could be liquidated or mortgaged, if needed.

While revenue streams can be lost without notice, we have done everything possible to strengthen relationships, diversify revenue streams, and build reserves that can protect us in hard times.

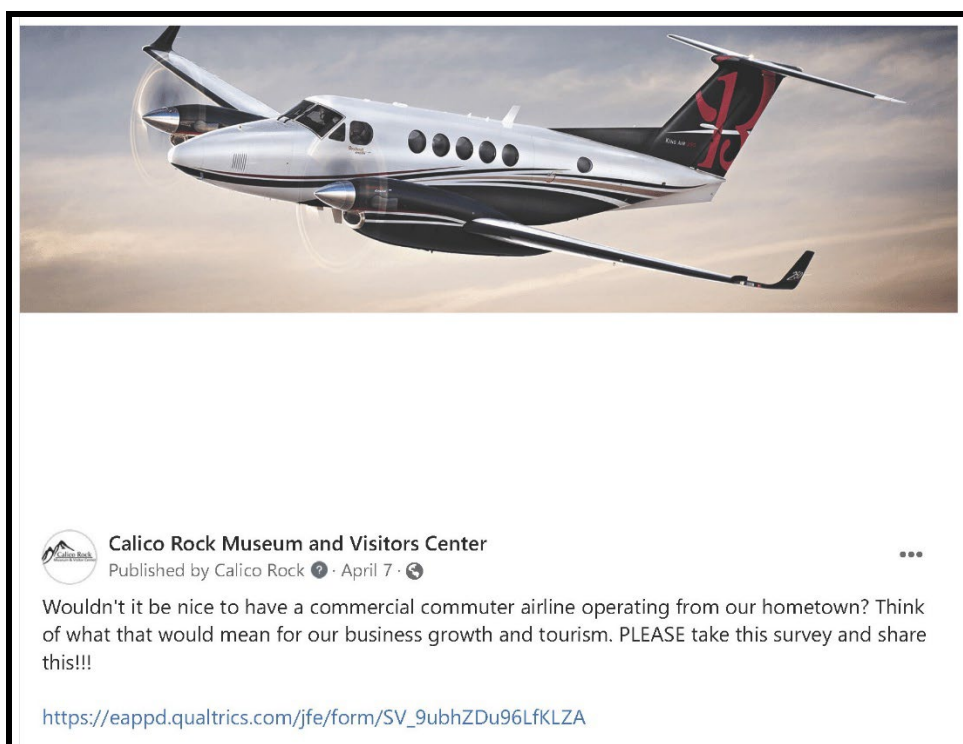
Strategy IV: Strategy-Driven Programming

1. Planning Guided by Inclusive Community and Market-Informed Inputs

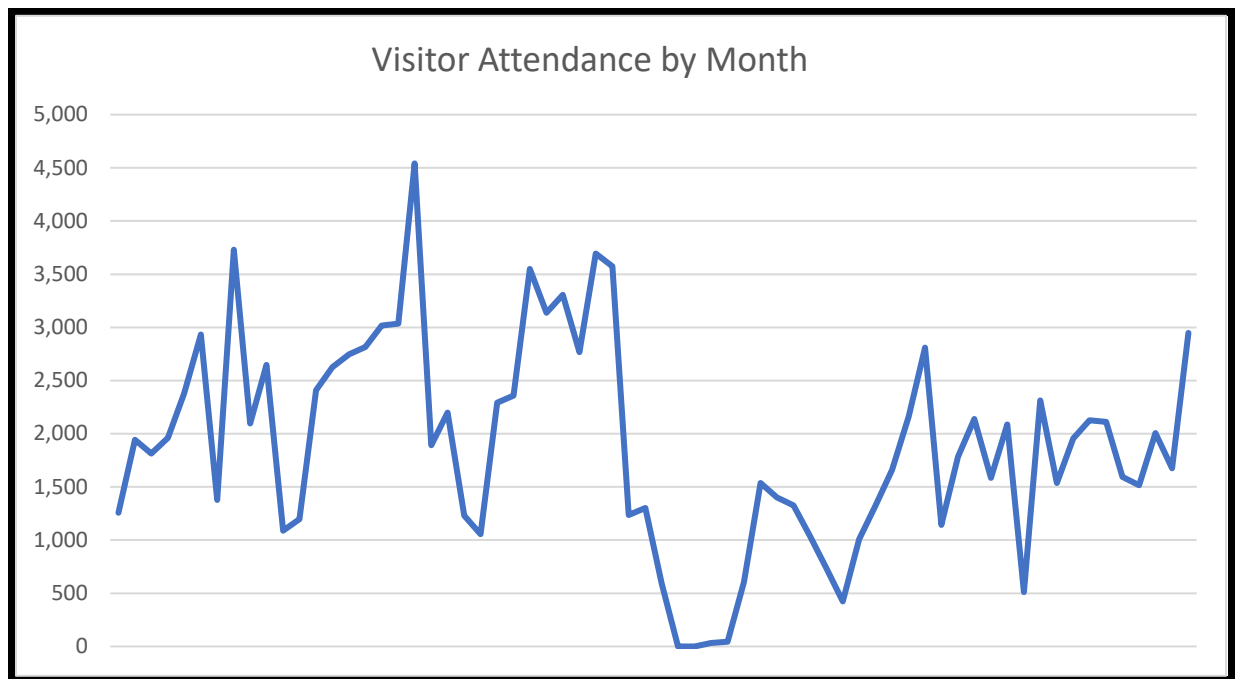
Indicator 1

Main Street Calico Rock conducts an annual planning process as informed by a comprehensive set of inputs that guide Transformation Strategy identification and work plan alignment and implementation.

- Inclusive community and district input is happening now as part of our once every three-year process, including SurveyMonkey and individual surveys.



- Market research and analysis is being conducted using resources such as Market Leakage data through Main Street Arkansas
- The Main Street district business directory is up to date and updated on a periodic basis, but at least once per year with city business license data.
See www.ExploreCalico.com
- District property inventory is up to date and updated on at least an annual basis, and more often as information is available See **Appendix 9: District Property Inventory**
- We have an updated Main Street Calico Rock district map.



Main Street Calico Rock maintains visitor logs that track visitor attendance at the Calico Rock Museum & Visitor Center and Main Street offices. The graph above shows monthly data from 2017 to 2022. For three months in 2020, the center and offices were closed due to COVID. While we have seen erratic visitor numbers since COVID, we have seen glimmers of hope for recovery and are measuring and monitoring trends.

2. Defining Direction Through Transformation Strategy Identification and Development

Indicator 1

Main Street Calico Rock has defined and aligned as an organization around a Transformation Strategy that is guiding the revitalization work. See [Appendix 1: Transformation Strategy](#)

- The board has identified a consumer-based and service-based strategy that can best respond to the district and community vision, needs and market opportunities.
- The board has formally adopted the Transformation Strategy
- The city of Calico Rock and Izard County have reviewed and endorsed the Transformation Strategy
- The Transformation Strategy has measurable benchmarks.

3. Strategy-Aligned Comprehensive Work Planning and Implementation Across All Four Points

Indicator 1

Main Street Calico Rock and Foundation board of trustees conducts an annual strategy-driven work planning process with volunteer committees to guide the organization's programming.

See [Appendix 1: Transformation Strategy](#)

- The board has outlined goals and priorities that guide volunteer committees in identifying initiatives, projects, and activities for the annual work plan.
- Projects, events, or initiatives are aligned with the Transformation Strategy
- The Transformation Strategy are reflected comprehensively across all Four Points
- Work plans include written action plans for critical projects that outline specific tasks, timeline, budget, volunteer hours, and who is responsible.



Thanks in large part to efforts by staff and volunteers from Main Street Calico Rock, Main Street is regularly lined with parked cars, visitors and shoppers filling sidewalks, and store registers ringing. The efforts have ignited a spark of revitalization through the Main Street Four Points approach.

Standard V: Preservation-Based Economic Development

1. Preservation Ethics and Education on Historic and Cultural Assets

Indicator 1

Main Street Calico Rock demonstrates the community's commitment to its historic and cultural assets.

- All the buildings along Main Street have been listed on the National Registry of Historic Places as the Historic Main Street District
- The city has adopted a community beautification ordinance and many property owners have been cleaning up properties.
- Our Main Street program budget includes incentives and grants for district property owners and district business owners to improve, preserve and restore their façade, add signage, and offer design services.
- Main Street Arkansas and Main Street Calico Rock has provided grants for façade improvements, signage, and design services to district businesses.



Hart's Cottage Flowers & Gifts is in a building that was difficult to notice and had trouble attracting customers. They benefited from business coaching and signage grants through Main Street Calico Rock.

- The City of Calico Rock, IZARD County and Ozark Gateway Tourism Council has prioritized regional strategies for historic preservation, heritage sites, and cultural awareness as development priorities.

Indicator 2

Main Street Calico Rock educates and builds awareness about preservation and cultural assets among stakeholders, public sector, community organizations, and residents at large.

- Main Street staff are now designing and printing large posters to fill vacant building windows in the district that showcase upcoming events, promote our district website, and Facebook page using convenient QR codes.
- Main Street distributes Historic Calico Rock brochures and a district walking tour brochure through our visitor center.
- Main Street staff are developing materials for district business owners and property owners to educate them on historic preservation and restoration, and how these projects fuel economic growth in their business.
- Main Street staff attended the Spring Training Session at Siloam Springs



Executive Director Gloria Sanders and Associate Director Kim Parnell attend the Spring Training Session for Main Street Arkansas in Siloam Springs.

- Main Street and Foundation staff have developed strong partnerships with local artisans, the Arkansas Arts Council, the Ozark Gateway Tourism Council, the Historic Preservation Commission, Main Street Arkansas, and Arkansans for the Arts

Improvement: Main Street staff and board are committed to attending the required training sessions and Main Street NOW conference, which is an area we need to improve. For one reason or another, we have been unable to attend many sessions, but this is an area where we are committed to meeting our obligations.

2. Standards and Best Practices for Place-Based, People-Focused Design

Indicator 1

Main Street Calico Rock is an advocate and partner for the implementation of standards, guidelines, and best practices for the preservation of historic and cultural assets.

- Foundation and Main Street have a strong partnership and contractual relationship with the City of Calico Rock to provide economic development for the city.
- Main Street has a strong partnership with the Calico Rock Artisans Cooperative, 2020 Foundation, Lions Club, and Ministerial Alliance as a pool of volunteers, and partnership in developing projects and initiatives.
- District property owners have been given assistance with redevelopment that is aligned with district strategy.



Linda Havner is a district property and business owner. She owns CC's. Sweet Memories and Curious Craftsman. She has benefited from services. through Main Street Calico Rock and she has been active member of us committees and steering committees.

- Main Street and the Foundation have bought, restored, preserved, and improved ten historic properties using our unique resources and then turned those properties so that interested parties have an opportunity at redevelopment.
- Main Street has provided district property owners with guidance and information on state program assistance, tax credits and grants, and available resources for historic preservation and restoration.

Indicator 2

Main Street Calico Rock has a program that actively promotes the district's historic and cultural assets.

- Main Street, in partnership with our sister division the Calico Rock Museum & Visitor Center, hosts activities such as Heritage Month Exhibits, Preservation Month Exhibits, artisan demonstrations, “These Walls Are Talking” and other events to showcase the district's history and heritage.



Rudean Lester performed as a ship's cook aboard The Ozark Queen for “These Walls Are Talking” were local volunteers. brought our museum's historical exhibits to life.

- Main Street staff publish articles in local newspapers and media highlighting the district's historic and cultural assets.
- Main Street staff post on Facebook on district's historic and cultural assets.
- Main Street staff have conducted events that educate district property owners and community businesses on the resources available through the Main Street program.

Standard IV: Demonstrated Impact and Results

1. Demonstrating the Value of Main Street

Indicator 1

Main Street Calico Rock is positioned as an advocate for the district, promoting revitalization as an economic development priority among the public and private sector and community at large.

- Main Street staff have included the district revitalization and economic improvements into the city's master plan, economic development plan, and comprehensive plans.
- Main Street is integrally involved in the city's planning process and works in partnership with the city in all phases of city development.
- Small businesses and property owners in the district and throughout the community regularly seek Main Street assistance, advice, and support through letters of support, market analysis, graphic design, design ideas, and assistance.



Success with our Main Street program has come through years of building relationships with district property owners and district business owners. Developing trust, sharing advice, gaining friendships that transcend business and become personal. This has been our key to success. Rick Knowles (center) recently retired from his family's hardware business, Knowles True Value, after over 60 years of his family's ownership. The transition was made easier with the help of our business coaches and staff, although it was very hard to see him go. Fortunately, we helped transition to new owners who are doing great.

- Main Street staff regularly visit business owners and property owners on the phone and in person to answer questions and offer advice.
- Main Street staff are seen as experts in economic development and are at the center of the community's resources.
- The Main Street website and Facebook page is literally the page for the city:
www.ExploreCalico.com
- Main Street staff and board are involved in the planning and strategizing among business owners and property owners seeking development ideas.

2. Measuring and Packaging Quantitative and Qualitative Outcomes

Indicator 1

Main Street Calico Rock regularly collects and maintains district revitalization statistics and intangible impact data across the Four Points of the Main Street Approach and examines changes over time as required by Main Street Arkansas.

- There are sixteen (16) businesses operating in the district.
- Eight (8) of the businesses operating in the district are women owned.
- Two (2) of the businesses operating in the district are minority owned.
- Four (4) of the businesses operating in the district are veteran owned.
- There are forty-two (42) jobs based in the district.
- Five (5) new businesses have opened in the district in the past year, creating seventeen (17) jobs.
- Two (2) businesses have closed in the district in the past year.
- There are four (4) vacant buildings that have been restored and are available for a new business to open in the district.
- There are two (2) buildings in the district in need of restoration and preservation.
- There are two (2) buildings that are occupied with a business, but need restoration and preservation work and could benefit from façade improvement grants.
- There are ten (10) houses in the district, five (5) of them are historic homes.
 - None of these houses are listed on the National Register of Historic Places
 - Three (3) of these houses are inhabitable, but not currently occupied.
- There are two (2) hotels, one historic, in the district that are operating.
 - The historic White River Inn has been recently restored and is being reopened.
- Over \$2,000,000 has been invested in the district in preservation and restoration projects over the past ten years.

Indicator 2

Main Street Calico Rock annually collects and maintains organizational impact statistics and intangible impact data and examines changes over time.

- The board annually reviews the performance goals within the workplan.
- The board annually reviews metrics established to analyze the progress of selected Transformation Strategies
- Last year, 2,042 volunteer hours were contributed to the community.
- The value of volunteer hours was \$63,710.40.
Source: <https://independentsector.org/resource/value-of-volunteer-time/>
- There were fifty-seven (57) volunteers over the past year.
- \$130,000+ in donations were received from the private sector in 2022.

3. Promoting Progress and Demonstrating Impact and Results

Indicator 1

The district's revitalization programming, achievements, stories, and reinvestment statistics are promoted.

- Main Street completes all required reports to Main Street Arkansas
- Main Street and the Foundation publishes and shares with the community our Annual Report and Form 990

See [Appendix 9: Form 990](#)

- Main Street regularly promotes impactful stories on digital platforms including our website www.ExploreCalico.com, Facebook page, and through local media outlets.
- Main Street has formulated our Transformation Strategy and Workplans based upon data, including Demographics Survey and Retail Leakage Report

See [Appendix 10: Calico Rock Statistical Data](#)

- Key statistics are provided to the city council and quorum court in our regular monthly reports.
- Key statistics and indicators are shared in our Annual Report

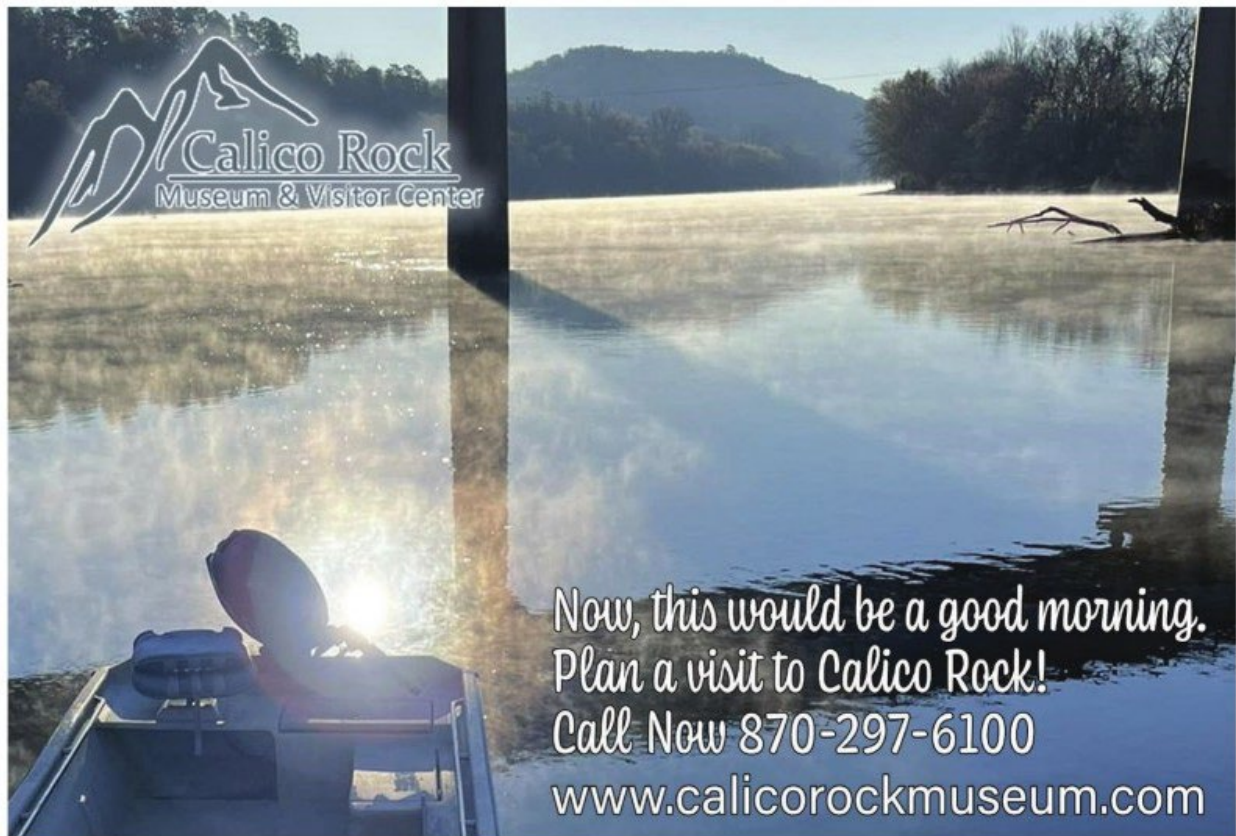


Not too many years ago, Main Street in Calico Rock was empty. Parking spaces were empty. Buildings were empty. We were falling into the pages of history.

Main Street Calico Rock has revived through the Main Street Four Point Approach.

Today, it is bustling with activity again, it is alive again.

We recently placed an ad in the Summer edition of Southern Travel + Leisure magazine to promote our community and the district:



Appendix 1: Transformation Strategies

STRATEGY 1: ARTS & THE CREATIVE ECONOMY

Calico Rock Community
Transformation Strategy

ARTS & THE CREATIVE ECONOMY

KEY DESCRIPTION

Our district will welcome families, arts enthusiasts, tourists, and residents together to create a vibrant place for artists in residence, local artisans, film, the performing arts, museums and galleries, and musicians. It will utilize the Calico Rock Museum.



OUR PARTNERS

Calico Rock Artisan Cooperative

Arkansas Arts Council

Arkansans for the Arts

Arkansas Humanities Council

Crystal Bridges Museum of
American Art

Local schools and educational
institutions

City of Calico Rock

FOUR-POINT APPROACH ACTIVITIES

ECONOMIC DEVELOPMENT

- Recruit and incentivize creative economy businesses: coffee shops, galleries, artisan studios, record shops, music stores
- Actively promote art installations and demonstrations
- Become a "camera ready" designated community
- Develop artist in residency program and establish art studio spaces in upper floor of The Marketplace
- Use vacant storefronts for pop-up shops for artisans
- Offer a small business boot camp for start-ups
- Offer small business workshops for existing businesses
- Develop a property owner inventory
- Develop a grant program for small businesses and artisans to develop their business ideas

PROMOTIONS

- Create an online community events calendar
- Promote local artisans with Facebook profiles
- Host a Starving Artist event promoting local artists
- Develop a #madeinCalico program
- Develop a Downtown Dollars shopping program
- Develop a community marketing program
- Host "First Friday" events with district business owners
- Host Small Business Saturday events
- Develop a Welcome to Calico packet of materials for new businesses, artists in residence, and artists
- Support and promote the "Off the Beaten Path Studio Tour" each September

DESIGN

- Create and promote passive performance spaces
- Install Rainbow Trout painted by local artists on utility poles and banners promoting the district
- Install benches in the district along with flower barrels
- Commission artists to conduct public art on utility poles and boxes, benches, walls, and other surfaces
- Offer design services to local businesses to envision how their properties can be restored and improved
- Develop a wayfinding sign program
- Add plants and sculpture to add texture to the district
- Develop design guidelines for historic properties

ORGANIZATION

- Develop a patron program to support local projects
- Coordinate with local schools to identify emerging artists in the community
- Work with the city to enact an Entertainment District
- Appoint artists, property owners and business owners to the district board of trustees
- Actively participate in the Arkansans for the Arts and engage with the Arkansas Arts Council
- Develop a Historic Properties Tour and a Public Art Tour

STRATEGY 2: TOURISM & ECONOMIC DEVELOPMENT

Calico Rock Community
Transformation Strategy

TOURISM

KEY DESCRIPTION

Our district will welcome families, naturalists, outdoor recreation enthusiasts, historic tourists, folks passing through town, tourists, and residents to a vibrant center of activity and preservation. We will promote cafes, shops, and small businesses that support and encourage tourism.



OUR PARTNERS

Arkansas Museums Association
Ozark Gateway Tourism Council
Arkansas Department of Parks, Heritage & Tourism
Arkansas Humanities Council
Local schools and educational institutions
City of Calico Rock
Izard County Judge's Office

FOUR-POINT APPROACH ACTIVITIES

ECONOMIC DEVELOPMENT

- Update business listings on Google and Yelp
- Develop a "Welcome Them to Calico" program for small business employees on basic tourist etiquette
- Add sites to the Arkansas Quilt Trail, Agricultural Trail, Civil War Trail, and Trail of Tears Trail
- Develop a grant program to encourage historic façade restoration and preservation, including state incentives
- Develop a historic walking tour brochure

DESIGN

- Install benches in the district along with flower barrels
- Offer design services to local businesses to envision how their properties can be restored and improved
- Develop a wayfinding sign program
- Add plants and sculpture to add texture to the district
- Develop design guidelines for historic properties
- Use historic light fixtures, benches, signage, and other features instead of modern designs
- Add water bottle filling stations, electric car charging stations, public restrooms, and phone charging stations
- Provide pet friendly amenities
- Conduct a walking audit to identify "eye sores" and points needing improvement
- Install information kiosks

PROMOTIONS

- Create an online community events calendar
- Develop a Downtown Dollars shopping program
- Develop a community marketing program
- Host "First Friday" events with district business owners
- Host Small Business Saturday events
- Launch a "This Place Matters" Campaign
- Install historic plaques to share information on the buildings and their uses in the district
- Develop a "Shop Local" campaign
- Create a scavenger hunt of architectural features, sites, and locations in the district

ORGANIZATION

- Develop a patron program to support local projects
- Appoint property owners and business owners to the district board of trustees
- Actively participate in the Ozark Gateway Tourism Council and their activities
- Develop a Historic Properties Tour and a Public Art Tour
- Develop a community parking plan
- Consider a hotel-motel tax benefit to the community
- Attend meetings of the Historic Preservation Trust

Appendix 2: Budget

Revenues

Donations and Sponsorships	\$125,000.00
Operating Grants	\$ 13,500.00
Programmatic Grants	\$ 5,000.00
Investment Income	\$ 3,000.00
Sale of Inventory less COGS	\$ 35,000.00
City Contract for Services	\$ 40,000.00
County Contract for Services	\$ 4,000.00
Main Street Grant	\$ 25,000.00

Total Revenues	\$250,500.00
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Expenditures

Executive Director Contract	\$41,600.00
Main Street	\$20,800 (50%)
Foundation	\$10,000
Museum	\$10,800
Employee Costs	\$62,800.00
Main Street	\$18,840 (30%)
Museum	\$18,840 (30%)
Retail Ops	\$18,840 (30%)
Foundation	\$ 6,280 (10%)
Insurance	\$ 5,000.00
Utilities	\$26,000.00
Sales Tax	\$12,000.00
Maintenance & Operation	\$ 3,000.00
Museum Exhibits & Programs	\$ 5,000.00
Building Preservation & Improvement	\$55,000.00
Educational Programming	\$ 5,100.00
Main Street Travel	\$10,000.00
Main Street Grants, Programs, Workplans	\$15,000.00
Main Street Marketing & Promotions	\$ 5,000.00
Research, Development & Reserves	\$ 5,000.00

Total Expenditures	\$250,500.00
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Main Street Budget Analysis

Main Street expenditures total \$69,640. This does not include utilities, insurance, facilities, or maintenance and operation cost-share to Main Street program. Main Street specific grant funding is budgeted at \$25,000. Balance of expenditures (64%) of Main Street program is supported by other funding sources.

Appendix 3: Committees

BOARD OF TRUSTEES: Steven Mitchell, Chair (B/PO); Stephen Hicks, Vice Chair (I); Dr. Freda Cruse Hardison (BO); Jonathan Moss (I); Ed Stephens (PO); Dr. Paul Sugg (I/PO); Olivia Bennett-Bear (I); Gayle Cooper (BO/I); Mayor Greg Hamby (I)

MAIN STREET ADVISORY BOARD: Bonnie Copp Wyatt (PO/BO/I); Stacy Waldroup (BO/PO); Logan Barnes (BO/PO); Misty Pannell (BO); Dr. John Lane (Resident)

ARTS STEERING COMMITTEE: Kimberly Williamson; Bill Jarosz; Linda Saska; Kari Lindsey; Loretta Tibbitts

TOURISM STEERING COMMITTEE: Merle Tibbitts; Brandy DeLoach; Eric Jenkins; Tom Smotherman; Kelsey Gocke

ECONOMIC DEVELOPMENT STEERING COMMITTEE: Kim Meirerdirk; Sue Vinson; Josh Wilson; Dale Ivy; Linda Havner

MARKETING & PROMOTIONS COMMITTEE: Allison Hudson; Riley Barnes; Eliza Hatman; Jane Newton; Tim Killian

Appendix 4: Position Descriptions

POSITION: **EXECUTIVE DIRECTOR**

DESCRIPTION: The chief operating officer, financial officer, and ambassador.

**EXPECTATIONS
OF OUR TEAM:** 1. Work as a team to achieve positive results for the Foundation.
 2. Be on-time, on-task, and on-budget.
 3. Be honest, straightforward, and forthcoming.

DUTIES: 1. Serve as the chief ambassador for Calico Rock, Museum and Foundation.
 2. Actively participate in the Arkansas Museums Association, Southeast
 Museums Conference, Arkansas Downtown Network, National
 Main Street Organization, and related organizations.
 3. Be the bridge between the Foundation and Calico Rock, Izard County,
 and state government.
 4. Oversee and care for Museum and Foundation facilities and properties.
 5. Coach and supervise staff.
 6. Coordinate Museum educational programs.
 7. Coordinate Main Street Calico Rock program.
 8. Provide for the curation of Museum exhibits.
 9. Serve as Secretary of the Calico Rock Community Foundation.
 10. Timely pay all bills, payroll, vendors, and taxes
 11. Timely make deposits and reconcile bank accounts.
 12. Complete other duties as assigned by the board.

REPORTS TO: Chairman of the Board

Signature: _____

Date: _____

POSITION: **ASSOCIATE DIRECTOR**

DESCRIPTION: Provide positive guest experiences, manage The Marketplace, develop donor relationships and coordinate public events.

**EXPECTATIONS
OF OUR TEAM:** 1. Work as a team to achieve positive results for the Foundation.
2. Be on-time, on-task, and on-budget.
3. Be honest, straightforward, and forthcoming.

DUTIES: 1. Welcome guests and create positive guest experiences.
2. Manage The Marketplace.
3. Develop advertiser, sponsor, and donor relationships.
4. Write grants in coordination with the leadership team.
5. Plan and coordinate Calico Rendezvous, Living Windows
 and Lighted Christmas Parade, and other public events.
6. Complete assigned financial management tasks
7. Fulfills a leadership role in the absence of the Executive Director
8. Complete other duties as assigned by the executive director or board.

REPORTS TO: Executive Director

Signature: _____

Date: _____

POSITION: **GUEST EXPERIENCES**

DESCRIPTION: Provide a welcoming experience for every guest.

**EXPECTATIONS
OF OUR TEAM:** 1. Work as a team to achieve positive results for the Foundation.
 2. Be on-time, on-task, and on-budget.
 3. Be honest, straightforward, and forthcoming.

DUTIES: 1. Welcome guests to the Museum as an active member of the Guest
 Experiences Team.
 2. Make sales in the Artisan Gift Shop and/or The Marketplace.
 3. Assist in planning and executing public events.
 4. Answer the phone, take accurate messages, and provide a positive
 experience for all guests in person and on the phone.
 5. Complete other duties as assigned by the executive director or board.

REPORTS TO: Executive Director

Signature: _____

Date: _____

POSITION: CREATIVE SERVICES

DESCRIPTION: Provide a welcoming experience for every guest.

EXPECTATIONS OF OUR TEAM:

1. Work as a team to achieve positive results for the Foundation.
2. Be on-time, on-task, and on-budget.
3. Be honest, straightforward, and forthcoming.

DUTIES:

1. Welcome guests to the Museum
2. Make sales in the Artisan Gift Shop and/or The Marketplace
3. Assist in planning and executing public events
4. Answer the phone, take accurate messages, and provide a positive experience for all guests in person and on the phone
5. Provide creative services in installing window displays, temporary exhibits, and permanent exhibits
6. Provide creative services in retail merchandising and sales consultation at the Artisan Gift Shop and The Marketplace
5. Complete other duties as assigned by the executive director or board.

REPORTS TO: Executive Director

Signature: _____

Date: _____

Appendix 5: Policies and Procedures

1.0 Foundation Policies

1.1 Mission of the Calico Rock Community Foundation

The Calico Rock Community Foundation *brings our community together* by honoring and preserving our past and preparing for our future.

1.2 Authority to Conduct Business

The Foundation may operate businesses related to our mission in accordance with non-profit regulations. The Foundation has two primary, integrated divisions: Main Street Calico Rock and the Calico Rock Museum & Visitor Center.

1.3 Financial Donors

The board of trustees retains sole discretion in accepting donations or recognizing donors. Donor information is considered proprietary and is not subject to release, sale, or transfer.

1.4 Non-Discrimination

The Foundation shall not discriminate based on race, religion, national origin, age, gender, sexual orientation, or any other legally protected status.

1.5 Joint Ventures

The Foundation may enter joint ventures with civic organizations, museums, foundations, individuals, and government entities that do not jeopardize the Foundation's tax-exempt status.

1.6 Accounting Practices and Fiscal Year

The Foundation uses cash basis accounting. The fiscal year is January 1-December 31.

1.7 Annual Reporting

The Foundation shall timely file required annual reports and returns with the Internal Revenue Service, state of Arkansas, and other entities as required by law.

1.8 Dissolution

Foundation property, which has not been disposed of by the board of trustees, shall become the property of the city of Calico Rock upon dissolution of the Foundation.

1.9 Valuation of Donations

The donor is responsible for valuation or appraisal of real property given to the Foundation for tax deductible purposes.

2.0 Museum Policies

2.1 Mission of the Calico Rock Museum & Visitor Center

The Calico Rock Museum & Visitor Center *builds a bridge* of culture and understanding by igniting a passion for history, art, and science.

2.2 Standards of Ethics

The museum has a public trust to operate by high standards of excellence and adopts the American Museum Association *Standard of Ethics*.

2.3 General Collections Guidelines

The Museum cannot and should not collect *everything*. The museum collection will consist of historical, cultural, scientific, and artistic items of relevance. Items in collection will be kept if they retain their physical integrity, authenticity, relevance, and usefulness.

2.4 Accession Guidelines

The guidelines for accession shall be:

- a) The museum will not accept objects with conditions, nor guarantee exhibition.
- b) All donations will become the unconditional permanent property of the museum.
- c) The museum will comply with Federal and state law regarding taxidermy in our collection and exhibits.
- d) The museum may reject any object for any reason, especially objects that are duplicates, irrelevant, in poor physical condition, or if proper storage is not available.
- e) Objects shall be accessioned only when they have been collected or obtained in full compliance with the laws and regulations of the country of origin, the United States, and the State of Arkansas.
- f) The Museum will comply with the Museum Property Act (A.C.A. 13-5-1001.)
- g) The museum determines how, or if, an object is exhibited.
- h) The collection will be properly cataloged and stored or displayed.

2.5 Interpretation and Display

The museum will use the most accurate research available in interpreting and presenting items in the collection. The trustees will resolve any disputes in interpretation.

2.6 Public Accessibility

The collection will be accessible to the public. Articles in archives may be inspected, upon

2.8 Deaccession

When an item in collection is no longer in reasonable physical condition, useful, relevant, or easily managed, the board has authorized our professional staff to deaccession the item using the following guidelines:

- a) Deaccessioned items may be returned to the original owner or heirs, transferred to other public or private institutions, sold, or appropriately destroyed. Notice to the original owners is not required.
- b) The deaccessioned item is removed from the permanent collection records.

3.0 Whistleblower Policy

The foundation encourages complaints, reports or inquiries about illegal practices or serious violations of the policies, including illegal or improper conduct. Retaliation, in any form, is strictly forbidden. Individuals who knowingly make false or bad faith reports may be disciplined by the board. All reports should be made to the board of trustees who will conduct a prompt, discreet, and objective review.

4.0 Endowment Fund and Legacy Giving Policy

4.1 Legacy Giving

Legacy gifts provide for the long-term financial security, maintenance, scholarship, and development of the Calico Rock Museum and community. These gifts are intended to honor the legacy of the donor or their loved one beyond their natural lifetime and assure our mission is achieved for generations to come. A legacy gift is not a gift given for immediate use by the Foundation, but rather a gift to our endowment fund or a scholarship fund. It is meant to be used over a long period of time.

4.2 Types of Legacy Gifts

The Foundation may accept any gift, including, but not limited to cash; publicly traded securities; life insurance policies designating the Foundation as the beneficiary; real property; and certificates of deposit. The board of trustees may reject any legacy gift.

4.3 Authority, Management, Professional Management, and Fund Advisor

The board of trustees shall exercise all authority and maintain fiduciary responsibility for asset management and accountability. The Chairman of the board of trustees and the Foundation Executive Director are the authorized agents/Fund Advisor for all endowment or scholarship funds. The board shall designate/hire a professional management company or financial institution for the care, management, and investment of all endowment or scholarship funds. It is the board's legal responsibility to properly vet all prospective institutions, including depository insurance status, fees, investment strategies and practices, and other regulatory considerations.

4.4 Distributions

The Foundation may receive a distribution from the Endowment Fund, including principal and/or earnings, at any time by an affirmative vote of 75% of the board of trustees. Donors are advised of our distribution options in accordance with the Uniform Prudent Management of Institutional Funds Act (UPMIFA).

4.5 Foundation Endowment Fund

The *Calico Rock Community Foundation Endowment Fund* is established for future capital or emergency needs; maintenance, operation, improvement, and expansion projects; special projects; scholarships; and community development. It was started in memory of F. Stowe Easton by his sister, Jill.

5.0 Conflict of Interest Policy

5.1 Conflict of Interest

A conflict of interest arises when a trustee or decision-making employee may benefit financially from any decision they make while acting in their official capacity. When products, goods or services are sold to the foundation or museum at or below fair market value, there is no conflict.

5.2 Disclosure

When a *potential* conflict exists, a trustee or decision-making employee shall disclose the *potential* conflict to the board for their review. Review may also be requested by any trustee or staff member.

5.3 Finding by the Board

The board shall be the finder of fact and will:

- (a) find no conflict exists, OR
- (b) exclude the person from the decision being made, OR
- (c) in extremely rare cases, remove the individual from their position either temporarily or permanently

5.4 Employment

In hiring employees, the foundation will actively seek diverse, well-qualified applicants. The foundation will hire the most qualified individual for the position. Trustees shall declare a conflict of interest if an applicant or employee related to them comes before the board. At such times, the trustee shall recuse themselves from consideration of employment, promotion, or compensation of individuals with whom they have a relationship.

5.5 Recusal

When a trustee recuses themselves due to a potential conflict of interest, the trustee shall be completely removed from the meeting until consideration of the matter is completed. Any trustee may request another trustee to recuse themselves for a potential conflict of interest.

6.0 Document Retention and Destruction Policy

The organizing documents, bylaws, board minutes, 501 (c) (3) designation letter, intellectual property rights records, copyright and trademark registrations, deeds, and certain other documents shall be **permanently retained**. Documents in pending investigation(s) or litigation

must be retained for **three years** after the matter is closed. Tax returns, employee records, lease agreements, paid invoices, and bank statements will be retained for **five years**.

7.0 Continuity of Policies

If any policy conflicts with state or Federal law or regulation, the policy will be superseded by law or regulation. If any policy is invalidated, the remaining policies shall remain in force.

8.0 Employee Policies

8.1 Employment and Supervision

The board of trustees shall hire an Executive Director. The Executive Director has the authority to employ a staff of employees and contractors to fulfill our mission within budgetary constraints. The executive director may suspend an employee and may terminate an employee for cause. The board of trustees retains the authority to terminate any employee with or without cause. Employees and contractors must be U.S. citizens capable of performing the duties of the job for which they are hired and shall provide proof of citizenship under the law.

8.2 “At Will” Employment

Under Arkansas law, employees and contractors are “at will” and may be terminated at any time.

8.3 Compensation

Compensation of all employees shall be reviewed annually by the board of trustees.

8.4 Employee Records

Employee records will be kept in the Foundation office. Employees may examine and request a copy of their records during normal business hours.

8.5 Equal Opportunity Employer

The Foundation is an equal opportunity employer and will not discriminate based on race or color, national origin, age, gender, sexual orientation, affiliation, or religion.

8.6 Worker’s Compensation

The Foundation will provide workers compensation in accordance with applicable law(s). All on-the-job accidents **must** be reported to an employee’s supervisor immediately.

8.7 Unemployment Insurance

The Foundation will provide unemployment insurance in accordance with Arkansas law.

8.8 Overtime Pay

Employees will be adequately and appropriately compensated for overtime work in accordance with applicable law and regulation. (A.C.A. 11-4-211, 11-4-203, FLSA)

8.9 Pay Period

Employee payroll will be every other week. Contractors will be paid monthly. Payroll is subject to bank holidays.

8.10 Withholding

The Foundation will withhold all federal and state income taxes, FICA/FUTA withholding, and returns will be timely filed and paid as required by law.

8.11 Employee Leave, Tardiness, and Absenteeism

- A. If an employee is sick, they must make every effort to notify their supervisor as early as possible, but no later than 8:30 a.m.
- B. Tardiness and absenteeism strains fellow team members and prevents normal operations. Tardiness and absenteeism will not be tolerated and will be subject to disciplinary action, including termination or nonrenewal.

8.12 Family and Medical Leave Act

The Foundation is exempt from the Family and Medical Leave Act.

8.13 Jury Duty

An employee will be allowed unpaid leave for service by a state or Federal jury by law without impact on their employment. (ACA 16-31-106)

8.14 Professionalism

Employees are expected to conduct themselves in a professional manner including their dress, workspace neatness, and content of conversations.

8.15 Personal Time at Work

Employees' use of computers, iPads, internet searches, social media, or cell phones for personal use and personal visitors at work should be kept to a minimum. Employees are subject to disciplinary action for personal time at work that becomes a distraction from the performance of their work duties.

8.16 Military Leave

The Foundation complies with active-duty military leave law. (ACA 12-62-413)

8.17 No Smoking Facility

Smoking is not permitted in any of the Foundation's buildings as governed under the Arkansas Indoor Clean Air Act of 2006 except for designated smoking areas.

8.18 Work Product

Work product developed by the employee in the course of their employment is the exclusive property of the foundation.

8.19 Performance Evaluations

Performance evaluations of every employee will be conducted at least annually and documented by their supervisor.

8.20 Employee Complaints, Grievance or Appeal

Employee complaints or grievances may be made to the board of trustees at any time. If the grievance involves suspension or termination executed by the executive director, the board will hear the dispute in executive session and will be an impartial finder of fact. The board decision will be considered a final resolution of the matter with binding effect on the parties.

8.21 Impairment Prohibited

Employees shall not be under the influence of drugs or alcohol at work or on work-related travel which would impair their judgment.

8.22 Employee Friendly Workplace

Employees will be free from sexual or other harassment and work in a safe environment. Any employee that creates an unsafe working environment due to their actions, negligence or malice shall be subject to disciplinary action including, but not limited to, suspension or termination.

8.23 Proper Handling of Funds

All monies shall be deposited into and paid from Foundation account(s) and be properly accounted. All returns shall be filed, bills paid, and funds deposited in a timely fashion.

8.24 Travel Reimbursement

Actual gasoline costs, up to \$125 per day for lodging, up to \$75 per day for meals, and parking fees are authorized expenses for travel authorized by the board chairman or executive director. Expenses may be charged directly to Foundation-issued credit cards or submitted for reimbursement along with receipts.

8.25 OSHA Right to Know Training Program

As the Foundation does not employ 10 or more full-time employees, it is not required to comply with the Right to Know training program.

8.26 Employee Safety

Employees will be trained in emergency evacuation plans, basic fire and safety training, and the use of safety gear. Appropriate safety gear and first aid kits will be readily available. Employees should use safety gear when cleaning, cutting, lifting, and conducting other similar tasks.

8.27 Security Monitoring

To maintain the highest level of security and protect employees and customers, the Foundation operates a 24/7 video surveillance system, security alarm system, and may employ audio surveillance systems.

8.28 Credit Cards

Foundation credit cards will be issued to appropriate staff for Foundation business. All receipts shall be retained and submitted to the executive director after the purchase. Misuse of Foundation-issued credit cards are grounds for disciplinary action, including suspension of credit card privileges, suspension, or termination.

8.29 SIMPLE Retirement Plan

The Foundation offers a SIMPLE Retirement Plan through THRIVENT Financial for all eligible employees. Contributions shall be pre-tax. The Foundation will match employee contributions up to 3% of the employee's salary on an annual basis.

9.0 Financial Policies

9.1 The Role of the Board of Trustees

The board of trustees adopts the budget and quarterly and annual financial reports. The board has fiduciary responsibility for the organization.

9.2 The Role of the Board Chair

The Board Chair oversees the organization's financial condition and compliance and serves as the chief leadership officer of the organization. The Chair files monthly sales tax returns and annual Form 990 returns for the organization.

9.3 The Role of the Executive Director

The Executive Director is the chief executive officer responsible for operating within budget; timely paying all bills, vendor payments, filing quarterly withholding returns, and payroll; reconciling bank statements; making timely deposits; hiring and supervising staff; and conducting board policy. The Executive Director may assign certain financial roles and duties to staff members with appropriate oversight.

9.4 Signatures

One signature is required on any financial transaction. The board chair and executive director are designated as authorized signers.

9.5 Receipts and Records

All paid receipts will be marked with relevant information. Paid receipts and financial records will be maintained for three years per IRS regulations.

9.6 Fiscal Policies

All cash accounts must be held in a FDIC insured financial institution approved by the board. Employee and personal checks will not be cashed through petty cash. Salary advances will not be approved. Reimbursements and travel expenses will be approved by the individual supervisor.

10.0 Main Street Calico Rock Policies

10.1 Transformation Strategy and Workplans

In coordination with district business and property owners, stakeholders, and community residents, Main Street shall develop a board-approved Transformation Strategy and Workplans that have sufficient budget, activities, timelines, and volunteers to be completed.

10.2 Main Street Four Point Approach

Main Street plans, strategies, and work plans shall comply with the Four Point Approach.

10.3 Travel, Resources, and Training

Main Street staff shall have adequate resources, budget, and time to complete workplans, travel, and training for the Main Street program.

Appendix 6: Bylaws

Article I. Organization

- Section 1. The Calico Rock Community Foundation, Inc., a 501 (c) (3) tax-exempt organization, is a public benefit corporation under the Arkansas Nonprofit Corporation Act of 1993.
- Section 2. The principal place of business is Calico Rock, Arkansas.
- Section 3. The fiscal year shall be January to December.
- Section 4. The foundation shall not have memberships.

Article II. Purpose

The foundation is organized exclusively for charitable, educational, and scientific purposes including for making distributions to organizations that qualify as exempt under section 501 (c) (3) of the Internal Revenue Code, or corresponding section of any future federal tax code.

Article III. Prohibitions

- Section 1. No part of the net earnings of the foundation shall inure to the benefit of, or be distributable to, its trustees, officers, or other private persons, except for reasonable compensation for services rendered and to make payments and distributions in furtherance of its purposes.
- Section 2. The foundation shall not be engaged in propaganda, lobbying, or political campaigning, nor carry on any other activities not permitted (a) by an organization exempt from federal income tax under section 501 (c) (3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or (b) by an organization contributions to which are deductible under section 170 (c) (2) of the Internal Revenue Code, or corresponding section of any future federal tax code.

Article IV. Board of Trustees

- Section 1. All authority shall be vested in the board of trustees.
- Section 2. One trustee shall be the mayor of the City of Calico Rock, Arkansas.
- Section 3. Trustees shall be elected by majority vote of the board to a three-year term with staggered terms and without limitation of service.
- Section 4. A trustee, having been given a seven-day written notice, may be removed by a 2/3 majority vote of the board.
- Section 5. The board may meet in person, virtually, or electronically and shall meet at least quarterly. Special meetings may be called by the chairman or two (2) trustees.

Article V. Officers

The board shall elect a chair, vice chair, and other officers as needed from among the current members of the board. The election may be conducted electronically.

Article VI. Non-Discrimination

The foundation shall not discriminate based upon race, religion, gender, national origin, political affiliation, disability, or otherwise as provided by Federal or Arkansas law.

Article VII. Dissolution

- Section 1. An affirmative vote of 75% of the board of trustees shall be required to dissolve the foundation. Trustees shall be given seven days' written notice mailed to their address of record and the notice shall be published in the local newspaper at least seven days prior to any meeting where dissolution may be considered. A publicly recorded roll call vote shall be required to dissolve the foundation.
- Section 2. Upon dissolution, the board of trustees shall, after paying or making provision for the payment of all of the liabilities of the foundation, dispose of all of the assets of the foundation exclusively for the purposes of the foundation in such manner, or to such charitable, educational, religious, literary, or scientific purposes as shall at the time qualify as an exempt organization or organizations under section 501(c)(3) of the Internal Revenue Code of 1986, or the corresponding provision of any future United States Internal Revenue Law.
- Section 3. Any undisposed assets shall be disposed of by the chancery court of Izard County, Arkansas, or successor court(s), exclusively for such purposes or to such organization or organizations which are organized and operated exclusively for such purposes.

Article VIII. Amendments

Amendments may be approved by a 2/3 majority vote of the board.

Approved, as amended, by majority vote of the board of trustees on April 24, 2020

Appendix 7: Board Policies and Procedures

1. Board of Trustees

According to the Articles of Incorporation and By-laws as amended, the board of trustees shall determine the number of members of the board; elect the members of the board; and may remove a member from the board. Trustees shall be elected to staggered terms, according to the bylaws, to provide for continuity for the organization. One of the trustees must be the mayor or a city council member of the city of Calico Rock.

2. Essential Legal Duties of the Board of Trustees

The board of trustees have three essential legal duties they may not delegate to anyone or any entity other than themselves:

A) Duty of Care

Act in good faith, with the care an ordinarily prudent person in a like position would exercise under similar circumstances.

B) Duty of Loyalty

Act in good faith in a manner the trustee reasonably believes to be in the best interests of the organization; and

C) Duty of Obedience

Act within the organization's purposes and ensure that the organizations mission is pursued.

3. Major Responsibilities of the Board of Trustees

The board of trustees have the following major responsibilities:

- A) Determine the organization's mission and purpose.
- B) Select the Executive Director.
- C) Support the Executive Director and Review Their Performance.
- D) Develop and set policies and procedures of the organization.
- E) Ensure effective organizational planning.
- F) Ensure adequate resources.
- G) Ensure compliance with state and Federal regulations and laws.
- H) Manage resources effectively and efficiently.
- I) Determine the organization's products, services, and programs.
- J) Enhance the organization's public image.
- K) Provide continuity for the organization.
- L) Serve as a court of appeal.
- M) Assess its own performance.

4. Board Meeting Structure

Meetings of the board of trustees are conducted following an agenda developed with input from trustees and staff. Meetings are conducted using *Robert's Rules of Order*. Trustees should use care in respecting the time and ideas of other members. Discussion should be limited to the items on the agenda to efficiently utilize board meetings.

5. Board Meetings

Regular meetings shall be held quarterly at a time and date generally agreed upon by the board upon the call of the chair.

Specially called meetings shall be upon the call of the chair or at the request of at least two (2) members. Proper notice, as provided in the by-laws, must be given to all members. Only items of business identified in the call for the meeting may be addressed during a special meeting.

6. The Board Chair

The board chair will preside over meetings of the board of trustees, supervise the executive director, and serve as the chief leadership officer of the organization. The chair, as a member of the board of trustees, may make nominations, motions, vote, and enjoy all the privileges of any other trustee.

7. Board Meeting Minutes

Minutes shall be provided as quickly as possible to trustees following the meeting to ensure there are no errors or omissions. Minutes should follow a generally accepted format. The executive director shall serve as the chief executive officer of the organization and secretary of the board but is nonvoting.

8. Electronic Meetings and Virtual Attendance

The board of trustees may conduct its business electronically by e-mail or through computerized remote delivery. All comments and votes by trustees should be shared with all trustees and preserved as part of the record to the extent possible.

9. Executive Sessions

The board may enter an executive session to discuss personnel. The board shall strictly comply with Arkansas law. When discussing a particular staff member, the board may request, or allow the staff member and/or their supervisor to attend the executive session. The board shall not take any action in an executive session and there shall be no record of the executive session discussions. All actions and votes shall be taken in open session on the record.

The board may not enter executive sessions for ANY reason other than personnel.

It is not lawful for the board to receive legal advice during an executive session; therefore, a non-trustee attorney is not allowed to enter executive session. Legal advice must be given to the board in public session. The chairman of the board or the executive director, depending upon the nature of the pending litigation or legal question, may receive legal advice on behalf of the organization that would be covered under attorney-client privilege. The courts have ruled that the chairman or executive director may then brief trustees individually (one-on-one) as deemed necessary and appropriate.

Pursuant to Arkansas law, discussions in an executive session are strictly confidential and shall not be disclosed or shared with anyone outside the executive session. Unlawful disclosure of an executive session subjects the individual making the disclosure to criminal and civil liabilities, including being removed from the board and charged with a Class C misdemeanor.

10. Board Calendar

The board will conduct quarterly meetings using this calendar:

First Quarter:	Review Annual Report & Form 990 Tax Return
Second Quarter:	Review Foundation Programs Board Performance Review
Third Quarter:	Elect Trustees Review Policies and Procedures
Fourth Quarter:	Review Staff Salaries Executive Director Performance Review

11. Identifying and Nominating Trustees

Building a team of trustees, staff, and volunteers that are diverse and talented is our highest priority and objective. The board will actively identify and recruit potential trustees for future membership on the board.

12. Election of Trustees

A trustee may be elected at any regular or special meetings of the board. Nominations may be taken from the floor or a motion to elect an individual as a trustee may be accepted. If more than one individual is nominated for a trustee position, the board will vote by secret ballot or may elect to add all the nominees. If an election is held, the individual receiving a majority vote of the board shall be elected.

13. Seating of Trustees

Upon their election, a trustee filling a vacant position will be formally seated at the next regular meeting of the board but becomes an official voting member of the trustees upon their election and acceptance of the position. A trustee elected to a new term will be officially seated at the first meeting of the board of the new calendar year when they shall become a voting member.

14. Fiduciary Responsibility

The board of trustees has a legal, ethical, and moral obligation to ensure resources entrusted to the Foundation are cared for, properly utilized, and accounted for. The board bears the legal responsibility for the Foundation's assets and resources and shall perform an appropriate oversight function for all financial matters.

15. Liability Insurance

The board of trustees shall be covered under the professional liability insurance policy of the Foundation and shall be personally immune from liability except in cases of gross negligence in the performance of their individual duties.

16. Board Orientation

New members of the board shall receive materials and training sufficient for them to complete their duties successfully on the board. This includes, at a minimum, a synopsis of actions taken by the Foundation and board, information on Foundation programs and entities, copies of operating and governance documents, and individualized training as needed.

17. Board Evaluation

The board of trustees will conduct an honest evaluation and self-assessment every year to determine areas where the board needs to be strengthened and set goals for improvement.

18. Selecting an Executive Director

One of the most important duties of the board of trustees is to select an executive director. The board of trustees should develop and continually update a list of duties and responsibilities, and qualities and characteristics for the executive director position. These will be essential in annually evaluating the executive director or in beginning a search to fill the position when vacant.

19. Training the Executive Director and Staff

It is the responsibility of the board of trustees under the leadership of the board chair to provide sufficient training to the executive director, who then provides training to Foundation staff.

20. Annual Compensation Review

Internal Revenue Service regulations and Federal law require all 501 (c) (3) tax exempt organization boards to annually review the staff salaries to determine if they are within the

competitive market for those staff positions. The board's determination must be recorded in the minutes of a regular meeting each year.

21. Annual Policy and Procedure Review

The board of trustees sets forth policies and procedures for staff and volunteers to follow in operating the Foundation, which shall comply with state and Federal law. The board of trustees shall conduct an annual review of all policies and procedures and adopt changes as warranted.

22. Review and Adopt the Annual Form 990 Report

Internal Revenue Service regulations require the board of trustees to annually review and adopt the Form 990 return that must be filed with the IRS, which must be recorded in the minutes of a regular meeting each year before it is filed.

23. Public Disclosure

The board of trustees will cause to be publicly disclosed at least the last three years' annual Form 990 returns; at least the last three years' annual reports; monthly reports given to the city council for the current year; the current contract for services with the city or other public entities; and any other document which must be lawfully disclosed to the public. Disclosure on a public website has been deemed appropriate in complying with the law, however a copy shall be provided at no cost to any member of the public that requests these public documents.

24. FOIA Compliance

The Foundation contracts with the city of Calico Rock and Izard County. The Foundation is subject to the Freedom of Information Act. Meetings, contracts, city council reports, and any other document that deal with these contracts are subject to FOIA. These documents are posted for the public on www.calicorockmuseum.com and must also be given to any Arkansas citizen that asks for them. The law requires the documents be given within 3 business days of the request. The request does not have to be in writing.

In addition, notice under the Freedom of Information Act must be provided to the *White River Current* for any meeting in which the board of trustees may discuss or consider any business related to these contracts or services with the city of Calico Rock or Izard County.

As a foundation established under the IRS code for public benefit, it is the board's intent to provide the public with access to as much information as possible. The foundation annual report is posted on our website and is available to the public upon request.

The foundation does not accept donations whose funds are applied for the services rendered by the foundation to fulfill any government or public entity contract. Therefore, the foundation's donor names, addresses, or giving amount are not subject to FOIA and are private. However, the foundation will comply with IRS regulations that require the submission of supplemental reports related to some donors. These reports are lawfully completed and filed with the IRS and may be public information pursuant to IRS disclosure.

CALICO ROCK COMMUNITY FOUNDATION, INC.
CONFLICT OF INTEREST POLICY

Conflict of Interest

A conflict of interest arises when a person in a position of authority may benefit financially from a decision, they make acting in their official capacity. When products, goods or services are sold to the foundation or museum at or below fair market value, there is no conflict.

Disclosure

When a *potential* conflict exists, a trustee or staff member will complete a Conflict-of-Interest Disclosure Form and submit it to the board for review.

Finding by the Board

The board shall be the finder of fact and will:

- (a) find no conflict exists, OR
- (b) exclude the person from the decision, OR
- (c) in extremely rare cases, remove the individual from office

Employment

In hiring employees, the foundation will actively seek diverse, well-qualified applicants. The foundation will hire the most qualified individual for the position. Trustees shall declare a conflict of interest if an applicant or employee related to them comes before the board. At such time, the trustee shall recuse themselves.

Recusal

When a trustee recuses themselves due to a potential conflict of interest, the trustee shall be completely removed from the meeting until consideration of the matter is completed. Any trustee may request another trustee to recuse themselves for a potential conflict of interest.

CALICO ROCK COMMUNITY FOUNDATION, INC.
CODE OF ETHICS

Respect for the community we work with and serve.
Integrity in our actions.
Responsibility for our decisions and their consequences.

We are committed to:

- Acting honestly, truthfully and with integrity in all our transactions and dealings.
- Avoiding conflicts of interest.
- Appropriately handling actual or apparent conflicts of interest in our relationships.
- Treating every individual with dignity and respect.
- Treating our employees with respect, fairness and good faith and providing conditions of employment that safeguard their rights and welfare.
- Being a good corporate citizen and complying with the spirit and the letter of the law.
- Acting responsibly toward our community and for the benefit of our community.
- Being responsible, transparent, and accountable for all our actions; and

Improving the accountability, transparency, ethical conduct, and effectiveness of the nonprofit field.

Appendix 8: 2022 Form 990

Form 990 Department of the Treasury Internal Revenue Service	Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations) Do not enter social security numbers on this form as it may be made public. Go to www.irs.gov/Form990 for instructions and the latest information.	OMB No. 1545-0047 <div style="font-size: 2em; font-weight: bold;">2022</div> <div style="background-color: black; color: white; padding: 5px; text-align: center; font-weight: bold;">Open to Public Inspection</div>
A For the 2022 calendar year, or tax year beginning January 1, 2022, and ending December 31, 2022		
B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input checked="" type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending		
C Name of organization Calico Rock Community Foundation, Inc. Doing business as Number and street (or P.O. box if mail is not delivered to street address) Room/suite 104 Main Street City or town, state or province, country, and ZIP or foreign postal code Calico Rock, Arkansas 72519		
D Employer identification number 26-2632165 E Telephone number 870-297-6100 G Gross receipts \$ 414,493		
F Name and address of principal officer: Steven Mitchell 104 Main Street, Calico Rock, AR 72519		
H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No H(b) Are all subordinates included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "No," attach a list. See instructions. H(c) Group exemption number		
I Tax-exempt status: <input type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		
J Website: http://www.calicorockmuseum.com		
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other L Year of formation: 2008 M State of legal domicile: AR		
Part I Summary		
1 Briefly describe the organization's mission or most significant activities: <u>The Calico Rock Community Foundation brings our community together by honoring and preserving our past and preparing for our future.</u>		
Activities & Governance	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.	
	3 Number of voting members of the governing body (Part VI, line 1a)	3 9
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4 9
	5 Total number of individuals employed in calendar year 2022 (Part V, line 2a)	5 0
	6 Total number of volunteers (estimate if necessary)	6 8
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a 0
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b 0	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year: \$193,056 Current Year: \$308,479
	9 Program service revenue (Part VIII, line 2g)	0 0
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	\$8,167 (\$4,814)
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	\$50,226 \$33,552
	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	\$251,449 \$337,217
	Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)
14 Benefits paid to or for members (Part IX, column (A), line 4)		0 0
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)		\$71,523 \$86,020
16a Professional fundraising fees (Part IX, column (A), line 11e)		0 0
b Total fundraising expenses (Part IX, column (D), line 25)		
17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)		\$153,890 \$252,873
18 Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	\$225,413 \$338,893	
19 Revenue less expenses. Subtract line 18 from line 12	\$26,036 (\$1,676)	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year: \$536,748 End of Year: \$489,620
	21 Total liabilities (Part X, line 26)	0 0
	22 Net assets or fund balances. Subtract line 21 from line 20	\$536,748 \$489,620
Part II Signature Block		
Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.		
Sign Here	Signature of officer _____ Date _____	
	Type or print name and title _____	
Paid Preparer Use Only	Print/Type preparer's name _____	Preparer's signature _____ Date _____
	Firm's name _____	Check <input type="checkbox"/> if self-employed PTIN _____
	Firm's address _____	Firm's EIN _____ Phone no. _____
May the IRS discuss this return with the preparer shown above? See instructions <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
For Paperwork Reduction Act Notice, see the separate instructions. Cat. No. 11282Y Form 990 (2022)		

Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III ☐**1** Briefly describe the organization's mission:

The Calico Rock Community Foundation, Inc. brings our community together. The Foundation operates and supports the Calico Rock Museum & Visitor Center; works to revitalize our community's economy through historic preservation, economic development, tourism, and the creative economy; and conducts educational experiences for people of all ages.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ **113,950** including grants of \$ **0**) (Revenue \$ **0**)
 The Calico Rock Community Foundation operates the Calico Rock Museum & Visitor Center through museum exhibits, historical displays, scientific learning stations, art galleries, special exhibits, events and other educational experiences. The museum tells the story of science, art, history, and culture of the people living in and around Calico Rock, Arkansas. The foundation operates two gift shops in support of our mission and operations.

4b (Code:) (Expenses \$ **100,000** including grants of \$ **0**) (Revenue \$ **0**)
 The Calico Rock Community Foundation, Inc. revitalizes our local economy and community through historic preservation, development of new economic opportunities and business incubation, and the historic preservation of the Main Street Historic District.

4c (Code:) (Expenses \$ **5,543** including grants of \$ **0**) (Revenue \$ **0**)
 The Calico Rock Community Foundation, Inc. is supporting our community's economic development, business recruitment and retention, and community improvement through our membership in the Arkansas Downtown Network as a Main Street program.

4d Other program services (Describe on Schedule O.)

(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses **219,493**

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2 Is the organization required to complete Schedule B, Schedule of Contributors? See instructions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? If "Yes," complete Schedule C, Part III	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? If "Yes," complete Schedule D, Part V	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b Did the organization report an amount for investments—other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c Did the organization report an amount for investments—program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14a Did the organization maintain an office, employees, or agents outside of the United States?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I. See instructions	<input type="checkbox"/>	<input checked="" type="checkbox"/>
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	<input type="checkbox"/>	<input checked="" type="checkbox"/>
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	<input type="checkbox"/>	<input checked="" type="checkbox"/>
20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	<input type="checkbox"/>	<input type="checkbox"/>
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)		Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	0
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	<input type="checkbox"/> <input checked="" type="checkbox"/>
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	<input type="checkbox"/> <input checked="" type="checkbox"/>
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O	3b	<input type="checkbox"/> <input type="checkbox"/>
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	<input type="checkbox"/> <input checked="" type="checkbox"/>
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	<input type="checkbox"/> <input checked="" type="checkbox"/>
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	<input type="checkbox"/> <input checked="" type="checkbox"/>
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c	<input type="checkbox"/> <input type="checkbox"/>
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a	<input type="checkbox"/> <input checked="" type="checkbox"/>
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	<input type="checkbox"/> <input type="checkbox"/>
7	Organizations that may receive deductible contributions under section 170(c).		
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a	<input type="checkbox"/> <input type="checkbox"/>
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b	<input type="checkbox"/> <input type="checkbox"/>
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c	<input type="checkbox"/> <input type="checkbox"/>
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e	<input type="checkbox"/> <input type="checkbox"/>
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f	<input type="checkbox"/> <input type="checkbox"/>
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g	<input type="checkbox"/> <input type="checkbox"/>
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h	<input type="checkbox"/> <input type="checkbox"/>
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8	<input type="checkbox"/> <input type="checkbox"/>
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the sponsoring organization make any taxable distributions under section 4966?	9a	<input type="checkbox"/> <input type="checkbox"/>
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b	<input type="checkbox"/> <input type="checkbox"/>
10	Section 501(c)(7) organizations. Enter:		
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	Section 501(c)(12) organizations. Enter:		
a	Gross income from members or shareholders	11a	
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	<input type="checkbox"/> <input type="checkbox"/>
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? Note: See the instructions for additional information the organization must report on Schedule O.	13a	<input type="checkbox"/> <input type="checkbox"/>
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a	<input type="checkbox"/> <input checked="" type="checkbox"/>
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O	14b	<input type="checkbox"/> <input type="checkbox"/>
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.	15	<input type="checkbox"/> <input checked="" type="checkbox"/>
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16	<input type="checkbox"/> <input checked="" type="checkbox"/>
17	Section 501(c)(21) organizations. Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952, or 4953? If "Yes," complete Form 6069.	17	<input type="checkbox"/> <input type="checkbox"/>

Part VI Governance, Management, and Disclosure. For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions. Check if Schedule O contains a response or note to any line in this Part VI ☒

Section A. Governing Body and Management

	Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year 1a 9		
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
b Enter the number of voting members included on line 1a, above, who are independent 1b 9		
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5 Did the organization become aware during the year of a significant diversion of the organization's assets?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6 Did the organization have members or stockholders?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a The governing body?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b Each committee with authority to act on behalf of the governing body?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No
10a Did the organization have local chapters, branches, or affiliates?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	<input type="checkbox"/>	<input type="checkbox"/>
11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b Describe on Schedule O the process, if any, used by the organization to review this Form 990.		
12a Did the organization have a written conflict of interest policy? If "No," go to line 13	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13 Did the organization have a written whistleblower policy?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14 Did the organization have a written document retention and destruction policy?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b Other officers or key employees of the organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.		
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	<input type="checkbox"/>	<input type="checkbox"/>

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed **AR**

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

☒ Own website ☐ Another's website ☒ Upon request ☐ Other (explain on Schedule O)

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records.
Gloria Sanders, 105 Main Street, Calico Rock, AR 72519 (870) 297-6100

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck if Schedule O contains a response or note to any line in this Part VII ☐**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees****1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."

- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than \$100,000 from the organization and any related organizations.

- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☒ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/ 1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/ 1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) Gloria Sanders Executive Director	40 0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	0	0
(2)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(3)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(4)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(5)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(6)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(7)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(8)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(9)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(10)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(11)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(12)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(13)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
(14)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐**Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.**

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	0	0	0	0
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0	0	0	0
7 Other salaries and wages	86,020	10,000	76,020	0
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	0	0	0	0
9 Other employee benefits	0	0	0	0
10 Payroll taxes	0	0	0	0
11 Fees for services (nonemployees):				
a Management				
b Legal				
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Schedule O.)				
12 Advertising and promotion	5,543	5,543	0	0
13 Office expenses	39,163	0	39,163	0
14 Information technology	0	0	0	0
15 Royalties	0	0	0	0
16 Occupancy	188,872	188,872	0	0
17 Travel	0	0	0	0
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0	0	0	0
19 Conferences, conventions, and meetings	15,078	15,078	0	0
20 Interest	0	0	0	0
21 Payments to affiliates	0	0	0	0
22 Depreciation, depletion, and amortization	0	0	0	0
23 Insurance	4,217	0	4,217	0
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a _____				
b _____				
c _____				
d _____				
e All other expenses _____				
25 Total functional expenses. Add lines 1 through 24e	338,893	219,493	119,400	0
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance SheetCheck if Schedule O contains a response or note to any line in this Part X ☐

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	48,526	1	39,101
	2 Savings and temporary cash investments	17,205	2	29,746
	3 Pledges and grants receivable, net	0	3	0
	4 Accounts receivable, net	80,000	4	55,500
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons	0	5	0
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)	0	6	0
	7 Notes and loans receivable, net	0	7	0
	8 Inventories for sale or use	10,000	8	3,270
	9 Prepaid expenses and deferred charges	0	9	0
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 272,000		
	b Less: accumulated depreciation	10b 14,200	272,000	10c 257,800
	11 Investments—publicly traded securities	49,017	11	44,203
	12 Investments—other securities. See Part IV, line 11	0	12	0
	13 Investments—program-related. See Part IV, line 11	0	13	0
	14 Intangible assets	60,000	14	60,000
	15 Other assets. See Part IV, line 11	0	15	0
16 Total assets. Add lines 1 through 15 (must equal line 33)	536,748	16	489,620	
Liabilities	17 Accounts payable and accrued expenses	0	17	0
	18 Grants payable	0	18	0
	19 Deferred revenue	0	19	0
	20 Tax-exempt bond liabilities	0	20	0
	21 Escrow or custodial account liability. Complete Part IV of Schedule D	0	21	0
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons	0	22	0
	23 Secured mortgages and notes payable to unrelated third parties	0	23	0
	24 Unsecured notes and loans payable to unrelated third parties	0	24	0
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17–24). Complete Part X of Schedule D	0	25	0
	26 Total liabilities. Add lines 17 through 25	0	26	0
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	536,748	27	489,620
	28 Net assets with donor restrictions	0	28	0
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
	32 Total net assets or fund balances	536,748	32	489,620
	33 Total liabilities and net assets/fund balances	536,748	33	489,620

Part XI Reconciliation of Net AssetsCheck if Schedule O contains a response or note to any line in this Part XI ☒

1	Total revenue (must equal Part VIII, column (A), line 12)	1	337,217
2	Total expenses (must equal Part IX, column (A), line 25)	2	338,893
3	Revenue less expenses. Subtract line 2 from line 1	3	(1,676)
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	536,748
5	Net unrealized gains (losses) on investments	5	(4,814)
6	Donated services and use of facilities	6	0
7	Investment expenses	7	0
8	Prior period adjustments	8	0
9	Other changes in net assets or fund balances (explain on Schedule O)	9	(40,638)
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	489,620

Part XII Financial Statements and ReportingCheck if Schedule O contains a response or note to any line in this Part XII ☐

	Yes	No
1 Accounting method used to prepare the Form 990: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? . . . If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b Were the organization's financial statements audited by an independent accountant? . . . If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? . . . If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.	<input type="checkbox"/>	<input type="checkbox"/>
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits .	<input type="checkbox"/>	<input type="checkbox"/>

Appendix 9: District Property Inventory

<u>Building/Property</u>	<u>Restoration Status</u>	<u>Operating Status</u>
White River Inn	Restored (2023)	Operating
Coal House	Restored	Vacant, Available
FNBIC Building	Modern	Vacant, Unavailable
Rita Cullison Building	Restored	Vacant, Pending Opening
Bluff City Bank Bldg	Restored	Operating
Cooper's Antiques	Restored	Operating
The Marketplace	Restored	Operating
Economic Center	Needs Restoration	Pending Restoration
Printing Press Café	Restored	Operating
Old Bank Building	Restored	Vacant, Unavailable
Vogue Cleaners Building	Needs Restoration	Vacant, Pending Restoration
Hart's Cottage	Restored	Operating
Lemley's Hotel	Modern	Operating
Lemley's Store	Modern	Operating
Old Methodist Church	Restored	Newspaper Office, Available
Between the Buns	Modern	Operating
Knowles True Value	Modern	Operating
MP Hair	Modern	Operating
The Nook	Restored	Operating
Juniper's Backdoor	Restored	Operating
Fricky's Attic	Restored	Operating
Ed & Kay's Place	Restored	Operating
Curious Craftsman	Restored	Operating
CC's Sweet Memories	Restored	Operating
Rental Space	Restored	Available
Calico Rock Museum	Restored	Operating
Old Hardware Building	Partially Restored	Unavailable, Residence

There are ten houses in the district, five are historic.

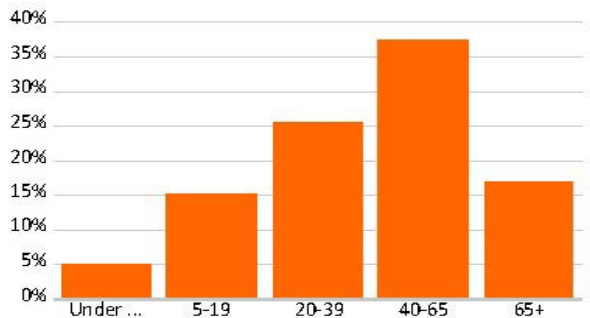
Source: Main Street Calico Rock District Survey, 2023

Appendix 10: Calico Rock Statistical Data

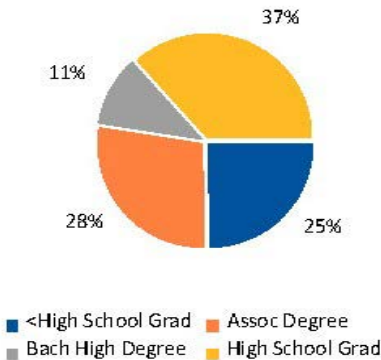
Key Demographics

Area Population: 3,521
60% Male 40% Female
Median Age: 44
Median Income: \$37,500
Average Family Size: 2.84

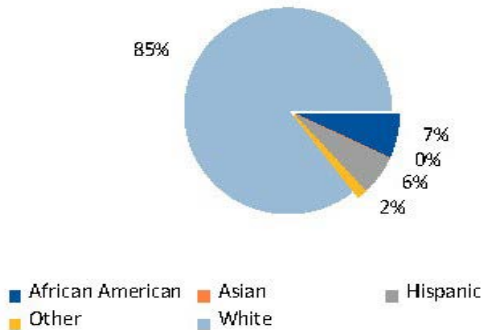
Age Distribution



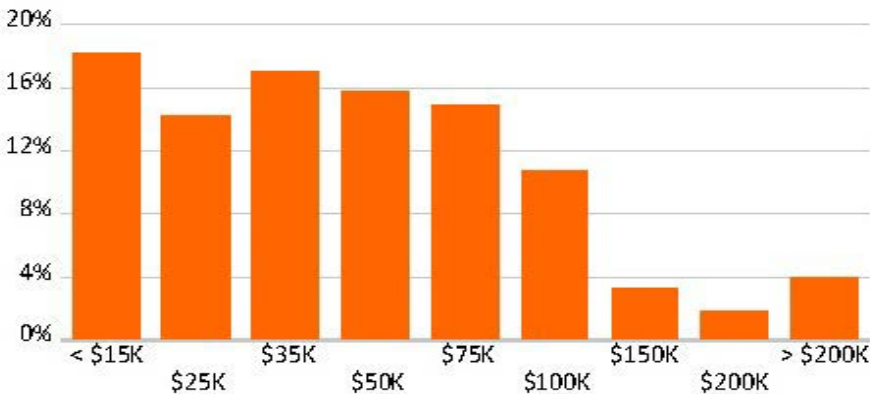
Education Levels



Regional Ethnicity



Income Distribution



Source: United States Census, 2020 (Revised)

Appendix 11: Work Plans Examples

The following are a few examples of the work plans we have in place, or are continually working on, for our Main Street program. This is not a complete collection of our work plans.

Transformation Strategy: Arts & The Creative Economy

Why? Our goal is to increase the number of tourists and residents that frequent downtown and motivates increased spending in the district businesses. The arts and creative economy have fueled our historic preservation and economic revitalization.		
Wildly Important Goals™		
Goal 1	Goal 2	Goal 3
Restore The Marketplace's second story for use as artist studios and professional offices. Use vacant building windows with art installations and guest information.	Host Meet the Artists demonstrations on the first Saturday of each month. Host "Friday Night Live" on Main Street on the first Friday of each month May to October.	Install Rainbow Trout metal banners painted by artists on poles. Commission art installations on buildings, utility boxes, and other unsightly objects.
Lead Board Member: Stephen Hicks	Lead Board Member: Olivia Bennett-Bear	Lead Board Member: Greg Hamby
Repeat Annual Responsibilities		
LIVING WINDOWS & LIGHTED CHRISTMAS PARADE: Second Saturday in December MEET THE ARTIST: First Saturday Monthly May-October FACADE GRANT PROGRAM: Awarded three times per year in amounts up to \$1,000 for facade restoration FRIDAY NIGHT LIVE: Businesses stay open later on first Friday monthly May-October STARVING ARTIST FESTIVAL: Line Main Street with vendors and artists on the second Saturday of October OFF THE BEATEN PATH STUDIO TOUR: Second Weekend in September DOWNTOWN DOLLARS: District merchants offer discounts, scavenger hunt style		

Transformation Strategy: ARTS & THE CREATIVE ECONOMY

Goal: Restore The Marketplace's second story for use as artist studios and professional offices. Use vacant building windows with art installations and guest information.	Define Success: Four-five new spaces for artist studios or professional offices to grow the creative economy.
Partners: Windgate Foundation, City of Calico Rock, North Central Unit, Main Street staff, District property owners	

Task	Volunteer Responsible	Staff Responsible	Due Date	Progress	Budget
1. Construct office/studio space	Steven Mitchell	Gloria Sander	Sept 2023	On Schedule	\$40,000
2. Construct Green Parking Lot	Stephen Hicks	Kim Parnell	July 2023	Receive Bids	\$10,000
3. Secure permission to use vacant windows	Freda Hardison	Cholie Crawford	June 2023	In Progress	\$0
4. Design/Print graphics for vacant windows	Freda Hardison	Cholie Crawford	Aug 2023	In Progress	\$500
5.					
6.					
7.					
8.					
9.					
Total:					

Transformation Strategy: TOURISM

Goal: Create an online community events calendar. Create a scavenger hunt of architectural features, sites and locations.	Define Success: Measure usage of online calendar page, participation in scavenger hunt with prize(s).
Partners: Windgate Foundation, City of Calico Rock, North Central Unit, Main Street staff, District property owners	

Task	Volunteer Responsible	Staff Responsible	Due Date	Progress	Budget
1. Develop online events page	Linda Havner	Cholie Crawford	June 2023	In Progress	\$0
2. Communicate with school, community groups, etc	Jerry Skidmore	Kim Parnell	July 2023	In Progress	\$0
3. Continually update community events	Jerry Skidmore	Cholie Crawford	Ongoing	In Progress	\$0
4. Identify scavenger hunt locations	Freda Hardison	Cholie Crawford	Aug 2023	In Progress	\$0
5. Develop and print scavenger hunt cards	Freda Hardison	Cholie Crawford	Aug 2023	In Progress	\$500
6. Prizes for scavenger hunt completions	Logan Barnes	Patricia Kilpatrick	Oct 2023	In Progress	\$1,000
7.					
8.					
9.					
Total:					\$1,500

Transformation Strategy: **TOURISM**

Why? Our goal is to increase the number of tourists and residents that frequent downtown and motivates increased spending in the district businesses.		
Wildly Important Goals™		
Goal 1	Goal 2	Goal 3
Add sites to the Arkansas Quilt Trail, Civil War Trail, and Trail of Tears Trail. Launch a "This Place Matters" campaign.	Host "Friday Night Live" on Main Street on the first Friday of each month May to October. Develop a "Shop Local" campaign.	Create an online community events calendar. Create a scavenger hunt of architectural features, sites and locations.
Lead Board Member: Freda Hardison	Lead Board Member: Jonathan Moss	Lead Board Member: Gayle Cooper
Repeat Annual Responsibilities		
LIVING WINDOWS & LIGHTED CHRISTMAS PARADE: Second Saturday in December FACADE GRANT PROGRAM: Awarded three times per year in amounts up to \$1,000 for facade restoration FRIDAY NIGHT LIVE: Businesses stay open later on first Friday monthly May-October DOWNTOWN DOLLARS: District merchants offer discounts, scavenger hunt style NATIVE AMERICAN WEEKEND: Second Weekend in October RODEO WEEKEND: Second Weekend in June		

Appendix 12: City Council Resolution

Resolution 2020-016 Calico Rock, Arkansas

A resolution supporting participation in the **Arkansas Downtown Network**,
a program of Main Street Arkansas.

WHEREAS, the Main Street Arkansas program has been established to assist cities and towns in developing a public-private effort to revitalize urban neighborhood and traditional central business district commercial areas and,

WHEREAS, the Main Street Arkansas program will accept cities or towns to participate in its ongoing program and receive intensive technical assistance from Main Street Arkansas for a minimum of three years,

WHEREAS, the City of Calico Rock desires to participate in the Main Street Arkansas program,

NOW THEREFORE LET IT BE RESOLVED BY THE CITY COUNCIL OF THE CITY OF CALICO ROCK,
ARKANSAS

SECTION 1. That the City of Calico Rock endorses the submission of this application and supports the development and financial support (through funds already appropriated to the Calico Rock Community Foundation through a contract for services) of the local Arkansas Downtown Network program.

SECTION 2. Endorses the goal of economic revitalization of the designated Main Street district within the context of the preservation and rehabilitation of its historic commercial buildings, recognizing that the Main Street program is one of many economic and community development tools utilized by a locale and that it is location specific.

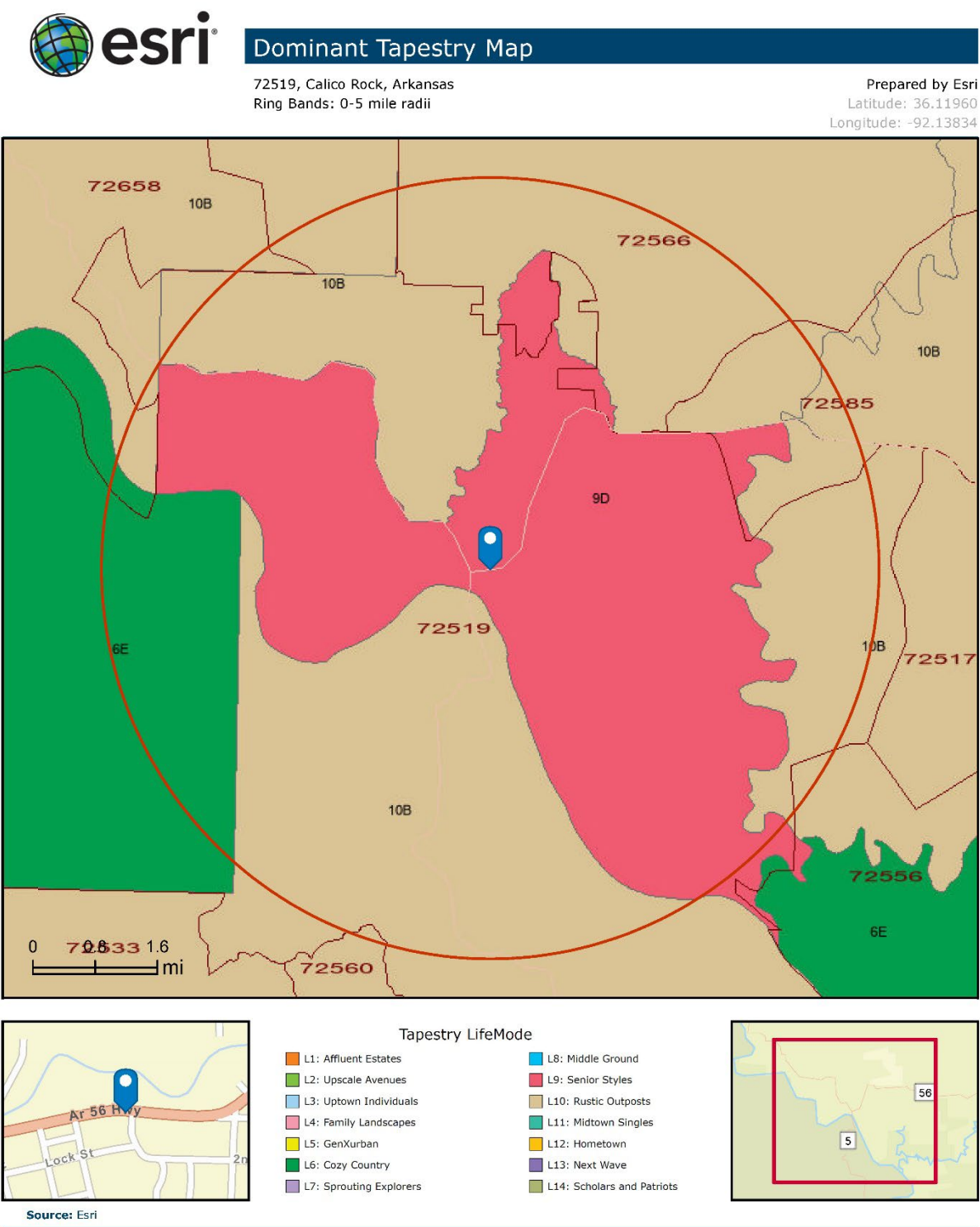
SECTION 3. Recognizes that a commitment to commercial district revitalization is an ongoing process requiring ongoing attention, community support and involvement, and a full public-private partnership.

ADOPTED THIS 10th day of February, 2020.

Greg Hamby
Mayor
Nancy Stanford
Attest



Appendix 13: Data Resources



May 18, 2023



Dominant Tapestry Map

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

Tapestry Segmentation

Tapestry Segmentation represents the latest generation of market segmentation systems that began over 30 years ago. The 68-segment Tapestry Segmentation system classifies U.S. neighborhoods based on their socioeconomic and demographic composition. Each segment is identified by its two-digit Segment Code. Match the two-digit segment labels on the map to the list below. Click each segment below for a detailed description.

Segment 1A (Top Tier)	Segment 8C (Bright Young Professionals)
Segment 1B (Professional Pride)	Segment 8D (Downtown Melting Pot)
Segment 1C (Boomburbs)	Segment 8E (Front Porches)
Segment 1D (Savvy Suburbanites)	Segment 8F (Old and Newcomers)
Segment 1E (Exurbanites)	Segment 8G (Hometown Heritage)
Segment 2A (Urban Chic)	Segment 9A (Silver & Gold)
Segment 2B (Pleasantville)	Segment 9B (Golden Years)
Segment 2C (Pacific Heights)	Segment 9C (The Elders)
Segment 2D (Enterprising Professionals)	Segment 9D (Senior Escapes)
Segment 3A (Laptops and Lattes)	Segment 9E (Retirement Communities)
Segment 3B (Metro Renters)	Segment 9F (Social Security Set)
Segment 3C (Trendsetters)	Segment 10A (Southern Satellites)
Segment 4A (Workday Drive)	Segment 10B (Rooted Rural)
Segment 4B (Home Improvement)	Segment 10C (Economic BedRock)
Segment 4C (Middleburg)	Segment 10D (Down the Road)
Segment 5A (Comfortable Empty Nesters)	Segment 10E (Rural Bypasses)
Segment 5B (In Style)	Segment 11A (City Strivers)
Segment 5C (Parks and Rec)	Segment 11B (Young and Restless)
Segment 5D (Rustbelt Traditions)	Segment 11C (Metro Fusion)
Segment 5E (Midlife Constants)	Segment 11D (Set to Impress)
Segment 6A (Green Acres)	Segment 11E (City Commons)
Segment 6B (Salt of the Earth)	Segment 12A (Family Foundations)
Segment 6C (The Great Outdoors)	Segment 12B (Traditional Living)
Segment 6D (Prairie Living)	Segment 12C (Small Town Sincerity)
Segment 6E (Rural Resort Dwellers)	Segment 12D (Modest Income Homes)
Segment 6F (Heartland Communities)	Segment 13A (Diverse Convergence)
Segment 7A (Up and Coming Families)	Segment 13B (Family Extensions)
Segment 7B (Urban Villages)	Segment 13C (NeWest Residents)
Segment 7C (Urban Edge Families)	Segment 13D (Fresh Ambitions)
Segment 7D (Forging Opportunity)	Segment 13E (High Rise Renters)
Segment 7E (Farm to Table)	Segment 14A (Military Proximity)
Segment 7F (Southwestern Families)	Segment 14B (College Towns)
Segment 8A (City Lights)	Segment 14C (Dorms to Diplomas)
Segment 8B (Emerald City)	Segment 15 (Unclassified)

Source: Esri

May 18, 2023

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Page 2 of 2



Market Profile

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

0 - 5 mile	
Population Summary	
2010 Total Population	2,381
2020 Total Population	2,824
2020 Group Quarters	960
2022 Total Population	2,774
2022 Group Quarters	960
2027 Total Population	2,754
2022-2027 Annual Rate	-0.14%
2022 Total Daytime Population	2,589
Workers	1,064
Residents	1,525
Household Summary	
2010 Households	912
2010 Average Household Size	2.26
2020 Total Households	848
2020 Average Household Size	2.20
2022 Households	830
2022 Average Household Size	2.19
2027 Households	821
2027 Average Household Size	2.18
2022-2027 Annual Rate	-0.22%
2010 Families	575
2010 Average Family Size	2.83
2022 Families	509
2022 Average Family Size	2.75
2027 Families	503
2027 Average Family Size	2.73
2022-2027 Annual Rate	-0.24%
Housing Unit Summary	
2000 Housing Units	1,060
Owner Occupied Housing Units	60.8%
Renter Occupied Housing Units	21.4%
Vacant Housing Units	17.7%
2010 Housing Units	1,143
Owner Occupied Housing Units	58.4%
Renter Occupied Housing Units	21.4%
Vacant Housing Units	20.2%
2020 Housing Units	1,065
Vacant Housing Units	20.4%
2022 Housing Units	1,051
Owner Occupied Housing Units	53.9%
Renter Occupied Housing Units	24.9%
Vacant Housing Units	21.0%
2027 Housing Units	1,036
Owner Occupied Housing Units	53.7%
Renter Occupied Housing Units	25.6%
Vacant Housing Units	20.8%
Median Household Income	
2022	\$45,747
2027	\$53,863
Median Home Value	
2022	\$90,023
2027	\$92,476
Per Capita Income	
2022	\$20,450
2027	\$23,351
Median Age	
2010	45.7
2022	44.1
2027	44.9

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: Esri forecasts for 2022 and 2027, U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

May 18, 2023



Market Profile

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

0 - 5 mile	
2022 Households by Income	
Household Income Base	830
<\$15,000	13.3%
\$15,000 - \$24,999	12.3%
\$25,000 - \$34,999	15.5%
\$35,000 - \$49,999	11.6%
\$50,000 - \$74,999	20.6%
\$75,000 - \$99,999	13.6%
\$100,000 - \$149,999	6.4%
\$150,000 - \$199,999	3.9%
\$200,000+	2.9%
Average Household Income	\$64,787
2027 Households by Income	
Household Income Base	821
<\$15,000	10.7%
\$15,000 - \$24,999	11.4%
\$25,000 - \$34,999	13.6%
\$35,000 - \$49,999	8.6%
\$50,000 - \$74,999	24.0%
\$75,000 - \$99,999	15.3%
\$100,000 - \$149,999	7.7%
\$150,000 - \$199,999	5.0%
\$200,000+	3.4%
Average Household Income	\$74,581
2022 Owner Occupied Housing Units by Value	
Total	567
<\$50,000	19.2%
\$50,000 - \$99,999	38.4%
\$100,000 - \$149,999	21.9%
\$150,000 - \$199,999	9.2%
\$200,000 - \$249,999	1.2%
\$250,000 - \$299,999	5.3%
\$300,000 - \$399,999	1.2%
\$400,000 - \$499,999	0.4%
\$500,000 - \$749,999	3.2%
\$750,000 - \$999,999	0.0%
\$1,000,000 - \$1,499,999	0.0%
\$1,500,000 - \$1,999,999	0.0%
\$2,000,000 +	0.0%
Average Home Value	\$120,106
2027 Owner Occupied Housing Units by Value	
Total	556
<\$50,000	18.5%
\$50,000 - \$99,999	37.1%
\$100,000 - \$149,999	21.4%
\$150,000 - \$199,999	10.3%
\$200,000 - \$249,999	1.1%
\$250,000 - \$299,999	6.5%
\$300,000 - \$399,999	1.1%
\$400,000 - \$499,999	0.2%
\$500,000 - \$749,999	4.0%
\$750,000 - \$999,999	0.0%
\$1,000,000 - \$1,499,999	0.0%
\$1,500,000 - \$1,999,999	0.0%
\$2,000,000 +	0.0%
Average Home Value	\$126,664

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

May 18, 2023



Market Profile

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

		0 - 5 mile
2010 Population by Age		
Total		2,383
0 - 4		4.5%
5 - 9		4.9%
10 - 14		5.1%
15 - 24		9.9%
25 - 34		12.3%
35 - 44		12.3%
45 - 54		15.2%
55 - 64		14.4%
65 - 74		11.4%
75 - 84		7.3%
85 +		2.6%
18 +		82.9%
2022 Population by Age		
Total		2,773
0 - 4		2.8%
5 - 9		3.2%
10 - 14		3.6%
15 - 24		11.2%
25 - 34		16.6%
35 - 44		14.0%
45 - 54		12.5%
55 - 64		12.6%
65 - 74		12.8%
75 - 84		7.4%
85 +		3.3%
18 +		88.2%
2027 Population by Age		
Total		2,753
0 - 4		2.7%
5 - 9		3.1%
10 - 14		3.4%
15 - 24		11.1%
25 - 34		16.0%
35 - 44		13.8%
45 - 54		12.4%
55 - 64		11.8%
65 - 74		13.4%
75 - 84		8.9%
85 +		3.5%
18 +		88.5%
2010 Population by Sex		
Males		1,277
Females		1,104
2022 Population by Sex		
Males		1,665
Females		1,109
2027 Population by Sex		
Males		1,655
Females		1,098

Source: Esri forecasts for 2022 and 2027, U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

May 18, 2023



Market Profile

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

0 - 5 mile	
2010 Population by Race/Ethnicity	
Total	2,380
White Alone	93.9%
Black Alone	3.0%
American Indian Alone	0.6%
Asian Alone	0.5%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.8%
Two or More Races	1.2%
Hispanic Origin	1.8%
Diversity Index	15.0
2020 Population by Race/Ethnicity	
Total	2,824
White Alone	86.8%
Black Alone	7.4%
American Indian Alone	0.6%
Asian Alone	0.2%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.3%
Two or More Races	3.8%
Hispanic Origin	2.3%
Diversity Index	27.4
2022 Population by Race/Ethnicity	
Total	2,774
White Alone	86.1%
Black Alone	7.8%
American Indian Alone	0.6%
Asian Alone	0.2%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.3%
Two or More Races	4.0%
Hispanic Origin	2.3%
Diversity Index	28.4
2027 Population by Race/Ethnicity	
Total	2,753
White Alone	86.1%
Black Alone	7.8%
American Indian Alone	0.6%
Asian Alone	0.2%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.3%
Two or More Races	4.0%
Hispanic Origin	2.3%
Diversity Index	28.6
2010 Population by Relationship and Household Type	
Total	2,381
In Households	86.4%
In Family Households	70.1%
Householder	24.8%
Spouse	19.5%
Child	22.0%
Other relative	2.1%
Nonrelative	1.8%
In Nonfamily Households	16.3%
In Group Quarters	13.6%
Institutionalized Population	13.6%
Noninstitutionalized Population	0.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

May 18, 2023



Market Profile

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

0 - 5 mile	
2022 Population 25+ by Educational Attainment	
Total	2,199
Less than 9th Grade	5.1%
9th - 12th Grade, No Diploma	13.3%
High School Graduate	29.6%
GED/Alternative Credential	14.4%
Some College, No Degree	20.7%
Associate Degree	7.0%
Bachelor's Degree	7.6%
Graduate/Professional Degree	2.2%
2022 Population 15+ by Marital Status	
Total	2,508
Never Married	30.4%
Married	50.3%
Widowed	10.6%
Divorced	8.7%
2022 Civilian Population 16+ in Labor Force	
Civilian Population 16+	667
Population 16+ Employed	94.3%
Population 16+ Unemployment rate	5.7%
Population 16-24 Employed	13.8%
Population 16-24 Unemployment rate	5.4%
Population 25-54 Employed	63.8%
Population 25-54 Unemployment rate	7.4%
Population 55-64 Employed	15.9%
Population 55-64 Unemployment rate	0.0%
Population 65+ Employed	6.4%
Population 65+ Unemployment rate	2.4%
2022 Employed Population 16+ by Industry	
Total	629
Agriculture/Mining	3.5%
Construction	6.2%
Manufacturing	18.8%
Wholesale Trade	1.1%
Retail Trade	9.2%
Transportation/Utilities	4.6%
Information	0.3%
Finance/Insurance/Real Estate	3.3%
Services	45.3%
Public Administration	7.8%
2022 Employed Population 16+ by Occupation	
Total	628
White Collar	49.0%
Management/Business/Financial	13.8%
Professional	19.9%
Sales	6.0%
Administrative Support	9.2%
Services	19.7%
Blue Collar	31.2%
Farming/Forestry/Fishing	2.2%
Construction/Extraction	5.9%
Installation/Maintenance/Repair	1.9%
Production	12.4%
Transportation/Material Moving	8.7%

Source: Esri forecasts for 2022 and 2027, U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

May 18, 2023



Market Profile

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

0 - 5 mile	
2010 Households by Type	
Total	911
Households with 1 Person	32.6%
Households with 2+ People	67.4%
Family Households	63.1%
Husband-wife Families	49.6%
With Related Children	17.2%
Other Family (No Spouse Present)	13.6%
Other Family with Male	3.5%
With Related Children	2.2%
Other Family with Female	10.0%
With Related Children	5.5%
Nonfamily Households	4.3%
All Households with Children	25.4%
Multigenerational Households	2.3%
Unmarried Partner Households	6.0%
Male-female	5.2%
Same-sex	0.9%
2010 Households by Size	
Total	911
1 Person Household	32.6%
2 Person Household	38.7%
3 Person Household	13.1%
4 Person Household	10.0%
5 Person Household	3.7%
6 Person Household	1.0%
7 + Person Household	0.9%
2010 Households by Tenure and Mortgage Status	
Total	912
Owner Occupied	73.1%
Owned with a Mortgage/Loan	35.0%
Owned Free and Clear	38.2%
Renter Occupied	26.9%
2022 Affordability, Mortgage and Wealth	
Housing Affordability Index	240
Percent of Income for Mortgage	10.4%
Wealth Index	54
2010 Housing Units By Urban/ Rural Status	
Total Housing Units	1,143
Housing Units Inside Urbanized Area	0.0%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	100.0%
2010 Population By Urban/ Rural Status	
Total Population	2,381
Population Inside Urbanized Area	0.0%
Population Inside Urbanized Cluster	0.0%
Rural Population	100.0%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

May 18, 2023



Market Profile

72519, Calico Rock, Arkansas
Ring Bands: 0-5 mile radii

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

0 - 5 mile	
Top 3 Tapestry Segments	
1.	Senior Escapes (9D)
2.	Rooted Rural (10B)
3.	Rural Resort Dwellers (6E)
2022 Consumer Spending	
Apparel & Services: Total \$	\$1,195,024
Average Spent	\$1,439.79
Spending Potential Index	60
Education: Total \$	\$795,245
Average Spent	\$958.13
Spending Potential Index	49
Entertainment/Recreation: Total \$	\$2,026,239
Average Spent	\$2,441.25
Spending Potential Index	67
Food at Home: Total \$	\$3,487,864
Average Spent	\$4,202.25
Spending Potential Index	68
Food Away from Home: Total \$	\$2,227,227
Average Spent	\$2,683.41
Spending Potential Index	62
Health Care: Total \$	\$4,278,976
Average Spent	\$5,155.39
Spending Potential Index	73
HH Furnishings & Equipment: Total \$	\$1,361,568
Average Spent	\$1,640.44
Spending Potential Index	64
Personal Care Products & Services: Total \$	\$534,890
Average Spent	\$644.45
Spending Potential Index	63
Shelter: Total \$	\$11,100,221
Average Spent	\$13,373.76
Spending Potential Index	58
Support Payments/Cash Contributions/Gifts in Kind: Total	\$1,753,733
Average Spent	\$2,112.93
Spending Potential Index	78
Travel: Total \$	\$1,470,636
Average Spent	\$1,771.85
Spending Potential Index	62
Vehicle Maintenance & Repairs: Total \$	\$738,736
Average Spent	\$890.04
Spending Potential Index	71

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

May 18, 2023



Retail Goods and Services Expenditures

72519, Calico Rock, Arkansas
Ring Band: 0 - 5 mile radius

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

Top Tapestry Segments	Percen	Demographic Summary	2022	2027
Senior Escapes (9D)	73.3%	Population	2,774	2,754
Rooted Rural (10B)	25.1%	Households	830	821
Rural Resort Dwellers (6E)	1.7%	Families	509	503
	0.0%	Median Age	44.1	44.9
	0.0%	Median Household	\$45,747	\$53,863
		Spending Potential	Average Amount	
		Index	Spent	Total
Apparel and Services		60	\$1,439.79	\$1,195,024
Men's		60	\$277.83	\$230,597
Women's		63	\$528.63	\$438,762
Children's		53	\$187.81	\$155,881
Footwear		57	\$324.93	\$269,689
Watches & Jewelry		65	\$94.96	\$78,817
Apparel Products and Services (1)		60	\$35.66	\$29,598
Computer				
Computers and Hardware for Home Use		61	\$116.83	\$96,973
Portable Memory		61	\$3.00	\$2,486
Computer Software		55	\$5.99	\$4,969
Computer Accessories		63	\$12.90	\$10,703
Entertainment & Recreation		67	\$2,441.25	\$2,026,239
Fees and Admissions		54	\$452.70	\$375,741
Membership Fees for Clubs (2)		54	\$153.34	\$127,276
Fees for Participant Sports, excl. Trips		62	\$81.53	\$67,669
Tickets to Theatre/Operas/Concerts		52	\$47.35	\$39,302
Tickets to Movies		55	\$34.96	\$29,018
Tickets to Parks or Museums		64	\$24.72	\$20,514
Admission to Sporting Events, excl. Trips		51	\$37.46	\$31,091
Fees for Recreational Lessons		46	\$72.86	\$60,471
Dating Services		35	\$0.48	\$401
TV/Video/Audio		70	\$932.81	\$774,233
Cable and Satellite Television Services		74	\$680.61	\$564,910
Televisions		60	\$76.46	\$63,463
Satellite Dishes		50	\$0.89	\$741
VCRs, Video Cameras, and DVD Players		57	\$3.15	\$2,618
Miscellaneous Video Equipment		67	\$11.77	\$9,771
Video Cassettes and DVDs		62	\$5.38	\$4,468
Video Game Hardware/Accessories		56	\$18.56	\$15,406
Video Game Software		57	\$10.33	\$8,570
Rental/Streaming/Downloaded Video		59	\$46.72	\$38,776
Installation of Televisions		74	\$0.62	\$518
Audio (3)		62	\$75.44	\$62,613
Rental and Repair of TV/Radio/Sound Equipment		85	\$2.87	\$2,379
Pets		76	\$629.28	\$522,301
Toys/Games/Crafts/Hobbies (4)		58	\$76.57	\$63,557
Recreational Vehicles and Fees (5)		66	\$84.52	\$70,151
Sports/Recreation/Exercise Equipment (6)		71	\$144.72	\$120,118
Photo Equipment and Supplies (7)		52	\$27.02	\$22,427
Reading (8)		65	\$76.60	\$63,576
Catered Affairs (9)		51	\$17.14	\$14,229
Food		66	\$6,885.65	\$5,715,091
Food at Home		68	\$4,202.25	\$3,487,864
Bakery and Cereal Products		68	\$537.14	\$445,825
Meats, Poultry, Fish, and Eggs		67	\$899.15	\$746,296
Dairy Products		68	\$424.28	\$352,151
Fruits and Vegetables		67	\$802.05	\$665,703
Snacks and Other Food at Home (10)		69	\$1,539.62	\$1,277,888
Food Away from Home		62	\$2,683.41	\$2,227,227
Alcoholic Beverages		60	\$428.71	\$355,826

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding. This report is not a comprehensive list of all consumer spending variables therefore the variables in each section may not sum to totals.

Source: Esri forecasts for 2022 and 2027; Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics.

May 18, 2023



Retail Goods and Services Expenditures

72519, Calico Rock, Arkansas
Ring Band: 0 - 5 mile radius

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

	Spending Potential Index	Average Amount Spent	Total
Financial			
Value of Stocks/Bonds/Mutual Funds	60	\$18,542.14	\$15,389,979
Value of Retirement Plans	58	\$66,613.98	\$55,289,606
Value of Other Financial Assets	75	\$7,339.45	\$6,091,743
Vehicle Loan Amount excluding Interest	67	\$2,191.89	\$1,819,265
Value of Credit Card Debt	63	\$1,974.92	\$1,639,180
Health			
Nonprescription Drugs	81	\$142.13	\$117,965
Prescription Drugs	83	\$314.65	\$261,159
Eyeglasses and Contact Lenses	68	\$74.40	\$61,754
Home			
Mortgage Payment and Basics (11)	60	\$7,258.40	\$6,024,474
Maintenance and Remodeling Services	70	\$2,292.37	\$1,902,671
Maintenance and Remodeling Materials (12)	83	\$581.36	\$482,525
Utilities, Fuel, and Public Services	70	\$3,931.66	\$3,263,279
Household Furnishings and Equipment			
Household Textiles (13)	61	\$70.37	\$58,410
Furniture	61	\$444.84	\$369,221
Rugs	61	\$21.67	\$17,988
Major Appliances (14)	68	\$293.22	\$243,373
Housewares (15)	68	\$68.24	\$56,643
Small Appliances	64	\$38.53	\$31,980
Luggage	61	\$11.59	\$9,623
Telephones and Accessories	57	\$64.81	\$53,796
Household Operations			
Child Care	43	\$258.51	\$214,561
Lawn and Garden (16)	77	\$436.45	\$362,256
Moving/Storage/Freight Express	69	\$55.66	\$46,196
Housekeeping Supplies (17)	72	\$637.07	\$528,764
Insurance			
Owners and Renters Insurance	76	\$538.37	\$446,845
Vehicle Insurance	69	\$1,464.74	\$1,215,736
Life/Other Insurance	65	\$448.81	\$372,514
Health Insurance	72	\$3,370.44	\$2,797,464
Personal Care Products (18)	65	\$367.87	\$305,328
School Books and Supplies (19)	63	\$92.72	\$76,957
Smoking Products	80	\$346.80	\$287,844
Transportation			
Payments on Vehicles excluding Leases	70	\$2,060.86	\$1,710,516
Gasoline and Motor Oil	70	\$1,915.33	\$1,589,727
Vehicle Maintenance and Repairs	71	\$890.04	\$738,736
Travel			
Airline Fares	59	\$418.55	\$347,395
Lodging on Trips	62	\$500.17	\$415,143
Auto/Truck Rental on Trips	62	\$38.92	\$32,303
Food and Drink on Trips	63	\$423.83	\$351,780

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding. This report is not a comprehensive list of all consumer spending variables therefore the variables in each section may not sum to totals.

Source: Esri forecasts for 2022 and 2027; Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics.

May 18, 2023



Retail Goods and Services Expenditures

72519, Calico Rock, Arkansas
Ring Band: 0 - 5 mile radius

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

- (1) **Apparel Products and Services** includes shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.
- (2) **Membership Fees for Clubs** includes membership fees for social, recreational, and health clubs.
- (3) **Audio** includes satellite radio service, radios, stereos, sound components, equipment and accessories, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, musical instruments and accessories, and rental and repair of musical instruments.
- (4) **Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, online entertainment and games, and stamp and coin collecting.
- (5) **Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, payments on boats, trailers, campers and RVs, rental of boats, trailers, campers and RVs, and camp fees.
- (6) **Sports/Recreation/Exercise Equipment** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.
- (7) **Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.
- (8) **Reading** includes digital book readers, books, magazine and newspaper subscriptions, and single copies of magazines and newspapers.
- (9) **Catered Affairs** includes expenses associated with live entertainment and rental of party supplies.
- (10) **Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fats and oils, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips and other snacks, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.
- (11) **Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent on owned dwellings.
- (12) **Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.
- (13) **Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers and decorative pillows.
- (14) **Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.
- (15) **Housewares** includes flatware, dishes, cups glasses, serving pieces, nonelectric cookware, and tableware.
- (16) **Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.
- (17) **Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery,

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding. This report is not a comprehensive list of all consumer spending variables therefore the variables in each section may not sum to totals.

Source: Esri forecasts for 2022 and 2027; Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics.

May 18, 2023



Retail Demand Outlook

72519, Calico Rock, Arkansas
Ring Band: 0 - 5 mile radius

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

Top Tapestry Segments	Percen	Demographic Summary	2022	2027
Senior Escapes (9D)	73.3%	Population	2,774	2,754
Rooted Rural (10B)	25.1%	Households	830	821
Rural Resort Dwellers (6E)	1.7%	Families	509	503
	0.0%	Median Age	44.1	44.9
	0.0%	Median Household	\$45,747	\$53,863
		2022	2027	Projected
		Consumer Spending	Forecasted Demand	Spending Growth
Apparel and Services		\$1,195,024	\$1,362,409	\$167,385
Men's		\$230,597	\$262,875	\$32,278
Women's		\$438,762	\$500,215	\$61,453
Children's		\$155,881	\$177,729	\$21,848
Footwear		\$269,689	\$307,465	\$37,776
Watches & Jewelry		\$78,817	\$89,871	\$11,054
Apparel Products and Services (1)		\$29,598	\$33,739	\$4,141
Computer				
Computers and Hardware for Home Use		\$96,973	\$110,550	\$13,577
Portable Memory		\$2,486	\$2,835	\$349
Computer Software		\$4,969	\$5,664	\$695
Computer Accessories		\$10,703	\$12,201	\$1,498
Entertainment & Recreation		\$2,026,239	\$2,310,204	\$283,965
Fees and Admissions		\$375,741	\$428,317	\$52,576
Membership Fees for Clubs (2)		\$127,276	\$145,089	\$17,813
Fees for Participant Sports, excl. Trips		\$67,669	\$77,129	\$9,460
Tickets to Theatre/Operas/Concerts		\$39,302	\$44,801	\$5,499
Tickets to Movies		\$29,018	\$33,077	\$4,059
Tickets to Parks or Museums		\$20,514	\$23,386	\$2,872
Admission to Sporting Events, excl. Trips		\$31,091	\$35,445	\$4,354
Fees for Recreational Lessons		\$60,471	\$68,932	\$8,461
Dating Services		\$401	\$458	\$57
TV/Video/Audio		\$774,233	\$882,747	\$108,514
Cable and Satellite Television Services		\$564,910	\$644,103	\$79,193
Televisions		\$63,463	\$72,350	\$8,887
Satellite Dishes		\$741	\$845	\$104
VCRs, Video Cameras, and DVD Players		\$2,618	\$2,984	\$366
Miscellaneous Video Equipment		\$9,771	\$11,141	\$1,370
Video Cassettes and DVDs		\$4,468	\$5,093	\$625
Video Game Hardware/Accessories		\$15,406	\$17,567	\$2,161
Video Game Software		\$8,570	\$9,770	\$1,200
Rental/Streaming/Downloaded Video		\$38,776	\$44,208	\$5,432
Installation of Televisions		\$518	\$590	\$72
Audio (3)		\$62,613	\$71,383	\$8,770
Rental and Repair of TV/Radio/Sound Equipment		\$2,379	\$2,713	\$334
Pets		\$522,301	\$595,561	\$73,260
Toys/Games/Crafts/Hobbies (4)		\$63,557	\$72,465	\$8,908
Recreational Vehicles and Fees (5)		\$70,151	\$79,995	\$9,844
Sports/Recreation/Exercise Equipment (6)		\$120,118	\$136,958	\$16,840
Photo Equipment and Supplies (7)		\$22,427	\$25,567	\$3,140
Reading (8)		\$63,576	\$72,479	\$8,903
Catered Affairs (9)		\$14,229	\$16,222	\$1,993
Food		\$5,715,091	\$6,515,804	\$800,713
Food at Home		\$3,487,864	\$3,976,594	\$488,730
Bakery and Cereal Products		\$445,825	\$508,304	\$62,479
Meats, Poultry, Fish, and Eggs		\$746,296	\$850,883	\$104,587
Dairy Products		\$352,151	\$401,496	\$49,345
Fruits and Vegetables		\$665,703	\$758,950	\$93,247
Snacks and Other Food at Home (10)		\$1,277,888	\$1,456,962	\$179,074
Food Away from Home		\$2,227,227	\$2,539,209	\$311,982
Alcoholic Beverages		\$355,826	\$405,635	\$49,809

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May 18, 2023



Retail Demand Outlook

72519, Calico Rock, Arkansas
Ring Band: 0 - 5 mile radius

Prepared by Esri
Latitude: 36.11960
Longitude: -92.13834

	2022 Consumer Spending	2027 Forecasted Demand	Projected Spending Growth
Financial			
Value of Stocks/Bonds/Mutual Funds	\$15,389,979	\$17,542,923	\$2,152,944
Value of Retirement Plans	\$55,289,606	\$63,030,699	\$7,741,093
Value of Other Financial Assets	\$6,091,743	\$6,944,053	\$852,310
Vehicle Loan Amount excluding Interest	\$1,819,265	\$2,074,215	\$254,950
Value of Credit Card Debt	\$1,639,180	\$1,868,821	\$229,641
Health			
Nonprescription Drugs	\$117,965	\$134,514	\$16,549
Prescription Drugs	\$261,159	\$297,795	\$36,636
Eyeglasses and Contact Lenses	\$61,754	\$70,412	\$8,658
Home			
Mortgage Payment and Basics (11)	\$6,024,474	\$6,868,092	\$843,618
Maintenance and Remodeling Services	\$1,902,671	\$2,169,182	\$266,511
Maintenance and Remodeling Materials (12)	\$482,525	\$550,213	\$67,688
Utilities, Fuel, and Public Services	\$3,263,279	\$3,720,690	\$457,411
Household Furnishings and Equipment			
Household Textiles (13)	\$58,410	\$66,592	\$8,182
Furniture	\$369,221	\$420,956	\$51,735
Rugs	\$17,988	\$20,508	\$2,520
Major Appliances (14)	\$243,373	\$277,472	\$34,099
Housewares (15)	\$56,643	\$64,576	\$7,933
Small Appliances	\$31,980	\$36,461	\$4,481
Luggage	\$9,623	\$10,970	\$1,347
Telephones and Accessories	\$53,796	\$61,326	\$7,530
Household Operations			
Child Care	\$214,561	\$244,613	\$30,052
Lawn and Garden (16)	\$362,256	\$413,045	\$50,789
Moving/Storage/Freight Express	\$46,196	\$52,663	\$6,467
Housekeeping Supplies (17)	\$528,764	\$602,856	\$74,092
Insurance			
Owners and Renters Insurance	\$446,845	\$509,504	\$62,659
Vehicle Insurance	\$1,215,736	\$1,386,116	\$170,380
Life/Other Insurance	\$372,514	\$424,739	\$52,225
Health Insurance	\$2,797,464	\$3,189,531	\$392,067
Personal Care Products (18)	\$305,328	\$348,100	\$42,772
School Books and Supplies (19)	\$76,957	\$87,736	\$10,779
Smoking Products	\$287,844	\$328,266	\$40,422
Transportation			
Payments on Vehicles excluding Leases	\$1,710,516	\$1,950,350	\$239,834
Gasoline and Motor Oil	\$1,589,727	\$1,812,584	\$222,857
Vehicle Maintenance and Repairs	\$738,736	\$842,267	\$103,531
Travel			
Airline Fares	\$347,395	\$395,995	\$48,600
Lodging on Trips	\$415,143	\$473,285	\$58,142
Auto/Truck Rental on Trips	\$32,303	\$36,822	\$4,519
Food and Drink on Trips	\$351,780	\$401,039	\$49,259

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Retail Demand Outlook

72519, Calico Rock, Arkansas
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- (1) **Apparel Products and Services** includes shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.
- (2) **Membership Fees for Clubs** includes membership fees for social, recreational, and health clubs.
- (3) **Audio** includes satellite radio service, radios, stereos, sound components, equipment and accessories, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, musical instruments and accessories, and rental and repair of musical instruments.
- (4) **Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, online entertainment and games, and stamp and coin collecting.
- (5) **Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, payments on boats, trailers, campers and RVs, rental of boats, trailers, campers and RVs, and camp fees.
- (6) **Sports/Recreation/Exercise Equipment** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.
- (7) **Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.
- (8) **Reading** includes digital book readers, books, magazine and newspaper subscriptions, and single copies of magazines and newspapers.
- (9) **Catered Affairs** includes expenses associated with live entertainment and rental of party supplies.
- (10) **Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fats and oils, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips and other snacks, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.
- (11) **Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent on owned dwellings.
- (12) **Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.
- (13) **Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers and decorative pillows.
- (14) **Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.
- (15) **Housewares** includes flatware, dishes, cups glasses, serving pieces, nonelectric cookware, and tableware.
- (16) **Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.
- (17) **Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery,

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