Loan Sumi	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ed)
RLF	\$ 333,076	Direct	33		
Other Public	\$0	Indirect	4		
Private	\$ 168,797	Total	37		
New Equity	\$ 78,895	Multiplier	1.14		
Total	\$ 580,768				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 117,703	EDA Cost per Direct Job		\$3,567	
Total Investment per EDA Dollar	\$4.93	EDA Cost per Total Job		\$3,141	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	112	113	1	0.89%	
Total	Before	After	<b>A</b>	▲%	
Employment	21,197	21,234	37	0.18%	
Economic Structural	Change Analysi				
Economic Economic	Before	After	▲%	ASTD%	
Diversification Index	3.638	3.642	0.13%	0.18%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.61	\$26.58	-0.11%	-0.07%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.818	3.818	0.00%	0.00%	inc
Otage moen	0.010[	0.010[	0.0070		
Import-	D . (	After	▲%	ASTD%	
Import- Dependence	Before	711101			

Loan Sumi	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	<u>ned</u>
RLF	\$ 1,706,223	Direct	285		
Other Public	\$0	Indirect	131		
Private	\$ 3,042,940	Total	416		
New Equity	\$ 2,550,373	Multiplier	1.46		
Total	\$ 7,299,536				
Loan-Leverage Ratio	3.3:1				
EDA Cost	\$ 561,426	EDA Cost per Direct Job		\$1,970	
Total Investment per EDA Dollar	\$13.00	EDA Cost per Total Job		\$1,350	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	185	189	4	2.16%	
Total	Before	After	<b>A</b>	▲%	
Employment	150,891	151,307	416	0.28%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.948	3.952	0.11%	0.15%	in
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$39.25	\$39.22	-0.07%	-0.04%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	4.922	4.921	-0.02%	-0.02%	in
Import-		40	▲%	ASTD%	
	Before	After 26.35%	0.13%	0.17%	in
Dependence Index**	26.39%	20.35%	0.13%	U.1770	

Loan Sum	mary	Jobs Summa	ary (crea	ted/retair	ned.
RLF	\$ 127,566	Direct	33		
Other Public	\$0	Indirect	6		
Private	\$ 267,281	Total	39		
New Equity	\$0	Multiplier	1.17		
Total	\$ 394,847				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 18,112	EDA Cost per Direct Job		\$549	
Total Investment per EDA Dollar	\$21.80	EDA Cost per Total Job		\$469	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	98	98	0	0.00%	
Total	Before	After	•	<b>▲</b> %	
Employment	10,450	10,489	39	0.37%	
Economic Structural	Change Analysi	i <u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.810	3.807	-0.07%	-0.10%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
index (\$1,000)	\$24.93	\$24.89	-0.16%	-0.10%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.459	4.461	0.04%	0.04%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	28.61%	28.65%	-0.13%	-0.17%	inc

Loan Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 635,092	Direct	195		
Other Public	\$ 1,099,215	Indirect	21		
Private	\$ 988,581	Total	216		
New Equity	\$ 193,034	Multiplier	1.11		
Total	\$ 2,915,921				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 265,606	EDA Cost per Direct Job		\$1,362	
Total Investment per EDA Dollar	\$10.98	EDA Cost per Total Job		\$1,232	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	64	65	1	1.56%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,581	2,797	216	8.35%	
Economic Structural	Change Analys	<u>is</u>			
Economic_	Before	After	▲%	▲STD%	
Diversification Index	3.525	3.460	-1.84%	-2.69%	neg
	Before	After	▲%	▲STD%	
Earnings per Worker		\$24.72	-3.54%	-2.29%	neg
Earnings per Worker Index (\$1,000)	\$25.63	45.41.4			
	\$25.63 Before	After	▲%	ASTD%	
Index (\$1,000)			<b>▲</b> %	ASTD% -1.81%	ne
Index (\$1,000)	Before	After	-1.81%	-1.81%	ne
Index (\$1,000)  Economic Stage Index	Before 4.328	After 4.250	-1.81% <b>▲</b> %	-1.81% ASTD%	
Index (\$1,000)  Economic Stage Index Import-	Before 4.328	After 4.250	-1.81%	-1.81%	neg
Economic Stage Index Import- Dependence	Before 4.328	After 4.250 After 34.39%	-1.81% <b>▲</b> %	-1.81% ASTD%	

	mary	Jobs Summa	ary (crea	ated/retair	ned)
RLF	\$ 1,096,835	Direct	80		
Other Public	\$ 146,416	Indirect	26		
Private	\$ 669,059	Total	106		
New Equity	\$ 961,298	Multiplier	1.33		
Total	\$ 2,873,608				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 215,434	EDA Cost per Direct Job		\$2,693	
Total Investment per EDA Dollar	\$13.34	EDA Cost per Total Job		\$2,030	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	151	152	1	0.66%	
Total	Before	After	<b>A</b>	▲%	
Employment	36,149	36,255	106	0.29%	
Economic Structural	Change Analysis	s			
Economic	Before	⊆ After	▲%	▲STD%	
Diversification Index	4.034	4.036	0.06%	0.08%	inc
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
	\$28.17	\$28.15	-0.05%	-0.03%	inc
Index (\$1,000)		After	▲%	▲STD%	
Index (\$1,000)	Before			0.04%	inc
	Before 4.420	4.422	0.04%	U.U470	H.K
Economic		4.422 After	0.04%	ASTD%	IFK

Loan Sum	nmary	Jobs Summ	ary (crea	ted/retai	ned)
RLF	\$ 2,287,273	Direct	221		
Other Public	\$ 907,511	Indirect	42		
Private	\$ 2,309,289	Total	263		
New Equity	\$ 1,759,358	Multiplier	1.19		
Total	\$ 7,263,431				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 1,020,856	EDA Cost per Direct Job		\$4,619	
Total Investment per EDA Dollar	\$7.12	EDA Cost per Total Job		\$3,879	
Baseline Industry ar	nd Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	71	72	. 1	1.41%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,605	3,868	263	7.30%	
Economic Structura	Change Analysis	S			
Economic Structura Economic	Change Analysis  Before	<u>S</u> After	<b>▲</b> %	ASTD%	
		Constant Constant	<b>▲</b> %	▲STD% -0.31%	inc
Economic	Before	After		A STATE OF THE PARTY OF THE PAR	inc
Economic Diversification Index	Before 3.663	After 3.656	-0.21%	-0.31%	
Economic Diversification Index Earnings per Worker	Before 3.663 Before	After 3.656	-0.21% <b>A</b> %	-0.31% ASTD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.663 Before \$21.58	After 3.656 After \$21.07	-0.21% <b>A</b> % -2.35%	-0.31% ASTD% -1.52%	ne
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.663 Before \$21.58 Before 4.425	After 3.656 After \$21.07 After 4.364	-0.21%  &% -2.35%  &% -1.39%	-0.31% ASTD% -1.52% ASTD% -1.39%	ne
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	3.663 Before \$21.58 Before	After 3.656 After \$21.07	-0.21% ^% -2.35%	-0.31% ASTD% -1.52% ASTD%	neg inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	Before 3.663  Before \$21.58  Before 4.425  Before 32.89%	After 3.656 After \$21.07 After 4.364 After 32.83%	-0.21%  &% -2.35%  &% -1.39%	-0.31%  ASTD% -1.52%  ASTD% -1.39%	ne

"Baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Moneys and E	mnlovment Crea	tion			
Loan Sum		Jobs Summa	arv (crea	ted/retair	ned)
RLF	\$ 1,726,706	Direct	416		
Other Public	\$ 280.085	Indirect	71		
Private	\$ 2,818,470	Total	488		
New Equity	\$ 2,328,305	Multiplier	1.17		
Total	\$ 7,153,567				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 207,272	EDA Cost per Direct Job		\$498	
Total Investment per EDA Dollar	\$34.51	EDA Cost per Total Job		\$425	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	122	122	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	84,076	84,564	488	0.58%	
Economic Structural	Change Analysi	S			
Economic	Before	After	▲%	▲STD%	
Diversification Index	2.611	2.622	0.45%	0.65%	ро
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$34.08	\$33.98	-0.28%	-0.18%	ne
Economic	Before	After	▲%	▲STD%	
Stage Index	4.950	4.935	-0.30%	-0.30%	ne
Import- Dependence	Before	After	▲%	▲STD%	
Index**	34.85%	34.88%	-0.07%	-0.09%	inc
Summary of Indices		C	omposite		
1 of 4 indices show		Economic :	Structural	0.09%	inc

Loan Moneys and Er					
Loan Sum	mary	Jobs Summa	ary (crea	ted/retair	ned
RLF	\$ 374,610	Direct	49		
Other Public	\$0	Indirect	12		
Private	\$ 1,058,993	Total	61		
New Equity	\$0	Multiplier	1.24		
Total	\$ 1,433,604				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 41,383	EDA Cost per Direct Job		\$845	
Total Investment per EDA Dollar	\$34.64	EDA Cost per Total Job		\$679	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	110	111	1	0.91%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	16,856	16,917	61	0.36%	
Economic Structural	Change Anglysis				
Economic Structural			4.04	AOTDA	
Economic	Before	After	<b>▲</b> %	▲STD%	_
			<b>▲</b> %	▲STD% 0.04%	inc
Economic	Before	After	_	-	inc
Economic Diversification Index	Before 3.791	After 3.792	0.03%	0.04%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.791 Before \$27.73	After 3.792 After \$27.68	0.03%	0.04% ASTD%	
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 3.791 Before	After 3.792	0.03% ▲% -0.15%	0.04% ASTD% -0.10%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.791  Before \$27.73	After 3.792 After \$27.68	0.03% ▲% -0.15%	0.04% ▲STD% -0.10% ▲STD%	inc
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 3.791  Before \$27.73	After 3.792 After \$27.68	0.03% ▲% -0.15%	0.04% ▲STD% -0.10% ▲STD%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.791  Before \$27.73  Before 4.936	After 3.792 After \$27.68 After 4.936	0.03%  -0.15%  -0.01%	0.04%  ASTD%  -0.10%  ASTD%  -0.01%	inc
Economic Diversification Index Eamings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	Before 3.791  Before \$27.73  Before 4.936  Before	After 3.792 After \$27.68 After 4.936 After 27.18%	0.03%  -0.15%  -0.01%  -0.01%	0.04%  ASTD%  -0.10%  ASTD%  -0.01%	inc

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Sum	mary .	Jobs Summa	ary (crea	ated/retair	ned
RLF	\$ 1,048,456	Direct	84		
Other Public	\$ 241,705	Indirect	18		
Private	\$ 1,727,158	Total	102		
New Equity	\$ 679,769	Multiplier	1.22		
Total	\$ 3,697,088				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 379,000	EDA Cost per Direct Job		\$4,512	
Total Investment per EDA Dollar	\$9.75	EDA Cost per Total Job		\$3,713	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		<b>▲</b> %	
in County (4-Digit)	151	151	0	0.00%	
Total	Before	After	•	<b>▲</b> %	
Empleyen		50.045			
Employment	52,943	53,045	102	0.19%	
	-		102	0.19%	
	-		102	0.19% ▲STD%	
Economic Structural	Change Analysi	<u>s</u>			inc
Economic Structural	Change Analysi Before	S After	▲%	▲STD%	inc
Economic Structural  Economic  Diversification Index	Change Analysi Before 3.998	S After 3.999	<b>▲</b> % 0.01%	▲STD% 0.02%	inc
Economic Structural  Economic  Diversification Index  Earnings per Worker	Change Analysi Before 3.998	After 3.999	<b>▲</b> % 0.01% <b>▲</b> %	▲STD% 0.02% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Change Analysi Before 3.998 Before \$29.71	After 3.999 After \$29.69	▲% 0.01% ▲% -0.08%	▲STD% 0.02% ▲STD% -0.05%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import-	Change Analysi Before 3.998 Before \$29.71	After 3.999 After \$29.69 After	▲% 0.01% ▲% -0.08%	▲STD% 0.02% ▲STD% -0.05%	inc
Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Change Analysi Before 3.998 Before \$29.71	After 3.999 After \$29.69 After	▲% 0.01% ▲% -0.08%	▲STD% 0.02% ▲STD% -0.05%	
Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Change Analysi Before 3.998 Before \$29.71 Before 4.617	After 3.999 After \$29.69 After 4.618 After 25.89%	▲% 0.01%  ▲% -0.08%  ▲% 0.02%	▲STD% 0.02%  ▲STD% -0.05%  ▲STD% 0.02%	in

Loan Moneys and Er Loan Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 489,544	Direct	50		
Other Public	\$ 264,480	Indirect	34		
Private	\$ 663,420	Total	84		
New Equity	\$ 131,674	Multiplier	1.68		
Total	\$ 1,549,118				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 33,241	EDA Cost per Direct Job		\$666	
Total Investment per EDA Dollar	\$46.60	EDA Cost per Total Job		\$397	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After		<b>▲</b> %	
Types (4-Digit)	76	77	1	1.32%	
Total	Before	After	<b>A</b>	▲%	
Employment	4,964	5,048	84	1.69%	
			84	1.69%	
Economic Structural	Change Analysi	<u>s</u>		The world	l
Economic Structural	Change Analysis	S After	▲%	▲STD%	
Economic Structural	Change Analysi	<u>s</u>		The world	ро
Economic Structural Economic Diversification Index	Change Analysis	S After	▲%	▲STD%	po
Economic Structural	Change Analysi Before 3.403	After 3.421	<b>▲</b> % 0.55%	▲STD% 0.81%	
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysis Before 3.403	After 3.421	<b>▲</b> % 0.55%	▲STD% 0.81% ▲STD%	
Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)	Change Analysis Before 3.403 Before \$26.27	After 3.421 After \$25.93	▲% 0.55% ▲% -1.30%	▲STD% 0.81% ▲STD% -0.84%	ne
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	Change Analysis Before 3.403 Before \$26.27	After 3.421  After \$25.93	▲% 0.55% ▲% -1.30%	▲STD% 0.81% ▲STD% -0.84%	po ne

oan Moneys and En Loan Sumr		Jobs Summa	ary (crea	ated/retair	ned)
RLF	\$ 619,987	Direct	65		
Other Public	\$ 378,580	Indirect	27		
Private	\$ 787,201	Total	91		
New Equity	\$ 70,753	Multiplier	1.41		
Total	\$ 1,856,520				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 131,492	EDA Cost per Direct Job		\$2,036	
Total Investment per EDA Dollar	\$14.12	EDA Cost per Total Job		\$1,441	
Baseline Industry and	d Employment A	ınalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	95	95	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	6,586	6,677	91	1.39%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.743	3.757	0.39%	0.56%	por
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.67	\$23.71	0.19%	0.12%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.166	4.159	-0.17%	-0.17%	inc
Import-	Before	After	<b>▲</b> %	▲STD%	
Dependence Index**	34.57%	34.42%	0.43%	0.56%	DO:
Summary of Indices					
		C	omposite		

Loan Sumr	nary	Jobs Summa	ary (crea	ted/retai	ned)
RLF	\$ 413,153	Direct	79		
Other Public	\$ 927,040	Indirect	71		
Private	\$ 887,687	Total	149		
New Equity	\$ 197,810	Multiplier	1.90		
Total	\$ 2,425,691				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 138,324	EDA Cost per Direct Job		\$1,762	
Total Investment per EDA Dollar	\$17.54	EDA Cost per Total Job		\$927	
Baseline Industry and	Employment A	Analysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	102	104	2	1.96%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	9,270	9,419	149	1.61%	
Economic Structural	Change Analys  Before	is After	▲%	▲STD%	
Diversification Index	3,732	3,776	1.19%	1.73%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$34.68	\$33.91	-2.23%	-1.44%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.181	4.175	-0.15%	-0.15%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	33.46%	33.30%	0.46%	0.61%	pos
Summary of Indices		C	omposite		
2 of 4 indices show positive economic structu	ral change	Economic		0.75%	pos

Barnwell, SC

<sup>&</sup>quot;Baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Moneys and En		tion			
Loan Sumr	nary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 471,921	Direct	39		
Other Public	\$0	Indirect	12		
Private	\$ 1,046,946	Total	51		
New Equity	\$ 671,135	Multiplier	1.31		
Total	\$ 2,190,001				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 68,995	EDA Cost per Direct Job		\$1,769	
Total Investment per EDA Dollar	\$31.74	EDA Cost per Total Job		\$1,353	
Baseline Industry and	Employment A	\nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	149	149	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	60,875	60,926	51	0.08%	
Economic Structural (	Change Analysi	<u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.610	3.613	0.08%	0.11%	inc
Earnings per Worker	Before	After	<b>▲</b> %	≜STD%	
Index (\$1,000)	\$29.07	\$29.06	-0.02%	-0.01%	inc
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	5.021	5.020	-0.02%	-0.02%	inc
Import-	,			No amin	
Dependence	Before	After	▲%	▲STD%	
Index**	28.42%	28.39%	0.10%	0.13%	inc
_		_	omposite		
Summary of Indices of 4 indices show			omposite		

nary	Jobs Summa	ary (crea	ated/retail	าed
\$ 140,226	Direct	25		
\$0	Indirect	2		
\$0	Total	27		
\$0	Multiplier	1.09		
\$ 140,226				
0.0:1				
\$ 33,529	EDA Cost per Direct Job		\$1,341	
\$4.18	EDA Cost per Total Job		\$1,225	
Employment A	nalysis*			
Before	After	<b>A</b>	▲%	
128	128	0	0.00%	
Before	After	<b>A</b>	▲%	
37,310	37,337	27	0.07%	
Change Analysis	S			
Before	After	▲%	▲STD%	
3.928	3.931	0.07%	0.10%	inc
Before	After	▲%	▲STD%	
\$30.76	\$30.75	-0.03%	-0.02%	ine
Before	After	▲%	▲STD%	
4.532	4.533	0.01%	0.01%	inc
B-/	A 64	A 0/	A CTDO	
28.97%	Aπer 28.95%	0.09%	0.12%	inc
	\$ 0 \$ 0 \$ 140,226 0.0:1 \$ 33,529 \$ 4.18 Employment A Before 128 Before 37,310 Change Analysis Before 3.928 Before \$ 30.76 Before	\$ 0	\$ 0	\$0

Loan Sum	mployment Crea mary	Jobs Summ	ary (crea	ated/retai	ned
BLF	\$ 2,947,967	Direct	893		
Other Public	\$ 10,419,282	Indirect	660		
Private	\$ 27,667,400	Total	1553		
New Equity	\$ 10,174,235	Multiplier	1.74		
Total	\$ 51,208,884				
Loan-Leverage Ratio	16.4:1				
EDA Cost	\$ 206,433	EDA Cost per Direct Job		\$231	
Total Investment per EDA Dollar	\$248.06	EDA Cost per Total Job		\$133	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	199	202	3	1.51%	
Total	Before	After	•	▲%	
Employment	227,389	228,942	1,553	0.68%	
Economic Structural	Change Analysi	8			
Economic Structural	Change Analysi Before	S After	▲%	▲STD%	
		-	<b>▲%</b>	▲STD% 0.16%	inc
Economic	Before	After			inc
Economic Diversification Index	Before 3.877	After 3.881	0.11%	0.16%	
Economic Diversification Index Earnings per Worker	Before 3.877 Before	After 3.881	0.11%	0.16% ▲STD%	ine
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.877 Before \$32.34	After 3.881 After \$32.25	0.11% ▲% -0.26%	0.15% ▲STD% -0.17%	ne
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	3.877 Before \$32.34	After 3.881 After \$32.25 After	0.11% ▲% -0.26%	0.16% ▲STD% -0.17% ▲STD%	
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.877  Before \$32.34  Before 5.020	After 3.881 After \$32.25 After 5.019	0.11% ▲% -0.26% ▲% -0.03%	0.16% ▲STD% -0.17% ▲STD% -0.03%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 3.877  Before \$32.34  Before 5.020	After 3.881  After \$32.25  After 5.019  After 22.02%	0.11%	0.16%  ASTD%  -0.17%  ASTD%  -0.03%	ine

	mary	Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 2,277,958	Direct	303		
Other Public	\$0	Indirect	71		
Private	\$ 4,793,429	Total	373		
New Equity	\$ 2,974,715	Multiplier	1.23		
Total	\$ 10,046,102				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 456,278	EDA Cost per Direct Job		\$1,508	
Total Investment per EDA Dollar	\$22.02	EDA Cost per Total Job		\$1,223	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	•	<b>▲</b> %	
Types (4-Digit)	111	113	2	1.80%	
Total	Before	After	<b>A</b>	▲%	
Employment	13,016	13,389	373	2.87%	
Economic Structural		-	A%	ASTD%	
Economic	Before	After	<b>▲</b> %	▲STD%	nos
Economic Diversification Index	Before 3.654	After 3.684	0.83%	1.20%	pos
Economic Diversification Index Earnings per Worker	Before 3.654	After 3.684	0.83%	1.20% ▲STD%	- Father
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.654 Before \$27.13	After 3.684 After \$26.88	0.83% ▲% -0.91%	1.20%	- Father
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 3.654	After 3.684	0.83%	1.20% ▲STD% -0.59%	neç
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.654  Before \$27.13	After 3.684 After \$26.88	0.83% ▲% -0.91%	1.20% ▲STD% -0.59% ▲STD%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 3.654  Before \$27.13	After 3.684 After \$26.88	0.83% ▲% -0.91%	1.20% ▲STD% -0.59% ▲STD%	neg
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.654  Before \$27.13  Before 3.817	After 3.684  After \$26.88  After 3.817	0.83%  -0.91%  -0.91%  0.01%	1.20% ▲STD% -0.59% ▲STD% 0.01%	neç

<sup>&</sup>quot;Baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Chester, SC

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

LUAIT SUITI	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ned
RLF	\$ 346,652	Direct	36		
Other Public	\$ 649,787	Indirect	8		
Private	\$ 912,373	Total	44		
New Equity	\$ 595,338	Multiplier	1.22		
Total	\$ 2,504,151				
Loan-Leverage Ratio	6.2:1				
EDA Cost	\$ 26,865	EDA Cost per Direct Job		\$747	
Total Investment per EDA Dollar	\$93.21	EDA Cost per Total Job		\$611	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	128	128	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	18,330	18,374	44	0.24%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.933	3.933	-0.01%	-0.01%	ine
Diversification index		After	▲%	▲STD%	
Earnings per Worker	Before				
	Before \$26.94	\$26.93	-0.03%	-0.02%	in
Earnings per Worker			-0.03% <b>^</b> %	-0.02% ▲STD%	in
Earnings per Worker Index (\$1,000)	\$26.94	\$26.93			
Earnings per Worker Index (\$1,000)	\$26.94 Before 3.726	\$26.93 After 3.727	<b>▲</b> % 0.02%	▲STD% 0.02%	ine
Earnings per Worker Index (\$1,000)  Economic Stage Index	\$26.94 Before	\$26.93 After	<b>▲</b> %	▲STD%	

mary	Jobs Summa	ary (crea	ted/retair	<u>red</u>
\$ 123,933	Direct	3		
\$0	Indirect	3		
\$ 619,666	Total	6		
\$ 82,622	Multiplier	2.00		
\$ 826,221				
5.7:1				
\$ 11,379	EDA Cost per Direct Job		\$3,793	
\$72.61	EDA Cost per Total Job		\$1,896	
d Employment A	malysis*			
Before	After	<b>A</b>	<b>▲</b> %	
111	111	0	0.00%	
Before	After	<b>A</b>	<b>▲</b> %	
13.968	13,974	6	0.04%	
Before 2 974	After	0.01%	ASTD%	inc
			0.01%	inc
		4.01	Agrow	
\$24.24	\$24.23	-0.02%	-0.01%	inc
Before	After	<b>▲</b> %	▲STD%	
4.439	4,439	0.01%	0.01%	ine
26.32%	26.32%	-0.01%	-0.01%	inc
	C	omposite		
iral change	Economic	Structural	-0.01%	in
rai change	Gnai	igė index		
	\$ 123,933 \$ 0 \$ 619,666 \$ 82,622 \$ 826,221 5.7:1 \$ 11,379 \$72.61 d Employment A Before 111 Before 13,968 Change Analysi Before \$24,24 Before	\$ 123,933 Direct \$ 0 Indirect \$ 619,666 Total \$ 82,622 Multiplier \$ 826,221  5.7:1  \$ 11,379 EDA Cost per Direct Job \$ 72.61 EDA Cost per Total Job  d Employment Analysis*  Before After 111 111  Before After 13,968 13,974  Change Analysis  Before After 3.974 3.975  Before After \$ 3.974 3.975  Before After \$ 3.974 3.975  Before After \$ 4.439 4.439  Before After 4.439 4.439  Before After 26.32% 26.32%	\$ 123,933   Direct   3 \$ 0   Indirect   3 \$ 619,666   Total   6 \$ 82,622   Multiplier   2.00 \$ 826,221   5.7:1   \$ 11,379   EDA Cost per Direct Job   \$ 72.61   EDA Cost per Total   Job   d Employment Analysis*  Before   After   A   13,968   13,974   6    Change Analysis  Before   After   A   3.974   3.975   0.01%   Before   After   A   \$ 24.24   \$ 24.23   -0.02%   Before   After   A   \$ 4.439   4.439   0.01%   Before   After   A   4.439   A   Composite   Economic Structural	\$ 123,933   Direct   3   \$ 0   Indirect   3   \$ 619,666   Total   6   \$ 82,622   Multiplier   2.00   \$ 826,221    5.7:1   \$ 11,379   EDA Cost per   Direct Job   \$ 72.61   EDA Cost per   Total Job   \$ Employment Analysis*    Before   After   A   A   111   111   0   0.00%    Before   After   A   A   13,968   13,974   6   0.04%    Change Analysis    Before   After   A   A    STD%   \$ 3.974   3.975   0.01%   0.01%    Before   After   A   A   \$ 4.439   A.439   0.01%    Before   After   A   A    \$ 4.439   A.439   0.01%    Before   After   A   A    \$ 5.10%    \$ 4.439   A.439   0.01%    Before   After   A   A    \$ 5.10%    \$ 5.24.24   \$ 24.23   0.02%   0.01%    Before   After   A   A    \$ 5.10%    \$ 5.26.32%   0.01%   0.01%    Composite   Economic Structural    \$ 0.00%

Colleton, SC

Loan Moneys and Er Loan Sum		Jobs Summa	ary (crea	ted/retair	ned
RLF	\$1,113,332	Direct	105		
Other Public	\$ 1,928,570	Indirect	75		
Private	\$ 4,360,533	Total	180	_	
New Equity	\$ 1,501,614	Multiplier	1.72		
Total	\$ 8,904,049				
Loan-Leverage Ratio	7.0:1				
EDA Cost	\$ 166,537	EDA Cost per Direct Job		\$1,590	
Total Investment per EDA Dollar	\$53.47	EDA Cost per Total Job		\$924	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	130	132	2	1.54%	
Total	Before	After	<b>A</b>	▲%	
Employment	28,140	28,320	180	0.64%	
Economic Structural	Change Analysi	S			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.931	3.939	0.21%	0.30%	ine
				▲STD%	
Earnings per Worker	Before	After	▲%		
Earnings per Worker Index (\$1,000)	Before \$31.11	After \$31.09	-0.08%	-0.05%	in
					ine
Index (\$1,000)	\$31.11	\$31.09	-0.08%	-0.05%	
Index (\$1,000)  Economic Stage Index Import-	\$31.11 Before 4.362	\$31.09 After 4.360	-0.08% <b>^</b> % -0.04%	-0.05% ▲STD% -0.04%	
Index (\$1,000)  Economic  Stage Index	\$31.11 Before	\$31.09 After	-0.08% <b>^</b> %	-0.05% ▲STD%	ind
Economic Stage Index Import- Dependence	\$31.11 Before 4.362 Before	\$31.09 After 4.360 After 28.49%	-0.08%  ^% -0.04%	-0.05% ▲STD% -0.04% ▲STD%	ir

Loan Sumr	Haly	Joga Guilling	ally (CIGO	ted/retai	ilea)
RLF	\$ 79,740	Direct	9		
Other Public	\$0	Indirect	2		
Private	\$ 138,214	Total	11		
New Equity	\$ 30,558	Multiplier	1.20		
Total	\$ 248,513				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 5,087	EDA Cost per Direct Job		\$565	
Total Investment per EDA Dollar	\$48.85	EDA Cost per Total Job		\$470	
Baseline Industry and	Employment A	nalysis*			
SIC Business	Before	After	_	▲%	
Types (4-Digit)	95	95	0	0.00%	
The second second	Before	After	A	▲%	
Total					
Employment	10,625	10,636	11	0.10%	
	10,625	10,636 After	11	0.10% ▲STD%	
Employment Economic Structural	10,625 Change Analysis	10,636			ind
Economic Structural Economic Diversification Index	10,625 Change Analysis	10,636 After	▲%	▲STD%	ind
Employment  Economic Structural  Economic	10,625 Change Analysis Before 3.707	10,636 S After 3.710	<b>▲</b> % 0.08%	▲STD% 0.12%	
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker	10,625 Change Analysis Before 3.707 Before	10,636 S After 3.710	<b>▲</b> % 0.08% <b>▲</b> %	▲STD% 0.12% ▲STD%	
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	10,625  Change Analysis  Before 3.707  Before \$23.57	10,636  After 3.710  After \$23.57	▲% 0.08% ▲% 0.01%	▲STD% 0.12% ▲STD% 0.01%	ind
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	10,625 Change Analysis Before 3.707 Before \$23.57	10,636  After 3.710  After \$23.57	▲% 0.08% ▲% 0.01%	▲STD% 0.12% ▲STD% 0.01%	ind
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	10,625  Change Analysis  Before 3,707  Before \$23.57  Before 4,108	10,636  After 3.710  After \$23.57  After 4.109	▲% 0.08%  ▲% 0.01%  ▲% 0.02%	▲STD%  0.12%  ▲STD%  0.01%  ▲STD%  0.02%	ind ind ind ind
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import- Dependence	10,625  Change Analysis Before 3.707  Before \$23.57  Before 4.108  Before	10,636  After 3.710  After \$23.57  After 4.109  After 33.60%	▲% 0.08%  ▲% 0.01%  ▲% 0.02%	▲STD% 0.12%  ▲STD% 0.01%  ▲STD% 0.02%  ▲STD%	ind

<sup>\*</sup>Baseline industry count and employment are from 1993
\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Moneys and Er Loan Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 1,058,413	Direct	252		
Other Public	\$ 1,546,375	Indirect	143		
Private	\$ 7,058,272	Total	395		
New Equity	\$ 186,903	Multiplier	1.57		
Total	\$ 9,849,963				
Loan-Leverage Ratio	8.3:1				
EDA Cost	\$ 210,712	EDA Cost per Direct Job		\$836	
Total Investment per EDA Dollar	\$46.75	EDA Cost per Total Job	r	\$533	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	135	137	2	1.48%	
Total	Before	After	<b>A</b>	▲%	
Employment	27,284	27,679	395	1.45%	
Economic Structural	Change Analysis	3			
Economic Structural	Change Analysis	<u>S</u> After	<b>▲</b> %	▲STD%	
		-	<b>▲</b> %	▲STD% 0.59%	ро
Economic Diversification Index	Before	After	_		po
Economic	Before 4.089	After 4.106	0.40%	0.59%	po
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 4.089	After 4.106	0.40%	0.59% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 4.089 Before \$24.55	After 4.106 After \$24.46	0.40% ▲% -0.37%	0.59% ▲STD% -0.24%	
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 4.089 Before \$24.55 Before 4.723	After 4.106 After \$24.46 After 4.709	0.40%  &% -0.37%  &% -0.28%	0.59% ▲STD% -0.24% ▲STD% -0.26%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 4.089 Before \$24.55 Before	After 4.106 After \$24.46 After	0.40% ▲% -0.37% ▲%	0.59% ▲STD% -0.24% ▲STD%	ne
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 4.089  Before \$24.55  Before 4.723  Before	After 4.106 After \$24.46 After 4.709 After 26.13%	0.40%  ^% -0.37%  ^% -0.28%	0.59%  ASTD%  -0.24%  ASTD%  -0.28%  ASTD%	ne

Loan Sumr	nployment Crea mary	Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 80,208	Direct	91		
Other Public	\$0	Indirect	13		
Private	\$ 160,415	Total	104		
New Equity	\$0	Multiplier	1.15		
Total	\$ 240,623				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 10,686	EDA Cost per Direct Job		\$117	
Total Investment per EDA Dollar	\$22.52	EDA Cost per Total Job		\$102	
Baseline Industry and	Employment A	nalysis*			
SIC Business	Before	After	_	▲%	
Types (4-Digit)	92	92	0	0.00%	
Total	Before	After	•	▲%	
Employment	9,413	9,517	104	1.11%	
Economic Structural	Change Analysis	s			
	Company of the Parket of the P	-		A THE AV	
Economic	Before	After	▲%	ASTD%	
Economic Diversification Index	3.471	After 3.468	<b>▲</b> %	-0.13%	ind
					ind
Diversification Index	3.471	3.468	-0.09%	-0.13%	
Diversification Index  Earnings per Worker	3.471 Before	3.468 After	-0.09% ▲%	-0.13% ▲STD%	ind
Diversification Index  Earnings per Worker  Index (\$1,000)	3.471 Before \$34.96	3.468 After \$34.77	-0.09% ▲% -0.53%	-0.13% ▲STD% -0.34%	neç
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	3.471 Before \$34.96 Before 4.538	3.468 After \$34.77	-0.09% ▲% -0.53%	-0.13% ASTD% -0.34% ASTD%	neç
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.471 Before \$34.96 Before 4.538	3.468 After \$34.77 After 4.522	-0.09% <b>^</b> % -0.53% <b>^</b> % -0.33%	-0.13%  ASTD% -0.34%  ASTD% -0.33%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	3.471 Before \$34.96 Before 4.538	3.468 After \$34.77 After 4.522 After 33.94%	-0.09%  &% -0.53%  &% -0.33%	-0.13%  ASTD% -0.34%  ASTD% -0.33%	neg

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Sum	mployment Crea	Jobs Summ	ani loros	atad/ratai	nod'
	1			aled/letal	ieu
RLF	\$ 499,689	Direct	130		
Other Public	\$ 738,394	Indirect	29		
Private	\$ 1,931,803	Total	159		
New Equity	\$ 455,296	Multiplier	1.22		
Total	\$ 3,625,182				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 103,436	EDA Cost per Direct Job		\$796	
Total Investment per EDA Dollar	\$35.05	EDA Cost per Total Job		\$650	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	•	<b>▲</b> %	
Types (4-Digit)	89	90	1	1.12%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	6,523	6,682	159	2.44%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.709	3.718	0.24%	0.35%	inc
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$22.86	\$22.73	-0.59%	-0.38%	ne
Economic	Before	After	▲%	ASTD%	
Stage Index	4.105	4.115	0.26%	0.26%	po
Import-	•				
Dependence	Before	After	▲%	▲STD%	
Index**	35.30%	35.43%	-0.38%	-0.50%	ne
Summary of Indices		C	omposite		
1 of 4 indices show		Economic			

Loan Sum	mployment Creat mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 2,069,047	Direct	357	2100110101	
Other Public	\$ 2,009,047	Indirect	398		
Private	\$0	Total	754		
New Equity	\$0	Multiplier	2.12		
Total	\$ 2,069,047				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 981,304	EDA Cost per Direct Job	•	\$2,753	
Total investment per EDA Dollar	\$2.11	EDA Cost per Total Job		\$1,301	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	171	174	3	1.75%	
Total	Before	After	•	<b>▲</b> %	
Employment	68,019	68,773	754	1.11%	
Economic Structural	Change Analysis				
Loonornic Otractarar		_		▲STD%	
Economic		Attor			
Economic Diversification Index	Before 4 178	After 4.191	0.31%		no
Diversification Index	4.178	4.191	0.31%	0.44%	po
Diversification Index  Earnings per Worker	4.178 Before	4.191 After	0.31%	0.44% ASTD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	4.178	4.191	0.31% ▲% -0.24%	0.44% ASTD% -0.15%	pos
Earnings per Worker Index (\$1,000)	4.178 Before \$28.64 Before	4.191 After \$28.57	0.31% ▲% -0.24%	0.44% ASTD% -0.15% ASTD%	inc
Earnings per Worker Index (\$1,000)  Economic Stage Index	4.178 Before \$28.64	4.191 After \$28.57	0.31% ▲% -0.24%	0.44% ASTD% -0.15%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	4.178  Before \$28.64  Before 4.626	4.191 After \$28.57 After 4.620	0.31% <b>4</b> %  -0.24% <b>4</b> %  -0.13%	0.44% ASTD% -0.15% ASTD% -0.13%	inc
Earnings per Worker Index (\$1,000)  Economic Stage Index	4.178 Before \$28.64 Before	4.191 After \$28.57	0.31% ▲% -0.24%	0.44% ASTD% -0.15% ASTD%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	4.178  Before \$28.64  Before 4.626  Before	4.191 After \$28.57 After 4.620 After 23.40%	0.31%  -0.24%  -0.13%	0.44%  ASTD% -0.15%  ASTD% -0.13%	inc

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

	mary ,	Jobs Summa	ary (crea	<u>tted/retail</u>	ned
RLF	\$ 1,201,128	Direct	589		
Other Public	\$ 648,838	Indirect	296		
Private	\$ 2,471,788	Total	885		
New Equity	\$ 408,946	Multiplier	1.50		
Total	\$ 4,730,701				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 401,914	EDA Cost per Direct Job		\$682	
Total Investment per EDA Dollar	\$11.77	EDA Cost per Total Job		\$454	
Baseline Industry an	d Employment A	nalysis*			П
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	117	121	4	3.42%	
Total	Before	After	<b>A</b>	▲%	
Employment	23,281	24,166	885	3.80%	
Linployment					
Economic Structural	Change Analysis	5			
	Change Analysis	After	<b>▲</b> %	▲STD%	
Economic Structural	. Committee	i Gran	<b>▲</b> % 0.15%	▲STD% 0.22%	in
Economic Structural	Before	After		100000000000000000000000000000000000000	in
Economic Structural  Economic  Diversification Index	Before 3.880	After 3.886	0.15%	0.22%	in
Economic Structural Economic Diversification Index Earnings per Worker	Before 3.880	After 3.886	0.15%	0.22% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Before 3.880 Before \$26.19	After 3.886 After \$25.96	0.15% <b>A</b> % -0.86%	0.22% ▲STD% -0.56%	ne
Economic Structural  Economic  Diversification Index  Earnings per Worker Index (\$1,000)  Economic	Before \$26.19 Before	After 3.886 After \$25.96 After	0.15% <b>^</b> % -0.86% <b>^</b> %	0.22% ▲STD% -0.56% ▲STD%	

<u> </u>	mary	Jobs Summa	CALL TO LOS	ated/Tetan	IOC
RLF	\$ 819,118	Direct	82		
Other Public	\$ 559,429	Indirect	34		
Private	\$ 2,415,831	Total	116		
New Equity	\$ 106,663	Multiplier	1.42		
Total	\$ 3,901,040				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 82,107	EDA Cost per Direct Job		\$1,004	
Total Investment per EDA Dollar	\$47.51	EDA Cost per Total Job		\$707	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	144	145	1	0.69%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	36,424	36,540	116	0.32%	
	Change Analysis	S			
	Change Analysis	S After	<b>▲</b> %	▲STD%	
Economic Structural			<b>▲</b> % 0.14%	▲STD% 0.20%	in
Economic Structural	Before	After			in
Economic Structural Economic Diversification Index	Before 3.931	After 3.936	0.14%	0.20%	
Economic Structural Economic Diversification Index Earnings per Worker	Before 3.931	After 3.936	0.14%	0.20% ▲STD%	in
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Before 3.931 Before \$29.58	After 3.936 After \$29.58	0.14% ▲% -0.02%	0.20% ▲STD% -0.01%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	3.931 Before \$29.58 Before	After 3.936 After \$29.58	0.14% ▲% -0.02% ▲%	0.20% ▲STD% -0.01% ▲STD%	in

Loan Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ned
BLF	\$ 548,944	Direct	52		
Other Public	\$0	Indirect	28		
Private	\$ 1,564,204	Total	80		
New Equity	\$ 629,429	Multiplier	1.53		
Total	\$ 2,742,577				
Loan-Leverage Ratio	4.0:1				
EDA Cost	\$ 110,107	EDA Cost per Direct Job		\$2,117	
Total Investment per EDA Dollar	\$24.91	EDA Cost per Total Job		\$1,385	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	94	97	3	3.19%	
Total	Before	After	<b>A</b>	▲%	
Employment	7,542	7,622	80	1.05%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.766	3.781	0.42%	0.61%	ро
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.22	\$25.10	-0.46%	-0.29%	ne
	Before	After	▲%	▲STD%	
Economic	4,433	4.435	0.05%	0.05%	in
Economic Stage Index					
	4.455]		▲%	▲STD%	
Stage Index	Before	After	▲%		po
Stage Index Import-		After 29.95%	0.87%	1.13%	P
Stage Index Import- Dependence	Before	29.95%		1.13%	po

		<u>tion</u>			
Loan Sum	mary	Jobs Summa	ary (crea	ated/retai	ned)
RLF	\$ 1,501,701	Direct	256		
Other Public	\$ 682,201	Indirect	105		
Private	\$ 1,230,539	Total	361		
New Equity	\$ 205,349	Multiplier	1.41		
Total	\$ 3,619,790				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 414,148	EDA Cost per Direct Job		\$1,620	
Total Investment per EDA Dollar	\$8.74	EDA Cost per Total Job		\$1,148	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	164	164	0	0.00%	
Total	Before	After		▲%	
Employment	91,489	91,850	361	0.39%	
Employment Economic Structural	Change Analys	is			
Employment  Economic Structural  Economic	Change Analys	S After	<b>▲</b> %	▲STD%	ine
Employment Economic Structural	Change Analys	is			inc
Employment  Economic Structural  Economic	Change Analys	S After	<b>▲</b> %	▲STD%	inc
Employment  Economic Structural  Economic  Diversification Index	Change Analysi Before 3.781	S After 3.784	<b>▲</b> %	▲STD% 0.11%	ind
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker	Change Analys Before 3.781	After 3.784	<b>▲</b> % 0.08% <b>▲</b> %	▲STD% 0.11% ▲STD%	
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Change Analys  Before  3.781  Before  \$23.50	After 3.784 After \$23.50	▲% 0.08% ▲% -0.02%	▲STD% 0.11% ▲STD% -0.01%	
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	Change Analysi Before 3.781 Before \$23.50	After 3.784 After \$23.50 After	▲% 0.08% ▲% -0.02%	▲STD% 0.11% ▲STD% -0.01%	inc
Employment  Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Change Analys  Before 3.781  Before \$23.50  Before 4.901	After 3.784 After \$23.50 After 4.898	▲% 0.08%  ▲% -0.02%  ▲% -0.07%	▲STD% 0.11% ▲STD% -0.01% ▲STD% -0.07%	inc

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pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

mployment Crea mary		ary (crea	ated/retai	neď
\$ 1,114,642	Direct	191		
\$0	Indirect	112		
\$ 7,430,827	Total	303		
\$ 528,727	Multiplier	1.59		
\$ 9,074,197				
7.1:1				
\$218,179	EDA Cost per Direct Job		\$1,142	
\$41.59	EDA Cost per Total Job	r	\$720	
d Employment A	nalysis*			
Before	After	•	<b>▲</b> %	
80	83	3	3.75%	
Before	After	<b>A</b>	<b>▲</b> %	
5,290	5,593	303	5.73%	
Change Analysi	<u>s</u>			
Before	After	▲%	▲STD%	
3.530	3.576	1.31%	1.91%	pos
Before	After	▲%	▲STD%	
\$21.27	\$20.68	-2.80%	-1.81%	neç
Before	After	▲%	▲STD%	
4.804	4.751	-1.09%	-1.09%	neç
			,	
31.94%	31.76%	0.56%	0.73%	pos
	\$ 1,114,642 \$ 0 \$ 7,430,827 \$ 528,727 \$ 9,074,197 7.1:1 \$ 218,179 \$ 41.59 d Employment A Before	\$1,114,642 Direct \$0 Indirect \$7,430,827 Total \$528,727 Multiplier \$9,074,197  7.1:1  \$218,179 EDA Cost per Direct Job \$41.59 EDA Cost per Total Job d Employment Analysis* Before After 5,290 5,593  Change Analysis Before After 3.530 3,576  Before After \$21,27 \$20,68  Before After 4.804 4,751  Before After  \$4804 4,751  Before After	\$1,114,642   Direct   191   \$0   Indirect   112   \$7,430,827   Total   303   \$528,727   Multiplier   1.59   \$9,074,197   7.1:1  \$218,179   EDA Cost per Direct Job   EDA Cost per Total Job   d Employment Analysis*  Before   After   After   After   After   After   After   After   3.530   3.576   1.31%  Before   After   After   After   After   \$21.27   \$20.68   2.80%  Before   After   After   After   4.804   4.751   1.09%  Before   After   After   After   4.804   After   After   4.806   After   After   4.807   After   4.807   After   4.808   After   After   4.809   After   4.809   After   4.809   After   4.809   After   4.800   After   4.800   4.801   After   4.801   After   4.802   After   4.803   4.804   After   4.806   4.804   After   4.806   4.806   4.807   After   4.807   4.807   After   4.807   4.808   4.809	\$1,114,642   Direct   191   \$0   Indirect   112   \$7,430,827   Total   303   \$528,727   Multiplier   1.59   \$9,074,197   7.1:1   \$218,179   EDA Cost per Direct Job   \$1,142   Before   After   A % A STD%   Before   After   A & STD%

Loan Moneys and E Loan Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 2,475,450	Direct	205		
Other Public	\$ 794,059	Indirect	67		
Private	\$ 1,957,119	Total	271		
New Equity	\$ 4,543,905	Multiplier	1.33		
Total	\$ 9,770,533				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 349,097	EDA Cost per Direct Job		\$1,707	
Total Investment per EDA Dollar	\$27.99	EDA Cost per Total Job		\$1,287	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	126	128	2	1.59%	
Total	Before	After	•	<b>▲</b> %	
Employment	23,687	23,958	271	1.15%	
Economic Structural	Change Analysi	e			
Economic	Before	≦ After	▲%	▲STD%	
Diversification Index	3.754	3.766	0.32%	0.47%	ро
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$27.37	\$27,30	-0.25%	-0.16%	inc
(					
Economic	Before	After	▲%	▲STD%	
Stage Index	4.242	4.243	0.02%	0.02%	inc
Import- Dependence	Before	After	▲%	ASTD%	
Index**	29.73%	29.56%	0.57%	0.74%	ро
Summany of Indiana					
Summary of Indices of 4 indices show		Economic :	omposite		_
2 of 4 indices snow positive economic structi	ral abango		otructural	1.07%	ро

\$ 152,101	Jobs Summ Direct		atco/retail	1100
-	1)Irect			
		68		
\$ 0 \$ 223,703	Indirect	26		_
,		94		_
	Multiplier	1.39		
-				
,199	EDA Cost per Direct Job		\$1,336	
	Total Job		\$962	
oloyment A	\nalysis*			
efore	After		<b>▲</b> %	
138	138	0	0.00%	
efore	After	<b>A</b>	<b>▲</b> %	
25,296	25,390	94	0.37%	
ge Analysi	is			
efore	After	▲%	▲STD%	
3.961	3.969	0.19%	0.27%	inc
efore	After	▲%	▲STD%	
\$22.86	\$22.83	-0.13%	-0.09%	inc
efore	After	<b>▲</b> %	▲STD%	
4.275	4.271	-0.09%	-0.09%	inc
	After	<b>▲</b> %	≜STD%	
32.62%	32.65%	-0.08%	-0.11%	inc
	efore  138  efore  25,296  ge Analysi efore  3.961  efore  \$22.86	\$ 489,699 :1  1,199	\$ 489,699 :1	\$ 489,699 :1  1,199

*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

McCormick, SC Loan Moneys and Er	molovment Crea	tion			
Loan Sum		Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 77,876	Direct	24		
Other Public	\$0	Indirect	4		
Private	\$ 233,629	Total	28		
New Equity	\$0	Multiplier	1.18		
Total	\$ 311,505				
Loan-Leverage Ratio	3.0:1				
EDA Cost	\$ 20,378	EDA Cost per Direct Job	r	\$849	
Total Investment per EDA Dollar	\$15.29	EDA Cost per Total Job	r	\$717	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	66	67	1	1.52%	]
Total	Before	After	<b>A</b>	▲%	
Employment	3,168	3,197	28	0.90%	
Economic Structural	Change Analysis				
Economic	Before	After	▲%	▲STD%	
Diversification Index	3,230	3.252	0.69%	1.01%	pos
Diversification fridex	3.230	3.232	0.0976		pus
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.40	\$22.22	-0.78%	-0.51%	neg
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.449	4.438	-0.24%	-0.24%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	36.63%	36.64%	-0.03%	-0.04%	ind
Summary of Indices		C	omposite		
			Structural		$\overline{}$

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Sum	mary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 881,934	Direct	138		
Other Public	\$ 9,625	Indirect	52		
Private	\$ 155,481	Total	190		
New Equity	\$ 864,328	Multiplier	1.38		
Total	\$ 1,911,368				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 332,008	EDA Cost per Direct Job		\$2,408	
Total Investment per EDA Dollar	\$5.76	EDA Cost per Total Job		\$1,744	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	105	105	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	14,656	14,846	190	1.30%	
Economic Structural	Change Analysi	is			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.744	3.749	0.16%	0.23%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.65	\$23.67	0.12%	0.08%	ind
Economic	Before	After	▲%	ASTD%	
Stage Index	4.099	4.097	-0.05%	-0.05%	ind
Import-			1000		
Dependence	Before	After	▲%	▲STD%	
Index**	33.09%	33.07%	0.07%	0.09%	ind
Summary of Indices		C	composite		

oan Moneys and Er	nployment Crea	<u>tion</u>			
Loan Sum	mary	Jobs Summa	ary (crea	ated/retair	ned)
RLF	\$ 5,532,524	Direct	580		
Other Public	\$ 913,283	Indirect	167		
Private	\$ 14,074,307	Total	748		
New Equity	\$ 2,699,494	Multiplier	1.29		
Total	\$ 23,219,607				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 649,679	EDA Cost per Direct Job		\$1,119	
Total Investment per EDA Dollar	\$35.74	EDA Cost per Total Job		\$869	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	209	210	1	0.48%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
	223.328	224,076	748	0.33%	
Employment	220,020	224,076	740	0.33%	
Economic Structural			740	0.33%	
Annual committee			<b>148</b>	0.33% ▲STD%	
Economic Structural	Change Analysi	S		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	inc
Economic Structural	Change Analysi Before	<u>S</u> After	▲%	▲STD%	inc
Economic Structural  Economic  Diversification Index	Change Analysi Before 3.941	S After 3.943	<b>▲</b> % 0.05%	▲STD% 0.08%	
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysi Before 3.941	After 3.943	<b>▲</b> % 0.05% <b>▲</b> %	▲STD% 0.08% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Change Analysi Before 3.941 Before \$31.77	After 3.943 After \$31.76	▲% 0.05% ▲% -0.05%	▲STD% 0.08% ▲STD% -0.03%	inc
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000) Economic Stage Index Import-	Change Analysi Before 3.941 Before \$31.77 Before 4.970	After 3.943 After \$31.76 After 4.970	▲% 0.05% ▲% -0.05%  ▲% -0.01%	▲STD% 0.08% ▲STD% -0.03% ▲STD% -0.01%	inc
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000) Economic Stage Index	Change Analysi Before 3.941 Before \$31.77	After 3.943 After \$31.76 After	▲% 0.05% ▲% -0.05%	▲STD% 0.08% ▲STD% -0.03%	inc

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Sumi	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ned'
RLF	\$ 23,363	Direct	2		
Other Public	\$0	Indirect	1		
Private	\$ 23,363	Total	3		
New Equity	\$ 14,018	Multiplier	1.27		
Total	\$ 60,744				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 2,270	EDA Cost per Direct Job		\$1,135	
Total Investment per EDA Dollar	\$26.76	EDA Cost per Total Job		\$893	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	156	156	0	0.00%	
Total	Before	After	A	<b>▲</b> %	
Employment	39,994	39,997	3	0.01%	
Economic Structural	Change Analysi	s			
Economic Frontic	Before	After	▲%	ASTD%	
Diversification Index	4.129	4.129	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
index (\$1,000)	\$26.25	\$26.25	0.00%	0.00%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	4.418	4.418	0.00%	0.00%	ine
Import-	Before	After	<b>▲</b> %	≜STD%	
Dependence	27.53%	27.53%	0.00%	0.00%	ine
	27,53%				
Dependence	27,53%		omposite		

Loan Moneys and Er Loan Sumi	700	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 2,790,039	Direct	330		
Other Public	\$ 2,142,962	Indirect	175		
Private	\$ 22,314,998	Total	505		
New Equity	\$ 8,253,994	Multiplier	1.53		
Total	\$ 35,501,993				
Loan-Leverage Ratio	11.7;1				
EDA Cost	\$ 388,530	EDA Cost per Direct Job		\$2,883	
Total Investment per EDA Dollar	\$42.91	EDA Cost per Total Job		\$1,884	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	107	109	2	1.87%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	13,035	13,540	505	3.88%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.505	3.528	0.66%	0.96%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.54	\$22.33	-0.91%	-0.59%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.792	3.770	-0.58%	-0.58%	neg
Import-					
Dependence	Before	After	▲%	▲STD%	
	34.86%	34.85%	0.05%	0.06%	ind
Index**					
		C	omposite		

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Moneys and Er Loan Sumi		Jobs Summ	ary (crea	ted/retai	ned)
RLF	\$ 1,088,901	Direct	373		
Other Public	\$ 4,530,441	Indirect	156		
Private	\$ 7,918,469	Total	529		
New Equity	\$ 2,491,069	Multiplier	1.42		
Total	\$ 16,028,879				
Loan-Leverage Ratio	13.7:1				
EDA Cost	\$ 501,665	EDA Cost per Direct Job		\$1,185	
Total Investment per EDA Dollar	\$36.27	EDA Cost per Total Job		\$836	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	106	107	1	0.94%	
Total	Before	After	_	▲%	
Employment	14,253	14,782	529	3.71%	
Economic Structural	Change Analysis	5			
Economic	Before	After	<b>▲</b> %	ASTD%	
Diversification Index	3.676	3.653	-0.62%	-0.90%	ne
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$20.00	\$19.77	-1.12%	-0.72%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.951	3.923	-0.71%	-0.71%	neg
Import- Dependence	Before	After	▲%	▲STD%	
Index**	34.86%	35.01%	-0.44%	-0.58%	ne
Summary of Indices		C	omposite		
0 of 4 indices show		Economic		-2.91%	nec

Anderson, TN					
Loan Moneys and Er	mployment Crea	tion			
Loan Sum		Jobs Summ	ary (crea	ated/retail	ned
RLF	\$ 237,742	Direct	50		
Other Public	\$ 806,342	Indirect	14		
Private	\$ 202,428	Total	64		
New Equity	\$ 201,057	Multiplier	1.29		
Total	\$ 1,447,569				
Loan-Leverage Ratio	5.1:1				
EDA Cost	\$ 154,609	EDA Cost per Direct Job		\$3,092	
Total Investment per EDA Dollar	\$9.36	EDA Cost per Total Job		\$2,405	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	•	<b>▲</b> %	
Types (4-Digit)	151	151	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	44,537	44,601	64	0.14%	
Economic Structural	Change Analysis	s			
Economic	Before	After	▲%	ASTD%	
Diversification Index	4.030	4.030	0.01%	0.02%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$38.81	\$38.80	-0.02%	-0.01%	inc
Economic	Before	After	▲%	▲STD%	
	4.779	4.780	0.03%	0.03%	inc
Stage Index					
Import-	Before	After	▲%	▲STD%	
	Before 28.61%	After 28.62%	<b>▲</b> %	▲STD% -0.07%	inc
Import- Dependence		28.62%			inc

<sup>\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

oan Moneys and Er_ Loan Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 1,959,031	Direct	215		
Other Public	\$0	Indirect	45		
Private	\$ 14,107,016	Total	260		
New Equity	\$ 893,217	Multiplier	1.21		
Total	\$ 16,959,263				
Loan-Leverage Ratio	7.7:1				
EDA Cost	\$ 130,337	EDA Cost per Direct Job		\$606	
Total Investment per EDA Dollar	\$130.12	EDA Cost per Total Job		\$501	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	210	210	0	0.00%	
Total	Before	After	<b>A</b> .	<b>▲</b> %	
Employment	64,696	64,956	260	0.40%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.182	4.182	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$30.45	\$30.44	-0.02%	-0.01%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.618	4.618	0.00%	0.00%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Dependence	24.71%	24.70%	0.04%	0.05%	inc
Index**					
Index** Summary of Indices			omposite		

Loan Moneys and Em	nployment Crea	tion			
Loan Sumn	nary	Jobs Summ	ary (crea	ted/retai	ned
RLF	\$ 110,861	Direct	14		
Other Public	\$0	Indirect	5		
Private	\$0	Total	19		
New Equity	\$0	Multiplier	1.37		
Total	\$ 110,861				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 18,769	EDA Cost per Direct Job		\$1,384	
Total Investment per EDA Dollar	\$5.91	EDA Cost per Total Job		\$1,008	
Baseline Industry and	Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	80	80	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,423	3,442	19	0.54%	
Economic Structural (	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.344	3.344	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.39	\$20.39	0.00%	0.00%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.109	4.109	0.00%	0.00%	inc
Import-			7		
Dependence	Before	After	▲%	▲STD%	
Index**	35.61%	35.61%	0.00%	0.00%	inc
Summary of Indices		_	omposite		
of 4 indices show positive economic structure	val abanas	Economic :		0.00%	inc

	mary	Jobs Summa	ary (crea	ted/retair	ned
RLF	\$ 143,443	Direct	20		
Other Public	\$0	Indirect	7		
Private	\$ 645,495	Total	27		
New Equity	\$0	Multiplier	1.37		
Total	\$ 788,938				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 52,261	EDA Cost per Direct Job		\$2,613	
Total Investment per EDA Dollar	\$15.10	EDA Cost per Total Job		\$1,906	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	117	117	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	12,029	12,056	27	0.23%	
Economic Structural	Change Analysis	e			
Economic	Before	⊆ After	▲%	▲STD%	
Diversification Index	3.886	3.889	0.09%	0.13%	in
Earnings per Worker	Before	After	▲%	▲STD%	
	\$23.88	\$23.88	0.00%	0.00%	in
Index (\$1,000)					
_	Before	After	▲%	ASTD%	
Index (\$1,000)	Before 4.511	After 4.508	<b>▲</b> % -0.05%	▲STD% -0.05%	in
Index (\$1,000)					in

	mary	Jobs Summa	try (crea	ted/retair	ieu
RLF	\$ 33,883	Direct	5		
Other Public	\$0	Indirect	2		
Private	\$ 41,070	Total	7		
New Equity	\$0	Multiplier	1.35		
Total	\$ 74,952				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 7,768	EDA Cost per Direct Job		\$1,554	
Total Investment per EDA Dollar	\$9.65	EDA Cost per Total Job		\$1,154	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	79	79	0	0.00%	
Total	Before	After		<b>▲</b> %	
Employment	4,212	4,219	7	0.16%	
	Ohanna Analysis				
Economic Structural	Change Analysis	<u> </u>		San Sal	
Economic	Before	After	▲%	▲STD%	
Economic Diversification Index	Before 3.618	After 3.621	<b>▲</b> % 0.06%	∆STD% 0.09%	in
					in
Diversification Index	3.618	3.621	0.06%	0.09%	in
Diversification Index  Earnings per Worker	3.618 Before	3.621 After	0.06%	0.09% ▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	3.618 Before \$19.53	3.621 After \$19.53	0.06% <b>^</b> % 0.02%	0.09% ▲STD% 0.02%	in
Diversification Index  Earnings per Worker Index (\$1,000)  Economic	3.618 Before \$19.53 Before	3.621 After \$19.53	0.06% <b>^</b> % 0.02% <b>^</b> %	0.09% ASTD% 0.02% ASTD%	

Loan Sum	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 312,416	Direct	60		
Other Public	\$ 326,760	Indirect	26		
Private	\$ 517,249	Total	86		
New Equity	\$0	Multiplier	1.44		
Total	\$ 1,156,425				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 31,787	EDA Cost per Direct Job		\$530	
Total Investment per EDA Dollar	\$36.38	EDA Cost per Total Job		\$369	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	80	80	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	4,073	4,159	86	2.11%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	2.916	2.920	0.14%	0.20%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$19.94	\$20.09	0.75%	0.49%	pos
Economic	Before	After	▲%	▲STD%	
Stage Index	3.507	3.494	-0.39%	-0.39%	neg
Import-	404	-		12220	
Dependence	Before	After	▲%	▲STD%	
Index**	37.82%	37.91%	-0.25%	-0.33%	neg
Summary of Indices		C	omposite		
1 of 4 indices show		Economic		-0.04%	inc

RLF	\$ 712,753	Direct	64		
Other Public	\$0	Indirect	15		
Private	\$ 1,024,798	Total	79		
New Equity	\$ 135,787	Multiplier	1.23		
Total	\$ 1,873,338				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 64,884	EDA Cost per Direct Job		\$1,007	
Total Investment per EDA Dollar	\$28.87	EDA Cost per Total Job		\$818	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	134	134	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	16,084	16,163	79	0.49%	
Economic Structural  Economic	Change Analysi Before	S After	<b>▲</b> %	▲STD%	
Diversification Index	4.106	4.107	0.00%	0.01%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.26	\$24.26	0.00%	0.00%	ind
Economic_	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.394	4.395	0.02%	0.02%	ind
Import- Dependence	Before	After	▲%	▲STD%	
Index**	29.13%	29.08%	0.18%	0.23%	ind
Summary of Indices		C	omposite		
0 of 4 indices show positive economic structu	ıral change	Economic			pos

Loan Summary Jobs Summary (created/retained)

Cumberland, TN

Loan Moneys and Employment Creation

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

positive economic structural change
pos= positive economic structural change
neg= negative economic structural change
ind= indeterminate economic structural change

Loan Sumi	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 646,761	Direct	50		
Other Public	\$0	Indirect	27		
Private	\$0	Total	77		
New Equity	\$0	Multiplier	1.54		
Total	\$ 646,761				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 77,588	EDA Cost per Direct Job		\$1,552	
Total Investment per EDA Dollar	\$8.34	EDA Cost per Total Job		\$1,008	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	293	293	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	441,757	441,834	77	0.02%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.266	4.266	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$35.06	\$35.06	0.00%	0.00%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.944	4.944	0.00%	0.00%	inc
Import-			-		
Dependence	Before 18.16%	After 18.16%	▲%	≜STD%	
index	18.16%	18.16%	0.01%	0.01%	inc

Loan Sum	nployment Crea	Jobs Summ	ary (cres	ated/retai	nad
				aleurietai	nçu
RLF Other Public	\$ 265,694	Direct	65		
Other Public Private	\$ 979,227 \$ 140,226	Total	76		
New Equity	\$ 140,226	Multiplier	1.16		_
Total	\$ 1,385,148	watipiici	1.10		
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 34,666	EDA Cost per Direct Job		\$533	
Total Investment per EDA Dollar	\$39.96	EDA Cost per Total Job		\$459	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	100	100	0	0.00%	
. Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	8,079	8,155	76	0.94%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.743	3.742	-0.03%	-0.05%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$23.50	\$23.49	-0.05%	-0.03%	ind
Economic	Before	After	▲%	ASTD%	
Stage Index	3.908	3.919	0.26%	0.26%	po
Import-			4.0/	A OTDA	
Dependence	Before	After	▲%	▲STD%	
Index**	33.55%	33.39%	0.49%	0.64%	ро
Summary of Indices			omposite		
2 of 4 indices show		Economic S	a[		

Loan Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 136,271	Direct	8		
Other Public	\$0	Indirect	- 1		
Private	\$ 279,715	Total	9		
New Equity	\$0	Multiplier	1.09	_	
Total	\$ 415,986				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 8,457	EDA Cost pe Direct Job	r	\$1,057	
Total Investment per EDA Dollar	\$49.19	EDA Cost pe Total Job	r	\$974	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After		▲%	
Types (4-Digit)	105	106	1	0.95%	
Total	Before	After		<b>▲</b> %	
Employment	9,422	9,431	9	0.09%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.848	3.851	0.10%	0.14%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.93	\$25.91	-0.08%	-0.05%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.873	3.872	-0.02%	-0.02%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	34.90%	34.90%	0.02%	0.02%	ind
Summary of Indices		C	omposite		
of 4 indices show		Economic			

*Baseline industry count and employment are from 1993	۱
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive	
economic structural change	

Loan Moneys and Er	molovment Creat	tion			
Loan Sum		Jobs Summ	arv (crea	ated/retai	ned
RLF	\$ 361.102	Direct	49		
Other Public	\$ 301,102	Indirect	49		
Private	\$ 155,753	Total	59		_
New Equity	\$ 31,151	Multiplier	1.19		
Total	\$ 548,005	wanpiici	1.10		
Loan-Leverage Ratio	0.5:1				
EDA Cost	\$ 97,384	EDA Cost per Direct Job		\$1,985	
Total Investment per EDA Dollar	\$5.63	EDA Cost per Total Job		\$1,664	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	•	▲%	
Types (4-Digit)	90	90	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	7,006	7,065	59	0.84%	
Economic Structural	Change Analysis				
Economic	Before	After	▲%	▲STD%	
	3.456	3.448	-0.22%	-0.32%	inc
Diversification Index					_
Diversification Index  Earnings per Worker	Before	After	▲%	▲STD%	
_	Before \$20.79	After \$20.78	<b>▲</b> %	▲STD% -0.04%	inc
Earnings per Worker	-				inc
Earnings per Worker Index (\$1,000)	\$20.79	\$20.78	-0.07%	-0.04%	
Earnings per Worker Index (\$1,000)	\$20.79 Before	\$20.78 After	-0.07% ▲% -0.12%	-0.04% ASTD% -0.12%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	\$20.79 Before 4.217	\$20.78 After 4.212	-0.07% <b>▲</b> %	-0.04%  ASTD% -0.12%  ASTD%	ind
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	\$20.79 Before 4.217	\$20.78 After 4.212	-0.07% ▲% -0.12%	-0.04% ASTD% -0.12%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	\$20.79 Before 4.217	\$20.78 After 4.212 After 32.95%	-0.07%  ▲% -0.12%  ▲% -0.13%  omposite	-0.04%  ASTD% -0.12%  ASTD% -0.17%	inc

os= positive economic structural change eg= negative economic structural change id= indeterminate economic structural chang

	mary	Jobs Summa	ary (crea	<u>tted/retair</u>	100)
RLF	\$ 226,380	Direct	90		
Other Public	\$ 80,208	Indirect	44		
Private	\$ 511,740	Total	134		
New Equity	\$0	Multiplier	1.49		
Total	\$ 818,328				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 6,748	EDA Cost per Direct Job		\$75	
Total Investment per EDA Dollar	\$121.26	EDA Cost per Total Job		\$50	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	120	120	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	13,133	13,267	134	1.02%	
Economic Structural	Change Analysis	9			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.967	3.966	-0.04%	-0.05%	ind
	D-1	After	▲%	ASTD%	
Earnings per Worker	Before	Allei	A 70		
Earnings per Worker Index (\$1,000)	\$23.84	\$23.94	0.43%	0.27%	pos
				0.27% ▲STD%	pos
Index (\$1,000)	\$23.84	\$23.94	0.43%		
Index (\$1,000)	\$23.84 Before	\$23.94 After	0.43%	▲STD%	inc

Loan Sumi	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 312,327	Direct	89		
Other Public	\$0	Indirect	18		
Private	\$ 960,869	Total	107		
New Equity	\$ 9,703	Multiplier	1.21		
Total	\$ 1,282,899				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 41,023	EDA Cost per Direct Job		\$461	
Total Investment per EDA Dollar	\$31.27	EDA Cost per Total Job		\$382	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b> .	<b>▲</b> %	
Types (4-Digit)	124	124	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	13,944	14,051	107	0.77%	
Economic Structural	Change Analysi	s			
Feonomic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.907	3.915	0.19%	0.27%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.57	\$26.51	-0.23%	-0.15%	ine
Economic	Before	After	▲%	▲STD%	
Stage Index	3.778	3.780	0.06%	0.06%	in
Import-					
Dependence	Before	After	<b>▲</b> %	▲STD%	_
Index**	31.32%	31.29%	0.10%	0.13%	in
Summary of Indices			omposite		
			Structural		_

Jobs Summary (created/retained)

17

64

\$2,016

\$1,467

**≜**%

0.00%

▲%

1.70%

▲STD%

▲STD%

0.00% ind

1.37

Direct Indirect

Total

Multiplier

EDA Cost per

EDA Cost per

81 0

3,823

64

▲%

▲%

\$18.76 0.00%

3.452 0.00% 0.00% ind

Direct Job

Tetal Job

After

Grundy, TN

Loan Moneys and Employment Creation Loan Summary

\$ 380,409

\$ 380,409

0.0:1

Baseline Industry and Employment Analysis\*

\$ 93,786

\$4.06

Before

Before

Before

Before

\$0

\$0

\$0

81

3,759

3.452

\$18.76

RLF

Other Public

New Equity

Loan-Leverage Ratio

Total Investment

per EDA Dollar

SIC Business

Types (4-Digit)

Employment

Economic

Diversification Index

Earnings per Worker

Index (\$1,000)

Total

Economic Structural Change Analysis

**EDA Cost** 

Private

Total

Loan Sumr	mary	Jobs Summa	ary (crea	ated/retair	ned)
RLF	\$ 155,753	Direct	20		
Other Public	\$0	Indirect	45		
Private	\$ 186,903	Total	65		
New Equity	\$ 81,228	Multiplier	3.23		
Total	\$ 423,884				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 24,523	EDA Cost per Direct Job		\$1,226	
Total Investment per EDA Dollar	\$17.29	EDA Cost per Total Job		\$379	
aseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	156	157	1	0.64%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	34,925	34,990	65	0.19%	
conomic Structural	Change Analysis	S			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.001	4.004	0.07%	0.11%	ind
arnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.94	\$24.93	-0.03%	-0.02%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.877	3.877	0.01%	0.01%	inc
Import- Dependence	Before	After	▲%	▲STD%	
	30.83%	30.82%	0.02%	0.02%	inc

Before	After	▲%	▲STD%	
4.358	4.358	0.00%	0.00%	ind
Before	After	<b>▲</b> %	▲STD%	
34.36%	34.36%	0.00%	0.00%	ind
	С	omposite		
ral change			0.00%	ind
	4.358 Before 34.36%	4.358 4.358  Before After  34.36% 34.36% C  Economic	4.358 4.358 0.00%    Before	4.358

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Direct Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job allysis*  After			
Total Multiplier  EDA Cost per Direct Job  EDA Cost per Total Job  nalysis*  After	138 2.52	\$857 \$341	
EDA Cost per Direct Job EDA Cost per Total Job nallysis*	2.52	\$857 \$341	
EDA Cost per Direct Job EDA Cost per Total Job nalysis*		\$857 \$341	
Direct Job  EDA Cost per Total Job  nalysis*  After		\$341	
Direct Job  EDA Cost per Total Job  nalysis*  After		\$341	
Direct Job  EDA Cost per Total Job  nalysis*  After		\$341	
Total Job nalysis* After		▲%	
After	_		
	_		
158	1	0.640/	
		0.04%	
After	_	▲%	
37,159	138	0.37%	
After	▲%	▲STD%	
4.104	0.14%	0.21%	in
After	▲%	▲STD%	
\$29.18	-0.08%	-0.05%	in
After	▲%	ASTD%	
4.114	0.00%	0.00%	in
After	▲%	▲STD%	
30.06%	0.14%	0.19%	in
0	omposito		
	After \$29.18  After 4.114  After 30.06%  C Economic	After ▲% \$29.18 -0.08%  After ▲% 4.114 0.00%  After ▲% 30.06% 0.14%	After

\$ 1,023,392				ned
	Direct	125		
\$0	Indirect	77		
\$0	Total	201		
\$0	Multiplier	1.62		
\$ 1,023,392				
0.0:1				
\$ 91,165	EDA Cost per Direct Job		\$731	
\$11.23	EDA Cost per Total Job		\$453	
Employment A	nalysis*			
Before	After		▲%	
274	274	0	0.00%	
Before	After		▲%	
198,254	198,455	201	0.10%	
Change Analysis	s			
Before	After	▲%	▲STD%	
4.325	4.325	0.00%	0.00%	inc
Before	After	▲%	▲STD%	
\$33.46	\$33.46	0.00%	0.00%	inc
Before	After	▲%	▲STD%	
4.732	4.732	0.00%	0.00%	inc
Before	After	▲%	▲STD%	
21.16%	21.16%	0.00%	0.00%	inc
	C	omposite		
	\$ 0 \$ 1,023,392 0.0:1 \$ 91,165 \$11.23 d Employment A Before 274 Before 198,254 Change Analysis Before 4.325 Before \$33.46 Before	\$ 0 Multiplier \$ 1,023,392 0.0:1 \$ 91,165 EDA Cost per Direct Job \$ 11.23 EDA Cost per Total Job d Employment Analysis* Before After 274 274 Before After 198,254 198,455 Change Analysis Before After 4.325 4.325 Before After \$ 33.46 \$ 33.46 Before After 4.732 4.732 Before After 4.732 4.732 Before After 4.732 4.732 Before After 21.16% 21.16%	\$ 0 Multiplier 1.62 \$ 1,023,392 0.0:1 \$ 91,165 EDA Cost per Direct Job \$ 11,23 EDA Cost per Total Job d Employment Analysis* Before After A 198,254 198,455 201  Change Analysis Before After A 4.325 4.325 0.00%  Before After A%  \$ 33.46 \$ 33.46 0.00%  Before After A%  Before After A%  \$ 4.732 4.732 0.00%  Before After A%  Before After A%  \$ 30.00%	\$ 0 Multiplier 1.62 \$ 1,023,392 0.0:1 \$ 91,165 EDA Cost per Direct Job \$ 3731 \$ 11,23 EDA Cost per Total Job \$ 453  GENERAL STDWARD STORM

Loan Sum	mployment Crea mary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 153,888	Direct	16		
Other Public	\$ 900,595	Indirect	3		
Private	\$ 285,217	Total	19		
New Equity	\$ 43,049	Multiplier	1.21		
Total	\$ 1,382,749				
Loan-Leverage Ratio	8.0:1				
EDA Cost	\$ 103,130	EDA Cost per Direct Job		\$6,446	
Total Investment per EDA Dollar	\$13.41	EDA Cost per Total Job	•	\$5,344	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After		▲%	
Types (4-Digit)	104	105	1	0.96%	
Total	Before	After	<b>A</b>	▲%	
Employment	9,696	9,715	19	0.20%	
Economic Structural	Change Analysi	c			
		-	A 9/	A CTDW	
Economic	Before	After	▲%	▲STD%	12.4
		-	<b>▲</b> %	▲STD% 0.27%	ind
Economic	Before	After			ind
Economic Diversification Index	Before 3.590	After 3.597	0.18%	0.27%	
Economic Diversification Index Earnings per Worker	Before 3.590 Before	After 3.597	0.18%	0.27% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.590 Before \$26.18	After 3.597 After \$26.13	0.18% <b>4</b> % -0.17%	0.27% ▲STD% -0.11%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.590 Before \$26.18 Before 4.238	After 3.597 After \$26.13 After 4.236	0.18%	0.27%  ASTD%  -0.11%  ASTD%  -0.04%	ind
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.590  Before \$26.18  Before 4.238	After 3.597 After \$26.13 After 4.236	0.18%	0.27%  ASTD%  -0.11%  ASTD%  -0.04%  ASTD%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence Index**	Before 3.590 Before \$26.18 Before 4.238	After 3.597 After \$26.13 After 4.236 After 31.41%	0.18%  &% -0.17%  &% -0.04%  &0.01%	0.27%  ASTD%  -0.11%  ASTD%  -0.04%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	Before 3.590  Before \$26.18  Before 4.238	After 3.597 After \$26.13 After 4.236 After 31.41%	0.18%  &% -0.17%  &% -0.04%  0.01%  composite	0.27%  ASTD% -0.11%  ASTD% -0.04%  ASTD% 0.01%	ind

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Hardin, TN Loan Moneys and Er	molovment Crea	tion			
Loan Sum		Jobs Summ	ary (cre	ated/retai	ned)
RLF	\$ 249,204	Direct	23		
Other Public	\$ 373,806	Indirect	14		
Private	\$ 38,938	Total	37		
New Equity	\$0	Multiplier	1.60		
Total	\$ 661,949				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 35,684	EDA Cost per Direct Job	r	\$1,551	
Total Investment per EDA Dollar	\$18.55	EDA Cost per Total Job	r	\$970	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	116	116	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	10,347	10,383	37	0.36%	
Economic Structural	Change Analysis	<u>S</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.771	3.778	0.18%	0.27%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$25.12	\$25.12	-0.01%	-0.01%	ind
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.179	4.177	-0.04%	-0.04%	ind
Import-	D-1	4.0	▲%	▲STD%	
Dependence Index**	Before 30.48%	After 30.49%	-0.03%	-0.03%	in i
index]	30.48%]	30.49%]	-0.03%	*0.03%	ind
Summary of Indices			composite		
of 4 indices show			Structural		

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Sum	nployment Crea marv	Jobs Summa	arv (crea	ted/retair	ned)
RIF	\$ 38.661	Direct	6		
Other Public	\$ 45,565	Indirect	2		_
Private	\$ 59,372	Total	8		
New Equity	\$0	Multiplier	1.37		
Total	\$ 143,598				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 14,612	EDA Cost per Direct Job		\$2,435	
Total Investment per EDA Dollar	\$9.83	EDA Cost per Total Job		\$1,780	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	95	95	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	8,010	8,018	8	0.10%	
Economic Structural	Change Analysi	<u>s</u>			
Economic Structural	Change Analysi Before	S After	<b>▲</b> %	▲STD%	
		_	<b>▲</b> %	▲STD% 0.01%	ind
Economic	Before	After			ind
Economic Diversification Index	Before 4.013	After 4.013	0.01%	0.01%	
Economic Diversification Index Earnings per Worker	Before 4.013	After 4.013	0.01%	0.01% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 4.013 Before \$23.35	After 4.013 After \$23.36	0.01% <b>^</b> % 0.03%	0.01% ▲STD% 0.02%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 4.013 Before \$23.35 Before	After 4.013 After \$23.36	0.01% <b>^</b> % 0.03% <b>^</b> % -0.02%	0.01%  ASTD%  0.02%  ASTD%  -0.02%	ind
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 4.013 Before \$23.35 Before	After 4.013 After \$23.36	0.01% <b>^</b> % 0.03% <b>^</b> %	0.01% ▲STD% 0.02%	ind

Loan Sumi	nployment Creat	Jobs Summa	ary (crea	ted/retair	ned)
		Direct	250		,
RLF Other Public	\$ 138,075 \$ 2,554,392	Indirect	250		
Other Public Private	\$ 8,284,514	Total	338		_
New Equity	\$ 690,376	Multiplier	1.35		
Total	\$ 11,667,357	Widitiplier	1.00		
Loan-Leverage Ratio	83.5:1				
EDA Cost	\$ 3,605	EDA Cost per Direct Job		\$14	
Total Investment per EDA Dollar	\$3,236.68	EDA Cost per Total Job		\$11	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	103	104	1	0.97%	
Total	Before	After	•	▲%	
Employment	11,394	11,732	338	2.97%	
Economia Structural	Chango Analysi	6			
		_	<b>≜</b> %	▲STD%	
Economic Structural  Economic  Diversification Index	Before 3.738	<u>S</u> After 3.766	<b>▲</b> %	▲STD% 1.11%	ро
Economic Diversification Index	Before 3.738	After 3.766	0.76%	1.11%	po
Economic Diversification Index Earnings per Worker	Before 3.738	After 3.766 After	0.76%	1.11% ▲STD%	
Economic Diversification Index	Before 3.738	After 3.766	0.76% <b>^</b> % -2.10%	1.11% ▲STD% -1.36%	
Economic Diversification Index Earnings per Worker	Before 3.738 Before \$24.81	After 3.766 After \$24.29	0.76% <b>^</b> % -2.10% <b>^</b> %	1.11% ASTD% 1.36% ASTD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.738  Before \$24.81	After 3.766 After \$24.29	0.76% <b>^</b> % -2.10%	1.11% ▲STD% -1.36%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.738 Before \$24.81 Before 3.887	After 3.766 After \$24.29 After 3.874	0.76% <b>^</b> % -2.10% <b>^</b> %	1.11% ASTD% 1.36% ASTD%	ne
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.738 Before \$24.81	After 3.766 After \$24.29	0.76% <b>^</b> % -2.10% <b>^</b> % -0.33%	1,11% ▲STD% -1,36% ▲STD% -0,33%	ne
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 3.738   Before \$24.81   Before 3.887	After 3.766 After \$24.29 After 3.874 After 34.03%	0.76%  ^% -2.10%  ^% -0.33%	1.11%  ASTD%  -1.36%  ASTD%  -0.33%  ASTD%	ne

Loan Sumr	nary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 283,139	Direct	53		
Other Public	\$ 591,860	Indirect	12		
Private	\$ 631,326	Total	65		
New Equity	\$ 61,522	Multiplier	1.22		
Total	\$ 1,567,848				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 31,137	EDA Cost per Direct Job		\$587	
Total Investment per EDA Dollar	\$50.35	EDA Cost per Total Job		\$480	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	105	106	1	0.95%	
Total	Before	After	<b>A</b>	▲%	
Employment	6,105	6,170	65	1.06%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.641	3.661	0.53%	0.78%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.44	\$21.28	-0.72%	-0.47%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.141	4.134	-0.18%	-0.18%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	34.18%	34.14%	0.11%	0.14%	ind
Cummons of Indiana			omposite		
Summary of Indices					

Loan Sumr	nary	Jobs Summa	aly (Gloa	touriotan	
RLF	\$ 210,339	Direct	65		
Other Public	\$0	Indirect	41		
Private	\$0	Total	106		
New Equity	\$0	Multiplier	1.63		
Total	\$ 210,339				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 12,480	EDA Cost per Direct Job		\$192	
Total Investment per EDA Dollar	\$16.85	EDA Cost per Total Job		\$118	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	76	76	0	0.00%	
				4.0/	
Total	Before	After		▲%	
Total Employment	Before 2,804	After 2,910	106	3.77%	
	2,804	2,910	106		
Employment Economic Structural	2,804 Change Analysi	2,910 <u>S</u>		3.77%	pos
Employment  Economic Structural  Economic  Diversification Index	2,804 Change Analysi Before	2,910 <u>S</u> After	▲%	3.77% ▲STD%	pos
Employment  Economic Structural  Economic	2,804 Change Analysi Before 3.201	2,910 S After 3.247	<b>≜</b> %	3.77% ASTD% 2.10%	
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker	2,804 Change Analysi Before 3.201	2,910 S After 3.247	<b>≜</b> % 1.44% <b>▲</b> %	3.77%  ASTD%  2.10%  ASTD%	
Employment  Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)	2,804  Change Analysi  Before 3.201  Before \$22.43	2,910 S After 3.247 After \$22.95	▲% 1.44% ▲% 2.32%	3.77% ▲STD% 2.10% ▲STD% 1.50%	pos
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	2,804  Change Analysi  Before 3.201  Before \$22.43	2,910 S After 3.247 After \$22.95	▲% 1.44%  ▲% 2.32%	3.77%  ▲STD%  2.10%  ▲STD%  1.50%  ▲STD%	pos
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	2,804  Change Analysi  Before 3.201  Before \$22.43  Before 4.078	2,910 S After 3.247 After \$22,95 After 4.085	▲% 1.44%  ▲% 2.32%  ▲% 0.17%	3.77%  ASTD% 2.10%  ASTD% 1.50%  ASTD% 0.17%	pos pos ind
Employment  Economic Structural Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	2,804  Change Analysi Before	2,910 S After 3.247 After \$22,95 After 4.085 After 36.22%	▲% 1.44%  ▲% 2.32%  ▲% 0.17%	3.77%  ASTD% 2.10%  ASTD% 1.50%  ASTD% 0.17%	pos

Houston, TN

Loan Moneys and Employment Creation

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 797,413	Direct	81		
Other Public	\$0	Indirect	81		
Private	\$0	Total	162		
New Equity	\$0	Multiplier	2.00		
Total	\$ 797,413				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 69,603	EDA Cost per Direct Job		\$858	
Total Investment per EDA Dollar	\$11.46	EDA Cost per Total Job		\$429	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	_	<b>▲</b> %	
in County (4-Digit)	99	102	3	3.03%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	9,108	9,270	162	1.78%	
Economic Otructural	Change Analysis				
		-	A 9/	A OTDO	
Economic  Diversification Index	Before 3.735	After 3.759	<b>▲</b> %	▲STD% 0.93%	pos
Economic Diversification Index	Before 3.735	After 3.759		0.93%	pos
Economic	Before	After	0.64%		
Economic Diversification Index Earnings per Worker	Before 3.735 Before	After 3.759	0.64%	0.93% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.735 Before \$39.86	After 3.759 After \$39.56	0.64% ▲% -0.75%	0.93% ▲STD% -0.48%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic Stage Index Import-	Before 3.735 Before \$39.86 Before 4.137	After 3.759 After \$39.56 After 4.139	0.64%  &% -0.75%  &% 0.05%	0.93%  ASTD%  -0.48%  ASTD%  0.05%	neç
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic Stage Index	Before 3.735 Before \$39.86	After 3.759 After \$39.56 After	0.64% ▲% -0.75% ▲%	0.93% ASTD% -0.48% ASTD%	neç

Loan Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 636,879	Direct	243		
Other Public	\$ 513,373	Indirect	72		
Private	\$ 265,901	Total	315		
New Equity	\$ 177,203	Multiplier	1.30		
Total	\$ 1,593,355				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 197,889	EDA Cost per Direct Job		\$815	
Total Investment per EDA Dollar	\$8.05	EDA Cost per Total Job	r	\$629	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	78	79	1	1.28%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,778	4,093	315	8.33%	
Economic Structural	Change Analysis	s			
Economic	Before	≚ After	▲%	▲STD%	
Diversification Index	3.278	3.298	0.60%	0.87%	ро
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$19.83	\$19.30	-2.68%	-1.73%	ne
1110ex (\$1,000)]		After	▲%	ASTD%	
Economic	Before			-0.38%	ne
11. 11.	Before 3.630	3.616	-0.38%		
Economic		3.616 After	-0.38%	▲STD%	
Economic Stage Index Import-	3.630			▲STD% -0.39%	ne
Economic Stage Index Import- Dependence	3.630 Before	After 36.04%	▲%		ne

	nary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 175,750	Direct	100		
Other Public	\$0	Indirect	34		
Private	\$ 174,894	Total	134		
New Equity	\$0	Multiplier	1.34		
Total	\$ 350,644				
Leverage Ratio	1.0:1				
Cost	\$ 24,355	EDA Cost per Direct Job		\$244	
Investment DA Dollar	\$14.40	EDA Cost per Total Job		\$182	
ne Industry and	Employment A	nalysis*			
SIC Business	Before	After		▲%	
Types (4-Digit)	127	127	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	14,632	14,765	134	0.91%	
mic Structural C	Change Analysis	5			
Economic	Before	After	<b>▲</b> %	ASTD%	
ification Index	3.982	3.993	0.30%	0.44%	pos
gs per Worker	Before	After	<b>▲</b> %	▲STD%	
ndex (\$1,000)	\$23.77	\$23.79	0.08%	0.05%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.115	4.109	-0.14%	-0.14%	ind
Import-	Before	After	▲%	▲STD%	
Dependence					

*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

Lawrence, TN					
Loan Moneys and Er	nployment Crea	tion			
Loan Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 138,204	Direct	134		
Other Public	\$ 499,315	Indirect	69		
Private	\$ 871,752	Total	203		
New Equity	\$ 289,146	Multiplier	1.52		
Total	\$ 1,798,416				
Loan-Leverage Ratio	12.0:1				
EDA Cost	\$ 16,011	EDA Cost per Direct Job		\$119	
Total Investment per EDA Dollar	\$112.33	EDA Cost per Total Job		\$79	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	•	<b>▲</b> %	
Types (4-Digit)	136	136	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	20,336	20,540	203	1.00%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.946	3.956	0.25%	0.37%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.06	\$25.08	0.08%	0.05%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.910	3.906	-0.08%	-0.08%	ind
Import-	-	-			
Dependence	Before	After	▲%	▲STD%	
Index**	32.77%	32.84%	-0.20%	-0.26%	ind
Summary of Indices		0	omposite		
of 4 indices show		Economic			

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

: 34 : 6 1 40 · 1.17		
40 1.17	\$1,581	
1.17	\$1,581	
ər		
er	\$1,350	
<b>A</b>	▲%	
0	0.00%	
<b>A</b>	<b>▲</b> %	
40	0.88%	
▲%	▲STD%	
0.02%	0.03%	ind
▲%	▲STD%	
-0.02%	-0.01%	ind
▲%	▲STD%	
0.03%	0.03%	inc
▲%	≜STD%	
	0.16%	inc
8	▲% % 0.12% Composite ic Structura	≜% ≜STD%

Loan Sumr	nary	Jobs Summa	ary (crea	ted/retair	100
RLF	\$ 235,357	Direct	30		
Other Public	\$ 621,486	Indirect	4		
Private	\$ 918,052	Total	35		
New Equity	\$ 182,294	Multiplier	1.14		
Total	\$ 1,957,189				
Loan-Leverage Ratio	7.3:1				
EDA Cost	\$ 60,132	EDA Cost per Direct Job		\$1,990	
Total Investment per EDA Dollar	\$32.55	EDA Cost per Total Job		\$1,743	
Baseline Industry and	Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	123	123	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	13,091	13,125	35	0.26%	
Economic Structural	Change Analysi	ie			
		After	▲%	▲STD%	
Economic	Before 3.812	3.814	0.08%	0.09%	ir
Diversification Index	3.812	3.0141	0.06%	0.0876	**
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.71	\$21.71	-0.02%	-0.01%	ir
Economic	Before	After	▲%	ASTD%	
Stage Index	3,911	3.909	-0.06%	-0.06%	i
Import-					
Dependence	Before	After	▲%	≜STD%	_
Index**	31.63%	31.61%	0.06%	0.08%	İ
Summary of Indices		C	omposite		
0 of 4 indices show		Economic			l i

oan Moneys and En Loan Sumr		Jobs Summa	ary (crea	ted/retain	ned)
RLF	\$ 344,264	Direct	43		
Other Public	\$0	Indirect	9		
Private	\$ 649,798	Total	52		
New Equity	\$0	Multiplier	1.21		
Total	\$ 994,062				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 34,449	EDA Cost per Direct Job		\$801	
Total Investment per EDA Dollar	\$28.86	EDA Cost per Total Job		\$660	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	124	125	1	0.81%	
Total	Before	After	<b>A</b>	▲%	
Employment	13,755	13,807	52	0.38%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.097	4.103	0.14%	0.20%	inc
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$27.12	\$27.06	-0.25%	-0.16%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.189	4.189	-0.02%	-0.01%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	30.73%	30.69%	0.13%	0.17%	inc
Summary of Indices		C	omposite		
0 of 4 indices show positive economic structu		Economic		0.000/	in

positive economic ciracter ar emange	
*Baseline industry count and employment are from 1993	
**The sign of the import-dependence index is reversed, so	a positive index change will indicate a positive
economic structural change	

Loan Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ned)
RIF	\$ 354,792	Direct	43		
Other Public	\$0	Indirect	19		
Private	\$0	Total	62		
New Equity	\$0	Multiplier	1.44		
Total	\$ 354,792				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 25,751	EDA Cost per Direct Job		\$593	
Total Investment per EDA Dollar	\$13.78	EDA Cost per Total Job		\$413	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	130	130	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	24,006	24,068	62	0.26%	
Economic Structural	Change Analysi	s			
Economic Economic	Before	After	▲%	▲STD%	
Diversification Index	4.029	4.029	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$31.82	\$31.82	0.00%	0.00%	inc
Index (\$1,000)]	Before	After	▲%	▲STD%	
Economic	Before		0.00%	0.00%	ind
	3.964	3.964	010070		
Economic	3.964				
Economic Stage Index Import- Dependence	3.964 Before	After	<b>▲</b> %	▲STD%	
Economic Stage Index Import-	3.964			ASTD% 0.00%	ine
Economic Stage Index Import- Dependence	3.964 Before	After 30.87%	<b>▲</b> %		ine

Loan Moneys and E					
Loan Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 417,776	Direct	172		
Other Public	\$ 308,693	Indirect	200		
Private	\$0	Total	372		
New Equity	\$ 140,903	Multiplier	2.17		
Total	\$ 867,372				
Loan-Leverage Ratio	1.1:1				
EDA Cost	\$ 74,283	EDA Cost per Direct Job		\$432	
Total Investment per EDA Dollar	\$11.68	EDA Cost per Total Job		\$199	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	114	116	2	1.75%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	11,240	11,612	372	3.31%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.793	3.822	0.76%	1.11%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.48	\$22.27	-0.91%	-0.59%	neç
Economic	Before	After	▲%	▲STD%	
Stage Index	4.066	4.060	-0.17%	-0.17%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	_
Index**	32.38%	32.43%	-0.14%	-0.18%	ind
Summary of Indices 1 of 4 indices show		C	omposite		

Loan Sum	mary	Jobs Summa	ary (crea	ated/retai	ned
RLF	\$ 723,368	Direct	144		
Other Public	\$ 1,017,925	Indirect	188		
Private	\$ 1,526,469	Total	332		
New Equity	\$0	Multiplier	2.31		
Total	\$ 3,267,762				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 109,837	EDA Cost per Direct Job		\$763	
Total Investment per EDA Dollar	\$29.75	EDA Cost per Total Job		\$330	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	89	90	1	1.12%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	8,010	8,342	332	4.15%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.493	3.532	1.13%	1.65%	ро
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.05	\$21.06	0.02%	0.02%	inc
Economic	Before	After	▲%	▲STD%	
Otens Index	3.625	3.629	0.12%	0.12%	inc
Stage Index		After	▲%	▲STD%	
Import-	Defere				
	Before 34.62%	34.47%	0.42%	0.55%	po

Loan Sum	mary	Jobs Summ	ary (crea	ted/retai	ned
RLF	\$ 544,506	Direct	287		
Other Public	\$0	Indirect	117		
Private	\$ 8,802,853	Total	404		
New Equity	\$ 5,535,815	Multiplier	1.41		
Total	\$ 14,883,174				
Loan-Leverage Ratio	26.3:1				
EDA Cost	\$ 329,438	EDA Cost per Direct Job		\$1,148	
Total Investment per EDA Dollar	\$45.18	EDA Cost per Total Job		\$815	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	175	176	1	0.57%	
Total	Before	After	<b>A</b>	▲%	
Employment	54,515	54,920	404	0.74%	
Economic Structural	Change Analysis	à			
Economic	Before	After	▲%	ASTD%	
Diversification Index	4.176	4.188	0.28%	0.41%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$30.57	\$30.40	-0.56%	-0.36%	ne
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.586	4.573	-0.30%	-0.30%	neg
Import-	20.00			Total Control	
Dependence	Before	After	▲%	▲STD%	
Index**	23.91%	23.91%	0.03%	0.04%	inc
Summary of Indices		C	omposite		
ositive economic structu		Economic :		-0.22%	inc

*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

	mployment Creat				
Loan Sum	mary	Jobs Summ	ary (crea	ated/retai	nec
RLF	\$ 180,539	Direct	. 55		
Other Public	\$0	Indirect	9		
Private	\$0	Total	31		
New Equity	\$0	Multiplier	1.40		
Total	\$ 180,539				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 52,210	EDA Cost per Direct Job		\$2,364	
Total Investment per EDA Dollar	\$3.46	EDA Cost per Total Job		\$1,693	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	99	99	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	8,807	8,838	31	0.35%	
Economic Structural	Change Analysis	9			
	Before	After	▲%	▲STD%	
Economic	perore	Arter	- 10		
Diversification Index	3.816	3.816	0.00%	0.00%	ine
Diversification Index  Earnings per Worker	3.816 Before	3.816 After	0.00%	▲STD%	in
Diversification Index	3.816	3.816	0.00%		
Diversification Index  Earnings per Worker	3.816 Before	3.816 After	0.00%	▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	3.816 Before \$25.13	3.816 After \$25.13	0.00% <b>^</b> % 0.00%	▲STD% 0.00%	ine
Earnings per Worker Index (\$1,000)	3.816 Before \$25.13 Before	3.816 After \$25.13	0.00% <b>A</b> % 0.00% <b>A</b> %	▲STD% 0.00% ▲STD%	in
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.816 Before \$25.13 Before 4.315	3.816 After \$25.13 After 4.315	0.00% <b>A</b> % 0.00% <b>A</b> % 0.00%	▲STD% 0.00% ▲STD% 0.00%	ind
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	3.816  Before \$25.13  Before 4.315  Before	3.816 After \$25.13 After 4.315 After 29.10%	0.00% <b>A</b> %  0.00% <b>A</b> %  0.00%	▲STD% 0.00% ▲STD% 0.00%	in

Loan Sum	mary .	Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 592,205	Direct	125		
Other Public	\$ 34,245	Indirect	67		
Private	\$ 2,939,966	Total	192		
New Equity	\$ 808,962	Multiplier	1.54		
Total	\$ 4,375,378				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 121,590	EDA Cost per Direct Job		\$972	
Total Investment per EDA Dollar	\$35.98	EDA Cost per Total Job		\$633	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	154	156	2	1.30%	
Total	Before	After	<b>A</b>	▲%	
Employment	37,454	37,646	192	0.51%	
Economic Structural	Change Analysi	is			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.750	3.759	0.23%	0.33%	inc
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$41.40	\$41.30	-0.24%	-0.15%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.260	4.258	-0.05%	-0.05%	inc
Import-					
Dependence	Before	After	▲%	▲STD%	
	27.68%	27.68%	0.02%	0.02%	in
Index**					
Index** Summary of Indices		C	omposite		

	mary .	Jobs Summa	ary (crea	ted/retain	lea.
RLF	\$ 73,839	Direct	9		
Other Public	\$0	Indirect	3		
Private	\$0	Total	12		
New Equity	\$0	Multiplier	1.38		
Total	\$ 73,839				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 10,415	EDA Cost per Direct Job		\$1,153	
Total Investment per EDA Dollar	\$7.09	EDA Cost per Total Job		\$837	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	84	84	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,105	3,118	12	0.40%	
Economic Structural	Chango Analysis				
Economic Structural			▲%	▲STD%	
			A 70	A31U76	
Economic	Before	After	0.000/	0.000/	in
Economic Diversification Index	3.286	3.286	0.00%	0.00%	in
			0.00%	0.00% ▲STD%	in
Diversification Index	3.286	3.286			
Diversification Index  Earnings per Worker  Index (\$1,000)	3.286 Before \$21.32	3.286 After	▲%	▲STD%	
Earnings per Worker Index (\$1,000)	3.286 Before	3.286 After \$21.32	<b>▲</b> % 0.00%	▲STD% 0.00%	in
Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import-	3.286 Before \$21.32 Before 3.793	3,286 After \$21,32 After 3,793	▲% 0.00% ▲% 0.00%	▲STD% 0.00% ▲STD% 0.00%	ine
Earnings per Worker Index (\$1,000)  Economic Stage Index	3.286 Before \$21.32 Before	3.286 After \$21.32 After	<b>▲</b> % 0.00% <b>▲</b> %	▲STD% 0.00% ▲STD%	in

Loan Sumr	nployment Creat mary	Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 573,455	Direct	53		
Other Public	\$ 433,229	Indirect	51		
Private	\$ 1,551,163	Total	104		
New Equity	\$ 1,080,907	Multiplier	1.95		
Total	\$ 3,638,755				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 164,550	EDA Cost per Direct Job		\$3,105	
Total Investment per EDA Dollar	\$22.11	EDA Cost per Total Job		\$1,589	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	124	125	1	0.81%	
Total	Before	After	<b>A</b>	▲%	
Employment	14,162	14,266	104	0.73%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	<b>▲</b> %	ASTD%	
Diversification Index	3.901	3.913	0.32%	0.46%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.29	\$24.21	-0.31%	-0.20%	пед
Economic	Before	After	▲%	▲STD%	
Stage Index	3.961	3.963	0.04%	0.04%	ind
Import-			4.0/	A STENA	
Dependence_ Index**	Before 31.97%	After 31.92%	<b>▲</b> %	▲STD% 0.20%	ind
Index[	31.9/%[	31.92%	0.10%	U.EU76	illu
Cummon, of Indiana		C	omposite		
Summary of Indices 1 of 4 indices show		Economic		0.50%	pos

<u>Loan Sum</u>	mary	Jobs Summa	ary (crea	ted/retair	ed)
RLF	\$ 1,552,923	Direct	196		
Other Public	\$ 408,899	Indirect	85		
Private	\$ 2,201,460	Total	280		
New Equity	\$0	Multiplier	1.43		
Total	\$ 4,163,281				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 295,740	EDA Cost per Direct Job		\$1,512	
Total Investment per EDA Dollar	\$14.08	EDA Cost per Total Job		\$1,055	
Baseline Industry and	d Employment A	ınalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	147	149	2	1.36%	
Total	Before	After	<b>A</b>	▲%	
Employment	40,164	40,444	280	0.70%	
Economic Structural		S After	<b>▲</b> %	▲STD%	
Economic Diversification Index	Before 3,981	3,991	0.25%	0.37%	pos
Diversification index[	3.961]	3.991	0.23%	0.37 76	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.47	\$25.47	0.03%	0.02%	inc
Economic	Before	After	▲%	▲STD%	
Economic Stage Index	Before 4.619	After 4.617	<b>▲</b> %	ASTD% -0.04%	inc
				-0.04% ASTD%	inc
Stage Index Import-	4.619	4.617	-0.04%	-0.04%	inc
Stage Index Import- Dependence	4.619 Before	4.617 After 25.52%	-0.04%   ^% 0.33%  composite	0.04% ▲STD% 0.43%	

<sup>\*\*</sup>The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Montgomery, TN

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Moneys and Er Loan Sum	mary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 2,089,792	Direct	432		
Other Public	\$ 1,146,145	Indirect	140	8	
Private	\$ 2,837,950	Total	572		
New Equity	\$ 171,911	Multiplier	1.33		
Total	\$ 6,245,798				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 249,441	EDA Cost per Direct Job	r	\$578	
Total Investment per EDA Dollar	\$25.04	EDA Cost per Total Job	r	\$436	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	89	90	1	1.12%	
Total	Before	After		▲%	
Employment	7,045	7,617	572	8.12%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.557	3.566	0.26%	0.38%	pos
		After	▲%	▲STD%	
Earnings per Worker	Before	Alto		-0.06%	ind
Earnings per Worker Index (\$1,000)	\$21.74	\$21.72	-0.09%		
			-0.09%	▲STD%	
Index (\$1,000)  Economic Stage Index	\$21.74	\$21.72		▲STD% -0.64%	neg
Index (\$1,000)  Economic Stage Index Import-	\$21.74 Before	\$21.72 After 3.980	▲%		neç
Index (\$1,000)  Economic  Stage Index	\$21.74 Before 4.006	\$21.72 After	<b>▲</b> % -0.64%	-0.64%	neg
Economic Stage Index Import- Dependence	\$21.74 Before 4.006	\$21.72 After 3.980 After 34.22%	▲% -0.64%	-0.64% ▲STD%	

mary	Jobs Summ	ary (cre	ated/retai	nec
\$ 192,747	Direct	18		
\$ 210,266	Indirect	5		
\$ 237,917	Total	23		
\$ 30,373	Multiplier	1.26		
\$ 671,302				
2.5:1				
\$ 46,654	EDA Cost per Direct Job	r	\$2,551	
\$14.39	EDA Cost per Total Job	r	\$2,028	
Employment A	nalysis*			
Before	After		▲%	
80	81	1	1.25%	
Before	After	<b>A</b>	▲%	
3,464	3,487	23	0.66%	
Change Analysis				
	6.6	▲%	▲STD%	
3.217	3.223	0.19%	0.27%	inc
Before	After	▲%	▲STD%	
\$27.30	\$27.27	-0.11%	-0.07%	inc
Before	After	▲%	▲STD%	
3.775	3.774	-0.01%	-0.01%	inc
Before	After	▲%	▲STD%	
38.57%	38.53%	0.11%	0.14%	inc
		omposite		
	\$ 192,747 \$ 210,266 \$ 237,917 \$ 30,373 \$ 671,302 2.5:1 \$ 46,654 \$ 14.39 I Employment A Before 80 Before 3,464 Change Analysis Before \$ 3,217 Before \$ 27.30 Before	\$ 192,747 Direct \$ 210,266 Indirect \$ 237,917 Total \$ 30,373 Multiplier \$ 671,302 2.5:1  \$ 46,654 EDA Cost pe Direct Job \$ 14.39 EDA Cost pe Total Job \$ EMPLOYMENT Analysis*  Before After 3,464 3,487  Change Analysis  Before After \$ 3,217 3,223  Before After \$ 3,217 3,223  Before After \$ 3,775 3,774  Before After \$ 3,775 3,774	\$ 192,747   Direct   18 \$ 210,266   Indirect   5 \$ 237,917   Total   23 \$ 30,373   Multiplier   1.26 \$ 671,302   2.5:11   \$ 46,654   EDA Cost per Direct Job   \$ 14.39   EDA Cost per Total Job   \$ Employment Analysis*  Before   After   A	\$ 192,747   Direct 18   \$ 210,266   Indirect 5   \$ 237,917   Total 23   \$ 30,373   Multiplier 1.26   \$ 671,302    2.5:1   \$ 46,654   EDA Cost per Direct Job   \$ 14.39   EDA Cost per Total Job   \$ 2,028   \$ 1

Loan Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 978,044	Direct	124		
Other Public	\$ 402,986	Indirect	36		
Private	\$ 1,210,519	Total	160		
New Equity	\$ 542,462	Multiplier	1.29		
Total	\$ 3,134,012				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 203,913	EDA Cost per Direct Job		\$1,644	
Total Investment per EDA Dollar	\$15.37	EDA Cost per Total Job		\$1,275	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	72	73	1	1.39%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,984	2,144	160	8.06%	
Economic Structural	Change Analysis	2			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.409	3.440	0.90%	1.31%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
index (\$1,000)	\$17.73	\$18.21	2.68%	1,73%	pos
Economic	Before	After	▲%	▲STD%	
Stage Index	3.717	3.742	0.68%	0.68%	pos
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	36.76%	36.11%	1.77%	2.32%	pos
Summary of Indices			omposite		
of 4 indices show		Economic \$	Structural	6.04%	

<sup>\*</sup>Baseline industry court and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

mary	Jobs Summ	ary (cre	ated/retai	ned
\$ 155,753	Direct	19		
\$0	Indirect	7		
\$0	Total	26		
\$0	Multiplier	1.38		
\$ 155,753				
0.0:1				
\$ 56,565	EDA Cost per Direct Job	r	\$3,009	
\$2.75	Total Job	r	\$2,174	
d Employment A	nalysis*			
Before	After	<b>A</b>	<b>▲</b> %	
89	89	0	0.00%	
Before	After	<b>A</b>	▲%	
5,194	5,220	26	0.50%	
Change Analysis	<u>s</u>			
Before	After	▲%	ASTD%	
3.368	3.368	0.00%	0.00%	inc
Before	After	▲%	▲STD%	
\$25.13	\$25.13	0.00%	0.00%	ind
Before	After	▲%	▲STD%	
4.024	4.024	0.00%	0.00%	inc
D-1	44	A 0/	A 0704	
				ind
55.7376	33.1376	0.0076	0.00%	IIIO
	Economic :			
	\$155,753 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$ 155,753 Direct \$ 0 Indirect \$ 0 Total \$ 0 Multiplier \$ 155,753   0.0:1  \$ 56,565 EDA Cost per Direct Job \$ 2.75 EDA Cost per Total Job  ### Employment Analysis*  ### Before After  ### 5,194 5,220  ### Change Analysis  ### Before After  ### 3.368 3.368  ### Before After  ### 3.368 3.368  ### Before After  ### 4.024 4.024  ### Before After  ### 4.024 4.024  ### Before After  ### 4.024  ### 4.024  ### Before After  ### 35.79% 35.79%	Mary   Summary (cree   \$155,753   Direct   19	Summary   Created/retain

	mary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 825,676	Direct	66		
Other Public	\$0	Indirect	75		
Private	\$ 1,617,004	Total	142		
New Equity	\$0	Multiplier	2.14		
Total	\$ 2,442,680				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 130,292	EDA Cost per Direct Job		\$1,966	
Total Investment per EDA Dollar	\$18.75	EDA Cost per Total Job		\$919	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	164	166	2	1.22%	
Total	Before	After	<b>A</b>	▲%	
Employment	38,720	38,862	142	0.37%	
Economic Structural	Change Analysis	5			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.893	3.896	0.08%	0.12%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.62	\$26.62	-0.01%	-0.01%	ind
Economic	Before	After	▲%	ASTD%	
Stage Index	4.428	4.428	-0.01%	-0.01%	inc
		After	▲%	▲STD%	
Import- Dependence	Before				

Roane, TN					
Loan Moneys and Er	nployment Crea	tion			
Loan Sumi	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 1,139,040	Direct	374		
Other Public	\$ 36,300	Indirect	102		
Private	\$ 2,259,562	Total	476		
New Equity	\$0	Multiplier	1.27		
Total	\$ 3,434,903				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 180,890	EDA Cost per Direct Job		\$483	
Total Investment per EDA Dollar	\$18.99	EDA Cost per Total Job		\$380	
Baseline Industry and	d Employment A	Analysis*			
SIC Business	Before	After	<b>A</b>	▲%	
Types (4-Digit)	120	122	2	1.67%	
Total	Before	After	<b>A</b>	▲%	
Employment	25,492	25,968	476	1.87%	
Economic Structural	Change Analys	is			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.264	3.302	1.18%	1.72%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$35.48	\$35.11	-1.04%	-0.67%	neg
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	5.015	5.014	-0.02%	-0,02%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	34.81%	34.68%	0.38%	0.50%	po
Cummany of Indiana			ito		
Summary of Indices 2 of 4 indices show positive economic structu	I abanca	Economic	omposite Structural nge Index	1.53%	р

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

	mary	Jobs Summa	ary (crea	ted/retair	ea)
RLF	\$ 387,092	Direct	47		
Other Public	\$0	Indirect	19		
Private	\$0	Total	66		
New Equity	\$0	Multiplier	1.41		
Total	\$ 387,092				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 48,192	EDA Cost per Direct Job		\$1,024	
Total Investment per EDA Dollar	\$8.03	EDA Cost per Total Job		\$727	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	108	108	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	12,528	12,594	66	0.53%	
Economic Structural	Change Analysis	e			
Economic Structural	Onange Analysis	4	▲%	▲STD%	
F	Defere	After			
Economic Diversification Index	Before	After			inc
Economic Diversification Index	Before 3.637	After 3.637	0.00%	0.00%	inc
Diversification Index	3.637	3.637	0.00%	0.00%	
Diversification Index  Earnings per Worker  Index (\$1,000)	3.637 Before	3.637 After	0.00%	0.00% ▲STD%	
Diversification Index  Earnings per Worker	3.637 Before \$32.61	3.637 After \$32.61	0.00% <b>A</b> % 0.00%	0.00% ▲STD% 0.00%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic	3.637 Before \$32.61 Before	3.637 After \$32.61	0.00% <b>A</b> % 0.00%	0.00%  ASTD% 0.00%  ASTD%	inc

Loan Sum	mployment Creat	Jobs Summa	ary (crea	ted/retair	(her
				itodrician	iou
RLF	\$ 925,871	Direct	200		
Other Public	\$ 1,426,855	Indirect	122		_
Private	\$ 11,414,842	Total	322		_
New Equity	\$ 5,257,168	Multiplier	1.61		_
Total	\$ 19,024,736				
Loan-Leverage Ratio	19.5:1				
EDA Cost	\$ 604,444	EDA Cost per Direct Job		\$3,005	
Total Investment per EDA Dollar	\$31.66	EDA Cost per Total Job		\$1,866	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	100	100	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	7,306	7,628	322	4.41%	
E	Change Analysi	•			
Economic Structural					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.634	3.643	0.25%	0.36%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
	\$20.24	\$20.55	1.52%	0.98%	pos
Index (\$1,000)					
	Before	After	▲%	▲STD%	
Index (\$1,000)	Before 4.300	After 4.266	<b>▲</b> %	▲STD% -0.78%	neç
Index (\$1,000)		4.266	-0.78%	-0.78%	neç
Economic Stage Index Import- Dependence	4.300 Before	4.266 After	-0.78% <b>▲</b> %	-0.78% ▲STD%	neç
Economic Stage Index	4.300	4.266	-0.78%	-0.78%	neç
Economic Stage Index Import- Dependence	4.300 Before 32.74%	4.266 After 32.90%	-0.78% <b>▲</b> %	-0.78% ▲STD%	

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

=======================================	mary .	Jobs Summ	ary (crea	ated/retai	nec
RLF	\$ 377,271	Direct	46		
Other Public	\$0	Indirect	17		
Private	\$0	Total	63		
New Equity	\$0	Multiplier	1.38		
Total	\$ 377,271				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 86,148	EDA Cost per Direct Job		\$1,881	
Total Investment per EDA Dollar	\$4.38	EDA Cost per Total Job	•	\$1,367	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	83	83	0	0.00%	
Total	Before	After		▲%	
Employment	3,681	3,744	63	1.71%	
Economic Structural	Change Analysis				
	Onange Analysis	-			
	Poforo				
Economic	Before 3.486	After 3 486	0.00%	▲STD%	in
Economic Diversification Index	3.486	3.486	0.00%	0.00%	in
Economic Diversification Index Earnings per Worker	3.486 Before	3.486 After	0.00%	0.00% ▲STD%	
Economic Diversification Index	3.486	3.486	0.00%	0.00%	
Economic Diversification Index Earnings per Worker	3.486 Before	3.486 After	0.00%	0.00% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.486 Before \$24.61	3.486 After \$24.61	0.00% <b>^</b> % 0.00%	0.00% ▲STD% 0.00%	in
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.486 Before \$24.61 Before 4.042	3.486 After \$24.61 After 4.042	0.00% <b>A</b> % 0.00% <b>A</b> % 0.00%	0.00%  ASTD% 0.00%  ASTD% 0.00%	in
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	3.486 Before \$24.61 Before	3.486 After \$24.61	0.00% ^% 0.00%	0.00% ▲STD% 0.00% ▲STD%	in

\$ 386,267 \$ 0 \$ 467,258 \$ 0 \$ 853,525 1.2:1 \$ 28,104 \$ 6.79 mployment A Before	Jobs Summ  Direct Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job Analysis*  After	47 19 66 1.39	NA NA	ned
\$ 0 \$ 467,258 \$ 0 \$ 853,525 .2:1 \$ 28,104 \$ 6.79 mployment A Before 96	Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job Analysis* After	19 66 1.39	NA ▲%	
\$ 467,258 \$ 0 \$ 853,525 1.2:1 \$ 28,104 \$ 6.79 mployment A Before 96	Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job Analysis* After	66 1.39	NA ▲%	
\$ 0 \$ 853,525 1.2:1 \$ 28,104 \$ 6.79 mployment A Before 96	EDA Cost per Direct Job EDA Cost per Total Job \text{\text{nalysis*}}	1.39	NA ▲%	
\$ 853,525 2:1 \$ 28,104 \$6.79 mployment A Before 96	EDA Cost per Direct Job EDA Cost per Total Job Analysis*		NA ▲%	
\$28,104 \$6.79 mployment A Before	Direct Job  EDA Cost per  Total Job  Analysis*  After		NA ▲%	
\$28,104 \$6.79 mployment A Before	Direct Job  EDA Cost per  Total Job  Analysis*  After		NA ▲%	
\$6.79 mployment A Before 96	Direct Job  EDA Cost per  Total Job  Analysis*  After		NA ▲%	
mployment A Before	Total Job \nalysis* After	<u> </u>	<b>▲</b> %	_
Before 96	After			
96				
	96	0		
D-4			0.00%	
Before	After	<b>A</b>	▲%	
8,488	8,554	66	0.78%	
ange Analysi	c			
		A 0/	A DTDay	
			The second second second	in
Before	After	▲%	▲STD%	
\$20.70	\$20.70	0.00%	0.00%	in
Before	After	<b>≜</b> %	▲STD%	
3.594	3.594	0.00%	0.00%	in
Before	After	<b>▲</b> %	▲STD%	
34.98%	34.98%	0.00%	0.00%	in
	\$20.70 Before 3.594 Before 34.98%	3.739 3.739  Before After \$20.70 \$20.70  Before After 3.594 3.594  Before After 34.98% 34.98%  C Economic S	3.739 3.739 0.00%  Before After ♣% \$20.70 \$20.70 0.00%  Before After ♣% 3.594 3.594 0.00%  Before After ♣% 34.98% 0.00%  Composite Economic Structural	3.739   3.739   0.00%   0.00%

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 318,075	Direct	440		
Other Public	\$0	Indirect	262		
Private	\$ 577,976	Total	702		
New Equity	\$ 107,583	Multiplier	1.60		
Total	\$ 1,003,634				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 47,518	EDA Cost per Direct Job	r	\$108	
Total Investment per EDA Dollar	\$21.12	EDA Cost per Total Job	r	\$68	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After		▲%	
Types (4-Digit)	322	322	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	563,857	564,559	702	0.12%	
Economic Structural	Change Analysis				
Economic	Before	After	▲%	▲STD%	
		4,177	0.00%	0.00%	Inc
Diversification Index	4.177	4.177	0.00%	U.4U70	- OIL
Diversification Index  Earnings per Worker	4.177 Before	After	4%	▲STD%	arc
_					inc
Earnings per Worker	Before	After	▲%	▲STD%	
Earnings per Worker Index (\$1,000)	Before \$35.35	After \$35.35	<b>▲</b> %	▲STD% 0.00%	
Earnings per Worker Index (\$1,000)	Before \$35.35	After \$35.35	<b>≜</b> % 0.00% <b>≜</b> %	▲STD% 0.00% ▲STD%	inc

	mployment Crea				
Loan Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 225,942	Direct	29		
Other Public	\$0	Indirect	3		
Private	\$0	Total	32		
New Equity	\$0	Multiplier	1.09		
Total	\$ 225,942				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 7,858	EDA Cost per Direct Job	r	\$271	
Total Investment per EDA Dollar	\$28.75	EDA Cost per Total Job	r	\$248	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	•	<b>▲</b> %	
Types (4-Digit)	73	74	1	1.37%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	4,106	4,138	32	0.77%	
Economic Structural	Changa Analysi				
			7.0		
Economic	Before	After	▲%	▲STD%	
	3.491	3.506	0.45%	0.65%	pos
Diversification Index					
Earnings per Worker	Before	After	▲%	▲STD%	
-	Before \$27.82	After \$27.64	<b>▲</b> % -0.62%	▲STD% -0.40%	neg
Earnings per Worker					neg
Earnings per Worker Index (\$1,000)	\$27.82	\$27.64	-0.62%	-0.40%	
Earnings per Worker Index (\$1,000)	\$27.82 Before	\$27.64 After	-0.62% ▲%	-0.40% ASTD% -0.11%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	\$27.82 Before 4.196	\$27.64 After 4.191	-0.62% ▲% -0.11%	-0.40% ASTD% -0.11% ASTD%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	\$27.82 Before 4.196	\$27.64 After 4.191	-0.62% ▲% -0.11%	-0.40% ASTD% -0.11%	ind
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	\$27.82 Before 4.196	\$27.64 After 4.191 After 35.52%	-0.62% ▲% -0.11%	-0.40% ASTD% -0.11% ASTD%	ind

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Sum	mployment Crea mary	Jobs Summa	arv (crea	ted/retair	ned
RLF	\$ 936.894	Direct	61		
Other Public	\$0	Indirect	43		
Private	\$ 2,182,360	Total	104		
New Equity	\$ 468,419	Multiplier	1.70		
Total	\$ 3,587,673				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 105,918	EDA Cost per Direct Job		\$1,736	
Total Investment per EDA Dollar	\$33.87	EDA Cost per Total Job		\$1,023	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	188	191	3	1.60%	
Total	Before	After	<b>A</b>	▲%	
Employment	91,222	91,326	104	0.11%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.166	4.167	0.03%	0.05%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$34.72	\$34.71	-0.03%	-0.02%	inc
Economic	Before	After	▲%	▲STD%	
	4.532	4.532	0.00%	0.00%	ine
Stage Index	Before	After	<b>▲</b> %	▲STD%	
Import- Dependence	pelole			0.04%	in
Import-	25.90%	25.89%	0.03%	U.U4%	1116
Import- Dependence			0.03% omposite	V.U4%	1116

Loan Sumr	mary	Jobs Summ	arv (crea	ted/retair	nec
RLF	\$ 45,902	Direct	2		
Other Public	\$0	Indirect	0		
Private	\$ 91,804	Total	2		
New Equity	\$0	Multiplier	1.07		
Total	\$ 137,706				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 2,256	EDA Cost per Direct Job		\$1,128	
Total Investment per EDA Dollar	\$61.04	EDA Cost per Total Job	•	\$1,052	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	112	112	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	12,392	12,394	2	0.02%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.059	4.059	0.01%	0.01%	ìr
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.93	\$24.93	-0.01%	-0.01%	ir
Economic	Before	After	▲%	▲STD%	
Stage Index	4.341	4.341	0.00%	0.00%	ir
Import-					
Dependence	Before	After	▲%	▲STD%	_
Index**	32.42%	32.41%	0.02%	0.02%	ir
Summary of Indices			composite		
of 4 indices show		Economic	Structural	0.03%	i

Loan Moneys and Er Loan Sumi		Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 254,431	Direct	31		
Other Public	\$0	Indirect	- 11		
Private	\$0	Total	42		
New Equity	\$0	Multiplier	1.36		
Total	\$ 254,431				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 37,609	EDA Cost per Direct Job		\$1,209	
Total Investment per EDA Dollar	\$6.77	EDA Cost per Total Job		\$888	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	•	▲%	
Types (4-Digit)	71	71	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,050	3,092	42	1.39%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.318	3.318	0.00%	0.00%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$18.29	\$18.29	0.00%	0.00%	inc
Economic	Before	After	▲%	ASTD%	
Stage Index	3.665	3.665	0.00%	0.00%	ind
Import- Dependence	Before	After	▲%	▲STD%	
Index**	36.26%	36.26%	0.00%	0.00%	inc
Summary of Indices		0	omposite		
0 of 4 indices show positive economic structu		Economic		0.00%	ind

<u>Loan Sum</u>	mary	Jobs Summ	ary (crea	ted/retair	ned)
RLF	\$ 879,894	Direct	77		
Other Public	\$0	Indirect	38		
Private	\$ 922,093	Total	115		
New Equity	\$ 217,350	Multiplier	1.49		
Total	\$ 2,019,336				
Loan-Leverage Ratio	1.3:1				
EDA Cost	\$ 129,252	EDA Cost per Direct Job		\$1,674	
Total Investment per EDA Dollar	\$15.62	EDA Cost per Total Job		\$1,120	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	131	131	0	0.00%	
Total	Before	After	•	▲%	
Employment	18,098	18,213	115	0.64%	
Economic Structural	Change Analys	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.168	4.170	0.05%	0.08%	ine
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.96	\$25.01	0.22%	0.14%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	4.072	4.070	-0.04%	-0.04%	ine
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	30.60%	30.61%	-0.06%	-0.08%	in
Summary of Indices			omposite		

Warren, TN

Loan Moneys and Er					
<u>Loan Sum</u>	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 228,551	Direct	15		
Other Public	\$0	Indirect	5		
Private	\$ 274,786	Total	20		
New Equity	\$ 94,868	Multiplier	1.34		
Total	\$ 598,206				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 35,695	EDA Cost per Direct Job		\$2,380	
Total Investment per EDA Dollar	\$16.76	EDA Cost per Total Job		\$1,777	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	173	174	1	0.58%	
Total	Before	After		▲%	
Employment	61,783	61,803	20	0.03%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	4.173	4.173	0.01%	0.02%	inc
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
	\$27.30	\$27.30	-0.01%	0.00%	ind
Index (\$1,000)	\$21.30	427.00	0.0170	-	_
Index (\$1,000)	Before	After	▲%	▲STD%	
(				▲STD% 0.00%	ind
Economic Stage Index Import-	Before 4.617	After 4.617	<b>▲</b> %	0.00%	ind
Economic Stage Index Import- Dependence	Before 4.617	After 4.617	<b>▲</b> % 0.00% <b>▲</b> %	0.00% ASTD%	
Economic Stage Index Import-	Before 4.617	After 4.617	<b>▲</b> %	0.00%	
Economic Stage Index Import- Dependence	Before 4.617	After 4.617 After 24.40%	▲% 0.00%  ▲% 0.04% composite	0.00% ASTD% 0.06%	ind

Loan Sum	mployment Crea		(		
		Jobs Summ	ary (crea	iteo/retai	nea
RLF	\$ 1,082,608	Direct	221		
Other Public	\$ 766,760	Indirect	84		_
Private New Equity	\$ 3,361,903	Total	305		_
Total	\$ 309,152 \$ 5,520,423	Multiplier	1.38		
Loan-Leverage Ratio	4.1:1				
		EDA Cost per			_
EDA Cost	\$ 142,543	Direct Job		\$644	
Total Investment per EDA Dollar	\$38.73	EDA Cost per Total Job	•	\$467	
Baseline Industry an	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	99	99	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	10,054	10,359	305	3.04%	
Economic Structural	Change Analysi	S			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.833	3.830	-0.08%	-0.11%	inc
Earnings per Worker	Before	After	▲%	ASTD%	
	\$22.42	\$22.44	0.10%	0.07%	inc
Index (\$1,000)			▲%	ASTD%	
Index (\$1,000)	Before	After			ne
(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Before 3.790	3.780	-0.28%	-0.28%	
Economic Stage Index Import-	3.790	3.780			
Economic Stage Index			-0.28% ▲% -0.51%	-0.28% ASTD% -0.66%	ne
Economic Stage Index Import- Dependence	3.790 Before	3.780 After 33.90%	<b>▲</b> %	▲STD%	ne

<u>oan Moneys and Er.</u> Loan Sum		Jobs Summ	any (cres	tod/retai	nad
		JODS Sullill	ary (CIE	aleurielai	ileu
RLF	\$ 642,228	Direct	93		
Other Public	\$ 595,749	Indirect	40		
Private	\$ 957,559	Total	133		
New Equity	\$ 630,923	Multiplier	1.44		
Total	\$ 2,826,459				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 116,683	EDA Cost per Direct Job		\$1,260	
Total Investment per EDA Dollar	\$24.22	EDA Cost per Total Job		\$878	
Baseline Industry and	d Employment A	nalysis*			
SIC Business	Before	After	<b>A</b>	<b>▲</b> %	
Types (4-Digit)	91	91	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	6,868	7,001	133	1.94%	
Economic Structural	Change Analysis	s			
		_		CONTRACTOR OF THE PARTY OF THE	
Economic	Before	After	▲%	ASTD%	
Economic Diversification Index	Before 3.614	After 3.618	<b>▲</b> %	<b>▲STD%</b> 0.14%	inc
		7 11101		The state of the s	inc
Diversification Index	3.614	3.618	0.09%	0.14%	
Diversification Index  Earnings per Worker	3.614 Before	3.618 After	0.09%	0.14% ASTD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	3.614 Before \$20.85	3.618 After \$20.93	0.09% Å% 0.38%	0.14% ▲STD% 0.25%	por
Earnings per Worker Index (\$1,000)  Economic	3.614 Before \$20.85 Before	3.618 After \$20.93	0.09% Å% 0.38% Å%	0.14% ASTD% 0.25% ASTD%	por

## County Profiles: Denver Region

## Notes:

- Baseline industry count and employment are from 1993
- \*\* The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 482,072	Direct	29		
Other Public	\$0	Indirect	12		
Private	\$ 1,122,051	Total	41		
New Equity	\$ 149,581	Multiplier	1.41		
Total	\$ 1,753,703				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 13,057	EDA Cost per Direct Job		\$446	
Total Investment per EDA Dollar	\$134.31	EDA Cost per Total Job		\$317	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	260	260	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	143,569	143,610	41	0.03%	
Economic Structural	Change Analysi	s			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	4.073	4.073	0.00%	0.00%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$33.35	\$33.35	0.00%	0.00%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.859	4.859	0.00%	0.00%	inc
Import- Dependence	Before	After	▲%	▲STD%	
	23.41%	23.41%	0.00%	0.00%	inc

	mary	Jobs Summa	ary (crea	tteo/retair	iea
RLF	\$ 72,245	Direct	4		
Other Public	\$ 7,973	Indirect	1		
Private	\$ 22,780	Total	5		
New Equity	\$ 18,224	Multiplier	1.21		
Total	\$ 121,221				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 3,744	EDA Cost per Direct Job		\$936	
Total Investment per EDA Dollar	\$32.37	EDA Cost per Total Job		\$771	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	81	82	1	1.23%	
Total_	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,372	3,377	5	0.14%	
Economic Structural	Change Analysis				
Economic Structural		_	<b>▲%</b>	ASTD%	
Economic	Before	After	<b>▲</b> %	▲STD%	in
		_	<b>▲</b> %	▲STD% 0.12%	in
Economic	Before	After		Control of the last of the las	in
Economic Diversification Index	Before 3.567	After 3.570	0.08%	0.12%	in
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.567 Before \$22.13	After 3.570	0.08%	0.12% ▲STD%	
Economic Diversification Index Earnings per Worker	Before 3.567 Before	After 3.570 After \$22.12	0.08% <b>^</b> %	0.12% ▲STD% -0.04%	in
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.567 Before \$22.13 Before 4.748	After 3.570  After \$22.12  After 4.747	0.08% <b>^</b> % -0.06% <b>^</b> % -0.02%	0.12%  ASTD%  -0.04%  ASTD%  -0.02%	
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	Before \$22.13	After 3.570 After \$22.12	0.08% <b>4</b> % -0.06% <b>4</b> %	0.12% ▲STD% -0.04%	in

oan Moneys and Er Loans Sum		Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 60,746	Direct	2		
Other Public	\$0	Indirect	1		
Private	\$ 372,067	Total	3		
New Equity	\$ 108,018	Multiplier	1.66		
Total	\$ 540,831				
Loan-Leverage Ratio	7.9:1				
EDA Cost	\$ 3,348	EDA Cost per Direct Job		\$1,674	
Total Investment per EDA Dollar	\$161.53	EDA Cost per Total Job		\$1,008	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	118	118	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	9,755	9,758	3	0.03%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.970	3.971	0.00%	0.01%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.00	\$24.00	0.00%	0.00%	inc
	Before	After	▲%	▲STD%	
Economic		4.434	0.00%	0.00%	inc
Economic Stage Index	4.434				
	4.434 Before	After	▲%	▲STD%	
Stage Index Import-	,	After 27.57%	<b>▲</b> %	▲STD% 0.00%	ine
Stage Index Import- Dependence	Before	27.57%	0.00%		inc

Baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

6,006,263 8,006,263 9,204,801 4,516,153 2,660,536 8,622 1.19 10 yment Ans	Direct Direct Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job	7515 211 725 1.41	\$5,669 \$4,023	ned)
0,933,319 0,204,801 4,516,153 2,660,536 8,622 1.19 loyment Ana	Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job alysis*	211 725		
0,933,319 0,204,801 4,516,153 2,660,536 8,622 1.19 loyment Ana	Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job alysis*	211 725		
3,204,801 4,516,153 2,660,536 8,622 1.19 loyment Anafore	Multiplier  EDA Cost per Direct Job EDA Cost per Total Job alysis*			
8,622 1.19 loyment Ana	EDA Cost per Direct Job EDA Cost per Total Job alysis*	1.41		
8,622 1.19 loyment Ana	Direct Job EDA Cost per Total Job alysis*			
8,622 1.19 loyment Ana	Direct Job EDA Cost per Total Job alysis*			
l.19 loyment Ana	Direct Job EDA Cost per Total Job alysis*			
loyment Ana	Total Job alysis*		\$4,023	
fore				
	After			
315		-	<b>▲</b> %	
	316	1	0.32%	
fore	After	<b>A</b>	▲%	
494,187	494,912	725	0.15%	
e Analysis				
	After	▲%	▲STD%	
	7.11001	_		inc
fore	After	▲%	▲STD%	
\$38.73	\$38.72	-0.02%	-0.01%	inc
fore	After	<b>▲</b> %	▲STD%	
5.030	5.029	-0.02%	-0.02%	inc
fore	After	<b>▲</b> %	▲STD%	
19.86%	19.85%	0.05%	0.06%	inc
	ge Analysis fore 4.224 fore \$38.73 fore 5.030 fore 19.86%	Analysis	Analysis     After	ge Analysis fore After

Loan Moneys and E Loans Sun		Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 347,432	Direct	41		
Other Public	\$ 483,046	Indirect	- 11		
Private	\$ 1,745,287	Total	52	-	
New Equity	\$ 525,701	Multiplier	1.26		
Total	\$ 3,101,466				
Loan-Leverage Ratio	7.9:1				
EDA Cost	\$ 18,281	EDA Cost per Direct Job		\$446	
Total Investment per EDA Dollar	\$169.66	EDA Cost per Total Job		\$353	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	_	<b>▲</b> %	
in County (4-Digit)	143	143	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	23,643	23,695	52	0.22%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.917	3.919	0.07%	0.10%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
	\$25.51	\$25.50	-0.03%	-0.02%	ind
Index (\$1,000)			▲%	ASTD%	
Index (\$1,000)	Before	After	70		ind
	Before 4.852	After 4.852	0.01%	0.01%	ina
Economic Stage Index Import-	4.852	4.852	0.01%		ina
Economic Stage Index Import- Dependence	4.852 Before	4.852 After	0.01%	▲STD%	
Economic Stage Index Import-	4.852	4.852	0.01%		
Economic Stage Index Import- Dependence	4.852 Before	4.852 After 24.76%	0.01%	▲STD%	ind

	mary	Jobs Summ	ary (crea	ated/retai	nec
RLF	\$ 424,804	Direct	86		
Other Public	\$ 882,919	Indirect	19		
Private	\$ 286,887	Total	105		
New Equity	\$ 369,247	Multiplier	1.21		
Total	\$ 1,963,856				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 30,743	EDA Cost per Direct Job		\$356	
Total Investment per EDA Dollar	\$63.88	EDA Cost per Total Job		\$293	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	181	181	0	0.00%	
Total	Before	After	_	▲%	
Employment	55,696	55,801	105	0.19%	
Economic Structural	Change Analysis	à			
	D. (	After	▲%	ASTD%	
Economic	Before	AILEI			
Economic Diversification Index	4.187	4.186	-0.02%	-0.04%	in
			-0.02% <b>▲</b> %	-0.04% ▲STD%	in
Diversification Index	4.187	4.186			
Diversification Index  Earnings per Worker	4.187 Before	4.186 After	▲%	▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	4.187 Before \$29.12	4.186 After \$29.10	<b>▲</b> % -0.05%	▲STD% -0.03%	in
Earnings per Worker Index (\$1,000)  Economic	4.187 Before \$29.12 Before	4.186 After \$29.10	▲% -0.05% ▲%	▲STD% -0.03% ▲STD%	in

Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 486,651	Direct	48		
Other Public	\$ 1,583,441	Indirect	29		
Private	\$ 1,574,351	Total	77		
New Equity	\$0	Multiplier	1.61		
Total	\$ 3,644,443				
Loan-Leverage Ratio	6.5:1				
EDA Cost	\$ 104,912	EDA Cost per Direct Job		\$2,192	
Total Investment per EDA Dollar	\$34.74	EDA Cost per Total Job		\$1,363	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	_	<b>▲</b> %	
in County (4-Digit)	121	123	2	1.65%	
Total	Before	After	<b>A</b>	▲%	
Employment	10,768	10,845	77	0.72%	
Economic Structural	Change Analysi	c			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.803	3.815	0.30%	0.44%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.56	\$25.49	-0.28%	-0.18%	neg
Economic_	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.715	4.708	-0.14%	-0.14%	ind
Import- Dependence	Before	After	▲%	▲STD%	
Index**	28.73%	28.63%	0.34%	0.45%	pos
Summary of Indices		0	omposite		
of 4 indices show		Economic :		0.57%	pos

Baseline industry count and employment are from 1993	
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positi	ive
conomic etractural change	

	nployment Creat				
Loans Sum	mary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 29,536	Direct	3		
Other Public	\$0	Indirect	0		
Private	\$ 300,527	Total	3		
New Equity	\$0	Multiplier	1.11		
Total	\$ 330,062				
Loan-Leverage Ratio	10.2:1				
EDA Cost	\$ 1,212	EDA Cost per Direct Job		\$404	
Total Investment per EDA Dollar	\$272.28	EDA Cost per Total Job	r	\$364	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	47	47	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	527	530	3	0.63%	
Economic Structural	Change Analysis	<u>S</u>			
Economic Structural  Economic	Change Analysis  Before	S After	<b>▲</b> %	▲STD%	
			<b>▲</b> % 0.51%	▲STD% 0.74%	pos
Economic	Before	After		District Control of the Control of t	pos
Economic Diversification Index	Before 2.912	After 2.927	0.51%	0.74%	
Diversification Index  Earnings per Worker	Before 2.912	After 2.927	0.51% <b>^</b> %	0.74% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 2.912 Before \$17.54	After 2.927 After \$17.53	0.51% ▲% -0.05%	0.74% ▲STD% -0.03%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 2.912 Before \$17.54 Before 4.861	After 2.927 After \$17.53 After 4.862	0.51%  ▲%  -0.05%  ▲%  0.02%	0.74%  ▲STD%  -0.03%  ▲STD%  0.02%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 2.912  Before \$17.54  Before 4.861	After 2.927 After \$17.53 After 4.862	0.51%	0.74%  ASTD% -0.03%  ASTD%  0.02%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 2.912 Before \$17.54 Before 4.861	After 2.927 After \$17.53 After 4.862	0.51%  ▲%  -0.05%  ▲%  0.02%	0.74%  ▲STD%  -0.03%  ▲STD%  0.02%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 2.912  Before \$17.54  Before 4.861	After 2.927 After \$17.53 After 4.862 After 37.31%	0.51%	0.74%  ASTD% -0.03%  ASTD% 0.02%  ASTD% 0.67%	inc

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

\$140,177 \$0 \$0 \$0 \$0 \$140,177 0.0:1 \$24,424 \$5.74	Jobs Summi Direct Indirect Total Multiplier EDA Cost per Direct Job EDA Cost per Total Job	46 12 58 1.25	\$531 \$424	ieu)
\$ 0 \$ 0 \$ 0 \$ 140,177 0.0:1 \$ 24,424 \$5.74	Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job	12 58 1.25		
\$ 0 \$ 0 \$ 140,177 0.0:1 \$ 24,424 \$5.74	Total Multiplier  EDA Cost per Direct Job  EDA Cost per Total Job	58 1.25		
\$ 0 \$ 140,177 0.0:1 \$ 24,424 \$5.74	Multiplier  EDA Cost per Direct Job  EDA Cost per Total Job	1.25		
\$ 140,177 0.0:1 \$ 24,424 \$5.74	EDA Cost per Direct Job EDA Cost per Total Job			
\$24,424 \$5.74	Direct Job EDA Cost per Total Job			
\$5.74	Direct Job EDA Cost per Total Job			
	Total Job		\$424	
mployment A	Analysis*			
	111417010			
Before	After	<b>A</b>	<b>▲</b> %	
65	66	1	1.54%	
Before	After	<b>A</b>	▲%	
2,819	2,877	58	2.04%	
ange Analys	sis			
Before	After	▲%	▲STD%	
3.553	3.581	0.79%	1.15%	pos
Before	After	▲%	▲STD%	
\$18.31	\$18.03	-1.52%	-0.99%	neç
Before	After	<b>▲</b> %	▲STD%	
3.576	3.573	-0.10%	-0.10%	inc
Before	After	<b>▲</b> %	≜STD%	
36.06%	36.13%	-0.18%	-0.23%	inc
	C	omposite		
	Before 2,819 ange Analys Before 3.553 Before \$18.31 Before 3.576 Before	65 66  Before After 2,819 2,877  ange Analysis Before After \$1.553 3.581  Before After \$18.31 \$18.03  Before After 3.576 3.573  Before After 36.06% 36.13%  C Economic	65 66 1  Before After ▲ 2,819 2,877 58  ange Analysis Before After ▲% 3.553 3.581 0.79%  Before After ▲% \$18.31 \$18.03 -1.52%  Before After ▲% 3.576 3.573 -0.10%  Before After ▲% Composite Economic Structural	Sefore

Loans Sum	nployment Creat mary	Jobs Summa	arv (crea	ted/retair	ned)
-					
RLF	\$ 721,170	Direct	209		
Other Public Private	\$ 0 \$ 4,611,200	Total	597		_
New Equity	\$ 1,282,029	Multiplier	2.86		_
Total	\$ 6,614,399	Waltiplier	2.00		
Loan-Leverage Ratio	8.2:1				
EDA Cost	\$ 57,986	EDA Cost per Direct Job		\$277	
Total Investment per EDA Dollar	\$114.07	EDA Cost per Total Job		\$97	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	96	100	4	4.17%	
Total	Before	After		▲%	
Employment	6,922	7,519	597	8.62%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.660	3.717	1.56%	2.27%	ро
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$22.29	\$21.77	-2.34%	-1.51%	ne
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.076	4.135	1.46%	1.46%	ро
Import-			▲%	▲STD%	
Dependence Index**	Before 31,25%	After 30.75%	1.61%	2.10%	рс
Summary of Indices			omposite		
3 of 4 indices show		Economic		4.31%	DO

Black Hawk, IA

Loan Moneys and Employment Creation

\$ 19,608,641 \$ 35,750,854

\$ 73,730,981

\$ 61,563,954

\$ 190,654,430

Loans Summary

RLF

Other Public Private

New Equity

Total

Loans Sum	nployment Creat	<u>ion</u> Jobs Summa	ary (oron	tod/rotair	nad'
Luans Sum			aly (Ciea	ileu/ieiaii	ieu
RLF	\$ 12,833	Direct	1		
Other Public	\$0	Indirect	0		_
Private	\$ 41,708	Total	1.34		
New Equity Total	\$ 6,417 \$ 60,958	Multiplier	1.34		_
					-
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 1,730	EDA Cost per Direct Job		\$1,730	
Total Investment per EDA Dollar	\$35.23	EDA Cost per Total Job		\$1,295	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	105	105	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	9,237	9,238	1	0.01%	
Economic Structural	Change Analysis	8			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.959	3.959	0.00%	0.01%	inc
	Before	After	▲%	▲STD%	
Earnings per Worker		\$18.86	0.00%	0.00%	inc
Earnings per Worker Index (\$1,000)	\$18.86	\$18.86	0.0076		
	\$18.86 Before	After	▲%	▲STD%	
Index (\$1,000)				▲STD% 0.01%	inc
Economic Stage Index Import-	Before 4.120	After 4.121	<b>▲</b> %	0.01%	inc
Economic Stage Index Import- Dependence	Before 4.120	After 4.121	<b>▲</b> % 0.01% <b>▲</b> %	0.01% ▲STD%	inc
Economic Stage Index Import-	Before 4.120	After 4.121	<b>▲</b> %	0.01%	

Loan-Leverage Ratio	8.7:1				
EDA Cost	\$ 6,059,879	EDA Cost per Direct Job		\$726	
Total Investment per EDA Dollar	\$31.46	EDA Cost per		\$343	
Baseline Industry an	d Employment A	Analysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	200	210	10	5.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	78,575	96,257	17,682	22.50%	
Economic Structural	Change Analys	i <u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	4.047	4.117	1.74%	2.53%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Earnings per Worker Index (\$1,000)	Before \$30.48	After \$29.50	<b>▲</b> %	▲STD% -2.07%	neç
		7			neg
Index (\$1,000)	\$30.48	\$29.50	-3.20%	-2.07%	
Index (\$1,000)	\$30.48 Before	\$29.50 After	-3.20% ▲%	-2.07% ▲STD%	
Index (\$1,000)  Economic  Stage Index  Import-	\$30.48 Before 4.652	\$29.50 After 4.442	-3.20% ▲% -4.51%	-2.07% ▲STD% -4.51%	neç neç
Index (\$1,000)  Economic Stage Index  Import- Dependence	\$30.48 Before 4.652 Before 22.51%	\$29.50 After 4.442 After 23.03%	-3.20% ▲% -4.51% ▲%	-2.07%  ASTD% -4.51%  ASTD% -3.05%	neç

Jobs Summary (created/retained)

17682

2.12

Direct 8346

Indirect 9,336

Total

Multiplier

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	nployment Crea mary	Jobs Summ	any (ores	ated/retai	nod
BLE	1			ateu/retai	ileu
Other Public	\$ 289,647 \$ 1,142,096	Direct	57		
Private	\$ 331,496	Total	19		
New Equity	\$ 0	Multiplier	1.34		_
Total	\$1,763,240	womphor	1.04		
Loan-Leverage Ratio	5.1:1				
EDA Cost	\$ 42,209	EDA Cost per Direct Job		\$741	
Total Investment per EDA Dollar	\$41.77	EDA Cost per Total Job		\$553	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	116	118	2	1.72%	
Total	Before	After	<b>A</b>	▲%	
Employment	12,295	12,371	76	0.62%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	ASTD%	
Diversification Index	4.010	4.024	0.34%	0.50%	ро
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.92	\$23.84	-0.32%	-0.21%	ne
Economic	Before	After	▲%	▲STD%	
Stage Index	4.328	4.324	-0.09%	-0.09%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	30.34%	30.28%	0.20%	0.26%	inc
Summary of Indices		C	omposite		

Loan Moneys and E		Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 138,075	Direct	17		
Other Public	\$ 89,749	Indirect	3		
Private	\$ 373,480	Total	20		
New Equity	\$0	Multiplier	1.21		
Total	\$ 601,304				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 4,882	EDA Cost per Direct Job		\$3,744	
Total investment per EDA Dollar	\$13.38	EDA Cost per Total Job		\$3,103	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	114	114	0	0.00%	i
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	11,875	11,895	20	0.17%	l
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.776	3.778	0.04%	0.05%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$18.35	\$18.34	-0.04%	-0.03%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	4.038	4.039	0.03%	0.03%	in
Import- Dependence	Before	After	<b>▲</b> %	≜STD%	
Index**	31.00%	30.97%	0.13%	0.16%	in
		0	omposite		
Summary of Indices					

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Surr	mployment Crea	Jobs Summ	ani lara	atad/ratai	200
Luans Sun		JODS SUITIN	ary (cre-	aleu/retai	neu
RLF	\$ 102,168	Direct	15		
Other Public	\$ 98,712	Indirect	5		
Private	\$ 955,384	Total	20		
New Equity	\$0	Multiplier	1.36		
Total	\$ 1,156,264				
Loan-Leverage Ratio	10.3:1				
EDA Cost	\$ 13,380	EDA Cost per Direct Job		\$892	
Total Investment per EDA Dollar	\$86.42	EDA Cost per Total Job		\$655	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	103	104	1	0.97%	
Total	Before	After		▲%	
Employment	8,656	8,676	20	0.24%	2
			20	0.24%	
Economic Structural	Change Analysis	<u>s</u>	100		
			20 ▲% 0.09%	0.24% ASTD% 0.13%	inc
Economic Structural  Economic  Diversification Index	Change Analysis	S After	▲%	▲STD%	inc
Economic Structural	Change Analysis Before 3.800	After 3.804	<b>▲</b> % 0.09%	▲STD% 0.13%	
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysis Before 3.800	After 3.804	<b>▲</b> % 0.09% <b>▲</b> %	▲STD% 0.13% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Change Analysis Before 3.800 Before \$21.36	After 3.804 After \$21.37	▲% 0.09% ▲% 0.04%	▲STD% 0.13% ▲STD% 0.03%	inc
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import-	Change Analysis Betore 3.800 Betore \$21.36	After 3.804 After \$21.37	▲% 0.09% ▲% 0.04% ▲% -0.03%	▲STD% 0.13% ▲STD% 0.03% ▲STD% -0.03%	inc
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index	Change Analysis Betore 3.800 Betore \$21.36	After 3.804 After \$21.37	▲% 0.09% ▲% 0.04%	▲STD% 0.13% ▲STD% 0.03%	inc

Loans Sun	mployment Crea	Jobs Summ	ani loro	ated/retai	nad
	1			aled/letal	neu
RLF	\$ 181,637	Direct	114		_
Other Public	\$ 499,766	Indirect	32		_
Private	\$ 9,410,380	Total	146		_
New Equity Total	\$0	Multiplier	1.28		_
	\$10,091,783				
Loan-Leverage Ratio	54.6:1				
EDA Cost	\$ 11,887	EDA Cost per Direct Job	r	\$104	
Total Investment per EDA Dollar	\$848.99	EDA Cost per Total Job	r	\$81	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	87	87	0	0.00%	
Total	Before	After	•	▲%	
Employment	6,303	6,449	146	2.31%	
Economic Structural	Change Analysis				
	The state of the s				
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.685	3.702	0.45%	0.66%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Earnings per Worker Index (\$1,000)	Before \$17.11	After \$17.34	<b>▲</b> %	▲STD% 0.89%	pos
					pos
Index (\$1,000)	\$17.11	\$17.34	1.37%	0.89%	
Index (\$1,000)	\$17.11 Before	\$17.34 After	1.37%	0.89% ▲STD%	
Economic Stage Index Import- Dependence	\$17.11 Before 3.924	\$17.34 After 3.911	1.37% ▲% -0.33%	0.89% ▲STD% -0.33% ▲STD%	
Economic Stage Index Import-	\$17.11 Before 3.924	\$17.34 After 3.911	1.37% ▲% -0.33%	0.89% ▲STD% -0.33%	neç
Economic Stage Index Import- Dependence Index**	\$17.11 Before 3.924	\$17.34 After 3.911 After 33.08%	1.37%  ^% -0.33%  ^% -0.45%	0.89% ▲STD% -0.33% ▲STD%	neç
Economic Stage Index Import- Dependence	\$17.11 Before 3.924	\$17.34 After 3.911 After 33.08%	1.37%  A%  -0.33%  A%  -0.45%	0.89% ▲STD% -0.33% ▲STD%	neç

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 266,161	Direct	49		
Other Public	\$0	Indirect	10		
Private	\$ 737,232	Total	59		
New Equity	\$ 192,192	Multiplier	1.20		
Total	\$ 1,195,585				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 20,477	EDA Cost per Direct Job		\$418	
Total Investment per EDA Dollar	\$58.39	EDA Cost per Total Job		\$348	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	113	114	1	0.88%	
Total_	Before	After	<b>A</b>	<b>▲</b> %	
Employment	14,075	14,134	59	0.42%	
Economic Structural	Chango Analysi	0			
Economic Economic	Before	⊇ After	▲%	▲STD%	
	Deloie		0.17%	0.25%	inc
Diversification Index	3.936	3.943			
Diversification Index				A STDW	
Diversification Index  Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Diversification Index				▲STD% -0.17%	ne
Diversification Index  Earnings per Worker	Before	After	<b>▲</b> %		
Diversification Index  Earnings per Worker  Index (\$1,000)	Before \$21.09	After \$21.04	<b>▲</b> % -0.26%	-0.17%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$21.09 Before 4.380	After \$21.04 After 4.378	▲% -0.26% ▲% -0.06%	-0.17% ASTD% -0.06%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before \$21.09	After \$21.04	<b>▲</b> % -0.26% <b>▲</b> %	-0.17% ▲STD%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before \$21.09 Before 4.380	After \$21.04 After 4.378 After 27.77%	▲% -0.26% ▲% -0.06%	-0.17%  ASTD% -0.06%	inc

oan Moneys and En. Loans Sum		Jobs Summa	arv (crea	ted/retair	ned)
RLF	\$ 167,222	Direct	53		
Other Public	\$ 2,679,783	Indirect	14		-
Private	\$ 2,793,317	Total	67		
New Equity	\$0	Multiplier	1.26		
Total	\$ 5,640,322				
Loan-Leverage Ratio	32.7:1				
EDA Cost	\$ 15,193	EDA Cost per Direct Job		\$287	
Total Investment per EDA Dollar	\$371.25	EDA Cost per Total Job		\$227	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	96	97	1	1.04%	
Total	Before	After	<b>A</b>	▲%	
Employment	7,060	7,127	67	0.95%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.822	3.843	0.55%	0.79%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.15	\$21.01	-0.69%	-0.45%	neg
IIIαθχ (Φ1,000)			▲%	▲STD%	
	Before	After	A /0		
Economic	Before 3.949	After 3.935	-0.35%	-0.35%	ne
Economic Stage Index Import-	3.949	3.935		-0.35% ▲STD%	neg
Economic Stage Index			-0.35%		inc

Clinton, IA

Loans Sum	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ed)
RLF	\$ 349.156	Direct	100		
Other Public	\$ 292,261	Indirect	20		
Private	\$ 281,956	Total	120		
New Equity	\$ 2,627,904	Multiplier	1.20		
Total	\$ 3,551,278				
Loan-Leverage Ratio	9.2:1				
EDA Cost	\$ 69,143	EDA Cost per Direct Job		\$1,906	
Total Investment per EDA Dollar	\$18.63	EDA Cost per Total Job		\$1,588	
Baseline Industry and	d Employment A	nal <u>ysis*</u>			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	95	96	1	1.05%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	6,608	6,728	120	1.82%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	2.957	3.008	1.73%	2.51%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.65	\$23.41	-1.04%	-0.67%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.664	3.672	0.23%	0.23%	ind
Import-			A 0/	▲STD%	
Dependence Index**	Before 37.31%	After 36.98%	0.88%	1.15%	pos
	5.15170				Pot
Summary of Indices		C	omposite		

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	<u>red)</u>
RLF	\$ 434,467	Direct	55		
Other Public	\$0	Indirect	11		
Private	\$ 786,334	Total	66		
New Equity	\$0	Multiplier	1.19		
Total	\$ 1,220,801				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 22,539	EDA Cost per Direct Job		\$410	
Total Investment per EDA Dollar	\$54.16	EDA Cost per Total Job		\$343	
Baseline Industry and	d Employment A	Analysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	148	149	1	0.68%	
Total	Before	After	<b>A</b>	▲%	
Employment	27,213	27,279	66	0.24%	
Economic Structural	Change Analys	is			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.198	4.199	0.02%	0.03%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$26.11	\$26.10	-0.02%	-0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.413	4.412	-0.01%	-0.01%	ind
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	25.00%	25.00%	0.03%	0.04%	ind
Summary of Indices		0	omposite		
0 of 4 indices show positive economic structu	ıral change	Economic		0.05%	ind

Baseline industry count and employment are from 1993

\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Surr	mployment Crea nmary	Jobs Summ	ary (crea	ated/retai	ned
BLF	\$ 243,683	Direct	87		
Other Public	\$ 332,277	Indirect	121		
Private	\$ 2,426,416	Total	208		
New Equity	\$1,173,910	Multiplier	2.39		
Total	\$ 4,176,286				
Loan-Leverage Ratio	16.1:1				
EDA Cost	\$ 26,329	EDA Cost per Direct Job		\$303	
Total Investment per EDA Dollar	\$92.34	EDA Cost per Total Job		\$126	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	100	101	1	1.00%	, '
Total	Before	After		▲%	
Employment	9,597	9,805	208	2.17%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.704	3.699	-0.14%	-0.20%	inc
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$17.74	\$17.76	0.08%	0.05%	inc
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	3.951	3.929	-0.57%	-0.57%	ne
Import-			4.04		
Dependence	Before 30,44%	After	▲%	▲STD%	
	30.44%	30.57%	-0.43%	-0.58%	ne

Loan Moneys and Er Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 519.851	Direct	213		
Other Public	\$0	Indirect	89		
Private	\$ 2,077,676	Total	302		
New Equity	\$ 1,473,175	Multiplier	1.42		
Total	\$ 4,070,702				
Loan-Leverage Ratio	6.8:1				
EDA Cost	\$ 83,261	EDA Cost per Direct Job		\$391	
Total Investment per EDA Dollar	\$48.89	EDA Cost per Total Job		\$276	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	89	90	1	1.12%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,925	4,227	302	7.68%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.752	3.781	0.79%	1.15%	ро
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$18.62	\$18.69	0.36%	0.23%	ро
Economic	Before	After	<b>▲</b> %	ASTD%	
	3.825	3.792	-0.86%	-0.86%	ne
Stage Index		After	▲%	▲STD%	
Import- Dependence	Before				
Import-	Before 32.09%	32.18%	-0.28%	-0.36%	ne.
Import- Dependence			omposite	-0.36%	ne

Loans Sun	<u>nmary</u>	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 876,845	Direct	122		
Other Public	\$ 796,502	Indirect	83		
Private	\$ 2,864,891	Total	205		
New Equity	\$ 1,840,922	Multiplier	1.68		
Total	\$ 6,379,159				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 180,271	EDA Cost per Direct Job	r	\$1,481	
Total Investment per EDA Dollar	\$35.39	EDA Cost per Total Job	r	\$881	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	_	<b>▲</b> %	
in County (4-Digit)	75	75	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	4,068	4,273	205	5.03%	
Economic Structural	Change Analysis				
Economic Economic	Before	⊇ After	▲%	▲STD%	
Diversification Index	3.593	3.632	1.08%	1.58%	pos
Diversification moex					pos
		After	▲%	▲STD%	_
Earnings per Worker	Before				
Earnings per Worker Index (\$1,000)	\$16.65	\$17.27	3.74%	2,41%	pos
			3.74%	2.41% ▲STD%	pos
Index (\$1,000)	\$16.65	\$17.27			
Index (\$1,000)  Economic Stage Index Import-	\$16.65 Betore 4.194	\$17.27 After 4.223	<b>▲</b> % 0.67%	▲STD% 0.67%	
Index (\$1,000)  Economic Stage Index	\$16.65 Before	\$17.27 After	▲%	▲STD%	pos
Economic Stage Index Import- Dependence	\$16.65 Before 4.194	\$17.27 After 4.223 After 34.13%	▲% 0.67%	▲STD% 0.67% ▲STD%	por

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Direct Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job Analysis*		\$1,042 \$742	
Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job	32 1.41		
Multiplier  EDA Cost per Direct Job  EDA Cost per Total Job	1.41		
EDA Cost per Direct Job EDA Cost per Total Job			
Direct Job EDA Cost per Total Job			
Direct Job EDA Cost per Total Job			
Direct Job EDA Cost per Total Job			
Total Job		\$742	
Analysis*			
After		▲%	
106	0	0.00%	
After	<b>A</b>	▲%	
7,893	32	0.41%	
is			
After	▲%	▲STD%	
3.819	0.00%	0.00%	ind
After	▲%	▲STD%	
\$16.07	0.00%	0.00%	ind
After	▲%	▲STD%	
3.753	0.00%	0.00%	ind
After		100000000000000000000000000000000000000	
32.30%	0.00%	0.00%	ind
֡֡֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜	After 7,893 is After 3.819 After \$16.07 After 3.753 After 32.30%	After	After

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ed)
RIF	\$ 4,884,651	Direct	1112		
Other Public	\$ 3,817,797	Indirect	784		
Private	\$ 27,650,401	Total	1895		
New Equity	\$0	Multiplier	1.71		
Total	\$ 36,352,849				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 588,478	EDA Cost per Direct Job		\$529	
Total Investment per EDA Dollar	\$61.77	EDA Cost per Total Job		\$311	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	178	178	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	59,010	60,905	1,895	3.21%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.251	4.267	0.38%	0.55%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$28.85	\$28.99	0.46%	0.30%	pos
Economic	Before	After	▲%	▲STD%	
Stage Index	4.487	4.494	0.15%	0.15%	ind
Import-	Before	After	▲%	▲STD%	
Dependence Index**	24.68%	24.77%	-0.39%	-0.51%	neç
Summary of Indices 2 of 4 indices show	ıral change	Economic	omposite Structural nge Index	0.48%	po

Loans Sumi	mary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 43,033	Direct	7		
Other Public	\$0	Indirect	2		
Private	\$0	Total	9		
New Equity	\$0	Multiplier	1.26		
Total	\$ 43,033				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 4,024	EDA Cost per Direct Job		\$575	
Total Investment per EDA Dollar	\$10.69	EDA Cost per Total Job		\$457	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	85	85	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	5,973	5,982	9	0.15%	
Economic Structural	Change Analysi	S			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.828	3.832	0.10%	0.15%	inc
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$20.74	\$20.74	0.00%	0.00%	ine
Economic	Before	After	▲%	▲STD%	
Stage Index	3.976	3.975	-0.02%	-0.02%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	33.12%	33.08%	0.12%	0.16%	in
Summary of Indices			omposite		

oan Moneys and Er Loans Sum		Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 462,158	Direct	217		
Other Public	\$ 1,026,032	Indirect	74		
Private	\$ 1,746,692	Total	291		
New Equity	\$ 1,580,061	Multiplier	1.34		
Total	\$ 4,814,943				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 54,107	EDA Cost per Direct Job		\$249	
Total Investment per EDA Dollar	\$88.99	EDA Cost per Total Job		\$186	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	86	87	1	1.16%	
Total	Before	After	<b>A</b>	▲%	
Employment	4,920	5,211	291	5.92%	
Economic Structural	Change Analysi	s			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.673	3.721	1.30%	1.89%	ро
	Before	After	▲%	▲STD%	
Earnings per Worker			0.09%	0.06%	inc
Earnings per Worker Index (\$1,000)	\$16.89	\$16.91	0.09%		
	\$16.89 Before	\$16.91 After	4%	▲STD%	
Index (\$1,000)				▲STD% -0.05%	inc
Index (\$1,000)  Economic  Stage Index  Import-	Before	After	<b>▲</b> %		inc
Index (\$1,000)  Economic  Stage Index	Before 4.033	After 4.030	<b>▲</b> % -0.05%	-0.05%	ind
Index (\$1,000)  Economic  Stage Index  Import- Dependence	Before 4.033	After 4.030 After 32.32%		-0.05% ▲STD%	

*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

Loans Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 164.080	Direct	49		
Other Public	\$ 138.075	Indirect	10		
Private	\$ 1,160,637	Total	59		
New Equity	\$ 164,768	Multiplier	1.20		
Total	\$ 1,627,560				
Loan-Leverage Ratio	8.9:1				
EDA Cost	\$ 4,688	EDA Cost per Direct Job		\$696	
Total Investment per EDA Dollar	\$59.94	EDA Cost per Total Job		\$578	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	98	98	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	6,144	6,203	59	0.96%	
Economic Structural	Change Analysi	<u>is</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.792	3.803	0.31%	0.45%	pos
	Before	After	▲%	▲STD%	
Earnings per Worker	\$18.99	\$18.92	-0.33%	-0.21%	ne
Index (\$1,000)	*******				
	Before	After	▲%	▲STD%	
Index (\$1,000)		After 4.034	<b>▲</b> %	▲STD% 0.19%	inc
Index (\$1,000)  Economic Stage Index	Before		0.19%	0.19%	inc
Index (\$1,000)	Before 4.026	4.034 After	0.19%	0.19% ▲STD%	
Index (\$1,000)  Economic Stage Index Import-	Before 4.026	4.034	0.19%	0.19%	ind
Economic Stage Index Import- Dependence	Before 4.026	4.034 After 32.04%	0.19%	0.19% ▲STD%	

Loans Sum	mployment Crea	Jobs Summ	any loro	atad/ratai	200
				aleurietai	nec
RLF Other Public	\$ 1,172,063	Direct	381		
Private	\$ 5,434,686	Indirect	172 553		_
New Equity	\$ 0	Multiplier	1.45		_
Total	\$ 6,606,749	maniphor	1.40		_
Loan-Leverage Ratio	4.6:1				
EDA Cost	\$ 607,423	EDA Cost per Direct Job		\$1,596	
Total Investment per EDA Dollar	\$10.88	EDA Cost per Total Job		\$1,098	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	111	112	1	0.90%	
Total	Before	After	•	▲%	
Employment	10,481	11,034	553	5.28%	
conomic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.940	3.969	0.72%	1.05%	po
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$18.59	\$18.33	-1.40%	-0.90%	ne
Economic	Before	After	▲%	ASTD%	
Stage Index	3.943	3.951	0.20%	0.20%	in
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	32.43%	32.38%	0.15%	0.20%	in

Loans Sum	ımary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 190,814	Direct	56		
Other Public	\$0	Indirect	45		
Private	\$ 1,004,216	Total	101		
New Equity	\$ 206,750	Multiplier	1.80		
Total	\$ 1,401,781				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 20,952	EDA Cost per Direct Job		\$374	
Total Investment per EDA Dollar	\$66.90	EDA Cost per Total Job	•	\$208	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	79	82	3	3.80%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	4,667	4,768	101	2.16%	
Economic Structural	Change Analysi	S			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.213	3.256	1.35%	1.96%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.02	\$24.70	-1.29%	-0.83%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.290	4.284	-0.15%	-0.15%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	36.23%	36.06%	0.48%	0.62%	pos
Summary of Indices		0	omposite		

<sup>\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Direct Indirect Total Multiplier	104 38 142 1.36		
Indirect Total Multiplier	38 142		
Total Multiplier	142		
Multiplier  EDA Cost per	1.36		_
Direct Job	r	\$243	
EDA Cost per Total Job	r	\$178	
llysis*			
After	<b>A</b>	<b>▲</b> %	
114	1	0.88%	
After	•	<b>▲</b> %	
17,408	142	0.82%	
After	▲%	▲STD%	
3.709	0.54%	0.78%	pos
After	▲%	ASTD%	
\$28.51	-0.34%	-0.22%	neg
After	▲%	▲STD%	
4.207	-0.14%	-0.14%	ind
After	▲%	▲STD%	
28.90%	0.06%	0.08%	
	After 17,408 After 3.709 After \$28.51 After 4.207	Vsis* After	VSIS*

Loans Sum	mployment Crea	Jobs Summ	any (cre-	ated/retai	nad
	1			albunblan	IIOU
RLF	\$ 67,836	Direct	11		
Other Public Private	\$ 0 \$ 205.815	Indirect	14		_
New Equity	\$ 90,709	Multiplier	1.25		_
Total	\$ 364,360	Multiplier	1.23		
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 11,031	EDA Cost per Direct Job		\$606	
Total Investment per EDA Dollar	\$100.14	EDA Cost per Total Job	r	\$485	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	▲%	
in County (4-Digit)	122	122	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	10,274	10,289	14	0.14%	
Economic Structural	Change Analysis	e			
Economic	Before	After	▲%	▲STD%	
			Ama 70		inc
Diversification Index	4,096	4.097	0.02%	0.03%	
Diversification Index				0.03%	inc
	4.096 Before \$17.50	4.097 After \$17.50	0.02% ▲% -0.01%	0.03% ▲STD% -0.01%	
Diversification Index  Earnings per Worker	Before	After	▲%	▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	Before \$17.50	After \$17.50	<b>▲</b> % -0.01%	▲STD% -0.01%	inc
Earnings per Worker Index (\$1,000)	Before \$17.50	After \$17,50	▲% -0.01% ▲% 0.03%	▲STD% -0.01% ▲STD% 0.03%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before \$17.50  Before 4.317	After \$17.50 After 4.318	▲% -0.01% ▲% 0.03%	▲STD% -0.01% ▲STD% 0.03%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$17.50 Before 4.317	After \$17.50 After 4.318	▲% -0.01% ▲% 0.03%	▲STD% -0.01% ▲STD% 0.03%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before \$17.50  Before 4.317	After \$17.50  After 4.318  After 27.41%	▲% -0.01% ▲% 0.03%	▲STD% -0.01% ▲STD% 0.03%	inc

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

mary		ary (crea	ted/retair	ned)
\$ 69,038	Direct	8		
\$ 279,467	Indirect	8		
\$ 586,820	Total	17		
\$0	Multiplier	1.97		
\$ 935,324				
12.5:1				
\$ 2,462	EDA Cost per Direct Job		\$292	
\$41.64	EDA Cost per Total Job		\$148	
Employment A	nalysis*			
Before	After	<b>A</b>	▲%	
102	102	0	0.00%	
Before	After	<b>A</b>	<b>▲</b> %	
9,125	9,142	17	0.18%	
Change Analysi	is			
Before	After	▲%	ASTD%	
3.923	3.929	0.15%	0.22%	in
Before	After	▲%	▲STD%	
\$16.50	\$16.53	0.18%	0.12%	in
Before	After	▲%	▲STD%	
4.200	4.197	-0.05%	-0.05%	in
D-f		A 9/	A OTDO	
28.33%	28.36%	-0.09%	-0.12%	in
	### \$69,038   \$279,467   \$586,820   \$0   \$935,324   12.5:1   \$2,462   \$41.64   ### ### ### ### ### ### ### ### ###	\$ 69,038 Direct \$ 279,467 Indirect \$ 586,820 Total \$ 0 Multipiler \$ 935,324  12.5:1  \$ 2,462 EDA Cost per Direct Job \$ 41.64 EDA Cost per Total Job  I Employment Analysis*  Before After 9,125 9,142  Change Analysis  Before After 3.923 3.929  Before After \$ 16.50 \$ 16.53  Before After 4.200 4.197  Before After	### ### ##############################	Separate

Loans Sum	nployment Creat marv	Jobs Summa	ry (crea	ted/retain	ed)
RIF	\$ 27.615	Direct	3		
Other Public	\$0	Indirect	1		
Private	\$ 34,519	Total	4		
New Equity	\$0	Multiplier	1.39		
Total	\$ 62,134				
Loan-Leverage Ratio	1.3:1				
EDA Cost	\$ 836	EDA Cost per Direct Job		\$268	
Total Investment per EDA Dollar	\$6.92	EDA Cost per Total Job		\$193	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	▲%	
in County (4-Digit)	92	92	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	5,752	5,756	4	0.08%	
Linployment					
Economic Structural	Change Analysis	<u>s</u>		111	
	Change Analysis	S After	<b>▲</b> %	▲STD%	
Economic Structural	Large Valla II		<b>▲</b> %	▲STD% 0.00%	inc
Economic Structural	Before	After			inc
Economic Structural Economic Diversification Index	Before 3.684	After 3.684	0.00%	0.00%	inc
Economic Structural Economic Diversification Index Earnings per Worker	Before 3.684	After 3.684	0.00%	0.00% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	3.684 Before \$15.10	After 3.684 After \$15.10	0.00% <b>A</b> % 0.00%	0.00% ▲STD% 0.00%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	3.684  Before \$15.10  Before	After 3.684 After \$15.10	0.00% ^% 0.00% ^%	0.00% ▲STD% 0.00% ▲STD%	inc

oan Moneys and Er Loans Sum		Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 195,722	Direct	24		
Other Public	\$ 65,241	Indirect	13		
Private	\$ 120,491	Total	37		
New Equity	\$ 140,381	Multiplier	1.54		
Total	\$ 521,835				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 5,300	EDA Cost per Direct Job		\$4,549	
Total Investment per EDA Dollar	\$8.19	EDA Cost per Total Job		\$2,957	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	263	263	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	269,370	269,407	37	0.01%	
Economic Structural	Change Analysi	is			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.181	4.181	0.00%	0.01%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$28.05	\$28.05	0.00%	0.00%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	4.985	4.985	0.00%	0.00%	in
Import-	Before	After	▲%	▲STD%	
Danamatana		18.98%	0.01%	0.02%	in
Dependence Index**	18.99%	10.90%			
	18.99%	10.90%]			

		Direct Job			
Total Investment per EDA Dollar	\$88.33	EDA Cost per Total Job		\$460	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	77	78	1	1.30%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	2,564	2,610	46	1.80%	
Economic Structural (	Change Analysis	<u> </u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.603	3.602	-0.01%	-0.02%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$15.08	\$14.96	-0.80%	-0.52%	neg
Economic	Before	After	▲%	ASTD%	
Stage Index	3.501	3.526	0.71%	0.71%	pos
Import- Dependence	Before	After	▲%	▲STD%	
Index**	36.29%	35.80%	1.35%	1.76%	pos
Summary of Indices		C	omposite		
2 of 4 indices show positive economic structure	ral change	Economic Cha	Structural nge Index	1.94%	pos

Jobs Summary (created/retained)

41

5

46

1.12

Direct

Indirect

Multiplier

EDA Cost per Direct Job

Total

Ringgold, IA

EDA Cost

Loan Moneys and Employment Creation Loans Summary

\$ 124,377 \$ 0

\$ 1,287,806

\$ 462,171

\$ 1,874,354

14.1:1

\$ 21,220

RLF

Private

Total Loan-Leverage Ratio

Other Public

New Equity

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Moneys and Er Loans Sum		Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 3,022,642	Direct	910		
Other Public	\$ 6,741,850	Indirect	940		
Private	\$ 13,178,404	Total	1850		
New Equity	\$ 22,860,749	Multiplier	2.03		
Total	\$ 45,803,646				
Loan-Leverage Ratio	14.2:1				
EDA Cost	\$ 487,282	EDA Cost per Direct Job		\$535	
Total Investment per EDA Dollar	\$74.72	EDA Cost per Total Job		\$263	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	209	212	3	1.44%	
Total	Before	After		▲%	
Employment	93,360	95,209	1,850	1.98%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	ASTD%	
Diversification Index	4.200	4.216	0.39%	0.57%	po
				▲STD%	
Earnings per Worker	Before	After	▲%		
	Before \$25.95	After \$26.00	0.16%	0.11%	inc
Earnings per Worker					inc
Earnings per Worker Index (\$1,000)	\$25.95	\$26.00	0.16%	0.11%	
Earnings per Worker Index (\$1,000)	\$25.95 Before	\$26.00 After	0.16%	0.11% ▲STD%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	\$25.95 Before 4.745	\$26.00 After 4,736	0.16% ▲% -0.17%	0.11% ▲STD% -0.17%	ind
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	\$25.95 Before 4.745 Before	\$26.00 After 4.736 After 21.50%	0.16% <b>4</b> % -0.17%	0.11% ▲STD% -0.17% ▲STD%	inc

Luan Mundys and Li	mployment Crea	tion			
Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 184,047	Direct	23		
Other Public	\$ 61,349	Indirect	11		
Private	\$ 2,029,210	Total	34		
New Equity	\$ 1,608,532	Multiplier	1.50		
Total	\$ 3,883,137				
Loan-Leverage Ratio	20.1:1				
EDA Cost	\$ 10,168	EDA Cost per Direct Job		\$593	
Total Investment per EDA Dollar	\$64.85	EDA Cost per Total Job		\$396	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	142	144	2	1.41%	
Total	Before	After		▲%	
Employment	51,850	51,884	34	0.07%	
Economic Structural	Change Analysis	9			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.383	3.393	0.29%	0.42%	po
	Before	After	▲%	▲STD%	
Earnings per Worker		\$22.20	-0.20%	-0.13%	inc
Index (\$1,000)	\$22.25			22220	
	\$22.25 Before	After	▲%	ASTD%	
Index (\$1,000)		After 5.161	<b>▲%</b> 0.01%	<b>▲STD%</b> 0.01%	inc
Economic Stage Index Import- Dependence	Before 5.160				ind
Economic Stage Index	Before 5.160	5.161	0.01%	0.01%	
Economic Stage Index Import- Dependence	Before 5.160	5.161 After 28.62%	0.01%	0.01% ▲STD%	ind

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	nployment Crea Imary	Jobs Summ	ary (crea	ated/retai	ned
BLF	\$ 336,605	Direct	41		
Other Public	\$ 590,272	Indirect	38		
Private	\$ 1,927,913	Total	79		
New Equity	\$0	Multiplier	1.92		
Total	\$ 2,854,790				
Loan-Leverage Ratio	7.5:1				
EDA Cost	\$ 11,124	EDA Cost per Direct Job		\$2,738	
Total Investment per EDA Dollar	\$26.07	EDA Cost per Total Job		\$1,426	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	118	119	1	0.85%	
Total	Before	After	<b>A</b>	▲%	
Employment	19,196	19,275	79	0.41%	
Economic Structural	Change Analysis	<u>s</u>			
Economic Structural  Economic	Change Analysis  Before	<u>S</u> After	<b>▲</b> %	▲STD%	
		_	<b>▲</b> % 0.10%	▲STD% 0.14%	inc
Economic	Before	After			inc
Economic Diversification Index	Before 4.013	After 4.017	0.10%	0.14%	
Economic Diversification Index Earnings per Worker	Before 4.013	After 4.017	0.10%	0.14% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 4.013 Before \$16.80	After 4.017 After \$16.81	0.10% ▲% 0.04%	0.14% ▲STD% 0.02%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic	Before 4.013  Before \$16.80	After 4.017 After \$16.81	0.10% <b>^</b> % 0.04% <b>^</b> %	0.14% ▲STD% 0.02%	inc

Loans Sun	mployment Crea	Jobs Summ	any (cre	ated/retai	nad
	1				nea
RLF	\$ 805,159	Direct	266		
Other Public	\$ 1,608,334	Indirect	418		_
Private	\$ 1,133,042	Total	683		
New Equity Total	\$ 1,471,240	Multiplier	2.57	_	
	\$ 5,017,774				_
Loan-Leverage Ratio	5.2:1				
EDA Cost	\$ 155,978	EDA Cost pe Direct Job	r	\$587	
Total Investment per EDA Dollar	\$32.17	EDA Cost pe Total Job	r	\$228	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	72	77	5	6.94%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,919	3,602	683	23.41%	
Economic Structural	Change Analysis	8			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.488	3.644	4.47%	6.52%	pos
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$14.68	\$14.14	-3.69%	-2.39%	пер
Economic	Before	After	▲%	▲STD%	
Stage Index	3.664	3.805	3.84%	3.84%	pos
Import-	-				
Dependence	Before	After	▲%	▲STD%	
Index**	35.59%	34.51%	3.04%	3.98%	pos
IIIOGX					
Summary of Indices		0	omposite		

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Our	mary .	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 258,438	Direct	122		
Other Public	\$ 640,153	Indirect	29		
Private	\$ 1,849,656	Total	151		
New Equity	\$0	Multiplier	1.24		
Total	\$ 2,748,247				
Loan-Leverage Ratio	9.6:1				
EDA Cost	\$ 34,153	EDA Cost per Direct Job		\$279	
Total Investment per EDA Dollar	\$80.47	EDA Cost per Total Job		\$226	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	103	104	1	0.97%	
Total	Before	After	<b>A</b>	▲%	
Employment	7,244	7,395	151	2.09%	
Economic Structural	Change Analysi	9			
Economic Structural	The second second	S After	▲%	▲STD%	
Economic Structural  Economic  Diversification Index	Change Analysi Before 3.879	-	<b>▲</b> % 0.52%	▲STD% 0.75%	pos
Economic	Before	After			pos
Economic Diversification Index	Before 3.879	After 3.900	0.52%	0.75%	pos
Economic Diversification Index Earnings per Worker	Before 3.879	After 3.900	0.52%	0.75% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.879 Before \$22.82	After 3.900 After \$22.52	0.52% ▲% -1.30%	0.75% ▲STD% -0.84%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	3.879 Before \$22.82 Before	After 3.900 After \$22.52 After 4.216	0.52%  &% -1.30%  &% -0.34%	0.75% ▲STD% -0.84% ▲STD% -0.34%	
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	3.879 Before \$22.82 Before	After 3.900 After \$22.52 After	0.52% ▲% -1.30% ▲%	0.75% ▲STD% -0.84%	neg

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 584,601	Direct	90		
Other Public	\$0	Indirect	37		
Private	\$ 2,135,354	Total	127		
New Equity	\$ 2,349,828	Multiplier	1.41		
Total	\$ 5,069,783				
Loan-Leverage Ratio	7.7:1				
EDA Cost	\$ 129,578	EDA Cost per Direct Job		\$1,442	
Total Investment per EDA Dollar	\$39.13	EDA Cost per Total Job		\$1,023	
Baseline Industry and	d Employment A	Inalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	117	119	2	1.71%	
Total	Before	After	<b>A</b>	▲%	
Employment	20,108	20,235	127	0.63%	
Economic Structural	Change Analysi	<u>is</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.871	3.881	0.24%	0.36%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$27.93	\$27.89	-0.14%	-0.09%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.526	4.527	0.03%	0.03%	ine
Import- Dependence	Before	After	▲%	▲STD%	
Index**	25.04%	24.90%	0.56%	0.74%	ро

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

oan Moneys and Er		tion	,		1
Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	nea)
RLF	\$ 434,226	Direct	97		
Other Public	\$ 167,829	Indirect	51		
Private	\$ 1,991,559	Total	148		
New Equity	\$ 2,054,099	Multiplier	1.52		
Total	\$ 4,647,712				
Loan-Leverage Ratio	9.7:1				
EDA Cost	\$ 61,578	EDA Cost per Direct Job		\$632	
Total Investment per EDA Dollar	\$75.48	EDA Cost per Total Job		\$415	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	72	72	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,524	3,672	148	4.21%	
Economic Structural	Change Analysi	is			
	Before	After	▲%	▲STD%	
Economic Diversification Index	3.684	3.674	-0.27%	-0.40%	nec
			▲%	▲STD%	
Earnings per Worker	Before	After	-	1.40%	
Index (\$1,000)	\$18.32	\$18.72	2.16%	1,40%	pos
Economic	Before	After	▲%	▲STD%	
Stage Index	3.729	3.727	-0.04%	-0.04%	inc
Import-					
Dependence	Before	After	▲%	▲STD%	_
Index**	34.35%	34.40%	-0.13%	-0.17%	ind
Summary of Indices		C	composite		
1 of 4 indices show		Economic			

Loan Moneys and Er Loans Sum		Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 224,146	Direct	115		
Other Public	\$0	Indirect	55		
Private	\$ 1,290,807	Total	170		
New Equity	\$ 1,485,636	Multiplier	1.48		
Total	\$ 3,000,589				
Loan-Leverage Ratio	12.4:1				
EDA Cost	\$ 21,479	EDA Cost per Direct Job		\$187	
Total Investment per EDA Dollar	\$139.70	EDA Cost per Total Job		\$127	
Baseline Industry an	d Employment A	Analysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	83	84	1	1.20%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,311	3,481	170	5.13%	
Economic Structural	Changa Analysi	ie			
			A 0/	▲STD%	
Economic	Before	After	▲%		
Diversification Index	3.698	3.728	0.82%	1.19%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$16.67	\$16.21	-2.77%	-1.79%	neç
Economic	Before	After	▲%	▲STD%	
Stage Index	3.917	3.905	-0.30%	-0.30%	neg
orage meeni		After	▲%	▲STD%	
Import-	Refere				
	Before 32.89%	32.84%	0.15%	0.20%	inc
Import- Dependence			0.15% Composite	0.20%	inc

Loans Sun	nmary .	Jobs Summ	ary (crea	ated/retai	nec
RLF	\$ 82,040	Direct	16		
Other Public	\$ 395,333	Indirect	31		
Private	\$ 581,687	Total	47		
New Equity	\$ 86,297	Multiplier	2.95		
Total	\$ 1,145,358				
Loan-Leverage Ratio	13.0:1				
EDA Cost	\$ 2,341	EDA Cost per Direct Job		\$146	
Total Investment per EDA Dollar	\$42.18	EDA Cost per Total Job		\$50	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	127	128	1	0.79%	
Total	Before	After		<b>▲</b> %	
Employment	24,166	24,214	47	0.20%	
conomic Structural	Change Analysis	8			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.876	3.879	0.09%	0.13%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.76	\$22.75	-0.07%	-0.05%	in
Economic	Before	After	▲%	ASTD%	
Stage Index	4.567	4.566	-0.03%	-0.03%	ine
Import-				1000000	
Dependence	Before	After	▲%	▲STD%	
Index**	26.05%	26.04%	0.02%	0.02%	in

1 0	mployment Crea				
Loans Sum	nmary	Jobs Summ	ary (cre	ated/retai	nec
RLF	\$ 1,558,667	Direct	567		
Other Public	\$ 1,264,160	Indirect	1,053		
Private	\$ 1,751,049	Total	1620		
New Equity	\$ 189,219	Multiplier	2.86		
Total	\$ 4,763,095				
Loan-Leverage Ratio	2.1:1				ī
EDA Cost	\$ 145,352	EDA Cost per Direct Job		\$257	
Total Investment per EDA Dollar	\$32.77	EDA Cost per Total Job	r	\$90	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	127	132	5	3.94%	
Total	Before	After	<b>A</b>	▲%	
Employment	19,089	20,709	1,620	8.49%	
Economic Structural	Change Analysis	2			
	Chicange Fandiyon	2			
Economic	Before	After	4%	ASTD%	
Economic Diversification Index	Before 4.021	After 4.049	<b>▲</b> %	▲STD% 0.99%	bo
_					ро
Diversification Index	4.021	4.049	0.68%	0.99%	
Diversification Index  Earnings per Worker	4.021 Before	4.049 After	0.68%	0.99% ▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	4.021 Before \$24.77	4.049 After \$24.67	0.68% ▲% -0.41%	0.99% ▲STD% -0.27%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	4.021 Before \$24.77 Before	4.049 After \$24.67	0.68% ▲% -0.41%	0.99% ▲STD% -0.27%	po ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	4.021  Before \$24.77  Before 4.555  Before	4.049 After \$24.67	0.68% ▲% -0.41%	0.99% ▲STD% -0.27%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	4.021 Before \$24.77 Before 4.555	4.049 After \$24.67 After 4.571	0.68% <b>4</b> % -0.41% <b>4</b> % 0.35%	0.99% ▲STD% -0.27% ▲STD% 0.35%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence Index**	4.021  Before \$24.77  Before 4.555  Before	4,049 After \$24.67 After 4,571 After 24,22%	0.68%	0.99%  ▲STD%  -0.27%  ▲STD%  0.35%	po
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	4.021  Before \$24.77  Before 4.555  Before 24.56%	4,049 After \$24.67 After 4,571 After 24,22%	0.68%	0.99%  ASTD%  -0.27%  ASTD%  0.35%  ASTD%  1.80%	po

<sup>\*\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sun	mployment Crea nmary	Jobs Summ	ary (cre	ated/retai	ned
					1100
RLF Other Public	\$ 121,927 \$ 0	Direct	14		_
Private	\$ 121.927	Total	18		_
New Equity	\$ 0	Multiplier	1.28		_
Total	\$ 243,854	watipilet	1.20		
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 11,942	EDA Cost per Direct Job		\$853	
Total Investment per EDA Dollar	\$20.42	EDA Cost per Total Job	r	\$664	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	103	104	1	0.97%	
Total	Before	After	•	▲%	
Employment	8,601	8,619	18	0.21%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.870	3.876	0.16%	0.23%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.08	\$26.04	-0.16%	-0.11%	inc
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.277	4.273	-0.08%	-0.08%	inc
Import-	Before	After	▲%	▲STD%	
Dependence					

Loan Moneys and Er	mployment Crea	tion			
Loans Sum		Jobs Summ	ary (cre	ated/retai	nec
RLF	\$ 129,781	Direct	17		
Other Public	\$0	Indirect	12		
Private	\$ 222,355	Total	29	2	
New Equity	\$0	Multiplier	1.71		
Total	\$ 352,136				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 71,052	EDA Cost per Direct Job		\$4,203	
Total Investment per EDA Dollar	\$4.96	EDA Cost per Total Job		\$2,458	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	105	107	2	1.90%	
Total	Before	After		▲%	
Employment	7,975	8,004	29	0.36%	
Economic Structural	Change Analysis	3			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.895	3.902	0.18%	0.26%	inc
Earnings per Worker	Before	After	<b>▲</b> %	ASTD%	
Index (\$1,000)	\$24.89	\$24.85	-0.16%	-0.10%	inc
	Before	After	▲%	▲STD%	
Economic	4.290	4.289	-0.03%	-0.03%	inc
Economic Stage Index			1.01	▲STD%	
	Before	After	▲%	M-31176	
Stage Index Import-	Before 28.99%	After 28.96%	0.10%	0.13%	ind
Stage Index Import- Dependence		28.96%		and the second second second second	inc

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sumr	nary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 304,340	Direct	24		
Other Public	\$0	Indirect	21		
Private	\$0	Total	45		
New Equity	\$0	Multiplier	1.89		
Total	\$ 304,340				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 44,369	EDA Cost per Direct Job		\$1,849	
Total Investment per EDA Dollar	\$6.86	EDA Cost per Total Job		\$978	
aseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	94	95	1	1.06%	
Total	Before	After	<b>A</b>	▲%	
Employment	5,942	5,987	45	0.76%	
conomic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
LCOHOTTIC			0.32%	0.47%	pos
Diversification Index	3.838	3.850	0.3276	The state of the s	Pos
	3.838	3.850 After	4%	▲STD%	,
Diversification Index					neg
Diversification Index  Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Earnings per Worker Index (\$1,000)	Before \$22.59	After \$22.51	<b>▲</b> % -0.36%	▲STD% -0.23%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$22.59 Before 4.212	After \$22.51 After 4.204	▲% -0.36% ▲% -0.19%	▲STD% -0.23% ▲STD% -0.19%	neg
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before \$22.59 Before 4.212 Before	After \$22.51 After 4.204 After	▲% -0.36% ▲% -0.19%	▲STD% -0.23% ▲STD% -0.19%	neg
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$22.59 Before 4.212	After \$22.51 After 4.204	▲% -0.36% ▲% -0.19%	▲STD% -0.23% ▲STD% -0.19%	-

summary of Indices		C	omposite <sub>.</sub>		
of 4 indices show ositive economic structu	ral obango	Economic S	Structural	0.23%	ind
Ositive economic structu	rai criange	Glai	ige index		
Clark, KS					
· ·					
oan Moneys and Er					
Loans Sum	mary	Jobs Summa	ary (crea	ited/retair	ned)
RLF	\$ 56,071	Direct	5		
Other Public	\$0	Indirect	0		
Private	\$0	Total	5		
New Equity	\$0	Multiplier	1.06		
Total	\$ 56,071				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 5,515	EDA Cost per Direct Job		\$1,103	
Total Investment per EDA Dollar	\$10.17	EDA Cost per Total Job		\$1,036	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	60	60	0	0.00%	
Total	Before	After		▲%	
Employment	1,384	1,389	5	0.38%	
				0.0070	
Linployment					
Economic Structural		3			
Economic Structural		<u>After</u>	<b>▲</b> %	▲STD%	
	Change Analysis		<b>▲</b> %	▲STD% 0.06%	ind
Economic Structural  Economic  Diversification Index	Change Analysis Before 3.288	After 3.290	0.04%	0.06%	ind
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysis Before 3.288	After 3.290 After	0.04%	0.06% ▲STD%	
Economic Structural  Economic  Diversification Index	Change Analysis Before 3.288	After 3.290	0.04%	0.06%	ind
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysis  Before 3.288  Before \$22.83	After 3.290 After \$22.80	0.04%	0.06% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Change Analysis  Before 3.288  Before \$22.83	After 3.290 After \$22.80	0.04% ▲% -0.14%	0.06% ▲STD% -0.09%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import-	Change Analysis  Before 3.288  Before \$22.83  Before 4.102	After 3.290 After \$22.80  After 4.106	0.04% ▲% -0.14% ▲%	0.06% ▲STD% -0.09% ▲STD% 0.09%	ind
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	Change Analysis Before 3.288 Before \$22.83 Before 4.102 Before	After 3.290 After \$22.80 After 4.106 After	0.04%  ^% -0.14%  ^0.09%	0.06% ▲STD% -0.09%	ind
Economic Structural  Economic  Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence Index**	Change Analysis  Before 3.288  Before \$22.83  Before 4.102	After 3.290 After \$22.80 After 4.106 After 35.22%	0.04%  &% -0.14%  &% 0.09%  &% -0.07%	0.06%  ▲STD%  -0.09%  ▲STD%  0.09%	ind
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	Change Analysis Before 3.288 Before \$22.83 Before 4.102 Before	After 3.290 After \$22.80 After 4.106 After 35.22%	0.04%	0.06%  ▲STD% -0.09%  ▲STD% 0.09%  ▲STD% -0.09%	ind

O of 4 indices show Economic Structural positive economic structural change Change Index

\*Baseline industry count and employment are from 1993

\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 109,821	Direct	16		
Other Public	\$ 80,208	Indirect	3		
Private	\$ 163,595	Total	19		
New Equity	\$ 24,062	Multiplier	1.19		
Total	\$ 377,686				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 46,030	EDA Cost per Direct Job		\$2,877	ī
Total Investment per EDA Dollar	\$8.21	EDA Cost per Total Job		\$2,426	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	118	119	1	0.85%	
Total	Before	After		▲%	
Employment	9,162	9,181	19	0.21%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.908	3.913	0.12%	0.18%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.14	\$25.11	-0.14%	-0.09%	inc
	Before	After	▲%	▲STD%	
Economic		4.271	-0.01%	-0.01%	inc
Economic Stage Index	4.272				
	4.272	After	▲%	▲STD%	

Loans Sum	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 96,130	Direct	12		
Other Public	\$ 60,746	Indirect	5		
Private	\$ 112,911	Total	17		
New Equity	\$ 60,518	Multiplier	1.43		
Total	\$ 330,304			_	
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 9,500	EDA Cost per Direct Job		\$792	
Total Investment per EDA Dollar	\$34.77	EDA Cost per Total Job		\$554	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	99	99	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	5,833	5,850	17	0.29%	
Economic Structural	Change Analysis	s			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.798	3.801	0.10%	0.14%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.04	\$22.04	0.01%	0.01%	ind
Economic	Before	After	▲%	ASTD%	
Stage Index	4.551	4.553	0.06%	0.06%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	_
Index**	28.00%	27.95%	0.17%	0.23%	inc
Summary of Indices		C	omposite		
0 of 4 indices show		Economic :	Structural	0.440/	
positive economic structu			nge Index	0.44%	po

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loan Moneys and Er Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 49.090	Direct	13		
Other Public	\$0	Indirect	11		
Private	\$ 177,155	Total	23		
New Equity	\$0	Multiplier	1.84		
Total	\$ 226,245				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 26,889	EDA Cost per Direct Job		\$2,112	
Total Investment per EDA Dollar	\$8.41	EDA Cost per Total Job		\$1,149	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	145	145	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	20,127	20,150	23	0.12%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.910	3.910	0.01%	0.02%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$25.82	\$25.81	-0.02%	-0.01%	inc
Economic	Before	After	▲%	ASTD%	
Stage Index	4.686	4.686	0.00%	0.00%	inc
	Before	After	▲%	▲STD%	
Import-				0.11%	inc
Import- Dependence Index**	26.44%	26.41%	0.09%	U. 1 1 76	
Dependence	26.44%		omposite	U.1176	1110

	nployment Crea				
Loans Sum	mary I	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 295,358	Direct	17		
Other Public	\$0	Indirect	3		
Private	\$0	Total	20		
New Equity	\$0	Multiplier	1.20		
Total	\$ 295,358				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 44,978	EDA Cost per Direct Job		\$2,646	
Total Investment per EDA Dollar	\$6.57	EDA Cost per Total Job		\$2,203	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	•	▲%	
in County (4-Digit)	83	84	1	1.20%	
Total	Before	After	•	▲%	
Employment	3,641	3,661	20	0.56%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.528	3.542	0.40%	0.59%	ро
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$24.87	\$24.76	-0.46%	-0.30%	ne
Economic	Before	After	▲%	▲STD%	
Stage Index	4.056	4.052	-0.10%	-0.10%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	34.81%	34.81%	0.02%	0.02%	inc
Summary of Indices		C	omposite		
1 of 4 indices show positive economic structure	ral change	Economic S		0.21%	inc

Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 204,665	Direct	22		
Other Public	\$ 84,275	Indirect	3		
Private	\$ 330,413	Total	24		
New Equity	\$215,766	Multiplier	1.12		
Total	\$ 835,119				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 58,857	EDA Cost per Direct Job		\$2,717	
Total Investment per EDA Dollar	\$14.19	EDA Cost per Total Job		\$2,419	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	83	83	0	0.00%	
Total	Before	After		▲%	
Employment	3,656	3,680	24	0.67%	
Economic Structural	Change Analysis				
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.702	3.705	0.08%	0.12%	ind
					III
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.48	\$22.43	-0.18%	-0.12%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.189	4.193	0.10%	0.10%	ind
Import- Dependence	Before	After	▲%	▲STD%	
Index**	32.50%	32.36%	0.43%	0.56%	pos
Summary of Indices			omposite		

baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

Loan Moneys and Er					
Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 113,146	Direct	8		
Other Public	\$ 70,113	Indirect	2		
Private	\$ 137,531	Total	10		
New Equity	\$ 9,324	Multiplier	1.25		
Total	\$ 330,114				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 4,803	EDA Cost per Direct Job	r	\$600	
Total Investment per EDA Dollar	\$68.73	EDA Cost per Total Job		\$482	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	73	74	1	1.37%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,287	2,297	10	0.44%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.530	3.537	0.18%	0.26%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.65	\$20.63	-0.09%	-0.06%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.078	4.081	0.08%	0.08%	inc
Import-					
Dependence	Before	After	▲%	▲STD%	_
Index**	33.10%	33.11%	-0.05%	-0.07%	inc
Summary of Indices		C	omposite		
of 4 indices show		Economic		0.21%	inc

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

	mary	Jobs Summa	ary (crea	ted/retair	ieq)
RLF	\$ 83,525	Direct	7		
Other Public	\$ 151,864	Indirect	3		
Private	\$ 26,121	Total	10		
New Equity	\$0	Multiplier	1.40		
Total	\$ 261,510				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 13,696	EDA Cost per Direct Job		\$1,957	
Total Investment per EDA Dollar	\$19.12	EDA Cost per Total Job		\$1,396	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	77	78	1	1.30%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,279	2,289	10	0.43%	
Economic Structural	Chango Analysis				
Economic	Before	⊇ After	▲%	▲STD%	
Diversification Index	3,426	3.438	0.36%	0.53%	pos
		After	▲%	▲STD%	
Earnings per Worker	Before	Ailei			
Earnings per Worker Index (\$1,000)	\$16.67	\$16.62	-0.31%	-0.20%	neg
Index (\$1,000)		7.059		-0.20% ▲STD%	neg
	\$16.67	\$16.62	-0.31%		
Index (\$1,000)	\$16.67 Before	\$16.62 After	-0.31% ▲%	▲STD%	inc

Loans Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	100
RLF	\$ 72,187	Direct	3		
Other Public	\$ 72,187	Indirect	1		
Private	\$0	Total	4		
New Equity	\$ 104,270	Multiplier	1.25		
Total	\$ 248,644				_
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 41,145	EDA Cost per Direct Job		\$13,715	
Total Investment per EDA Dollar	\$6.04	EDA Cost per Total Job		\$10,940	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	121	121	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	13,450	13,454	4	0.03%	
Economic Structural	Change Analysi	is			
Fconomic Fconomic	Before	After	▲%	▲STD%	
Diversification Index	3.894	3.895	0.02%	0.03%	i
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.48	\$26.48	0.00%	0.00%	i
Economic	Before	After	▲%	▲STD%	
Stage Index	4.414	4.414	0.00%	0.00%	i
Import-					
Dependence	Before	After	▲%	▲STD%	_
Index**	30.58%	30.58%	0.03%	0.04%	į
Summary of Indices		C	omposite		
0 of 4 indices show	ıral change	Economic		0.07%	[ i

<u>oan Moneys and En</u> Loans Sum		uon Jobs Summa	any (oron	tod/rotair	and)
Loans Sum				ileu/retaii	ieu)
RLF	\$ 346,234	Direct	28		
Other Public	\$ 833,971	Indirect	4		
Private	\$ 521,171	Total	32		
New Equity	\$ 34,929	Multiplier	1.13		_
Total	\$ 1,736,304				_
Loan-Leverage Ratio	4.0:1				
EDA Cost	\$ 28,759	EDA Cost per Direct Job		\$1,027	
Total Investment per EDA Dollar	\$60.38	EDA Cost per Total Job		\$910	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	70	70	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,081	2,113	32	1.52%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.563	3.571	0.20%	0.30%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$19.00	\$18.93	-0.35%	-0.22%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.757	3.777	0.51%	0.51%	pos
Import- Dependence	Before	After	▲%	▲STD%	
Index**	33.66%	33.33%	0.98%	1.28%	pos
Summary of Indices		C	omposite		

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 44,041	Direct	1		
Other Public	\$ 7,271	Indirect	0		
Private	\$ 73,520	Total	1		
New Equity	\$ 30,373	Multiplier	1.18		
Total	\$ 155,205				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 4,103	EDA Cost per Direct Job		\$11,566	
Total Investment per EDA Dollar	\$13.42	EDA Cost per Total Job		\$9,762	
Baseline Industry and	d Employment A	Analysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	71	71	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,989	1,990	1	0.06%	
Economic Structural	Change Analysi	i <u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.578	3.580	0.04%	0.06%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$16.99	\$16.99	0.00%	0.00%	inc
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.184	4.184	0.01%	0.01%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	33.37%	33.35%	0.06%	0.08%	inc
		0	omposite		
Summary of Indices 0 of 4 indices show		Economic			

<sup>\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Logan, KS

Loans our	nmary .	Jobs Summ	ary (crea	ated/retai	nec
RLF	\$ 8,414	Direct	1		
Other Public	\$0	Indirect	0		
Private	\$ 8,414	Total	1		
New Equity	\$0	Multiplier	1.14		
Total	\$ 16,827				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 500	EDA Cost per Direct Job	r	\$500	
Total Investment per EDA Dollar	\$33.66	EDA Cost per Total Job	\$439		
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	77	77	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,474	2,475	1	0.05%	
conomic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	<b>▲</b> %	ASTD%	
Diversification Index	3.573	3.574	0.03%	0.04%	in
Earnings per Worker	Before	After	<b>▲</b> %	ASTD%	
Index (\$1,000)	\$22.51	\$22.51	-0.01%	-0.01%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	3.925	3.925	0.01%	0.01%	in
Import- Dependence	Before	After	▲%	▲STD%	
	DOIOID	niter	A 70	E01076	

Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 34,440	Direct	7		
Other Public	\$0	Indirect	7		
Private	\$ 378,835	Total	14		
New Equity	\$ 413,275	Multiplier	2.00		
Total	\$ 826,550				
Loan-Leverage Ratio	23.0:1				
EDA Cost	\$ 5,868	EDA Cost per Direct Job		\$838	
Total Investment per EDA Dollar	\$140.85	Total Job		\$418	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	▲%	
in County (4-Digit)	148	148	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	22,586	22,600	14	0.06%	
Economic Structural	Change Analysis	8			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.148	4.148	0.01%	0.01%	inc
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$27.75	\$27.74	-0.02%	-0.01%	inc
	~ .	After	▲%	▲STD%	
Economic	Before			THE RESERVE OF THE PARTY OF THE	Tel
Economic Stage Index	Before 4.421	4.422	0.01%	0.01%	inc
Stage Index Import-			0.01%	0.01%	inc
Stage Index	4.421	4.422			inc

<sup>\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sun	mployment Crea	Jobs Summ	any (cre	ated/retai	nad'
				aleunetai	iieu
RLF	\$ 750,306	Direct	74		
Other Public	\$ 912,464	Indirect	17		
Private	\$ 2,325,019	Total	91		
New Equity	\$ 723,912	Multiplier	1.23		
Total	\$ 4,711,700				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 124,378	EDA Cost per Direct Job	r	\$1,681	
Total Investment per EDA Dollar	\$37.88	EDA Cost per Total Job	r	\$1,370	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	86	87	1	1.16%	
Total	Before	After	<b>A</b>	▲%	
Employment	4,483	4,574	91	2.02%	
Economic Structural	Change Analysis				
Economic Economic	Before	2. After	▲%	▲STD%	
Diversification Index	3.743	3.756	0.36%	0.53%	pos
	0.740	0.700	0.0070	0.0070	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.82	\$22.69	-0.58%	-0.38%	neg
			▲%	▲STD%	
Economic	Before	After			ind
Economic Stage Index	Before 4.317	4.319	0.04%	0.04%	
Stage Index Import-	4.317	4.319			iiid
Stage Index Import- Dependence	4.317 Before		0.04%	0.04% ▲STD%	iiid
Stage Index Import-	4.317	4.319			pos
Stage Index Import- Dependence Index**	4.317 Before	4.319 After 29.79%	<b>▲</b> %	▲STD%	
Stage Index Import- Dependence	4.317 Before	4.319 After 29.79%	▲% 0.44% composite	▲STD%	

	nployment Crea				
Loans Sum	mary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 167,264	Direct	24		
Other Public	\$ 51,659	Indirect	5		
Private	\$ 250,616	Total	29		
New Equity	\$ 86,099	Multiplier	1.23		
Total	\$ 555,639				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 66,827	EDA Cost per Direct Job	r	\$2,821	
Total Investment per EDA Dollar	\$8.31	EDA Cost per Total Job	r	\$2,292	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	126	126	0	0.00%	
Total_	Before	After	•	<b>▲</b> %	
Employment	10,760	10,789	29	0.27%	
Ennamia Otavatural	Observa Assissis				
Economic Structural				1000000	
Economic	Before	After	▲%	ASTD%	_
Diversification Index	4.084	4.083	-0.02%	-0.03%	inc
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$23.92	\$23.91	-0.05%	-0.03%	inc
		After	<b>▲</b> %	▲STD%	
Economic	Before		-0.03%	-0.03%	inc
EconomicStage Index	Before 4.350	4.348	-0.03%		
Stage Index Import-		4.348 After	-0.03%	▲STD%	
Stage Index	4.350			▲STD% -0.04%	ind
Stage Index Import- Dependence	4.350 Before	After 28.78%	<b>▲</b> %		inc

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	ned
RLF	\$ 196,030	Direct	13		
Other Public	\$ 77,839	Indirect	2		
Private	\$ 962,238	Total	15		
New Equity	\$ 264,474	Multiplier	1.16		
Total	\$ 1,500,581				
Loan-Leverage Ratio	6.7:1				
EDA Cost	\$ 13,671	EDA Cost per Direct Job		\$1,052	
Total Investment per EDA Dollar	\$109.77	EDA Cost per Total Job		\$903	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	80	80	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,143	3,158	15	0.48%	
Economic Structural	Change Analysis	9			
	Before	After	▲%	▲STD%	
Economic				processing the same of the sam	
Economic Diversification Index	3.504	3.512	0.25%	0.36%	in
	3.504 Before	3.512 After	0.25%	0.36% ▲STD%	in
Diversification Index					
Diversification Index  Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	in
Diversification Index  Earnings per Worker  Index (\$1,000)	Before \$23.77	After \$23.74	<b>▲</b> % -0.12%	▲STD% -0.08%	
Earnings per Worker Index (\$1,000)  Economic	Before \$23.77 Before	After \$23.74	▲% -0.12% ▲%	▲STD% -0.08% ▲STD%	in

<u>oan Moneys and En.</u> Loans Sum		Jobs Summa	ry (crea	ted/retair	ned'
RLF	\$ 18.608	Direct	1		
Other Public	\$ 0	Indirect	0		
Private	\$ 37.215	Total	1		
New Equity	\$6,203	Multiplier	1.13		
Total	\$ 62,025				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 9,379	EDA Cost per Direct Job		\$9,379	
Total Investment per EDA Dollar	\$6.61	EDA Cost per Total Job		\$8,327	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	92	92	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	2,689	2,690	1	0.04%	
Economic Structural	Change Analysis	2			
Economic Structural Economic	Change Analysis	<u>S</u> After	<b>▲</b> %	▲STD%	
			<b>▲</b> %	▲STD% 0.04%	ine
Economic Diversification Index	Before	After		Charles and Charles and Charles	inc
Economic	Before 3.678	After 3.679	0.03%	0.04%	inc
Economic Diversification Index Earnings per Worker	Before 3.678 Before	After 3.679	0.03%	0.04% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.678 Before \$21.62	After 3.679 After \$21.62	0.03% ▲% -0.02%	0.04% ▲STD% -0.01%	
Earnings per Worker Index (\$1,000)	Before 3.678 Before \$21.62	After 3.679 After \$21.62 After	0.03% <b>A</b> % -0.02%	0.04%  ASTD%  -0.01%  ASTD%	in

Rooks, KS

Loans Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 143,201	Direct	8		
Other Public	\$0	Indirect	4		
Private	\$0	Total	12		
New Equity	\$ 5,609	Multiplier	1.56		
Total	\$ 148,810				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 18,866	EDA Cost per Direct Job		\$2,387	
Total Investment per EDA Dollar	\$7.89	EDA Cost per Total Job		\$1,526	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	91	91	0	0.00%	
Total	Before	After	•	▲%	
Employment	5,975	5,987	12	0.21%	
Economic Structural	Change Analysi	e			
Economic Structural			<b>▲%</b>	▲STD%	
Economic	Before	After	<b>▲</b> %	▲STD%	ind
Economic Diversification Index	Before 3.754	After 3.756	0.05%	0.08%	ind
Economic Diversification Index Earnings per Worker	Before 3.754	After 3.756	0.05%	0.08% ▲STD%	
Economic Diversification Index	Before 3.754	After 3.756	0.05%	0.08%	
Economic Diversification Index Earnings per Worker	Before 3.754	After 3.756	0.05%	0.08% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.754 Before \$23.94	After 3.756 After \$23.94	0.05% <b>A</b> % 0.01%	0.08% ▲STD% 0.00%	ind
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 3.754  Before \$23.94  Before	After 3.756 After \$23.94 After	0.05% <b>A</b> % 0.01% <b>A</b> % 0.02%	0.08% ▲STD% 0.00% ▲STD% 0.02%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	Before 3.754  Before \$23.94  Before 4.614	After 3,756  After \$23.94  After 4.615  After	0.05%  &% 0.01%  &% 0.02%	0.08%  ASTD% 0.00%  ASTD% 0.02%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.754 Before \$23.94 Before 4.614	After 3.756  After \$23.94  After 4.615	0.05% <b>A</b> % 0.01% <b>A</b> % 0.02%	0.08% ▲STD% 0.00% ▲STD% 0.02%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	Before 3.754  Before \$23.94  Before 4.614	After 3.756  After \$23.94  After 4.615  After 26.56%	0.05%  &% 0.01%  &% 0.02%	0.08%  ASTD% 0.00%  ASTD% 0.02%	inc

Loans Sumn	nary .	Jobs Summa	ary (crea	ted/retain	red)
RLF	\$ 134,231	Direct	11		
Other Public	\$ 17,586	Indirect	2		
Private	\$ 202,743	Total	13		
New Equity	\$ 8,607	Multiplier	1.22		
Total	\$ 363,167				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 2,540	EDA Cost per Direct Job		\$231	
Total Investment per EDA Dollar	\$142.97	EDA Cost per Total Job		\$190	
Baseline Industry and	Employment A	Analysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	74	74	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,253	3,266	13	0.41%	
Economic Structural C	Change Analysi Before	S After	<b>▲</b> %	▲STD%	
Diversification Index	3.593	3.594	0.03%	0.05%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.67	\$20.64	-0.11%	-0.07%	inc
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	3.900	3.905	0.12%	0.12%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	35.03%	34.97%	0.17%	0.23%	inc
Summary of Indices		C	omposite		
0 of 4 indices show positive economic structur		Economic :	Structural	0.32%	ро

Baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

	mployment Crea mary	Jobs Summ	ary (cre	ated/retai	nec
RLF	\$ 279,161	Direct	13		
Other Public	\$ 70,183	Indirect	6		
Private	\$ 293,444	Total	19		
New Equity	\$ 229,704	Multiplier	1.44		
Total	\$ 872,492				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 21,250	EDA Cost per Direct Job		\$1,635	
Total Investment per EDA Dollar	\$14.35	EDA Cost per Total Job		\$1,138	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	90	90	0	0.00%	
Total	Before	After		▲%	
Employment	5,280	5,299	19	0.35%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.777	3.777	-0.01%	-0.01%	ir
	Before	After	▲%	▲STD%	
Earnings per Worker					-
Earnings per Worker Index (\$1,000)	\$17.37	\$17.36	-0.07%	-0.05%	ir
	\$17.37 Before	\$17.36 After	-0.07% <b>▲</b> %	-0.05% ▲STD%	ir
Index (\$1,000)					
Index (\$1,000)	Before	After	<b>▲</b> %	▲STD%	in

Index**	31.23%	31.22%	0.02%	0.03%	inc
Summary of Indices		Economic	omposite		
positive economic structu	iral change		nge Index	-0.08%	inc
Sherman, KS					
Loan Moneys and Er Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 81,119	Direct	10		
Other Public	\$0	Indirect	10		
Private	\$ 1,334,023	Total	20		
New Equity	\$ 120,492	Multiplier	2.03		
Total	\$ 1,535,635				
Loan-Leverage Ratio	17.9:1				
EDA Cost	\$ 18,791	EDA Cost per Direct Job		\$1,879	
Total Investment per EDA Dollar	\$81.72	EDA Cost per Total Job		\$926	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	85	85	0	0.00%	
Total	Before	After		▲%	
Employment	4,254	4,274	20	0.48%	
Economic Structural	Change Analysis	s			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.730	3.739	0.25%	0.37%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.13	\$23.15	0.06%	0.04%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.322	4.328	0.13%	0.13%	inc
Import- Dependence	Before	After	▲%	▲STD%	
	29.82%	29.71%	0.36%	0.47%	pos
Index**	28.02%	2011 110	414474		-
Summary of Indices	29.0270		omposite		

<sup>&</sup>quot;The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	nmary	tion Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 202,665	Direct	12		
Other Public	\$ 101,239	Indirect	4		
Private	\$ 96,090	Total	16		
New Equity	\$0	Multiplier	1.30		
Total	\$ 399,994				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 23,045	EDA Cost per Direct Job		\$1,920	
Total Investment per EDA Dollar	\$17.36	EDA Cost per Total Job		\$1,474	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	97	98	1	1.03%	
Total	Before	After	<b>A</b>	▲%	
Employment	13,863	13,879	16	0.11%	
Economic Structural	Change Analysis	S			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.530	3.533	0.08%	0.11%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$27.39	\$27.38	-0.03%	-0.02%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.418	4.419	0.02%	0.02%	inc
Import-			4.00		
Dependence	Before 29.35%	After 29.31%	0.13%	▲STD% 0.17%	inc

Smith, KS					
Loan Moneys and Er					
Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 74,740	Direct	3		
Other Public	\$ 26,189	Indirect	1		
Private	\$ 130,444	Total	4		
New Equity	\$0	Multiplier	1.24		
Total	\$ 231,373				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 2,538	EDA Cost per Direct Job		\$846	
Total Investment per EDA Dollar	\$91.15	EDA Cost per Total Job		\$683	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	74	74	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,847	2,851	4	0.13%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.616	3.617	0.03%	0.04%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.04	\$20.04	0.02%	0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.739	3.741	0.04%	0.04%	ind
Import-	•				
Dependence	Before	After	▲%	▲STD%	
Index**	33.05%	33.02%	0.11%	0.14%	ind
Summary of Indices		0	omposite		
of 4 indices show		Economic :		0.24%	ind

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

	mary	Jobs Summa	ary (crea	ted/retair	iea)
RLF	\$ 220,913	Direct	44		
Other Public	\$ 174,340	Indirect	9		
Private	\$ 3,339,342	Total	53		
New Equity	\$ 1,193,652	Multiplier	1.20		
Total	\$ 4,928,246				
Loan-Leverage Ratio	21.3:1				
EDA Cost	\$ 25,187	EDA Cost per Direct Job		\$572	
Total Investment per EDA Dollar	\$195.66	EDA Cost per Total Job		\$477	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	93	94	1	1.08%	
Total	Before	After	<b>A</b>	▲%	
Employment	5,613	5,666	53	0.94%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.769	3.768	-0.02%	-0.03%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.01	\$21.93	-0.34%	-0.22%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.462	4.466	0.09%	0.09%	inc
Import-	Before	After	▲%	▲STD%	
Dependence_	Delote				

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 209,318	Direct	20		
Other Public	\$ 99,518	Indirect	23		
Private	\$ 1,089,808	Total	43		
New Equity	\$ 322,800	Multiplier	2.13		
Total	\$ 1,721,443				
Loan-Leverage Ratio	7.2:1				
EDA Cost	\$ 50,476	EDA Cost per Direct Job		\$2,524	
Total Investment per EDA Dollar	\$34.10	EDA Cost per Total Job		\$1,184	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	69	71	2	2.90%	
Total	Before	After	<b>A</b>	<b>≜</b> %	
Employment	2,310	2,353	43	1.85%	
	Observe Analysis	_			
Economic Structural			1	a manage	
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.516	3.534	0.52%	0.75%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$19.80	\$19.71	-0.47%	-0.30%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.996	4.001	0.12%	0.12%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	31.85%	31.90%	-0.17%	-0.22%	inc
Summary of Indices			omposite		

Trego, KS

Loans Sumi	iployment Creat marv	Jobs Summa	arv (crea	ted/retair	ned)
BLE	\$ 42.088	Direct	3		
Other Public	\$ 42,000	Indirect	1		
Private	\$ 78,565	Total	4		
New Equity	\$ 13,291	Multiplier	1.39		
Total	\$ 133,945				
oan-Leverage Ratio	2.2:1				
DA Cost	\$ 2,776	EDA Cost per Direct Job		\$925	
otal Investment er EDA Dollar	\$48.25	EDA Cost per Total Job		\$665	
seline Industry and	Employment A	nalysis*			
C Business Types	Before	After		▲%	
in County (4-Digit)	63	63	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,018	1,022	4	0.41%	
onomio Structural	Chango Analysis				
onomic Structural			<b>A</b> 0/	A CTDs/	
Economic	Before	After	▲%	▲STD%	ind
			<b>▲</b> %	▲STD% 0.19%	ind
Economic	Before	After			ind
Economic iversification Index	Before 3.467	After 3.471	0.13%	0.19%	
Economic iversification Index	Before 3.467 Before	After 3.471	0.13%	0.19% ▲STD%	
Economic iversification Index	Before 3.467 Before \$20.17	After 3.471 After \$20.18	0.13% <b>A</b> % 0.04%	0.19% ▲STD% 0.02%	ind
Economic iversification Index Irnings per Worker Index (\$1,000)	Before 3.467 Before \$20.17	After 3.471 After \$20.18	0.13% ^% 0.04%	0.19% ▲STD% 0.02% ▲STD%	ind

*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

Loans Sum	nployment Creat	Jobs Summa	arv (crea	ted/retair	ned)
		The state of the s	40		
RLF	\$ 190,487	Direct	6		
Other Public	\$ 139,399	Total	46		_
Private	\$ 322,916	Multiplier	1.16		_
New Equity	\$ 74,761	Munipher	1.16		
Total	\$ 727,563	-	-		
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 16,335	EDA Cost per Direct Job		\$408	
Total Investment per EDA Dollar	\$44.54	EDA Cost per Total Job		\$353	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		<b>▲</b> %	
in County (4-Digit)	79	79	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	4,042	4,088	46	1.14%	
Economic Structural	Change Analysis	S			
		**		▲STD%	
	Before	After	▲%	A31076	
Economic Diversification Index	Before 3.606	After 3.610	0.11%	0.16%	inc
Economic		3.610 After	0.11%	0.16% ▲STD%	inc
Economic Diversification Index	3.606	3.610	0.11%	0.16%	
Economic Diversification Index Earnings per Worker	3.606 Before	3.610 After	0.11%	0.16% ▲STD%	inc
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.606 Before \$18.74	3.610 After \$18.77	0.11% <b>^</b> % 0.14%	0.16% ▲STD% 0.09%	inc
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.606 Before \$18.74 Before	3.610 After \$18.77	0.11% ^% 0.14% ^%	0.16% ▲STD% 0.09% ▲STD%	
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	3.606 Before \$18.74 Before 3.993	3.610 After \$18.77 After 4.004	0.11%  ^% 0.14%  ^% 0.29%	0.16%  ▲STD%  0.09%  ▲STD%  0.29%	inc
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	3.606  Before \$18.74  Before 3,993  Before	3.610 After \$18.77 After 4.004 After 33.29%	0.11%  A% 0.14%  A% 0.29%  A% 0.96% composite	0.16%  ▲STD%  0.09%  ▲STD%  0.29%	po

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Direct Indirect Total Multiplier  EDA Cost pet Direct Job EDA Cost pet Total Job alysis* After		\$3,473 \$2,930 <b>^</b> % 0.00%	
Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job alysis* After	1.19	\$2,930 <b>^</b> %	
Multiplier  EDA Cost per Direct Job  EDA Cost per Total Job  alysis*  After	1.19	\$2,930 <b>^</b> %	
EDA Cost per Direct Job EDA Cost per Total Job alysis* After		\$2,930 <b>^</b> %	
Direct Job EDA Cost per Total Job alysis* After		\$2,930 <b>^</b> %	
Direct Job EDA Cost per Total Job alysis* After		\$2,930 <b>^</b> %	
Direct Job EDA Cost per Total Job alysis* After		\$2,930 <b>^</b> %	
Total Job alysis* After 105	<b>A</b>	<b>▲</b> %	
After 105	0		
105	0		
	0	0.00%	1
Aftor			i
Aitei	<b>A</b>	<b>▲</b> %	
5,308	9	0.18%	ı
After	▲%	▲STD%	
3.997	0.11%	0.15%	in
After	▲%	▲STD%	
\$26.58	-0.06%	-0.04%	in
After	▲%	▲STD%	
4.016	-0.03%	-0.03%	in
After	<b>▲</b> %	≜STD%	
32.72%	-0.05%	-0.07%	in
	3.997 After \$26.58 After 4.016 After 32.72%	3.997 0.11%  After	3.997 0.11% 0.15%  After

<u>Loan Moneys and E</u> Loans Sun		Jobs Summ	on loro	ntod/rotoi	
				ateu/retai	nea
Other Public	\$ 543,058	Direct	54		
Private	\$ 0	Indirect	73		
New Equity	\$ 4,001,878 \$ 2,614,816	Total	127		_
Total	\$ 7,159,752	Multiplier	2.34		_
Loan-Leverage Ratio	12.2:1				-
zoan zovorago natio	12.2.1				
EDA Cost	\$ 166,264	EDA Cost per Direct Job		\$3,079	
Total Investment per EDA Dollar	\$43.06	EDA Cost per Total Job		\$1,313	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	172	172	0	0.00%	
Total	Before	After	•	▲%	
Employment	49,665	49,792	127	0.25%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.148	4.150	0.04%	0.06%	inc
Earnings per Worker_	Before	After	▲%	▲STD%	
Index (\$1,000)	\$29.63	\$29.64	0.05%	0.03%	inc
Economic	Before	After	▲%	▲STD%	
LCOHOITIC	4.560	4.559	-0.04%	-0.04%	inc
Stage Index	4.060				
Stage Index Import-	4.000				
Stage Index Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Stage Index Import-		After 23.36%	<b>▲</b> %	▲STD% -0.05%	inc
Stage Index Import- Dependence Index**	Before	23.36%	-0.04%		inc
Stage Index Import- Dependence	Before	23.36%	-0.04% omposite		in

<sup>\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sun	nmary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 4,752,130	Direct	591		
Other Public	\$ 2,563,544	Indirect	353		
Private	\$ 9,286,001	Total	944		
New Equity	\$ 4,436,756	Multiplier	1.60		
Total	\$ 21,038,432				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 1,367,679	EDA Cost per Direct Job		\$2,315	П
Total Investment per EDA Dollar	\$15.38	EDA Cost per Total Job	•	\$1,449	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	217	222	5	2.30%	
Total	Before	After		<b>▲</b> %	
Employment	90,568	91,512	944	1.04%	
Economic Structural	Change Analysi				
- CONTOURNO OTTAGEATAI			▲%	▲STD%	
Foonomic	Refore	After			
Economic Diversification Index	Before 4.104	After 4.110	0.13%	0.19%	inc
					inc
Diversification Index	4.104	4.110	0.13%	0.19%	
Diversification Index  Earnings per Worker	4.104 Before	4.110 After	0.13%	0.19% ▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	4.104 Before \$36.98	4.110 After \$36.90	0.13% ▲% -0.21%	0.19% ▲STD% -0.13%	inc
Earnings per Worker Index (\$1,000)  Economic	4.104 Before \$36.98 Before	4.110 After \$36.90	0.13% <b>^</b> % -0.21% <b>^</b> %	0.19% ▲STD% -0.13%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	4.104 Before \$36.98 Before	4.110 After \$36.90	0.13% <b>^</b> % -0.21% <b>^</b> %	0.19% ▲STD% -0.13%	inc

Loans Sum	mary	Jobs Summ	arv (crea	ated/retail	ned
RLF	\$ 58,760	Direct	6		
Other Public	\$ 0	Indirect	3		
Private	\$ 106,944	Total	9		
New Equity	\$ 18,335	Multiplier	1.53		
Total	\$ 184,040	· · · · · · · · · · · · · · · · · · ·			
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 11,129	EDA Cost per Direct Job		\$1,855	
Total Investment per EDA Dollar	\$16.54	EDA Cost per Total Job		\$1,215	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	100	100	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	6,069	6,078	9	0.15%	
Economic Structural	Change Analysis				
Economic Economic	Before	After	▲%	ASTD%	
Diversification Index	3.838	3.842	0.08%	0.12%	inc
Earnings per Worker	Before	After	<b>∆</b> %	ASTD%	1110
	\$19.07	\$19.08	0.05%	0.03%	inc
Index (\$1,000)		4.0.00	0.0070	0194770	
Index (\$1,000)					
Economic	Before	After	<b>▲</b> %	▲STD%	
	Before 4.292	After 4.291	<b>▲</b> %	▲STD% -0.03%	inc
Economic Stage Index Import-	4.292	4.291	-0.03%	-0.03%	inc
Economic Stage Index					inc

	nmary	Jobs Summa	TIA (CIGG	ttou/retail	1007
RLF	\$ 1,080,862	Direct	380		
Other Public	\$ 821,396	Indirect	217		
Private	\$ 4,218,602	Total	597		
New Equity	\$ 2,473,548	Multiplier	1.57		
Total	\$ 8,594,409				
Loan-Leverage Ratio	7.0:1				
EDA Cost	\$ 210,261	EDA Cost per Direct Job		\$553	
Total Investment per EDA Dollar	\$40.87	EDA Cost per Total Job		\$352	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	125	128	3	2.40%	
Total_	Before	After	<b>A</b>	<b>▲</b> %	
Employment	8,775	9,372	597	6.80%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.984	4.022	0.97%	1.42%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.58	\$21.83	1.15%	0.74%	pos
Economic	Before	After	▲%	▲STD%	
Stage Index	4.124	4.100	-0.58%	-0.58%	neg
Import-	Defere	After	▲%	▲STD%	
Dependence Index**	Before 31.29%	31.62%	-1.06%	-1.39%	nec

mary	Jobs Summa	II V TOI OU	(GG/TGTGII	00,
\$ 779,580	Direct	78		
\$ 70,113	Indirect			
\$ 1,407,029				
	Multiplier	1.39		
\$ 2,692,541				
2.5:1				
\$ 129,971	EDA Cost per Direct Job		\$1,666	
\$20.72	EDA Cost per Total Job		\$1,199	
d Employment A	ınalysis*			
Before	After	<b>A</b>	<b>▲</b> %	
91	91	0	0.00%	
Before	After	<b>A</b>	<b>▲</b> %	
5,911	6,019	108	1.83%	
Change Analysi	S			
Before	After	▲%	▲STD%	
3.751	3.753	0.06%	0.09%	inc
Before	After	▲%	▲STD%	
\$18.70	\$18.71	0.06%	0.04%	inc
Refore	After	▲%	▲STD%	
4.108	4.094	-0.35%	-0.35%	ne
		4.0/	A CYTON	
		-0.34%	-0.44%	ne
01.0076	0111070	3.0		
	\$ 70,113 \$1,407,029 \$ 435,818 \$ 2,692,541 2.5:1 \$ 129,971 \$20.72 d Employment A Before 91 Before 5,911 Change Analysi Before 3.751 Before \$18.70 Before	\$ 70,113	\$ 70,113	\$ 70,113

oan Moneys and En Loans Sum		Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 59,072	Direct	4		
Other Public	\$0	Indirect	1		
Private	\$ 147,679	Total	5		
New Equity	\$ 129,531	Multiplier	1.15		
Total	\$ 336,281				
Loan-Leverage Ratio	4.7:1				
EDA Cost	\$ 8,730	EDA Cost per Direct Job		\$2,182	
Total Investment per EDA Dollar	\$38.52	EDA Cost per Total Job		\$1,890	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	81	81	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	5,238	5,243	5	0.09%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3,427	3.427	0.02%	0.04%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$17.22	\$17.23	0.03%	0.02%	inc
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	3.444	3.445	0.04%	0.04%	inc
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	35.73%	35.70%	0.07%	0.09%	inc
Summary of Indices		C	omposite		
0 of 4 indices show		Economic		0.18%	inc

Loans Sumi	mary	Jobs Summa	ary (crea	ted/retair	nea)
RLF	\$ 299,096	Direct	52		
Other Public	\$0	Indirect	24		
Private	\$ 313,225	Total	76		
New Equity	\$0	Multiplier	1.46		
Total	\$ 612,321				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 26,793	EDA Cost per Direct Job		\$515	
Total Investment per EDA Dollar	\$22.85	EDA Cost per Total Job		\$353	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	120	121	1	0.83%	
		A ft		▲%	
Total	Before	After	-	= 70	
Employment	13,504	13,580	76	0.56%	
	13,504	13,580	76		
Employment  Economic Structural	13,504 Change Analysis	13,580 §		0.56%	ind
Economic Structural  Economic  Diversification Index	13,504 Change Analysis Before	13,580 S After	▲%	0.56% ▲STD%	ind
Employment  Economic Structural  Economic	13,504 Change Analysi Before 3.863	13,580 S After 3.870	<b>≜</b> %	0.56% ▲STD% 0.29%	
Economic Structural  Economic  Diversification Index  Earnings per Worker	13,504 Change Analysis Before 3.863 Before	13,580 S After 3.870	<b>≜</b> % 0.20% <b>▲</b> %	0.56% ▲STD% 0.29%	
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	13,504 Change Analysi Before 3.863 Before \$21.82	13,580  S  After  3.870  After  \$21.85	▲% 0.20% ▲% 0.17%	0.56% ▲STD% 0.29% ▲STD% 0.11%	ind
Employment  Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic	13,504  Change Analysi  Before 3.863  Before \$21.82	13,580  S  After 3.870  After \$21.85	▲% 0.20% ▲% 0.17%	0.55%  ASTD% 0.29%  ASTD% 0.11%  ASTD% -0.03%	ind
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	13,504 Change Analysi Before 3.863 Before \$21.82 Before 4.386	13,580  After 3,870  After \$21,85  After 4,384	▲% 0.20%  ▲% 0.17%  ▲% -0.03%	0.56%  ASTD% 0.29%  ASTD% 0.11%  ASTD% -0.03%	ind
Employment  Economic Structural Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	13,504  Change Analysis Before 3.863  Before \$21.82  Before 4.386	13,580  After 3.870  After \$21.85  After 4.384  After 29.66%	▲% 0.20%  ▲% 0.17%  ▲% -0.03%	0.55%  ASTD% 0.29%  ASTD% 0.11%  ASTD% -0.03%	ind

Dunklin, MO

<sup>\*\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 256,884	Direct	48		
Other Public	\$ 21,034	Indirect	31		
Private	\$ 1,152,743	Total	79		
New Equity	\$ 104,842	Multiplier	1.64		
Total	\$ 1,535,503				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 9,932	EDA Cost per Direct Job		\$207	
Total Investment per EDA Dollar	\$154.61	EDA Cost per Total Job		\$126	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	192	193	1	0.52%	
Total	Before	After	<b>A</b>	▲%	
Employment	40,656	40,735	79	0.19%	
Economic Structural	Change Analysis	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.370	4.373	0.05%	0.08%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26.17	\$26.18	0.03%	0.02%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.344	4.343	-0.03%	-0.03%	ind
Import-		Tests.			
Dependence	Before	After 26.45%	-0.04%	▲STD% -0.05%	ind
Index**	26.44%				

Loans Sum	mployment Crea nmary	Jobs Summ	ary (crea	ated/retai	neď
RLF	\$ 216,610	Direct	17		
Other Public	\$ 0	Indirect	9		
Private	\$ 114,639	Total	26		
New Equity	\$ 60,392	Multiplier	1.52		
Total	\$ 391,641				
Loan-Leverage Ratio	0.8:1				
EDA Cost	\$ 56,480	EDA Cost per Direct Job		\$3,322	
Total Investment per EDA Dollar	\$6.93	EDA Cost per Total Job		\$2,186	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	116	116	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	7,466	7,492	26	0.35%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.072	4.070	-0.05%	+0.07%	ind
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$20.05	\$20.10	0.23%	0.15%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.143	4.141	-0.04%	-0.04%	ind
Import-		•			
Dependence	Before	After	▲%	▲STD%	
Index**	30.12%	30.13%	-0.05%	-0.06%	ind
Summary of Indices			omposite		
			Structural		_

mon!	Jaha O	/	-41/4-1	
	Jobs Summ	ary (cre	ated/retai	nea
	Direct	120		
	Multiplier	1.23		_
-				
11.3:1				
\$ 148,710	EDA Cost per Direct Job	r	\$1,243	
\$39.92	Total Job	r	\$1,011	
d Employment A	nalysis*			
Before	After	•	<b>▲</b> %	
137	138	1	0.73%	
Before	After	•	▲%	
19,662	19,809	147	0.75%	
Change Analysis	S			
Before	After	▲%	ASTD%	
3.914	3.924	0.25%	0.36%	inc
Before	After	▲%	▲STD%	
\$21.51	\$21.47	-0.20%	-0.13%	inc
Before	After	<b>▲</b> %	▲STD%	
4.115	4.121	0.16%	0.16%	ind
31.57%	After 31.45%	0.40%	0.52%	pos
01.07 70	31.4376	U.TU/0	V.UC.19	PO
	\$39.92  Before  137  Before  19,662  Change Analysis  Before  3.914  Before  \$21.51  Before  4.115  Before	\$ 480,916   Direct \$ 1,000   \$ 4,657,288   Total \$ 798,555   Multiplier \$ 5,936,759    11.3:1   SIAN   EDA Cost per Total Job   \$ 39.92   EDA Cost per Total Job   SEMPLOYMENT Analysis'   Before   After   137   138   Before   After   19,662   19,809    Change Analysis   Before   After   3.914   3.924   Before   After   \$ 21.51   \$ 21.47   Before   After   4.115   4.121   Before   After   4.115   4.121	\$480,916   Direct   120 \$	\$ 480,916   Direct   120   \$ 0   Indirect   27   \$ 4,657,288   Total   147   \$ 798,555   Multiplier   1.23   \$ 5,936,759    11.3:1   \$ 148,710   EDA Cost per Direct Job   \$ 39.92   EDA Cost per Total Job   \$ Employment Analysis*   Before   After   A   A%   137   138   1   0.73%   Before   After   A   A%   19,662   19,809   147   0.75%    Change Analysis   Before   After   A   ASTD%   \$ 21.51   \$21.47   0.20%   -0.13%   Before   After   A%   ASTD%   4.115   4.121   0.16%   0.16%   Before   After   A%   ASTD%    After   A%   ASTD%    Before   After   A%   ASTD%

Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

Loans Sun	nmary	Jobs Summ	ary (cre	ated/retai	nec
RLF	\$ 5.372.913	Direct	1733		
Other Public	\$ 4,121,752	Indirect	1,042		
Private	\$ 26,817,897	Total	2775		
New Equity	\$ 7,632,695	Multiplier	1.60		
Total	\$ 43,945,257				
Loan-Leverage Ratio	7.2:1				
EDA Cost	\$ 2,396,080	EDA Cost per Direct Job		\$1,383	
Total Investment per EDA Dollar	\$18.34	EDA Cost per Total Job		\$864	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	296	298	2	0.68%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	440,360	443,135	2,775	0.63%	
Economic Structural Economic	Before	After	<b>▲</b> %	▲STD%	inc
Diversification Index	4.296	4.297			
Diversification Index				A CTDe/	
Earnings per Worker	4.296 Before \$36.52	4.297 After \$36.52	<b>▲</b> %	▲STD% -0.01%	inc
Earnings per Worker Index (\$1,000)	Before \$36.52	After \$36.52	<b>▲</b> %	-0.01%	inc
Earnings per Worker Index (\$1,000)	Before \$36.52	After \$36.52	<b>▲</b> %	-0.01% ASTD%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$36.52	After \$36.52	<b>▲</b> %	-0.01%	inc
Earnings per Worker Index (\$1,000)  Economic Stage Index	Before \$36.52 Before 4.932	After \$36.52 After 4.930	▲% -0.01% ▲% -0.02%	-0.01% ASTD% -0.02%	inc
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before \$36.52 Before 4.932	After \$36.52  After 4.930  After 17.71%	▲% -0.01%  ▲% -0.02%	-0.01% ASTD% -0.02% ASTD%	

Loans our	mary	Jobs Summa	iry (crea	ted/retair	ieu)
RLF	\$ 541,632	Direct	49		
Other Public	\$ 2,696,702	Indirect	89		
Private	\$ 2,070,315	Total	138		
New Equity	\$0	Multiplier	2.82		
Total	\$ 5,308,650				
Loan-Leverage Ratio	8.8:1				
EDA Cost	(\$ 12,191)	EDA Cost per Direct Job		-\$250	
Total Investment per EDA Dollar	-\$435.45	EDA Cost per Total Job			
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	93	93	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	8,172	8,310	138	1.68%	
Economic Structural	Change Analysi	e			
Economic Structural	Before	After	▲%	▲STD%	
		3.596	0.21%	0.31%	ind
Diversification Index	3.588	3.590			
1772	3.588	After	▲%	ASTD%	
Diversification Index  Earnings per Worker Index (\$1,000)		-		▲STD% -0.48%	neg
Earnings per Worker	Before	After	<b>▲</b> %		neç
Earnings per Worker Index (\$1,000)	Before \$19.26	After \$19.12	<b>▲</b> % -0.74%	-0.48%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$19.26 Before 4.104	After \$19.12 After 4.025	▲% -0.74% ▲% -1.92%	-0.48% ▲STD% -1.92%	neç
Earnings per Worker Index (\$1,000) Economic Stage Index	Before \$19.26 Before	After \$19.12	▲% -0.74% ▲%	-0.48% ▲STD%	

Loans Sum	mary	Jobs Summa	ry (crea	ted/retain	ed)
RLF	\$ 118,560	Direct	14		
Other Public	\$ 49,055	indirect	10		
Private	\$ 385,697	Total	25		
New Equity	\$ 9,490	Multiplier	1.73		
Total	\$ 562,801				
Loan-Leverage Ratio	3.7:1				
EDA Cost	(\$ 6,850)	EDA Cost per Direct Job		-\$479	
Total Investment per EDA Dollar	-\$82.16	EDA Cost per Total Job		-\$277	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	127	128	1	0.79%	
Total	Before	After	<b>A</b>	▲%	
Employment	16,525	16,550	25	0.15%	
Economic Structural	Change Analysi	<u>s</u>		Nrc-2001	
Economic	Before	After	▲%	▲STD%	_
Diversification Index	4.077	4.078	0.01%	0.02%	ind
Earnings per Worker	Before	After	▲%	ASTD%	
	\$26.38	\$26.38	0.00%	0.00%	ind
Index (\$1,000)	920.00				
	Before	After	▲%	ASTD%	_
Index (\$1,000)		After 4.422	<b>▲</b> % -0.02%	▲STD% -0.02%	ind
Index (\$1,000)	Before 4.423	4.422 After	-0.02%	-0.02% ▲STD%	ind
Index (\$1,000)  Economic  Stage Index  Import-	Before 4.423	4.422	-0.02%	-0.02%	ind
Economic Stage Index Import- Dependence	Before 4.423	4.422 After 27.36%	-0.02%	-0.02% ▲STD%	

Jobs Summary (created/retained)

80

9

89

1.11

\$223

\$201

▲%

1.06%

▲%

0.92%

ASTD%

ASTD%

ASTD%

▲STD%

0.80%

▲%

▲%

▲%

▲%

Composite Economic Structural

Change Index

3.547 0.52% 0.76% pos

\$27.12 -0.58% -0.38% neg

3.929 0.04% 0.04% ind

35.59% 0.28% 0.37% pos

Direct

Indirect

Multiplier

EDA Cost per

Direct Job EDA Cost per

Total Job

After

After

After

9,773 89

Total

Marion, MO

New Madrid, MO

**EDA Cost** 

Total Investment

SIC Business Types

in County (4-Digit)

Diversification Index

Earnings per Worker

Index (\$1,000)

Economic

Stage Index

Dependence

Summary of Indices

Import-

Index\*\*

Employment

Economic

Economic Structural Change Analysis

Loan Moneys and Employment Creation Loans Summary

\$ 155,753

\$ 739,825

\$817,702

\$ 350,444

\$ 2,063,723

12.3:1

\$ 17,872

\$115.47

Before

Before

Before

Before

94

9,684

3.528

\$27.28

3.927

35.69%

per EDA Dollar Total Jo Baseline Industry and Employment Analysis\*

RLF

Private

Total Loan-Leverage Ratio

Other Public

New Equity

Luana Sunn	mary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 143,249	Direct	161		
Other Public	\$ 35,812	Indirect	63		
Private	\$0	Total	224		
New Equity	\$0	Multiplier	1.39		
Total	\$179,061				
Loan-Leverage Ratio	0.3:1				
EDA Cost	\$ 19,334	EDA Cost per Direct Job		\$120	
Total Investment per EDA Dollar	\$9.26	EDA Cost per Total Job		\$86	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	A	▲%	
in County (4-Digit)	92	93	1	1.09%	
Total	Before	After	A	▲%	
Employment	5,802	6,026	224	3.87%	
	Change Analysi	S			
Economic	Before	After	▲%	▲STD%	
	Before 3.636		<b>▲</b> % 0.62%	▲STD% 0.90%	pos
Economic Diversification Index		After			pos
Economic	3.636	After 3.658	0.62%	0.90%	
Economic Diversification Index Earnings per Worker	3.636 Before	After 3.658 After \$19.12	0.62% ▲% -2.34%	0.90% ▲STD% -1.51% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.636 Before \$19.58	After 3.658 After \$19.12	0.62% ▲% -2.34%	0.90% ▲STD% -1.51%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	3.636 Before \$19.58 Before 4.434 Before	After 3.658  After \$19.12  After 4.401	0.62%  A% -2.34%  A% -0.74%	0.90%  ASTD% -1.51%  ASTD% -0.74%  ASTD%	neg
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.636 Before \$19.58 Before 4.434	After 3.658 After \$19.12 After 4.401	0.62%  ^% -2.34%  ^% -0.74%	0.90% ▲STD% -1.51% ▲STD% -0.74%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	3.636 Before \$19.58 Before 4.434 Before	After 3.658 After \$19.12 After 4.401 After 32.62%	0.62%  A% -2.34%  A% -0.74%	0.90%  ASTD% -1.51%  ASTD% -0.74%  ASTD%	neç

_	po
sitiye	ne
	inc

2 of 4 indices show positive economic structural change os= positive economic structural change g= negative economic structural change d= indeterminate economic structural change

Logiis ouri	mary .	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 267,382	Direct	161		
Other Public	\$0	Indirect	37		
Private	\$ 526,224	Total	198		
New Equity	\$ 233,316	Multiplier	1.23		
Total	\$ 1,026,921				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 55,584	EDA Cost per Direct Job		\$346	
Total Investment per EDA Dollar	\$18.47	EDA Cost per Total Job	r	\$281	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	87	87	0	0.00%	1
Total	Before	After	_	▲%	
Employment	4,055	4,253	198	4.87%	
Economic Structural	Change Analysis	5			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.673	3.688	0.39%	0.57%	pc
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$18.58	\$18.26	-1.72%	-1.11%	ne
	Before	After	▲%	▲STD%	
Economic		3.880	-0.81%	-0.81%	ne
Economic Stage Index	3.911				
	3.911 Before 32.94%	After 33.34%	▲%	▲STD%	

Loans Sum	mployment Creat Imary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 176,457	Direct	20		
Other Public	\$ 625,620	Indirect	11		
Private	\$ 802,076	Total	30		
New Equity	\$ 641,661	Multiplier	1.53		
Total	\$ 2,245,814				
Loan-Leverage Ratio	11.7:1				
EDA Cost	\$ 36,811	EDA Cost per Direct Job		\$1,848	
Total Investment per EDA Dollar	\$61.01	EDA Cost per Total Job		\$1,208	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	87	88	1	1.15%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	7,743	7,773	30	0.39%	
Economic Structural	Change Analysis				
LCOHOMIC Structural			<b>▲</b> %	▲STD%	
F					
Economic	Before	After	_		
Economic Diversification Index	3.604	After 3.608	0.09%	0.13%	in
			_		in
Diversification Index	3.604	3.608	0.09%	0.13%	- 10.7
Diversification Index  Earnings per Worker	3.604 Before	3.608 After	0.09%	0.13% ▲STD%	- 10.7
Diversification Index  Earnings per Worker  Index (\$1,000)	3.604 Before \$19.81	3.608 After \$19.80	0.09% ▲% -0.05%	0.13% ▲STD% -0.03%	in
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.604 Before \$19.81 Before 4.455	3,608 After \$19.80 After 4,454	0.09% <b>^</b> % -0.05% <b>^</b> % -0.02%	0.13% ▲STD% -0.03% ▲STD% -0.02%	in
Earnings per Worker Index (\$1,000)  Economic Stage Index	3.604 Before \$19.81 Before	3.608 After \$19.80	0.09% <b>^</b> % -0.05%	0.13% ▲STD% -0.03%	in

<sup>&</sup>quot;Baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sun	nmary	Jobs Summ	ary (crea	ated/retai	nec
RLF	\$ 386,920	Direct	25		
Other Public	\$0	Indirect	6		
Private	\$ 907,108	Total	31		
New Equity	\$ 482,715	Multiplier	1.24		
Total	\$ 1,776,743				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 59,205	EDA Cost per Direct Job		\$2,368	
Total Investment per EDA Dollar	\$30.01	EDA Cost per Total Job		\$1,917	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	84	84	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,535	3,566	31	0.87%	ļ.
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.633	3.640	0.19%	0.27%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$14.23	\$14.25	0.15%	0.10%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	3.810	3.815	0.13%	0.13%	ine
Import- Dependence	Before	After	▲%	▲STD%	
	33.63%	33,47%	0.47%	0.61%	po

Loans Sum	mployment Creat	Jobs Summ	arv (crea	ated/retai	ned)
RLF	\$ 293,654	Direct	24		
Other Public	\$ 590,716	Indirect	36		
Private	\$ 2,021,497	Total	60		
New Equity	\$ 99,388	Multiplier	2.48		
Total	\$ 3,005,254	Wildingston	2.10		
Loan-Leverage Ratio	9.2:1				
EDA Cost	\$ 34,404	EDA Cost per Direct Job		\$1,423	
Total Investment per EDA Dollar	\$87.35	EDA Cost per Total Job	r	\$574	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	131	133	2	1.53%	
Total	Before	After	<b>A</b>	▲%	
Employment	19,321	19,381	60	0.31%	
Economic Structural	Change Analysis	<u> </u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.732	3.740	0.21%	0.30%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.15	\$24.11	-0.15%	-0.09%	ind
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.869	4.867	-0.04%	-0.04%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	26.93%	26.90%	0.10%	0.13%	ind
Summary of Indices		C	omposite		
of 4 indices show		Economic		0.30%	pos

neg= negative economic structural change nd= indeterminate economic structural change

81,502 90,751 91,349 \$ 0 63,602	Direct Indirect Total Multiplier	20 21 42 2.05		
\$ 0 63,602	Total	42		
\$ 0 63,602				
63,602	Multiplier	2.05		
85	EDA Cost per Direct Job		\$6,624	
	EDA Cost per Total Job		\$3,234	
yment An	nalysis*			
e	After		▲%	
113	114	1	0.88%	
е	After	<b>A</b>	▲%	
7,153	7,195	42	0.59%	
Analysis				
е	After	▲%	▲STD%	
3.889	3.904	0.39%	0.57%	pos
е	After	▲%	▲STD%	
\$21.95	\$21.83	-0.52%	-0.33%	ne
е	After	▲%	▲STD%	
3.989	3.980	-0.20%	-0.20%	inc
	After	A 9/	A PTDe/	
32.24%	32.26%	-0.06%	-0.08%	inc
	yment Ar e 113 e 7,153 Analysis e 3.889 e \$21.95 e	Total Job yment Analysis* e	Total Job  yment Analysis* e	Total Job  yment Analysis* e

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	iea)
RLF	\$ 249,582	Direct	28		
Other Public	\$ 421,176	Indirect	73		
Private	\$ 1,387,691	Total	102		
New Equity	\$0	Multiplier	3.61		
Total	\$ 2,058,449				
Loan-Leverage Ratio	7.2:1				
EDA Cost	\$ 32,273	EDA Cost per Direct Job		\$1,146	
Total Investment per EDA Dollar	\$63.78	EDA Cost per Total Job		\$318	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	114	114	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	11,759	11,861	102	0.86%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	▲STD%	
			0.22%	0.31%	inc
Diversification Index	3.887	3.895			
	3.887 Before	3.895	▲%	▲STD%	
Diversification Index		-	<b>▲</b> % 3.25%	▲STD% 2.10%	pos
Diversification Index  Earnings per Worker	Before	After			pos
Diversification Index  Earnings per Worker  Index (\$1,000)	Before \$31.54	After \$32.56	3.25%	2.10%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$31.54 Before 4.511	After \$32.56 After 4.509	3.25% <b>^</b> % -0.05%	2.10% ▲STD% -0.05%	pos
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before \$31.54	After \$32.56	3.25%	2.10% ▲STD%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$31.54 Before 4.511	After \$32.56 After 4.509 After 27.52%	3.25% ▲% -0.05%	2.10%  ASTD%  -0.05%  ASTD%  0.77%	inc

Loan Moneys and Er Loans Sum		Jobs Summa	ary (crea	ted/retain	ed
RLF	\$ 427,661	Direct	112		
Other Public	\$0	Indirect	58		
Private	\$ 625,634	Total	170		
New Equity	\$ 316,876	Multiplier	1.52		
Total	\$ 1,370,170				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 50,208	EDA Cost per Direct Job		\$448	
Total Investment per EDA Dollar	\$27.29	EDA Cost per Total Job		\$295	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	201	201	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Faculture :				0.18%	
Employment	95,950	96,120	170	0.18%	
Employment Economic Structural			170	0.18%	
			<b>170 ▲</b> %	0.18% J	
Economic Structural	Change Analysi	i <u>s</u>			in
Economic Structural	Change Analysi Before	S After	<b>▲</b> %	▲STD%	in
Economic Structural  Economic  Diversification Index	Change Analysi Before 4.176	After 4.180	<b>▲</b> % 0.08%	▲STD% 0.12%	in
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysi Before 4.176	After 4.180	<b>▲</b> % 0.08% <b>▲</b> %	▲STD% 0.12% ▲STD%	
Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)	Change Analysi Before 4.176 Before \$30.93	After 4.180 After \$30.91	▲% 0.08% ▲% -0.05%	▲STD% 0.12% ▲STD% -0.03%	in
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Change Analysi Before 4.176 Before \$30.93 Before 4.811	After 4.180 After \$30.91 After 4.809	▲% 0.08%  ▲% -0.05%  ▲% -0.04%	▲STD%  0.12%  ▲STD%  -0.03%  ▲STD%  -0.04%	
Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Change Analysi Before 4.176 Before \$30.93	After 4.180  After \$30.91	▲% 0.08%  ▲% -0.05%	▲STD% 0.12% ▲STD% -0.03%	in
Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence Index**	Change Analysi Before 4.176 Before \$30.93 Before 4.811 Before 22.74%	After 4.180 After \$30.91 After 4.809 After 22.75%	▲% 0.08%  ▲% -0.05%  ▲% -0.04%  ▲% -0.02%	▲STD% 0.12%  ▲STD% -0.03%  ▲STD% -0.04%  ▲STD% -0.04%	in
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000) Economic Stage Index Import Dependence	Change Analysi Before 4.176 Before \$30.93 Before 4.811 Before 22.74%	After 4.180 After \$30.91 After 4.809 After 22.75%	▲% 0.08%  ▲% -0.05%  ▲% -0.04%  Δ% -0.02% composite	▲STD%  0.12%  ▲STD%  -0.03%  ▲STD%  -0.04%  ASTD%  -0.04%  -0.04%	in

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 229,509	Direct	14		
Other Public	\$0	Indirect	9		
Private	\$0	Total	23		
New Equity	\$ 35,861	Multiplier	1.66		
Total	\$ 265,370				
Loan-Leverage Ratio	0.2:1				
EDA Cost	\$ 17,529	EDA Cost per Direct Job		\$1,252	
Total Investment per EDA Dollar	\$15.14	EDA Cost per Total Job		\$755	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	111	111	0	0.00%	
Total	Before	After		▲%	
Employment	7,771	7,794	23	0.30%	
Facassia Otoustural	Change Anglucia				
Economic Structural		Secret Se		TO MANAGE TO	
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.895	3.898	0.08%	0.12%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.67	\$23.67	0.03%	0.02%	ind
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	3.921	3.917	-0.08%	-0.08%	ind
Import- Dependence	Before	After	▲%	▲STD%	
Index**	32.43%	32.44%	-0.05%	-0.06%	ind
Summany of Indicas			omposite		
Summary of Indices 0 of 4 indices show positive economic structu	ural change	Economic		-0.01%	inc

<sup>\*\*</sup>The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Ste. Genevieve, MO

positive economic structural change pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	nployment Crea mary	Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 1,259,838	Direct	199		
Other Public	\$ 1,176,401	Indirect	321		
Private	\$ 7,400,491	Total	520		
New Equity	\$ 1,479,849	Multiplier	2.61		
Total	\$ 11,316,580				
Loan-Leverage Ratio	8.0:1				
EDA Cost	\$ 80,925	EDA Cost per Direct Job		\$407	
Total Investment per EDA Dollar	\$139.84	EDA Cost per Total Job		\$156	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	135	135	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	20,538	21,058	520	2.53%	
Economic Structural	Change Analysis	<u>S</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.913	3.936	0.61%	0.88%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.98	\$23.15	0.74%	0.48%	pos
Economic	Before	After	▲%	ASTD%	
Stage index	4.690	4.667	-0.48%	-0.48%	пер
Import- Dependence	Before	After	▲%	▲STD%	
Index**	26.83%	26.66%	0.63%	0.82%	pos
Summary of Indices		0	omposite		
			Structural		_

Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 527,641	Direct	27		
Other Public	\$0	Indirect	25		
Private	\$ 334,101	Total	52		
New Equity	\$ 28,045	Multiplier	1.94		
Total	\$ 889,787				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 35,261	EDA Cost per Direct Job		\$1,306	
Total Investment per EDA Dollar	\$25.23	EDA Cost per Total Job	•	\$672	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	339	339	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	687,980	688,032	52	0.01%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	4.368	4.368	0.00%	0.00%	inc
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$36.91	\$36.91	0.00%	0.00%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.864	4.864	0.00%	0.00%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	17.14%	17.14%	0.00%	0.00%	inc
		-	-		

Loans Sum	mployment Crea nmary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 140,226	Direct	15		
Other Public	\$ 476,768	Indirect	10	Y	
Private	\$ 1,963,163	Total	25		
New Equity	\$0	Multiplier	1.65		
Total	\$ 2,580,157				
Loan-Leverage Ratio	17.4:1				
EDA Cost	\$ 8,338	EDA Cost per Direct Job		\$556	
Total investment per EDA Dollar	\$309.44	EDA Cost per Total Job		\$337	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	127	127	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	18,102	18,127	25	0.14%	
Economic Structural	Change Analysis	s			
Economic Structural	Change Analysis	<u>S</u> After	<b>▲</b> %	▲STD%	
		_	<b>▲</b> %	▲STD%	inc
Economic Diversification Index Earnings per Worker	Before 4.039	After 4.039			inc
Economic Diversification Index	Before 4.039	After 4.039	-0.01%	-0.02%	
Diversification Index  Earnings per Worker	Before 4.039	After 4.039	-0.01% <b>A</b> %	-0.02% ▲STD%	inc
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 4.039 Before \$24.49	After 4.039 After \$24.50	-0.01% <b>A</b> % 0.01%	-0.02% ASTD% 0.01%	
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before \$24.49	After 4.039 After \$24.50 After	-0.01% <b>A</b> % 0.01%	-0.02% ▲STD% 0.01% ▲STD%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 4.039 Before \$24.49 Before 4.556	After 4.039 After \$24.50 After 4.557	-0.01% <b>^%</b> 0.01% <b>^%</b> 0.01%	-0.02% ▲STD% 0.01% ▲STD% 0.01%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 4.039  Before \$24.49  Before 4.556	After 4.039 After \$24.50 After 4.557 After 26.32%	-0.01%  A% 0.01%  A% 0.01%	-0.02%  ASTD%  0.01%  ASTD%  0.01%	inc

*Baseline industry count and employment are from 1993		•
**The sign of the import-dependence index is reversed, so a positive index change	will indicate a positive	
economic structural change		

Texas, MO					
Loan Moneys and Er					
Loans Sum	<u>imary</u>	Jobs Summ	ary (cre	ated/retai	ned
, RLF	\$ 876,352	Direct	101		
Other Public	\$0	Indirect	12		
Private	\$ 2,569,328	Total	112		
New Equity	\$ 1,061,994	Multiplier	1.12		
Total	\$ 4,507,674				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 202,992	EDA Cost per Direct Job	r	\$2,020	
Total Investment per EDA Dollar	\$22.21	EDA Cost per Total Job	r	\$1,806	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	101	102	1	0.99%	
Total	Before	After	<b>A</b>	▲%	
Employment	10,358	10,470	112	1.09%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.666	3.678	0.31%	0.46%	pos
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$20.19	\$20.13	-0.28%	-0.18%	neç
Economic	Before	After	▲%	▲STD%	
Stage Index	3.848	3.855	0.20%	0.20%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	34.45%	34.26%	0.56%	0.73%	pos
Summary of Indices		C	omposite		
2 of 4 indices show positive economic structu		Economic	Structural		pos

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Louis our	mary .	Jobs Summa	ary (crea	ted/retair	<u>red)</u>
RLF	\$ 157,063	Direct	24		
Other Public	\$0	Indirect	14		
Private	\$ 1,229,518	Total	38		
New Equity	\$ 244,380	Multiplier	1.57		
Total	\$ 1,630,961				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 36,396	EDA Cost per Direct Job		\$1,517	
Total Investment per EDA Dollar	\$44.81	EDA Cost per Total Job		\$965	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	82	83	1	1.22%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	5,426	5,464	38	0.70%	
Economic Structural	Ohanna Analysis	_			
	Change Analysis	2			
			4.0/	A DTD44	
Economic	Before	After	▲%	▲STD%	-
	Before 3.529	After 3.541	<b>▲</b> %	▲STD% 0.50%	pos
Economic					pos
Economic Diversification Index	3.529	3.541	0.34%	0.50%	pos
Economic Diversification Index Earnings per Worker	3.529 Before	3.541 After	0.34%	0.50% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.529 Before \$20.43	3.541 After \$20.37	0.34% ▲% -0.32%	0.50% ▲STD% -0.21%	neç
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.529  Before \$20.43  Before 4.490	3.541 After \$20.37 After 4.480	0.34% <b>^</b> %  -0.32% <b>^</b> %  -0.22%	0.50%  ASTD%  -0.21%  ASTD%  -0.22%	
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	3.529 Before \$20.43 Before	3.541 After \$20.37	0.34% <b>^</b> % -0.32% <b>^</b> %	0.50% ▲STD% -0.21%	neç

oan Moneys and Er. Loans Sum		Jobs Summa	ary (crea	ted/retair	ied)
RLF	\$ 10,909,818	Direct	1928		
Other Public	\$ 8,264,863	Indirect	1,285		
Private	\$ 32,230,671	Total	3213		
New Equity	\$ 7,072,671	Multiplier	1.67		
Total	\$ 58,478,023				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 1,034,886	EDA Cost per Direct Job		\$537	
Total Investment per EDA Dollar	\$56.51	EDA Cost per Total Job		\$322	
Baseline Industry an	d Employment /	Analysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	290	296	6	2.07%	
Total	Before	After	•	▲%	
Employment	314,557	317,770	3,213	1.02%	
Tananania Otrophoral	Change Analys	ia			
Economic Structural		1000		+ OTDW	
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.292	4.300	0.18%	0.27%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$41.27	\$41.21	-0.14%	-0.09%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.827	4.823	-0.08%	-0.08%	inc
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	24.22%	24.15%	0.30%	0.39%	pos
Summary of Indices		C	omposite		
of 4 indices show	ural change	Economic		0.49%	pos

Loan Moneys and Employment Creation Jobs Summary (created/retained) Loans Summary RLF Direct 158 \$1,000,847 88 Other Public \$0 Indirect Private \$ 2,839,912 Total 246 New Equity \$ 1,711,191 Multiplier 1.56 \$ 5,551,950 Total Loan-Leverage Ratio 4.5:1 EDA Cost per EDA Cost \$ 150,888 \$956 Direct Job EDA Cost per Total Investment \$612 per EDA Dollar Total Job Baseline Industry and Employment Analysis\* SIC Business Types Before After ▲% 95 3.26% 3 92 in County (4-Digit) After **▲**% Total Before 246 2.88% Employment 8,551 8,797 Economic Structural Change Analysis ASTD% **▲**% Economic Before 3.599 0.92% 1.34% pos Diversification Index 3.566 ASTD% After Earnings per Worker Before \$17.67 -0.35% -0.22% neg Index (\$1,000) \$17.74 Economic Before After ▲% **≜STD%** Stage Index 3.878 3.880 0.05% 0.0**5%** ind Import-**▲STD%** ▲% After Dependence Before 34.91% 0.39% 0.51% pos Index\*\* 35.05% Summary of Indices Composite Economic Structural 2 of 4 indices show positive economic structural change 1.67% pos Change Index

Wright, MO

Loans Sum	nployment Creat marv	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 1,343,143	Direct	17		
Other Public	\$ 619,912	Indirect	54		
Private	\$ 2,038,823	Total	71		
New Equity	\$ 857,545	Multiplier	4.15		
Total	\$ 4,859,424				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 330,956	EDA Cost per Direct Job		\$19,468	
Total Investment per EDA Dollar	\$14.68	EDA Cost per Total Job		\$4,690	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	97	98	1	1.03%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	4,977	5,047	71	1.42%	
	Ol A salus!				
	Change Analysi	<u>s</u>			
Economic Structural					
Economic Structural	Before	After	▲%	▲STD%	_
	Before 3.721	After 3.737	0.42%	0.61%	pos
Economic Diversification Index					pos
Economic	3.721	3.737	0.42%	0.61%	
Economic Diversification Index Earnings per Worker	3.721 Before	3.737 After	0.42%	0.61% ▲STD% -0.19% ▲STD%	pos
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.721 Before \$24.59	3.737 After \$24.52	0.42% ▲% -0.29%	0.61% ▲STD% -0.19%	
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.721 Before \$24.59 Before 4.340	3.737 After \$24.52 After 4.338	0.42%  ▲%  -0.29%  ▲%  -0.07%	0.61% ▲STD% -0.19% ▲STD% -0.07%	neg
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	3.721  Before \$24.59  Before 4.340  Before	3.737 After \$24.52 After 4.338	0.42%  ^% -0.29%  ^% -0.07%	0.61%  ASTD%  -0.19%  ASTD%  -0.07%  ASTD%	neq
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.721 Before \$24.59 Before 4.340	3.737 After \$24.52 After 4.338	0.42%  ▲%  -0.29%  ▲%  -0.07%	0.61% ▲STD% -0.19% ▲STD% -0.07%	ne

\$ 2,410,718

\$ 1.040.986

\$19,792,728

\$ 23,244,432

8.6:1

\$ 187,509

\$0

Jobs Summary (created/retained)

410

427

837

2.04

\$457

0.56%

▲STD%

**▲STD%** 

▲STD%

▲STD%

0.89%

3.435 0.14% 0.20% ind

\$27.15 -0.09% -0.06% ind

4.831 0.02% 0.02% ind

31.31% 0.56% 0.73% pos

Direct

Total

Indirect

Multiplier

EDA Cost per

Direct Job

Loan Moneys and Employment Creation

Loans Summary RLF

Other Public

New Equity

Loan-Leverage Ratio

**EDA Cost** 

Private

Cascade, MT

Loans Sum	mary	Jobs Summ	arv (crea	ated/retai	ned
RLF	\$ 1,665,956	Direct	144		
Other Public	\$ 191,940	Indirect	54		
Private	\$ 1,391,450	Total	198		
New Equity	\$ 438,416	Multiplier	1.38		
Total	\$ 3,687,762				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 25,974	EDA Cost per Direct Job		\$180	
Total Investment per EDA Dollar	\$141.98	EDA Cost per Total Job		\$131	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	▲%	
in County (4-Digit)	85	88	3	3.53%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,943	3,141	198	6.73%	
	Change Analysis	S			
Economic Structural	Gridings / maryon				
Economic Structural	Before	After	<b>▲</b> %	▲STD%	
		After 3.704	<b>▲</b> %	▲STD% 2.34%	ро
Economic	Before				ро
Economic Diversification Index	Before 3.646	3.704	1.60%	2.34%	
Economic Diversification Index Earnings per Worker	Before 3.646 Before	3.704 After	1.60%	2.34% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.646 Before \$23.10	3.704 After \$22.96	1.60% ▲% -0.61%	2.34% ▲STD% -0.40%	ne
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.646 Before \$23.10 Before 3.964	3.704 After \$22.96 After 4.007	1.60%  &% -0.61%  &% 1.07%	2.34%  ASTD%  -0.40%  ASTD%  1.07%	po ne
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.646 Before \$23.10	3.704 After \$22.96	1.60% ^% -0.61% ^%	2.34%  ASTD%  -0.40%  ASTD%	ne

per EDA Dollar	\$123.96	EDA Cost per Total Job		\$224	
Baseline Industry an	d Employment A	Analysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	140	140	0	0.00%	
Total	Before	After	•	<b>▲</b> %	
Employment	44,630	45,467	837	1.87%	
Economic Structural	Change Analys	i <u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.914	3.932	0.46%	0.67%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$29.30	\$29.36	0.21%	0.14%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.948	4.939	-0.18%	-0.18%	ind
Import-	-	-			
Dependence	Before	After	▲%	▲STD%	
Index**	21.71%	21.49%	1.04%	1.36%	pos
2 of 4 indices show positive economic structu	iral change	Economic : Char	Structural nge Index		pos
Loan Moneys and Er					
Deer Lodge, MT Loan Moneys and Er Loans Sum		ution Jobs Summ	ary (crea	ated/retai	ned)
Loan Moneys and Er Loans Sum RLF	mary \$ 238,030	Jobs Summ Direct	17	ated/retai	ned)
Loan Moneys and En Loans Sum RLF Other Public	\$ 238,030 \$ 276,150	Jobs Summ Direct Indirect	17 5		ned)
Loans Sum RLF Other Public Private	\$ 238,030 \$ 276,150 \$ 403,967	Jobs Summ Direct Indirect Total	17 5 22		ned)
Loan Moneys and Er Loans Sum RLF Other Public Private New Equity	\$ 238,030 \$ 276,150 \$ 403,967 \$ 172,594	Jobs Summ Direct Indirect	17 5		ned)
Loan Moneys and Er Loans Sum RLF Other Public Private	\$ 238,030 \$ 276,150 \$ 403,967	Jobs Summ Direct Indirect Total	17 5 22		ned)
Loan Moneys and Er Loans Sum RLF Other Public Private New Equity Total	\$ 238,030 \$ 276,150 \$ 403,967 \$ 172,594 \$ 1,090,741	Jobs Summ Direct Indirect Total	17 5 22		ned
Loan Moneys and Er Loans Sum RLF Other Public Private New Equity Total Loan-Leverage Ratio	\$ 238,030 \$ 276,150 \$ 403,967 \$ 172,594 \$ 1,090,741 3.6:1	Jobs Summ: Direct Indirect Total Multiplier	17 5 22		ned
Loan Moneys and Er Loans Sum RLF Other Public Private New Equity Total Loan-Leverage Ratio EDA Cost Total Investment	\$ 238,030 \$ 276,150 \$ 403,967 \$ 172,594 \$ 1,090,741 3.6:1 \$ 8,949 \$ 121.88	Jobs Summ.  Direct Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job	17 5 22	\$526	ned)
Loan Moneys and Er Loans Sum RLF Other Public Private New Equity Total Loan-Leverage Ratio EDA Cost Total Investment per EDA Dollar	\$ 238,030 \$ 276,150 \$ 403,967 \$ 172,594 \$ 1,090,741 3.6:1 \$ 8,949 \$ 121.88	Jobs Summ.  Direct Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job	17 5 22	\$526	ned
Loan Moneys and Er  Loans Sum RLF Other Public Private New Equity Total Loan-Leverage Ratio EDA Cost Total Investment per EDA Dollar Baseline Industry an	\$ 238,030 \$ 276,150 \$ 403,967 \$ 172,594 \$ 1,090,741 3.6:1 \$ 8,949 \$ 121.88	Jobs Summ.  Direct Indirect Total Multiplier  EDA Cost per Direct Job EDA Cost per Total Job Analysis*	17 5 22 1.29	\$526 \$408	ned

3,924

3.430

\$27.18

4.830

31.49%

Before

Before

Before

3.946

After

After

22

▲%

▲%

Composite

Change Index

Economic Structural

Loans Sum	nployment Creat mary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 571,632	Direct	48		
Other Public	\$ 112,181	Indirect	7		
Private	\$ 529,564	Total	55		
New Equity	\$ 231,361	Multiplier	1.14		
Total	\$ 1,444,738				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 2,644	EDA Cost per Direct Job		\$55	
Total Investment per EDA Dollar	\$546.47	EDA Cost per Total Job		\$48	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	82	83	1	1.22%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	2,856	2,911	55	1.91%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.380	3.409	0.86%	1.25%	ро
Diversification much					
Earnings per Worker	Before	After	▲%	▲STD%	
	Before \$23.33	After \$23.18	<b>▲</b> % -0.62%	▲STD% -0.40%	ne
Earnings per Worker					ne
Earnings per Worker Index (\$1,000)	\$23.33	\$23.18	-0.62%	-0.40%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	\$23.33 Before 3.450	\$23.18 After 3.476	-0.62% ▲% 0.75%	-0.40% ASTD% 0.75%	po
Earnings per Worker Index (\$1,000)  Economic Stage Index	\$23.33 Before	\$23.18 After	-0.62% <b>▲</b> %	-0.40%	

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

positive economic structural change pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Employment

Diversification Index

Earnings per Worker

Index (\$1,000)

Economic

Stage Index Import-

Dependence Index\*\*

Summary of Indices

1 of 4 indices show

Economic Structural Change Analysis

Louis Carri	mary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 83,666	Direct	10		
Other Public	\$ 172,221	Indirect	6		
Private	\$ 355,582	Total	16		
New Equity	\$ 261,458	Multiplier	1.57		
Total	\$ 872,927				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 54,082	EDA Cost per Direct Job		\$5,408	
Total Investment per EDA Dollar	\$16.14	EDA Cost per Total Job		\$3,442	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	172	172	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	37,276	37,292	16	0.04%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.969	3.971	0.03%	0.05%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.10	\$23.10	-0.01%	0.00%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.948	4.947	-0.01%	-0.01%	ine
Import-				The section of	
Dependence	Before 23.42%	After	▲%	ASTD%	
Index**		23,41%	0.05%	0.07%	in

nmary	Jobs Summa	ary (crea	<u>ted/retair</u>	red)
\$ 6,237,110	Direct	533		
\$ 12,711,243	Indirect	1,942		
\$ 13,128,385	Total	2475		
\$ 24,205,175	Multiplier	4.64		
\$ 56,281,913				
8.0:1				
\$ 178,775	EDA Cost per Direct Job		\$335	
\$314.82	EDA Cost per Total Job		\$72	
d Employment A	\nalysis*			
Before	After	<b>A</b>	<b>▲</b> %	
104	115	11	10.58%	
Before	After	<b>A</b>	<b>▲</b> %	
9,482	11,957	2,475	26.10%	
Change Analysi Before	i <u>s</u> After	<b>▲</b> %	▲STD%	
3.711	3.880	4.56%	6.64%	pos
Before	After	<b>▲</b> %	▲STD%	
\$28.58	\$26.88	-5.95%	-3.84%	neç
Before	After	▲%	▲STD%	
Before 4.786	After 4.664	<b>▲</b> % -2.54%	▲STD% -2.54%	neg
4.786	4.664			neç
		-2.54%	-2.54%	neç
4.786 Before 27.46%	4.664 After 26.00%	-2.54% <b>^</b> % 5.31%	-2.54% ▲STD%	
4.786 Before	4.664 After 26.00%	-2.54%  &% 5.31%  composite	-2.54% ASTD% 6.94%	
	\$ 6,237,110 \$ 12,711,243 \$ 13,128,385 \$ 24,205,175 \$ 56,281,913 8.0:1 \$ 178,775 \$ 314.82 d Employment A Before 9,482 Change Analys Before 3.711 Before	\$ 6,237,110 Direct \$ 12,711,243 Indirect \$ 13,128,385 Total \$ 24,205,175 Multiplier \$ 56,281,913 8.0:1 \$ 178,775 EDA Cost per Direct Job \$ 314.82 EDA Cost per Total Job d Employment Analysis* Before After 9,482 11,957 Change Analysis Before After 3.711 3.880 Before After	\$6,237,110 Direct 533 \$12,711,243 Indirect 1,942 \$13,128,385 Total 2475 \$24,205,175 Multiplier 4.64 \$56,281,913 8.0:1 \$178,775 EDA Cost per Direct Job \$314.82 EDA Cost per Total Job d Employment Analysis* Before After \$\infty\$ 9,482 11,957 2,475  Change Analysis Before After \$\infty\$ 3,711 3,880 4,56% \$\infty\$	\$ 6,237,110   Direct   533   \$ 12,711,243   Indirect   1,942   \$ 13,128,385   Total   2475   \$ 24,205,175   Multiplier   4.64   \$ 56,281,913   8.0:1   \$ 178,775   EDA Cost per Direct Job   \$335   \$ 314.82   EDA Cost per Total Job   \$ 314.82   EDA Cost per Total Job   \$ 178,775   Total Job   \$72   \$ 104   115   11   10.58%   \$ 104   115   11   10.58%   \$ 11,957   2,475   26.10%   \$ 104   115   11   10.58%   \$ 11,957   2,475   26.10%   \$ 11,957   2

Hill, MT

Loans Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ed)
RLF	\$ 51,778	Direct	4		
Other Public	\$0	Indirect	1		
Private	\$ 51,778	Total	5		
New Equity	\$0	Multiplier	1.15		
Total	\$ 103,556				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 1,458	EDA Cost per Direct Job		\$364	
Total Investment per EDA Dollar	\$71.04	EDA Cost per Total Job		\$317	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	125	125	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	10,271	10,276	5	0.04%	
Economic Structural	Change Analys	io			
			4.0/	* OTD#/	
Economic	Before	After	▲%	ASTD%	_
Diversification Index	4.032	4.032	-0.01%	-0.01%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.57	\$22.57	-0.02%	-0.01%	ind
	Before	After	▲%	▲STD%	
Economic		4.000	0.01%	0.01%	ine
_	4.379	4.379			
Stage Index		4.379			
_		4.379  After	<b>▲</b> %	▲STD%	
Stage Index Import-	4.379			▲STD% -0.02%	in
Stage Index Import- Dependence	4.379 Before	After 26.68%	<b>▲</b> %		in

	F
ositive	r
	i

Liberty, MT					
Loan Moneys and En	onlovment Creat	tion			
Loans Sum		Jobs Summa	arv (crea	ted/retair	ned)
	\$ 895,956	Direct	46		
RLF Other Public	\$ 895,956	Indirect	10		
Otner Public Private	\$ 837,720	Total	56		
New Equity	\$ 774,450	Multiplier	1.22		_
Total	\$ 2,729,645	Multiplier	1.66		
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 13,469	EDA Cost per Direct Job		\$293	
Total Investment per EDA Dollar	\$202.66	EDA Cost per Total Job		\$240	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	76	77	1	1.32%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	1,211	1,267	56	4.64%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.244	3.289	1.38%	2.01%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.70	\$23.30	-1.69%	-1.09%	neg
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	3.573	3.596	0.64%	0.64%	pos
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	35.15%	35.35%	-0.57%	-0.75%	neg
Summary of Indices			composite		
2 of 4 indices show positive economic structu	ıral change	Economic			pos

pcs= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Silver Bow, MT

Direct Indirect Indirect Total Multiplier  DA Cost per rect Job Ost Cost per rect Job After 173  After 54,696	40 14 54 1.35		ned)
Indirect Total Multiplier  DA Cost per rect Job DA Cost per tal Job sis's After 173  After	14 54 1.35	\$1,057 \$785 	
Total Multiplier  DA Cost per rect Job DA Cost per rect Job DA Cost per retal Job Sis* After 173  After	1.35	\$1,057 \$785 	
Multiplier  DA Cost per rect Job DA Cost per otal Job Sis*  After	1.35	\$1,057 \$785 	
DA Cost per rect Job DA Cost per stal Job 'sis" After	1	\$1,057 \$785 <b>^</b> % 0.58%	
rect Job DA Cost per stal Job Sis* After 173 After	1	\$785 <b>A</b> % 0.58% <b>A</b> %	
rect Job DA Cost per stal Job Sis* After 173 After	1	\$785 <b>A</b> % 0.58% <b>A</b> %	
rect Job DA Cost per stal Job Sis* After 173 After	1	\$785 <b>A</b> % 0.58% <b>A</b> %	
rtal Job rsis* After 173	1	<b>▲</b> % 0.58% <b>▲</b> %	
After 173	A	0.58% <b>▲</b> %	
173 After	A	0.58% <b>▲</b> %	
After	A	<b>▲</b> %	
	54		
54,696	54	0.109/	
	04	0.10%	
After	▲%	▲STD%	
4.038	0.05%	0.08%	ind
After	▲%	▲STD%	
\$26.86	-0.04%	-0.03%	ind
After	▲%	▲STD%	
4.940	0.00%	0.00%	ind
21.22%	0.13%	0.17%	ind
_	Structural		ind
	4.940 After 21.22%	4.940 0.00%  After ♠% 21.22% 0.13%  Composite Economic Structural	4.940       0.00%       0.00%         After       A%       ASTD%         21.22%       0.13%       0.17%

Loans Sun	nmary	Jobs Summ	ary (crea	ated/retai	ned'
RLF	\$ 4,550,295	Direct	232		
Other Public	\$ 864,853	Indirect	222		
Private	\$ 692,119,267	Total	454		
New Equity	\$ 85,727,910	Multiplier	1.95		
Total	\$ 783,262,325				
Loan-Leverage Ratio	171.1:1				
EDA Cost	\$ 156,515	EDA Cost per Direct Job		\$675	
Total Investment per EDA Dollar	\$5,004.40	EDA Cost per Total Job		\$345	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	118	119	1	0.85%	
Total	Before	After	<b>A</b>	▲%	
Employment	17,869	18,323	454	2.54%	
Economic Structural	Change Analysi	<u>S</u> After	<b>▲</b> %	▲STD%	
Diversification Index	3.833	3.846	0.36%	0.53%	po
Earnings per Worker	Before	After	▲%	≜STD%	Po
Index (\$1,000)	\$28.22	\$28.46	0.85%	0.55%	pos
	Before	After	<b>▲</b> %	▲STD%	
Economic		4.961	-0.58%	-0.58%	ne
Stage Index	4.990				
Stage Index Import- Dependence	Before	After	<b>▲</b> %	ASTD%	_
Stage Index Import-		After 25.78%	<b>▲</b> % -0.48%	-0.62%	neg
Stage Index Import- Dependence	Before	25.78%			ne

Loans Sun	mployment Crea nmary	Jobs Summ	ary (cre	ated/retai	nec
RLF	\$ 45,559	Direct	7		
Other Public	\$ 13,668	Indirect	2		
Private	\$ 151,105	Total	9		
New Equity	\$ 100,990	Multiplier	1.31		
Total	\$ 311,321				
Loan-Leverage Ratio	5.8:1				
EDA Cost	\$ 5,318	EDA Cost per Direct Job		\$760	
Total Investment per EDA Dollar	\$58.54	EDA Cost per Total Job		\$581	
Baseline Industry an	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	99	99	0	0.00%	
Total	Before	After	•	▲%	
Employment	6,639	6,648	9	0.14%	
Economic Structural	Change Analysi	<u>s</u>			
Economic Structural Economic	Change Analysi	<u>S</u> After	<b>▲</b> %	▲STD%	
		-	<b>▲</b> % 0.01%	▲STD% 0.02%	in
Economic	Before	After		Transport Services	in
Economic Diversification Index	Before 3.886	After 3.886	0.01%	0.02%	
Economic Diversification Index Earnings per Worker	Before 3.886 Before	After 3.886	0.01%	0.02% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.886 Before \$20.49	After 3.886 After \$20.49	0.01% <b>A</b> % 0.01%	0.02% ▲STD% 0.01%	in
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.886 Before \$20.49 Before 4.380	After 3.886 After \$20.49 After 4.381	0.01% <b>A%</b> 0.01% <b>A%</b> 0.02%	0.02%  ASTD%  0.01%  ASTD%  0.02%	in
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 3.886  Before \$20.49  Before 4.380	After 3.886 After \$20.49 After 4.381	0.01% <b>A</b> %  0.01% <b>A</b> %  0.02%	0.02% ▲STD% 0.01% ▲STD% 0.02%	in
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.886 Before \$20.49 Before 4.380	After 3.886 After \$20.49 After 4.381	0.01% <b>A%</b> 0.01% <b>A%</b> 0.02%	0.02%  ASTD%  0.01%  ASTD%  0.02%	in
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 3.886  Before \$20.49  Before 4.380	After 3.886 After \$20.49 After 4.381 After 26.77%	0.01% <b>A</b> %  0.01% <b>A</b> %  0.02%	0.02% ▲STD% 0.01% ▲STD% 0.02%	in

*Baseline industry count and employment are from 1993
**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

Loans Sun	mployment Creat	Jobs Summ		atad/rata;	d
LOANS SUN		Jobs Summ	ary (cre-	aleu/retai	nea
RLF	\$ 971,929	Direct	71		
Other Public	\$ 212,435	Indirect	28		
Private	\$ 3,242,147	Total	99		
New Equity	\$ 2,002,903	Multiplier	1.39		
Total	\$ 6,429,414				
Loan-Leverage Ratio	5.6:1				
EDA Cost	\$ 106,746	EDA Cost per Direct Job	r	\$1,496	
Total Investment per EDA Dollar	\$60.23	EDA Cost per Total Job	r	\$1,075	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	69	73	4	5.80%	
Total	Before	After		▲%	
Employment	3,050	3,149	99	3.25%	
	-,		99	3.25%	
Employment Economic Structural	-,				
Economic Structural	Change Analysis	After	99	▲STD%	
Economic Structural	Change Analysis	i			pos
Economic Structural	Change Analysis	After	<b>▲</b> %	▲STD%	pos
Economic Structural Economic Diversification Index	Change Analysis Before 3.415	After 3.461	<b>▲</b> %	▲STD% 1.99%	
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysis  Before  3.415	After 3.461	▲% 1.37% ▲%	▲STD% 1.99% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	Change Analysis  Before  3.415  Before  \$18.90	After 3.461 After \$18.61	▲% 1.37% ▲% -1.57%	▲STD% 1.99% ▲STD%	neg
Economic Structural  Economic  Diversification Index  Eamings per Worker  Index (\$1,000)  Economic  Stage Index	Change Analysis Before 3.415 Before \$18.90 Before	After 3.461 After \$18.61	▲% 1.37% ▲% -1.57% ▲%	▲STD% 1.99% ▲STD% -1.02%	neg
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	Change Analysis Before 3.415 Before \$18.90 Before	After 3.461 After \$18.61	▲% 1.37% ▲% -1.57% ▲%	▲STD% 1.99% ▲STD% -1.02%	neg
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import-	Change Analysis  Before 3.415  Before \$18.90  Before 3.802	After 3.461 After \$18.61 After 3.797	▲% 1.37% ▲% -1.57%  ▲% -0.11%	▲STD% 1.99% ▲STD% -1.02% ▲STD% -0.11%	pos neg ind
Economic Structural  Economic  Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence Index**	Change Analysis Before 3.415 Before \$18.90 Before 3.802 Before	After 3.461 After \$18.61 After 3.797 After 37.72%	▲% 1.37%  ▲% -1.57%  ▲% -0.11%  ▲% 0.24%	▲STD% 1.99% ▲STD% -1.02% ▲STD% -0.11%	neg
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000) Economic Stage Index Import- Dependence	Change Analysis Before 3.415 Before \$18.90 Before 3.802 Before	After 3.461 After \$18.61 After 3.797 After 37.72%	▲% 1.37%  ▲% -1.57%  ▲% -0.11%  Δ% 0.24%	ASTD% 1.99% ASTD% -1.02% ASTD% -0.11% ASTD% 0.31%	in

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

	mary	Jobs Summa	ary (crea	tted/retair	100
RLF	\$ 223,165	Direct	9		
Other Public	\$0	Indirect	1		
Private	\$ 791,009	Total	10		
New Equity	\$0	Multiplier	1.14		
Total	\$ 1,014,174				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 19,466	EDA Cost per Direct Job		\$2,163	
Total Investment per EDA Dollar	\$52.10	EDA Cost per Total Job		\$1,899	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	81	82	1	1.23%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,820	3,830	10	0.27%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.590	3.593	0.07%	0.10%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$19.23	\$19.21	-0.12%	-0.08%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.872	3.874	0.05%	0.05%	inc
Import- Dependence	Before	After	▲%	▲STD%	
	31.10%	31.06%	0.16%	0.20%	inc

Loans Sum	nployment Creat mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 50.115	Direct	3		
Other Public	\$0	Indirect	0		
Private	\$ 101,749	Total	3		
New Equity	\$0	Multiplier	1.13		
Total	\$ 151,864				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 6,586	EDA Cost per Direct Job		\$2,195	
Total Investment per EDA Dollar	\$23.06	EDA Cost per Total Job		\$1,937	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	70	70	0	0.00%	
Total_	Before	After	<b>A</b>	▲%	
Employment	1,629	1,632	3	0.21%	
	Change Analysi				
	Change Analysis	<u> </u>			
Economic Structural	Poforo	After	A %	ASTD%	
Economic	Before	After	0.02%	▲STD%	ind
Economic Diversification Index	Before 3.366	After 3.367	<b>▲</b> % 0.02%	0.04%	ind
Economic Diversification Index Earnings per Worker	3.366 Before	3.367 After	0.02%	0.04% ▲STD%	
Economic Diversification Index	3.366	3.367	0.02%	0.04%	
Economic Diversification Index Earnings per Worker	3.366 Before	3.367 After	0.02%	0.04% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.366 Before \$19.14	3.367 After \$19.14	0.02% <b>^</b> % 0.03%	0.04% ▲STD% 0.02%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.366 Before \$19.14 Before 3.584	3.367 After \$19.14 After 3.587	0.02%  &% 0.03%  &% 0.09%	0.04%  ASTD% 0.02%  ASTD% 0.09%	ind
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	3.366 Before \$19.14 Before	3.367 After \$19.14	0.02% ^% 0.03%	0.04%  ASTD%  0.02%  ASTD%	ind

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

- 1				red)
\$ 239,993	Direct	6		
\$0	Indirect	1		
\$ 486,997	Total	7		
\$ 28,689	Multiplier	1.11		
\$ 755,678		_		
2.1:1				
\$ 16,829	EDA Cost per Direct Job		\$2,805	
\$44.90	EDA Cost per Total Job		\$2,535	
Employment A	nalysis*			
Before	After	<b>A</b>	<b>▲</b> %	
81	81	0	0.00%	
Before	After	<b>A</b>	<b>▲</b> %	
2,206	2,213	7	0.30%	
Change Analysi	<u>s</u>			
Before	After	▲%	▲STD%	
3.796	3.799	0.08%	0.11%	in
Before	After	▲%	▲STD%	
\$20.52	\$20.49	-0.13%	-0.08%	in
Before	After	▲%	▲STD%	
3.990	3.993	0.08%	0.08%	in
Before	After	<b>▲</b> %	≜STD%	
31.17%	31.08%	0.32%	0.41%	pc
	\$ 486,997 \$ 28,689 \$ 755,678 2.1:1 \$ 16,829 \$ 44.90 Employment A Before 81 Before 2,206 Change Analysi Before \$ 3.796 Before \$ 3.990 Before	\$ 486,997 Total \$ 28,689 Multiplier \$ 755,678 2.1:1 \$ 16,829 EDA Cost per Direct Job \$44.90 EDA Cost per Total Job Employment Analysis* Before After 2,206 2,213 Change Analysis Before After 3.796 3.799 Before After \$20.52 \$20.49 Before After 3.990 3.993 Before After	\$486,997 Total 7 \$28,689 Multiplier 1.11 \$755,678 2.1:1  \$16,829 EDA Cost per Direct Job \$44.90 EDA Cost per Total Job  Employment Analysis*  Before After A 2,206 2,213 7  Change Analysis  Before After A 3.798 3.799 0.08%  Before After A 3.798 4.799 0.08%  Before After A 3.990 3.993 0.08%  Before After A % Before After A % \$20.52 \$20.49 -0.13%  Before After A % Before After A % \$3.990 3.993 0.08%	\$ 486,997 Total 7 \$ 28,689 Multiplier 1.11 \$ 755,678

nployment Creat mary		ary (crea	ted/retair	ned)
\$ 341,046	Direct	7		
\$0	Indirect	7		
\$ 17,950	Total	14		
\$0	Multiplier	1.93		
\$ 358,996				
0,1:1				
\$ 9,660	EDA Cost per Direct Job		\$1,380	
\$37.16	EDA Cost per Total Job		\$713	
Employment A	nalysis*			
Before	After		▲%	
177	177	0	0.00%	
Before	After	A	▲%	
80,774	80,788	14	0.02%	
Change Analysis	3			
No.	After	▲%	ASTD%	
4.121	4.121	0.00%	0.00%	inc
Before	After	▲%	▲STD%	
\$27.25	\$27.25	0.00%	0.00%	inc
Before	After	▲%	▲STD%	
4.947	4.947	0.00%	0.00%	inc
Before	After	<b>▲</b> %	▲STD%	
19.37%	19.37%	0.00%	-0.01%	inc
	\$ 341,046 \$ 0 \$ 17,950 \$ 0 \$ 358,996 0,1:1 \$ 9,660 \$ 37.16 d Employment A Before 177 Before 80,774 Change Analysis Before 4.121 Before \$ 27.25 Before 4.947	\$ 341,046 Direct \$ 0 Indirect \$ 17,950 Total \$ 0 Multiplier \$ 358,996 0,1:1 \$ 9,660 EDA Cost per Direct Job \$ 37.16 EDA Cost per Total Job 1 Employment Analysis* Before After 80,774 80,788 Change Analysis Before After 4.121 4.121 After 4.121 4.121 After 4.121 4.121 After 4.121 4.121	\$ 341,046 Direct 7 \$ 0 Indirect 7 \$ 17,950 Total 14 \$ 0 Multiplier 1.93 \$ 358,996  0,1:1 \$ 9,660 EDA Cost per Direct Job EDA Cost per Total Job To	\$ 341,046   Direct 7   \$ 0   Indirect 7   \$ 17,950   Total 14   \$ 0   Multiplier 1.93   \$ 358,996   0,1:1   \$ 9,660   EDA Cost per Direct Job   \$ 37.16   EDA Cost per Total Job   1 Employment Analysis*   8efore   After   A   A   80,774   80,788   14   0,02%   Change Analysis   8efore   After   A   A   80,774   80,788   14   0,02%   Change Analysis   8efore   After   A   A   80,786   A   80,776   A   80,777   A   80,788   80,788   A   80,788   80,788   A   80,788   80,788   A   80,788   80,7

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	nployment Creat	Jobs Summ	arv (crea	ated/retai	neď
RLF	\$ 1,107,284	Direct	153		
Other Public	\$ 185,791	Indirect	25		
Private	\$ 1,333,080	Total	178		
New Equity	\$ 587,526	Multiplier	1.16		
Total	\$ 3,213,682				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 61,942	EDA Cost per Direct Job		\$405	
Total Investment per EDA Dollar	\$51.88	EDA Cost per Total Job		\$349	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	86	87	1	1.16%	
Total	Before	After	•	▲%	
Employment	3,378	3,556	178	5.26%	
	Change Analysis				
Economic Structural		8			
Economic Structural  Economic	Before	After	<b>▲</b> %	▲STD%	
Economic Structural  Economic  Diversification Index			<b>▲</b> %	▲STD% 0.48%	pos
Economic	Before	After		100000	pos
Economic Diversification Index	Before 3.428	After 3.439	0.33%	0.48%	pos
Economic Diversification Index Earnings per Worker	Before 3.428 Before	After 3.439 After	0.33%	0.48% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.428 Before \$19.86	After 3.439 After \$19.68	0.33% ▲% -0.91%	0.48% ▲STD% -0.59%	
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.428 Before \$19.86	After 3.439 After \$19.68	0.33% ^% -0.91%	0.48% ▲STD% -0.59% ▲STD%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.428 Before \$19.86 Before 3.743	After 3.439 After \$19.68 After 3.765	0.33% <b>A</b> % -0.91% <b>A</b> % 0.57%	0.48% ▲STD% -0.59% ▲STD% 0.57%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	Before 3.428 Before \$19.86 Before 3.743	After 3.439 After \$19.68 After 3.765 After 30.70%	0.33%  ^% -0.91%  ^% 0.57%	0.48%  ▲STD%  -0.59%  ▲STD%  0.57%  ▲STD%	pos

	nmary	Jobs Summ	ary (crea	ated/retai	<u>ned</u>
RLF	\$ 49,132	Direct	10		
Other Public	\$0	Indirect	2		
Private	\$ 169,985	Total	12		
New Equity	\$ 30,491	Multiplier	1.16		
Total	\$ 249,608				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 1,704	EDA Cost per Direct Job		\$170	
Total Investment per EDA Dollar	\$146.48	EDA Cost per Total Job		\$147	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	78	79	1	1.28%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,974	2,986	12	0.39%	
Economic Structural	Change Analysi	e			
	Ondrige Milalysis	_		ASTD%	
Economic	Before	After	▲%		
	Before 3.719	After 3.723	0.09%	0.13%	inc
Economic					inc
Economic Diversification Index	3.719	3.723	0.09%	0.13%	inc
Economic Diversification Index Earnings per Worker	3.719 Before	3.723 After	0.09%	0.13% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.719 Before \$18.96	3.723 After \$18.91	0.09% ▲% -0.27%	0.13% ▲STD% -0.17%	
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	3.719 Before \$18.96 Before	3.723 After \$18.91	0.09% <b>^</b> % -0.27% <b>^</b> %	0.13% ASTD% -0.17% ASTD%	ne

Loans Sum	nployment Crea mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 588.030	Direct	46		
Other Public	\$0	Indirect	7		
Private	\$ 2,055,389	Total	53		
New Equity	\$ 1,577,757	Multiplier	1.16		
Total	\$ 4,221,176				
Loan-Leverage Ratio	6.2:1				
EDA Cost	\$ 95,384	EDA Cost per Direct Job		\$2,074	
Total Investment per EDA Dollar	\$44.25	EDA Cost per Total Job		\$1,791	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	75	76	1	1.33%	
Total	Before	After	A	▲%	
Employment	1,332	1,385	53	4.00%	
Economic Structural	Change Analysi	9			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.644	3.678	0.92%	1.34%	po
	Before	After	▲%	▲STD%	
Earnings per Worker	Deloie			-0.37%	ne
Earnings per Worker Index (\$1,000)	\$20.07	\$19.96	-0.57%	-0.3176	110
		\$19.96 After	-0.57%	-0.37% ▲STD%	110
Index (\$1,000)	\$20.07				po
Index (\$1,000)	\$20.07 Before	After	▲%	▲STD%	
Index (\$1,000)  Economic  Stage Index  Import-	\$20.07 Before 3.863	After 3.894	<b>▲%</b> 0.80%	▲STD% 0.79%	
Economic Stage Index Import- Dependence	\$20.07 Before 3.863 Before	After 3.894 After 33.88%	<b>≜</b> % 0.80% <b>△</b> %	▲STD% 0.79% ▲STD%	po

<sup>\*</sup>Baseline Industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Golden Valley, ND Loan Moneys and Er	nnloyment Creek	tion			
Loans Sum		Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 172,132	Direct	5		
Other Public	\$0	Indirect	1		
Private	\$ 2,438,537	Total	6		
New Equity	\$ 51,478	Multiplier	1.13		
Total	\$ 2,662,147				
Loan-Leverage Ratio	14.5:1				
EDA Cost	\$ 13,556	EDA Cost per Direct Job		\$2,711	
Total Investment per EDA Dollar	\$196.38	EDA Cost per Total Job		\$2,392	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	69	69	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,123	1,129	6	0.50%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.652	3.656	0.11%	0.16%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$19.50	\$19.48	-0.10%	-0.07%	ind
Economic	Before	After	▲%	ASTD%	
Stage Index	3.921	3.927	0.14%	0.14%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	33.16%	33.14%	0.05%	0.07%	ind
Summary of Indices			omposite		
O of 4 indices show positive economic structu	ral change	Economic		0.31%	pos

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	mployment Creat nmary	Jobs Summa	arv (crea	ted/retair	ned
RLF	\$ 1.013.246	Direct	88		
Other Public	\$ 593,723	Indirect	54		
Private	\$ 7,450,916	Total	142		_
New Equity	\$ 6,090,089	Multiplier	1.61		
Total	\$ 15,147,974				
Loan-Leverage Ratio	13.9:1				
EDA Cost	\$ 42,321	EDA Cost per Direct Job		\$482	
Total Investment per EDA Dollar	\$357.93	EDA Cost per Total Job		\$299	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	140	141	1	0.71%	
Total	Before	After	<b>A</b>	▲%	
Employment	48,205	48,346	142	0.29%	
Economic Structural	Change Analysi	<u>s</u>			
	Change Analysi	S After	<b>▲</b> %	▲STD%	
Economic Structural		_	<b>▲</b> %	▲STD% 0.09%	inc
Economic Structural	Before	After			ind
Economic Structural  Economic  Diversification Index	Before 3.745	After 3.747	0.07%	0.09%	
Economic Structural Economic Diversification Index Earnings per Worker	Before 3.745 Before	After 3.747	0.07%	0.09% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Before 3.745 Before \$28.18	After 3.747 After \$28.17	0.07% <b>^</b> % -0.04%	0.09% ▲STD% -0.02%	ind
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import-	Before 3.745 Before \$28.18 Before 4.978	After 3.747  After \$28.17  After 4.977	0.07% <b>^</b> %  -0.04% <b>^</b> %  -0.02%	0.09% ▲STD% -0.02% ▲STD% -0.02%	ine
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index	Before 3.745 Before \$28.18 Before	After 3,747 After \$28.17	0.07% <b>^</b> % -0.04% <b>^</b> %	0.09% ▲STD% -0.02% ▲STD%	in

	mary	Jobs Summa	ary (crea	ted/retair	ned
RLF	\$ 226,959	Direct	260		
Other Public	\$ 182,237	Indirect	41		
Private	\$ 590,596	Total	301		
New Equity	\$ 161,463	Multiplier	1.16		
Total	\$ 1,161,255				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 17,983	EDA Cost per Direct Job		\$161	
Total Investment per EDA Dollar	\$27.72	EDA Cost per Total Job		\$139	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	79	80	1	1.27%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	1,671	1,972	301	18.04%	
Economic Structural	Change Analysi	c			
	Ondrige / maryon	<u> </u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
	Before 3.678	After 3.592	<b>▲</b> %	▲STD% -3.38%	ne
Economic Diversification Index					ne
Economic	3.678	3.592	-2.32%	-3.38%	
Economic  Diversification Index  Earnings per Worker	3.678 Before	3.592 After	-2.32% <b>▲</b> %	-3.38% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.678 Before \$16.42	3.592 After \$15.28	-2.32% <b>^</b> % -6.98%	-3.38% ASTD% -4.51%	ne
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.678 Before \$16.42 Before	3.592 After \$15.28	-2.32% ▲% -6.98% ▲%	-3.38% ▲STD% -4.51% ▲STD%	ne

La Moure, ND

Loan Moneys and Employment Creation

\$ 83,797

Loans Summary RLF

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sumi	nployment Creat	Jobs Summa	arv (crea	nted/retair	ned)
BLF	\$ 87,297	Direct	4		,
Other Public	\$ 6,455	Indirect	0		
Private	\$ 209,470	Total	4		
New Equity	\$ 44,735	Multiplier	1.09		
Total	\$ 347,957				
Loan-Leverage Ratio	3.0:1				
EDA Cost	\$ 6,951	EDA Cost per Direct Job		\$1,738	
Total Investment per EDA Dollar	\$50.06	EDA Cost per Total Job		\$1,595	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	66	66	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	1,508	1,512	4	0.29%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.352	3.354	0.07%	0.11%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$17.54	\$17.52	-0.10%	-0.07%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.308	3.313	0.15%	0.15%	ind
		40	▲%	▲STD%	
Import-	D . (				
Import- Dependence Index**	Before 36.32%	After 36.29%	0.09%	0.12%	ind

HLF	\$ 63,797	Direct	1.1		
Other Public	\$ 11,292	Indirect	2		
Private	\$ 166,047	Total	13		
New Equity	\$ 59,729	Multiplier	1.14		
Total	\$ 320,864	-			
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 4,576	EDA Cost per Direct Job		\$416	
Total Investment per EDA Dollar	\$70.11	EDA Cost per Total Job		\$366	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	86	86	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	2,595	2,607	13	0.48%	
Economic Structural Economic	Change Analysi Before	S After	<b>▲</b> %	▲STD%	
Diversification Index	3.631	3.636	0.15%	0.22%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$18.32	\$18.31	-0.07%	-0.05%	ind
Economic_	Before	After	<b>▲</b> %	▲STD%	
Stage Index	3.630	3.638	0.23%	0.23%	ind
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	33.01%	32.93%	0.26%	0.34%	pos
Summary of Indices		C	composite		
1 of 4 indices show positive economic structu	ıral change	Economic		0.75%	pos

Jobs Summary (created/retained)

11

Direct

<sup>&</sup>quot;Stateline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

	mployment Crea		. ,		
Loans Sun	nmary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 386,756	Direct	61		
Other Public	\$ 146,239	Indirect	7		
Private	\$ 1,262,407	Total	68		
New Equity	\$ 463,296	Multiplier	1.11		
Total	\$ 2,258,698				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 27,883	EDA Cost per Direct Job	r	\$457	
Total Investment per EDA Dollar	\$81.01	EDA Cost per Total Job	r	\$413	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	65	66	1	1.54%	
Total	Before	After	•	<b>▲</b> %	
Employment	2,132	2,200	68	3.17%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.389	3.428	1.16%	1,69%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
	\$17.55	\$17.21	-1.91%	-1.24%	пес
Index (\$1,000)		After	▲%	≜STD%	
Economic	Before	Allei		1.54%	pos
(	Before 3.793	3.852	1.54%		
Economic Stage Index Import-	3.793	3.852			
Economic Stage Index Import- Dependence	3.793 Before	3.852 After	<b>▲</b> %	▲STD%	
Economic Stage Index Import-	3.793	3.852		▲STD% 1.00%	pos
Economic Stage Index Import- Dependence	3.793 Before	3.852 After 33.96%	<b>▲</b> %		pos

Dependence	Before	After	▲%	▲STD%	
Index**	34.22%	33.96%	0.77%	1.00%	pos
Summary of Indices			Composite		
3 of 4 indices show		Economic			
positive economic structu	ıral change		nge Index		pos
Mercer, ND					
WOTOGI, IND					
Loan Moneys and Er	nployment Crea	tion			
Loans Sum	mary	Jobs Summ	ary (cre	ated/retai	ned)
RLF	\$ 119,223	Direct	40		
Other Public	\$ 39,485	Indirect	5		
Private	\$ 382,705	Total	45		
New Equity	\$ 94,754	Multiplier	1.12		
Total	\$ 636,166				
Loan-Leverage Ratio	4.3:1				
EDA Cost	0.05.400	EDA Cost per			
EDA COST	\$ 25,429	Direct Job		\$636	
Total Investment	\$25.02	EDA Cost per	r	\$565	
per EDA Dollar		Total Job		\$505	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	82	82	0	0.00%	
Total	Before	After	A	<b>≜</b> %	
Employment	7,109	7,154	45	0.63%	
	7,100 [	7,104 [	-10	0.0070	
Economic Structural	Change Analysis	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.221	3.236	0.46%	0.67%	pos
	-			In Samuel Land	-
Earnings per Worker	Before	After	▲%	▲STD%	
index (\$1,000)	\$34.79	\$34.65	-0.42%	-0.27%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.376	4.380	0.09%	0.09%	ind
Import-					
Dependence	Before	After	▲%	ASTD%	
Index**	34.13%	33.95%	0.52%	0.69%	pos

Summary of Indices
2 of 4 indices show
positive economic structural change

\*Baseline industry count and employment are from 1993

\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Moneys and En	, , ,				
Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 88,236	Direct	16		
Other Public	\$ 112,216	Indirect	2		
Private	\$ 317,795	Total	18		
New Equity	\$ 99,123	Multiplier	1.11		
Total	\$ 617,370				
Loan-Leverage Ratio	6.0:1				
EDA Cost	\$ 5,088	EDA Cost per Direct Job		\$318	
Total Investment per EDA Dollar	\$121.33	EDA Cost per Total Job		\$288	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	90	90	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	5,147	5,165	18	0.34%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.562	3.564	0.03%	0.05%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Earnings per Worker Index (\$1,000)	Before \$25.04	After \$25.00	<b>▲</b> % -0.18%	▲STD% -0.12%	inc
					inc
Index (\$1,000)	\$25.04	\$25.00	-0.18%	-0.12%	
Index (\$1,000)  Economic Stage Index Import-	\$25.04 Before 3.913	\$25.00 After 3.917	-0.18% <b>^</b> % 0.10%	-0.12% ASTD% 0.10%	inc
Index (\$1,000)  Economic  Stage Index	\$25.04 Before	\$25.00 After	-0.18% <b>^</b> %	-0.12% ▲STD%	

Loans Sum	mployment Crea nmary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 858,663	Direct	474		
Other Public	\$ 2,046,660	Indirect	217		
Private	\$ 16,089,225	Total	690		
New Equity	\$ 3,519,910	Multiplier	1.46		
Total	\$ 22,514,458				
Loan-Leverage Ratio	25.2:1				
EDA Cost	\$ 76,485	EDA Cost per Direct Job		\$162	
Total Investment per EDA Dollar	\$294.37	EDA Cost per Total Job		\$111	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	108	108	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	11,683	12,373	690	5.91%	
Economic Structural	Change Analysis	2			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.984	3.997	0.35%	0.50%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.43	\$25.28	-0.59%	-0.38%	neg
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.476	4.492	0.35%	0.35%	pos
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	27.26%	27.68%	-1.54%	-2.02%	neg
Summary of Indices		C	omposite		
of 4 indices show		Economic :			-

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

pos

Loan Moneys and Er Loans Sum		<u>tion</u> Jobs Summa	ary (oron	tod/retain	and)
	1			leu/retair	ieu)
RLF	\$ 236,233	Direct	20		
Other Public	\$0	Indirect	3		_
Private	\$ 1,199,302	Total	1.13		_
New Equity	\$ 0 \$ 1.435.535	Multiplier	1.13		_
Loan-Leverage Ratio	5.1:1				-
Loan-Leverage natio	5.1.1				
EDA Cost	\$ 8,838	EDA Cost per Direct Job		\$451	
Total Investment per EDA Dollar	\$162.42	EDA Cost per Total Job		\$399	
Baseline Industry an	d Employment A	nalvsis*			
				<b>≜</b> %	
SIC Business Types	Before	After	_		
in County (4-Digit)	76	77	1	1.32%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,863	3,885	22	0.57%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.480	3.484	0.11%	0.16%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$19.89	\$19.87	-0.09%	-0.06%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.019	4.020	0.03%	0.03%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	33.44%	33.40%	0.11%	0.14%	inc
Summary of Indices			omposite		
0 of 4 indices show	ural change	Economic		0.28%	ро

	0000 0000	ALA TOLOG	<u>ıted/retaiı</u>	ieu)
\$ 158,787	Direct	9		
\$ 3,452	Indirect	2		
\$ 585,019	Total	11		
\$ 200,209	Multiplier	1.17		
\$ 947,467				
5.0:1				
\$ 4,347	EDA Cost per Direct Job		\$483	
\$217.96	EDA Cost per Total Job		\$414	
Employment A	nalysis*			
Before	After	<b>A</b>	<b>▲</b> %	
79	80	1	1.27%	
Before	After	<b>A</b>	<b>▲</b> %	
2,167	2,178	11	0.48%	
Change Analysi	-	<b>A</b> 9/	▲ STD9/	
Before	S After 3.473	<b>≜</b> %	▲STD% 0.28%	ind
Before 3.467	After 3.473	0.19%	0.28%	ind
Before 3.467 Before	After 3.473	0.19%	0.28% ▲STD%	
Before 3.467	After 3.473	0.19%	0.28%	
Before 3.467 Before	After 3.473	0.19%	0.28% ▲STD%	
Before 3.467 Before \$18.20	After 3.473 After \$18,15	0.19% ▲% -0.26%	0.28% ▲STD% -0.17%	ne
Before 3.467 Before \$18.20 Before 3.756	After 3.473 After \$18.15 After 3.758	0.19%  A% -0.26%  A% 0.03%	0.28%  ASTD% -0.17%  ASTD% 0.03%  ASTD%	neg
Before 3.467 Before \$18.20 Before 3.756	After 3.473 After \$18.15 After 3.758	0.19%  A% -0.26%  A% 0.03%	0.28% ASTD% -0.17% ASTD% 0.03%	ne
Before 3.467 Before \$18.20 Before 3.756	After 3.473 After \$18.15 After 3.758 After 3.758	0.19%  A% -0.26%  A% 0.03%	0.28%  ASTD% -0.17%  ASTD% 0.03%  ASTD% -0.11%	inc
	\$ 200,209 \$ 947,467 5.0:1 \$ 4,347 \$217.96 B Employment A Before	\$ 200,209	\$ 200,209 Multiplier 1.17 \$ 947,467  5.0:1  \$ 4,347 EDA Cost per Direct Job \$217.96 EDA Cost per Total Job  ### Total To	\$ 200,209 Multiplier 1.17 \$ 947,467  5.0:1  \$ 4,347 Direct Job \$ \$483 Direct Job \$ \$217.96 EDA Cost per Total Job \$ \$414 Total Job \$ \$ \$414 Total Job \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Loans Summary RLF

Other Public

Private

Total Loan-Leverage Ratio

New Equity

EDA Cost

Total Investment

\$ 280,452

\$ 1,040,957

\$ 913,071

\$ 1,571,448

\$ 3,805,928

12.6:1

\$ 15,865

\$239.89

Jobs Summary (created/retained)

19

3

22

\$835

\$709

1.18

Direct

Total

Indirect

Multiplier

EDA Cost per Direct Job

EDA Cost per

Nelson, ND

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	100
RLF	\$ 73,839	Direct	4		
Other Public	\$0	Indirect	0		
Private	\$ 118,143	Total	4		
New Equity	\$ 29,536	Multiplier	1.07		
Total	\$ 221,518				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 5,771	EDA Cost per Direct Job		\$1,443	
Total Investment per EDA Dollar	\$38.39	EDA Cost per Total Job		\$1,343	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	63	63	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,484	1,488	4	0.29%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.265	3.271	0.18%	0.26%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$32.30	\$32.25	-0.14%	-0.09%	in
Economic	Before	After	▲%	ASTD%	
Stage Index	3.573	3.578	0.12%	0.12%	in
Import- Dependence	Before	After	▲%	ASTD%	
	37.93%	37.95%	-0.06%	-0.08%	in

SIC Business Types	Befgre	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	95	95	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	5,976	5,998	22	0.37%	
Economic Structural	Change Analysis	à			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.865	3.865	0.00%	0.00%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.28	\$25.26	-0.07%	-0.05%	inc
Economic	Befere	After	<b>▲</b> %	▲STD%	
Stage Index	4.016	4.020	0.10%	0.10%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	29.29%	29.32%	-0.09%	-0.12%	inc
Summary of Indices		C	omposite		
0 of 4 indices show positive economic structu	ral change	Economic Cha	Structural nge Index	-0.06%	inc

Baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Ramsey, ND

Loans Sum	mary .	Jobs Summ	ary (crea	ated/retai	ned)
RLF	\$ 198,530	Direct	33		
Other Public	\$0	Indirect	18		
Private	\$ 2,416,428	Total	51		
New Equity	\$0	Multiplier	1.54		
Total	\$ 2,614,958				
Loan-Leverage Ratio	12.2:1				
EDA Cost	\$ 12,531	EDA Cost per Direct Job		\$380	
Total Investment per EDA Dollar	\$208.68	EDA Cost per Total Job		\$246	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	77	79	2	2.60%	
Total	Before	After	_	▲%	
Total Employment	Before 2,909	After 2,960	51	<b>▲</b> %	
Employment	2,909	2,960			
Employment Economic Structural	2,909 Change Analysis	2,960	51	1.75%	
Employment  Economic Structural  Economic	2,909 Change Analysis Before	2,960 § After	51	1.75% ASTD%	
Employment Economic Structural	2,909 Change Analysis	2,960	51	1.75%	pos
Employment  Economic Structural  Economic	2,909 Change Analysis Before	2,960 § After	51	1.75% ASTD%	pos
Employment  Economic Structural  Economic  Diversification Index	2,909 Change Analysis Before 3.575	2,960 S After 3.603	51 ▲% 0.78%	1.75% ASTD% 1.13%	pos
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker	2,909 Change Analysis Before 3.575	2,960 S After 3.603	51 ▲% 0.78%	1.75% ASTD% 1.13% ASTD%	
Employment  Economic Structural Economic Diversification Index  Earnings per Worker Index (\$1,000)	2,909 Change Analysis Before 3.575 Before \$21.14	2,960 S After 3.603 After \$20.93	51 ▲% 0.78% ▲% -1.01%	1.75%  ASTD%  1.13%  ASTD%  -0.65%	
Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic	2,909 Change Analysis Before 3.575 Before \$21.14	2,960 S After 3.603 After \$20.93	51 ▲% 0.78% ▲% -1.01%	1.75%  ASTD%  1.13%  ASTD%  -0.65%  ASTD%	neg

	aleu/retai	aly (cie	Jobs Summ	imary	Loans Sum
		185	Direct	\$ 1,225,468	RLF
		186	Indirect	\$ 3,161,504	Other Public
		371	Total	\$ 9,080,675	Private
		2.01	Multiplier	\$ 5,420,154	New Equity
				\$ 18,887,801	Total
				14.4:1	Loan-Leverage Ratio
	\$1,627		EDA Cost per Direct Job	\$ 300,470	EDA Cost
	\$810		EDA Cost per Total Job	\$62.86	Total Investment per EDA Dollar
			nalysis*	d Employment A	Baseline Industry and
	▲%	<b>A</b>	After	Before	SIC Business Types
	5.43%	5	97	92	in County (4-Digit)
4			After	Before	Total
	▲%	<b>A</b>	Altei		i otai
]	<b>▲</b> % 4.63%	371	8,393	8,022 Change Analysi	Employment
]		371	8,393 <u>S</u> After	Change Analysi	Employment  Economic Structural  Economic
pos	4.63%		8,393 <u>s</u>	Change Analysi	Employment Economic Structural
pos	4.63% ▲STD%	<b>▲</b> %	8,393 <u>S</u> After	Change Analysi	Employment  Economic Structural  Economic
por	4.63% ASTD% 1.26%	<b>▲</b> %	8,393 <u>S</u> After 3.813	Change Analysi Before 3.781	Economic Structural  Economic  Diversification Index
	4.63%  ASTD%  1.26%  ASTD%	<b>▲</b> % 0.87% <b>▲</b> %	8,393 S After 3.813	Change Analysi Before 3.781	Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker
	4.63% ▲STD% 1.26% ▲STD% -0.67%	<b>▲</b> % 0.87% <b>▲</b> % -1.03%	8,393 S After 3.813 After \$20.64	Change Analysi Before 3.781 Before \$20.86	Employment  Economic Structural Economic Diversification Index  Earnings per Worker Index (\$1,000)
neç	4.63%  ASTD% 1.26%  ASTD% -0.67%  ASTD% -0.15%	▲% 0.87%  ▲% -1.03%  ▲% -0.15%	8,393 S  After 3.813  After \$20.64  After 4.703  After	Change Analysi Before 3.781 Before \$20.86 Before 4.710 Before	Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import  Dependence
neç	4.63%  ASTD%  1.26%  ASTD%  -0.67%  ASTD%  -0.15%	▲% 0.87%  ▲% -1.03%  ▲% -0.15%	8,393 S After 3.813 After \$20.64 After 4.703	Change Analysi Before 3.781 Before \$20.86 Before 4.710	Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-
neç	4.63%  ASTD% 1.26%  ASTD% -0.67%  ASTD% -0.15%	▲% 0.87%  ▲% -1.03%  ▲% -0.15%	8,393 S After 3.813 After \$20.64 After 4.703 After 25.07%	Change Analysi Before 3.781 Before \$20.86 Before 4.710 Before	Employment  Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)  Economic  Stage Index  Import  Dependence

Loans Sum	nployment Creat	Jobs Summ	oni (oroi	atad/ratai	
				aleu/retai	nec
RLF	\$ 143,453	Direct	50		
Other Public	\$0	Indirect	29		
Private	\$ 380,358	Total	79		
New Equity Total	\$0	Multiplier	1.59		
	\$ 523,811				_
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 20,964	EDA Cost per Direct Job		\$419	
Total investment per EDA Dollar	\$24.99	EDA Cost per Total Job		\$264	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	68	68	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,535	1,614	79	5.17%	
Economic Structural	Change Analysis	2			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.376	3.404	0.83%	1,21%	pc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$18.56	\$19.46	4.84%	3.13%	pc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.664	3.761	2.65%	2.64%	pc
Import-				200	
	Before	After	▲%	▲STD%	
Dependence Index**	34.53%	34.76%	-0.67%	-0.88%	ne

Dase	sine industry count and employment are from 1993
**The	sign of the import-dependence index is reversed, so a positive index change will indicate a positive
econe	omic structural change

Richland, ND					
Loan Moneys and E	mployment Creat	tion			
Loans Sun		Jobs Summ	ary (cre	ated/retai	ned)
RLF	\$ 813,579	Direct	38		
Other Public	\$ 194,156	Indirect	16		
Private	\$0	Total	54		
New Equity	\$ 130,758	Multiplier	1.42		
Total	\$ 1,138,493				
Loan-Leverage Ratio	0.4:1				
EDA Cost	\$ 291,930	EDA Cost per Direct Job		\$7,682	
Total Investment per EDA Dollar	\$3.90	EDA Cost per Total Job		\$5,412	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	109	110	1	0.92%	
Total	Before	After	<b>A</b>	▲%	
Employment	10,411	10,465	54	0.52%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.915	3.917	0.06%	0.08%	ind
Earnings per Worker_	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.60	\$24.54	-0.23%	-0.15%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.111	4.114	0.08%	0.08%	ind
Import-	Before		▲%	▲STD%	
p		After	A 7/o	M.51U%	
Dependence		00.740/	0.469/	0.000/	
Dependence Index**	29.85%	29.71%	0.46%	0.60%	pos
			0.46% composite		pos

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sun	mployment Creat nmary	Jobs Summa	ary (crea	ted/retair	ed)
RLF	\$ 3,796,059	Direct	533		
Other Public	\$ 29,383	Indirect	340		
Private	\$ 2,720,028	Total	873		
New Equity	\$ 773,925	Multiplier	1.64		
Total	\$ 7,319,395				
Loan-Leverage Ratio	0.9:1				
EDA Cost	\$ 1,288,476	EDA Cost per Direct Job		\$2,416	
Total Investment per EDA Dollar	\$5.68	EDA Cost per Total Job		\$1,475	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	82	84	2	2.44%	
Total	Before	After	<b>A</b>	▲%	
Employment	5,370	6,243	873	16.26%	
	Change Analysi	c			
Economic Structural					
Economic Structural		1000	A %	ASTD%	
Economic	Before	After 3.672	<b>▲</b> %	▲STD% 1,49%	DOS
Economic Diversification Index	Before 3.635	After 3,672	1.02%	1,49%	pos
Economic Diversification Index Earnings per Worker	Before 3.635 Before	After 3.672	1.02%	1,49% ▲STD%	
Economic Diversification Index	Before 3.635	After 3,672	1.02%	1,49%	
Economic Diversification Index Earnings per Worker	Before 3.635 Before	After 3.672	1.02%	1,49% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	3.635 Before \$22.87	After 3.672 After \$21.24	1.02% <b>^</b> % -7.13%	1,49% ▲STD% -4.61%	neç
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.635 Before \$22.87 Before 4.487	After 3.672 After \$21.24 After 4.490	1.02% <b>4</b> % -7.13% <b>4</b> % 0.06%	1,49%  ASTD%  -4.61%  ASTD%  0.06%	neg
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index	3.635 Before \$22.87	After 3.672  After \$21.24	1.02% ▲% -7.13%	1.49% ASTD% -4.61% ASTD%	neç

Loans Sum	mary	Jobs Summa	ary (crea	ted/retair	ec
RLF	\$ 81,464	Direct	10		
Other Public	\$0	Indirect	4		
Private	\$0	Total	14		
New Equity	\$ 16,569	Multiplier	1.36		_
Total	\$ 98,033				
Loan-Leverage Ratio	0.2:1				
EDA Cost	\$ 2,583	EDA Cost per Direct Job		\$259	
Total Investment per EDA Dollar	\$37.96	EDA Cost per Total Job		\$191	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	66	66	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,987	3,000	14	0.45%	
Economic Structural	Change Analysi	S			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.204	3.204	0.00%	0.00%	ir
Earnings per Worker_	Before	After	▲%	▲STD%	
Index (\$1,000)	\$28.54	\$28.54	0.00%	0.00%	ir
Economic	Before	After	▲%	▲STD%	
Stage Index	3.489	3.489	0.00%	0.00%	ir
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	36.69%	36.69%	0.00%	0.00%	i

Loans Sum	mary	Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 353,240	Direct	45		
Other Public	\$ 400,186	Indirect	20		
Private	\$ 2,814,102	Total	65		
New Equity	\$ 860,660	Multiplier	1.44		
Total	\$ 4,428,188				
Loan-Leverage Ratio	11.5:1				
EDA Cost	\$ 21,740	EDA Cost per Direct Job		\$484	
Total Investment per EDA Dollar	\$203.69	EDA Cost per Total Job		\$335	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	120	120	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	13,193	13,258	65	0.49%	
Economic Structural	Chango Analysis				
		_	▲%	▲STD%	
Economic Diversification Index	Before 4.007	After 4.012	0.12%	0.18%	ind
-					1176
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.46	\$23.46	-0.02%	-0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.664	4.661	-0.07%	-0.07%	ind
Import-			400	▲STD%	
	Before	After	-0.08%	-0.11%	ind
Dependence	24.17%	24.19%			
	24.17%	24.19%	composite	-0.1174	1170

Loans Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ed)
RIF	\$ 523,162	Direct	89		
Other Public	\$ 77.876	Indirect	94		
Private	\$ 1,148,392	Total	182		
New Equity	\$ 492,867	Multiplier	2.06		
Total	\$ 2,242,298				
Loan-Leverage Ratio	3.3:1				
EDA Cost	\$ 76,075	EDA Cost per Direct Job		\$859	
Total Investment per EDA Dollar	\$29.47	EDA Cost per Total Job		\$417	
Baseline Industry and	d Employment A	ınalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	114	117	3	2.63%	
Total	Before	After	<b>A</b>	▲%	
Employment	13,437	13,619	182	1.36%	
Economic Structural	Change Analys	S After	<b>▲</b> %	▲STD%	
Diversification Index	4.029	4.041	0.31%	0.45%	po
Earnings per Worker	Before	After	▲%	▲STD%	po
Index (\$1,000)	\$24.05	\$23.98	-0.32%	-0.21%	ne
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.460	4.458	-0.03%	-0.03%	ine
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	26.12%	25.95%	0.65%	0.85%	ро
			composite		
Summary of Indices		Economic			

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	nployment Creat mary	Jobs Summ	arv (crea	ated/retai	ned
RLF	\$ 121,927	Direct	15		
Other Public	\$0	Indirect	5		_
Private	\$ 121,927	Total	20		
New Equity	\$ 24,385	Multiplier	1.36		
Total	\$ 268,239				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 8,979	EDA Cost per Direct Job		\$602	
Total Investment per EDA Dollar	\$29.87	EDA Cost per Total Job		\$441	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	73	73	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,455	2,476	20	0.83%	
Economic Structural (	Change Analysis	3			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.370	3.370	0.00%	0.00%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.86	\$20.86	0.00%	0.00%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.496	3.496	0.00%	0.00%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	35.52%	35.52%	0.00%	0.00%	ind
Summary of Indices				3,20,3	
0 of 4 indices show		Economic S	omposite Structural	0.00%	

LOARS SUIT	mary	Jobs Summ	ary (crea	ated/reta	inec
RLF	\$ 767,466	Direct	63		
Other Public	\$ 207,113	Indirect	15		
Private	\$ 3,987,109	Total	78		
New Equity	\$ 1,466,392	Multiplier	1.24		
Total	\$ 6,428,080				
Loan-Leverage Ratio	7.4:1				
EDA Cost	\$ 37,853	EDA Cost per Direct Job		\$601	
Total Investment per EDA Dollar	\$169.82	EDA Cost per Total Job		\$484	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	100	100	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	7,958	8,036	78	0.98%	
Economic Structural	Change Analysis	8			
Economic	Before	After	▲%	ASTD%	
	3.619	3.626	0.21%	0.30%	in
Diversification Index				▲STD%	
Diversification Index  Earnings per Worker	Before	After	▲%	#21D.00	
	Before \$20.33	After \$20.36	<b>▲</b> % 0.17%	0.11%	in
Earnings per Worker		-			in
Earnings per Worker Index (\$1,000)	\$20.33	\$20.36	0.17%	0.11%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	\$20.33 Before 4.394	\$20.36 After 4.399	0.17% <b>^</b> % 0.10%	0.11% ASTD% 0.10%	in
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	\$20.33 Before 4.394 Before	\$20.36 After 4.399	0.17% ^% 0.10%	0.11% ASTD% 0.10% ASTD%	in
Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	\$20.33 Before 4.394	\$20.36 After 4.399	0.17% <b>^</b> % 0.10%	0.11% ASTD% 0.10%	
Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	\$20.33 Before 4.394 Before	\$20.36 After 4.399 After 29.53%	0.17% ^% 0.10%	0.11% ASTD% 0.10% ASTD%	in

Loans Sum	nmary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 1,243,886	Direct	177		
Other Public	\$0	Indirect	52		
Private	\$ 8,021,040	Total	229		
New Equity	\$0	Multiplier	1.29		
Total	\$ 9,264,926				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 185,847	EDA Cost pe Direct Job	r	\$1,048	
Total Investment per EDA Dollar	\$49.85	EDA Cost pe Total Job	r	\$811	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	▲%	
in County (4-Digit)	133	134	1	0.75%	
Total	Before	After		▲%	
Employment	36,528	36,757	229	0.63%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.781	3.787	0.14%	0.20%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$28.41	\$28.37	-0.15%	-0.10%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.865	4.865	0.00%	0.00%	inc
Import-					
	Before	After	▲%	ASTD%	
Dependence	25.14%	25.13%	0.05%	0.07%	inc

baseline industry count and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive
economic structural change

Wells, ND					
Loan Moneys and Er	mployment Crea	tion			
Loans Sum	mary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 187,725	Direct	55		
Other Public	\$ 417,626	Indirect	89		
Private	\$ 387,679	Total	144		
New Equity	\$0	Multiplier	2.62		
Total	\$ 993,031				
Loan-Leverage Ratio	4.3:1				
EDA Cost	\$ 26,323	EDA Cost per Direct Job	r	\$479	
Total Investment per EDA Dollar	\$37.72	EDA Cost per Total Job	r	\$182	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	87	89	2	2.30%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,934	3,078	144	4.92%	
Economic Structural	Change Analysis	§			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.603	3.645	1.17%	1.70%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$19.90	\$19.69	-1.08%	-0.70%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.916	3.890	-0.65%	-0.65%	neg
Import- Dependence	Before	After	▲%	▲STD%	
Index**	33.52%	33.22%	0.90%	1.18%	pos
Dominion of India		-			
Summary of Indices			omposite		
or 4 indices snow ositive economic structu	ral change	Economic :	Structural nge Index	1.54%	pos

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

	mary	Jobs Summa	ary (crea	ted/retair	<u>iea</u>
RLF	\$ 65,984	Direct	3		
Other Public	\$0	Indirect	0		
Private	\$ 86,066	Total	3		
New Equity	\$ 20,082	Multiplier	1.16		
Total	\$ 172,132				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 3,530	EDA Cost per Direct Job		\$1,177	
Total Investment per EDA Dollar	\$48.76	EDA Cost per Total Job		\$1,014	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	78	79	1.	1.28%	
Total	Before	After		▲%	
Employment	3,434	3,437	3	0.10%	
Economic Structural	Change Analysi	9			
Economic otrocturar	Before	After	▲%	▲STD%	
Economic	Before				
Economic Diversification Index	3.638	3.642	0.11%	0.16%	inc
		3.642 After	0.11%	0.16% ▲STD%	in
Diversification Index	3.638				
Diversification Index  Earnings per Worker	3.638 Before	After	▲%	▲STD%	in
Diversification Index  Earnings per Worker  Index (\$1,000)	3.638 Before \$25.07	After \$25.05	<b>▲</b> %	▲STD% -0.06%	
Diversification Index  Earnings per Worker Index (\$1,000)  Economic	3.638 Before \$25.07 Before	After \$25.05	<b>▲</b> %	▲STD% -0.06% ▲STD%	in

Loans Sum	nployment Crea marv	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 210.339	Direct	6		
Other Public	\$ 0	Indirect	1		_
Private	\$ 158,455	Total	7		
New Equity	\$ 1,080,441	Multiplier	1.08		
Total	\$ 1,449,235				
Loan-Leverage Ratio	5.9:1				
EDA Cost	\$ 9,782	EDA Cost per Direct Job		\$1,630	
Total Investment per EDA Dollar	\$148.16	EDA Cost per Total Job		\$1,504	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	79	79	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,643	3,650	7	0.18%	
Economic Structural	Change Analysi	S			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3,705	3.705	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$27.55	\$27.52	-0.10%	-0.07%	ine
Economic	Before	After	▲%	▲STD%	
Stage Index	3.670	3.672	0.07%	0.07%	ine
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	35.39%	35.33%	0.15%	0.20%	in
Summary of Indices			omposite		
		Economic			

Cuming, NE

Loan Moneys and Employment Creation

\$ 251,514

\$ 445,816

\$ 126,879

\$ 824,208

\$0

Loans Summary RLF

Other Public

New Equity Total

Private

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	nployment Crea	Jobs Summa	ary (cros	tod/retain	nad'
Luaiis Suiii		JODS Julling		ileu/retaii	ieu
RLF	\$ 147,747	Direct	12		
Other Public	\$0	Indirect	2		_
Private	\$ 272,901	Total	14		_
New Equity Total	\$ 69,283	Multiplier	1.18		_
	\$ 489,931				-
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 11,032	EDA Cost per Direct Job		\$959	
Total Investment per EDA Dollar	\$44.41	EDA Cost per Total Job		\$812	
Baseline Industry and	d Employment A	ınalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	82	82	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	5,557	5,571	14	0.24%	
Economic Structural	Change Analysi	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3,268	3.270	0.06%	0.08%	in
	Before	After	▲%	▲STD%	
Earnings per Worker		\$27.69	-0.04%	-0.03%	in
Earnings per Worker Index (\$1,000)	\$27.70	\$27.09			
	\$27.70 Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)			<b>▲</b> % 0.06%	▲STD% 0.06%	in
Index (\$1,000)  Economic Stage Index Import-	Before	After			in
Index (\$1,000)  Economic  Stage Index	Before 3.542	After 3.544	0.06%	0.06%	in
Economic Stage Index Import- Dependence	Before 3.542	After 3.544 After 33.92%	0.06%	0.06% ▲STD%	

Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 14,382	EDA Cost per Direct Job		\$720	
Total Investment per EDA Dollar	\$57.31	EDA Cost per Total Job		\$667	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	88	88	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	6,134	6,156	22	0.35%	
Economic Structural	Change Analysis Before	S After	<b>▲</b> %	▲STD%	
Diversification Index	3.711	3.711	0.01%	0.01%	inc
Earnings per Worker					
	Before	After	▲%	▲STD%	
Index (\$1,000)	\$27.35	After \$27.30	<b>▲</b> %	▲STD% -0.11%	inc
	201010				inc
Index (\$1,000)	\$27.35	\$27.30	-0.17%	-0.11%	
Index (\$1,000)	\$27.35 Before	\$27.30 After	-0.17% ▲%	-0.11%	
Index (\$1,000)  Economic Stage Index Import-	\$27.35 Before 3.689	\$27.30 After 3.693	-0.17% ▲% 0.10%	-0.11% ASTD% 0.10%	inc
Economic Stage Index Import- Dependence	\$27.35 Before 3.689	\$27.30 After 3.693 After 32.43%	-0.17%  ▲%  0.10%	-0.11%  ASTD%  0.10%  ASTD%	inc

Jobs Summary (created/retained)

20

22

1.08

Direct

Indirect

Multiplier

Total

<sup>\*</sup>Baseline industry court and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	nployment Crea mary	Jobs Summ	ary (cre	ated/retai	nec
RLF	\$ 334,543	Direct	21		
Other Public	\$0	Indirect	14		
Private	\$ 97,019	Total	35		
New Equity	\$ 18,229	Multiplier	1.68		
Total	\$ 449,791				
Loan-Leverage Ratio	0.3:1				
EDA Cost	\$ 8,671	EDA Cost per Direct Job		\$413	
Total Investment per EDA Dollar	\$51.88	EDA Cost per Total Job		\$245	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	A	▲%	
in County (4-Digit)	111	111	0	0.00%	
Total	Before	After		▲%	
Employment	13,229	13,264	35	0.27%	
Economic Structural	Change Analysis	2			
Economic	Before	≗After	▲%	▲STD%	
Diversification Index	3.739	3.741	0.06%	0.08%	in
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$26.05	\$26.06	0.04%	0.03%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	3.936	3.934	-0.06%	-0.06%	in
Import- Dependence	Before	After	▲%	▲STD%	
	30.25%	30.25%	-0.02%	-0.02%	in
Index**					

Loan Moneys and Er Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 254,264	Direct	15		
Other Public	\$ 151,883	Indirect	2		
Private	\$ 760,293	Total	17		
New Equity	\$ 212,710	Multiplier	1.14		
Total	\$ 1,379,150				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 10,500	EDA Cost per Direct Job		\$700	
Total Investment per EDA Dollar	\$131.35	EDA Cost per Total Job		\$616	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	70	70	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	4,602	4,619	17	0.37%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.567	3.567	-0.02%	-0.02%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.47	\$24.43	-0.15%	-0:09%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.845	3.850	0.11%	0.11%	inc
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	33.94%	33.83%	0.32%	0.42%	ро
Summary of Indices			omposite		
1 of 4 indices show		Economic :	Structurall		

<sup>\*</sup>Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

SIC Business Types in County (4-Digit)         Before         After         ▲         ▲%           Total Employment         Before         After         ▲         ▲%           Employment         338,257         338,306         49         0.01%           Economic Structural Change Analysis         Economic Before         After         ▲%         ▲STD%           Diversification Index         4.180         4.180         0.00%         0.00%           Earnings per Worker Index (\$1,000)         \$31.91         \$31.91         0.00%         0.00%           Economic Stage Index         5.015         5.015         0.00%         0.00%           Import-Dependence Index**         Before         After         A%         ASTD%           Summary of Indices of 4 indices show         Composite         Economic Structural	Loan Moneys and Er					
Other Public         \$ 0         Indirect         10           Private         \$ 276,634         Total         49           New Equity         \$ 42,769         Multiplier         1.25           Total         \$ 649,473         1.25           Loan-Leverage Ratio         1.0:1         EDA Cost per Direct Job         -\$1,151           Total Investment per EDA Dollar         -\$14.41         EDA Cost per Total Job         -\$923           3aseline Industry and Employment Analysis*         SIC Business Types Before After After A         A %           SIC Business Types in County (4-Digit)         266         266         0         0.00%           Total Employment         338,257         338,306         49         0.01%           Economic Structural Change Analysis         Economic Structural Change Analysis           Economic Structural Change Analysis         After A%         \$STD%           Earnings per Worker Index (\$1,000)         \$31.91         \$31.91         0.00%         0.00%           Economic Stage Index Import- Dependence Index**         5.015         5.015         5.015         0.00%         0.00%           Economic Before After After A%         ASTD%         ASTD%         ASTD%         ASTD%           Composite Index**         20.06%	Loans Sur	<u>imary</u>	Jobs Summ	ary (crea	ated/retai	ned
Private   \$276,634   Total   49	RLF	\$ 330,070	Direct	39		
New Equity	Other Public	\$0	Indirect	10		
Total		\$ 276,634	Total	49		
Loan-Leverage Ratio   1.0:1   EDA Cost per   Direct Job			Multiplier	1.25		
EDA Cost (\$45,061)	Total	\$ 649,473				
Direct Job   Direct Job   Direct Job   Systation   Direct Job   Systation	Loan-Leverage Ratio	1.0:1				
Total Job   Suspension   Susp	EDA Cost	(\$ 45,061)		r	-\$1,151	
SIC Business Types   Before   After   A		-\$14.41		r	-\$923	
Total   Before   After   A	Baseline Industry and	d Employment A	nalysis*			
Total   Before   After   A   A   M	SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
Employment   338,257   338,306   49   0.01%	in County (4-Digit)	266	266	0	0.00%	
Economic Structural Change Analysis	Total	Before	After	•	▲%	
Economic   Before   After   A%   ASTD%	Employment	338,257	338,306	49	0.01%	
Economic   Before   After   A%   ASTD%	Economic Structural	Change Analysi	e			
Diversification Index			_	<b>▲</b> %	ASTD%	
Index (\$1,000)   \$31.91   \$31.91   0.00%   0.00%				0.00%		inc
Index (\$1,000)   \$31.91   \$31.91   0.00%   0.00%	Farnings per Worker	Before	After	A %	▲ STD≪	
Economic   Before   After   &						inc
Stage Index   5.015   5.015   0.00%   0.00%			4011011			
Import-   Dependence   Before   After   A%   ASTD%	_			▲%	▲STD%	
Dependence   Before   After   &		5.015	5.015	0.00%	0.00%	inc
Index**   20.06%   20.05%   0.01%   0.01%		Refore	After	▲%	ASTD%	
of 4 indices show Economic Structural						inc
of 4 indices show Economic Structural	Cummon, of Indiana					
200 Total Caracterial						
		ral change			0.01%	inc

Pawnee, NE					
Loan Moneys and Er	mployment Crea	tion			
Loans Sun	<u>imary</u>	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 302,742	Direct	45		
Other Public	\$ 1,194,722	Indirect	49		
Private	\$ 443,037	Total	94		
New Equity	\$ 2,287,350	Multiplier	2.08		
Total	\$ 4,227,850				
Loan-Leverage Ratio	13.0:1				
EDA Cost	\$ 25,548	EDA Cost pe Direct Job	r	\$568	
Total Investment per EDA Dollar	\$165.49	EDA Cost pe Total Job	r	\$273	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	67	68	1	1.49%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,542	1,636	94	6.07%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	<b>▲</b> %	▲STD%	
Diversification Index	3.555	3.608	1.50%	2.19%	pos
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$26.72	\$25.94	-2.89%	-1.87%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.562	3.545	-0.48%	-0.48%	neg
Import-			4.0/	▲STD%	
Dependence	Before	After	▲%		
Index**	36.14%	36.19%	-0.12%	-0.16%	ind
Summary of Indices		C	omposite		
of 4 indices show positive economic structu	ral change	Economic		-0.31%	neg

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Direct Indirect Total Autitiplier  Cost per ct Job Cost per d Job Sis*  ifter  5,168	15 3 18 1.21		
Indirect Total Authiplier  Cost per ct Job Cost per I Job is* ofter  97	3 18 1.21	\$1,069 \$882 <b>^</b> % 0.00%	
Authiplier  Cost per ct Job Cost per il Job is*  fiter  97	1.21	\$882 <b>^</b> % 0.00% <b>^</b> %	
Cost per ct Job Cost per il Job is* ifter	0	\$882 <b>^</b> % 0.00% <b>^</b> %	
ct Job  Cost per I Job  is*  fter  97	<b>A</b>	\$882 <b>^</b> % 0.00% <b>^</b> %	
ct Job  Cost per I Job  is*  fter  97	<b>A</b>	\$882 <b>^</b> % 0.00% <b>^</b> %	
ct Job  Cost per I Job  is*  fter  97	<b>A</b>	\$882 <b>^</b> % 0.00% <b>^</b> %	
I Job is* ifter 97	<b>A</b>	<b>▲</b> % 0.00% <b>▲</b> %	
fter 97	<b>A</b>	0.00%	
97 lifter	<b>A</b>	0.00%	
fter	<b>A</b>	<b>▲</b> %	
	18		
5,168	18	0.35%	
fter	▲%	▲STD%	
3.894 -	0.01%	-0.02%	ind
fter	<b>▲</b> %	▲STD%	
\$26.38 -	-0.05%	-0.03%	in
After	▲%	▲STD%	
4.169	0.07%	0.07%	ine
Mor	A %_	▲STD%	
	0.38%	0.50%	ро
	- '		
	After 28.91%	After ▲%	After

\$ 135,866 \$ 135,866	Direct			
		14		
	Indirect	3		
\$ 338,560	Total	17		
\$ 74,450	Multiplier	1.19		
\$ 684,743				
4.0:1				
\$ 3,163	EDA Cost per Direct Job		\$226	
\$216.49	EDA Cost per Total Job		\$190	
Employment A	nalysis*			
Before	After	<b>A</b>	<b>▲</b> %	
74	75	1	1.35%	
Before	After	<b>A</b>	▲%	
2,912	2,929	17	0.57%	
Change Analysi	S			
Before	After	▲%	▲STD%	
3.334	3.350	0.46%	0.67%	po
Before	After	▲%	▲STD%	
\$38.23	\$38.04	-0.51%	-0.33%	пе
Before	After	▲%	▲STD%	
3.133	3.129	-0.12%	-0.12%	ind
Defens	Atton	A 9/	A STD%	
38.46%	38.44%	0.03%	0.05%	ine
	-			
	4.0:1 \$ 3,163 \$ 216.49  d Employment A  Before 74  Before 2,912  Change Analysi Before 3.334  Before \$ 38.23  Before 3.133	4.0:1  \$ 3,163	4.0:1  \$ 3,163	4.0:1  \$ 3,163

<u>oan Moneys and Er.</u> Loans Sum		Jobs Summa	ary (crea	ted/retair	ed)
RLF	\$ 158,050	Direct	10		
Other Public	\$0	Indirect	2		
Private	\$ 475,678	Total	12		
New Equity	\$ 78,089	Multiplier	1.16		
Total	\$711,818				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 8,090	EDA Cost per Direct Job		\$809	
Total Investment per EDA Dollar	\$87.99	EDA Cost per Total Job		\$699	
Baseline Industry and	d Employment A	ınalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	88	89	1	1.14%	
Total	Before	After	<b>A</b>	▲%	
Employment	5,229	5,241	12	0.22%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.716	3.719	0.06%	0.08%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.88	\$24.85	-0.13%	-0.08%	in
Economic	Before	After	<b>▲</b> %	▲STD%	
Stage Index	4.235	4.237	0.04%	0.04%	in
Import-					
Dependence Index**	Before 31.64%	After 31.64%	0.00%	▲STD% 0.01%	in
Index[	31.04%[	31.04%]	0.00%	U.U176	In
Summary of Indices 0 of 4 indices show		Economic :	omposite		

Loans Sumn	ployment Creat nary	Jobs Summa	ary (crea	ted/retair	red)
RLF	\$ 74,471	Direct	10		
Other Public	\$0	Indirect	1		
Private	\$ 214,564	Total	11		
New Equity	\$ 122,742	Multiplier	1.10		
Total	\$ 411,777				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 4,874	EDA Cost per Direct Job		\$487	
Total Investment per EDA Dollar	\$84.48	EDA Cost per Total Job		\$442	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	63	64	1	1.59%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,643	1,654	11	0.67%	
Economic Structural C	Before	After	▲%	▲STD% 0.48%	
Diversification Index	3.427	3.438	0.33%	0.48%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.19	\$25.09	-0.44%	-0.28%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.577	3.583	0.17%	0.17%	inc
Import-	Before	After	<b>▲</b> %	▲STD%	
Dependence	37.70%	37.73%	-0.08%	-0.10%	inc
Dependence Index**	07.7070				
	07.7070	C	omposite		

<sup>\*\*</sup>The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	nployment Crea	Jobs Summ	ary (cre	ated/retai	nad'
RIF	\$ 141,917			atcorotai	iicu
Other Public		Direct	9		
	\$ 307,172	Indirect	1		
Private	\$ 62,025	Total	10		
New Equity	\$ 11,814	Multiplier	1.15		
Total	\$ 522,928				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 6,576	EDA Cost per Direct Job		\$731	
Total Investment per EDA Dollar	\$79.52	EDA Cost per Total Job		\$634	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	80	81	1	1.25%	
Total	Before	After	<b>A</b>	▲%	
Employment	3.754	3.764	10	0.28%	
p.c/om	0,.0.1	0,704	10	0.2070	
			10	0.2070	
			<b>≜</b> %	▲STD%	
Economic Structural	Change Analysi	<u>s</u>			ind
Economic Structural (	Change Analysis	<u>S</u> After	<b>▲</b> %	▲STD%	ind
Economic Structural ( Economic Diversification Index	Change Analysis Before 3.721	After 3.728	<b>▲</b> % 0.19%	▲STD% 0.28%	
Economic Structural (  Economic Diversification Index   Earnings per Worker	Change Analysis Before 3.721	After 3.728	<b>≜</b> % 0.19% <b>≜</b> %	▲STD% 0.28% ▲STD%	
Economic Structural ( Economic Diversification Index Earnings per Worker Index (\$1,000)	Change Analysis Before 3.721 Before \$25.03	After 3.728 After \$24.98	▲% 0.19% ▲% -0.20%	▲STD% 0.28% ▲STD% -0.13%	ind
Economic Structural (  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$25.03 Before \$3.721	After 3.728 After \$24.98 After 3.941	▲% 0.19%  ▲% -0.20%  ▲% 0.01%	▲STD% 0.28% ▲STD% -0.13% ▲STD% 0.01%	ind
Economic Structural ( Economic Diversification Index   Earnings per Worker Index (\$1,000)   Economic Stage Index   Import Dependence	Before \$25.03 Before \$25.03 Before \$25.03	After 3.728 After \$24.98 After 3.941 After	▲% 0.19%  ▲% -0.20%  ▲% 0.01%	▲STD% 0.28%  ▲STD% -0.13%  ▲STD% 0.01%  ▲STD%	ind
Economic Structural ( Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before \$25.03 Before \$3.721	After 3.728 After \$24.98 After 3.941	▲% 0.19%  ▲% -0.20%  ▲% 0.01%	▲STD% 0.28% ▲STD% -0.13% ▲STD% 0.01%	ind
Economic Structural ( Economic Diversification Index   Earnings per Worker Index (\$1,000)   Economic Stage Index   Import-Dependence Index**	Before \$25.03 Before \$25.03 Before \$25.03	After 3.728 After \$24.98 After 3.941 After 32.89%	▲% 0.19%  ▲% -0.20%  ▲% 0.01%	▲STD% 0.28%  ▲STD% -0.13%  ▲STD% 0.01%  ▲STD%	ind
Economic Structural ( Economic Diversification Index   Earnings per Worker Index (\$1,000)   Economic Stage Index   Import Dependence	Before \$25.03 Before \$25.03 Before \$25.03	After 3.728 After \$24.98 After 3.941 After 32.89%	▲% 0.19%  ▲% -0.20%  ▲% 0.01%  • • • • • • • • • • • • • • • • • •	▲STD%  0.28%  ▲STD%  -0.13%  ▲STD%  0.01%  ▲STD%  0.14%	ind

Loan Moneys and Er Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 319,844	Direct	48		
Other Public	\$ 358,215	Indirect	29		
Private	\$ 507,492	Total	77		
New Equity	\$ 583,505	Multiplier	1.60		
Total	\$ 1,769,056				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 56,773	EDA Cost per Direct Job		\$1,183	
Total Investment per EDA Dollar	\$31.16	EDA Cost per Total Job		\$738	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	129	130	1	0.78%	
Total	Before	After	<b>A</b>	▲%	
Employment	23,320	23,397	77	0.33%	
Economic Structural	Change Analysis	S			
Economic	Before	After	▲%	ASTD%	
Diversification Index	4.059	4.065	0.16%	0.24%	inc
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$26.05	\$26.01	-0.15%	-0.09%	inc
Economic	Before	After	▲%	ASTD%	
Stage Index	4.746	4.746	0.01%	0.01%	ind
Import-					
Dependence	Before	After	▲%	ASTD%	
Index**	22.74%	22.66%	0.34%	0.44%	pos
Summary of Indices		C	omposite		
			Structural		

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sun	mployment Crea nmary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 995,001	Direct	105		
Other Public	\$ 407,685	Indirect	49		
Private	\$ 4,794,520	Total	154		
New Equity	\$ 2,799,893	Multiplier	1.47		
Total	\$ 8,997,099				
Loan-Leverage Ratio	8.0:1				
EDA Cost	\$ 283,950	EDA Cost per Direct Job		\$2,704	
Total Investment per EDA Dollar	\$31.69	EDA Cost per Total Job		\$1,845	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	113	114	1	0.88%	
Total	Before	After	<b>A</b>	▲%	
Employment	16,900	17,054	154	0.91%	
Economic Structural	Change Analysis	8			
Economic Structural			<b>▲</b> %	▲STD%	
Economic Structural  Economic  Diversification Index	Change Analysis Before 3.544	After 3.558	<b>▲</b> %	▲STD% 0.55%	po
Economic	Before	After			pos
Economic Diversification Index	Before 3.544	After 3.558	0.38%	0.55%	
Economic Diversification Index Earnings per Worker	Before 3.544	After 3.558 After	0.38%	0.55% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.544 Before \$25.32	After 3.558 After \$25.29	0.38% <b>^</b> % -0.13%	0.55% ▲STD% -0.08%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.544  Before \$25.32  Before 4.678	After 3.558 After \$25.29 After 4.670	0.38%  ^% -0.13%  ^% -0.17%	0.55%  ASTD% -0.08%  ASTD% -0.17%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before \$25.32 Before	After 3.558 After \$25.29 After	0.38% ▲% -0.13% ▲%	0.55% ▲STD% -0.08%	inc

Brule, SD Loan Moneys and En	anloyment Crea	tion			
Loans Sum		Jobs Summ	arv (crea	ated/retai	neď
RLF	\$ 55,431	Direct	11		
Other Public	\$ 106,179	Indirect	3		
Private	\$ 376,522	Total	14		
New Equity	\$ 120,532	Multiplier	1.24		
Total	\$ 658,663	Mataphot	1.12-1		
Loan-Leverage Ratio	10.9:1				
EDA Cost	\$ 11,012	EDA Cost per Direct Job	r	\$997	
Total Investment per EDA Dollar	\$59.81	EDA Cost per Total Job	r	\$802	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	81	82	1	1.23%	
Total	Before	After		▲%	
Employment	2,986	3,000	14	0.46%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.812	3.821	0.25%	0.36%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.55	\$22.48	-0.30%	-0.20%	neç
Economic	Before	After	▲%	▲STD%	
Stage Index	4.325	4.328	0.06%	0.06%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	30.50%	30.38%	0.39%	0.52%	pos
Summary of Indices		C	omposite		
1 of 4 indices show	al change	Economic	Structural	0.74%	pos

os= positive economic structural change sg= negative economic structural change d= indeterminate economic structural change

		ary (crea	ted/retail	ned)
			iteu/i etaii	icu
4 - 10,000				_
				_
	1010			_
	Multiplier	1.00		_
				-
4.0:1				
\$ 64,812	EDA Cost per Direct Job		\$1,111	
\$47.04	EDA Cost per Total Job		\$672	
Employment A	nalysis*			
Before	After		▲%	
83	86	3	3.61%	
Before	After	A	▲%	
5,296	5,392	96	1.82%	
Change Analysi	S			
Before	After	▲%	▲STD%	
3.657	3.681	0.66%	0.96%	pos
Before	After	▲%	▲STD%	
\$24.08	\$23.92	-0.67%	-0.43%	пе
Before	After	▲%	▲STD%	
4.235	4.236	0.04%	0.04%	inc
			40000	
Before 31.35%	After 31.23%	0.38%	<b>≜S10%</b> 0.50%	po
01.0070	31.2070	0.0070		100
	### \$543,037   \$543,037   \$297,853   \$1,789,329   \$418,557   \$3,048,777   4.6:1   \$64,812   \$47.04   \$d Employment A Before   \$3   Before   \$5,296   Change Analysis   Before   \$24.08   Before	\$543,037 Direct \$297,853 Indirect \$1,789,329 Total \$418,557 Multiplier \$3,048,777 4.6:1  \$64,812 EDA Cost per Direct Job \$47.04 EDA Cost per Total Job d Employment Analysis* Before After \$5,296 5,392  Change Analysis Before After \$3.657 3.681  Before After \$24.08 \$23.92  Before After 4.235 4.236  Before After	### Standard   Summary (creat   Standard   S	Standary

	mary	Jobs Summa	ary (crea	ited/retair	iea
RLF	\$ 28,529	Direct	3		
Other Public	\$0	Indirect	0		
Private	\$ 64,845	Total	3		
New Equity	\$ 17,728	Multiplier	1.08		
Total	\$ 111,102				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 6,481	EDA Cost per Direct Job		\$2,509	
Total Investment per EDA Dollar	\$17.14	EDA Cost per Total Job		\$2,321	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	67	67	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	2,104	2,107	3	0.13%	
Economic Structural	Change Analysis	2			
Economic	Before	After	▲%	▲STD%	
	3.570	3.571	0.04%	0.05%	inc
Diversification Index					
	Before	After	▲%	▲STD%	
Earnings per Worker Index (\$1,000)	Before \$25.11	After \$25.10	<b>▲</b> %	▲STD% -0.03%	inc
Earnings per Worker			- 70	The second secon	inc
Earnings per Worker Index (\$1,000)	\$25.11	\$25.10	-0.05%	-0.03%	inc
Earnings per Worker Index (\$1,000)	\$25.11 Before	\$25.10 After	-0.05% ▲%	-0.03% ▲STD%	

Davison, SD

<u>oan Moneys and Em</u> Loans Sumi		ion Jobs Summa	arv (crea	ted/retair	ned)
BLF.	\$ 81,464	Direct	15		,
Other Public	\$0	Indirect	4		_
Private	\$0	Total	19		_
New Equity	\$0	Multiplier	1.29		
Total	\$ 81,464	watapiici	1.20		
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 2,953	EDA Cost per Direct Job		\$197	
Total Investment per EDA Dollar	\$27.59	EDA Cost per Total Job		\$153	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	131	131	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	15,869	15,888	19	0.12%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.115	4.117	0.05%	0.07%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.35	\$25.34	-0.02%	-0.02%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	4.494	4.495	0.01%	0.01%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	25.68%	25.64%	0.16%	0.20%	ind
Summary of Indices			omposite Structural		

Loans Sumi	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 601,978	Direct	55		
Other Public	\$ 930,062	Indirect	33		
Private	\$ 1,061,894	Total	88		
New Equity	\$ 2,395,918	Multiplier	1.60		
Total	\$ 4,989,852				
Loan-Leverage Ratio	7.3:1				
EDA Cost	\$ 64,911	EDA Cost per Direct Job		\$1,180	
Total Investment per EDA Dollar	\$76.87	EDA Cost per Total Job		\$739	
Baseline Industry and	Employment A	Inalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	115	116	1	0.87%	
Total	Before	After	<b>A</b>	▲%	
Employment	11,853	11,941	88	0.74%	
Economic Structural (	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.039	4.048	0.23%	0.33%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.77	\$24.77	-0.02%	-0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.657	4.651	-0.11%	-0.11%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	24.22%	24.14%	0.31%	0.40%	pos
Summary of Indices		C	omposite		
1 of 4 indices show		Economic		0.60%	pos

Day, SD  Loan Moneys and Er	mplovment Crea	tion			
Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 136,321	Direct	13		
Other Public	\$ 16,042	Indirect	5		
Private	\$ 261,530	Total	18		
New Equity	\$ 52,168	Multiplier	1.41		
Total	\$ 466,061				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 43,498	EDA Cost per Direct Job		\$3,346	
Total Investment per EDA Dollar	\$10.71	EDA Cost per Total Job		\$2,370	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	78	78	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,654	3,672	18	0.50%	
Economic Structural	Change Analysis	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.715	3.723	0.21%	0.30%	ine
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.73	\$24.71	-0.07%	-0.04%	ine
Economic	Before	After	▲%	ASTD%	
Stage Index	3.913	3.919	0.14%	0.14%	ine
Import- Dependence	Before	After	▲%	▲STD%	
Index**	31.00%	30.90%	0.30%	0.39%	po
Summary of Indices		^			-
of 4 indices show	ral chango	Economic S	omposite Structural age Index	0.80%	ро

Loans Sum	imary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 200,076	Direct	16		
Other Public	\$ 290,897	Indirect	1.		
Private	\$ 4,487,412	Total	17		
New Equity	\$ 798,000	Multiplier	1.09		
Total	\$ 5,776,385				
Loan-Leverage Ratio	27.9:1				
EDA Cost	\$ 21,583	EDA Cost per Direct Job		\$1,349	
Total Investment per EDA Dollar	\$267.64	EDA Cost per Total Job		\$1,236	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	75	75	0	0.00%	
Total	Before	After	A	▲%	
Employment	1,718	1,735	17	1.02%	
Economic Structural	Change Analysi	S			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.734	3.746	0.31%	0.45%	pos
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$24.08	\$23.94	-0.60%	-0.39%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.836	3.829	-0.19%	-0.19%	ind
Import-					
Dependence	Before	After	▲%	▲STD%	
Index**	33.36%	33.30%	0.16%	0.21%	ind
Summary of Indices		C	omposite		
1 of 4 indices show		Economic		0.09%	

<sup>&</sup>quot;classeine industry court and employment are from 1993
"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loans Sum	mployment Creat mary	Jobs Summ	ary (cre	ated/retai	nec
RLF	\$ 187,984	Direct	26		
Other Public	\$ 79,247	Indirect	4		
Private	\$ 583,967	Total	31		
New Equity	\$ 57,807	Multiplier	1.16		
Total	\$ 909,005				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 115,502	EDA Cost per Direct Job		\$4,369	П
Total Investment per EDA Dollar	\$7.87	EDA Cost per Total Job		\$3,756	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	73	73	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,483	2,514	31	1.24%	
Economic Structural	Change Analysis				
Economic Structural	mention and the same		<b>A</b> %	ASTD%	
Economic Structural  Economic  Diversification Index	Change Analysis Before 3.721	After 3.718	<b>▲</b> %	ASTD%	inc
Economic Diversification Index	Before 3.721	After 3.718	-0.08%	-0.12%	inc
Economic Diversification Index Earnings per Worker	Before 3.721	After 3.718 After	-0.08% ▲%	-0.12% ▲STD%	
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.721 Before \$26.75	After 3.718 After \$26.71	-0.08% ▲% -0.16%	-0.12% ▲STD% -0.10%	inc
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 3.721 Before \$26.75	After 3.718 After \$26.71	-0.08% ▲% -0.16% ▲%	-0.12% ASTD% -0.10% ASTD%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.721 Before \$26.75	After 3.718 After \$26.71	-0.08% ▲% -0.16%	-0.12% ▲STD% -0.10%	
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Before 3.721 Before \$26.75	After 3.718 After \$26.71	-0.08% ▲% -0.16% ▲%	-0.12% ASTD% -0.10% ASTD%	inc
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	Before 3.721 Before \$26.75	After 3.718 After \$26.71	-0.08% ▲% -0.16% ▲%	-0.12% ASTD% -0.10% ASTD%	
Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence Index**	Before 3.721  Before \$26.75  Before 3.569	After 3.718 After \$26.71 After 3.576 After 33.72%	-0.08%  ▲% -0.16%  ▲% 0.21%  ▲% 0.16%	-0.12%  ASTD% -0.10%  ASTD% 0.21%	in
Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence	8efore 3.721  Before \$26.75  Before 3.569  Before	After 3.718 After \$26.71 After 3.576 After 33.72%	-0.08%  -0.16%  -0.16%  0.21%  -0.16%  composite	-0.12%  ASTD% -0.10%  ASTD%  0.21%  ASTD%  0.21%	in

Loan Moneys and Er Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 315,304	Direct	82		
Other Public	\$0	Indirect	29		
Private	\$ 1,876,935	Total	111		
New Equity	\$ 450,536	Multiplier	1.36		
Total	\$ 2,642,776				
Loan-Leverage Ratio	7.4:1				
EDA Cost	\$ 107,483	EDA Cost per Direct Job		\$1,319	
Total Investment per EDA Dollar	\$24.59	EDA Cost per Total Job		\$970	
Baseline Industry and	d Employment A	ınalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	90	90	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	5,091	5,202	111	2.18%	
Economic Structural	Change Analysi	9			
Feonomic	Before	After	▲%	▲STD%	
Diversification Index	3.871	3.884	0.35%	0.52%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$26,41	\$26.26	-0.54%	-0.35%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.175	4.194	0.46%	0.46%	pos
Import-	-	-			
Dependence	Before	After	▲%	▲STD%	
Index**	29.68%	29.42%	0.90%	1.17%	pos
Summary of Indices		C	omposite		

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

	mary	Jobs Summa	ıry (crea	ted/retair	red)
RLF	\$ 155,420	Direct	39		
Other Public	\$ 201,026	Indirect	9		
Private	\$ 388,197	Total	48		
New Equity	\$ 108,440	Multiplier	1.24		
Total	\$ 853,083				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 14,343	EDA Cost per Direct Job		\$368	
Total Investment per EDA Dollar	\$59.48	EDA Cost per Total Job		\$296	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	77	78	11	1.30%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	2,874	2,922	48	1.69%	
Economic Structural	Change Analysi	6			
	Orialige Allalysi	2		▲STD%	
Fi-	Defens	Attan	A 0/		
Economic Diversification Index	Before	After	0.42%		no
Economic Diversification Index	Before 3.685	After 3.701	0.42%	0.61%	po
					po
Diversification Index	3.685	3.701	0.42%	0.61%	
Diversification Index  Earnings per Worker	3.685 Before	3.701 After	0.42%	0.61% ▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	3.685 Before \$24.36	3.701 After \$24.10	0.42% ▲% -1.06%	0.61% ▲STD% -0.69%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	3.685 Before \$24.36 Before 3.930	3.701 After \$24.10 After 3.935	0.42%  ^% -1.06%  ^% 0.12%	0.61% ▲STD% -0.69% ▲STD% 0.12%	ne
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index	3.685 Before \$24.36 Before	3.701 After \$24.10	0.42% ▲% -1.06%	0.61% ▲STD% -0.69% ▲STD%	ne

Loans Sum	nployment Crea mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 252,431	Direct	23		
Other Public	\$ 17,511	Indirect	70		
Private	\$ 428,114	Total	93		
New Equity	\$ 218,550	Multiplier	4.06		
Total	\$ 916,606				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 93,079	EDA Cost per Direct Job		\$4,080	
Total Investment per EDA Dollar	\$9.85	EDA Cost per Total Job		\$1,006	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	73	77	4	5.48%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,269	2,362	93	4.08%	
Economic Structural	Change Analysi	c			
Economic Economic	Before	After	▲%	▲STD%	
Diversification Index	3.551	3.577	0.72%	1.06%	po
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.42	\$23.15	-1.17%	-0.75%	ne
Economic	Before	After	▲%	▲STD%	
Stage Index	3.941	3,889	-1.32%	-1.32%	ne
Import-	0.0411	0.000]	1.0270	1,01170	
Dependence	Before	After	▲%	▲STD%	
Index**	34.62%	34.62%	0.01%	0.01%	inc
Summary of Indices			omposite		
1 of 4 indices show		Economic			

Loans Sum	mary	Jobs Summa	ary (crea	ted/retain	ed
RLF	\$ 86,099	Direct	11		
Other Public	\$ 206,637	Indirect	4		
Private	\$ 227,301	Total	14		
New Equity	\$0	Multiplier	1.36		
Total	\$ 520,038				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 31,303	EDA Cost per Direct Job		\$2,972	
Total Investment per EDA Dollar	\$16.61	EDA Cost per Total Job		\$2,181	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	72	72	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,358	2,372	14	0.61%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.645	3.645	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.75	\$24.75	0.00%	0.00%	in
Economic	Before	After	▲%	▲STD%	
Stage Index	3.573	3.573	0.00%	0.00%	ine
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	33.88%	33.88%	0.00%	0.00%	inc

<sup>\*</sup>Baseline industry count and employment are from 1993

\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Hanson, SD					
oan Moneys and En					
Loans Sum	mary	Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 45,559	Direct	4		
Other Public	\$0	Indirect	0		
Private	\$ 63,783	Total	4		
New Equity	\$ 12,149	Multiplier	1.09		
Total	\$ 121,491				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 5,168	EDA Cost per Direct Job		\$1,292	
Total Investment per EDA Dollar	\$23.51	EDA Cost per Total Job		\$1,186	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	73	73	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,122	1,126	4	0.39%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.640	3.647	0.18%	0.27%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$27.44	\$27.40	-0.17%	-0.11%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.345	3.352	0.20%	0.20%	inc
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	36.58%	36.60%	-0.06%	-0.08%	inc
Summary of Indices		C	omposite		
0 of 4 indices show	vel about	Economic		0.28%	po

Loan Moneys and Er Loans Sum		Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 62,201	Direct	7		
Other Public	\$ 81,676	Indirect	2		
Private	\$ 120,453	Total	9		
New Equity	\$ 52,728	Multiplier	1.22		
Total	\$317,058				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 33,144	EDA Cost per Direct Job		\$4,549	
Total Investment per EDA Dollar	\$9.57	EDA Cost per Total Job		\$3,727	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	76	76	0	0.00%	
Total	Before	After	A	▲%	
Employment	4,219	4,228	9	0.21%	
Economic Structural	Change Analysis	2			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.664	3.664	0.02%	0.03%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.28	\$25.28	0.01%	0.00%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.774	3.775	0.04%	0.04%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	33.99%	33.96%	0.10%	0.13%	inc
Summary of Indices		C	omposite		
			Structural		

	mployment Crea	tion			
Loans Sum	nmary	Jobs Summ	ary (crea	ated/retai	nec
RLF	\$ 389,338	Direct	58		
Other Public	\$ 1,079,716	Indirect	20		
Private	\$ 906,995	Total	78		
New Equity	\$ 961,145	Multiplier	1.35		
Total	\$ 3,337,194				
Loan-Leverage Ratio	7.6:1				
EDA Cost	\$ 128,551	EDA Cost per Direct Job		\$2,221	
Total Investment per EDA Dollar	\$25.96	EDA Cost per Total Job		\$1,643	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	•	▲%	
in County (4-Digit)	78	78	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,175	3,253	78	2.46%	
Economic Structural	Change Analysis	2			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.721	3.729	0.21%	0.30%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.00	\$24.00	0.01%	0.01%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.907	3.921	0.35%	0.35%	ро
Import- Dependence	Before	After	▲%	▲STD%	
Index**	33.27%	33.35%	-0.25%	-0.32%	inc
Summary of Indices		C	omposite		
1 of 4 indices show positive economic structu	ral change	Economic S		0.34%	ро

Eddilo Gali	mary	Jobs Summ	ary (cre	ated/retai	ned
RLF	\$ 200,947	Direct	23		
Other Public	\$ 292,981	Indirect	4		
Private	\$ 1,211,985	Total	27		
New Equity	\$ 653,364	Multiplier	1.19		
Total	\$ 2,359,277				
Loan-Leverage Ratio	10.7:1				
EDA Cost	\$ 86,993	EDA Cost per Direct Job		\$3,866	
Total Investment per EDA Dollar	\$27.12	EDA Cost per Total Job		\$3,251	
Baseline Industry and	d Employment A	ınalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	101	101	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	6,506	6,533	27	0.41%	
Economic Structural	Change Analysis	s			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.898	3.898	0.00%	0.00%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
The second second	\$23.52	\$23.52	-0.01%	0.00%	inc
Index (\$1,000)			▲%	▲STD%	
Index (\$1,000)	Before	After	- 10		
	Before 4.445	After 4.445	0.00%	0.00%	ind
Economic Stage Index Import-	4.445	4.445	0.00%		ind
Economic Stage Index		.,		0.00% ▲STD% 0.03%	ind

Summary of Indices	Composite		
0 of 4 indices show positive economic structural change	Economic Structural Change Index	0.02%	ind
Baseline industry count and employment are from 1  *The sign of the import-dependence index is reverse economic structural change		dicate a pos	itive

Loans Sun	nmary	Jobs Summ	ary (cre	ated/reta	ined
RLF	\$ 240,757	Direct	41		
Other Public	\$ 491,805	Indirect	8		
Private	\$ 556,861	Total	49		
New Equity	\$ 233,982	Multiplier	1.20	F	
Total	\$ 1,523,404				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 24,453	EDA Cost per Direct Job		\$596	
Total Investment per EDA Dollar	\$62.30	EDA Cost per Total Job		\$496	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	65	66	1	1.54%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,992	2,041	49	2.47%	
conomic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.558	3.587	0.83%	1.20%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.68	\$24.38	-1.19%	-0.77%	пес
Economic	Before	After	▲%	▲STD%	
Stage Index	4.053	4.058	0.11%	0.11%	ind
Import-	Before	After	▲%	▲STD%	
Dependence	Deloid				

Loans Sum	nployment Crea mary	tion Jobs Summa	ary (crea	ted/retair	ned)
				ttoor i citaii	100
RLF Other Public	\$ 14,344 \$ 0	Direct	2	_	_
Other Public Private	\$ 78,177	Total	6		_
New Equity	\$ 9.324	Multiplier	1.47		
Total	\$ 101,845	Waltiplier	197		
Loan-Leverage Ratio	6.1:1				
EDA Cost	\$ 703	EDA Cost per Direct Job		\$176	
Total Investment per EDA Dollar	\$144.85	EDA Cost per Total Job		\$120	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	76	76	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,039	3,045	6	0.19%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.692	3.694	0.06%	0.09%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.02	\$25.02	0.02%	0.01%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.861	3.863	0.06%	0.06%	inc
Import-		• • •	▲%	▲STD%	
Dependence	Before 32.63%	After 32.58%	0.16%	0.21%	inc
Index**					

Loans Sum	nployment Creat mary	Jobs Summa	arv (crea	ted/retair	ned'
RLF	\$ 201.331	Direct	10		
Other Public	\$ 201,331	Indirect	2		
Private	\$ 345,984	Total	12		
New Equity	\$ 24,598	Multiplier	1.16		
Total	\$ 571,913				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 28,519	EDA Cost per Direct Job		\$2,852	
Total Investment per EDA Dollar	\$20.05	EDA Cost per Total Job		\$2,453	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	79	79	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	1,614	1,626	12	0.72%	
Economic Structural	Change Analysi	c			
Economic Economic	Before	After	▲%	▲STD%	
Diversification Index	3.523	3.529	0.17%	0.24%	in
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.69	\$23.64	-0.22%	-0.14%	in
	Before	After	▲%	▲STD%	
Economic	3.452	3.463	0.33%	0.33%	ро
Economic Stage Index	3.432		<b>▲</b> %	▲STD%	
Stage Index Import-		After			
Stage Index Import- Dependence	Before	After 35.78%	0.45%	0.59%	рс
Stage Index Import-		35.78%		0.59%	рс

Loans Sum	nployment Creat marv	Jobs Summa	arv (crea	ted/retair	ned)
RLF	\$ 38.006	Direct	4		
Other Public	\$0	Indirect	1		
Private	\$ 74,856	Total	5.		
New Equity	\$ 11,567	Multiplier	1.13		
Total	\$ 124,429	7.			
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 10,999	EDA Cost per Direct Job		\$2,750	
Total Investment per EDA Dollar	\$11.31	EDA Cost per Total Job		\$2,433	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	71	71	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	2,497	2,501	5	0.18%	
Economic Structural	Change Analysis	3			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.642	3.644	0.04%	0.06%	ind
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$26.98	\$26.96	-0.06%	-0.04%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.608	3.611	0.07%	0.07%	ind
			▲%	▲STD%	
Import-	Before	After	A 70	A31U%	
Import- Dependence Index**	35.72%	35.67%	0.15%	0.19%	ind

Loans Sum	mary .	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 70,583	Direct	9		
Other Public	\$0	Indirect	2		
Private	\$ 195,707	Total	- 11		
New Equity	\$ 26,629	Multiplier	1.20		
Total	\$ 292,918				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 18,990	EDA Cost per Direct Job		\$2,110	
Total Investment per EDA Dollar	\$15.42	EDA Cost per Total Job		\$1,752	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	59	59	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	784	795	11	1.38%	
Economic Structural	Chango Analysi	io			
		After	▲%	▲STD%	
Economic Diversification Index	Before 3.241	3.253	0.36%	0.52%	pos
Diversification fidex	0.241]	0.2001			pac
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.10	\$24.01	-0.38%	-0.25%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.725	3.743	0.47%	0.47%	pos
Import- Dependence	Before	After	<b>▲</b> %	▲STD%	
Index**	36.86%	36.75%	0.30%	0.39%	pos
Summary of Indices			omposite		
3 of 4 indices show positive economic structu	ral change	Economic		1.13%	pos

Mellette, SD

<sup>\*</sup>Baseline industry count and employment are from 1993
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Loan Moneys and Er Loans Sum		Jobs Summ	arv (crea	ated/retai	ned
RLF	\$ 107,560	Direct	8		
Other Public	\$0	Indirect	1		
Private	\$ 199,002	Total	9		
New Equity	\$ 92,213	Multiplier	1.14		
Total	\$ 398,775				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 40,433	EDA Cost per Direct Job		\$5,054	
Total Investment per EDA Dollar	\$9.86	EDA Cost per Total Job		\$4,422	
Baseline Industry and	Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	60	60	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	1,671	1,680	9	0.55%	
Economic Structural	Change Analysis	2			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.191	3.204	0.40%	0.59%	po
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.51	\$24.49	-0.06%	-0.04%	inc
Economic	Before	After	▲%	ASTD%	
Stage Index	3.720	3.727	0.19%	0.19%	ind
Import- Dependence	Before	After	▲%	▲STD%	
	39.00%	38.94%	0.15%	0.20%	inc
Index**					

Loan Moneys and En					
	1	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 208,855	Direct	27		
Other Public	\$ 151,864	Indirect	5		
Private	\$ 389,223	Total	32		
New Equity Total	\$ 330,346	Multiplier	1.17		
	\$ 1,080,288				
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 53,629	EDA Cost per Direct Job	1	\$1,986	
Total Investment per EDA Dollar	\$20.14	EDA Cost per Total Job		\$1,692	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	73	74	1	1.37%	
Total	Before	After	<b>A</b>	▲%	
Employment	3,147	3,179	32	1.01%	
			32	1.01%	
			32	1.01% ▲STD%	
Economic Structural	Change Analysi	<u>s</u>			po
Economic Structural Economic Diversification Index Earnings per Worker	Change Analysi Before 3.731 Before	S After	<b>▲</b> %	▲STD%	po
Economic Structural  Economic  Diversification Index	Change Analysis Before 3.731	After 3.750	<b>▲</b> % 0.50%	▲STD% 0.72%	
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Change Analysis Before 3.731 Before \$27.99	After 3.750	<b>▲</b> % 0.50%	▲STD% 0.72% ▲STD%	
Economic Structural  Economic  Diversification Index  Earnings per Worker  Index (\$1,000)	Change Analysis  Before  3.731  Before  \$27.99	After 3.750 After \$27.76	▲% 0.50% ▲% -0.83%	▲STD% 0.72% ▲STD% -0.54%	pc
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Impori- Dependence	Change Analysis Before 3.731 Before \$27.99 Before 4.094 Before	After 3.750  After \$27.76  After 4.104  After	▲% 0.50% ▲% -0.83%	▲STD% 0.72% ▲STD% -0.54%	ne
Economic Structural  Economic Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	Change Analysis Before 3.731 Before \$27.99 Before 4.094	After 3.750 After \$27.76 After 4.104	▲% 0.50%  ▲% -0.83%  ▲% 0.24%	▲STD% 0.72% ▲STD% -0.54% ▲STD% 0.24%	ne
Economic Structural Economic Diversification Index Earnings per Worker Index (\$1,000)  Economic Stage Index Inport- Dependence	Change Analysis Before 3.731 Before \$27.99 Before 4.094 Before	After 3.750 After \$27.76 After 4.104 After 31.41%	▲% 0.50%  ▲% -0.83%  ▲% 0.24%  ▲% 0.90%	▲STD%  0.72%  ▲STD%  -0.54%  ▲STD%  0.24%	ne

Transerie industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

1 O	nployment Crea				
Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	nea
RLF	\$ 43,049	Direct	21		
Other Public	\$ 105,385	Indirect	5		
Private	\$ 71,979	Total	26		
New Equity	\$0	Multiplier	1.23		
Total	\$ 220,413				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 15,152	EDA Cost per Direct Job		\$722	
Total Investment per EDA Dollar	\$14.55	EDA Cost per Total Job		\$588	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	173	173	0	0.00%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	105,779	105,805	26	0.02%	
Economic Structural	Change Analysi	9			
Eddinginio Ottodatat	ondingo / maryon	2			
Economic	Refore	After	▲%	ASTD%	
Economic Diversification Index	Before 4.148	After 4.148	<b>▲</b> %	▲STD% -0.01%	inc
Diversification Index	4.148	4.148	-0.01%	-0.01%	inc
Diversification Index  Earnings per Worker	4.148 Before	4.148 After	-0.01% <b>^</b> %	-0.01% ▲STD%	
Diversification Index	4.148	4.148	-0.01%	-0.01%	
Diversification Index  Earnings per Worker	4.148 Before	4.148 After	-0.01% <b>^</b> %	-0.01% ▲STD%	
Diversification Index  Earnings per Worker  Index (\$1,000)	4.148 Before \$29.26	4.148 After \$29.26	-0.01% ▲% -0.01%	-0.01% ASTD% -0.01%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import-	4.148 Before \$29.26 Before 4.827	4.148 After \$29.26 After 4.827	-0.01%	-0.01%  ASTD% -0.01%  ASTD% 0.00%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	4.148 Before \$29.26 Before 4.827	4.148 After \$29.26 After 4.827	-0.01%	-0.01%  ASTD% -0.01%  ASTD% 0.00%  ASTD%	inc
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import- Dependence Index**	4.148 Before \$29.26 Before 4.827	4.148 After \$29.26 After 4.827	-0.01%	-0.01%  ASTD% -0.01%  ASTD% 0.00%	in
Diversification Index  Earnings per Worker Index (\$1,000)  Economic Stage Index Import Dependence	4.148 Before \$29.26 Before 4.827	4.148 After \$29.26 After 4.827 After 20.86%	-0.01%	-0.01%  ASTD% -0.01%  ASTD% 0.00%  ASTD%	in

Spink, SD					
Loan Moneys and Er	mployment Crea	tion			
Loans Sum	mary	Jobs Summ	ary (crea	ated/retai	ned
RLF	\$ 89,749	Direct	4		
Other Public	\$0	Indirect	1		
Private	\$ 207,113	Total	5		
New Equity	\$0	Multiplier	1.17		
Total	\$ 296,862				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 2,840	EDA Cost per Direct Job		\$710	
Total Investment per EDA Dollar	\$104.52	EDA Cost per Total Job		\$606	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After		▲%	
in County (4-Digit)	77	78	1	1.30%	
Total	Before	After	_	▲%	
Employment	3,811	3,816	5	0.12%	
Economic Structural	Change Analysis	<u>s</u>			
Economic	Before	After	▲%	ASTD%	
Diversification Index	3.418	3.423	0.14%	0.21%	inc
Earnings per Worker	Before	After	▲%	ASTD%	
Index (\$1,000)	\$24.14	\$24.11	-0.11%	-0.07%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.925	3.923	-0.05%	-0.05%	inc
Import- Dependence	Before	After	▲%	▲STD%	
Index**	34.09%	34.07%	0.05%	0.07%	inc
Summary of Indices			omposite		
o of 4 indices snow positive economic structu	ral abanga	Economic S	ge Index	0.16%	ind

pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change

Loans Sum	mary	Jobs Summa	ıry (crea	ted/retair	ned)
RLF	\$ 88,930	Direct	220		
Other Public	\$ 219,809	Indirect	51		
Private	\$ 183,396	Total	271		
New Equity	\$ 62,761	Multiplier	1.23		
Total	\$ 554,896				
Loan-Leverage Ratio	5.2:1				
EDA Cost	\$ 15,606	EDA Cost per Direct Job		\$71	
Total Investment per EDA Dollar	\$35.56	EDA Cost per Total Job		\$58	
Baseline Industry and	d Employment A	\nalysis*			
SIC Business Types	Before	After	•	<b>▲</b> %	
in County (4-Digit)	79	80	1	1.27%	
Total	Before	After	<b>A</b>	<b>▲</b> %	
Employment	3,776	4,047	271	7.18%	
Economic Structural	Change Analysi	i <u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.771	3.787	0.41%	0.60%	po
Earnings per Worker	Before	After	<b>▲</b> %	▲STD%	
Index (\$1,000)	\$24.59	\$23.24	-5.46%	-3.53%	ne
Economic	Before	After	▲%	▲STD%	
Stage Index	4.080	4.143	1.55%	1.55%	ро
Import- Dependence	Before	After	▲%	▲STD%	
Index**	27.82%	27.97%	-0.52%	-0.68%	ne

Lound Out	mary	Jobs Summa	ary (crea	ated/retair	1ec
RLF	\$ 613,310	Direct	113		
Other Public	\$ 521,008	Indirect	83		
Private	\$ 3,052,580	Total	196		
New Equity	\$ 269,780	Multiplier	1.73		
Total	\$ 4,456,678				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 96,556	EDA Cost per Direct Job		\$854	
Total Investment per EDA Dollar	\$46.16	EDA Cost per Total Job		\$493	
Baseline Industry and	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	119	121	2	1.68%	
Total	Before	After	<b>A</b>	▲%	
Employment	14,114	14,310	196	1.39%	
Economic Structural	Change Analysi	S			
Economic	Before	After	▲%	▲STD%	1
Diversification Index	3.966	3.979	0.33%	0.48%	p
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.61	\$25.61	0.02%	0.01%	1
Economic	Before	After	▲%	ASTD%	
Stage Index	4.429	4.423	-0.14%	-0.14%	1
Import- Dependence	Before	After	▲%	▲STD%	
	26.31%	26.23%	0.30%	0.39%	r

oan Moneys and Er_ Loans Sum		Jobs Summa	ary (crea	ted/retain	ed)
RLF	\$ 143,443	Direct	12		
Other Public	\$0	Indirect	4		
Private	\$0	Total	16		
New Equity	\$0	Multiplier	1.33		
Total	\$ 143,443				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 14,311	EDA Cost per Direct Job		\$1,193	
Total Investment per EDA Dollar	\$10.02	EDA Cost per Total Job		\$894	
Baseline Industry an	d Employment A	nalysis*			
SIC Business Types	Before	After	<b>A</b>	<b>▲</b> %	
in County (4-Digit)	132	132	0	0.00%	
Total	Before	After	•	▲%	
Employment	20,717	20,733	16	0.08%	
Economic Structural	Change Analysi	<u>s</u>			
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.414	3.416	0.05%	0.08%	inc
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$37.32	\$37.31	-0.02%	-0.01%	inc
Economic	Before	After	▲%	▲STD%	
Stage Index	3.921	3.920	-0.01%	-0.01%	inc
Import-				LE LINEUR	
Dependence	Before	After	▲%	▲STD%	
Index**	32.50%	32.51%	-0.02%	-0.02%	inc
Summary of Indices		C	Composite		
0 of 4 indices show			Structural		_

	mary	Jobs Summa	ary (crea	ted/retair	ned)
RLF	\$ 470,505	Direct	23		
Other Public	\$ 62,301	Indirect	11		
Private	\$ 835,669	Total	34		
New Equity	\$ 788,920	Multiplier	1.49		
Total	\$ 2,157,394				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 171,279	EDA Cost per Direct Job		\$7,494	
Total Investment per EDA Dollar	\$12.60	EDA Cost per Total Job		\$5,013	
Baseline Industry and	d Employment A	inalysis*			
SIC Business Types	Before	After	<b>A</b>	▲%	
in County (4-Digit)	110	110	0	0.00%	
Total	Before	After	<b>A</b>	▲%	
Employment	9,723	9,757	34	0.35%	
Canada Chuichiral	Change Analysi	io			
Economic Structural			A 0/.	<b>ASTIN</b> ≪	
Economic	Before	After	▲%	▲STD%	inc
			<b>▲</b> % 0.07%	ASTD% 0.11%	inc
Economic	Before	After	-		inc
Economic Diversification Index	Before 3.628	After 3,631	0.07%	0.11%	
Economic  Diversification Index  Earnings per Worker	Before 3.628	After 3,631 After \$29.92 After	0.07%	0.11% ▲STD%	inc
Economic Diversification Index Earnings per Worker Index (\$1,000)	Before 3.628 Before \$29.93	After 3,631 After \$29.92	0.07% ▲% -0.02%	0.11% ▲STD% -0.01%	
Economic Diversification Index Earnings per Worker Index (\$1,000) Economic	Before 3.628 Before \$29.93	After 3,631 After \$29.92 After	0.07% ▲% -0.02%	0.11% ▲STD% -0.01% ▲STD%	inc

Baseline industry count and employment are from 1993

"The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change