

Leakage & Surplus Stoplight Decision Tool

After reviewing leakage and surplus data, use this tool to vet a potential business category or concept. Select ONE box per row that best reflects your district today.



Decision Questions

RED

YELLOW

GREEN

1. Market demand clearly supports this business category
2. Leakage reflects frequent, repeat spending (not occasional purchases)
3. Surplus signals healthy demand rather than saturation
4. Demand is supported by the appropriate trade area (primary or secondary)
5. Current downtown conditions support day-one success
6. Available spaces fit size, layout, and lease expectations
7. Realistic and capable operator profiles exist regionally
8. This business would complement—not compete with—the existing mix
9. This use reinforces the district's identity and experience
10. We are prepared to support this business after it opens

How to Interpret Your Results

- Mostly GREEN: Strong recruitment candidate — proceed with confidence.
- Mix of GREEN and YELLOW: Opportunity exists, but conditions or assumptions need work.
- Several RED selections: Pause recruitment — address gaps before moving forward.

1. How often do you visit this downtown / Main Street district?

- Daily
- A few times a week
- About once a week
- A few times a month
- Rarely

2. What are the main reasons you visit today? (Select all that apply)

- Dining or coffee
- Shopping
- Personal services
- Work or errands
- Events or entertainment
- Passing through
- Other

3. When you shop or dine, do you usually stay downtown or go elsewhere?

- Stay downtown
- Split spending
- Often go elsewhere
- Usually shop elsewhere

4. What do you most often leave the area to purchase? (Select up to 3)

- Groceries / essentials
- Clothing / shoes
- Home goods / décor
- Furniture
- Services
- Entertainment
- I don't leave
- Other

Main Street & Downtown Quick Consumer Survey

2-minute anonymous survey to understand where people shop, dine, and what may be missing downtown



5. Where do you typically go instead?

- Nearby town
- Regional shopping center
- Big box / strip retail
- Online
- Other

6. What is the main reason you go elsewhere?

- More options
- Better prices
- More convenient
- Not available downtown
- Easier parking / access
- Habit
- Other

7. Are there stores or services you wish downtown had?

8. How far do you usually travel for things you can't find downtown?

- Less than 5 minutes
- 5–10 minutes
- 10–20 minutes
- More than 20 minutes

9. If downtown had more of what you need, how likely would you shop here more?

- Very likely
- Somewhat likely
- Not sure
- Somewhat unlikely
- Very unlikely

10. What would make you more likely to spend more time or money downtown?

Top 10 Questions to Ask After Reviewing Leakage & Surplus Data

Use these questions after collecting data to help determine which businesses your downtown is truly ready to support.

- 1.** What is this data telling me about how my district actually functions today?
- 2.** Is the leakage I see tied to frequent, repeat spending or occasional purchases?
- 3.** Is this a true supply gap or a condition issue that recruitment alone will not solve?
- 4.** Does surplus in this category suggest strength or merely ease of entry?
- 5.** Which trade area is supporting this demand – primary or secondary?
- 6.** Does the market support one operator, multiple operators, or a hybrid model?
- 7.** Do available downtown spaces physically support this business type?
- 8.** Is there a realistic operator profile that could succeed here?
- 9.** Would this business strengthen the existing mix and district identity?
- 10.** If this business opens tomorrow, are the conditions in place for success?

Small Independent Retail Leases: Do's, Don'ts & Common Pitfalls



This guide is designed for Main Street Directors to help identify what is typical in small retail leases, where risk hides, and how lease structures can unintentionally harm independent businesses. This is not legal advice — it is practical, experience-based guidance.

DOs of Healthier Small Retail Leases

- Encourage clear distinctions between maintenance and replacement responsibilities
- Normalize shared risk through TI, free rent, or phased-in rent
- Match lease length to the maturity and experience of the business
- Promote predictable occupancy costs where possible
- Prioritize long-term occupancy over top-dollar rent

DON'Ts & Common Pitfalls

- Long initial lease terms for first-time or unproven operators
- Full tenant-funded build-outs in older or complex buildings
- Rent escalations that outpace Main Street revenue growth
- Vague lease language shifting unlimited risk to tenants
- Assuming tenants fully understand lease implications

What Is Typically Tenant vs. Landlord Responsibility

HVAC Systems

- Typical: Tenant handles routine maintenance; landlord handles full system replacement
- Watch-outs: Tenant required to replace aging systems; no cap on HVAC costs

Building Structure & Envelope

- Typical: Roof, foundation, and exterior walls owned by landlord
- Watch-outs: Broad clauses making tenants responsible for 'all repairs'

Plumbing & Electrical

- Typical: Tenant pays for usage; landlord maintains base systems
- Watch-outs: Tenant forced to upgrade outdated core infrastructure

Build-Out & Improvements

- Typical: Tenant funds interior improvements; limited TI is common
- Watch-outs: Tenant paying for code compliance or upgrades benefiting future tenants

Maintenance vs. Capital Improvements

- Typical: Tenant handles wear-and-tear; landlord handles major replacements
- Watch-outs: Lease language that blurs these responsibilities

CAM & Operating Costs

- Typical: Tenants contribute to common area costs
- Watch-outs: No CAM caps or poor cost transparency

Patterns That Predict Leasing Trouble

- Older buildings paired with full tenant responsibility
- Long terms stacked with high rent and personal guarantees
- Emotion-driven deal making under pressure

Director Reminder

If a lease only works when everything goes perfectly, it is not a healthy lease for a small independent retailer — or for a downtown.

This internal toolkit is designed to help Main Street Directors navigate challenging landlord conversations. It provides language, reframing techniques, and scenario-based guidance to influence better leasing outcomes that support long-term downtown success. Directors are not negotiating leases — they are shaping expectations, behavior, and outcomes at the district level.

How Directors Should Position Themselves

- Not a tenant advocate and not a rent negotiator
- A district-level translator of what succeeds and fails
- A trusted messenger focused on long-term outcomes
- Carry this positioning into every conversation: *"We work at the district level — we see which leases actually last."*

General Conversation Starters

- *"Before this moves too far, can we talk about what long-term success looks like for this space?"*
- *"We've worked with a lot of local businesses and see clear patterns in what works and what doesn't."*
- *"I wanted to bring a district-level perspective into this conversation."*
- *"We're trying to reduce turnover and vacancy across the district — not just fill space quickly."*

Scenario 1: Landlord Over-Built or Over-Invested in the Space

- Distinguish sunk cost from tenant viability
- Reframe over-improvements as a building investment, not tenant repayment
- Shift focus from short-term recapture to long-term occupancy
- Language that works:
 - *"This is a beautiful build-out. The challenge we see is that independent businesses can't absorb premium finishes and still operate sustainably."*
 - *"Most local operators don't have margins that let them pay for upgrades they didn't need."*
 - *"The return downtown usually comes from tenant stability, not recovering every dollar upfront."*

Scenario 2: "I Have Two Tenants" / Playing Tenants Against Each Other

- De-escalate manufactured urgency
- Reframe leverage as a relationship risk
- Emphasize collaborative downtown culture
- Language that works:
 - *"How a lease starts often shapes how it ends — pressure up front rarely leads to long-term tenants."*
 - *"Pitting local businesses against each other early can create tension that shows up later on the block."*
 - *"The landlords who've done best here usually choose for fit and longevity, not just highest offer."*

Scenario 3: Multi-Property Landlord as District Steward

- Acknowledge the landlord's outsized influence
- Gently name the gap between stated care and actual impact
- Reinforce landlord vs. operator lanes
- Elevate responsibility without accusation
- Language that works:
 - *"Because you own several properties here, the choices you make really help shape how the district evolves."*
 - *"We know you care about downtown — sometimes well-intended decisions have unintended impacts when applied across multiple buildings."*
 - *"Tenants tend to succeed when landlords focus on the building and conditions, and operators focus on running the business."*
 - *"Portfolio landlords who think district-wide tend to see stronger long-term performance."*

When Risk Is Being Shifted to Inexperienced Tenants

- Frame fairness as risk management, not advocacy
- Highlight district-wide consequences of failure
- Language that works:
 - *"First-time operators often don't recognize when responsibilities pushed onto them are outside the norm."*
 - *"When those situations fail, it affects confidence throughout the district — not just one lease."*

Closing Conversations with Alignment

- *"Flexibility early often protects income later."*
- *"We've seen fewer vacancies when leases are structured to allow businesses to succeed."*
- *"Strong blocks protect asset value over time."*

Director Takeaway

You're not asking landlords to take less — you're helping them experience fewer failures.

This reference is designed to help Main Street Directors recognize common retail leasing terms, understand what they mean in practice, and identify where risk often hides for small independent retailers. This is not legal advice — it is practical literacy for downtown leasing conversations.

Rent & Cost Structure Terms

Base Rent

- The stated rent amount, typically quoted per square foot per year.
- Director note: Base rent alone does not reflect the true cost of occupancy.

All-In Rent

- The total cost to occupy the space, including base rent plus CAM, taxes, and insurance.
- Small retailers fail on all-in rent, not base rent.

NNN (Triple Net Lease)

- A lease where the tenant pays base rent plus property taxes, insurance, and CAM.
- Director watch-out: NNN costs fluctuate and are often underestimated.

CAM (Common Area Maintenance)

- Shared costs for maintaining common spaces and systems.
- In downtowns, CAM may increase due to aging infrastructure.

Gross Lease

- A single flat rent where the landlord covers most operating expenses.
- Gross leases offer predictability for small businesses.

Modified Gross Lease

- A hybrid lease where some expenses are included and others are passed through.
- Clarity is essential — assumptions cause problems.

Lease Length & Escalation Terms

Initial Term

- The binding period of the lease before renewal options.
- Long initial terms can overwhelm first-time operators.

Renewal Options

- The tenant's right to extend the lease under defined conditions.
- Options provide stability without early over-commitment.

Rent Escalations

- Scheduled increases in rent, typically annually.
- Escalations that outpace revenue growth quietly squeeze margins.

CPI Escalation

- Rent increases tied to inflation.
- High-inflation years can create unexpected spikes.

Tenant Responsibility & Risk Terms

Tenant Improvement (TI) Allowance

- Landlord contributions toward build-out.
- TI is not always free — it may be baked into rent.

Build-Out

- The cost to make the space operational, including construction and systems.
- Historic buildings often increase build-out costs.

Second-Generation Space

- A space previously occupied by a similar business.
- Second-generation does not automatically mean turnkey.

Personal Guarantee

- Makes the individual owner personally liable for lease obligations.
- Often the highest emotional and financial risk for small owners.

Security Deposit

- Upfront funds held by the landlord.
- Large deposits can drain startup capital.

Operating & Use Terms

Permitted Use

- Defines what activities the tenant is allowed to conduct.
- Overly narrow use clauses can limit growth or pivots.

Exclusive Use

- Prevents leasing nearby space to similar businesses.
- Exclusives affect downtown tenant mix.

Continuous Operation Clause

- Requires specific days and hours of operation.
- Supports street vitality but can strain small operators.

Radius Restriction

- Limits where tenants can open additional locations.
- May restrict healthy district expansion.

Flexibility & Exit Terms

Early Termination Clause

- Allows exit under defined conditions.
- Provides a safety valve when locations fail.

Assignment & Sublease

- Allows transferring or sharing the lease.
- Important safety net for struggling businesses.

Rent Abatement

- Temporary rent reduction or forgiveness.
- Abatement is forgiven; deferral is repaid later.

Director Reminder

If a lease only works in a best-case scenario, it is likely a problem lease for a small independent retailer — and for a downtown.

Retail Refresh Action Worksheet

From Insight to Action

After walking through the sample store and participating in the discussion, use this worksheet to identify actionable improvements you can apply to your own business. Focus on changes that improve customer experience, strengthen your brand, and drive sales over time.

SECTION 1: FIRST IMPRESSIONS

What customers notice in the first 30 seconds

Check all that apply and note what specifically needs improvement in your store.

- Update or simplify window displays
- Refresh or improve signage
- Improve scent, lighting, or music
- Clean, declutter, or repaint the entry
- Other: _____

What is the current issue?

How would this change improve the customer’s first impression?

SECTION 2: MERCHANDISING FIXES

How customers move, browse, and discover products

- Declutter key merchandising areas
- Improve store flow or redesign “hot spots”
- Add or improve cross merchandising zones
- Improve pricing visibility and clarity
- Other: _____

What area of the store needs the most attention?

How would this make shopping easier, more enjoyable for customers, and increase the average transaction amount?

SECTION 3: CUSTOMER EXPERIENCE UPGRADES

How customers are greeted, helped, and supported

- Update or implement a staff greeting script
- Add a “Feature of the Week” or spotlight product
- Introduce upsell or customer education moments
- Improve the checkout experience
- Other: _____

What experience moments feel inconsistent or unclear today?

How would this change add value to your customers and increase sales?

PRIORITIZING YOUR FIXES

Now group your ideas by effort, cost, and long-term value

FREE FIXES

No cost actions you can implement within 7 days

List 2-3 changes you can make using existing resources.

1.

2.

3.

Why these matter to your customers:

LOW-COST FIXES

Small investments (typically under \$500) with noticeable impact

List 1-2 improvements worth short-term investment.

1.

Estimated Cost: \$ _____

2.

Estimated Cost: \$ _____

Why these upgrades are worth the investment:

 **GOAL FIXES**

Larger or longer-term improvements you want to plan for

These may require budgeting, timing, or additional support.

Future Investment Idea:

Customer value this would create:

Target timeline: _____

Customer Experience Assessment

Food & Beverage Edition

Use this tool to evaluate your restaurant, café, taproom, or food service business the way a first time guest would. Complete it during a walkthrough or independently with your team. Focus on honest observations, quick notes, and clarity — then turn insights into a 30-day Guest Experience Refresh Plan.

Business Name: _____

Evaluator(s): _____ **Date/Time:** _____

Daypart Observed: Breakfast Lunch Dinner Off-Peak

Service Style: Counter Fast Casual Full Service Bar/Taproom

Scoring Scale: 1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent

A. ARRIVAL & EXTERIOR (FIRST IMPRESSION)

Observe: parking, signage, cleanliness, visibility, entry, emotional first reaction

1. Visibility & approachability – Is the location easy to spot and clearly open?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

2. Parking lot observation – Clean, no trash, accessible parking well marked, and parking lot maintained?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

3. Exterior cleanliness & maintenance – Are doors and windows clean, uncluttered, and well maintained, with no excessive signage or peeling paint? Is the awning clean and in good condition? Are walkways clear, accessible, and free of debris or obstacles?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

4. Signage clarity – Is building signage in good condition, not faded with correct branding? Does destination signage (usually on the door) indicate correct hours and contact info?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

5. Entry accessibility – Ease of entry for all guests (doors, ramps, strollers, mobility aids).

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

What made me want to walk in: _____

What gave me pause: _____

B. Greeting & FIRST 10–15 SECONDS

Observe: acknowledgment, warmth, clarity, flow

1. Overall emotional impression before entering – Does this space feel inviting, confident, and worth the stop?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

2. Timely acknowledgment – Were guests greeted or acknowledged quickly, even if a wait existed?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

3. Warmth of greeting – Eye contact, tone, and body language—did the greeting feel authentic and welcoming, or mechanical and rehearsed?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

4. Clarity of process – Clear instructions (wait to be seated, order at counter, approximate wait time).

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

5. Host stand or entry area organization – Clean, calm, and well organized, with no clutter.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

First three emotions a guest may feel: _____

What would instantly improve this moment: _____

C. ATMOSPHERE & DINING SPACE

Observe: lighting, noise, cleanliness, comfort, visual appeal

1. Lighting & temperature – Comfortable and appropriate for time of day.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

2. Sound & music levels – Conversation friendly and/or aligned with brand.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

3. Cleanliness of guest areas – Floors, tables, chairs, and restrooms. Does the space feel cared for and well maintained throughout? Are restrooms consistently clean and stocked? Are floors clean in visible and less-noticed areas, including under tables?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

4. Table readiness & layout – Spacing, flow, comfort, and visual order. Can guests move easily and comfortably between tables? Does the space feel visually organized and appealing from a distance?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

5. Brand consistency & vibe – Does the space reflect the concept and set expectations clearly?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

One change that would elevate atmosphere quickly: _____

D. MENU & ORDERING EXPERIENCE

Observe: readability, clarity, staff support, ease of decision making

1. Menu readability & layout – Easy to scan with a logical flow and clear pricing. Is the menu clean and well maintained (not wrinkled, worn, or sticky)? Is pricing easy to see, and does the layout support easy decision-making?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

2. Menu clarity – Descriptions, modifiers, allergens/dietary cues if applicable.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

3. Staff menu knowledge – Ability to answer questions and make confident recommendations.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

4. Ease of ordering – Is the ordering process clear and intuitive? If contactless ordering is offered, is it easy to find and understand? Guests can understand what to do without friction, hesitation, or confusion.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

5. Suggestive selling moments – Are add-ons, upgrades, or pairings introduced naturally—either by the server or through the menu (e.g., suggested beer or wine with meal selections)?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

Where guests may hesitate or feel overwhelmed: _____

One menu or ordering improvement to test this month: _____

E. SERVICE & GUEST TOUCHPOINTS

Observe: timing, attentiveness, professionalism

1. Speed of initial service – First interaction, drinks, food order taken or delivered.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

2. Attentiveness throughout visit – Check-ins, refills, table maintenance.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

3. Professionalism & friendliness – Tone, confidence, and consistency.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

4. Problem awareness & resolution – Staff notices issues and addresses them proactively.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

5. Overall service flow – Service feels smooth, intentional, and guest focused.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

Best guest interaction witnessed: _____

Training opportunity identified: _____

F. CHECKOUT, PAYMENT & FAREWELL

Observe: final impression, ease, loyalty, send off

1. Checkout speed & clarity – Was checkout timely without feeling rushed or delayed? Did guests clearly understand when and how to pay?

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

2. Payment options & tipping clarity – Smooth, comfortable, and transparent.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

3. Add on or impulse opportunities – Desserts, retail items, future promotions.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

4. Loyalty or return invitation – Rewards, events, social follow, “come back soon.”

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

5. Farewell moment – Genuine thank-you and positive closing interaction.

Score (1 = Needs attention | 2 = Below average | 3 = Adequate | 4 = Good | 5 = Excellent) = _____

Notes:

One change to increase repeat visits: _____

One change to increase average check: _____

SNAPSHOT SCORES (AVERAGE THE ITEM SCORES IN EACH SECTION)

Arrival & Exterior:

Menu & Ordering Experience:

Greeting & First Moments:

Service & Guest Touchpoints:

Atmosphere & Dining Space:

Checkout, Payment & Farewell:

Overall Guest Experience Average (add all five sections ÷5):

÷ 5 =

30 DAY GUEST EXPERIENCE REFRESH

3 Quick Wins (7 days):

1. _____
2. _____
3. _____

1 Operational Upgrade: _____

1 Training or Service Standard to Implement: _____

Customer Experience Assessment

Use this tool to evaluate your store the way a first-time customer would. Complete it during the walkthrough or independently with your team. Aim for quick notes and honest scores, then turn insights into a 30-day action plan.

Store Name: _____

Evaluator(s): _____ **Date/Time:** _____

Weather/Conditions (if relevant to exterior): _____

Scoring for each item: 1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent

A. EXTERIOR & FIRST IMPRESSION (CURB APPEAL)

Observe: visibility, windows, cleanliness, signage (hours/socials), landscaping/planters, accessibility, emotional vibe

Score each item 1–5 and add brief notes where helpful.

1. Visibility from parking/sidewalk – Is the front area clear of debris/trash? Sidewalk/entry clean? Does it need power washing?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

2. Storefront windows – Do windows depict the business clearly? Seasonal/current? Clean and attractive?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

3. Door signage accuracy & readability – If hours are posted, do they match what's online?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

4. Building signage condition – Good condition, readable, current logo; not faded or outdated.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

5. Accessibility of entry – Ramp/door swing/obstructions addressed; easy to enter.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

6. Overall safety & invitation – Any maintenance needs (paint, awning, repairs)? Colors align with brand?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

7. Landscaping/planters – Visually appealing, well-maintained, no dead or overgrown areas.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

What impressed me: _____

What created friction: _____

B. ENTRY & FIRST 10–15 SECONDS

Observe: lighting, scent, cleanliness, greeting, first focal point (power wall/front table)

Score each item 1–5 and add brief notes where helpful.

1. Lighting quality – Bright, consistent, flattering; does it need updating?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

2. Overall scent & cleanliness – Neutral/pleasant; no strong odors or clutter.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

3. Greeting/acknowledgment – Friendly greeting within ~15 seconds of entering?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

4. Immediate focal display – Attractive entry display that draws the eye and orients the shopper.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

5. Entry housekeeping – Is there anything upon entry that does not belong?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

6. Floors & walls condition – Flooring clean and in good repair; paint/touch-ups needed? Colors support the brand/products?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

First three feelings a shopper might have: _____

What would make me linger longer: _____

C. MAIN SHOPPING ZONE & MERCHANDISING

Observe: aisle spacing/flow, grouping logic, cross-merch opportunities, pricing visibility, inventory levels, accessibility

Score each item 1-5 and add brief notes where helpful.

1. Aisle spacing & flow – Easy to navigate with logical pathways.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

2. Product grouping logic – By need/theme/usage; easy to understand.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

3. Cross-merchandising – Are there clear add-on opportunities throughout the store?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

4. Pricing visibility – Price is easy to find on 90%+ of items.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

5. Inventory presentation – Full but not cluttered; grouped in appealing, sensible ways.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

6. Accessibility for most shoppers – Height/spacing appropriate; staff available for assistance if needed.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

Top 1–2 displays that sell the story well: _____

Where I got 'stuck' or confused _____

One small layout move that improves flow _____

D. Customer Experience Touchpoints

Observe: staff availability/posture, product knowledge, proactive help, education moments, suggestive selling

Score each item 1–5 and add brief notes where helpful.

1. Staff visibility & approachability – Are team members easy to find and welcoming?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

2. Friendly, helpful demeanor – Do they appear engaged and happy to help? Is there attention focused on the customers?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

3. Proactive assistance – Is help offered within 2–3 minutes without pressure?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

4. Needs assessment – Do staff ask questions to understand shopper needs?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

5. Product knowledge – Can staff answer common questions or demonstrate?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

6. Education moments – Materials/demos provided at natural points in the journey.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

7. Suggestive selling – Add-on suggestions tied to the shopper's needs.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

Best interaction I witnessed (words/behavior): _____

Training opportunity I noticed: _____

E. CHECKOUT AREA & FAREWELL

Observe: counter organization, impulse/add-ons, loyalty capture, clarity of return policy, final experience

Score each item 1-5 and add brief notes when helpful.

1. Counter organization & payment options – Clean/tidy; cash/card/tap-to-pay available.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

2. Alternate checkout option – Self-checkout or mobile checkout available?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

3. Impulse/add-on opportunities – Purposeful options present at checkout.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

4. Loyalty & contact capture – Loyalty presented; email/phone captured appropriately.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

5. Returns policy clarity – Return/exchange information visible or stated.

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

6. Thank-you & invitation back – Is there a clear farewell and reason to return?

Score (1=Needs attention 2=Below average 3=Adequate 4=Good 5=Excellent) = _____

Notes:

One change to raise average purchase amount: _____

One change to increase repeat visits: _____

SNAPSHOT SCORES (AVERAGE THE ITEM SCORES IN EACH SECTION)

Exterior & First Impression: Customer Experience:

Entry & First 15 Seconds: Checkout & Farewell:

Merchandising & Flow:

Overall Average (add all five section averages ÷ 5): / 5 =

VIRGINIA CDFI'S

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VIRGINIA CDFI'S

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Latino Economic Development Center
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Total Action for Progress
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VIRGINIA CDFI'S

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Virginia Community Development Fund, Inc.

Laura Dupuy

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Washington Area Community

Investment Fund, Inc.

Shauna Yeldell

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2012 Rhode Island Ave NE

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(202) 529 - 5505

Build Your Resource Team



You don't need all the answers - you need the right connections

 PLAN SMART. BUILD STRONG RELATIONSHIPS.

 **Property & Development** *Building Spaces. Creating Value.*

WHO CAN HELP:

- Retail-focused Attorney
- Commercial Broker
- Economic Development Contact
- Property Owners

 **Finance & Lending** *Open Doors to Capital.*


WHO CAN HELP:

- Commercial Banker
- SBDC Contact
- CDFI / Microloan
- Financial Advisor

 **Event & Marketing** *Create Buzz. Drive Engagement.*

WHO CAN HELP:

- Event Partners
- Marketing Professionals
- Chamber / Tourism
- Content Creators

 **Gaps & Opportunities** *Where do I need to build stronger relationships?*

Community & Event Strategy

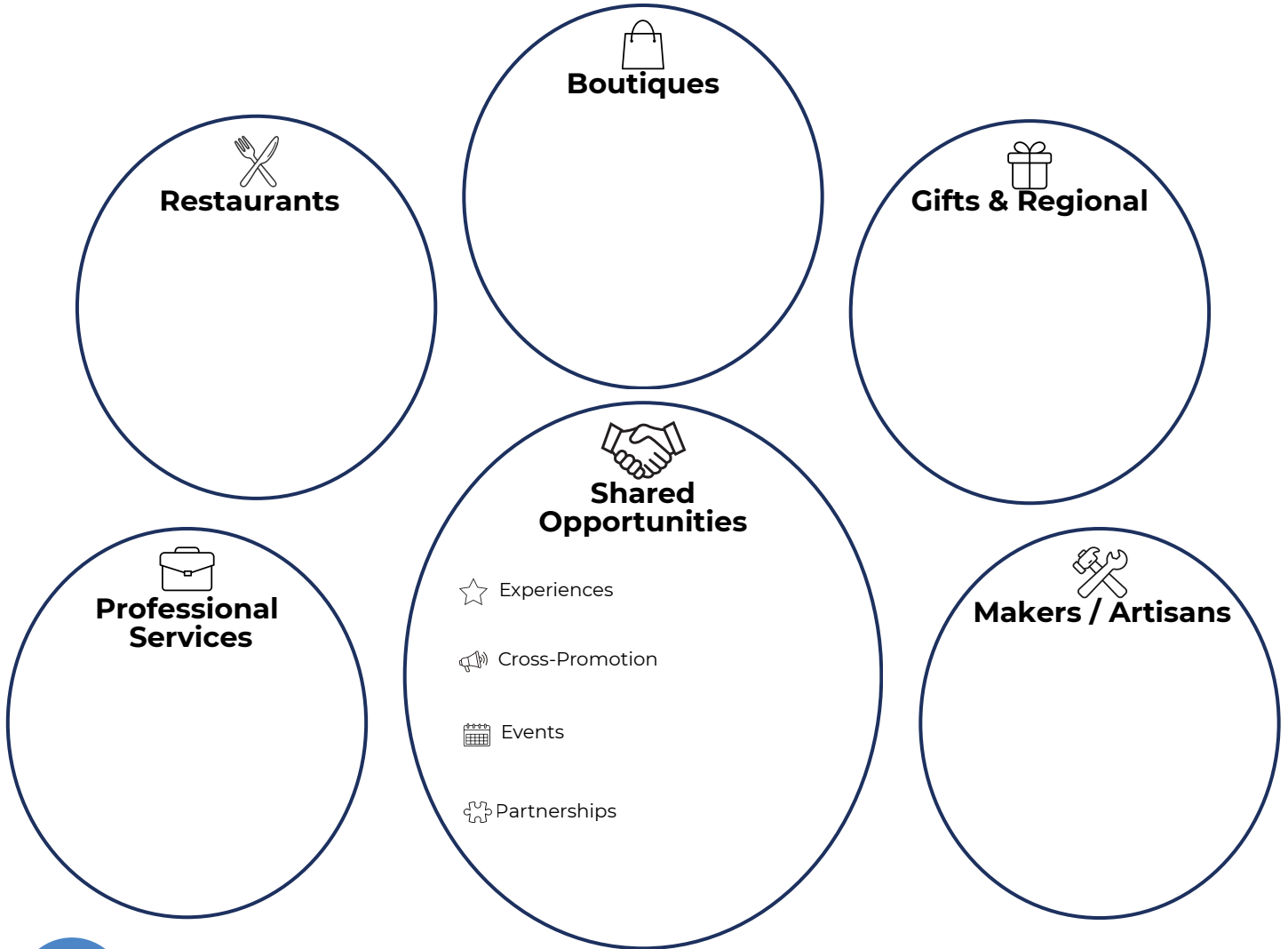
Clarity creates stronger collaborations and better outcomes.



MAP YOUR ECOSYSTEM. SPARK NEW OPPORTUNITIES.

MAPPING YOUR DISTRICT ECOSYSTEM

Who's already here? Who can we connect?



COMMUNITY ACTIVATION IDEAS

How do we create experiences people can't get online?

EVENTS



PROMOTIONS



SEASONAL IDEAS



COLLABORATIONS



UNIQUE EXPERIENCES



AUDIENCE-SPECIFIC IDEAS




Financial Pathways: Explore. Connect. Grow.




Clarity on resources reduces pressure and opens possibility.


 EXPLORE YOUR OPTIONS. MAKE STRATEGIC CONNECTIONS. MOVE FORWARD WITH CONFIDENCE.


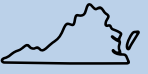


 **1.) WHAT IS OUR FINANCIAL GOAL?**

 **2.) WHAT DO WE NEED?**

 **3.) WHO COULD HELP?**

 **4.) WHAT'S OUR NEXT STEP?**

 **5.) REFLECTION**

Federal Tools <i>National Programs Supporting Local Success</i>	State Support <i>Virginia Resources That Strengthen Access</i>	Local & Flexible Lending <i>Community-Based & Mission Driven</i>	Grants & Incentives <i>Fuel Growth & Spark New Opportunities</i>
 <ul style="list-style-type: none"> • SBA 7(a) Loans • SBA 504 Loans • USDA Business & Industry Loans • Federal Grants (EDA, RAISE, etc.) 	 <ul style="list-style-type: none"> • VSBA Direct Loans • VSBA Loan Guarantees • VSBA Credit Enhancements • SSBCI Capital Programs 	 <ul style="list-style-type: none"> • CDFIs (Community Development Financial Institutions) • Microloans • Local Revolving Loan Funds 	 <ul style="list-style-type: none"> • Local Grants • State & Federal Grants • Façade & Building Improvement Incentives • Industry-Specific Programs

 **WHAT FINANCIAL RESOURCES EXIST IN OUR DISTRICT?**

Succession Planning Conversation Starters

Opening the Discussion Without Pressure

Succession planning conversations work best when they are:

- Relationship-based
- Forward-looking
- Non-urgent and non-transactional

Use these prompts to *open the door*, not force decisions.

General Openers

- “Have you ever thought about what the next chapter looks like for the business?”
- “When the time comes, what would success look like for you?”
- “What do you enjoy most about running the business today — and what’s gotten harder?”

Business-Focused Prompts

- “If you stepped back in five or ten years, what would you want to see continue here?”
- “Have you ever thought about who could run the business someday — even informally?”
- “Would it be useful to talk through options, just to know what’s possible?”

Building-Focused Prompts (Pro-Ownership Framing)

- “Owning your building is such a strength — have you thought about how you’d want it to support you long-term?”
- “Do you see the building more as part of your business plan, your retirement plan, or both?”
- “Would you want the building to stay an active part of Main Street, even if the business changes someday?”

Partnership-Oriented Prompts

- “Would it help to connect with someone who can walk through options — no commitment, just information?”
- “Have you ever talked with your lender or accountant about long-term transition planning?”

Reminder: Your role is to normalize planning — not to recommend outcomes or give advice.