

Roseau, Minnesota: Untapped Retail Opportunity

Roseau represents Northwest Minnesota's largest regional center. Roseau is the primary retail and service center for two International Manufacturing Operations in Polaris Industries and Marvin Windows & Doors along with other smaller worldwide manufacturers. Wages paid in Roseau County ranked 38th out of Minnesota's 87 Counties. The City of Roseau is also the County Seat and regional medical center for the Lake of the Woods Region. Additionally, businesses in Roseau reap the significant benefits of Lake of the Woods tourism as it is the major artery to popular resorts in Southern Manitoba, Warroad, and Baudette on the shores of Lake of the Woods. The ADT for Minnesota Highway 11 through Roseau is between 8,000- 10,000 vehicles per day.

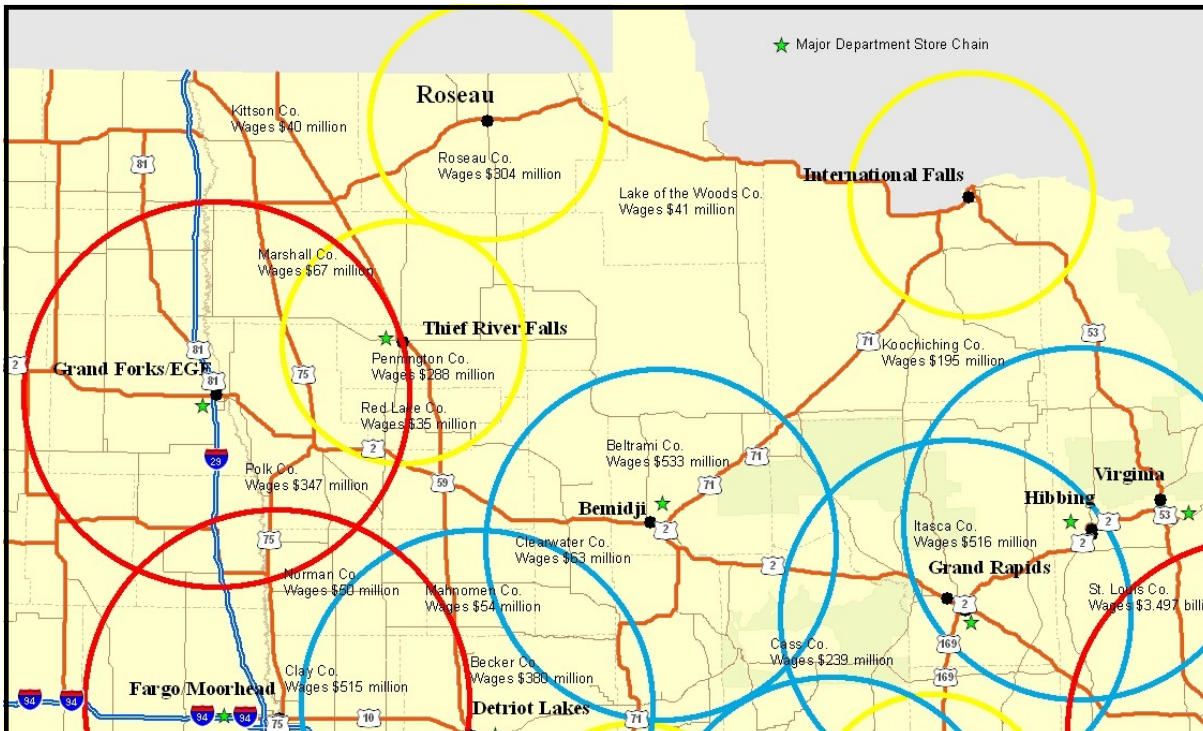
Roseau Economic Development Authority

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NW Minnesota's Regional Trade Centers:

- Red:** Primary Regional Trade Center (1 hour radius)
- Blue:** Secondary Regional Trade Center (45 minute radius)
- Yellow:** Complete Shopping Center (30 minute radius)



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Business Expansion Opportunity: Roseau, Minnesota



Roseau, Minnesota Your Home for Business

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Roseau's Market Potential

Don't be fooled by Roseau's small incorporated population. This community is much larger than you think. Take a look at a few statistics for Roseau:

- Roseau's Incorporated Population is 2,789 but its effective population is approximately 8,000 when the adjacent townships are included. Over 16,000 people live in Roseau County with over 3/4 living on the Highway 11 corridor
- Roseau's effective market area potential encompasses approximately 35,000-50,000 people in northern Minnesota and SE Manitoba, Canada.
- The retail sales potential for Roseau County residents alone represents over \$128 million. Actual sales in Roseau County are only \$73 million. A current leakage of over 40% of market potential.
- Roseau County's market potential for Eating & Drinking Establishments was over \$16 million per year in 2004 based on population and wages, but due to the limited number of Restaurants and Bars only \$10.5 million dollars was captured locally.
- Wage levels in Roseau County far exceed the regional average, representing families with more discretionary income than those in adjacent regional centers. Roseau County's average wage in 2007 was \$644/week versus \$555/week for NW Minnesota.



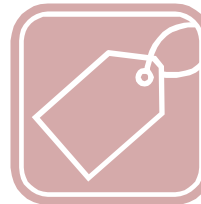
NW Minnesota's Regional Center

Roseau is the traditional shopping, employment, service, and medical center for the far northern tier counties surrounding Lake of the Woods (a premier national resort and vacation destination). Roseau is home to Polaris Industries maker of ATVs, snowmobiles and motorcycles employing more than 1,800 people locally. LifeCare Medical Center and Clinic serves the entire Lake of the Woods region and SE Manitoba, Canada with a full range of medical services. Furthermore, the Roseau region ranks in the upper half of Minnesota's 87 counties in employment, wages paid, retail sales, and many other economic statistics.



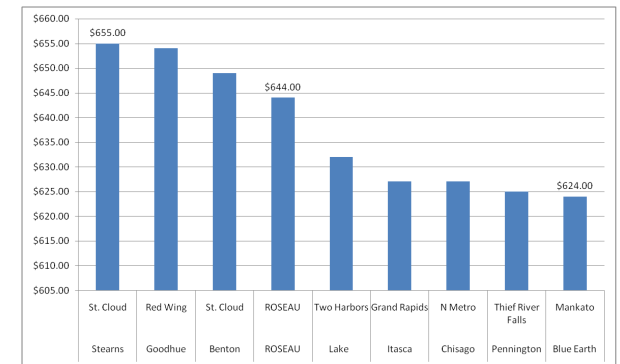
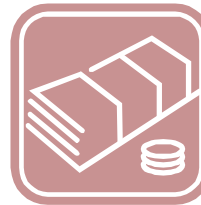
Roseau Retail History

Since Roseau's incorporation in 1895 it has developed as a vital retail and service center for the region. Roseau prides itself on maintaining a full range of retail and service outlets for the local community as well as surrounding communities. Furthermore, the Roseau EDA aggressively seeks new businesses to fill any voids in the local community.



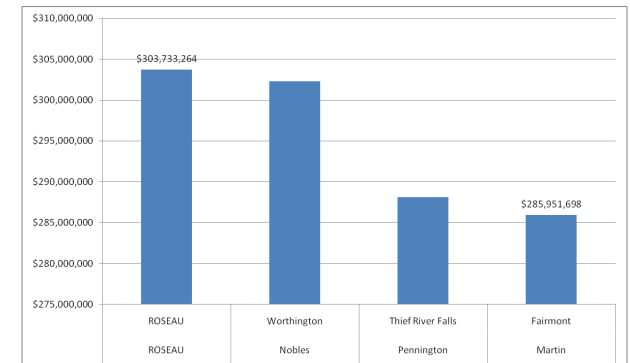
Project Financing

The Roseau EDA can provide up to \$150,000 in low interest loan money and other financial incentives to help establish new businesses deemed to be essential for the betterment of the Roseau Economy. Loans are made through the Roseau EDA and can be used for start-up costs including: building, equipment, inventory and working capital. Loan terms and conditions are set by the Roseau EDA on a case by case basis.



Roseau County Ranks 21st out of 87 Minnesota Counties in Average Weekly Wage

Source: 2007 MN Dept. Economic Security QCEW Data



Roseau County Ranks 38th out of 87 Minnesota Counties in Total Wages Paid

Source: 2007 MN Dept. Economic Security QCEW Data