

MINUTES

**Business Improvement Area
September 19th, 2023
6:30pm – Town of Bracebridge – Council Chamber**

1) CALL TO ORDER

Chair – C. Jordan called the meeting to order at 6:30pm and the following board members were recorded as being present.

Attendees: L. Alexander – Arrived 6:45pm
M. Baudendistel
M. Dorbyk
K. Luker
P. Veloira
C. Jordan
A. Brown
B. Hammond, Town of Bracebridge, Councillor

Absent D. Vernon, Town of Bracebridge, Councillor

Guest NIL

Staff: T. Larkman, BIA Manager
J. Clancy – Town of Bracebridge – Economic Development Manager

2) DECLARATION(S) OF PECUNIARY INTEREST

NIL

3) CONFIRMATION OF PREVIOUS MINUTES

Motion: To approve the meeting minutes from the Board of Management meeting held on June 20th, 2023

Moved by: M. Baudendistel

Seconded by: M Dorbyk

CARRIED

4) CURRENT FINANCIAL REPORT

T. Larkman provides the board with the current financial report. See Appendix “A”

a) Current Financial Report Review - The board discusses Fire and Ice and the concern that it no longer will have the Ontario Reconnect Grant which was a significant contribution to the 2023 event. T. Larkman indicates that some of the revenue that was made in 2023 will need to be carried over to cover the loss of that grant for 2024. The board also wants to know what the process is to claim the grant for the detour plans that were required by the district. T. Larkman indicates she has not received any details on this but will follow up with the District of Muskoka.

2024 Budget Discussion - See appendix “A” for detailed 2024 draft budget. T. Larkman indicates that new budget requirements at the Town requires the BIA To have their budget set and approved before its new deadline of November 13th.

Budget Considerations for 2024 to be included:

- Special Events – Spring – Fashion Week – Non-Road Closure, Summer – Sidewalk Sale – road closure fall – Art Crawl-Road Closure

BIA Board will review the draft budget and provide feedback at the next draft budget meeting on October 5th.

5) BIA ACTIVITY REPORT

T. Larkman presents the BIA activity report – See Appendix “B” for details. Following discussions occur

- I. Midnight Madness Review – Board discusses the timing of Midnight Madness as the street was extremely quiet after 11pm. Board feels give it one more year to see if that was just something unusual or if it is something that needs to be adjusted if businesses are not staying open and visitors are no longer staying past 11pm consideration of making it a Moonlight Madness versus Midnight Madness. Memorial Park music was great and suggest we build on that.
- II. Festival of the Lights – Elf on the Shelf activity was great but needs to be extended over a longer period and new ideas to bring to the second weekend is needed. Night Parade to return but discussion on promoting shopping after the parade was discussed. T. Larkman to book a meeting with those interested to see if some new ideas for the three weekends can be added.
- III. Art Crawl – Updated provided on the art crawl.
- IV. Fire and Ice – On-line ticket discussed board suggests looking at Eventbrite as an option. Board suggests looking into bank machines for cash at the ticket booths. T. Larkman also mentions that we are working on automating the volunteer recruitment and scheduling.

6) AMMENDMENT TO AGENDA

J. Clancy requests an adjustment to discuss the Shop the Bridge Gift Card Program.

7) SHOP THE BRIDGE GIFT CARD PROGRAM

J. Clancy indicates to the board that the Town is looking into launching a town wide gift card program. See Appendix “C” the Town of Bracebridge Staff Report outlining the program and the BIA’s involvement. The board reviews the report, and no additional questions arise. The Town of Bracebridge will discuss the card on October 4th where a decision on whether to proceed or not will be made.

8) BEAUTIFICATION

Board reviews the Seasonal Flower Request for Quote form, and the following comments are noted.

- Make the contract 2 years with the option to extend it for 3 years with the stipulation that adjustments can be made if required throughout the contract period.
- Corrections to spelling on page 10 item # 25.

9) HEALTH AND SAFETY

T. Larkman indicates that she has no concerns currently.

10) PUBLIC ART COMMITTEE

J. Clancy indicates that the mural at the Norwood Theatre is now complete. The artists worked very fast, and the unveiling of the mural was well attended. The mural still requires a proper plaque which is being worked on now. A new expression of interest has been put out for art within the Muskoka Lumber Community Centre and will give artists three opportunities / locations within the community center where the art can be installed. The expression of interest will be open until Mid-October.

11) COUNCIL UPDATE

B. Hammond provides an update on what is happening throughout the Town of Bracebridge. He indicates that the arena is on track to be completed on time. They have received several complaints regarding the state of the sidewalks but does indicate that no major work will be done until the downtown reconstruction starts. The Towns 150 birthday celebration will be in 2025 and plans have not started yet.

12) MEMBERS / PUBLIC CONCERNS

- I. **Parking in Downtown** – T. Larkman would like to receive directions from the BIA on how to handle BIA members parking on the street on a regular basis. T. Larkman indicates in the past she was directed to reach out to the member if there is a complaint which was made but was not well received by the member. The board discusses the issue and feels that T. Larkman should still reach out to members when there is an issue, however, would like it to be a standard message and that all concerns are to be directed to bylaw.
- II. **Taylor Road Shopping** – T. Larkman indicates she was approached by a business on Taylor Road who would like to see more signage along Manitoba Street promoting the shops along Taylor Road. The Board discusses this request, and it is determined that additional signage is not possible along Manitoba Streets.
- III. **Downtown Garbage Concerns** – T. Larkman provides the board with a staff report from the District of Muskoka outlining changes to the garbage collection. She indicates they are looking at adjusting the downtown pick up to Wednesday.
- IV. **Memorial Park Winter Village** – T. Larkman indicates to the board that the Town of Bracebridge Recreation is looking at not doing the skate trail in memorial park. Based on the details received the cost to run the rink is approximately \$12,000 and in 2023 the ice surface was only running for 2 weeks. The board discusses and does feel it will be a loss for downtown and hopes that the new lights purchased can still be within the park and that the path is available to see those lights. They do, however, understand the funding restraints if making that skating rink happen.

SCHEDULING OF NEXT MEETING

The next Board of Management scheduled the next meeting October 5th – Draft budget, October 17th regular board meeting, November 7th – Annual General Members Meeting. Meeting adjourned at 9:30am.

APPENDIX "A"
2023 Expected Year End

	BIA Budget	Current	2023 Expected Year- End	Comments
Account Name				
BIA Tax Levy	(200,000.00)	-	(200,000.00)	
BIA Municipal Grant	(5,000.00)	(5,000.00)	(5,000.00)	
BIA Reconnect Ontario Grant	(26,900.00)	(18,830.00)	(26,900.00)	Still awaiting final TSP from Government
BIA Rev from District	(3,600.00)	-	(3,600.00)	
BIA Midnight Madness Revenue	(1,500.00)	-	-	
BIA Canada Day Revenue	(1,200.00)	-	-	
BIA Fire & Ice Revenue	(37,400.00)	(95,290.81)	(95,290.81)	
BIA Donations received	-	-	-	
Misc Revenue	(5,000.00)	-	(3,000.00)	Grant to cover detour signage
BIA Trans from Reserve	-	-		
Revenue Total	(280,600)	(119,121)	(333,791)	
OPERATING EXPENSES				
BIA Wages FT	52,010	33,877	52,010	
BIA Wages PT/Contract	3,000	-	3,000	*** Need to look at bringing someone in for Fire and Ice
BIA EHT	1,010	697	1,010	
BIA WSIB	1,530	1,055	1,530	
BIA EI	1,190	816	1,190	
BIA CPP	2,890	1,983	2,890	
BIA OMERS	4,680	3,218	4,680	
BIA Ext Health Benefits	4,900	2,603	4,900	
BIA Office supplies	1,630	1,731	1,630	
BIA Membership	650	625	625	
BIA Training/Conferences	1,700	1,728	1,700	
BIA Mileage	1,200	628	1,000	Mileage still needed for FOL and Christmas Lights
BIA Office Phones/Internet	2,400	927	2,400	
BIA Misc Expenses	500	300	500	
Capitol Expense	1,700	-	1,700	Looking at computers now

2023 Expected Year End

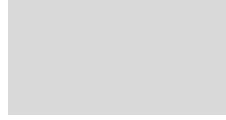
BIA Member Meetings	750	-	500	
BIA Website	500	1,393	1,393	Network Solution Fee every 5 years.
BIA Office rent/lease	5,030	3,531	5,030	
BIA Storage rent/lease	3,600	3,297	3,600	
SUB TOTAL OPERATING EXPENSES	90,870	58,409	91,288	
EVENTS EXPENSES				
BIA Fire and Ice Festival	81,300	71,981	85,000	Final amount is for purchases that go towards 2024 event - New ticket booths, plus other items where payment is due at time of ordering.
BIA Festival of Lights	6,000	950	6,000	
BIA Midnight Madness	13,500	14,433	15,000	Over budget due to signage requirements
BIA Canada Day	4,000	4,645	4,645	Over budget due to signage requirements
SUB TOTAL EVENT EXPENSES	104,800	92,009	110,645	
MARKETING EXPENSES				
BIA General Advertising	7,000	2,068	7,000	
BIA Other - Branding	2,500	-	2,000	Gift Card Program
SUB TOTAL MARKETING EXPENSE	9,500	2,068	9,000	
BEAUTIFICATION EXPENSES				
BIA Planters & Flowers	39,000	20,352	39,000	
Seasonal Decorations	1,000	371	1,000	Christmas
BIA Cultural Beautification	8,500	8,203	8,203	
BIA Downtown Snowremoval	8,000	4,638	8,000	
BIA Seasonal Lights Repair/Install	8,500	1,933	7,000	Expect to be under budget - only 6 lights to re-rope
SUB TOTAL BEAUTIFICATION	65,000	35,498	63,203	
OTHER EXPENSES				
BIA Tax Write-Offs	2,000	1,308	1,307	
BIA Trans to Reserves	4,800	-	4,800	
BIA Webcam Project	3,630	2,174	3,630	
SUB TOTAL OTHER EXPENSE	10,430	3,481	9,737	
OVERALL Expense Total	280,600	191,464	283,873	

2023 Expected Year End

Expected Year end extra

(49,917)

General & Snow Removal Reserves have been requested





TO: BIA Board of Management
 FROM: BIA Manager, T. Larkman
 SUBJECT: Monthly Activity Report–July 2023

CANADA DAY REVIEW

BIA BUDGET - \$2500.00

ACTUAL COST - \$5000

REVENUE - \$1400

(Via Canadian Heritage grant is the Chamber of commerce so unsure at this time due to adjustments to the event if this will change.)

The overall budget was still tough to maintain as we brought back the rental cube van which added an additional cost to the event that we did not have last year. The week prior to the event the Rotary Club of Bracebridge cancelled their Fireworks show therefore it was left to the BIA to host the activities. The BIA had to re-write the event permits for the District of Muskoka 2 additional times in the final week with the addition of a beer garden at the request of the Rotary club. The beer garden was a nice addition to the street. However, it was too large, and the main stage was in the wrong location and cut off all the businesses on the Ontario Street side off. It is not recommended in the future to approve a beer garden of this size and stage area of this size for the event as it was a Midnight Madness stage size. This was a last-minute change and in future do not feel it was well enough attended for the hassles it brought.

Weather – Extremely hot so was a very tough set up due to heat and did have an issue with overheating.

Timing & Set Up- the 4pm – 9:30pm was great timing for the event. The event was extended as there were no fireworks. However, the set up was way to short 1 hour to close a road, remove vehicles and set up is just not possible was so hot that moving up and down the street was difficult, and the addition of the beer garden and the massive stage bottle necked the vendors with getting in and out as they could not drive through. I had a great group of volunteers but needed more than an hour to get set up.

Business Participation – We had quite a few businesses that were closed during the event. Shine, Fashion Closet, Mimosa, Beckers, Cottage Friends, Veranda, CR Flowers Black Velvet Tattoo's, Rene's, BK Hair, Majestics. Also, with the stage location as it cut off Kitchen's Butter Tarts this again needs to be open to ensure our businesses who want to be on the street can do so.

Vendors –

- **Food Vendors** – Lions Club, Chip Truck, and Origins this was more than enough food to offset our businesses on the street. Would not want to bring more food in.
- **Other Vendors** – Just had service groups that set up on the street did not have any outside vendors selling.

Volunteers – Sent a call to volunteers to over 175 Fire and Ice Volunteers, posted on social media and was able to secure just 3 helpers. However, as the fireworks were cancelled the Rotary Club of Bracebridge stepped in and helped and without them I could not have made this event happen.

Cottage Games – These continue to be a great alternative. We did have to purchase more games a replace a few that were old or missing parts.

Downtown Kids Entertainment: Ronno did the kids entertainment and had 2 shows for the kids, it was excellent show and was watched by man.

Beer Garden

Rotary Club Beer Garden and main stage area – Due to the cancellation of the fireworks the rotary club of Bracebridge asked if they could host a beer garden on the street. As I was unsure of the plans that were happening at Bracebridge Hall I did direct the organizer of the beer garden to see if there was a way to work with the surrounding businesses. The focus for the Rotary club



Food - Due to the addition of the beer garden I had to remap the entire street and flip the location of the 60 ft long picnic tables. They continue to be used by visitors but the other end by Ontario Street is the better location for this.

BIA Members

Retail members that I spoke with indicated that they had great sales throughout the day and then at night it slowed down a bit, but many were very happy with the results. There was a mix of business that did not remain open for the festivities this included – Shine, Mimosa, Veranda, Fashion Closet, Black Velvet Tattoo's, Rene's, BK Hair.

New Road Closure Process – Rotary Club took the lead on the detour routes. They did indicate it took a lot more time to set up than they had expected. They rented the information signs at \$500 apiece from cooper rentals, the BIA is getting signs made for its future events at \$450 per sign and \$20 per sticker to go over the date each time we do a new closure. Extra detour signs came from fowlers. Working on securing more signs via fowlers.

Challenges – Beer Garden and the adjustments that needed to be made for the approvals of the event. So much more work when we had to adjust.

Overall:

Overall, considering the cancellation of the fireworks, the event was very well attended. It is a terrific community event that brings people into our downtown core and is an event that should continue for community pride.

MIDNIGHT MADNESS

BIA BUDGET - \$13500

CURRENT BOOKED ITEMS - \$14102

Items booked also do not include the cost of the new detour requirements which we will attempt to get most of back via the District of Muskoka Grant.

Live Music Includes:

6:30pm - Might Lopez Band

8:15pm - Wendy Whelan Band

10:00pm - Bowling Stones

Hourly Shows by Street Buskers

Hoop Zone, Steve Goodtime

Memorial Park Activities

Memorial Park from 6pm - 10pm.

Country 102 will be hosting their Anniversary Party in the park, live music by country artists, cake and giveaways will happen between 6pm – 9pm. Cottage Games - Checkers, Snakes and Ladders, Connect 4, Corn Hole, badminton, and Pickle ball.

Seasonal Flowers and Maintenance

The Flower tender is about to expire.

Current Contract is with First Pillar – 34,405.00

2022 Contract with first pillar was \$51,950.

2018 – 2021 Contract was \$45,000 – Absolute Landscaping.



Consideration –

- Do we want to make any adjustments to the flowers for the next project?
- New barrels are needed.
- Length of Contract – in the past it has been 3 years with an option for a 4th.

Current flowers on street –
Adjustment to the 2023 Services
70 Hanging baskets / 25 Barrels / 4 Permanent Beds, 2 beds at the Bracebridge sign.
This was a significant adjustment.

Previous years Flowers -

2011 was based on 120 Baskets / 50 Barrels / 5 permanent beds.
Planting costs, and daily maintenance.

Season's In the Country **\$38,430**

2015 was based on 120 Baskets / 50 Barrels / 5 permanent beds.
Planting costs, and daily maintenance.

Absolute Landscaping **\$45,950**

2019 Contract was based on 112 Baskets / 40 Barrels / 4 permanent beds.
Planting costs, and daily maintenance

Absolute Landscaping **\$50,000 (Negotiated to \$45,000)**

2019 Contract was based on 112 Baskets / 40 Barrels / 4 permanent beds.
Planting costs, and daily maintenance

First Pillar **\$56,000 (Negotiated to \$51,500)**

Adjustment to the 2023 Services
70 Hanging baskets / 25 Barrels / 4 Permanent Beds, 2 beds at the Bracebridge sign.
This was a significant adjustment.

First Pillar **\$34,405**



TO: Deputy Mayor B. Rhodes, Chair and Members of Planning and Development Committee

FROM: J. Clancy, Manager of Economic Development


SUBJECT: Shop the Bridge Gift Card Program

RECOMMENDATION

1. That staff be directed to proceed with implementation of the Shop the Bridge Gift Card Program, as outlined in Staff Report PD027-23.
2. That the Mayor and Director of Corporate Services/Clerk be authorized to execute a service agreement with AnyCard and any related documentation for implementation of a digital gift card program in Bracebridge.
3. That the final terms and conditions of the agreement be to the satisfaction of the Director of Planning and Development and the Director of Finance, in consultation with the Manager of Economic Development.

ORIGIN

4. Currently, the Downtown Bracebridge Business Improvement Area (BIA) offers traditional paper gift certificates, which are time consuming to track and administer and lack the security features of digital gift cards. Due to these challenges, the BIA does not actively promote the availability of gift certificates, which is a lost opportunity to capitalize on the popularity of shop local campaigns and the growing gift card market.
5. Many BIAs and communities are making the switch to digital gift card programs, including Downtown Collingwood, Downtown Brampton, Burlington Downtown, Town of Minto, Uptown Yonge BIA, Liberty Village BIA, West Queen West BIA, Central Huron BIA, and more.
6. In 2022, the Downtown Bracebridge Business Improvement Area (BIA) Board undertook a strategic planning process to develop the BIA's first Strategic Action Plan. Town staff in the Economic Development Branch participated as stakeholders in the planning process. The action plan provides a vision and strategic direction for the BIA and was used to guide the Board's 2023 budget development.
7. Through the strategic planning process, the BIA and Town staff identified that they were aligned in their desire to explore a digital gift card program for Bracebridge. The BIA would like to digitize gift cards for BIA members, and the Town's participation would enable the gift card program to be available community wide to eligible Bracebridge small businesses outside of the BIA designated area.
8. A partnership was established, with both parties making a financial commitment towards the project in 2023. The BIA's 2023 Budget includes \$2,000 towards the development of a digital gift card program.
9. The Town's 2023 Municipal Budget and Business Plan outlined the following project to be undertaken by the Town's Planning and Development Department:

Project PD-12: Bracebridge Gift Card Program (in collaboration with BIA)	Primary Strategic Plan Linkage:	
<p>Research the feasibility of implementing a digital gift card program open to all Bracebridge businesses. If feasible, implement program in collaboration with the BIA and develop a marketing campaign to promote the purchase of Bracebridge gift cards as part of a shop local campaign.</p> <p>Lead – Manager of Economic Development</p>	<p>2023 Budgetary impact – \$10,000</p> <p>Expected completion – Q4</p>	

10. Town and BIA staff worked collaboratively to research digital gift card platforms. The top two platforms were AnyCard and Miconex; staff identified AnyCard as the recommended platform for the Shop the Bridge Gift Card Program.
11. At the September 2023 BIA Board meeting, Town and BIA staff presented their research and recommendation for the Shop the Bridge Gift Card Program. The BIA Board supports the Town of Bracebridge proceeding with AnyCard as the digital gift card platform.
12. The purpose of this Staff Report is to obtain delegated authority to execute a service agreement with AnyCard and any related documentation for implementation of the Shop the Bridge Gift Card Program to launch to the public in November 2023 leading up to the holiday season.

ANALYSIS

13. Gift cards are an \$8 billion industry in Canada and growing. Gift cards are the number one gifting request for 18 years running, with 50% of gift cards being sold over the winter holidays (source: AnyCard).
14. Gift cards are the lowest cost new customer acquisition tool. Up to 80% of consumers visit a new place because they received a gift card. On average, consumers overspend 50-70% of the gift card value when they redeem (source: AnyCard).
15. There was a rise in popularity of the shop local sentiment during the pandemic, with consumers shifting spending from big-box stores to small businesses. “Shop local” became more than just a slogan and evolved into a symbol of solidarity and community loyalty.
16. In 2022, over 90% of consumers said they’re keen to support local, and 67% said they’d prefer a multi-store gift card to single retailer alternatives. 84% of employers and organizations are keen to support local too, saying this is a factor when choosing rewards and incentives. Community gift cards are a way for organizations to make a tangible difference in the local economy while giving staff, customers and volunteers a flexible reward that recognizes diverse needs and interests (source: Miconex).
17. Digital community gift card programs make it easy and convenient to give the gift of supporting local for any occasion. One card can provide recipients with a long list of local shops, services, restaurants, and artisans to choose from within the community for redemption, while ensuring the money stays in the local economy.
18. The two most common providers in the Canadian digital gift card marketplace are AnyCard and Miconex. Below is a summary of key considerations:

Criteria	AnyCard (Recommended)	Miconex
Established	2016	2015
Head Office	Founded: Regina, Saskatchewan Head office: Oakville, Ontario	Perth, Scotland Miconex Canada is the Canadian Corporation
Setup fees	N/A	\$12,950 + HST
Monthly fees	N/A	\$575 + HST
Contract term	3 years	2-3 years
Consumer fees	N/A	\$1.25 loading fee for each card purchased + \$1.25 mailing fee to mail cards purchased online (currently no digital card option).
Merchant fees	Approximately 5%. 2.5% processing fee + credit card processing fee (approx. 2.5%) = 5% total (est.) per redemption transaction. Option for Town/BIA to cover redemption transaction fees as part of a special promotion for set periods of time, i.e. initial launch period, Mother's Day promotion, during an event, etc.	Approximately 5%. Credit card processing fee for use of VISA platform (up to a maximum of 5%). Merchants use existing point of sale equipment.
Gift card format	Digital e-cards can be sent by email or text and can be sent immediately or scheduled to send at a specific date/time in future. Branded physical gift cards can be purchased for display/activation in select physical locations.	Branded physical gift cards – they fulfil online orders. Aiming to launch digital card by end of 2023 that can be added to your digital wallet.
Cost of physical cards	Physical cards are optional to purchase – minimum order 250. \$0.70 - \$1.20 per card (est.) depending on quantity ordered.	2500 branded cards included in setup fee. Restock fees: \$0.60 - \$1.00 per card (est.) depending on quantity ordered.
Point of purchase	Gift cards purchased online through Shop the Bridge branded webpage on Anycard.ca. The website URL ShoptheBridge.ca will be used for marketing campaigns, which will	Gift cards purchased online through digital platform that is embedded into your own website. As digital gift cards aren't available, physical gift cards are mailed by Miconex to the

Criteria	AnyCard (Recommended)	Miconex
	<p>automatically redirect to AnyCard's Shop the Bridge webpage.</p> <p>Select trusted partners can display physical gift cards in their store/organization's location and assist the client with purchasing and activating the card online.</p>	<p>consumer so there is a delay from purchase to receipt.</p> <p>Select trusted partners can be provided with the technology to load physical gift cards within the community.</p>
Redemption method	<p>Redemption by logging into AnyCard.ca's merchant portal using any device with access to internet (i.e. phone, tablet, or computer). The process is simple and all merchants will be provided with a step-by-step cheat sheet to keep at their check out area.</p>	<p>Redemption through swiping of physical gift card through merchant's point of sale equipment using VISA platform. Merchant's point of sale equipment must be able to accept VISA payments to participate.</p> <p>16-digit number can be manually entered if terminal doesn't accept swipe.</p>
Settlement to retailer	<p>Settlement occurs weekly on Mondays. Funds are automatically deposited to the merchant's bank account provided.</p>	<p>Settlement occurs as part of the merchant's existing point of sale settlement schedule.</p>
Value of cards	\$5 - \$250	\$5 - \$500
Reloadable	No	No
Corporate orders	<p>Can bulk purchase and activate digital e-cards or physical gift cards for any number of recipients or amounts.</p> <p>Physical gift cards can be loaded, or email/text delivery of digital gift cards can be scheduled to a list of recipients.</p>	<p>Can bulk purchase and activate physical gift cards for any number of recipients or amounts.</p> <p>Physical cards will be loaded, mailed to recipient, and activated upon confirmation of receipt.</p>
Lost or stolen cards	<p>Physical cards are like cash and cannot be replaced if lost or stolen.</p> <p>E-gift cards can be regenerated upon request, if there is a balance showing on the gift card in the user's online account.</p>	<p>They hold insurance for lost or stolen cards and will cancel and reissue the card upon request where reasonable.</p>
Implementation timeline	<p>4-6 weeks – can be up and running to launch by mid-November to capture the 2023 holiday season business</p>	<p>12 weeks – would miss the 2023 holiday season business</p>

Criteria	AnyCard (Recommended)	Miconex
Funds held	Held in a liability account at a Canadian Bank.	Held through People's Trust at a Canadian Bank.
Promotional codes	Yes	Yes
Reporting	Redemption reports available upon request, does not have ability to track overspend. Merchants can view their redemption data through their online account	Access to real time dashboard for pulling reports, includes ability to track overspend (generally 65%).
Clients	Over 500 merchants including 12 BIAs including Uptown Yonge BIA, Liberty Village BIA, West Queen West BIA, 17 th Avenue Calgary, Downtown Lethbridge, Brighton BIA, Regina Downtown, Marda Loop BIA, Municipality of Central Huron, etc.	Over 200 towns and cities including Peterborough, Uptown Waterloo, Downtown Brampton, Downtown Brockville, Downtown Collingwood, Burlington Downtown, Downtown Cambridge, Town of Minto Chamber of Commerce, Province of PEI, etc.
Support	Supported by Client Success Manager. Customer and merchant technical support available via tollfree number – during what hours???	Supported by Client Success Manager. Customer and merchant technical support available 24/7/365 via tollfree number.
Security	Online payments processed through Stripe so that all personal data stays confidential and secure through their platform.	Online payments processed through EML Payments Limited. Governed by FinTrac – a department of the Canadian Government to prevent money laundering and guard against terrorism funding.

19. Staff recommend proceeding with the AnyCard platform for the Shop the Bridge Gift Card Program for the following key reasons:
- 19.1. Significantly lower costs due to no setup fee, no monthly fee, and no processing fee to the consumer, while maintaining the same merchant fee as the competitor;
 - 19.2. Any merchant with access to an internet connected device can participate and there is no issue with point-of-sale equipment compatibility;
 - 19.3. Simple process for gift card redemption and merchant settlement;
 - 19.4. Digital gift cards are more secure as they can be regenerated if there is a balance showing on the gift card in the user's online account;



- 19.5. Convenient for consumers to send digital cards by email or text immediately or scheduled for future date;
 - 19.6. No admin for Town of Bracebridge or Bracebridge BIA after launch, but can access reporting data;
 - 19.7. Canadian founded and based company;
 - 19.8. Positive reviews from other Ontario BIAs and municipalities;
 - 19.9. Lower environmental impact due to digital gift card option that reduces the volume of plastic waste; and
 - 19.10. Faster implementation timeline to launch in time for the 2023 holiday season.
20. The Town of Bracebridge's responsibilities would include, but are not limited to, the following:
- 20.1. Execute and oversee the three-year service agreement with AnyCard;
 - 20.2. Develop the program branding and source materials for the Shop the Bridge brand (i.e. gift card design for physical and digital gift cards, window signs, tabletop signs, online presence, digital marketing campaign, etc.). The Shop the Bridge Branding Presentation including logo and gift card design is attached as Appendix "A" to this Staff Report;
 - 20.3. Coordinate merchant awareness, training and onboarding process including creation of branded onboarding and training materials;
 - 20.4. Act as a public access location for the physical gift cards; and
 - 20.5. Work collaboratively with the BIA to develop shop local marketing campaigns throughout the year.
21. The Downtown Bracebridge BIA's responsibilities would include, but are not limited to, the following:
- 21.1. Assist with BIA merchant awareness, training and onboarding;
 - 21.2. Act as a public access location for the physical gift cards;
 - 21.3. Work collaboratively with the Town to develop shop local marketing campaigns; and
 - 21.4. Develop gift card promotions to align with BIA events and activities.
22. AnyCard's responsibilities would include, but are not limited to, the following:
- 22.1. Provide service through the digital gift card platform AnyCard.ca and process consumer's online gift card purchases;
 - 22.2. Hold funds in a liability account until redeemed and assume all liability as the issuer of the gift cards;
 - 22.3. Release funds to merchants upon gift card redemption. A processing fee of 2.5% + credit card fees (approximately 2.5%) will be applied to each redemption transaction. A total of approximately 5% will be deducted from the amount payable to the merchant. For example,

on a gift card redemption of \$100, the merchant would receive \$95 and AnyCard would retain \$5;

- 22.4. Manage compliance with Federal and Provincial gift card laws;
 - 22.5. Assist with merchant onboarding and customer support;
 - 22.6. Provide reporting and analytics of gift card purchases, redemptions, and promotional programs to validate program effectiveness;
 - 22.7. Produce, fulfill, and replenish physical gift cards as needed; and
 - 22.8. Coordinate implementation of promotional codes.
23. Participating merchant’s responsibilities would include, but are not limited to, the following:
- 23.1. Register as a merchant and ensure that staff are trained on gift card redemption process using provided training reference materials;
 - 23.2. Assist customers with in-store redemption through merchant account on AnyCard.ca;
 - 23.3. Act as a public access location for the physical gift cards (select trusted partners only); and
 - 23.4. Receive the settlement payment from AnyCard following redemption (minus the transaction/processing fee of approximately 5%).
24. Pending Council’s approval of the recommendations within this report, the service agreement will be executed. Assuming there are no delays, it is anticipated that the merchant outreach would begin in October and the program would launch in mid-November just prior to the Bracebridge Festival of Lights Moonlight Shopping Party and Street Festival.

LINKAGE TO COMMUNITY BASED STRATEGIC PLAN

25. The Shop the Bridge Gift Card Program is well aligned with the following strategic themes:

 <p>MODERN & PROSPEROUS ECONOMY</p>	<p>Develop and engage in policies and initiatives to enhance Bracebridge as a service community for the surrounding areas.</p> <p>Recognize the importance of Town decisions in attracting and retaining talent.</p> <p>Work to diversify the local economy to create an open for business all year round environment.</p>
 <p>GOVERNANCE & CIVIC ENGAGEMENT</p>	<p>Continually strive to improve efficiency and accountability in governance.</p> <p>Encourage civic engagement as a means to foster a strong and transparent relationship between the Town and community.</p> <p>Commit to partnering and working with outside organizations to leverage efforts with the community.</p>

26. The Shop the Bridge Gift Card Program will support:
- 26.1. Modern and Prosperous Economy by developing policies and practices that support the growth and expansion of the business sector, including harnessing the opportunities offered by technology; and
 - 26.2. Governance and Civic Engagement by partnering and working with outside organizations to leverage efforts with the community.

LINKAGE TO COUNCIL PRIORITIES

27. The Shop the Bridge Gift Card Program supports a modern and prosperous economy by encouraging long-term economic development and growth, which is a community priority area for the 2022-2026 Term of Council.

ALTERNATIVE(S)

28. The following alternatives are available for Committee consideration:

Alternative #1

Committee could recommend not to proceed with the Shop the Bridge Gift Card Program.

This alternative is not recommended as this initiative is low-cost with minimal administrative effort to run, and has the potential to bring a high value return to the local economy by enabling small businesses in Bracebridge to collectively capitalize on the popularity of a digital community gift card.

Alternative #2

Committee could recommend proceeding with an alternate gift card provider.

This alternative is not recommended as alternate gift card providers were found to be cost prohibitive, with significantly higher costs for implementation, ongoing monthly service fees, and consumer processing fees. In addition, the implementation timeline would not be complete prior to the 2023 holiday season which is the most popular time of year for gift card purchases.

EXISTING POLICY

29. 2023 Municipal Budget and Business Plan.
30. Downtown Master Plan.

FINANCIAL IMPLICATIONS

31. The Shop the Bridge Gift Card Program is a collaboration between the Town of Bracebridge and the BIA, with both parties contributing financially towards a total project budget of \$12,000.
32. The 2023 Municipal Budget and Business Plan includes an allocation of \$10,000 for Project PD-12: Bracebridge Gift Card Program.
33. The 2023 BIA budget includes an allocation of \$2,000 towards this project.

34. The following table provides a summary of cost estimates for program implementation:

Project Element	Cost Estimates
Launch Materials (design and production of branding and marketing materials including gift cards, window decals, signage, promotional items, etc.)	\$6,500
Merchant Training Workshop (venue, refreshments, marketing & materials)	\$500
Shop Local Marketing Campaign and Launch Promotions	\$5,000
Total	\$12,000

35. The purchase and redemption of gift cards will be processed by AnyCard through their website portal. The Town of Bracebridge and the Bracebridge BIA will not be involved in the management of gift card funds.
36. All gift card funds are held in a liability account at a Canadian Bank. Card funds are not insured by the Canada Deposit Insurance Corporation (CDIC) or any other government deposit insurer or agency. Funds do not expire, cards are non-reloadable, and there is no cash access.
37. Should AnyCard cease to exist, the required funds are available to be transferred to another company or (if applicable) to the Town of Bracebridge or Bracebridge BIA directly. This ensures that funds are readily available to be transferred to the merchant account that submits the redemption.
38. AnyCard does not charge a setup fee or monthly fee to the client, and there is no processing fee to the consumer.
39. A processing fee of 2.5% + credit card fees (approximately 2.5%) will be applied to each redemption transaction. A total of approximately 5% will be deducted from the amount payable to the merchant. For example, on a gift card redemption of \$100, the merchant would receive \$95 and AnyCard would retain \$5.
40. There is an option for the Town and/or BIA to cover redemption transaction fees as part of a special promotion for set periods of time (i.e. initial launch period, Mother's Day promotion, during a community event, etc.). There is also the functionality to create promotional codes to discount the purchase of gift cards during a limited time period.
41. Settlement occurs weekly on Mondays and funds are automatically deposited to the merchant's bank account provided.
42. Expenses related to the launch of the Shop the Bridge Gift Card Program will be managed within the overall Economic Development budget.

COMMUNICATIONS

43. This staff report was distributed to Council, Media, and all Town staff and was published on the Town's website in accordance with the Town's Procedural By-law.



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Planning and Development Committee
Oct 4, 2023

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APPENDIX "A"

Shop the Bridge Branding Presentation