

THE LAKESIDE WRITE-UP

Morgan's Point Resort, Texas

live. work. play. in mpr



Business Network's
Directory
Morgan's Point Resort



Friends & Neighbors

November Round
Table/Social

Date:

Wednesday, Nov. 9, 2022

Time:

6:00 PM to 7:00 PM

Where:

Sol de Jalisco #4

1680 Morgan's Point Road

Round table Discussion & Social
An opportunity to share business
solutions in MPR!

Look for me in the main room of the
restaurant. See you on November 9th
Linda

Living in MPR...

MPR Master Plan

- Drop in Open House on October 27 -4:30-7:30 PM @ Garrett & Mic Hill Community Center (60 Morgan's Point Blvd)
- Workshop on October 29- 9:30 am- NOON @ Fellowship Baptist Church (2025 Morgan's Point Road)
- Survey & Story Book (TBA)

As we gear up to participate in the Master Plan community events, we might want to think about "Maslow's Hierarchy of Needs" as it applies to City Needs. The theory is based on a 5-level pyramid. The more the needs at the bottom of the pyramid are fulfilled, the easier it is to fulfill the needs above them.

Bottom level (5) Physiological needs- that's our infrastructure- land, water, sewer, power, roads & food source.

Level (4) Safety & Security - We probably think of law enforcement first, but also think of financial & food security. Are there jobs close by?

Level (3) Love & Belonging- Building a sense of community & connectivity to local and regional services. Partnerships with community, social, community & economic institutions that connect, nurture and invest in a city's residents.

Level (2) Self- Esteem is reflected in the city's sense of place and the level of investment in itself (parks, open spaces etc.) and requires significant investments of both time and money by public and private sector entities. And the success of these investments lies on how well they are cared for by the citizenry.

Top level (1) Self-Actualization-How cities can be socially responsible (affordability) or environmentally sustainable (long-term). These issues are heavily dependent on the pyramid levels below and can be costly and require strong "Love & Belonging and Self-Esteem".

Applying the Hierarchy of City Needs can be useful during our Master Plan process. We need to make sure that we are addressing all layers of city needs as we plan our community's future.

Information shared by Jeremy Goldstein (www.citiesthatwork.com)

Renaissance Planning- Applying the Hierarchy of Needs to Help Make Cities That Work

Working in and around our city...



Essential Small Business Loan Requirements

For the full article, go to:

<https://evansville.score.org/blog/requirements-small-business-loan>

1. **Personal/business credit score-** Most lenders prefer to use the FICO® Scores, which range from 300 to 850
2. **Business Plan-** Be sure to have a detailed and precise business plan - some lenders might want to know the purpose of the loan and how you plan to use it to increase profits.
3. **Bank statement & ratings-** Lenders usually want to look at your bank statements to gauge the financial health of your business. Your average daily balance should be above \$10,000 for at least three months.
4. **Balance sheet-** What assets, liabilities, and owner equity do you have? Keep your liabilities down, especially with credit cards and lines of credit.
5. **Business cash flow-** Your business cash flow provides a snapshot of your monthly financial profile
6. **Collateral or assets-** Remember that not all lenders will ask for collateral when you're applying for a loan. However, it's vital to get prepared if you apply for a loan that requires collateral.

Understand Small Business Loan Requirements

When learning how to apply for a small business loan, it's vital also to understand the requirements and conditions for such loans. These loans are not hard to get if you have an excellent credit score and sound business financial health. However, SBA loans prefer businesses that are already making money. So, if you're a startup, it's advisable to try a microloan. Otherwise, be sure to understand the essential business loan requirements of different lenders and get your paperwork ready before applying for any business loan.

New Communication tool from City of MPR

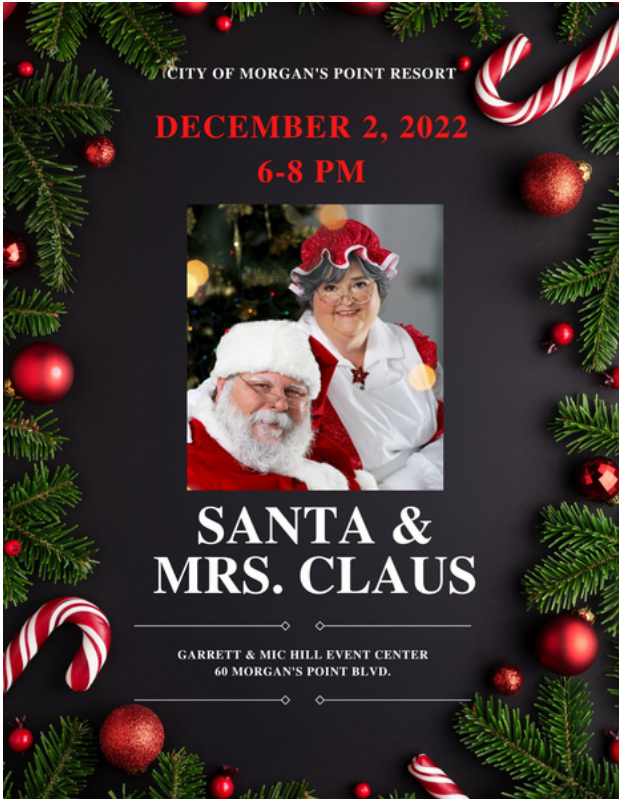
If you've wondered what the TEST of TextMyGov is on the home page of the website, it is a new communication tool coming to our city. With a quick key word or two texted to 254.735.2111, you can report issues, find information and sign up for notifications.

TEST it out and see what you think. Remember, it's a TEST right now.

Let's Play...



MPR will be teaming up/again with Fellowship Baptist Church during their Trunk or Treat event. The C.O.P.S. will be sponsoring the below activities and events so come on out and join in. Please note the date and time changes.



Ice Ice Baby Food Truck

MPR Residents

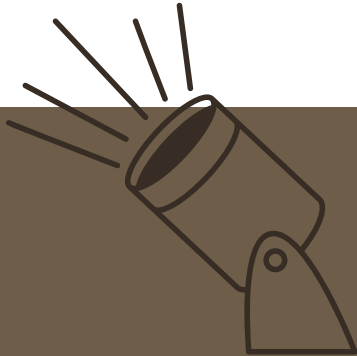
Cory & Heather Self

Phone: 254.723.8971

Facebook:

<https://www.facebook.com/IceIceBabySnowCone>

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MPR BUSINESS SPOTLIGHT



Event Calendar

October 29- Halloween Festival @ Fellowship Baptist Church 6:30 PM- 9 PM (new time and location)

November 11- Set up for 4th Annual Library Art Show

November 12- 4th Annual Mary Ruth Briggs Library Art Show- 6- 9 PM @ the Garrett & Mic Hill Event Center

November 12- Holiday Extravaganza Sale- Kick Off to Christmas Craft Fair (COPS) 9 AM- 1 PM @ Fellowship Baptist Church

November 19- Ladies Auxiliary Holiday Bake Sale- 9 AM- 1 PM @ MPR City Hall/Library

December 2- Santa & Mrs. Claus- 6-8 PM @ Garrett & Mic Hill Event Center

Event locations...

- Fellowship Baptist Church- 2025 Morgan's Point Road
- Garrett & Mic Hill Event Center- 60 Morgan's Point Blvd.
- MPR City Hall & Mary Ruth Briggs Library- 8 Morgan's Point Blvd.