

ACCOLA

Earned Income Opportunity Proformas

Six Priority Opportunities | March 2026

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Prepared for internal planning purposes. Financial projections are estimates based on available data and assumptions as of March 2026.

1. Cultural & Spiritual Competency Training

Consultative Services | Wisdom Ways

Overview

Fee-for-service training engagements delivered to employers and organizations seeking culturally and spiritually responsive practices. Leverages existing Accola staff expertise with minimal capital exposure and no new infrastructure required.

Core Assumptions

Delivery model	Virtual (primary) + on-site at client location
Sales model	Contract-based; no open enrollment
Facilitator cost — full day	\$900 (salary + benefits + prep allocation)
Facilitator cost — half day	\$450
Admin/support — virtual	\$200 per session
Admin/support — on-site	\$300 per session
Travel — on-site (regional avg.)	\$400 per session

Pricing & Unit Economics

Format	Fee	Net Contribution (Margin)
Virtual Half-Day	\$2,500	\$1,850 (~74%)
Virtual Full-Day	\$4,000	\$2,900 (~73%)
On-Site Full-Day	\$6,000	\$4,400 (~73%)

Annual Volume Scenarios

Blended mix assumed: 50% Virtual Full-Day, 30% On-Site Full-Day, 20% Virtual Half-Day. Weighted average net contribution per training: ~\$3,100.

Scenario	Trainings/Year	Gross Revenue	Net Contribution
Conservative	6	~\$36,000	~\$18,600

Moderate	12	~\$72,000	~\$37,200
Scaled	18	~\$108,000	~\$55,800

Startup Costs

Curriculum refinement	\$6,000
Staff training & facilitation prep	\$3,000
Marketing materials & contracts	\$3,000
Total Startup	\$12,000

Break-Even Analysis

Break-even after ~4 trainings. At conservative volume (6/year), break-even is achieved within Year 1.

If pricing drops 15%	Avg net ~\$2,400/training — break-even shifts to 5 sessions
If volume is only 4 trainings	Net ~\$12,400 — break-even achieved with minimal surplus

Risk & Feasibility

- High gross margins (~70%+) with minimal capital exposure
- No regulatory dependency or fixed overhead increase
- Fully scalable and pausable based on capacity and demand
- Key risk: facilitator availability and maintaining scope discipline on contracts
- Feasibility rating: HIGH — recommended for immediate pilot

2. Offsite / Worksite ESL Classes

Employer-Based Language Training | Accola ESL Program

Overview

Delivery of English language instruction at employer worksites or community partner locations. Accola provides the instructor and curriculum; employers pay a fee. Led by existing instructors (Janine and Elisabeth). Primary targets: manufacturing, healthcare, hospitality, and logistics employers.

Pricing Options

Option A – Hourly Training (Flexible / Pilot)

Rate	\$110/hour
Minimum engagement	2 hours per session
Typical frequency	1-2 sessions/week
Monthly revenue range	\$880-\$1,760

Option B – Monthly Package (Most Popular)

Package	Sessions/Week	Monthly Fee
1 session/week (2 hrs)	1	\$850/month
2 sessions/week (2 hrs ea.)	2	\$1,600/month

Option C – Cohort Program (High-Impact)

Duration	8 weeks
Group size	10-15 employees
Format	2 hours/week, industry-specific curriculum
Program fee	\$4,500-\$6,500 per cohort

Key Financial Assumptions

Staffing model	Salaried existing staff (Janine & Elisabeth)
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Instructor annual salary (loaded w/ benefits)	\$58,000/year (~\$28/hr)
Instructor loaded hourly cost (salary ÷ 2,080 hrs)	~\$28/hr
Billable rate to employer	\$110/hour
Gross margin per billable hour	\$82
Billable hours/week (1 instructor)	20
Active months/year	10 (accounts for holidays/slow periods)

Note on staffing model: This proforma uses salaried existing staff rather than contract labor. The instructor's annual salary is spread across all duties — worksite ESL represents approximately 50% of a full-time role at 20 billable hrs/week. The loaded hourly cost of ~\$28/hr reflects the true all-in cost to Accola and produces a stronger, more defensible margin than a contract-rate assumption.

Annual Proforma — 1 Instructor (Salaried)

Gross Revenue (20 hrs × \$110 × 4 wks × 10 mo)	\$88,000
Instructor loaded cost — worksite allocation (50% of \$58K salary)	(\$29,000)
Gross Margin	\$59,000
Program mgmt / curriculum / admin / insurance	(\$10,000)
Net Contribution	~\$49,000

Using salaried staff rather than contract labor increases net contribution from ~\$42K to ~\$49K per instructor. The margin improvement reflects the true cost structure — existing staff capacity is leveraged rather than purchasing new contractor hours.

Scale Scenarios

# Instructors	Annual Revenue	Est. Net Contribution
1 (existing staff)	\$88,000	~\$49,000
2 (add 1 new hire)	\$176,000	~\$91,000
3 (add 2 new hires)	\$264,000	~\$133,000

New hire scenario assumes a salaried instructor at \$58K loaded cost with the same 50% worksite allocation. Each additional instructor adds approximately \$42,000–\$49,000 net depending on salary level.

Priority Employer Targets

Tier 1 – Highest Likelihood

- Manufacturing & Food Production: J&J Snack Foods, Rich's Foods, Jack Link's, local food processors along I-35 & Hwy 55
- Healthcare & Senior Care: Ebenezer/Fairview, Catholic Eldercare, Benedictine Health System, South MPLS home health agencies

Tier 2 – Strong Opportunities

- Hospitality: Kim Bartmann Group, Blue Plate, Parasole, downtown hotel operators
- Facilities & Property Services: ABM Industries, ISS Facility Services, local janitorial contractors
- Logistics & Warehousing: Amazon DSPs, US Foods/Sysco, Lineage Logistics

Outreach tip: Lead with 'workplace communication' — not 'ESL.' Target HR, Operations, or Safety Managers. Frame around safety, retention, and productivity outcomes.

Startup Costs

Employer outreach materials	\$1,500
Curriculum adaptation (worksite focus)	\$2,000
Contract templates / legal review	\$500
Total Startup	~\$4,000

Risk & Feasibility

- Low fixed costs — no facility required, minimal overhead
- Key risk: partner reliability, scheduling consistency, payment timing lag
- ICE activity has reduced classroom attendance — offsite model partially mitigates enrollment risk
- Startup is fast; pilot can begin with a single employer contract
- Feasibility rating: HIGH — recommended for immediate pilot

3. Parking Lot Rental — Learning in Style

Asset Monetization | LIS Facility | 2200 Nicollet Ave, Whittier / Eat Street

Location Context

LIS sits on Nicollet Avenue in the Whittier neighborhood, one block from the Minneapolis Institute of Art (MIA), two blocks from the Minneapolis College of Art and Design (MCAD), and within half a mile of the Children's Theatre Company. The lot is available during all hours the facility is not in use for programming.

Availability Schedule

Monday–Thursday	5:00 PM – 8:00 AM next day (15-hour overnight session)
Friday–Sunday	All day (full day)
Blocked	Monday–Thursday 9:00 AM – 5:00 PM (Accola programming)
Weekday evening sessions/year	208 (4 evenings × 52 weeks)
Weekend days/year (gross)	156 (3 days × 52 weeks)

Interaction with Facility Rental — Parking Add-On Model

The parking lot and facility rental share the same weekend availability window (Friday–Sunday). When a room is rented, the lot is blocked from the app to ensure renters have parking. To capture value from the lot on rental days, a Parking Add-On is offered as an optional line item.

Parking Add-On rate	\$150/day — full lot (20 spaces) reserved for renter's guests
When selected	Lot blocked from app; renter has exclusive use of all 20 spaces
When not selected	App listing runs normally; renter's guests use street parking
Assumed take rate	60% of facility rental days
Weekend days free for app parking	156 total minus facility rental days (varies by scenario)

Weekday evenings are never affected by facility rental — the two programs do not conflict Mon–Thu.

Pricing — App-Based Sessions

Weekday evening net per spot (after 20% platform fee)	\$7 (\$8.75 gross — Eat Street dinner crowd)
Weekend full-day net per spot (after 20% platform fee)	\$9 (\$11 gross — arts venue + restaurant demand)

Combined Annual Proforma — All Three Scenarios

Facility rental assumed at 40% weekend utilization (54 days) for base case; 25% (34 days) conservative; 55% (74 days) growth. Weekend app days = 156 minus rental days. Add-on take rate: 60%.

Item	Conservative (45%)	Base Case (55%)	Growth (65%)
Evening app revenue	\$13,100	\$16,000	\$18,900
Weekend app revenue (free days only)	\$9,900	\$10,100	\$9,600
Direct partner revenue (20 days × \$750)	\$15,000	\$15,000	\$15,000
Parking add-on revenue (60% take rate)	\$3,100	\$4,900	\$6,700
Gross Revenue	\$41,100	\$46,000	\$50,200
Staff cost (5 hrs/wk × \$25 × 52 wks)	(\$6,500)	(\$6,500)	(\$6,500)
Maintenance reserve	(\$3,000)	(\$3,000)	(\$3,000)
Startup (Year 1 only)	(\$1,500)	(\$1,500)	(\$1,500)
Net Contribution — Year 1	~\$30,100	~\$35,000	~\$39,200
Net Contribution — Year 2+	~\$31,600	~\$36,500	~\$40,700

As facility rental grows, weekend app days decrease — but add-on revenue offsets this, and the combined portfolio grows together. Weekday evenings are always unaffected. The add-on model turns a scheduling conflict into a value proposition for renters.

Revenue — Direct Partner Agreements

Block pricing with anchor partners at \$25/spot/day = \$750/full lot/day. Blocked from app; no platform fees. MIA, MCAD, and Children's Theatre are priority targets.

Partner Days/Year	Rate/Lot/Day	Annual Revenue
20 days	\$750	\$15,000
40 days	\$750	\$30,000
60 days	\$750	\$45,000

Startup Costs

Signage	\$800
ParkWhiz / SpotHero listing setup	\$0-\$200
Insurance review / additional coverage	\$500
Total Startup	~\$1,500

Operational Notes

- App listings configured as time-windowed sessions: 'Mon–Thu 5pm–8am' and 'Fri–Sun all day', both platforms support this natively
- Scheduling platform must link the parking and facility rental calendars; when a room is booked, parking add-on is presented and lot is blocked if selected
- MIA events team is the highest-priority first contact. Secure a standing block agreement before the app listing goes live. Preferred Whittier neighbor partner already expressed interest with LIS, confirm and secure standing block with them second.
- Tow partnership handles enforcement — no dedicated staff needed

Risk & Feasibility

- Fastest to launch and lowest capital requirement across the full portfolio
- Evening and weekend demand windows align with Eat Street restaurant overflow and arts venue traffic — the right lot for the right hours
- Calendar coordination between parking and facility rental is operationally critical — must be configured before launch
- Confirm lease terms at LIS permit third-party parking revenue prior to launch
- Feasibility rating: HIGH — recommended for immediate pilot

4. Crisis-to-Community Response Model

Behavioral Health & Peer Support Services | Accola

Overview

A community-based outpatient behavioral health and peer support model supporting individuals as they move from crisis toward stability. Services include licensed therapy and Certified Peer Support Specialist (PSS) services under a mixed payer model (Medicaid, commercial insurance, private pay). Delivery can be on-site or telehealth.

Program Scope

- Outpatient behavioral health therapy (licensed and pre-licensed therapists)
- Certified Peer Support Specialist (PSS) services
- Mixed payer model — weighted toward commercial insurance, then Medicaid, then private pay
- Community-based nonprofit clinic model; on-site or telehealth delivery

Staffing Assumptions

Role	FTEs	Sessions/Day	Est. Annual Salary
Licensed Therapist	2	5 each (Year 1)	\$78,000 each
Pre-Licensed Therapist	1	5 (Year 1)	\$55,000
Clinical Supervisor (allocation)	0.5	Supervision	\$63,000 (allocated)
Peer Support Specialist	2	20 units/day	\$40,000 each

Sessions/day note: 5 billable sessions/day is used as the Year 1 planning assumption — this reflects realistic administrative time, documentation, and credentialing/referral ramp-up for a new program. 6 sessions/day is achievable at steady state (Year 2+) once workflows are established and caseloads are full.

Revenue Assumptions

Therapy — blended rate	\$120/session
Sessions/day — licensed therapists (Year 1)	5 per therapist × 2 therapists
Sessions/day — pre-licensed (Year 1)	5

Weeks/year (therapy)	48
Peer support units/day	20
Peer support rate/unit	\$25
Peer support work days/year	230
Peer support productivity rate (Year 1)	75%

Revenue Proforma – Year 1 (Conservative)

Therapy Revenue

Licensed therapists (2 × 5 sessions × 48 wks × \$120)	~\$288,000
Pre-licensed therapist (5 sessions × 48 wks × ~\$80 blended)	~\$112,000
Clinical supervision billing	~\$63,000
Total Therapy Revenue	\$463,000

Peer Support Revenue

Peer support (20 units × \$25 × 230 days × 75%)	\$86,250
Total Peer Support Revenue	\$86,250

Year 1 Total Program Revenue: \$549,250 | Steady-State Revenue (6 sessions/day, 85% PSS): ~\$640,750

Expense Proforma – Year 1

Licensed therapists (2 × \$78,000)	\$156,000
Pre-licensed therapist	\$55,000
Clinical supervisor (0.5 allocation)	\$63,000
Peer support specialists (2 × \$40,000)	\$80,000
Benefits + payroll taxes (~25% of salaries)	\$88,500
Total Staffing	\$442,500
Non-staff — EHR, insurance, supplies, billing	\$83,000

Total Expenses	\$525,500
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Net Summary – Year 1 vs. Steady State

Metric	Year 1 (5 sessions/day)	Steady State (6 sessions/day)
Total Revenue	\$549,250	~\$640,750
Total Expenses	\$525,500	~\$525,500–\$593,000
Net Contribution	\$0 to +\$24,000*	+\$47,000–\$115,000**
Margin	~0–4%	~7–18%

**Year 1 net is presented as a range to reflect payer mix uncertainty and credentialing timing. If Medicaid share is higher than planned (blended rate falls to ~\$105), revenue is ~\$515K and the model approaches breakeven. If commercial mix is as planned, net approaches \$24K.*

***Steady-state net depends on whether salary increases are applied and whether non-staff costs grow with volume. Range reflects these variables.*

Startup Costs & Timeline

Credentialing & licensing	\$15,000
EHR system setup	\$20,000
Facility / telehealth technology	\$18,000
Initial staffing — pre-revenue ramp	\$20,000
Total Startup	~\$73,000

Break-even timeline	12–18 months
Credentialing timeline (per payer)	90–120 days — begin process before any staff are hired
Full caseload ramp period	6–9 months

Risk & Feasibility

- Strong revenue potential and deep mission alignment with Accola's community focus
- Key constraint: staffing capacity — credentialed therapists (LCSW, LMFT) are competitive to recruit and retain in Minneapolis
- Payer mix is the primary financial variable — a Medicaid-heavy caseload reduces the blended rate and could push Year 1 to breakeven rather than positive
- Credentialing: each payer takes 90–120 days; this must be initiated well before the program goes live to avoid a revenue gap

- Best approach: phased launch — telehealth-first to limit facility overhead, with on-site expansion in Year 2
- Feasibility rating: MEDIUM — recommended for phased exploration

5. Digital Studio Rental & Production Services

Asset Monetization | Accola Digital Studio | 2200 Nicollet Ave, Whittier

Overview

Leverages existing Accola digital studio equipment and space to generate earned revenue through a blend of space/equipment rental and production services. Staff lead (Mike Kabeya) serves in a business development and production capacity. Multi-service or retainer model projected to break even in Year 1.

Location note: The digital studio is currently housed at the AD Center. A potential move to the third floor of 2200 Nicollet Ave (Minneapolis) has been identified but not yet decided. The financial model below applies to either location; however, the Minneapolis location would unlock proximity to MIA, MCAD (~800 students), and Children's Theatre as a natural client base — a meaningful advantage not available at the St. Paul site. This location decision should be made before any marketing or client outreach begins.

Service Model Options

Model A — Space & Equipment Rental

Offering	Hourly or half/full-day studio rental with equipment
Target clients	Podcasters, content creators, college students, nonprofits, small businesses
Revenue type	Transactional

Model B — Production Services Retainer

Offering	Ongoing content production (video, audio, editing)
Target clients	Businesses and nonprofits needing regular content — colleges, community orgs, local businesses
Revenue type	Monthly retainer

Model C — Multi-Service Blend (Recommended)

Combination of rental, production services, and light retainer agreements for predictable revenue alongside transactional bookings. Eat Street / arts corridor location supports organic awareness among creative professionals.

Annual Revenue Proforma — Conservative Case

Studio rentals (avg 2 bookings/wk × \$400 avg × 48 wks)	\$38,400
Production services (10 hrs/wk × \$100 × 48 wks)	\$48,000
Retainer clients (2 clients × \$2,000/mo × 12 mo)	\$48,000
Gross Revenue	~\$134,400

Avg booking value of \$400 reflects a blend of hourly (\$100), half-day (\$325), and full-day (\$600) bookings. Revised upward from prior \$350 average based on corrected half-day and full-day rates.

Expense Proforma

Staff (partial salary allocation)	\$60,000
Studio space rental (if reinstated and staying in St Paul)	\$12,000
Software licenses & maintenance	\$5,000
Marketing / business development	\$3,000
Total Operating Costs	~\$80,000

Net Summary

Revenue	Expenses	Net Contribution	Monthly Break-Even
~\$134,400	~\$80,000	~\$54,400	~\$6,700/month

Startup costs are minimal — existing equipment means no major capital outlay. Break-even projected in Year 1 at moderate booking volume. Market-corrected rates add ~\$5K to the original net estimate.

Scenario Analysis

Scenario	Annual Revenue	Net Contribution
Rental-only (low bookings)	~\$45,000	~(\$15,000) — below break-even
Multi-service blend (base case)	~\$134,000	~\$54,000

Full retainer + production	~\$168,000	~\$88,000
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Startup Costs

Marketing materials & pricing sheet	\$1,000
Booking / scheduling platform	\$500
Equipment inventory & maintenance check	\$2,000
Total Startup	~\$3,500

Risk & Feasibility

- Low capital exposure — existing equipment and staff reduce barriers to launch
- Eat Street / arts corridor location (near MIA, MCAD, Children's Theatre) supports organic discovery among creative professionals (enhances Minneapolis move)
- Limited mission alignment noted in feasibility scoring — position as a complementary income stream, not a core program
- Revenue model depends heavily on staff's capacity and business development activity
- If studio rental is not reinstated, cost structure improves by \$12,000/year
- Consider a performance-based compensation component to align staff incentives with bookings
- Feasibility rating: HIGH — recommended for pilot

6. Facility / Workspace Rental

Asset Monetization | Accola / Learning in Style | 2200 Nicollet Ave, Whittier / Eat Street

Location Context

LIS sits on Eat Street in the Whittier neighborhood — within two blocks of the Minneapolis Institute of Art (MIA), Minneapolis College of Art and Design (MCAD), and Children's Theatre Company. This arts and culture cluster, combined with Eat Street's dense restaurant and event activity, creates consistent demand for meeting and event space from nonprofits, arts organizations, small businesses, and community groups. Comparable venues in the immediate area — including Sabathani Community Center and the Minneapolis American Indian Center — confirm strong demand at similar price points.

Available Spaces & Capacity

Space	Est. Capacity	Best Use	Notes
Great Room	50–80 people	Events, workshops, community gatherings	Primary rental space — largest footprint; well-suited for arts org and nonprofit events
Classroom 10	15–20 people	Training, small meetings, workshops	Whiteboard / AV setup; target MCAD, nonprofits, Eat Street businesses
Classroom 20	15–20 people	Training, small meetings, workshops	Whiteboard / AV setup; same target market as Classroom 10

Daily Rates (7 Hours)

Space	Standard Rate	Nonprofit Rate	Implied Hourly
Great Room	\$700/day	\$500/day	\$100/hr — creates full-day incentive vs. \$125/hr hourly
Classroom 10	\$350/day	\$260/day	\$50/hr — appropriate bundle discount
Classroom 20	\$350/day	\$260/day	\$50/hr — same as Classroom 10

Availability Assumptions

Primary rental days	Friday, Saturday, Sunday
Available rental hours/day	7 hours (9am–4pm or similar block)
Available rental days/year (Fri–Sun)	~156 days
Blackout days (programming, holidays)	~20 days
Net available days/year	~136 days

Utilization Scenario Analysis – Great Room (Daily Rate)

Scenario	Utilization	Days Booked	Gross Revenue	Net*
Conservative (25%)	25%	34 days	\$23,800	~\$16,600
Base Case (40%)	40%	54 days	\$37,800	~\$28,200
Growth (55%)	55%	75 days	\$52,500	~\$40,700

*Net = Gross minus staff coordination cost (\$9,100 = ~7 hrs/wk × \$25 × 52 wks) and maintenance/supplies (\$2,400). Year 1 includes one-time setup of ~\$1,500.

Full Facility Annual Proforma – Base Case (40% Utilization)

Great Room (54 days × \$700)	\$37,800
Classroom 10 (54 days × \$350)	\$18,900
Classroom 20 (54 days × \$350)	\$18,900
Gross Revenue — All Three Spaces	\$75,600
Staff coordination (~7 hrs/wk × \$25 × 52)	(\$9,100)
Maintenance / cleaning supplies	(\$2,400)
Scheduling platform / app fee	(\$1,200)
One-time setup (Year 1)	(\$1,500)
Net Contribution — Year 1	~\$61,400
Net Contribution — Year 2+	~\$62,900

Classroom daily rate revised from \$400 to \$350 to align with market. Reduces gross by ~\$2,700 vs. prior version but increases pricing confidence.

At 40% utilization, facility rental remains one of the strongest net contributors in the portfolio. The Eat Street / arts corridor location is a meaningful competitive advantage —

comparable venues in less destination-driven locations charge similar rates with less built-in demand.

Scenario Summary – All Three Spaces Combined

Item	Conservative (25%)	Base Case (40%)	Growth (55%)
Gross Revenue	\$37,800	\$75,600	\$104,775
Operating Costs	(\$12,700)	(\$12,700)	(\$12,700)
Year 1 Net (incl. setup)	~\$23,600	~\$61,400	~\$90,600
Year 2+ Net	~\$25,100	~\$62,900	~\$92,075

Priority Client Segments – Location-Specific

- Minneapolis College of Art and Design (MCAD) — student and faculty project meetings, critique sessions, workshops; ~800 enrolled students
- Children's Theatre Company — rehearsal, production team meetings, community outreach workshops
- Eat Street business community — off-site team meetings, private events, staff training for restaurant groups along Nicollet
- Whittier Alliance and neighborhood nonprofits — community meetings, organizing gatherings, resident programming

Operational Notes

- Staff (Tamika, Melody) can absorb coordination with additional hours — no new hire required at pilot
- Areas requiring security must be identified before external groups access the building (offices, files, restricted classrooms)
- Scheduling platform (e.g., Skedda, HourlySpaces) handles booking, payments, and calendar conflicts — \$100-\$200/month
- Standard rental agreement should cover liability, conduct, AV use, and setup/breakdown responsibilities
- Full-day pricing at \$700/\$350 creates a meaningful incentive vs. hourly rates — expect most bookings to be half-day or full-day

Startup Costs

Scheduling platform setup	\$200
Signage / wayfinding for external renters	\$500
Rental agreement template (legal review)	\$500
Cleaning supplies stock	\$300
Total Startup	~\$1,500

Risk & Feasibility

- Lease restrictions — confirm external rental is permitted under Accola's current lease terms before launch
- Staff time — coordination is light but must be clearly assigned; risk of falling through the cracks if ownership is unclear
- Space conflicts — programming schedule must be locked before opening rental calendar to external bookings
- Location advantage is real but untested — actual demand needs pilot validation before scaling to growth scenario
- Feasibility rating: HIGH — recommended for immediate pilot alongside parking lot