

The logo for Prospera Business Network features the word "Prospera" in a large, grey, sans-serif font. Below it, the words "BUSINESS NETWORK" are written in a smaller, all-caps, grey, sans-serif font. To the right of the text is a stylized orange graphic consisting of three curved, leaf-like shapes pointing upwards and to the right.

Prospera
BUSINESS NETWORK

Helping Businesses and Communities Succeed

www.prosperabusinessnetwork.org



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Helio & Company



City of Livingston, MT

Est. 1986 – Prospera is a non-profit regional economic and community development organization serving Gallatin & Park



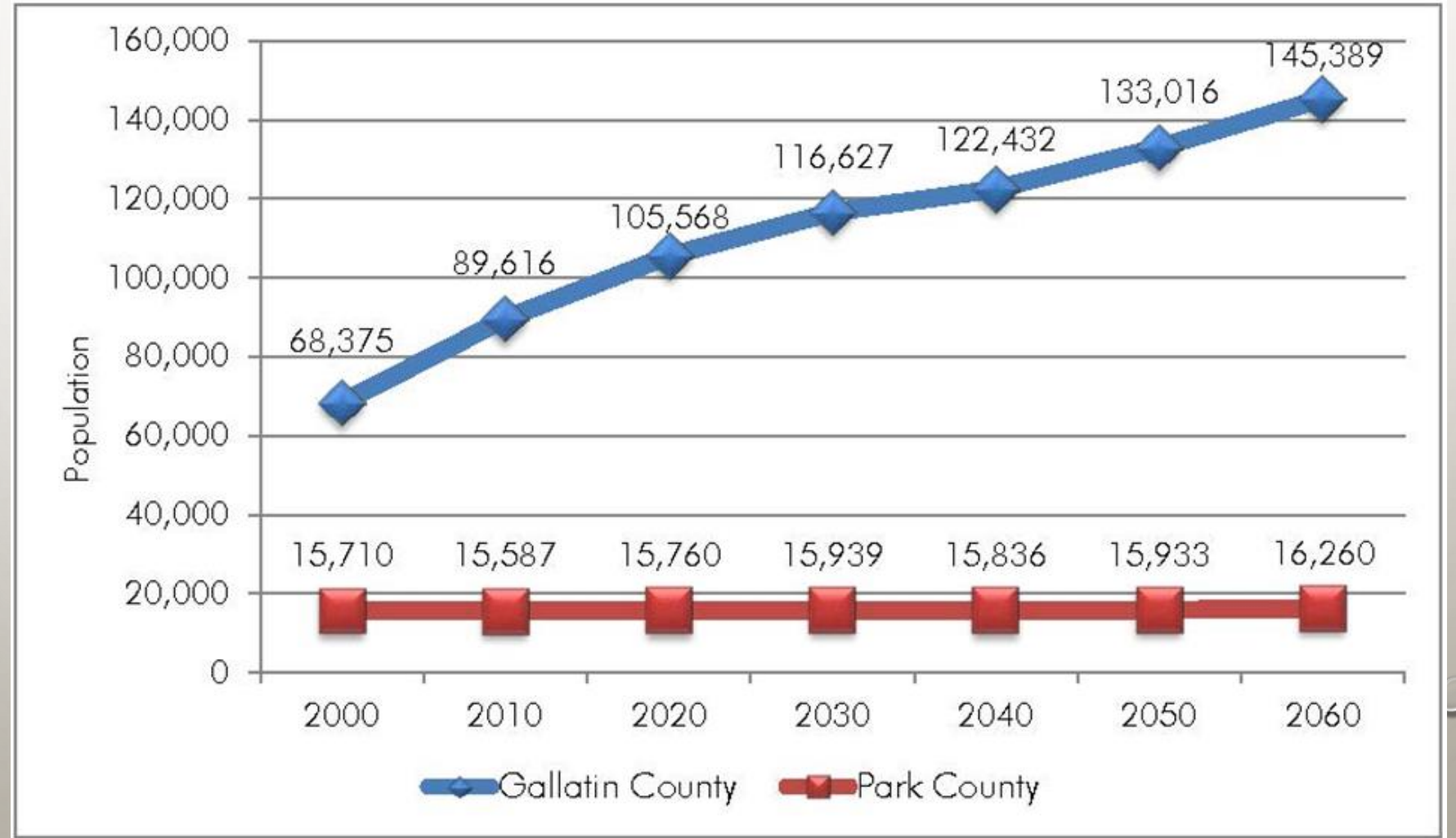
- ✓ Start-Ups & Business Expansions
- ✓ Local – Revolving Loan Funds
- ✓ Leadership Events
 - ✓ Grants for Businesses and Communities
 - ✓ Technical Assistance & Research

2015 Economic Profile

of Gallatin and Park Counties, Montana

Prospera
BUSINESS NETWORK

The Regional Story



Age Demographics

2009-2013

Location	Median Age +/- Margin of Error	Under 5 Years +/- Margin of Error	18 and Over +/- Margin of Error	65 and Over +/- Margin of Error
United States	37.3 (+/-0.1 years)	20,052,112 (+/-3,384)	237,659,116 (+/-6,357)	41,851,042 (+/-4,246)
Montana	39.9 (+/-0.2 years)	61,040 (+/-329)	775,259 (+/-291)	152,961 (+/-315)
Gallatin County	32.8 (+/-0.3 years)	5,749 (+/-63)	72,454 (+/-n/a)	9,084 (+/-68)
Belgrade	28.6 (+/-1.3 years)	600 (+/-201)	5,115 (+/-239)	421 (+/-87)
Big Sky	34.1 (+/-4.4 years)	166 (+/-95)	2,003 (+/-338)	305 (+/-147)
Bozeman	27.3 (+/-0.6 years)	1,956 (+/-275)	32,565 (+/-358)	3,087 (+/-273)
Manhattan	39.0 (+/-6.4 years)	130 (+/-64)	939 (+/-138)	192 (+/-51)
Three Forks	47.5 (+/-10.3 years)	46 (+/-33)	1,359 (+/-161)	373 (+/-109)
West Yellowstone	36.9 (+/-9.9 years)	117 (+/-78)	1,101 (+/-226)	141 (+/-52)
Park County	46.0 (+/-0.5 years)	811 (+/-97)	12,537 (+/-42)	2,733 (+/-51)
Clyde Park	49.2 (+/-17.8 years)	12 (+/-10)	210 (+/-65)	40 (+/-22)
Cooke City	52.6 (+/-4.8 years)	0 (+/-10)	23 (+/-15)	3 (+/-4)
Gardiner	44.3 (+/-7.7 years)	29 (+/-31)	822 (+/-144)	110 (+/-44)
Livingston	40.1 (+/-2.8 years)	578 (+/-108)	5,499 (+/-158)	1,219 (+/-187)
Wilsall	56.6 (+/-17.6 years)	21 (+/-20)	76 (+/-28)	28 (+/-17)

Source: "2009-2013 American Community Survey." U.S. Census Bureau. www.census.gov.



Largest Private Sector Employers 2014

Private Sector Employers	Number of Employees
Gallatin County	
Bozeman Health Deaconess Hospital	1000+
Oracle America	250-499
Walmart	250-499
Albertson's	100-249
Bridger Bowl	100-249
Community Food Co-Op	100-249
Costco	100-249
Federal Premium Ammunition	100-249
First Student	100-249
GranTree Inn	100-249
Kenyon Noble Lumber & Hardware	100-249
Korman Marketing Group	100-249
Martel Construction	100-249
McDonald's	100-249
Murdoch's Ranch & Home Supply	100-249
Ressler Motors	100-249
Rosauer's Super Markets	100-249
Simkins Hallin Lumber & Hardware	100-249
Town & Country Foods	100-249
Town Pump Convenience Stores	100-249
Zoot Enterprises	100-249
Park County	
Livingston HealthCare	250-499
Chico Hot Springs	100-249
Church Universal & Triumphant	100-249
PrintingForLess.com	100-249
Albertson's	50-99
Yellowstone Association	50-99
Montana's Rib & Chop House	50-99
R-Y Timber	50-99
The Murray Hotel	50-99
Town & Country Foods	50-99

Source: Watson, Amy. Montana Department of Labor & Industry, Research & Analysis Bureau. www.ourfactyourfuture.mt.gov.

2015 Montana Non-Profit Report



Economic Impact

County	Direct Impact	Indirect and Induced Impact	Total Impact	County	Direct Impact	Indirect and Induced Impact	Total Impact
BEAVERHEAD	\$10,544,059	\$4,530,900	\$15,074,959	MCCONE	\$3,112,129	\$1,337,316	\$4,449,445
BIG HORN	\$16,702,893	\$7,177,419	\$23,880,312	MEAGHER	\$4,996,761	\$2,147,164	\$7,143,925
BLAINE	\$15,283,475	\$6,567,479	\$21,850,954	MINERAL	\$10,865,868	\$4,669,184	\$15,535,052
BROADWATER	\$3,967,909	\$1,705,055	\$5,672,964	MISSOULA	\$517,123,689	\$222,213,806	\$739,337,495
CARBON	\$17,072,256	\$7,336,138	\$24,408,394	MUSSELSHELL	\$13,072,421	\$5,617,365	\$18,689,786
CARTER	\$3,208,470	\$1,378,715	\$4,587,185	PARK	\$50,338,048	\$21,630,820	\$71,968,868
CASCADE	\$1,051,333,064	\$451,769,522	\$1,503,102,586	PETROLEUM	\$0	\$0	\$0
CHOUTEAU	\$6,627,129	\$2,847,751	\$9,474,880	PHILLIPS	\$11,434,584	\$4,913,568	\$16,348,152
CUSTER	\$18,159,194	\$7,803,208	\$25,962,402	PONDERA	\$17,874,143	\$7,594,776	\$25,268,919
DANIELS	\$8,000,384	\$3,437,854	\$11,438,238	POWDER RIVER	\$463,284	\$199,078	\$662,362
DAWSON	\$44,041,549	\$18,925,144	\$62,966,693	POWELL	\$12,216,062	\$5,249,378	\$17,465,440
DEER LODGE	\$71,156,343	\$30,576,873	\$101,733,016	PRAIRIE	\$279,346	\$120,038	\$399,384
FALLON	\$13,363,541	\$5,742,462	\$19,106,003	RAVALLI	\$72,717,774	\$31,247,637	\$103,965,411
FERGUS	\$37,215,667	\$15,991,986	\$53,207,653	RICHLAND	\$59,046,145	\$25,372,796	\$84,418,931
FLATHEAD	\$415,108,049	\$178,376,550	\$593,484,599	ROOSEVELT	\$44,906,515	\$19,296,829	\$64,203,344
GALLATIN	\$353,148,693	\$151,751,925	\$504,900,618	ROSEBUD	\$18,301,329	\$7,864,285	\$26,165,614
GARFIELD	\$34,125	\$14,864	\$48,989	SANDERS	\$21,729,835	\$9,337,466	\$31,067,101
GLACIER	\$27,482,294	\$11,809,448	\$39,291,742	SHERIDAN	\$14,359,819	\$6,170,574	\$20,530,393
GOLDEN VALLEY	\$0	\$0	\$0	SILVER BOW	\$88,499,392	\$38,029,174	\$126,528,566
GRANITE	\$1,685,539	\$715,701	\$2,381,240	STILLWATER	\$9,248,389	\$3,974,136	\$13,222,525
HILL	\$116,047,771	\$49,867,019	\$165,914,790	SWEET GRASS	\$910,029	\$391,050	\$1,301,079
JEFFERSON	\$2,293,151	\$985,393	\$3,278,544	TETON	\$2,123,772	\$912,608	\$3,036,380
JUDITH BASIN	\$22,137	\$9,513	\$31,650	TOOLE	\$4,125,528	\$1,772,785	\$5,898,313
LAKE	\$94,146,602	\$40,455,843	\$134,602,445	TREASURE	\$0	\$0	\$0
LEWIS & CLARK	\$476,929,728	\$204,942,014	\$681,871,742	VALLEY	\$36,373,354	\$15,630,035	\$52,003,389
LIBERTY	\$7,424,796	\$3,190,517	\$10,615,313	WHEATLAND	\$5,917,407	\$2,542,776	\$8,460,183
LINCOLN	\$46,494,602	\$19,979,248	\$66,473,850	WIBAUX	\$0	\$0	\$0
MADISON	\$11,560,252	\$4,967,569	\$16,527,821	YELLOWSTONE	\$883,788,643	\$379,773,819	\$1,263,562,462
				TOTAL	\$4,772,657,738	\$2,050,864,163	\$6,823,521,901

County Unemployment Rate May 2015 (Non-seasonally adjusted)

Area	May 2014 Rate	May 2015 Rate ^P	Change	May 2015 Rank
Montana	4.2	3.4	-0.8	n/a
Sheridan County	2.3	1.5	-0.8	1
Yellowstone County	3.3	2.6	-0.7	13 Tied
Lewis & Clark County	3.3	2.7	-0.6	17 Tied
Gallatin County	3.6	2.8	-0.8	20 Tied
Missoula County	3.9	3.1	-0.8	27
Madison County	5.0	3.3	-1.7	29
Silver Bow County	4.5	3.4	-1.1	33 Tied
Park County	5.0	3.9	-1.1	41 Tied
Flathead County	5.8	4.7	-1.1	49
Glacier County	9.5	8.0	-1.5	56

Source: Montana Department of Labor & Industry, Research & Analysis Bureau. www.ourfactsyourfuture.mt.gov. And U.S. Bureau of Labor Statistics. www.bls.gov. P: May 2015 data is preliminary

Bozeman Area – Sample Only Bond Issues

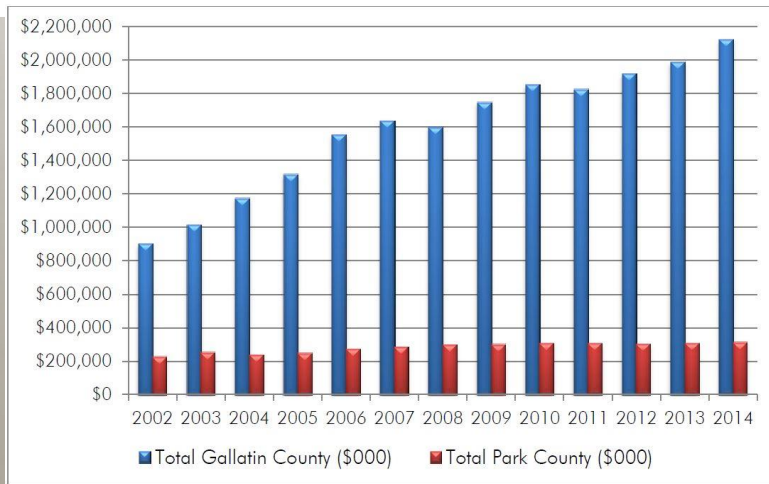


- 2003 \$4 M City Library
- 2005 \$55 M High school expansion
- 2005–2006 \$1.3, 3 M Road SIDs
- 2010–2013 \$44 M Sewer / Water
- 2012 \$2 M Airport
- 2014 \$15 M Trails and Parks (BZN)
- Multi-yr. Bozeman Schools: \$3.2 M, 10, 5.7, 17.5, 16.3, *21.5 pending*

This is a Sample only \$ 177 M in bond issues

Bank Deposits – Trends

State:	County:	Selected Market City:	Zip Code:	June 30, 2015						
				Outside of Market			Inside of Market			
Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal Charter	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)	Market Share	
First Security Bank	1520	MT	NM	State	5	199,701	3	403,103	21.71%	
First Interstate Bank	1105	MT	SM	State	77	6,510,276	4	294,336	15.85%	
Wells Fargo Bank, National Association	3511	SD	N	Federal	6,230	1,086,032,588	2	259,412	13.97%	
U.S. Bank National Association	6548	OH	N	Federal	3,219	279,334,934	2	215,099	11.58%	
Glacier Bank	30788	MT	NM	State	125	6,396,508	3	195,099	10.51%	
Stockman Bank of Montana	16191	MT	NM	State	34	2,010,841	2	147,693	7.95%	
American Bank	20311	MT	SM	State	4	153,588	2	118,948	6.41%	
Opportunity Bank of Montana	30182	MT	SM	State	11	370,684	2	96,024	5.17%	
Bank of Bozeman	57952	MT	NM	State	0	0	1	55,553	2.99%	
Rocky Mountain Bank	20310	MT	NM	State	9	378,037	1	39,609	2.13%	
The Yellowstone Bank	1978	MT	SM	State	8	490,750	1	11,140	0.60%	
Manhattan Bank	11823	MT	NM	State	3	126,208	1	10,981	0.59%	
First Montana Bank, Inc.	363	MT	SM	State	8	219,170	1	10,076	0.54%	
Number of Institutions in the Market: 13				TOTALS	9,733	1,382,223,285	25	1,857,073	100.00	



\$1.681 B (2014)

Up \$1.857 B June 2015

In Market Deposits

Source: Federal Deposit Insurance Corporation (FDIC). www.fdic.gov.

3rd Quarter 2015 Cost of Living Index Comparison



Place	Composite	Groceries	Housing	Utilities	Transportation	Health Care	Goods & Services
San Francisco, CA	178.1	132.1	320.3	108.2	130.3	118.4	122.4
Pueblo, CO	88.9	96.7	73.4	91.2	95.5	95.0	95.1
Twin Falls, ID	88.7	87.3	77.5	93.0	94.6	101.7	93.8
Bozeman, MT	102.9	101.6	113.9	85.3	99.5	104.1	100.6
Manhattan, NY <i>Most Expensive Q3 2015</i>	236.1	126.5	497.6	129.2	128.3	113.7	147.3
Portland, OR	126.7	112.5	160.9	72.9	120.1	108.2	125.3
Pierre, SD	106.3	108.3	120.2	91.2	113.3	99.9	96.2
McAllen, TX <i>Least Expensive Q3 2015</i>	77.8	79.7	69.6	88.9	85.0	78.7	77.8
Cedar City, UT	89.4	89.8	79.2	88.8	104.5	84.9	93.1
Olympia, WA	100.3	105.4	98.5	89.1	121.5	118.0	92.7
Laramie, WY	93.5	95.4	87.5	100.9	97.0	100.9	93.3

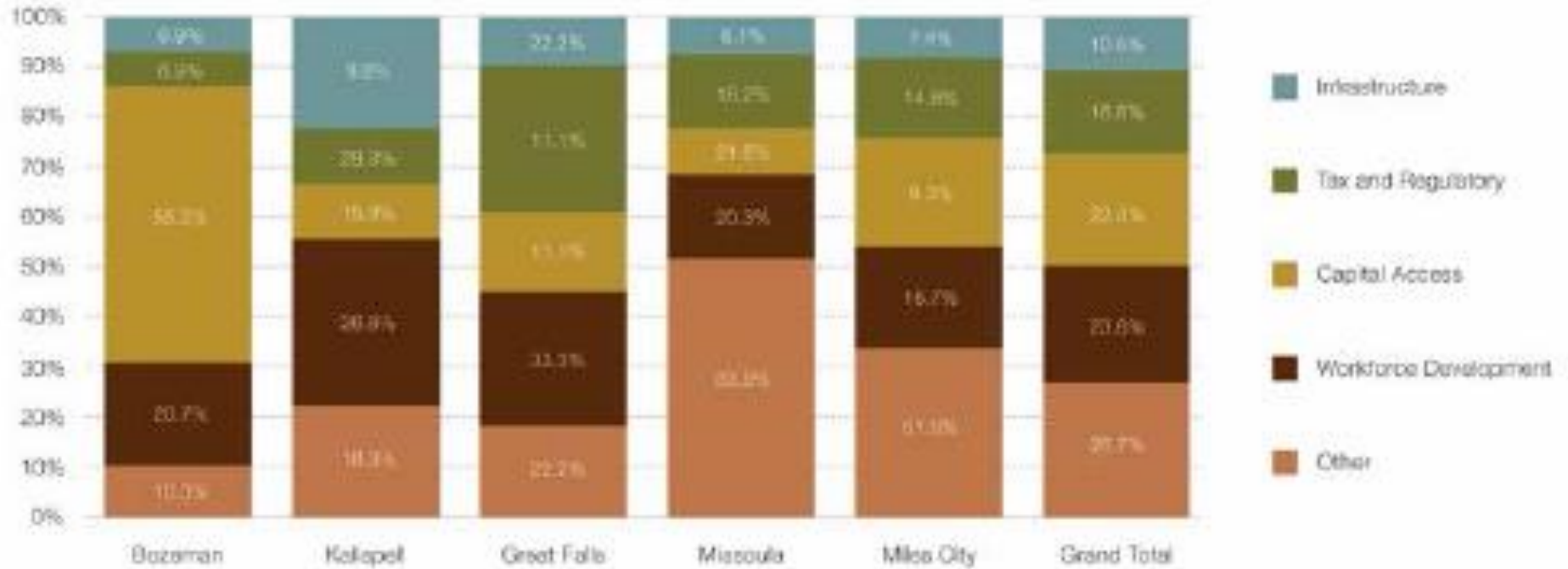


Source: "Cost of Living Index, Vol. 48, No. 2, Data for Third Quarter 2015." C2ER. Published October 2015. www.c2er.org.

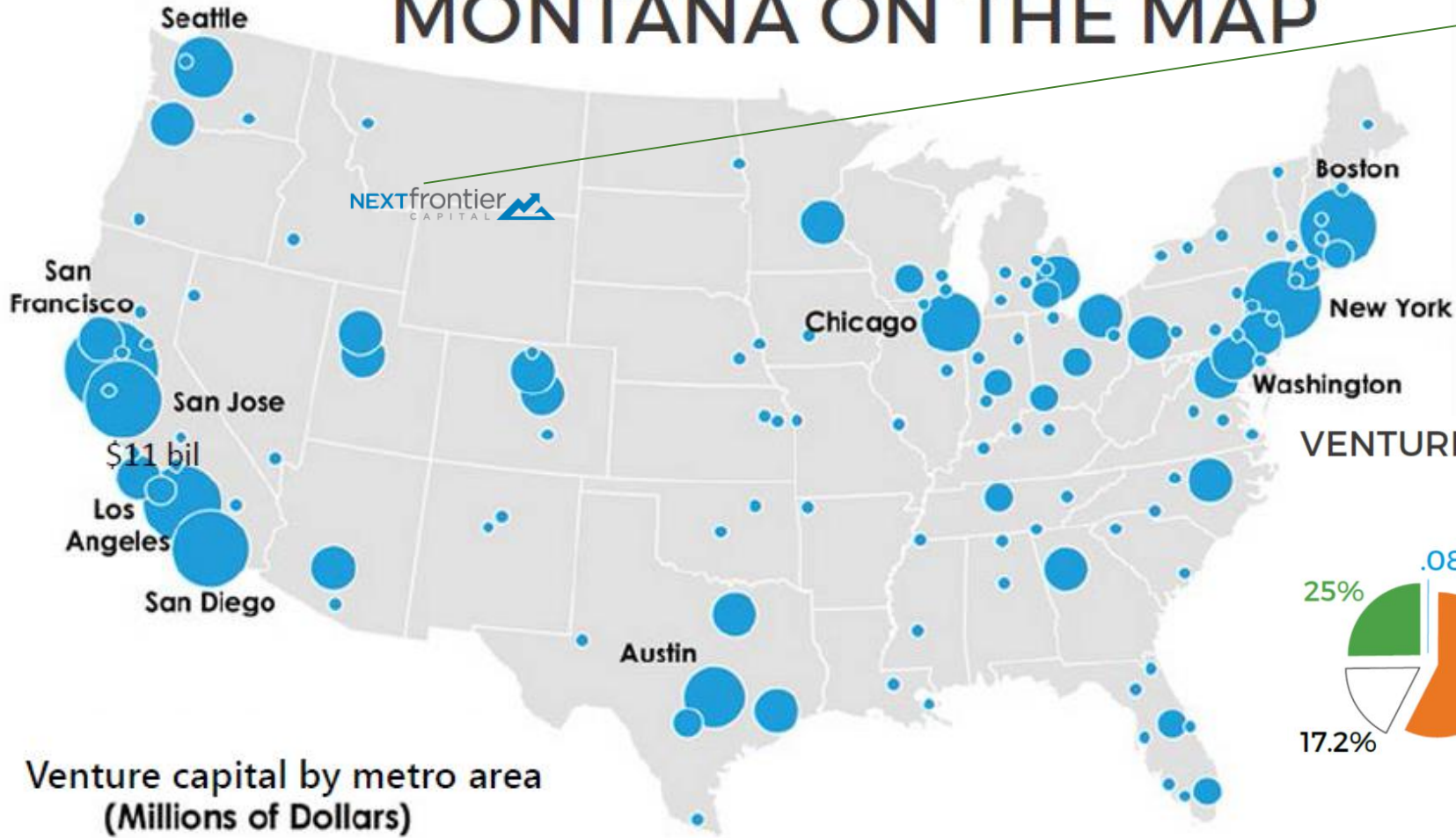
Note: The Cost of Living Index categories are weighted based on the 2013 U.S. Consumer Expenditure Survey from the Bureau of Labor Statistics to compile the composite score.

LOCAL NEEDS ASSESSMENT – 2014

FIGURE A4 WHAT PRESENTS THE LARGEST CHALLENGE FOR YOUR COMMUNITY'S ECONOMIC DEVELOPMENT?



MONTANA ON THE MAP

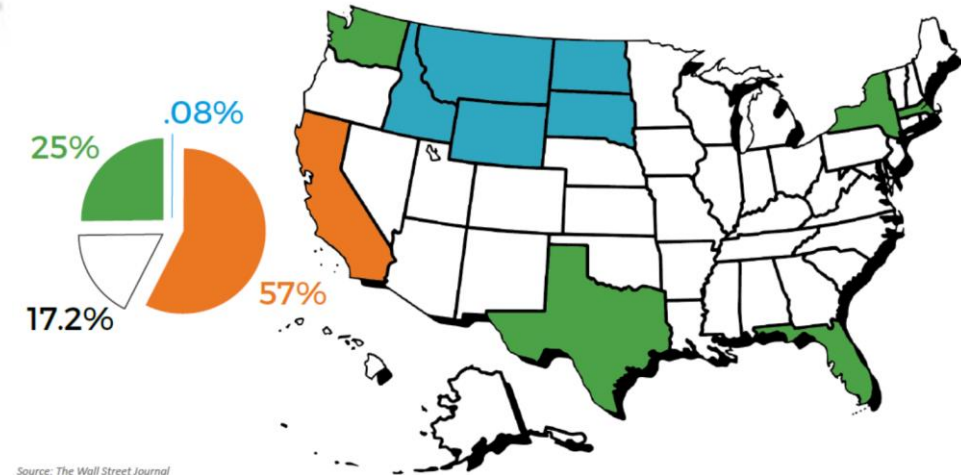


By 2015 -
Bozeman's
on the
Venture
Capital Map

Venture capital by metro area
(Millions of Dollars)



VENTURE CAPITAL BY GEOGRAPHY



Regional Highlights, *sample*

- New Construction at MSU (multiple projects)
- Bozeman Health – Campus New Construction
- Simms Fishing Products Expansion
- New Livingston Hospital, \$43 M
- New Expansions in MT Photonics Industry
- Cannery District Redevelopment (and Elixiter Biz Exp)
- Gardiner Gateway Project w/YNP ~ \$20M
- Downtown Bozeman New Construction, (multiple projects)
- Oracle Data-Center Announcement
- MSU Innovation Campus
- Bozeman Fiber-Optic Network





PROSPERA BUSINESS NETWORK

Helping Businesses and Communities Succeed
since 1986

Start-Ups & Business Expansions

- More than 90% of our clients are local or existing businesses

Revolving Loan Funds

- \$1.2M at work w/ active business loans

Leadership Events

- Business trainings and leadership mentoring

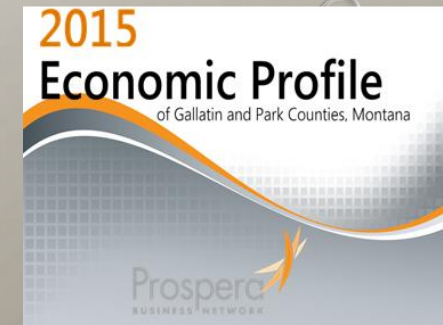


Grants for Businesses and Communities

- Adding 67 new jobs w/ grant program, and assisting with several business expansions.

Technical Assistance & Research

- Professional referrals to expertise key to business success



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