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BEA New Hampshire Department of BUSINESS AND ECONOMIC AFFAIRS

June 5, 2023

His Excellency, Governor Christopher T. Sununu
and the Honorable Council
State House
Concord, New Hampshire 03301

REQUESTED ACTION

Authorize the Department of Business and Economic Affairs (BEA), Division of Economic Development, to enter into a **sole source amendment** to an existing contract with McKinsey & Company, Inc. (VC#331384), (PO#1090360), of Washington, District of Columbia, by increasing the price limitation by $10,000,000 from $1,000,000 to $11,000,000 and extending the contract end date from June 30, 2023, to June 30, 2024, effective upon Governor and Executive Council approval. The original contract was approved by Governor and Executive Council on January 18, 2023, Item #56. This is an allowable use of ARPA SFRF funds under Section 602(c)(1)(A) to respond to the public health emergency or its negative economic impacts. **100% Federal Funds**

Funds are available as follows:

03-22-22-220510-26680000
ARP Business Support Portal
102-500731 – Contracts for Program Services

FY2023
$10,000,000

EXPLANATION

Establishment of a "one stop" online business portal in New Hampshire has been a goal for a long list of state officials and agencies for decades. A single online location where an employer, with a single sign-on password, can access systems that are customized to their business needs, easily find regulatory requirements, filing deadlines, forms, and checklists will save them time and money as well as provide efficiency benefits to State government.

Online activity increased during the COVID pandemic, exposing current system inefficiencies and significantly raising customer expectations for a sole source for access to information on state business resources, licensing, permitting, tax payments, registrations, etc. In January, BEA reignited this effort with a competitive-bid project to fully engage the business community and nine state agencies to specifically identify what the state had available online, what they didn't, and how that lined up with what the expectations were on the user side. The vendor for this project quickly developed a 100+ page analysis and strategy document in close coordination with BEA and DOIT. This report is included for your review.

100 North Main Street, Suite 100
Concord, New Hampshire 03301

603.271.2341

visitnh.gov nheconomy.com choosenh.com

The strategic implementation plan was developed utilizing research from more than thirty interviews, direct interaction with ten state agencies and their information technology staff, a review of all 50 states, and data analysis from partnering state agencies. Components of this new system are slated to include:

- Landing page, basic search and navigation, accessibility settings, triage mechanisms to direct questions and information to appropriate agencies;
- Profile management, single sign-in designations, personalized dynamic checklists to track state required filings, permits, etc.;
- Outcome metrics and satisfaction monitoring; and
- Customized access to state vendor RFPs and other opportunities to do business with state agencies.

Achieving this goal is within sight, and we can get there with this investment. While this is a sole source request pursuant to MOP 150 IX, Paragraph A, this request amends our competitively bid contract from earlier this year and will serve as the natural continuation and completion of the project, within the federally defined ARPA deadlines. The Vendor's understanding of the state's digital assets, individual agency digital strategies, and knowledge of State digital infrastructure place them in a position to help us achieve this goal.

States that have invested in this type of system have seen significant benefits, including an average of 30% higher growth rates in the number of small businesses. That would put New Hampshire on track to increase the number of business applications per capita (we are currently 45th) and see as much as $100 million in additional business revenues over the next five years.

The benefits are not exclusively for business. States with these systems have reported multiple cost savings and operational impacts, including:

- Rhode Island saw filing processing times cut from two weeks to two hours;
- Kentucky reduced the time it takes users to make filings by up to 75%;
- Delaware saw significant out of state and international interest in starting businesses; and
- Connecticut reports saving an average of 6 hours of time for those starting businesses there.

As the only state in the region with this type of system, New Hampshire would extend its reputation as a place that provides its business community with a competitive advantage.

The Attorney General's office has reviewed and approved this contract as to form, substance, and execution.

If Federal Funds become no longer available, General Funds will not be requested to support this project.

In order to see the benefits of this effort come to life and to achieve this long-standing goal, we humbly request that you strongly consider our request to amend the existing contract and allow this project to be completed on time and provide these long-sought-after benefits to the state and our business community.

Respectfully submitted,

Taylor Caswell
Commissioner

STATE OF NEW HAMPSHIRE
DEPARTMENT OF INFORMATION TECHNOLOGY
27 Hazen Dr., Concord, NH 03301
Fax: 603-271-1516 TDD Access: 1-800-735-2964
www.nh.gov/doit

Denis Goulet
Commissioner

June 14, 2023

Taylor Caswell, Commissioner
Department of Business and Economic Affairs
State of New Hampshire
100 Main Street, Suite 100
Concord, NH 03301

Dear Commissioner Caswell:

This letter represents formal notification that the Department of Information Technology (DoIT) has approved your agency's request to enter into a contract amendment with McKinsey & Company, Inc., as described below and referenced as DoIT No. 2024-017A.

The purpose of this request is for the establishment of a "one stop" online business portal in New Hampshire.

The Total Price Limitation will increase by $10,000,000, for a New Total Price Limitation of $11,000,000, effective upon Governor and Council approval through June 30, 2024.

A copy of this letter must accompany the Department of Business and Economic Affairs' submission to the Governor and Executive Council for approval.

Sincerely,

Denis Goulet

DG/jd
DoIT #2024-017A

cc: Nicole Warren, IT Manager
Alexander Fries, DBEA

State of New Hampshire
Department of Business and Economic Affairs
Amendment #1 of P-37 Contract Agreement

This 1st Amendment to the McKinsey contract (hereinafter referred to as "Amendment #1") is by and between the State of New Hampshire, Department of Business and Economic Affairs (hereinafter referred to as the "State" or "Department") and McKinsey & Company, Inc. (Vendor #331384) (hereinafter referred to as "the Contractor"), 1200 19th St NW Suite 1000; Washington, DC 20036-2427.

WHEREAS, pursuant to an agreement (the "Contract") approved by the Governor and Executive Council on January 18, 2023, Item #56 the Contractor agreed to perform certain services based upon the terms and conditions specified in the contract and in consideration of certain sums specified; and

WHEREAS, pursuant to Form P-37, General Provisions, Paragraph 18, and Exhibit C-1, Paragraph #4, the Contract may be amended upon written agreement of the parties and approval from the Governor and Executive Council; and

WHEREAS, the parties agree to extend the term of the agreement, and increase the price limitation; and

NOW THEREFORE, in consideration of the foregoing and the mutual covenants and conditions contained in the Contract and set forth herein, the parties hereto agree to amend as follows:

1. Form P-37 General Provisions, Block 1.7, Completion Date, to read: June 30, 2024.
2. Form P-37, General Provisions, Block 1.8, Price Limitation, to read: $11,000,000
3. Exhibit B Scope of Services, as attached
4. Exhibit C Schedule and Payments, as attached
5. All terms and conditions of the Contract not inconsistent with this Amendment #1 remain in full force and effect.

Contractors Initials TD

Date 06/16/2023

State of New Hampshire
Department of Business and Economic Affairs
Amendment #1 of P-37 Contract Agreement (continued)

This amendment shall be effective upon the date of Governor and Executive Council approval. IN WITNESS WHEREOF, the parties have set their hands as of the date written below,

State of New Hampshire
Department of Business and Economic Affairs

6/15/2023
Date

Name: Taylor Caswell
Title: Commissioner

McKinsey and Company, Inc. Washington D.C.

06/20/2023
Date

Name: Tony D'Emidio
Title: President

The preceding Amendment, having been reviewed by this office, is approved as to form, substance, and execution.

OFFICE OF THE ATTORNEY GENERAL

06/20/2023
Date

Name: Mark W. Dell'Orfano
Title: Attorney

I hereby certify that the foregoing Amendment was approved by the Governor and Executive Council of the State of New Hampshire at the Meeting on **June 28, 2023**.

Date

Name:
Title:

EXHIBIT B
AMENDMENT #1 SCOPE OF SERVICES

Overall Scope:

McKinsey & Company, Inc. Washington D.C. ("McKinsey") will execute the technical discovery, design, and build for an integrated online services product that supports small businesses throughout the state called the Business Services Portal (BSP). McKinsey will work with BEA and DoIT to develop the portal's content, design the digital product, and complete the technical build of the product. This work will be completed in three overlapping phases over a one-year duration. A high-level description of each phase's scope is provided below, however the specific activities and deliverables associated with these phases ("Project Charters") shall be developed and mutually agreed upon by the parties at the beginning of each phase, pursuant to the "Project Charter Process" discussed below.

This scope of services is in addition to, not in place of, what was previously approved at the Jan. 18, 2023, meeting of the Governor and Executive Council (Item 56).

BSP Build Phase 1 – Production of a Minimum Viable Product
Estimated Duration: Months 1-4
Overall Scope: McKinsey will use an agile approach to execute this phase and will work with the BEA and DoIT to implement a static MVP portal website. McKinsey will also support BEA and DoIT to develop materials for business user testing. The expectation is the MVP will offer easy access to three dozen services that represent more than 80 percent of business service activity (and identify how to address additional services in future iterations of the BSP). During this first phase, McKinsey will also develop a change management and communications plan for the entirety of the contract and will coordinate with state agencies to develop content for the portal as needed. The specific MVP features, governance structure, as well as the change management and communications plan will be included within the Phase 1 Project Charter, along with any relevant activities or deliverables agreed upon between the parties.

The MVP product will have the following features, to be further defined by the Phase 1 Project Charter:

1. **Static landing page** – A central location on the BEA website that end-users can use to access:
    - Permitting
    - Registrations
    - Filing
    - Licensing
    - Support services (i.e., employment, workforce, technical support)

    The page will also have access points to each of the prioritized services the "Business Services Portal Development" implementation plan indicated were of high use to end-users, such as registering businesses through the Secretary of State's Office, paying taxes through the Department of Revenue Administration, and accessing common permits through the Department of Environmental Services.

2. **Basic search and navigation function** – The search function offers users in-depth access to New Hampshire business services by allowing them to type in what they are looking for. In this iteration, the search results would be static and only provide access to existing services from the state and non-state partners (e.g., the Small Business Development Center). However, this feature will have the capability for expanded functionality, allowing for recommended results and predictive searching when user profiles become active on the BSP (see Phase 3).

    This also includes a basic web form that will triage questions and help direct users to specific agency websites and contact information for the person or office that can best address the user's questions.

3. **Getting started checklist** – This would be a general, static list of requirements to start a small business, with the choice to select a more detailed list for specific industries. It will include information on how to access state services as well as local requirements and non-state resources. Like with the search and navigation function, this will be upgradable based upon the creation of single sign-on functionality and user profiles.

4. **Accessibility settings** – As part of the MVP design and build, McKinsey will incorporate accessibility settings and features to ensure all populations in the state can best access its features. This will include compliance with NH state digital accessibility requirements, the ability for users to adjust language settings and font size as needed, and the incorporation of a help page if they have technical issues with the website.

BSP Build Phase 2 – Expanded Functionality
Estimated Duration: Months 3-11
Overall Scope: By the end the of contract, McKinsey will produce an enhanced BSP with robust functionality. McKinsey will take an agile approach and work with BEA to conduct user testing as necessary. The enhanced BSP process and additional MVP portal features will be included within the Phase 2 Project Charter, along with any relevant activities or deliverables agreed upon between the parties. At a high level, these features may include the following:

1. **Profile management** – The user will be able to create a profile on the BSP that will allow the website to target and recommend services specific to their needs and their status across the business life cycle. For example, if the user says it wants to start a restaurant in Laconia, the user will see services that address the needs of a new business in the hospitality industry and offer links to municipal and regional services upon log in.

2. **Support in developing and executing a path to federated single sign-on** – This is where the user would be able to create a single username and password within the BSP (or other state services), which would then allow the user access to all their business-related state services. This would save time and expand access to address other needs. For example, if a person creates a profile within the BSP, it then could use that same username and password to register a business, pay taxes, or renew occupational licenses.

   For both the profile management and single sign-on, McKinsey will work with DoIT to conduct a vendor scan and assure best practices as it pertains to the protection of both state and user data. McKinsey will support DoIT in the onboarding of the federated single sign-on vendor and the integration with other portal features as necessary. Note that if legislation is required to enable a federated single sign-on for certain services, McKinsey will work with DoIT and the vendor to integrate the feature for those services that do not require legislation and create a technical road map for those services that cannot be fully integrated by the end of Phase 2.

3. **Personalized user needs checklist** – With the user profile and single sign-on in place, this would allow the BSP to create a personalized checklist for their specific industry needs and, when applicable, deadlines. Users would be able to check off when they have completed a task, so that each time they log in, they have clear direction on next steps.

4. **Personalized list of procurement documents** – As with the personalized user needs checklist, McKinsey will work with DoIT to integrate open procurement opportunities into the portal. When a user logs in, they will be able to see a customized list of procurement documents (i.e., bids, requests for information, requests for proposals) that would allow end users to instantly access state purchasing needs applicable to their business. This list would be upgradable in future iterations to allow for notifications of deadlines and notice of decisions.

5. **Additional state services** – The second phase of the BSP will include incorporation of access points to more than two dozen additional services, which will address the needs of 99 percent of business service activity in New Hampshire.

6. **Accessibility settings** – McKinsey will continue to ensure that all added features follow state digital accessibility requirements. In addition, within the profile management, users would be able to choose preferred language and other accessibility features to future customize their experience during future sessions.

BSP Build Phase 3 – Future Planning and Change Management
Estimated Duration: Months 8-12
Overall Scope: Phase 3 will take place concurrently during the latter half of Phase 2 and will be completed by the end of the contract. Phase 3 will be encompassed by two parts.

Part 1: McKinsey will work closely with BEA and DoIT to identify and address any technical and functional issues that arose in the first two phases and will make necessary updates to the product. Those changes could come from a survey and/or set of interviews conducted by BEA with McKinsey's support to state agencies and end users to determine what features are being used, which ones require technical adjustments, and if new technologies can be incorporated to improve existing BSP functionality. It will also add access points to any remaining state businesses services not previously included, if any, in the first two phases as well as incorporate select non-state partner services into the portal (BFA, SBDC).

Within this phase would be a report on key performance indicators (KPIs) that McKinsey and BEA established to track the first year of BSP usage, (though KPIs applicable to the MVP release would also be available beforehand upon request). From there, McKinsey would develop both baselines and targets for how to improve such KPIs as well as new measures to track long-term value (such as international visitors, user satisfaction, and percent of businesses in compliance with state requirements).

Part 2: McKinsey will develop a "Phase 4" strategic implementation plan that considers services and functionality out-of-scope for this contract period but that BEA and DoIT could include in later BSP releases, such as:

- **Enhanced AI-powered help/navigation** – With the enhancement of AI programs such as ChatGPT and Google's Bard, there is promising opportunity to incorporate such functionality into the BPT chat boxes and search. How AI could be incorporated into the BSP will depend on the usefulness and privacy concerns of the software during this evaluation.
- **Smart questionnaire** – Beyond information provided within the profile, smart questionnaires could help further refine the information provided to end-users and directly address challenges that, in earlier iterations of the BPT, may still require conversations with departments directly.
- **Mobile capabilities** – While the BSP would be a robust site for users of traditional computers, there would need to be mobile enhancements that would optimize users that access the BSP on phones and tablets. McKinsey would lay out a strategy for such access, which could also include a BSP iPhone and Android app.
- **Notifications** – From the profile and single-sign on, the BSP could then allow for notifications of deadlines, outstanding tasks, and changes to state laws and rules.
- **Form and document digitization** – While each agency is working within their own environments to digitize forms and other documents, it is inconsistent within each agency. McKinsey would provide a roadmap within its strategic implementation plan that looks at ways agencies to streamline and standardize this process through working with DoIT.

Project Charter Process:

Before beginning each phase outlined above, the parties shall develop Project Charters which shall specify the specific activities and deliverables associated with the corresponding phase. The development of Project Charters shall be completed pursuant to the process described below:

1. The parties shall draft a Project Charter which identifies the activities and deliverables to be completed within the phase, subject to the Project Service Assumptions in Attachment 1 ("Assumptions"). Any changes to the Assumptions will be through a written amendment to Agreement.

2. The Project Charter shall include any additional relevant boundaries, limitations, assumptions and/or restrictions. This may include mutually agreed upon additional or modified contractual provisions covering the specific Project Charter

3. Upon completion, the mutually agreed upon Project Charter shall be incorporated into the Agreement as an attachment to this Exhibit B, Amendment #1 Scope of Services

Sample Project Charter:

The Project Charters associated with each Phase of the project will be provided in the following format and subject to mutual input and agreement from the parties.

1. **Overview of goal and Scope:** *Includes the high-level goals and scope of work to be completed during the current phase.*

2. **McKinsey Deliverables:** *Specific deliverables to be completed by McKinsey and provided to the State.*

3. **McKinsey Activities:** *Detailed activities that will be completed by McKinsey in furtherance of the deliverables and completion of the phase.*

4. **Client Activities:** *Detailed activities that will be completed by the State, and other participating entities as applicable, in furtherance of the deliverables and completion of the phase.*

5. **Timeline:** *Specific timeline for completion of the activities and deliverables relevant to the current phase.*

6. **Roles and Responsibilities:** *The escalation procedure and project roles and responsibilities for both State and McKinsey staff supporting the Project Charter.*

7. **Assumptions:** *Discussion of any considerations or occurrences that would dictate a change in scope, effort, duration, as well as any relevant boundaries, limitations, assumptions and/or restrictions, including added or modified contractual provisions relevant to the Project Charter's scope, deliverables, and activities.*

Attachment 1 to the Exhibit B Amendment
Project Service Assumptions

1. Service Boundaries (MVP and Phase 2): The Minimum Viable Product (MVP) will not include any interactive digital user journeys, but will be a static, informational website that gives users a single place to access information about business in the state. The expanded functionality phase 2 will provide users, where possible, the ability to have and sign into and out of a single account and to engage with the State's existing digital business services.

2. Data: Data access will be limited to need. The state will verify the accuracy of any data provided. Where any use of personally identifiable or other highly sensitive data is needed, the state will supply dummy or deidentified/ anonymized data so that McKinsey is not exposed to any private or protected data. McKinsey will provide the state with templates and support as necessary to make the process to provide dummy data simple and efficient.

3. Build and Deployment: The site will be developed using the state's existing design library, look, and feel wherever possible. Services will be performed in development and non-production test environments with McKinsey being provided, as needed, access to the state's development environment, service content /information (including "Terms of Use" and "Privacy Policy"), and technical access to digital service integration points. The state will be required to conduct certain aspects of the build and delivery of the MVP and portal's features, including but not limited to, determining regulatory sufficiency of the portal, final testing (including portal/system, security, assessments & penetration), the deployment of production code, and third-party API integrations. Once deployed, the state will be responsible for all ongoing maintenance of the site, including site support and customer service related to system/portal errors, downtime, or cyber incidents (incl. disaster recovery/business continuity).

4. Access and Security: SSO, Identity & Access Management (IAM), set up of sensitive keys, secret key management (incl. external government agencies Data Exchange) and HyperCare for business user registration & system onboarding will be managed by the state or its vendor. The state will maintain responsibility for the data protection and cybersecurity of its API Calls, devices, systems, and networks. McKinsey will follow the administrative, technical, and organizational measures agreed in the Charters to comply with the Client's access and security protocols.

5. General: Each party will provide appropriate counterpart technical expertise and support during the effort. The state is responsible for its (i) regulatory and compliance requirements and conveying any requirements to McKinsey; and (ii) evaluation and final decision-making regarding the scope of the project, including whether to implement, the portal, outcomes & any programmatic interventions, or recommendations.

EXHIBIT C
AMENDMENT #1 SCHEDULE AND PAYMENTS

Below are the payment terms of this Agreement.

Contract Price
Total contract shall not exceed: $11,000,000

Payment Schedule
McKinsey & Company contract term begins upon approval by the Governor and Council and concludes no later than June 30, 2024.

McKinsey & Company will submit monthly progress reports and invoices to the State by the 15th of each month based on the total contract price listed above. Such invoices will be divided into equal monthly payments for the duration of the contract term. Invoices will show current amount being invoiced and cumulative invoiced amount to date. The State will pay McKinsey within 30 days after receipt of the monthly progress reports and invoices. McKinsey & Company will submit a final invoice and any associated final reports as required by the State of New Hampshire, as the originator of funding for this contract, within 60 days of the final report delivered.

Invoice Due Date	Invoice Period	Invoice Amount
March 15, 2023	January – February 28, 2023	$ 250,000
April 15, 2023	March 1, 2023 – March 31, 2023	$ 250,000
May 15, 2023	April 1, 2023 – April 30, 2023	$ 250,000
June 15, 2023	May 1, 2023 – May 31, 2023	$ 250,000
September 15, 2023	June 1, 2023 – August 31, 2023	$2,500,000
December 15, 2023	September 1, 2023 – November 30, 2023	$2,500,000
March 15, 2024	December 1, 2023 – February 29, 2024	$2,500,000
June 15, 2024	March 1, 2024 – May 31, 2024	$2,500,000
Total Contract Price:		**$11,000,000**

Monthly invoices shall be submitted electronically to: cynthia.j.harrington@livefree.nh.gov and cc: rhonda.d.hensley@livefree.nh.gov.

Contractors Initials TD

Date 06/16/2023

State of New Hampshire

Department of State

CERTIFICATE

I, David M. Scanlan, Secretary of State of the State of New Hampshire, do hereby certify that MCKINSEY & COMPANY, INC. WASHINGTON D.C. is a Delaware Profit Corporation registered to transact business in New Hampshire on March 06, 2013. I further certify that all fees and documents required by the Secretary of State's office have been received and is in good standing as far as this office is concerned.

Business ID: **688047**

Certificate Number: **0006221657**

IN TESTIMONY WHEREOF,

I hereto set my hand and cause to be affixed

the Seal of the State of New Hampshire,

this 3rd day of May A.D. 2023.

David M. Scanlan

Secretary of State

MCKINSEY & COMPANY, INC. WASHINGTON D.C.

OFFICER'S CERTIFICATE

I, Ty Haber, the duly elected and acting Treasurer of McKinsey & Company, Inc. Washington D.C., a corporation organized and existing under the laws of the State of Delaware, United States of America (the "Corporation"), do HEREBY CERTIFY that the following is a true and correct copy of certain resolution duly adopted by Unanimous Written Consent in Lieu of Annual Meeting of the Board of Directors of the Corporation, dated effective as of January 1, 2022, and that such resolution is in full force and effect and has not been amended, modified or rescinded as of the date hereof:

Officers' Power and Authority to Act

RESOLVED, that the officers of the Corporation shall have the power and authority to execute and deliver, by and on behalf of the Corporation, all agreements, contracts, corporate instruments, bank instruments, indemnity agreements, loan documents, mortgages, bonds, notes, leases, powers of attorney, releases, tax returns or other instruments, under corporate seal when required, executed in the course of the Corporation's regular business and deemed to be in the best interest and in furtherance of the Corporation's business, including but not limited to issuing consents and signing documents on behalf of the Corporation as a shareholder of its subsidiaries and affiliates, until such time as their power is revoked or the named individual no longer holds office.

I FURTHER CERTIFY, that Tony D'Emidio was elected President of the Corporation by Unanimous Written Consent in Lieu of Annual Meeting of the Board of Directors of the Corporation, dated effective as of January 1, 2022; and as of the date hereof holds the office specified with the Corporation, and as such Tony D'Emidio is duly authorized to sign, in the name and on behalf of the Corporation, any and all documents with regard to the Corporation.

IN WITNESS WHEREOF, the undersigned has executed this certificate this 16th day of June, 2023.

Ty Haber
Ty Haber
Treasurer

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 11/03/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER MARSH USA INC. 501 MERRITT 7 NORWALK, CT 06856-6010 Attn: Norwalk.certrequest@marsh.com / Fax :203-229-6511 CN102965230-STND-GAWU-22-23	CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Federal Insurance Company	20281
INSURER B : N/A	N/A
INSURER C : Sompo America Fire & Marine Insurance Company	38997
INSURER D : N/A	N/A
INSURER E : N/A	N/A
INSURER F :	

INSURED
MCKINSEY & COMPANY, INC.
ATTN: JESSICA DIMITRAKIS
711 THIRD AVENUE, 4TH FLOOR
NEW YORK, NY 10017

COVERAGES **CERTIFICATE NUMBER:** NYC-011509364-01 **REVISION NUMBER: 3**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			3577-74-41	07/01/2022	07/01/2023	EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE [X] OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 2,000,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	POLICY [ ] PRO-JECT [X] LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / RETENTION $							$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N			JCDS1087J0	07/01/2022	07/01/2023	X PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? [N] N/A (Mandatory in NH)						E.L. EACH ACCIDENT	$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

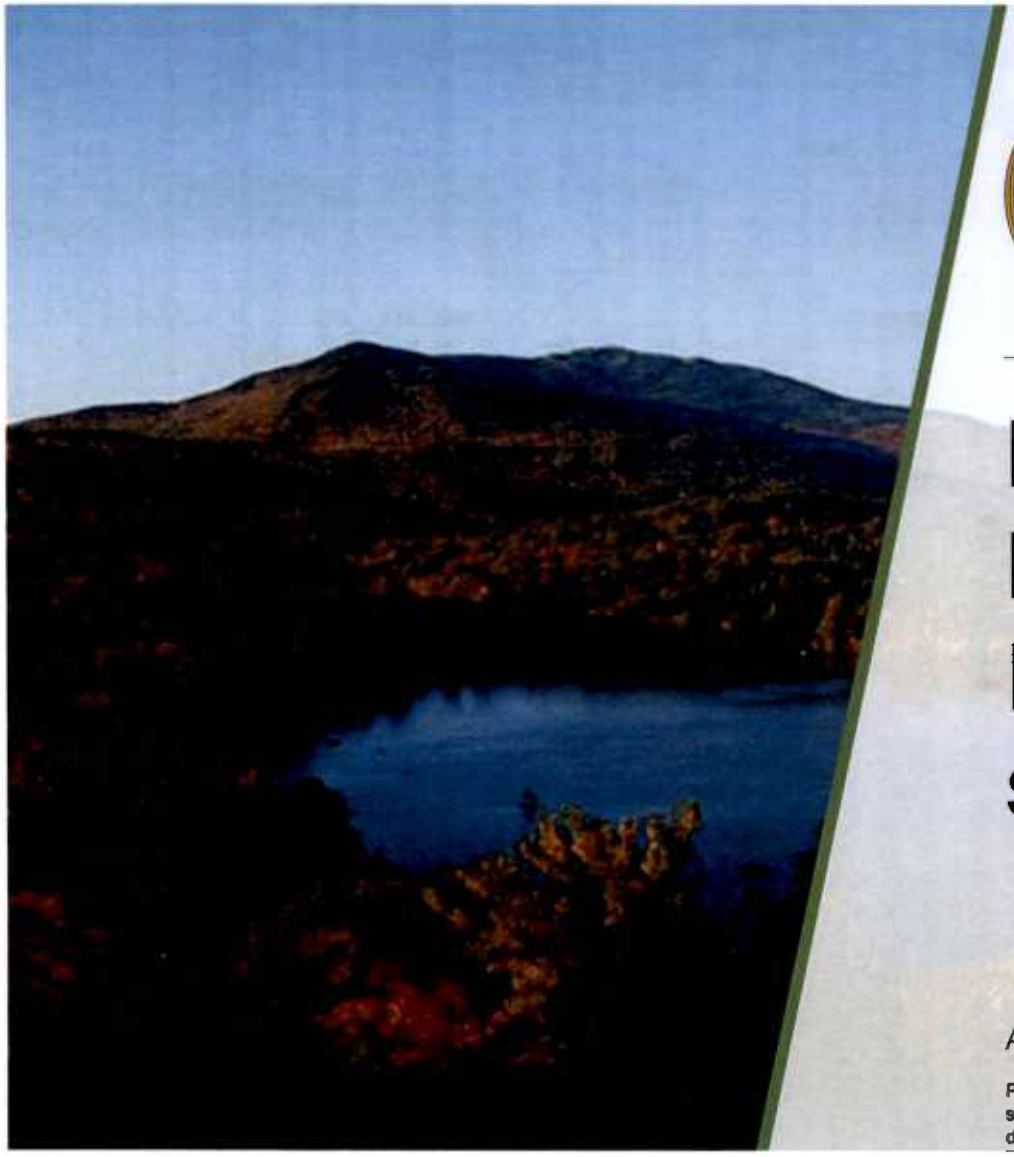
Department of Business and Economic
Affairs-StateofNewHampshire
100 North Main Street
Concord, NH 03301

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Marsh USA Inc.



New Hampshire Business Services Portal

Strategic Implementation Plan

April 2023

Preliminary, pre-decisional, and deliberative. Based on input provided by state agency leaders and staff, to date, and subject to change. Content is descriptive only and is not meant to constitute legal, clinical, or policy advice

The Strategic Implementation Plan can serve as a road map to develop the Business Services Portal

NOT EXHAUSTIVE

What this document provides:

- High level view of plan for implementation and outstanding considerations
- Introduction to MVP/Agile approach
- Potential features & release plan, including:
  - Prioritized services by release
  - Potential features to be included in each release
  - Potential execution plan for each release
- Assessment of current state capabilities
- Potential KPIs for tracking portal success

What this document does not provide:

- Portal information architecture and web design
- Full technical assessment to determine interoperability and feasibility of features
- Exhaustive list of long-term features and services to be included beyond year 1
- Specific process to track baseline and future state of KPIs

Executive Summary

Implementing a Business Services Portal in NH offers the state an opportunity to drive economic gains and become a first mover to serve businesses in New England.

- The Business Services Portal will serve as a single-entry point for business owners or aspiring business owners to **easily complete tasks, receive help and explore opportunities** with multiple NH state agencies and partners

Research from over 30 interviews, a scan of all 50 states, and data from ~10 state agencies has indicated that a portal will enable NH businesses to succeed in every stage of their journey, improve business activity and outcomes, and ultimately make New Hampshire the best state for businesses.

- States with business portals have seen an average **5-year compounded annual growth rate (CAGR) in number of small businesses that is 30% higher** than states without portals
- Estimates suggest that investing up to $10 million in a two-release initial build over ~12 months could result in excess of **$100 million in new business revenue** in as little as 5 years

Using an agile approach to deliver a minimum viable product (MVP) followed by iterative releases of more complex and personalized features and functions will enable the state to realize immediate value from the portal

- The MVP Release can be built in four months and will include 36 of the state's ~65 business-related services, **representing 80% of business service activity** in New Hampshire
- Using an iterative process to conduct technical discovery, build, and user test features of the portal could allow the state to see an **increased number of business services users and website visitors** while recognizing a **decreased operational cost-to-serve users within 12 months post-launch**

Source: Stakeholder and user interviews; Stakeholder workshops; Various state government websites

Strategic Implementation Plan

- **Overview**
- Using an agile approach
- Features and release plan
- Capabilities assessment
- KPI tracking and reporting

Vision for a New Hampshire Business Services Portal

What is the Business Services Portal?

An integrated portal that serves as a single point for business owners to **easily complete tasks, receive help and explore opportunities** with multiple state agencies and partners

Why build a Business Services Portal?

To empower businesses to succeed in every stage of their journey, improve business activity and outcomes, and ultimately **make New Hampshire the best state for businesses**

How will NH implement the portal?

Use an agile approach to deliver a minimal viable product followed by iterative releases of more complex and personalized features and functions

State agencies with services to be included in the portal[1]

Department of Information Technology will be heavily involved as a cross-cutting enabler of the Business Services Portal

1. Does not include non-state agencies such as SBDC and Hannah Grimes who may ultimately have services incorporated in the portal in later stages

Source: Stakeholder interviews; Meetings with BEA leadership

User and stakeholder research identified overarching core pain point themes that a portal can address

Completed research

- Conducted **~30 interviews** with agency commissioners, state employees, RDCs, and NH business owners
- Performed a **50-state scan** of business services portals
- Engaged in an ideation workshop with **12 state employees** representing 6 agencies
- Facilitated a focus group with **10 DOIT colleagues**

Business owner and RDC pain points

"You don't know what you don't know"

Lack of clarity of required and recommended steps

> *"I did not even know we were supposed to register as a health club until a year into it*
>
> – Fitness club owner

Required... says who?

Frustration determining whether something is a state vs. local requirement

Trust in my community

Business owners turn to friends and family for answers but often are misinformed

> *"I never know who is supposed to be in charge – the town or the state?"*
>
> – Restaurant owner

State agency and employee pain points

"Department of" fatigue

Users must visit multiple departments and websites with varying degrees of consistency to fulfill requirements

Manual backend tracking

State employees must manually route and follow up on requests which can add steps for users

Resource constraints

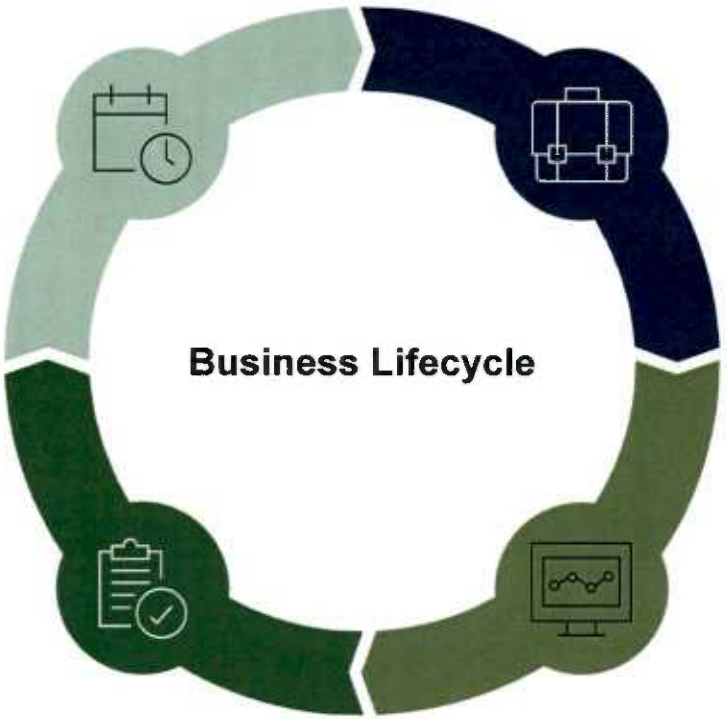
Lack of time, funding, and labor impacts state ability to track and deliver services

> *"The departments are proud of what they do they want credit and exposure, but it's not a great user experience. It's time-consuming for the business to chase down and follow up on these services"*
>
> — State employee

See Appendix C for additional details on user and stakeholder research, including user personas and journey maps

Source: Stakeholder and user interviews; Stakeholder workshops; Various state government websites

Organizing information by user tasks within the business lifecycle can provide a more streamlined user experience



Plan

Resources and guidance for gathering information prior to starting a business

Start

Steps and services used to start a business

Manage

Services and resources used to manage a business

Grow

Resources available to help business owners to grow and expand their businesses

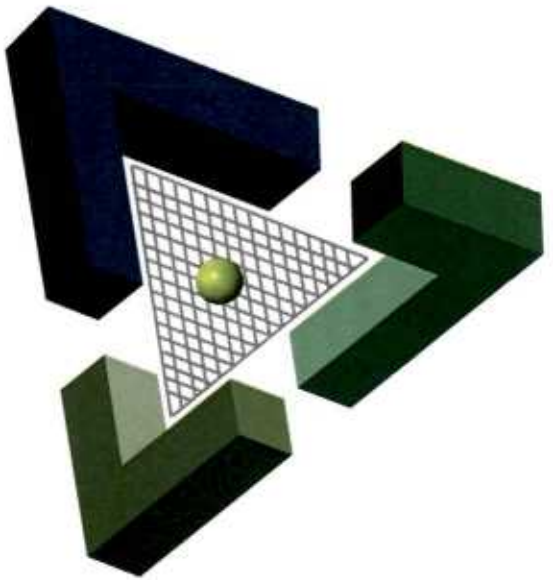
Source: Stakeholder and user interviews; Various state government websites

Three overarching types of user needs emerged that could bring an individual to the Business Services Portal

Tasks

A "I need to complete a business task"

Use a specific business service that NH offers to complete a task



Exploration

C "I need to learn what opportunities are available to me"

Learn about services that you were unaware of and look for new business opportunities

Assistance

B "I need help with something"

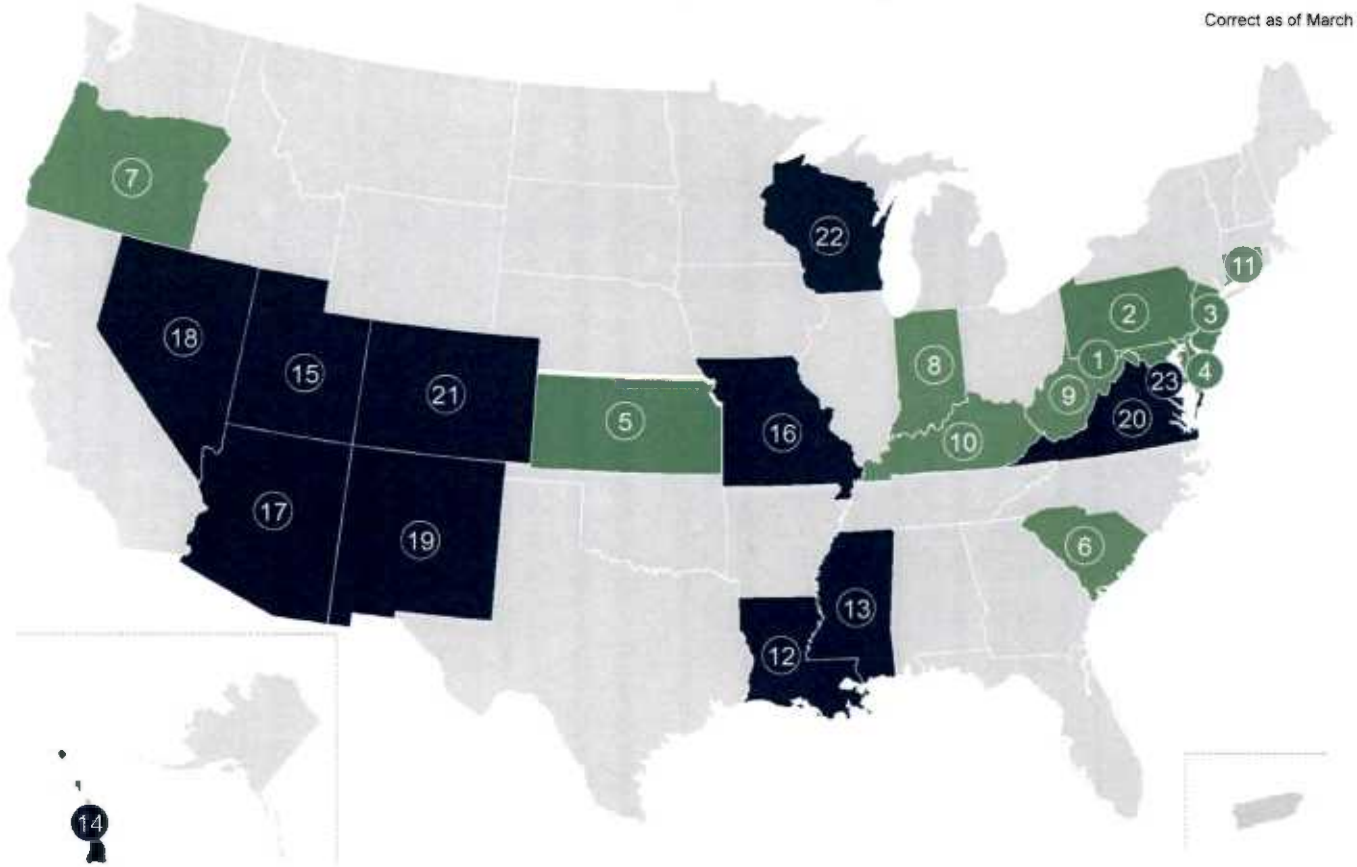
Look for and get help with business services in New Hampshire

1. User feedback to date indicates this may not be the right solution for NH specifically

Source: Stakeholder and user interviews; Various state government websites

Fewer than half of states have a business portal — NH could be a first mover in the New England region

Correct as of March 2023



- Portal is mature with advanced features
- Portal is in early stage and/or has limited features

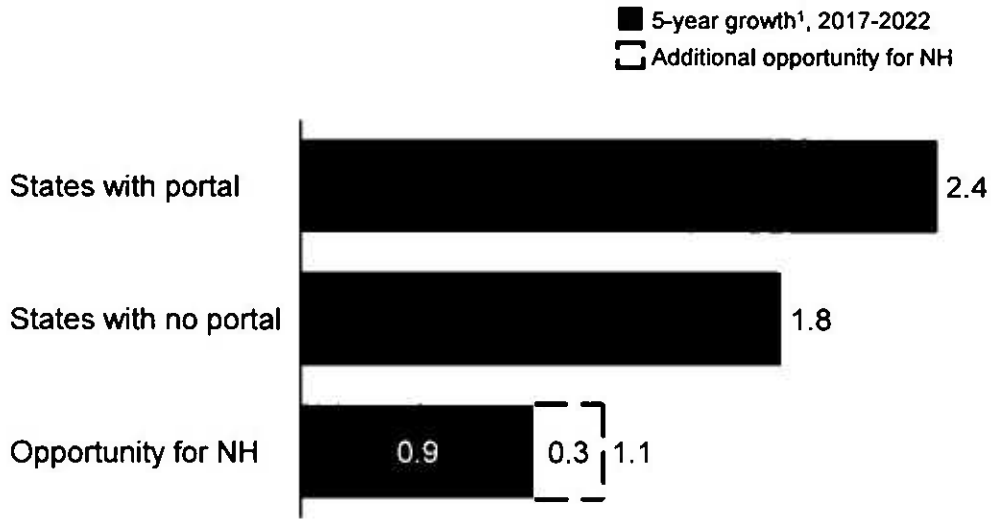
1. Maryland
2. Pennsylvania
3. New Jersey
4. Delaware
5. Kansas
6. South Carolina
7. Oregon
8. Indiana
9. West Virginia
10. Kentucky
11. Connecticut
12. Louisiana
13. Mississippi
14. Hawaii
15. Utah
16. Missouri
17. Arizona
18. Nevada
19. New Mexico
20. Virginia
21. Colorado
22. Wisconsin
23. Washington, D.C.

See Appendix D for case studies on selected states

Source: Outside-in research; Various state government websites

States with business portals had an average 5-year growth in number of small businesses that was 30% higher than states with no portal[1]

Average growth[1] (%) in number of small businesses, 2017-2022



If this multiplier is applied to New Hampshire's current state:

The portal could help New Hampshire to attract an **additional 2,000+ small businesses** over 5 years, adding **nearly 5,000 jobs** throughout the state[2]

Over 5 years, New Hampshire could improve **from 45th nationwide in business applications per capita** (1,094) to **top 25 nationally** (~1,400)[3]

Using the average annual median revenue of a US small business ($72k), New Hampshire could see a **5-year increase of over $100 million** in additional business revenue[4]

1. Growth metric used was Compounded Annual Growth Rate (CAGR)
2. Source: SBA Small Business Economic Profile
3. Source: Census Bureau Business Formation Statistics
4. Source: SBA.gov, Forbes

Additionally, states with business portals report faster registration for startups, overall higher satisfaction, and greater international engagement

Rhode Island

Filing **processing time cut down to 2 hours** from 2 weeks

Kentucky

Reduced time it takes users to make filings **by up to 75%**

Delaware

50% of portal visits were from **international businesses**

86% satisfaction rate among all users

Connecticut

Portal **saves on average 6 hours** for those trying to start a business

Of the 23 states with business services portals:

17
have a **centralized log in** capability

12
use a variation of **"Plan-Start-Manage-Grow"** lifecycle[1]

14
have direct homepage links to **Help/Contact Us** pages

6
have a **virtual chat assistant or type-ahead search bar** to get help

Source: National Governors Association; Kentucky Business One Stop Portal Assessment; Census data; respective state websites

A Business Services Portal implementation can bring operational and financial benefits to both end users and state agencies

The portal will generate data that will enable the state to track benefits, such as increased engagement

Benefits to users

Expand use of state services

Increase visibility of services and understanding of eligibility for services (e.g., employment services, workforce upskilling)

Improve business user satisfaction

Increase user trust and satisfaction with state services

Increase support of marginalized users

Simplify processes and make information more easily accessible and tailored to marginalized businesses

Increase compliance by business owners

Improve visibility of business requirements and make processes easier for users to complete

Benefits to state

Increase business activity across the state

Make it easier to start a business or do business in the state of NH

Optimize backend operations

Limit number of manual filings, applications, and processes to streamline backend operations and improve user triage between agencies

Consolidate vendor use

Leverage a single vendor across agencies for similar use cases to cut costs and streamline operations

Optimize human resources

Free up staff capacity on simple tasks to support users with complex or unique needs

Public sector entities that get user journeys experience right see a 15-25% reduction in cost to serve (details follow)

Source: McKinsey State of the States survey; Expert interviews; Stakeholder and user interviews

Public sector entities that prioritize the user journey experience typically see a 15-25% reduction in cost-to-serve

Cost-to-serve is the cost **directly associated with a service's operation**

Cost-to-serve is the **sum of all expenses incurred in the delivery of services,** from administrators to final users

Typical Cost-to-serve structure

Costs that typically drive the value recognized in public sector digital solutions	**Cost of rework**		Cost of staff time associated with channel switching, repeat calls, and upstream errors
	"Free up" to focus		Streamlining operations allows for a reallocation of staff resources to high impact initiatives
	Licensing Fees		Licensing fees associated with using certain software or third-party tools associated to the service, depending on the features in each release
Additional drivers of cost-to-serve	**Development and maintenance costs**		Cost of developing the user interface design, programming the digital service, hosting the services on a server or cloud platform, and ongoing maintenance and support for the service
	Marketing and promotion costs		Costs associated with public announcement and promotion to mass users within the state

Source: McKinsey State of the States survey; Expert interviews

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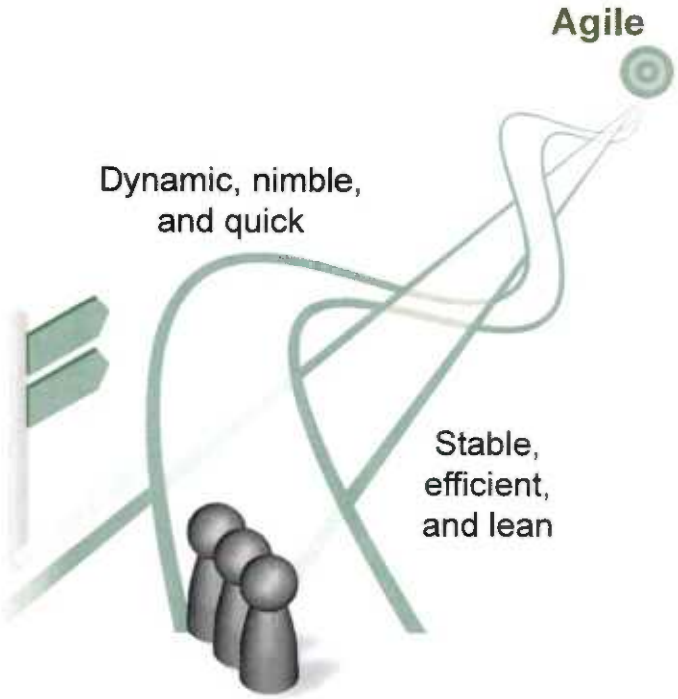
A holistic and agile operating model across 5 categories can enable a successful Business Services Portal implementation

Details follow



There are 5 hallmarks of an agile operating model

Strategy
Set clear perspective on the roles and strategic priorities/goals

Structure
Use different agile mechanisms to group and/or regroup people in a flexible structure

Process
Deploy multiple releases with testing and rapid learning

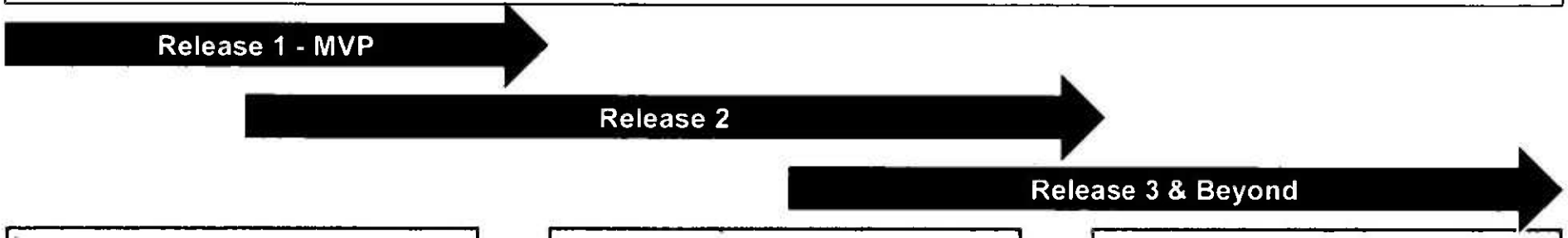
People
Apply dynamic people model to embrace different skills

Technology
Mobilize a simplified and modular technology stack to support quick iterations

Agile approach

The agile process across multiple releases can create quick impact while allowing the build team time to navigate complexities in the technology and operating model

An **agile approach** allows the state to respond quickly to changes through multiple product releases and cross-functional teams with a joint mission and freedom to decide how to achieve it



Build a **minimum viable product (MVP),** a product with enough features to attract early-adopters and user test features and functions to **quickly iterate and improve** the portal

Incorporate features with technical complexities such as profile management, single sign on, and data sharing between departments to customize the experience

Build out **capabilities to maintain and iterate** on the portal as departments continue to modernize their services

Each MVP release contains six 'phases' which often run concurrently: Research, technical discovery, design and prototype sprints, delivery sprints, user testing and QA/release

Using a dynamic people model with a variety of experts allows for rapid iteration and experimentation of work processes to deliver impactful epics and key features

ILLUSTRATIVE

A product **squad** is a small, cross-functional team that can be self-organized in terms of how to deliver a given task. Squads vary in size depending on technical requirements of feature set assigned to them.

Example squad:

- Design lead
- Design analyst
- Product manager
- Business analyst
- Technical lead
- Web developer
- Web developer

Squad members plan and work together with end-to-end responsibilities to achieve long-term goals via creating and delivering **Epics** and **Features**.

An **Epic** is a large chunk of work that is segmented into smaller user stories. An epic often spans across multiple sprints, teams, and even across multiple projects.

A **Feature** is a specific piece of functionality that has a corresponding benefit or set of benefits for the user. Benefits are the value that users gain from using that functionality.

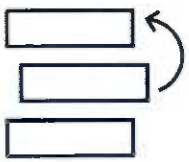
Agile approach

Each release has multiple sprints, which provide the rhythm to ensure alignment and right prioritization of work

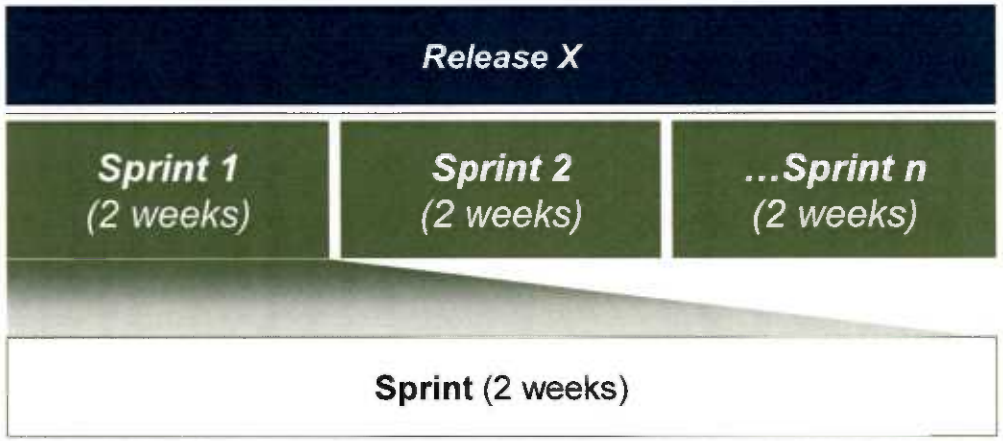
Sprint

Each release consists of multiple **sprints**, which are short, time-boxed periods to complete a set amount of work, such as building a feature and receiving user feedback

Backlog



As a squad goes through a sprint, they maintain a **backlog**, which is a prioritized list of work for the development team derived from the blueprint and technical requirements



A sprint generally consists of **planning, execution, and testing phases**, spread across 2 weeks. Each day in a sprint begins with a daily stand-up and a squad backlog update

Source: Atlassian

Strategic Implementation Plan

- Overview
- Using an agile approach
- **Features and release plan**
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Each release includes a set of services, epics and features that can bring value to both the state and the user experience

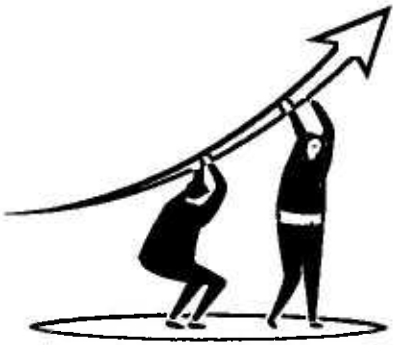
Key definitions in the features and release plan:

Service

Specific resource offered by the state and enabled by one or more features to support NH business owners

Epic

A series of features that may span multiple releases



Operational benefit

User journey and/or backend improvement as a result of an epic or feature(s)

Feature

Specific capability or function that provides value to end-users

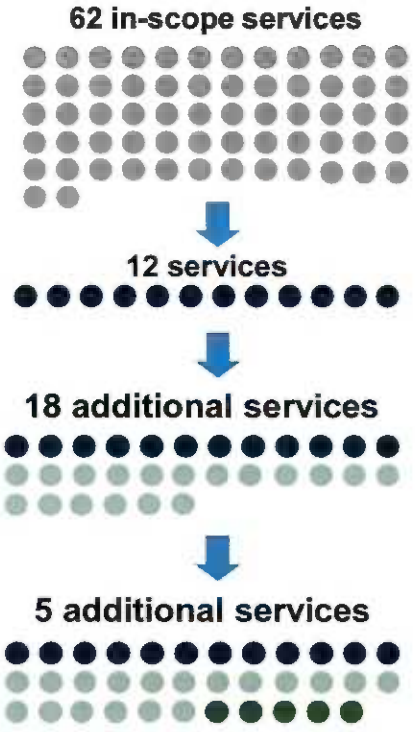
Additional system requirement

Any additional infrastructure needed to deliver a feature or set of features

To develop the features and release plan, both in-scope state services and potential features were prioritized to determine which to include in the MVP vs. subsequent releases

A prioritization exercise helped to determine services to be included in first Release[1]

1. Reviewed all in-scope services to identify which are required by law for all NH businesses
2. Assessed the remaining services against quantitative and qualitative criteria to determine ~20 additional services for Release 1
3. Applied guiding principles to fill gaps in holistic set of prioritized services



Features were prioritized by exploring potential impact and feasibility through stakeholder and user feedback

A Feature exploration

A **long-list of relevant features** was developed to address pain points identified by business owners and stakeholders across 9 New Hampshire state agencies

B Impact and feasibility assessment

Ease of implementation and **potential impact** of each feature were assessed by core stakeholders to determine the art of the possible

C Final feature selection for Releases 1 and 2

Features were **organized by expected lead time** to identify Release 1 quick wins and to create runway for more complex features to roll out over subsequent releases

1. See Appendix B for full prioritization methodology

Source: Stakeholder and user feedback; State agency data; Various state websites

Features and release plan

By adopting an agile approach, we estimate that NH could launch the MVP within four months to create immediate impact while also providing time to navigate the technical complexity of later releases

ILLUSTRATIVE

	MVP Release 1 Build the basics	Release 2 Expand functionality	Ongoing Subsequent Releases Refine and digitize
Length	Months 1-4	Months 5-12	Month 13 and beyond
Key goal of release	Compile access to key resources in a central, easy-to-navigate web location with search functions and checklists to start a business	Create a single sign-on across state agencies and a personalized landing page for users; expand number of accessible services	Refine and improve basic portal functionality; Digitize and create process to scale by directly integrating state services over time
Features summary	• Landing page • Basic search and navigation functions • Accessibility settings • Simple web form that triages questions to appropriate agency	• Profile management and single sign-in • Help request with recommended results and back-end triage • Personalized, dynamic checklist based on current business lifecycle stage	• AI-powered help/navigation or smart questionnaire • Notifications to remind users of deadlines and outstanding tasks • Customized list of applicable RFPs
Number of services	36	26 additional services	TBD, potential to add services from non-state entity partners
Potential squads required[1]	Squad 1, Squad 2, Squad 3, Squad 4	Squad 1, Squad 2, Squad 3, Squad 4	Squad 1, Squad 2, Squad 3
Number of in-scope agencies / partners	9	11	12

1. Number of squads and squad make up may vary

Source: Based on expert guidance and case studies from other states; Features and activities may be adjusted based on technical blueprint and discovery in Release 1

While the portal build will require external support, its successful implementation will require active participation by state agencies throughout the process

Potential resourcing for Releases 1 and 2

Implementation lead
BEA (10 hours/week)

To lead internal coordination and strategy for each Release

Content owners
Agency leads (3 hours/week each)

To coordinate across agencies, support content development and pilot backend improvements

Technical lead
DOIT agency representative (15 hours/week)

To facilitate access to technical platforms and assist in interoperability and integration

User feedback lead
TBD state representative (5 hours/week)

Identifies and sets up regular testing and feedback sessions with a variety of business owners across the state

Potential resourcing beyond Release 2 for sustainability

Portal owner
BEA (15 hours/week)

To own portal content and provide governance across agency, and evaluate performance and metrics for Business Services Portal

Content owners
Agency leads (1 hour/week each or as requirements are updated)

To update information on Portal, working in coordination with DOIT as necessary

Technical lead
DOIT (5 hours/week)

To manage any technical issues, and integrate services as they are digitized

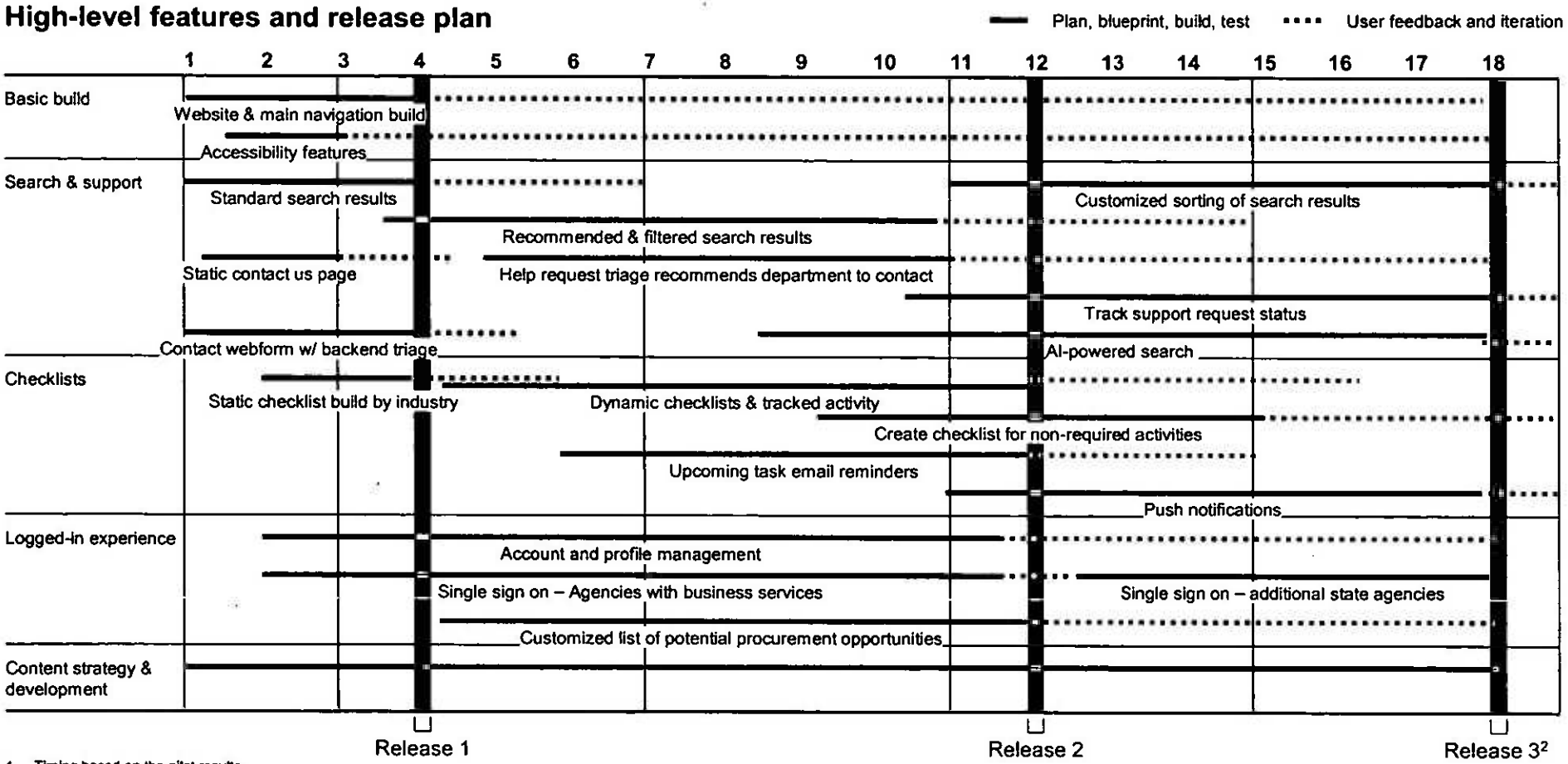
Citizen care representatives
TBD departments (redirected from current contact center roles)

To engage with citizens that have any queries regarding the Portal

Note that time commitments are estimates that may ebb and flow as new requirements or features are added in future releases

Feature builds and iteration will span across releases

High-level features and release plan



1. Timing based on the pilot results
2. Release 3 subject to change based on state stakeholder preferences and plans beyond Release 2

Release 1: Enable users to find and engage with the services they need with a non logged in experience

Users will be able to:

- Browse and learn about services organized by their phase in the business lifecycle
- Review standard checklists of services required to start a business in NH
- Search for services by keywords
- Request support from the appropriate agency

Journeys supported:

- Plan for a business
- Register a new business
- Acquire licenses
- Insure a business
- Understand policies
- Recruit employees
- Apply for additional grants/funding
- Pursue a government contract
- Manage employees
- Pay taxes
- Report information
- Get support

Source: NH state websites, NH stakeholder and user interviews

Release 1: Services to be included

~80% of current business service activity falls into these 36 services

▌Services required for all/most businesses ▌Non-state services

Lifecycle Stage	User Journey	Services to be included		
Plan for & Start Your Business	Plan for a business	▌Business name lookup (SoS)		
	Register a new business	▌Create a new business or nonprofit (SoS) ▌Register a trademark (SoS) ▌Register a trade name (SoS)	▌Register as a new NH employer (NHES) ▌Registering business in NH for tax filings (DRA) • Order a certificate (SoS)	• Move to NH (BEA)
	Acquire licenses	▌Apply and renew a license (OPLC) ▌License and certifications (DES)		
	Insure a business	• Business owner insurance (DOI)		
	Understand policies	• Business compliance (NHES)		
Manage Your Business	Recruit employees	• NH Works Job Match System (NHES) • NH State Job Opportunities (NHES)	• NHJobs Recruitment Portal (NHES) • WorkInvest NH (NHES)	• Veteran's Resources (NHES)
	Apply for additional grant/funding	▌Bond Financing (BFA)	• Special designations (BEA)	
	Pursue a government contract	• Central Portal for NH RFPs and Proposals (Multiple)		
	Get support	• Expanding or Relocating Your Business (BEA)		
Grow Your Business	Manage employees	▌Employee Safety Standards & OSHA (DOL) ▌Workers' compensation division (DOL)	▌Unemployment appeals (NHES) • WorkShare Layoff Aversion Program (NHES)	• NH Rapid Response (BEA)
	Report information	▌File an annual report (SoS) • Change a business address (SoS)	• File a business amendment (SoS) • Inspection Division (DOL)	
	Pay taxes	▌NHES Web Tax & New Hire Reporting System (NHES)	• Unemployment compensation tax (NHES) • Obtaining Federal Tax ID (Federal)	• Business tax information (DRA)
	Close a business	• Certificates of Withdrawal, Dissolution, or Good Standing (DRA)	• Cancel a business (SoS)	

Source: NH state websites, NH stakeholder and user interviews, NH state agency data

Release 1: Epics and features

Build the basics – Compile access to key resources in a central, easy-to-navigate web location (Months 1-4)

▌Detail to follow

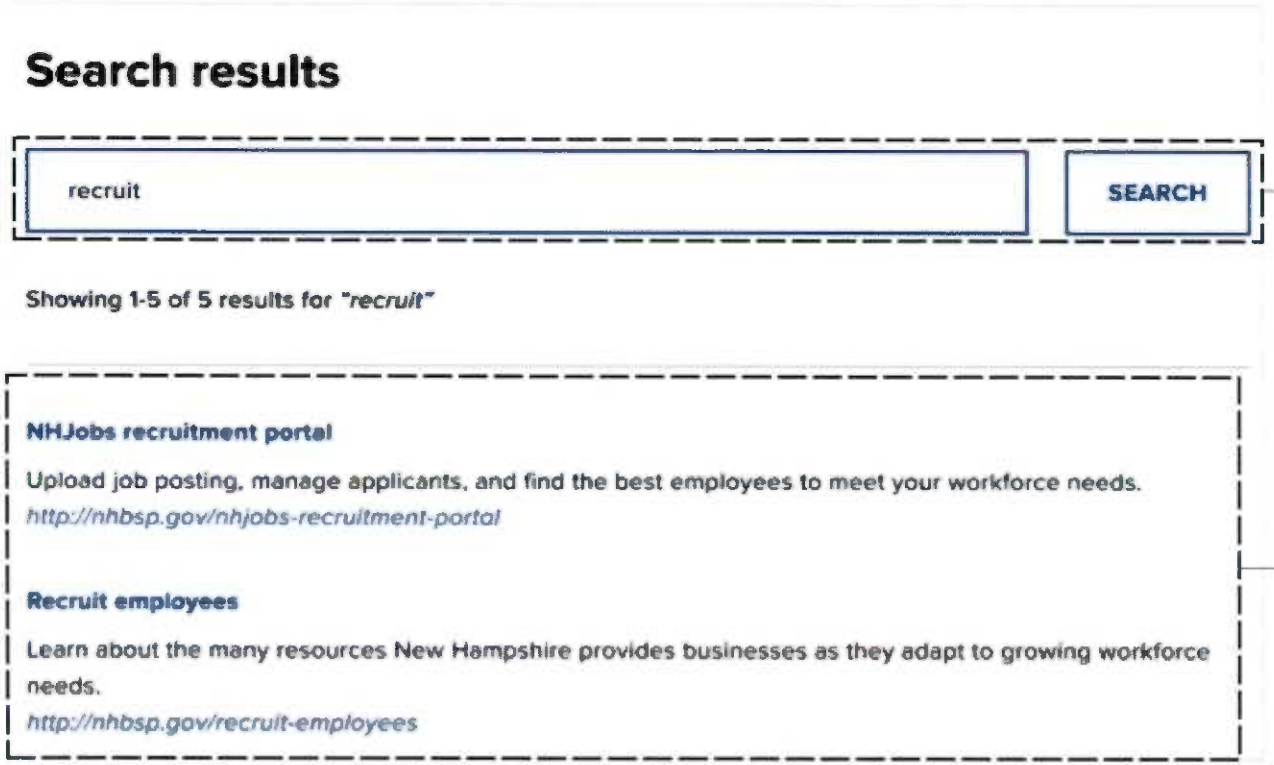
Epic	Operational benefit	Features	Additional system requirements[1]
User setup	Better accessibility for all user groups	Adjust **language settings**	N/A
		Adjust **font size settings**	
		Access a **help page** for assistance navigating the portal	Content management system (CMS)
Navigation	Better access to relevant services, efficient and quality support	Browse using **main navigation** to find resources	Microservice architecture, database
		▌Use **search** function to find resources based on chosen keywords	Databases, APIs
		Use **footer** to find answers to specific questions or needs	
Search results	Better access to relevant services	▌View **results list** to find answers to specific query	Microservice architecture, database
Dashboards	More information to explore per business phase	▌Browse **Plan for/manage/start/ grow my business** tabs to explore business phase specific content	Content management system (CMS)
Content	Clearer content availability for all user groups	View a list of **questions to ask** a realtor when expanding to a new location	Content management system (CMS)
		Access **relevant online training** material to learn how to better run your business	
Checklist	Greater visibility into business registering and maintenance requirements	Browse a **summary view** of business requirements	Content management system (CMS)
		View a **state vs. local flag** to create awareness of state and local requirements	
		▌Ensure compliance by viewing **static checklists** for starting a business	
Get support	Better access to available support sources	▌Fill out **contact us form** to receive the most appropriate assistance from the state	Content management system (CMS), microservice architecture, database
		▌Receive **confirmation message** to be certain your request has been received	
		Find department specific contacts on **contact us page**	Content management system (CMS)

1. System requirements to be validated with IT team during technical discovery stage of first release

Source: NH stakeholder and user interviews, best practices across other states

Release 1 feature example: Search and results list

Note: Included wireframes are illustrative examples and final design may change



Keyword search

Use a key word or phrase to be directed to relevant sources available in the BSP

Tailored results list

Results are displayed that contain the keyword the user searched for, streamlining portal navigation

Source: NH stakeholder and user interviews, best practices across other states

Release 1 feature example: Plan-Start-Manage-Grow navigation layout

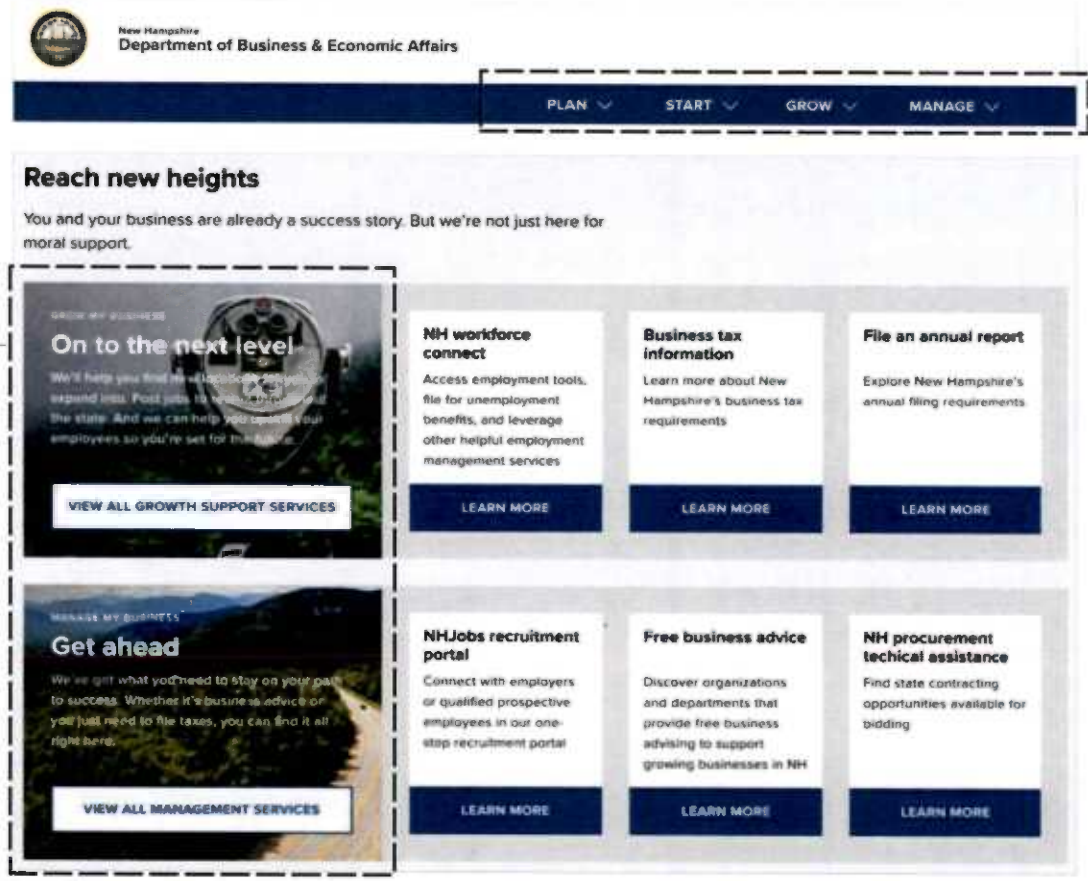
Note: Included wireframes are illustrative examples and final design may change

Business lifecycle layout

Features and services are grouped by business lifecycle stage, facilitating portal navigation

Layout organization

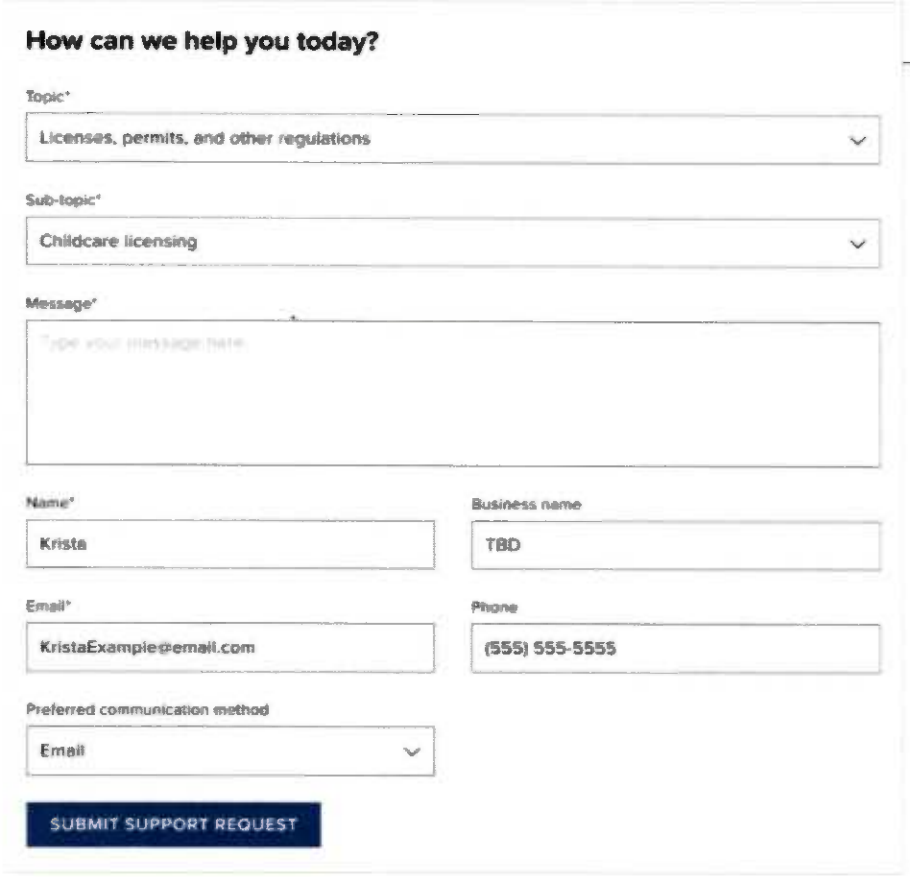
Key features and services are highlighted on landing page based on what business lifecycle stage they belong to



Source: NH stakeholder and user interviews, best practices across other states

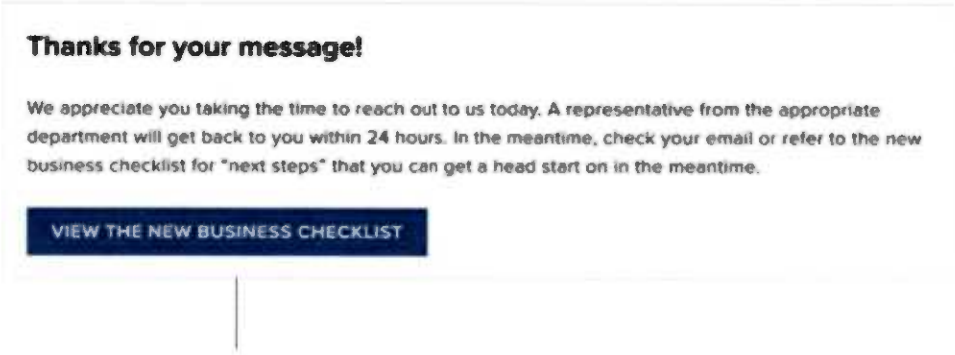
Release 1 feature example: Contact us form and receipt message

Note: Included wireframes are illustrative examples and final design may change



Contact us form

Backend triaging ensures the user is referred to the correct agency or point of contact to solve their need(s)



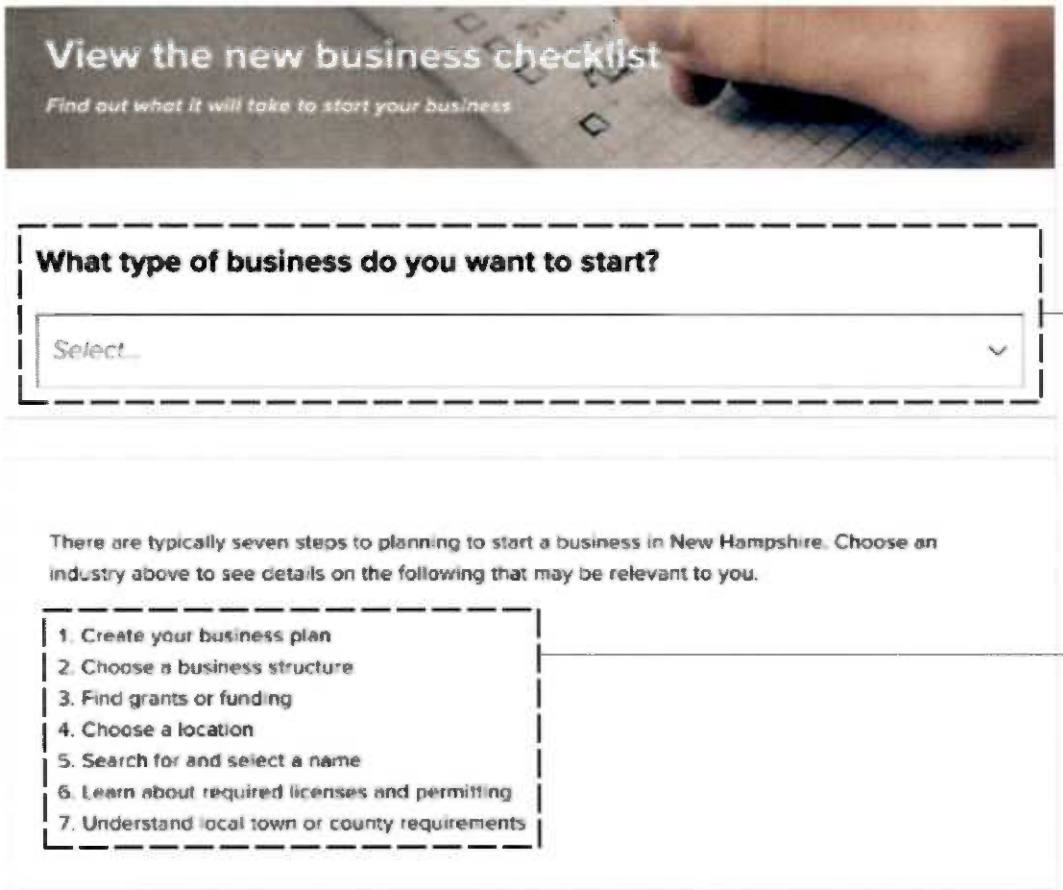
Receipt confirmation

Confirm user requests for help are received and suggest next steps a user can take

Source: NH stakeholder and user interviews, best practices across other states

Release 1 feature example: Static checklists

Note: Included wireframes are illustrative examples and final design may change



Industry selection dropdown

A detailed list of each step required to start a business in each of the main business industries in New Hampshire

High level checklist

In depth list of each step a business owner must take to start their business in New Hampshire

Source: NH stakeholder and user interviews, best practices across other states

Release 1: Execution plan

Potential Timeline: April – July 2023

NOT EXHAUSTIVE

External build team resourcing:

Cross-cutting team:	• Project Manager • Design lead • Business and strategy lead • Quality Assurance lead
Squad 1: Content development, strategy, and website build	• Content manager • Designer • 2 Web developers
Squad 2: Search function and back-end triage	• Delivery lead • Technical Architect • 2 Web developers

~12 total potential resources[1]

1. Squad make up and final resource count is an estimate and may be refined

Source: NH stakeholder and user interviews, best practices across other states

Capability building:

● High priority
● Medium priority
○ Low priority

Technological capabilities

Identify approach to metric and data tracking of key outcomes and KPIs	●
Evaluate data access limitations between departments	○

Organizational capabilities

Improve coordination and visibility of service requirements across agencies	●
Update workflow management system for agencies in alignment with business portal	●
Share benefits of data-driven decision making	●

Release 2: Provide a personalized experience and enable users to track progress

Users will be able to:

- Set up and sign into their account to receive a personalized experience
- Keep track of their progress toward opening a business with a dynamic checklist
- Review recommended services based on their current business needs
- See procurement opportunities that their business may be eligible to participate in

Journeys supported:

- Gather information
- Register a new business
- Acquire licenses
- Understand policies
- Recruit employees
- Upskill employees
- Apply for additional grants/funding
- Pursue a government contract
- Manage employees
- Provide information
- Get support

Source: NH stakeholder and user interviews, best practices across other states

Release 2: Services to be included

The remaining 26 services account for 20% of business user activity

▌Services required for all businesses ▌Non-state services

Lifecycle Stage	User Journey	Services to be included		
Plan for & Open Your Business	**Gather information**	• Opportunity Zones & Other Tax Incentives (BEA)	▌Small Business Matchmaker (SBDC)	
	Register a new business	▌Real estate development (BFA)		
	Acquire licenses	• Emergency permitting (DES) • Alteration of terrain permit (DES)		
	Insure your business	• List of certified insurance companies (DOI)		
Grow Your Business	**Recruit employees**	• Trade Adjustment Assistance (NHES) • NH Return to Work Initiative (NHES) • NHES Networking Groups (NHES)	• Dislocated Worker Program (NHES) • WIOA Adult Worker Program (NHES) • WorkNow NH (NHES)	• NH Youth Employment Certificate (DOL)
	Upskill	• On-The-Job Training (HHS)		
	Apply for additional grant/funding	• Long Term Care Stabilization Program (NHES) ▌Capital Access Program (BFA)	▌Planning Grants & Loans (CDFA)	
	Pursue a government contract	• NH Procurement Technical Assistance Center (BEA)		
	Get support	• Purchase business data (SoS) • NH Data & Analysis (NHES)	▌Small business technical assistance (DES) • EB-5 Targeted Employment Areas (Federal)	▌Capitol Connect (BIA) ▌Capacity Building Program (CDFA)
Manage Your Business	**Manage employees**	• NH Workforce Connect (NHES)	• Unemployment appeals (NHES) • WorkShare Layoff Aversion Program (NHES)	• NH Rapid Response (BEA)
	Provide information	• Change a registered agent(s) address (SoS) ▌Energy Program (BIA)	• File a business amendment (SoS) • Inspection Division (DOL)	

Source: NH state websites, NH stakeholder and user interviews, NH state agency data

Release 2: Epics and features

Expand functionality – Create a single sign-on across agencies and personalized landing page for users; (Months 1-12)

▌Detail to follow

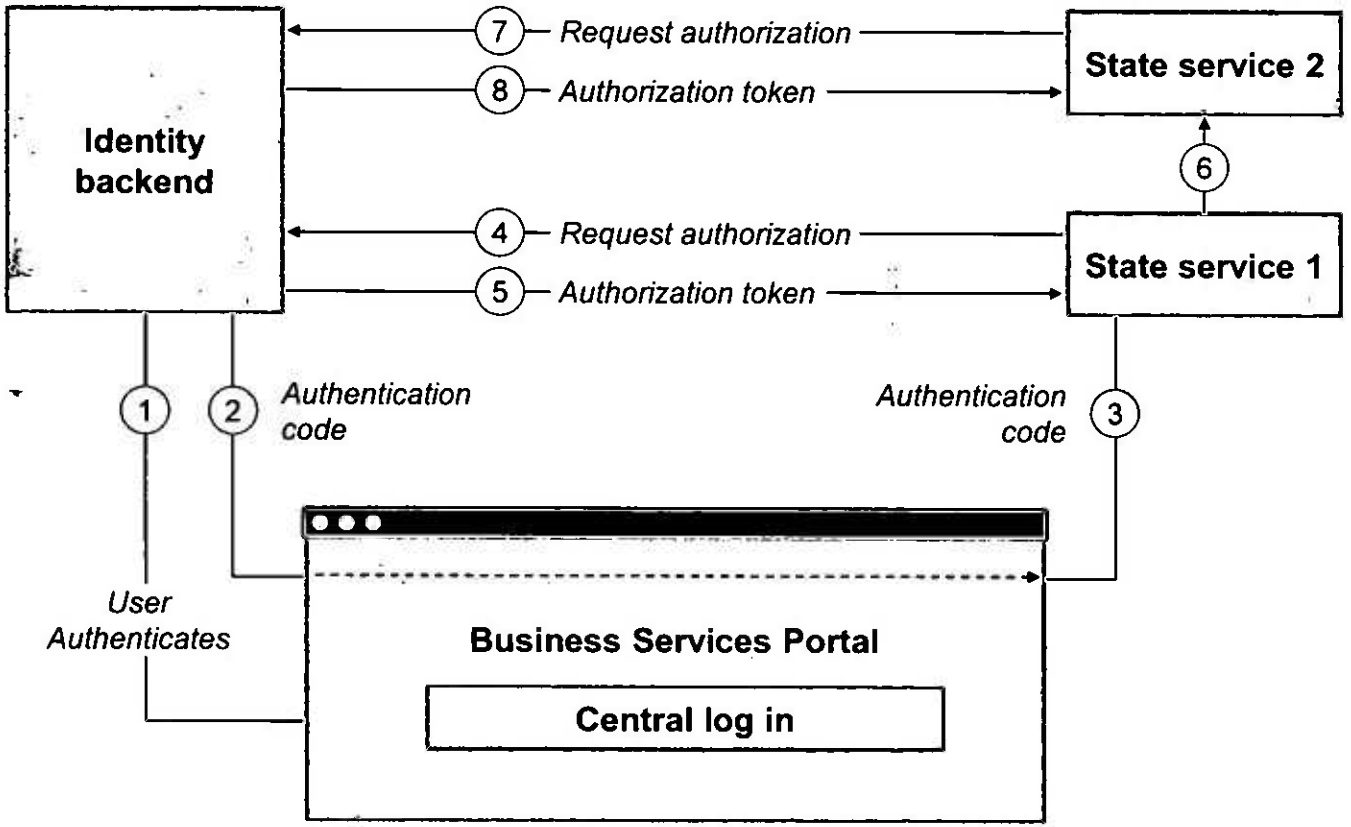
Epic	Operational benefit	Features	Additional system requirements[1]
User setup	Better accessibility for all user groups for case management	**Create an account** to access secure personalized experience	Single sign on (SSO) and authentication
		▌Sign in to access personalized experience using **federated single sign on**[2]	
Navigation	Better access to relevant services, efficient and quality support	View **search** terms to guide you to relevant query	Curated recommendations logic
		Use **help request triage** to find department relevant to your issue	
Search results	Better access to relevant services	Browse the **recommended results** to find results most relevant to your query	Curated recommendations logic
		Use the **filter list** function to further narrow results list to most relevant hits	
Dashboards	More information to explore per business phase	View **historical activity** and keep track of completed tasks	Curated recommendations logic
		View reminders of **upcoming tasks** to ensure completion of all requirements	
Content	Clearer content availability for all user groups	▌Use **contextual guidance** to navigate to relevant resources	Content management system (CMS)
		View **industry spotlights** to find and network with businesses in your industry	
		View **success stories** of other businesses to validate usefulness of services	
		▌View industry and page specific **personalized photos**	
		View and bid on **procurement opportunities** relevant to your business	
Calendar	Greater visibility into events and deadlines	View **upcoming events** to participate in relevant events and networking opportunities	Content management system (CMS)
		View **full list of events** to plan participation in advance	
Checklist	Greater visibility into business registering and maintenance requirements	▌Use **progress indicator** to keep track of current progress and upcoming tasks	Validation logic, progression logic
		▌Ensure business compliance by viewing a **personalized checklist** with relevant requirements	Curated recommendations logic

1. System requirements to be validated with IT team during technical discovery stage of first release
2. Feature to be completed to the extent that data and privacy legislation in the state of New Hampshire allows

Source: NH stakeholder and user interviews, best practices across other states

Federated single sign-on (SSO) can provide a more integrated experience across state services

Illustrative example of single sign-on journey



Considerations for the Business Services Portal

Incorporating SSO may require synchronized identity management or other data sharing agreements between agencies

The format for SSO may also vary based on the protocol in use (SAML, OIDC, etc.)

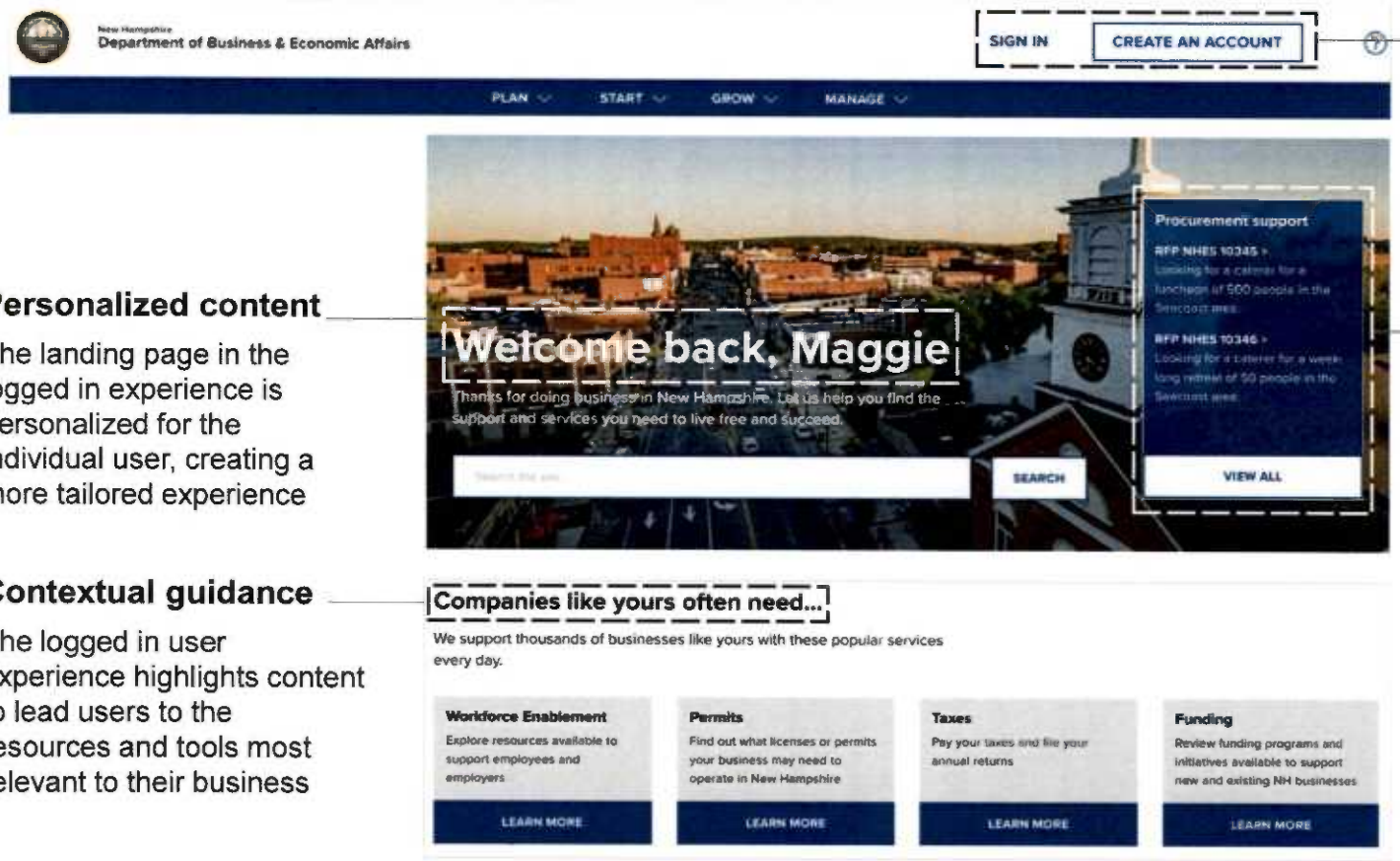
NH state legislation could limit the ability to achieve a full SSO across 100% of services and agencies (to be determined during technical blueprinting)

An external, subscription-based vendor may need to be procured by the state to host the SSO

Source: Expert interviews, industry best practices

Release 2 feature example: Logged in experience and contextual guidance

Note: Included wireframes are illustrative examples and final design may change



Log in/create an account

Creating an account allows users to access a personalized experience

Personalized content

The landing page in the logged in experience is personalized for the individual user, creating a more tailored experience

State procurement opportunities

Opportunities relevant to the user automatically populate to encourage participation across the state

Contextual guidance

The logged in user experience highlights content to lead users to the resources and tools most relevant to their business

Source: NH stakeholder and user interviews, best practices across other states

Release 2 feature example: Personalized photos

Note: Included wireframes are illustrative examples and final design may change

Your workforce is one of the biggest determinants of your business' success. As you start your business or your business continues to expand your workforce needs will grow. New Hampshire provides a variety of services and resources to support employers and employees through this process.

Learn more about how New Hampshire can help you make job postings, find the right talent, apply to employment incentives, and ensure you are adhering to all applicable employment regulations

New Hampshire Alteration of Terrain permits are issued by the NHDES Alteration of Terrain (AoT) Bureau. This permit protects New Hampshire surface waters, drinking water supplies and groundwater by controlling soil erosion and managing stormwater runoff from developed areas. An AoT permit is required whenever a project proposes to disturb more than 100,000 square feet of contiguous terrain (50,000 square feet, if any portion of the project is within the protected shoreland), or disturbs an area having a grade of 25 percent or greater within 50 feet of any surface water. In addition to these larger disturbances, the AoT Permit by Rule applies to smaller sites.

This permitting program applies to earth moving operations, such as industrial, commercial, and residential developments as well as sand pits, gravel pits, and rock quarries. Permits are issued by NHDES after a technical review of the application, which includes the project plans and supporting documents.

Personalized photos

Photos that reflect the industry or task the user is utilizing enhances the cohesiveness and overall user experience

What type of business do you want to start?

Select...

There are typically five steps to starting a business in New Hampshire. Choose an industry above to see details on the below that may be relevant to you.

1. Search for a business name
2. Create a new business or nonprofit
3. Register your business
4. Register as a New Hampshire employer
5. Find an insurer

Source: NH stakeholder and user interviews, best practices across other states

Release 2 feature example: Personalized checklist and progress indicator

Note: Included wireframes are illustrative examples and final design may change

Progress tracker

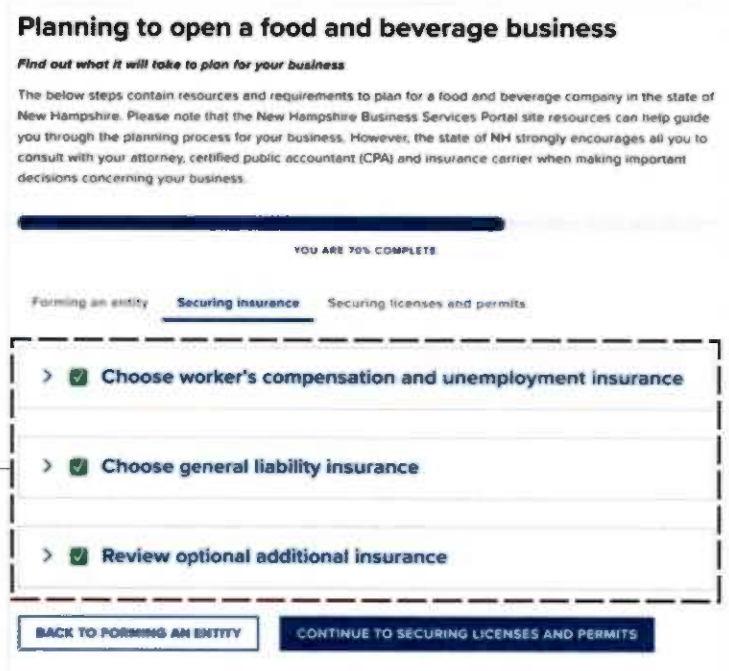
A user can keep track of progress as they explore each step related to their business lifecycle stage

Personalized checklist

User has access to a checklist that is tailored to their individual business and industry

Interactive checklist

The personalized checklist allows users to check-off tasks as they are completed, automatically updating the progress tracker



Source: NH stakeholder and user interviews, best practices across other states

Release 2: Execution plan

Potential Timeline: April 2023 – March 2024

NOT EXHAUSTIVE

External build team resourcing:

Cross-cutting team:	• Project Manager • Design lead	• Business and strategy lead • Quality Assurance lead
Squads 1 & 2: *(12 months)* Profile management and logged in experience	**Squad 1:** Profile management and logged in experience **Squad 2:** Recommended search results and personalized photos	• Delivery lead • Technical Architect • Designer • 3-5 Web developers
Squads 3 & 4: *(8 months)* Task reminders and calendar of events	**Squad 3:** Task reminders and procurement lists **Squad 4:** Dynamic checklists and progress indicator	• Technical Architect • Content manager • Designer • 2-4 Web developers

~12-16 total potential resources[1]

1. Squad make up and final resource count is an estimate and may be refined

Source: NH stakeholder and user interviews, best practices across other states

Capability building:

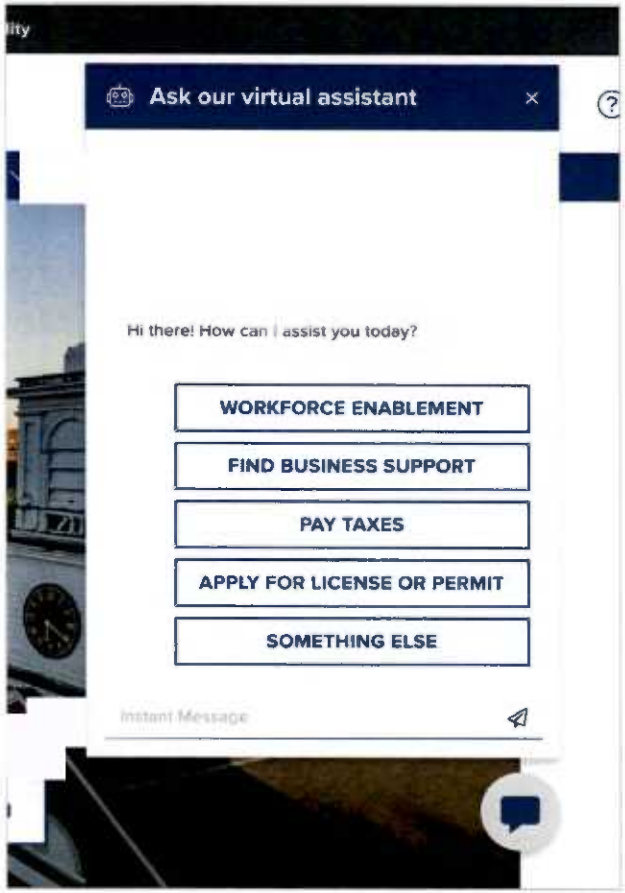
● High priority
● Medium priority
○ Low priority

Technological capabilities

Full technical blueprinting to understand integration and logged in experience opportunities across agency tech stacks	●
Pilot and implement data-sharing protocols between agencies for basic business data	●
Improve mobile accessibility of state services and portal	○

Organizational capabilities

Improve cross-agency collaboration and engagement	●
Implement governance protocols to support portal ownership and responsibility	●



Release 3: Increase user efficiency further through strategic integrations

Users will be able to:

- Find services through AI-powered chat, search, and questionnaires
- Autofill forms using information populated by other state services leveraging SSO
- Enable notifications for status updates, event reminders, and more
- Calculate tax withholding estimates related to employees

User benefits:

- Easier access to services and support
- Increased efficiency and reduced repetition
- Improved visibility into upcoming events, supplemental services
- More information to explore

Source: NH stakeholder and user interviews, best practices across other states

Releases 3 and beyond: Potential epics and features

Refine and digitize – Refine and improve portal functionality; digitize and create process to scale by directly integrating state services over time (Ongoing)

NOT EXHAUSTIVE

▌Detail to follow

Epic	Operational benefit	Features	Additional system requirements[1]
User setup	Better accessibility for all user groups, including personalization via feature enhancements	Manage **notification** settings to ensure you are only notified when relevant	Content management system (CMS)
		Expand **Single-Sign-On** to enable access to all state agencies	Single sign on (SSO) and authentication
		Access other NH systems directly from the portal using Single-Sign-On	
Navigation	Better access to relevant services, efficient and quality support	Use **content tracking to** view the same content as your last session in the portal	Databases
Search results	Better access to relevant services	Customize the order of the **sort list** of search results	Curated recommendations logic
Dashboards	More information to explore per business phase	Answer **questionnaire** to discover steps to get started	Curated recommendations logic
		Receive **notifications** of available services	Content management system (CMS)
Checklist	Greater visibility into business registering and maintenance requirements	**Create a checklist** that includes non-essential services relevant to your business	Content management system (CMS)
Get support	Better access to available support sources	View the **request tracker** to ensure your request for support is being reviewed	Validation and progression logic
		Fill out forms using **autofill** from information previously submitted in other state forms	Databases, APIs
		▌Leverage the **AI powered search** to receive all requirements for your business	AI library/tool
Notifications	Greater visibility into events and opportunities	Receive **event reminders** for events in your area	Curated recommendation logic
Content	Clearer content availability for all user groups	Use a **cost/tax withholding calculator** to estimate the cost and required tax withholding for the number of employees that you plan to have	Content management system (CMS)

Technical discovery required to determine feasibility of some potential Release 3 features

1. System requirements to be validated with IT team during exploration stage

Source: NH state websites, NH stakeholder and user interviews, NH state agency data

Release 3 feature example: AI powered search

Note: Included wireframes are illustrative examples and final design may change

Keyword search

Use a key word or phrase to be directed to relevant sources available in the BSP

Look-ahead suggestions

Resources or tools are suggested as the user types in keywords to facilitate navigation and awareness of what is available

Source: NH stakeholder and user interviews, best practices across other states

Strategic Implementation Plan

- Overview
- Using an agile approach
- Features and release plan
- **Capabilities assessment**
- KPI tracking and reporting

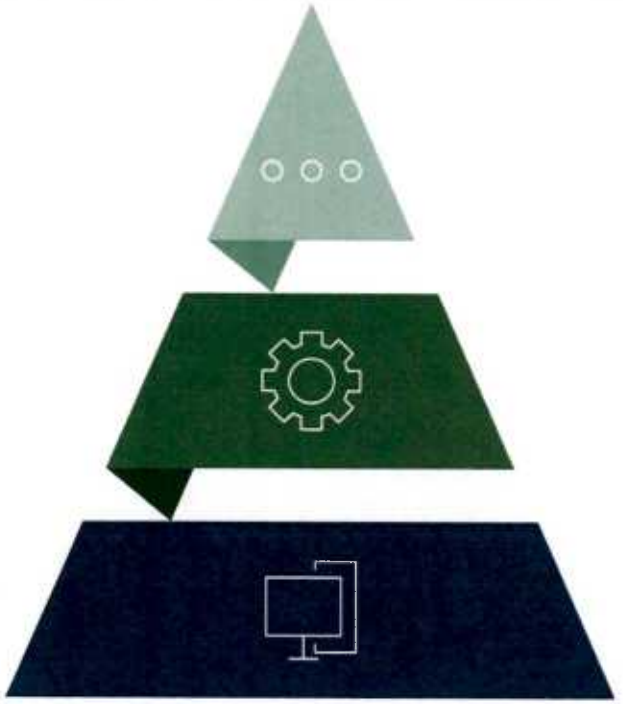
The capabilities assessment highlighted technical and cultural strengths and identified potential gaps to address during Portal implementation

A **holistic review of capabilities** was conducted to determine gaps in the state's ability for departments to integrate and sustain maintain a potential business services portal

Focus area	Source of input	Output
Technical capabilities 	Synthesis of **key consideration discussion with DOIT staff and agency leads** at March 2023 session	List of key **technical considerations** that may be relevant during integration of BSP
Organizational capabilities 	**10-question survey,** completed by 11 agency leads during March 2023 workshop and insights from completed **stakeholder interviews**	Results from survey that helped identify **cultural strengths and potential gaps** across key principles

Source: NH stakeholder and user interviews, best practices across other states

Three levels of technical requirements may apply to the Business Services Portal



Type of requirements	Description
A **Functional requirements**	Product features or functions that must be implemented to enable users to accomplish their tasks (e.g., search bar, login)
B **Non-functional requirements**	Requirements that define how the system should work based on quality attributes (e.g., operability)
C **System requirements**	Technical capabilities needed into deliver the functional requirement (e.g., SQL database)

Source: Discussions with DOIT representatives, https://www.altexsoft.com/blog/business/functional-and-non-functional-requirements-specification-and-types/

Ⓐ Functional requirements are met by identifying and building features that fulfill user needs

Example of user needs and subsequent functional requirements as shown by MVP Release 1 features

User need	Functional requirement (feature)
As a small business owner, I want to browse the portal so that I can find the most relevant service to my current business need	Main navigation
As a small business owner, I want to search the site so that I can find relevant services based on my desired keywords	Search
As a small business owner, I want to see a list of potential results so that I can browse services related to my query	Results list

See features and release Plan section for more full lists of features to be included in each Release

Source: NH state websites, NH stakeholder and user interviews, NH state agency data, best practices across other states

B Non-functional requirements must be considered in the technical blueprinting phase of each release (1/2)

List of potential non-functional requirements to consider in all releases

NOT EXHAUSTIVE

NFR	Description	Example
Availability	Degree the solution is operable and accessible when required for use	System must have 99.99% availability with online backup support
Compatibility	Degree the solution operates effectively with other components in its environment	System must maintain interface design in Mac and PC web browser as well in via mobile devices
Functionality	Degree the solution functions meet user needs (sustainability, accuracy, and interoperability)	System validations must detect at 98% percent of applications errors before submission
Maintainability	Ease with which solution can be modified to correct faults, improve, or adapt	System must require no more than 1 hour of maintenance per year
Performance efficiency	Degree a solution performs its designated functions with minimum consumption of resources	System must complete 100% of daily interactions, while using a maximum of 70% of available RAM
Portability	Ease that a solution can be transferred from one environment to another	System must be fully accessible and functional on-site as well as off-site using a secured device
Reliability	Ability of a solution to perform its required functions under stated conditions for a specified period	System must have a mean time to failure of at least 200 hours
Scalability	Degree with which a solution can grow or evolve to handle increased amounts of work	System must handle an increase of 1,000 additional users while maintaining current load times

Source: Industry best practices, expert interviews

B Non-functional requirements must be considered in the technical blueprinting phase of each release (2/2)

List of potential non-functional requirements to consider in all releases

NOT EXHAUSTIVE

NFR	Description	Example
Security	Aspects of a solution that protect solution content or components from accidental or malicious access or use	Only the administrator role can add and delete files in the system
Usability	Ease with which a user can learn to use the solution	System must display navigation prompts for at least 75% of interface transitions
Certification	Constraints on the solution that are necessary to meet certain standards or industry conventions	System must prevent user from exceeding government loan limits of 100,000
Compliance	Regulatory, financial, or legal constraints which can vary based on the context or jurisdiction	System must transmit information on new business registration to Secretary of State office
Localization	Requirements dealing with local languages, laws currencies, cultures, spellings, and other characteristics of users, which requires attention to the context	System must translate Spanish and French comments to English sub-captions
Service level agreements	Constraints of the organization being served by the solution that are formally agreed to by both to the provider and the user of the solution	System must generate an automated decisions (approval/denial) within one hour of the submission of a user account request
Extensibility	Ability of a solution to incorporate new functionality	System must allow new and pending roles to be added to the roster without disrupting active algorithms and reporting

Source: Industry best practices, expert interviews

C The build will integrate the state's complex data and service systems beyond the website

ILLUSTRATIVE

Examples of system requirements

Web application architecture

Business Services Portal

Website browser

Identity & profile management

Server

Presentation layer

Business / application layer

Persistent storage layer

Cross - cutting

Data sources

3rd party integrations

State Services' systems

Source: https://www.altexsoft.com/blog/engineering/web-application-architecture-how-the-web-works/

Potential system requirements for BSP

MVP Release 1

Content management system (CMS)

Microservice architecture

Databases

APIs

Release 2

Profile and account management

Curated recommendations logic

Validation logic, progression logic

Release 3 and beyond

Single sign on (SSO) and authentication

AI search library/tool

Additional requirements may be identified during implementation

Technical guiding principles can help develop capabilities towards a best-in-class business services portal

- **Defined data governance** to manage data collected from and provided to users, and maintain trust with users
- **Cloud-driven infrastructure** to allow for easier integration and flexibility of systems by scaling as needed
- **Resilient IT architecture** to identify systems in place relevant to services portal and ability to evolve as needed
- **Cohesive verification** and access management across teams and departments
- **Integrated applications** with APIs to connect between modular services and other applications
- **Purposeful operating model** with teams/squads that iteratively develop and deploy releases

Source: Industry best practices, expert interviews

Technical considerations for portal build and discovery

User-centric design[1]

Portal should employ an **agency neutral** and **user-oriented** portal approach

MVP approach

A thin MVP that that allows **for features and services to continually be added** to portal is essential for success

On premise vs. cloud hosting

DOIT server has **enough space to fully host a release 1** version of the portal on premise

Data-access limitations

Agencies must **have perception of full ownership of their data** and **grant other agencies access** when appropriate

Repeatable foundation

Integration and back-end infrastructure should be set up in a way that **can be replicated in the future** for other state use cases

Content maintenance

Clear **content guidelines** must be implemented to ensure all portal content is **updated, relevant** to users, and **representative of agency offerings**

Technology governance

Clear ownership and responsibility for the portal must be defined

BSP maintenance and funding

The portal's subsequent releases and continuous maintenance will require **regular funding** and **ongoing agency buy-in**

Data regulations

Several legislations **regulating the way state data is shared, accessed, and utilized** must be considered throughout BSP build and operation

Discovery across agencies

Technical blueprinting can be complex, and **separate discoveries** may be needed **for each department and agency**

1. Cross-cutting between technical and organizational capabilities

Source: Conversations with DOIT and other state agency representatives, industry best practices

Key cultural guiding principles can help develop capabilities towards a best-in-class business services portal

User-centric design to enable ease of front-end user experience and engagement with relevant services

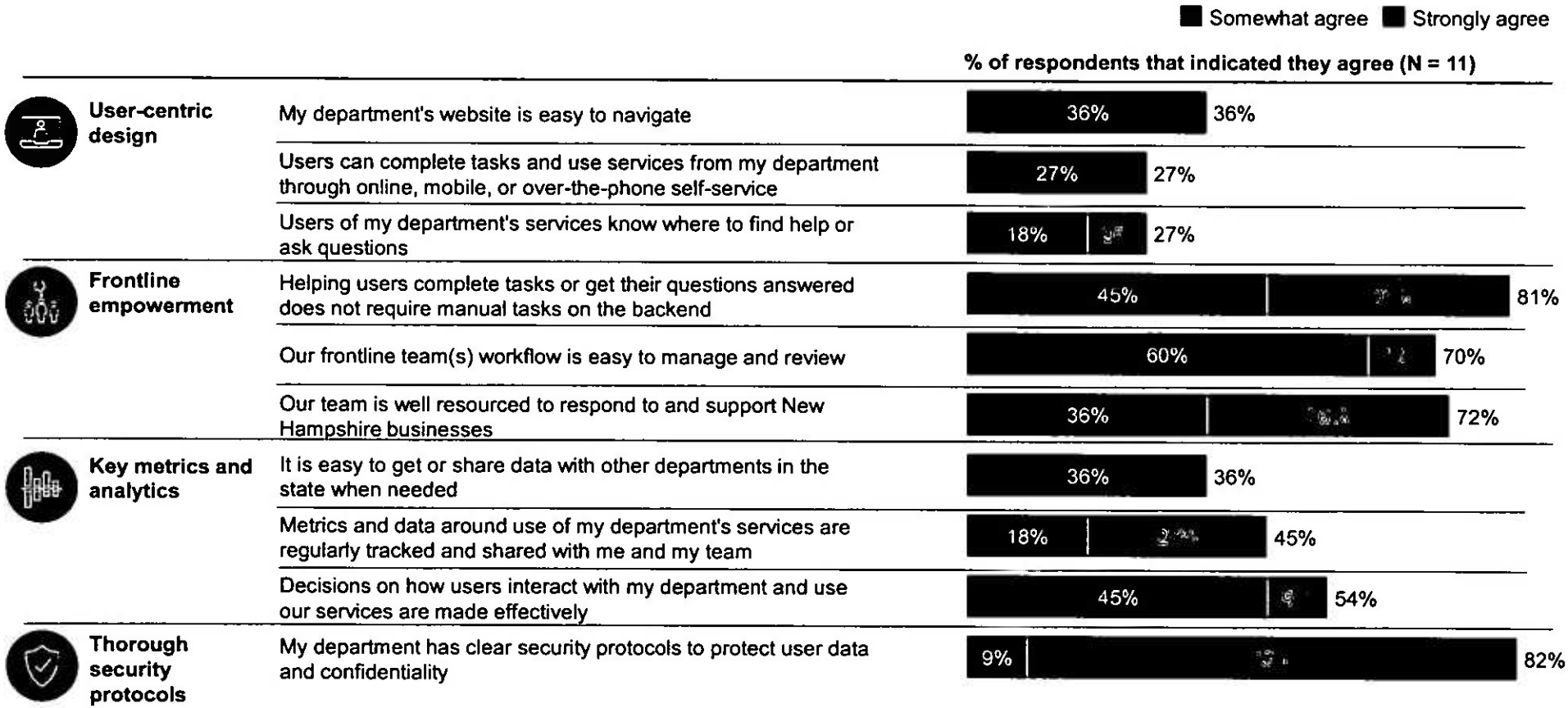
Frontline empowerment so organization can effectively support users and respond to queries

Key metrics and analytics tracked for usage and uptake, with processes to make changes

Thorough security protocols with clear protection of user data

Source: Industry best practices, expert interviews

The organizational capabilities assessment indicated that there may be current gaps in user-centric mindset and data access across agencies



Source: Capabilities assessment survey taken by NH Departments

Building organizational capabilities requires cross-agency buy in, defined portal ownership, clear guidelines, and data transparency

Extensive buy in

Agencies that will be involved in the portal build and maintenance must have a vested interest in its success

Defined ownership

Clear ownership of the overall maintenance and oversight of the portal is essential to facilitate cross-agency collaboration

Clear guidelines

Guidelines for content management and upkeep must be well-defined and communicated across agencies

Data transparency

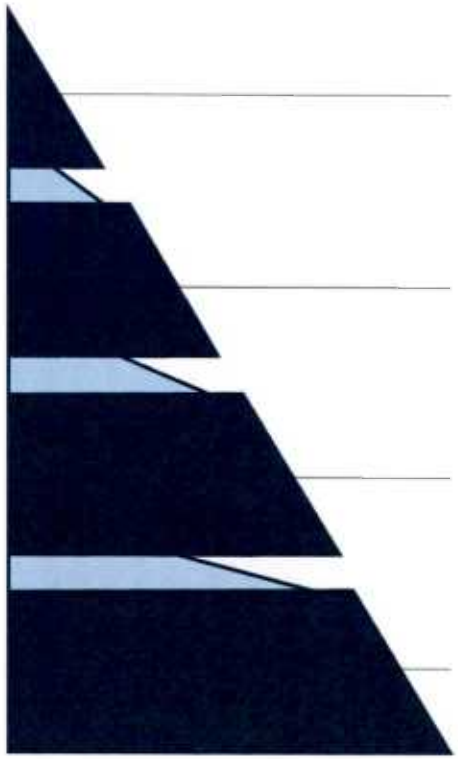
Agencies should maintain ownership and control over their data, but data transparency where relevant for portal success is imperative

Source: Industry best practices, expert interviews

Strategic Implementation Plan

- Overview
- Using an agile approach
- Features and release plan
- Capabilities assessment
- **KPI tracking and reporting**

Creating a hierarchy of KPI metrics can measure success and drive decision making across the entirety of the user experience



	Why does it matter?
Outcome metrics	Captures the business and economic results and demonstrates the value of experience improvement
Experience drivers	Offers the big picture view of users' perception of their experience (e.g. CSAT, NPS)
Awareness metrics	Captures results of attempts to close gaps in utilization and awareness of state services
Operational KPIs	Allows real-time reads on operational KPIs identified as leading indicators of great experience

Source: Industry best practices, expert interviews

Measuring key KPIs at each level of the pyramid can enable data-driven decision making on future initiatives and portal features

	KPIs to measure short-term value (within 12 months)	**KPIs to measure long-term value** (12+ months)
Outcome metrics		• Number of new small businesses • Number of minority-owned businesses in the state
Experience drivers	• % of help requests triaged correctly in initial attempt	• Satisfaction score (CSAT) • % of businesses in compliance
Awareness metrics	• Usage by service • Number of visitors to the portal	• Number of vendors per new procurement opportunity • Number of international visitors to the portal
Operational KPIs	• Number of call center calls • Cost-to-serve business users	• Number of filings and applications in the backlog for each service

Source: NH stakeholder and user interviews, industry best practices, expert interviews

Business Services Portal costs are based on initial build, size of state's business activity, and overall portal experience

Budget examples from other states:

MARYLAND BUSINESSEXPRESS

Initial build[1]:
$9.3M

Total build[2]:
$37.5M

ARIZONA BUSINESS ONE STOP

Initial build[2]:
$7.8M

KENTUCKY BUSINESS One Stop

Initial build:
$7.6M

Total build:
$19.2M

IN BIZ

Initial build[2,3]:
$9M

Higher business activity in a state correlated to higher total spend, but **initial build budget plateaued at a minimum of ~$7-9M regardless of state size** or amount of business activity

Other states' cost breakdown by category:

1. Assumes costs prior to 2022 are for initial build
2. Digitization of resources may account for increased portal build cost
3. Only 1 year of costs available
4. Analysis based on portals with categories given (e.g., Kentucky and Arizona)

Source: Various state government websites

Case study: Kentucky's 6-year, $19M budget

Kentucky's 6-year timeline was due to a combination of the need to digitize business registration, technology sophistication at the time, and was largely engineered in house with partial staff time

Components *(All costs in $MM)*	Phase 1 (FY 2013 - 2014)	Phase 2 (FY 2015 - 2016)	Phase 3 (FY 2017 - 2018)	Total 6-year cost
Third party project management	1.5	1.25	1.25	4.0
Infrastructure	0.5	0.2		0.7
Web Framework & Development	1.2	1.2	1.2	3.6
Messaging Development	0.25	0.5	0.5	1.25
Registration (system and database)	1.6	1.6		3.2
IDMS	0.5			0.5
Business Rules Engine	0.55	0.25	0.25	1.05
USPS National Change of Address & Validation	0.81	1.2	0.4	2.41
Training	0.35	0.25	0.25	0.85
Analysis	0.25	0.75	0.5	1.5
Total enterprise investment	**7.51**	**7.2**	**4.35**	**19.06**

In Kentucky, ~$8-10M was allocated to digitization and automation of services, the remaining was focused on portal development, integration, and capability building

Source: https://onestop.ky.gov/SiteCollectionDocuments/Kentucky%20Business%20One%20Stop%20Portal%20Final%20Assessment.pdf

Build priorities:

Phase 1

- Build portal framework
- Fully automate and integrate various registration functions
- Map the business process across the state government

Phase 2

- Begin automating and integrating primary programs (e.g., annual filings, taxes)
- Finalize business process mapping
- Deploy technologies required for implementation of services indicated in business process mapping

Phase 3

- Complete automation and integration of primary services
- Shift to smaller licensing and compliance needs

Appendix

Appendix A: Potential PR campaign

Appendix B: Service prioritization methodology

Appendix C: User and stakeholder research

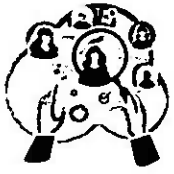
Appendix D: Case studies from other states

An initial PR campaign paired with long-term investment in digital media and strategic partnerships can increase awareness and adoption

Objective: Increase awareness and adoption of the Business Services Portal

PRELIMINARY DRAFT

Exemplary

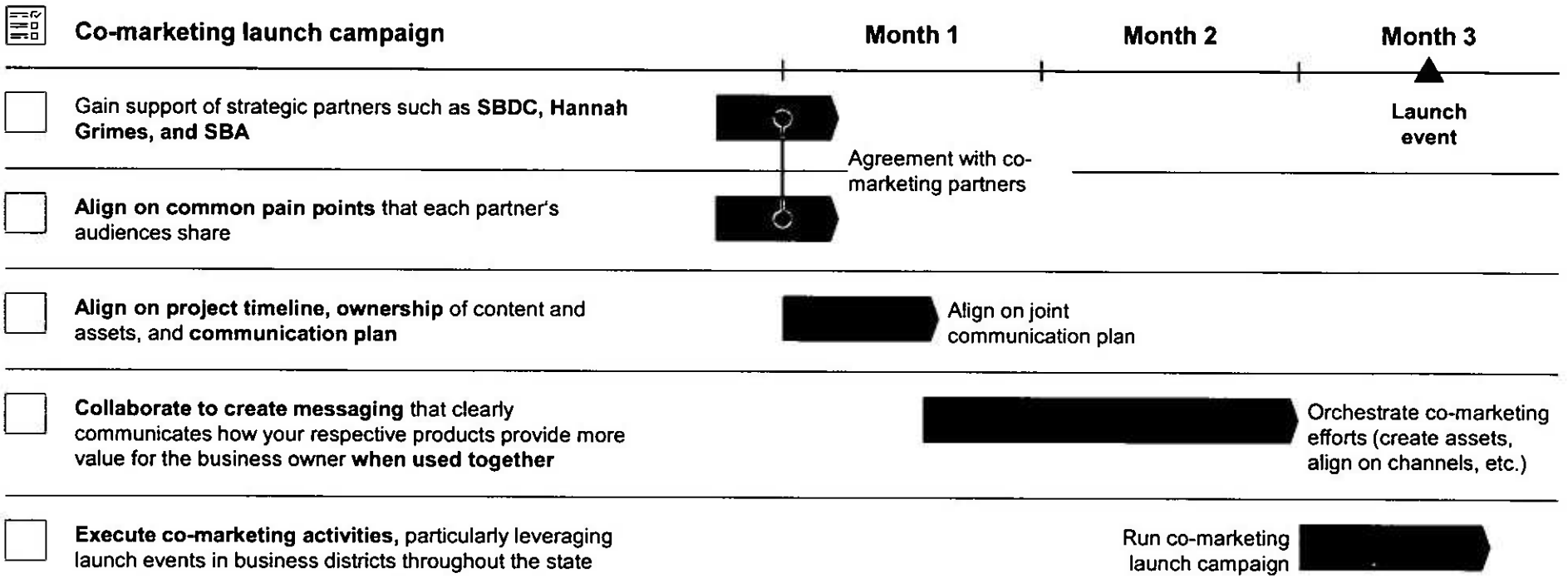
Strategy	Tactics	Channels
 **Initial press campaign**	• Detailed press release • Announcement event • Interviews with local media	• NH.gov • Live event • Local media
 **Digital media marketing**	• Search engine optimization • Search engine marketing • Retargeting ads • Social media marketing • Direct email marketing	• NH.gov • Google Ads • Social media posts/ads • Email • Blog posts
 **Co-marketing with economic development orgs**	• Partnership announcements and events • Joint blog posts, video, and press releases • Customer success stories, video, and co-branded storytelling	• NH.gov • Reciprocal partner links • Partner social media and email distribution • Co-branded social media posts

Source: Industry best practices

Successful co-marketing efforts in NH would require the alignment of partner communication strategies to create mutual value

PRELIMINARY DRAFT

Exemplary



Source: Industry best practices

The Business Services Portal marketing strategy would consist of four key components, each with its own set of considerations

PRELIMINARY DRAFT

Component	Considerations
Marketing context	• What are the **product goals**, who is the **target audience**, what are the **priority opportunities**, and what are the **product roadmap highlights**? • Who are the **product sponsors**, and potential **marketing partners**? • What are the **media consumption habits** of the target audience that should be **considered when selecting media**?
Marketing tactics	• What are the best set of **channel tactics** that will accomplish each objective most effectively and efficiently? • What is the expected **cost of each tactic**? • What is the expected timing of each tactic to **be in market**? • What is the overall **budget** for each objective? • What is the expected **incremental impact** from all objectives in the plan?
Plan for first adds/cuts and risks	• What are the **tactics to be added** to the marketing plan if the budget **increases**? • Which **tactics should be removed** first if the budget **decreases**?
Create a detailed messaging hierarchy	• What is the **key message** for each target persona? • What are the **prioritized list of product features** or **customer benefits** for each target persona?

Source: Industry best practices

Strategic Implementation Plan

Appendix A: Potential PR campaign

Appendix B: Service prioritization methodology

Appendix C: User and stakeholder research

Appendix D: Case studies from other states

Prioritizing key services for MVP in Release 1 can ensure early impact

There are 62 total in-scope NH business services

Prioritization approach

1. Reviewed all in-scope services to identify which are required by law for all NH businesses
2. Assessed the remaining services against quantitative and qualitative criteria to determine ~20 additional services for Release 1
3. Applied guiding principles to fill gaps in holistic set of prioritized services

12 services

18 additional services

5 additional services

Detail to follow

Source: NH state websites, NH stakeholder and user interviews, NH state agency data

1 Services required for all NH businesses can be higher priority for MVP Release 1 of Business Services Portal

☐ Details to follow

Service requirement level	Required for all	Required for some	Optional for all
Definition	Services are required by regulation for all NH businesses	Services are required by regulation for certain NH businesses	Services are optional and not required by regulation for NH businesses
Example services	• Registering a business • Paying business taxes	• Obtaining an environmental permit • Getting a liquor license	• Posting jobs • WorkInvestNH
Consideration for Services Portal	Likely to be included in Business Services Portal	Require further consideration based on other criteria	

Source: NH state laws and regulations, NH stakeholder interviews

1 NH business services that are required for all businesses

The following services offered by various NH agencies may be a starting point for the portal:

Lifecycle stage	Journey	Organization(s)	Service Name
Plan for & Open your business	Plan for a business	SoS	Business name lookup
	Register a new business	SoS	Create a new business or nonprofit
		SoS	Register a trademark
		SoS	Register a tradename
		DRA	Register a business in NH for tax filings
		NHES	Register as a new NH employer
Manage your business	Manage employees	DOL	Employee Safety Standards & OSHA
		DOL	Workers' compensation division
	Provide information	SoS	File an annual report
	Pay taxes	NHES	NHES Web Tax & New Hire Reporting System
		NHES	Unemployment compensation tax
		Federal	Obtaining Federal Tax ID

Source: NH state websites, NH stakeholder and user interviews, NH state agency data

❷ Priority services for BSP based on quantitative and qualitative criteria

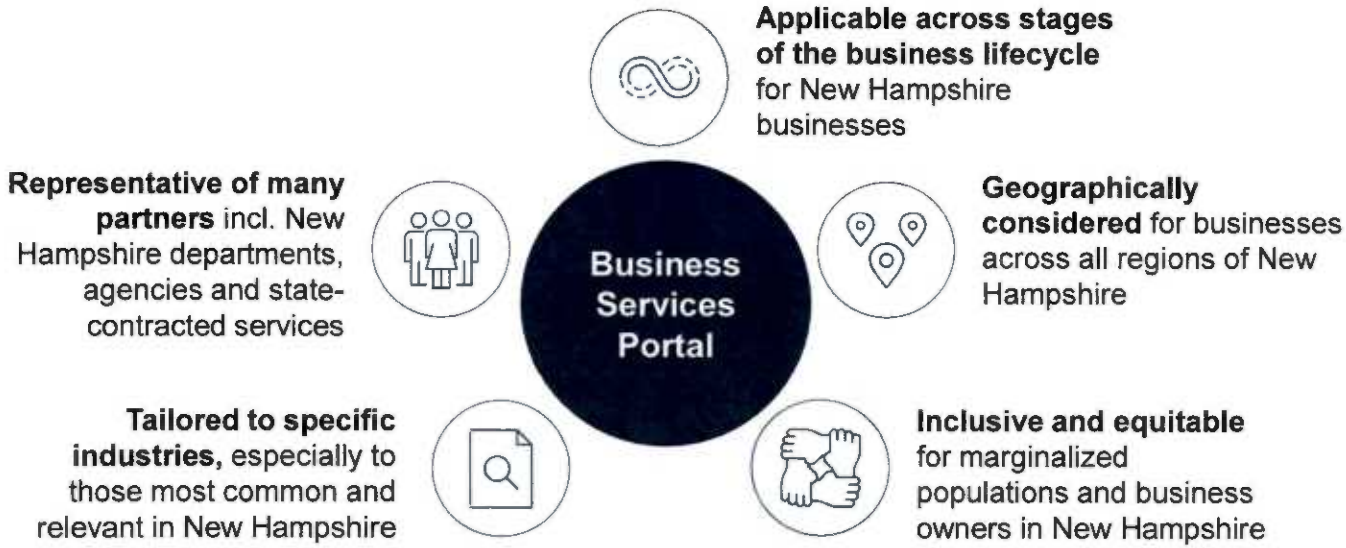
Methodology: In-scope services in NH that are not required can be reviewed across a series of criteria, and scored on a scale of 1-3 (Low-Medium-High), with a composite score to help identify priority services

Type of data	Criteria	Key question	Source of insight
Quantitative	**Regular usage**	How often is this service used by the average NH business?	Data published and shared by from NH state government agencies (e.g., annual reports)
	Prevalence in other state portals	Was this or a similar service found in other states' business portals?	Review of other state agency portals and common occurrence of services
Qualitative	**Stakeholder experience**	Did state leaders highlight this service as a key value add for a business portal?	Interviews with stakeholders in NH state government agencies
	User/business owner experience	How important is it to include this service based on user feedback?	Interviews with end users of NH state government agencies

Source: NH state websites, NH stakeholder and user interviews, NH state agency data

3 Guiding principles provide a top-down prioritization of services

Services within the BSP should collectively be:



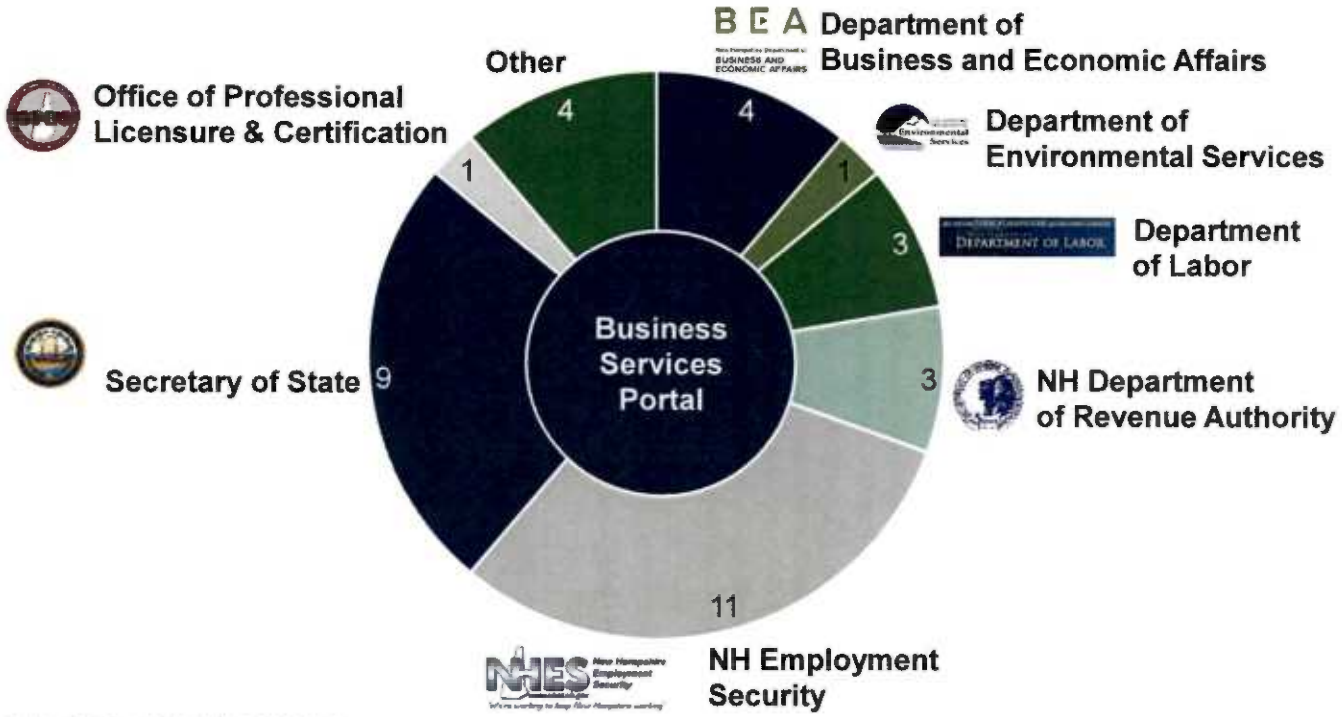
Source: NH stakeholder and user interviews

For discussion

Are there additional guiding principles unique to NH that should be considered to ensure alignment to the governor's priorities and/or BEA's strategic plan?

The 36 services in MVP Release 1 are representative of several NH agencies' offerings

MVP Release 1 Services per NH Agency,



Source: NH stakeholder and user interviews

Even in the MVP release, most departments will be represented in the Business Services Portal

Appendix

Appendix A: Potential PR campaign

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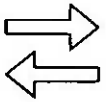
Interviews with 13 end users and economic development stakeholders revealed themes that can inform the design of the portal

"You don't know what you don't know"

Clarity of required and recommended steps is key for first-time business owners so that they don't miss anything

Trust in my community

Business owners turn to sources that they trust for support – primarily in their own communities



Obvious ownership

Frustration with both state and local government takes hold when the owner of a required service is not immediately obvious

Respect for my business

Feelings of insignificance and distrust occur when business owners reach out to the state and receive delayed or no responses

"I did not even know we were supposed to register as a health club until a year into it"

– Fitness club owner

"Working with other NH businesses and hearing their advice is an invaluable resource"

– Distribution company owner

"I never know who is supposed to be in charge – the town or the state?"

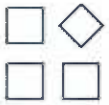
– Restaurant owner

"It's difficult to call the state – you get caught up in automated responses"

– Fitness club owner

Source: User and stakeholder interviews

Interviews with 14 stakeholders have uncovered challenges that impact business owners in the state



Disjointed experience

Varying degrees of consistency in website design and content detail create a fragmented end user experience

"The departments are proud of what they do they want credit and exposure, but it's not a great user experience"

– State employee

Manual request tracking

State employees spend time manually routing and following up on requests on behalf of businesses

"There can be communication issues when linking businesses to services, and sometimes the back end handoff between agencies isn't clear"

– State employee

"Department of" fatigue

Fatigue sets in when users navigate multiple departments to complete a required task

"It's time-consuming for the business to chase down and follow up on these services"

– State employee

Resource constraints

Lack of time, funding, and labor throughout state agencies impact their ability to track and deliver services

"We are extremely resource-constrained, especially on the labor end but also in terms of funding"

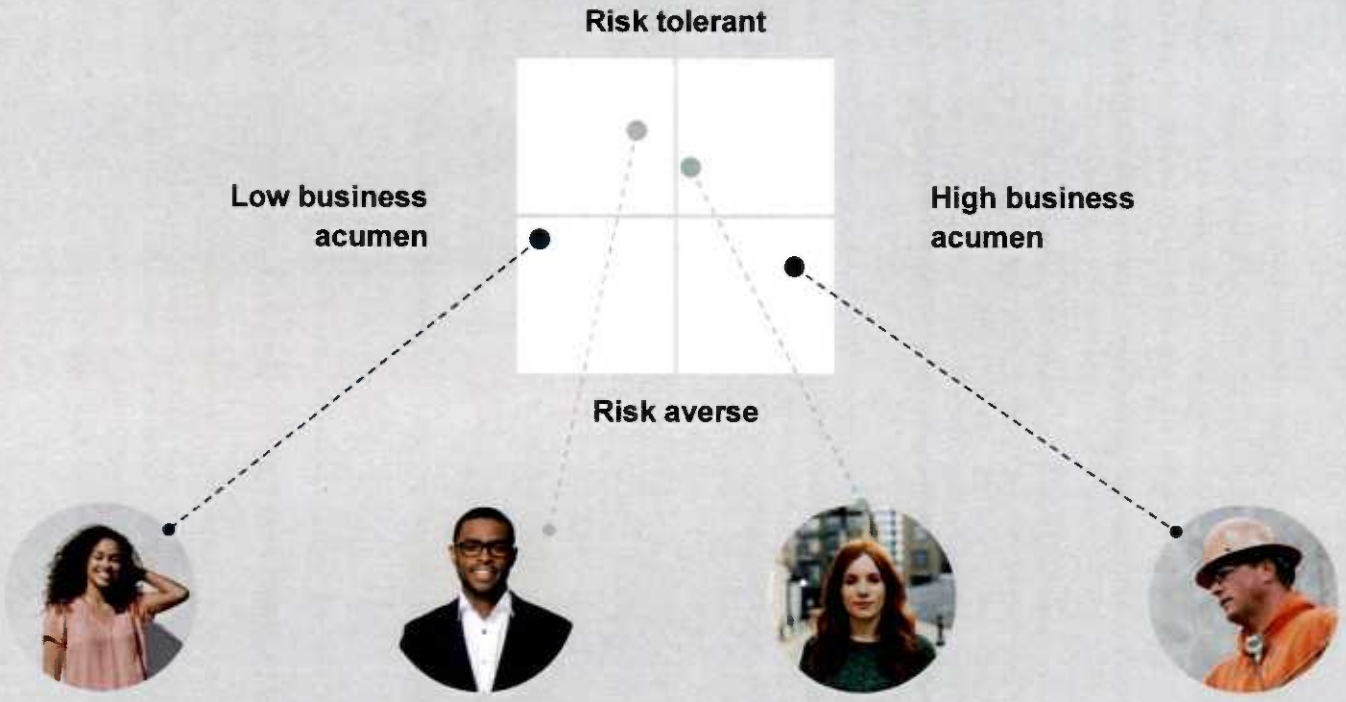
– State employee

Source: User and stakeholder interviews

Meet our personas

These are fictional characters based on the stories of the real business owners we interviewed

They will help us keep business owners front-and-center during ideation



Krista
Childcare expert

Aspirational
Communal
Idealist

Ken
Tech founder & CEO

Ambitious
Influential
Sociable

Maggie
Restaurant owner

Confident
Independent
Self-starter

Alan
Construction partner

Pragmatic
Reputable
Knowledgeable

Source: User and stakeholder interviews

Personas represent a range of different business types

Krista
Childcare expert

Ken
Founder & CEO

Maggie
Owner

Alan
Partner

	Krista	Ken	Maggie	Alan
Industry	Childcare	Technology	Food & beverage	Construction
Size	Micro	Small	Small	Medium
Structure	Sole proprietor	Corporation	LLC	Partnership
Model	B2C	B2B	B2C	B2G
Distribution channel	Traditional	Digital	Traditional	Traditional
Location	Seacoast	Western NH	Hillsborough County	Northern NH
Headquarters	In state	In state	In state	Out of state
Maturity	Planning	Starting	Growing	Managing

Source: User and stakeholder interviews

Personas also represent key attitudinal characteristics that were observed

Krista

Inquiring idealist

"I want to learn how I can better serve my community with my expertise."

Ken

Inspired influencer

"How fast can I take my business from 0 to 100? Challenge accepted."

Maggie

Preoccupied performer

"I've done this before – I can find the answer on my own."

Alan

Demanding director

"I've been in the game for a while now – I can see problems coming from a mile away."

	Krista	Ken	Maggie	Alan
Tenacity	●○○○ Easily overwhelmed	●●●● Driven to succeed	●●●○ Gets it done	●●●○ Has grit
Independence	●●○○ People person	●○○○ Making connections	●●●● Likes solving problems	●●●○ In meetings
Attention to detail	●●●○ The important stuff	●○○○ *Who has time?*	●●●○ Does basic research	●●●● Has attorney review
Tech-savvy	●●○○ Getting better	●●●● Digital native	●●●○ Mostly up to date	●○○○ Would rather call

Source: User and stakeholder interviews

Krista

Inquiring idealist

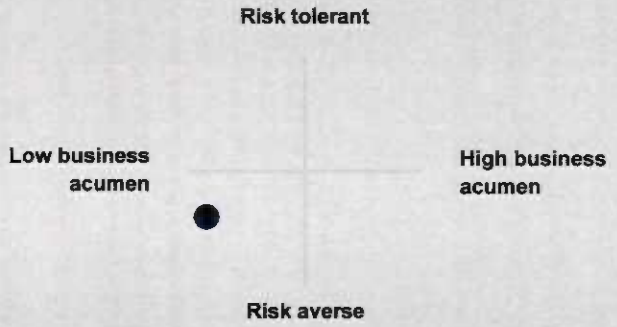
Age: 42 | Childcare expert

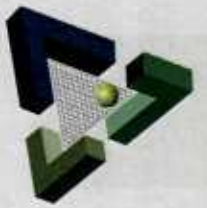
Tenacity Easily overwhelmed	●○○○
Independence People person	●●○○
Attention to detail The important stuff	●●●○
Tech savvy Getting better	●●○○

Fictional persona

"I feel responsible for helping alleviate the childcare shortage that is affecting my friends and neighbors."

Krista has always found inspiration in stories of people serving their communities. She feels motivated to open her own home-based childcare center to alleviate the strain on working parents in her neighborhood after working in childcare her whole career. She has no business background and little idea of what is required to open one.





C Exploration

"I need to learn what opportunities are available to me"

Goals and motivations

- Helping out her network of young, working parents
- Establishing herself as a reputable businessperson and childcare expert in her community

Pain points

- Navigating unfamiliar processes and systems
- Making sense of business jargon
- Impersonal help and support

Business classification

Industry	Childcare
Size	Small
Structure	Sole proprietor
Model	B2C
Channel	Traditional
Location	Seacoast
Headquarters	–
Maturity	Planning

Source: User and stakeholder interviews

Learning about opening a home-based childcare center

Planning for my business 

Fictional persona and user journey | *Current state*

Web · Phone · Face-to-face · Mobile (app or web)

Sub-journey	Researching childcare licensing	Researching how to start a business	Contacting CCLU	Getting support
What's happening	Searches for requirements to open a home-based childcare center Navigates to the DHHS and OPLC websites and reviews the posted rules and certifications Reviews list of forms to fill out and browses for information about opening a business	Searches for information about starting a business in New Hampshire Reviews information from NH.gov and the DRA Reviews information on unofficial third-party websites	Calls the CCLU and receives a message from an answering machine directing her to send an email Sends an email with questions the next day	Receives a response from the CCLU and learns about certification requirements and an approach to starting the business Emails the BEA and local organizations that can help get her business off the ground based on the representative's recommendation
Experience	😕 Intimidated Feels overwhelmed by the list of paperwork Feels unsure if she will ever be able to receive certification *"Where do I even begin? Which of these PDFs are relevant for a newbie? I don't think I'll be able to sort through all of this…"*	😵 Confused Feels confused about where to find reliable information. Feels unsure about the reliability of third-party websites *"I'm not sure that I'm ready to register a business just yet… I just want to know what it will take to get one started."*	😤 Frustrated Feels disrespected by being referred to an email address when she called to discuss with someone *"It will take longer for me to sit and type an email than it would to explain my interest over the phone. What a waste of time."*	🙂 Optimistic Feels happy to know that there are resources available to help *"Finally hearing from someone about what it takes to get started was so helpful. I am starting to feel better about moving forward with this."*
Pain points	Unclear entry point to get started on the licensing process or what licenses she needs. Overwhelming number of forms presented up front. No direction for a new or interested business owner on licensing information.	Unclear entry point to learn about setting up a business in New Hampshire. Unofficial third-party sites links appear prioritized in search results.	Answering machine message suggests that she send an email. Time wasted trying to get in touch with someone.	Unclear next step after reaching out to other support organizations. Unanswered questions remain about how to bring her business to life.
Services explored	Childcare licensing unit (DHHS) Apply for a professional license (OPLC)	NH.gov/business Business name lookup (SoS) Registering a business in NH (DRA) Third party websites	Childcare licensing unit (DHHS)	Free business advice (BEA) Business consulting (BEA) CoC services RDC services SBDC services
Touchpoints				

Source: User and stakeholder interviews

Learning about opening a home-based childcare center

Planning for my business 

Fictional persona and user journey | Future state | Prototype password: NHBSP2023!

Web Phone Face-to-face Mobile (app or web)

Sub-journey	Researching childcare licensing	Researching how to start a business	Contacting CCLU	Getting support
What's happening	Searches for requirements to open a home-based childcare center Navigates to the Business Services Portal and reviews licensing requirements listed Navigates to the DHHS and OPLC websites with order of licensing requirements in mind	Browses the portal for information about starting a business in New Hampshire Navigates to the plan a new business checklist Reviews steps involved to create a home-based childcare business	Submits questions to the CCLU through the portal's contact us form when she feels blocked from moving forward Receives a confirmation email and expects to receive a response within 24 hours Receives a "next steps" email to prompt her to move forward while she waits on an answer	Receives an email response from the CCLU regarding her specific certification questions Begins the application process to receive certification on the CCLU website
Experience	Informed Feels like she understands the steps involved to receive certification Feels intimidated by the number of steps involved in receiving certification *"I like how this lays out the order of actions to take to receive certification, but I'm still not sure if I'll be able to complete everything."*	Excited Feels excited about the idea of completing the checklist for standing up her business *"I can see myself coming back to this and checking off the things I've completed – it will keep me on track."*	Surprised Feels surprised to learn that she can move forward with other activities while she waits to hear back from CCLU Feels motivated to follow the email's prompt to move forward *"I guess I'm not as blocked as I thought I was."*	Confident Feels confident that she has all of the requirements to receive certification and move forward with the process *"I'm glad I could clear that up before submitting an application."*
Pain points	Intimidating number of steps involved in receiving certification	Unable to track progress against completing steps without logging in	24 hours feels like a slow response time	Support is provided through email when a phone call would be helpful
Services explored	Childcare licensing unit (DHHS) Apply for a professional license (OPLC)	NH.gov/business Business name lookup (SoS) Registering a business in NH (DRA)	Childcare licensing unit (DHHS)	Free business advice (BEA) Business consulting (BEA) CoC services RDC services SBDC services
Touchpoints				

Source: User and stakeholder interviews

Ken

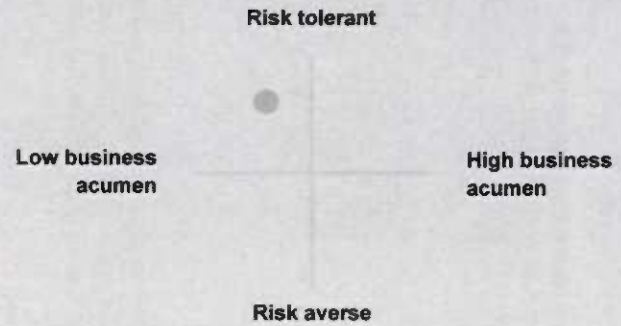
Inspired influencer

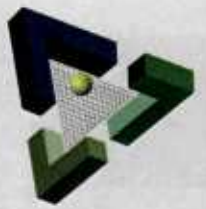
Age: 26 | Founder & CEO

Tenacity Driven to succeed	●●●●
Independence Making connections	●○○○
Attention to detail *Who has time?*	●○○○
Tech savvy Digital native	●●●●

"I have always been a driven person. I like to think of my layoff as a huge opportunity for me, not a loss."

Ken was recently laid off from a social media marketing company. He has an idea for a productivity app, and he feels that this is the right moment to pursue it. He feels confident in his ability to succeed, and knows there are likeminded entrepreneurs in the community that he can learn from. He has a passion for technology and startup culture.





A **Tasks**

"I need to complete a business task"

Goals and motivations

- Turning his ideas into reality
- Working with other like-minded and entrepreneurial types like himself
- Making connections and taking his business to the next level

Pain points

- Keeping track of details and deadlines
- Impersonal help and support
- Waiting to receive permission to move forward

Business classification

Industry	Technology
Size	Small
Structure	Corporation
Model	B2B
Channel	Digital
Location	Western NH
Headquarters	In state
Maturity	Starting

Fictional persona

Source: User and stakeholder interviews

Registering a new technology startup

Fictional persona and user journey | Current state

Starting my business 

Web Phone Face-to-face Mobile (app or web)

Sub-journey	Creating a new business	Getting support	Registering as a business and employer	Registering a trademark and trade name	Securing business insurance
What's happening	Navigates to the SoS website and creates a QuickStart account Fills out the required paperwork to create a corporation Stops midway through the application when he realizes he has questions	Browses contact information associated with SoS and QuickStart Sends emails to departments that sound like they can help, but he gets no immediate responses Calls an SoS helpline, and learns that he should connect with an attorney, the BEA, and the SBDC for fundamental business questions	Finishes his registration with SoS and refers to his notes about next steps Searches for the DRA and NHES websites Fills out the required paperwork for each as was mentioned and completes all the tasks he had noted	Registers a trademark and trade name for his business on the QuickStart website Receives confirmation that the form was submitted Calls SoS after a few days follow up on his application	Texts his personal insurance agent with questions around insuring his business Searches for quotes online and finds a link to the DOI website Finds that the search is by company name and decides to perform a search in his browser instead
Experience	Unsure Feels unsure that he is setting up his company in the right way Lacks confidence that his inclination will set him up for future success *"I know the form says I have everything I need… but if I submit it, will it be right for me? Will I be able to change it later?"*	Frustrated Feels overwhelmed by number of contacts listed, Feels unsure of which he should reach out to for his specific questions *"There are so many contacts listed here and they all seem irrelevant for new businesses."*	Productive Feels like he has accomplished quite a bit in just a few days *"Setting up was relatively painless once I knew what I had to do."*	Impatient Feels frustrated to learn that this is not an automated process and that it may take weeks to receive manual approval *"I wish I had known that this was such a long process – I would have applied sooner and not followed up right away."*	Let down Feels confused about the inability to browse insurers by the type of coverage as he's seen in healthcare coverage marketplaces *"It's insurance – why can't I browse insurers by their coverage and costs? I've seen that done before."*
Pain points	Understanding if the business structure he's selected is the right one for him. Unsure of what similar businesses in his industry have selected.	Unclear point of contact for initial questions. Low confidence that SoS contact knows if he's setting himself up for success. Referred to other contacts to answer questions.	Unsure if these are the only other departments he needs to register with. Unclear next step after initial business set up.	Unclear timeline for approval. Costs to apply buried in page content.	Unable to browse insurance companies by their offering. Unaware of insurers in the state that provide the coverage that he needs.
Services explored	Business name lookup (SoS) Create a new business or nonprofit (SoS)	Create a new business or nonprofit (SoS) Free business advice (BEA) SBDC services Local attorney services	Create a new business or nonprofit (SoS) Registering a business in NH (DRA) Register as a new employer (NHES)	Register a trademark (SoS) Register a trade name (SoS)	Free business advice (BEA) Business owners' insurance (DOI) List of certified insurance companies (DOI)
Touchpoints					

Source: User and stakeholder interviews

Registering a new technology startup

Starting my business 

Fictional persona and user journey | Future state | Prototype password: NHBSP2023!

Web Phone Face-to-face Mobile (app or web)

Sub-journey	Creating a new business	Getting support	Registering as a business and employer	Registering a trademark and trade name	Securing business insurance
What's happening	Navigates to the SoS website and creates a QuickStart account Fills out the required forms to create a corporation but stops before submitting Searches for more information about creating a business and navigates to the Business Services Portal Reviews content dedicated to starting a business	Navigates to the portal and submits a question about business structures using the chatbot functionality Reviews the bot's suggested content and returns to QuickStart to complete his required forms	Finishes his registration with SoS and refers to the checklist on the portal about next steps Fills out the required paperwork for DRA and NHES from direct links available on the portal	Reviews information about registering a trademark and trade name on the portal and estimated approval times Navigates to the QuickStart website and registers a trademark and trade name for his business Receives confirmation that the form was submitted	Reviews insurance information provided in the portal's new business checklist Navigates to the DOI website Searches for companies that he saw mentioned in the portal for quotes
Experience	☺ Optimistic Feels happy to know that there are resources available to help *"It's helpful to know the difference between them, especially a Corporation and an S Corporation"*	☺ Confident Feels confident that he has the right structure for his business after confirming with the chatbot *"That was the quick answer I was looking for – I'm glad I didn't have to call anyone for that."*	☺ Productive Feels like he has accomplished quite a bit in just a few hours *"It's nice to have the next steps available in one place."*	Informed Feels like he had a good idea of how long the process would take ahead of time Feels let down that the process isn't automated *"I won't have to follow up on this for a while."*	Prepared Feels prepared to perform a search since he has seen a list of available companies ahead of time Feels let down that the process to find insurance isn't easier *"I was expecting this to be more like a marketplace. At least there are links to companies to review in the portal."*
Pain points	Understanding if the business structure he's selected is the right one for him	Some back and forth required to receive the appropriate help content	–	Takes weeks to receive approval	Unable to browse insurance companies by their offering
Services explored	Business name lookup (SoS) Create a new business or nonprofit (SoS)	Create a new business or nonprofit (SoS) Free business advice (BEA) SBA services Local attorney services	Create a new business or nonprofit (SoS) Registering a business in NH (DRA) Register as a new employer (NHES)	Register a trademark (SoS) Register a trade name (SoS)	Free business advice (BEA) Business owners' insurance (DOI) List of certified insurance companies (DOI)
Touchpoints					

Source: User and stakeholder interviews

Maggie

Preoccupied performer

Age: 33 | Owner

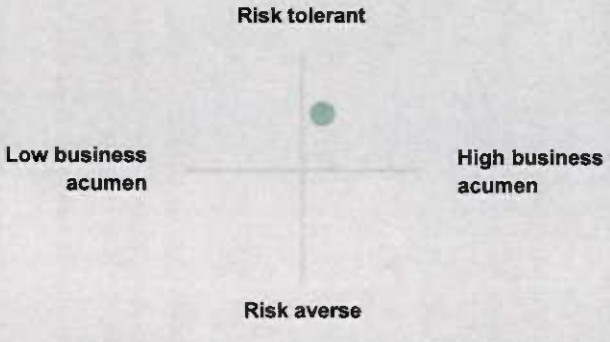
Tenacity Gets it done	●●○○
Independence Likes solving problems	●●●●
Attention to detail Does basic research	●●○○
Tech savvy Mostly up to date	●●●○

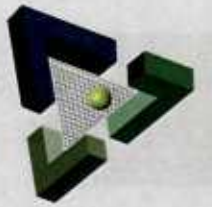
Fictional persona

Source: User and stakeholder interviews

"The success I've had so far has me feeling confident about what this business could be in the future."

Maggie owns a successful restaurant in her hometown and has gained confidence as her business has taken off. She has ambitions of opening multiple restaurants in her region, but she keeps those goals to herself and minimizes others' perspectives as she feels that can make her own decisions.





C **Exploration**

"I need to learn what opportunities are available to me"

Goals and motivations

- Making more money to support her family with less focus on managing the restaurant itself
- Being seen as a successful and enterprising person in her community

Pain points

- Navigating rules and regulations outside of her hometown
- Making phone calls for tasks that should be easily completed online
- Seeking other perspectives

Business classification

Industry	Food & Beverage
Size	Small
Structure	LLC
Model	B2C
Channel	Traditional
Location	Hillsborough County
Headquarters	In state
Maturity	Growing

Opening a second restaurant location

Growing my business 

Fictional persona and user journey | Current state

Web Phone Face-to-face Mobile (app or web)

Sub-journey	Looking for funding	Finding a location	Applying for required permits	Achieving full compliance
What's happening	Files annual report Considers opening a new location to boost annual income Stops at her local bank to get preapproval Researches supplemental options from the BFA and BEA	Searches for available real estate Calls a realtor she knows for help, who suggests she may be eligible for further loans and grants Searches for more information and finds the Local Restaurant Infrastructure Investment Program Submits questions through the the My Inquiry tool but does not hear back	Finalizes contract on a new location and searches for a contractor to renovate Searches and applies for permits from the state, which are approved after a few weeks Meets with a local inspector and learns she is not in compliance with local ordinances regarding the location's septic system Reduces number of seats in her restaurant development plan to fit within the ordinances	Applies for a liquor license on the NHLC website Searches through the NHES and DOL websites to ensure that she is in compliance Emails contacts listed on the DOL and NHES websites a list of questions and waits for their responses
Experience	Hopeful Feels excited that there are options to help her fulfill her dream of a second location Feels surprised to learn that the bank can partner with the BEA and BFA *"This sounds like a good option, but I don't understand how it works. I want to make sure I don't get in over my head with a supplemental loan."*	Overwhelmed Feels overwhelmed with the amount of information to consider Feels unsure of the more technical requirements involved in available loans and grants *"I don't think a lot of this applies to my restaurant. I wish I could get a quick explanation of what's required for a basic build."*	Upset Feels blindsided by unknown local requirement Feels upset that she has additional paperwork to complete and another fee to pay *"Seriously, why didn't I find out about this required permit when I was finding a place to build? It definitely would have factored into my decision."*	Anxious Feels stressed that she will be caught off guard again in terms of meeting requirements Feels unsure if she is in full compliance with the state *"I feel like I've done everything I need at this point, but it would be nice to have someone confirm that for me."*
Pain points	Referred to other contacts to answer questions. No holistic overview between private lenders and supplemental funders to understand full funding scenarios	Online content written for expert user. No response from My Inquiry tool	Delay in approval of state permits. Unaware of local requirements.	Unclear if she has met all of the state and local compliance requirements to open a restaurant. Waiting for someone to reply to her email and additional follow ups.
Services explored	File an annual report (SoS) Local bank services Free business advice (BEA) Business loans (BEA) Credit enhancement and loans (BFA)	Local realtor services GOFERR My Inquiry tool (Governor's office) Real estate development (BFA) Incentives and tax credits (BEA) Special designation (BEA)	Licenses and certifications (DES) Project review and compliance (DNCR) Local permitting services	Apply for liquor license (NHLC) NH youth employment certificate (DOL) Mandatory posters (DOL) Business compliance (NHES)
Touchpoints				

Source: User and stakeholder interviews

Opening a second restaurant location

Growing my business 

Fictional persona and user journey | Future state | Prototype password: NHBSP2023!

Web · Phone · Face-to-face · Mobile (app or web)

Sub-journey	Looking for funding	Finding a location	Applying for required permits	Achieving full compliance
What's happening	Files annual report Considers opening a new location to boost annual income and applies for preapproval Researches supplemental business loan options on the Business Services Portal Reviews success stories from other restaurants Reviews FAQs on the portal about the Local Restaurant Infrastructure Investment Program and submits an application	Reviews information about location restrictions on the portal and calls a realtor to discuss what she's learned Meets with a local inspector to ensure the property her realtor suggests can accommodate her business plans Finalizes contract on a new location and searches for a contractor to renovate	Reviews the licenses and permits section of the new business checklist on the portal and submits applications Confirms with local inspector that all local required permits have been secured Submits a request on the portal for DES review and receives a confirmation that a representative will reach out within 24 hours Receives a phone call the next day and confirms she has all required state permits	Searches the portal for compliance information and reviews a summary of DOL, NHES, and DRA requirements for opening a new location Gathers the required posters and structures books to account for the state meal tax Applies for a liquor license on the NHLC website Reviews the checklist for opening a new restaurant on the portal to be sure that she has completed all tasks
Experience	Hopeful Feels excited that there are options to help her fulfill her dream of a second location Feels comfortable with pursuing alternate forms of funding to move forward *"This sounds like a good option, especially now that I know how it works for other restaurants."*	Informed Feels knowledgeable about potential pitfalls that other restaurants make when expanding their businesses Feels prepared to discuss with a realtor *"I'm glad I saw this when I did – it totally changed the types of properties I had the realtor searching for."*	Confident Feels secure that all required permits have been acquired and that her restaurant will be set up for success *"It's nice to know there are people at the state and in the community who are willing to reach out and answer questions."*	Excited Feels excited to open knowing that all of the requirements have been completed and she can focus on running the business *"Getting ready to open is so stressful on its own. Having compliance requirements listed in one place helped me make sure I didn't miss anything."*
Pain points	Long list of FAQs are difficult to parse Success stories do not include people from her region	Only state permit requirements available on the portal Realtor didn't bring up potential septic system issues while touring initial properties	Manual process to confirm that all required permits have been secured	Unsure if list of compliance requirements is up to date
Services explored	File an annual report (SoS) Local bank services Free business advice (BEA) Business loans (BEA) Credit enhancement and loans (BFA) GOFERR My Inquiry tool (Governor's office)	Local realtor services Real estate development (BFA) Incentives and tax credits (BEA) Special designation (BEA)	Licenses and certifications (DES) Project review and compliance (DNCR) Local permitting services	Apply for liquor license (NHLC) NH youth employment certificate (DOL) Mandatory posters (DOL) Business compliance (NHES) Business tax information (DRA)
Touchpoints				

Source: User and stakeholder interviews

Alan

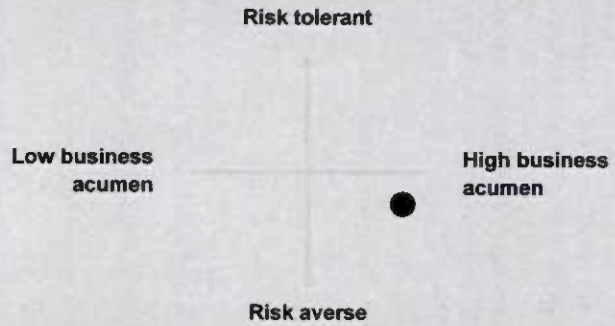
Demanding director

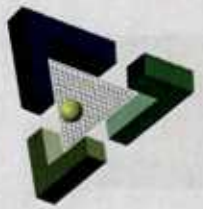
Age: 48 | Partner

Tenacity Has grit	●●●○
Independence In meetings	●●●○
Attention to detail Has attorney review	●●●●
Tech savvy Would rather call	●○○○

"I have a reputation of delivering quality work on-time and at a fair price. I'm worried that reputation won't hold up if I can't find workers to do the job."

Alan and his partners do business throughout the northeast. He feels confident in their recent expansion into New Hampshire, but he also feels impatient with the pace of forward progress. He knows his reputation is on the line and does not want to lose out of future work due to delays in his current project.





B **Assistance**

"I need help with something"

Goals and motivations

- Completing projects on time and under the budget
- Finding the right people for the job
- Winning new contracts based on the quality of his prior work

Pain points

- Navigating complicated and unfamiliar systems
- Wasting time in front of a computer
- Having to write an email when a phone call would be quicker

Business classification

Industry	Construction
Size	Medium
Structure	Partnership
Model	B2G
Channel	Traditional
Location	Northern NH
Headquarters	Out of state
Maturity	Managing

Fictional persona

Source: User and stakeholder interviews

Recruiting and upskilling employees

Managing my business 

Fictional persona and user journey | Current state

Web Phone Face-to-face Mobile (app or web)

Sub-journey	Researching workforce development options	Creating an account and posting jobs	Contacting support organizations	Recruiting employees	Upskilling employees
What's happening	Asks his business partners for advice on finding workers in his rural area Calls BEA to find resources available from the state when partner provides Alan with a phone number Leaves a voicemail when no one answers the phone	Receives a call back from BEA and learns about NHES services Searches for NHES and begins to browse available content. Navigates to the NHWorks job match system Struggles to create an account on the system and post a job	Calls a full-service support center nearby that he found on the NHES website Leaves a voicemail when no one answers the phone Receives a call back and shares his situation as well as his frustration Finishes sign up process with NHES support	Emails NHES contact asking if they could introduce him to officials at the local community college to participate in a job fair Learns that he missed the job fair and will have to wait until the next one	Learns from NHES that he can cocreate upskilling content with the college to improve worker performance Navigates to the WorkInvest NH application and submits an application Schedules a meeting with the college faculty to discuss this program Begins cocreating a curriculum to be delivered to workers in two months
Experience	Frustrated Feels frustrated when his call for support goes unanswered after struggling to fill jobs for weeks *"If this goes on much longer our project is going to be delayed – is there anyone who can point me in the right direction?"*	Confused Feels confused navigating the many links and PDFs on the NHES website Feels inefficient while trying to complete the sign up process *"I wish I would've known what I needed before I sat down to set up an account."*	Impatient Feels impatient about wasting time to fill out the forms on the NHES system Feels appreciative of the contact's support to help him move forward *"All of this just to post a job… let's see if I even get any responses."*	Let down Feels like he wasted time emailing NHES and the community college *"I wish I would've known about this sooner – it doesn't help me this time. Maybe I'll try them next time, but I'll be sure to ask about the date up front."*	Relieved Feels relieved that he can help both his business and his employees Feels cautiously optimistic about it making an immediate impact *"This sounds great in theory, but how can I be sure that it will work for my business?"*
Pain points	Unaware of state recruitment support system. Delay in hearing back from BEA contact.	Parsing similar-looking links and PDFs without descriptions. Failing to finish filling out unfamiliar forms with information that is not readily available.	Delay in hearing back from NHES contact. Significant time spent filling out required fields to create an account and post his jobs.	Unaware of job fair and community college engagement. No opportunity to see when the next upcoming job fair will be.	Unaware of upskilling partnership program. No success stories to review impact of the program ahead of time.
Services explored	Free business advice (BEA)	NHWorks job match system (NHES) NHJobs recruitment portal (NHES)	NHWorks job match system (NHES) NHJobs recruitment portal (NHES) Recruit employees (NHES) Work opportunity tax credit (NHES)	Networking groups (NHES) Job fairs (NHES) Local community college	WorkInvestNH (NHES) Local community college
Touchpoints					

Source: User and stakeholder interviews

Recruiting and upskilling employees

Managing my business 

Fictional persona and user journey | Future state | Prototype password: NHBSP2023!

Web | Phone | Face-to-face | Mobile (app or web)

Sub-journey	Researching workforce development options	Creating an account and posting jobs	Contacting support organizations	Recruiting employees	Upskilling employees
What's happening	Navigates to the Business Services Portal and searches for recruitment information Reviews information about the NHWorks job match system	Navigates to the NHWorks job match system through a direct link from the portal Struggles to create an account on the system and post a job	Navigates back to the portal and clicks on the Get Support option for NHES Calls the full-service support center that the site recommends Shares his situation as well as his challenges signing up for the system Finishes sign up process with NHES support and learns about other services	Navigates to the calendar and learns that a job fair is coming up at the community college Submits a request to participate through the form An NHES contact introduces him to officials at the local community college via email College administrators send over the details and day-of logistics to review	Learns from the portal that other businesses have cocreated upskilling content with the college to improve worker performance Navigates directly to WorkInvest NH and submits an application Schedules a meeting with the college faculty to discuss this program Begins cocreating a curriculum to be delivered to workers in two months
Experience	Informed Feels informed about the available services from NHES *"This sounds like exactly the kind of thing I need to get past this roadblock."*	Confused Feels inefficient while trying to complete the sign up process *"Getting here was easy, but getting set up isn't very clear for the average person."*	Appreciative Feels appreciative of the contact's responsiveness and support to help him move forward *"I let her know that I'm not very good with computers, and she was able to help me out."*	Hopeful Feels happy to have immediate access to students who are looking for work to help alleviate the worker shortage *"I'm glad I saw this when I did and could join before it was too late."*	Relieved Feels relieved that he can help both his business and his employees Feels cautiously optimistic about it making an immediate impact *"It's nice to know that other businesses have had success with this – makes it seem like it will be a good use of time?"*
Pain points	Unaware of state recruitment support system. Delay in hearing back from BEA contact.	Failing to finish filling out unfamiliar forms with information that is not readily available Time spent filling out required fields to create an account and post his jobs	Listening to instructions over the phone while performing actions on the computer	Unaware of job fair and community college engagement Delay in email responses from NHES and college administrators	Time to create and deliver upskilling training
Services explored	Free business advice (BEA)	NHWorks job match system (NHES) NHJobs recruitment portal (NHES)	NHWorks job match system (NHES) NHJobs recruitment portal (NHES) Recruit employees (NHES) Work opportunity tax credit (NHES)	Networking groups (NHES) Job fairs (NHES) Local community college	WorkInvestNH (NHES) Local community college
Touchpoints					

Source: User and stakeholder interviews

Appendix

Appendix A: Potential PR campaign

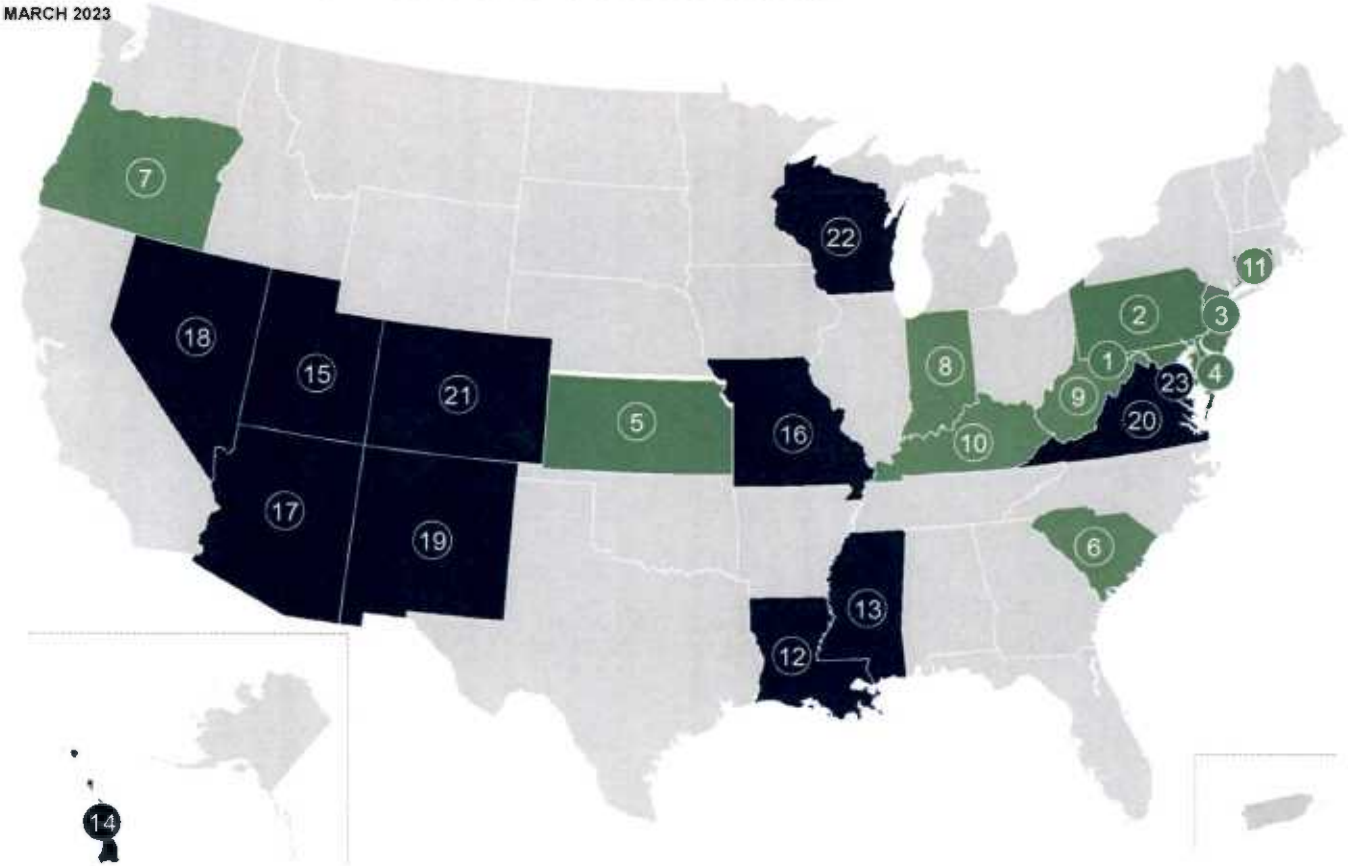
Appendix B: Service prioritization methodology

Appendix C: User and stakeholder research

Appendix D: Case studies from other states

Fewer than half of states have a business portal — only 11 have portals with advanced features

AS OF MARCH 2023



- Portal is mature with advanced features
- Portal is in early stage and/or has limited features

1. Maryland
2. Pennsylvania
3. New Jersey
4. Delaware
5. Kansas
6. South Carolina
7. Oregon
8. Indiana
9. West Virginia
10. Kentucky
11. Connecticut
12. Louisiana
13. Mississippi
14. Hawaii
15. Utah
16. Missouri
17. Arizona
18. Nevada
19. New Mexico
20. Virginia
21. Colorado
22. Wisconsin
23. Washington, D.C.

Source: Outside-in research

A scan of all 50 states determined 23 states have business portals with varying degrees of sophistication

AS OF MARCH 2023

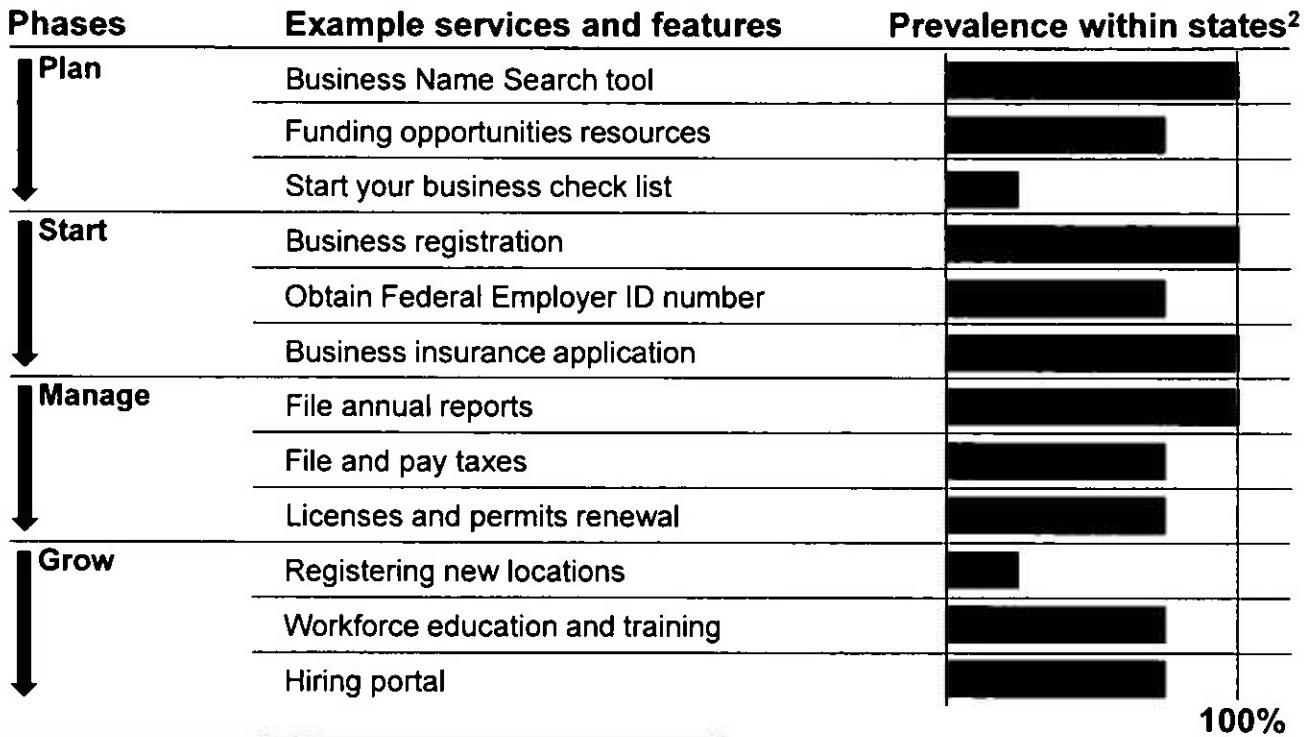
Of the 23 states with portals:

12 use a variation of "Plan-Start-Manage-Grow" lifecycle[1]

6 have a virtual chat assistant or type-ahead search bar to get help

14 have direct links to Help/Contact Us pages

17 have a log in capability



See appendix for case studies and additional notes of best-in-class Business Services State Portals

1. Mapping of the user journey at all stages of business development, from initial development of business plan (Plan) to opening new locations and increasing workforce (Grow)
2. Considers the 23 states with Business Services Portals

Source: Various state websites

Maryland Business Express' intuitive and user-friendly landing page facilitates user navigation

PRELIMINARY DRAFT

Business lifecycle layout

Portals that grouped services and features by place in the business lifecycle optimized portal navigation

AI chat-bot

Virtual Agent assists client in navigating different services, features and resources

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

Maryland's business portal's **visuals and design** supports user experience and ability to navigate resources.

Source: https://businessexpress.maryland.gov/

PA Business One-Stop Shop maintains a dynamic portal with relevant resources highlighted on landing page

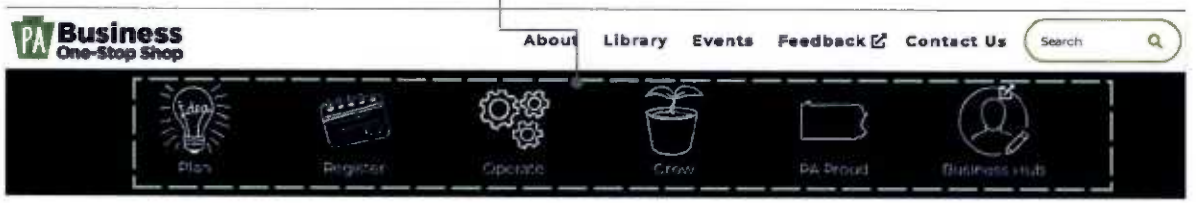
PRELIMINARY DRAFT

Business lifecycle layout

Portals that grouped services and features by place in the business lifecycle optimized portal navigation

Search bar

Search bar allows users to navigate across different features and services



Welcome to your guide for doing business in Pennsylvania!

Whether you are thinking about starting your own business, expanding your existing company, or are considering a move to the Keystone State, this site will provide useful information to help you work smart and live happy in Pennsylvania.

eCommerce Resources **Small Business Funding** **Trending Links**

Content tone

Tone of content is approachable, making it more relatable to any user

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

The Pennsylvania business portal **highlights resources** that might be relevant to users, making **large amounts of content more comprehensible.**

Source: https://business.pa.gov/

New Jersey's BUSINESS.NJ's landing page invites the user to begin their personalized experience

PRELIMINARY DRAFT

Business lifecycle layout

Portals that grouped services and features by place in the business lifecycle optimized portal navigation

Search bar

Search bar allows users to navigate across different features and services

Account creation

Users are encouraged to create an account and access more personalized content and resources

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

BUSINESS.NJ **streamlines the user experience** by highlighting **the search bar** functionality and encouraging users **to sign up** for the portal

Source: https://business.nj.gov/

The Delaware One Stop portal provides a step-by-step guide to users for key lifecycle stages

PRELIMINARY DRAFT

Business lifecycle layout

Portals that grouped services and features by place in the business lifecycle optimized portal navigation

Account creation

Users are encouraged to create an account and access more personalized content and resources

Additional groupings

Additional groupings of resources provides alternative ways to navigate the portal and access resources effectively

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

Delaware One Stop **guides user through what steps** are related to each stage of the business lifecycle.

This provides **additional support** to more **inexperience businesses** who lack an awareness of what each stage entails.

Source: https://onestop.delaware.gov/

The Kansas Business One Stop lacks an in-depth overview of state resources and services

PRELIMINARY DRAFT

Content tone

Tone of content is approachable, making it more relatable to any user

Business lifecycle layout

Portals that grouped services and features by place in the business lifecycle optimized portal navigation

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

Categories of services or resources are described but there is **no further insights into individual services and offerings**; user must navigate to other departments.

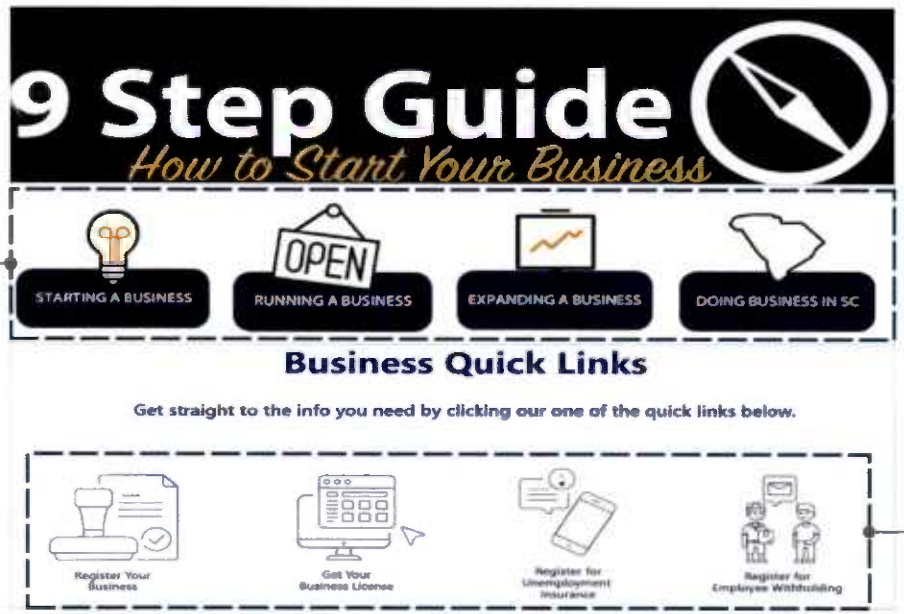
Source: https://ksbiz.kansas.gov/

South Carolina Business One Stop portal emphasizes its ability to streamline business users' interactions

PRELIMINARY DRAFT

Business lifecycle layout

Portals that grouped services and features by place in the business lifecycle optimized portal navigation



Additional groupings

Additional groupings of resources provides alternative ways to navigate the portal and access resources effectively

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

South Carolina Business One Stop uses **a casual and instructive tone** to make information **more accessible and relatable** to all users.

Source: https://scbos.sc.gov/

Oregon Business Xpress caters to users at all stages of their business lifecycle but presents an overwhelming number of resources per stage

PRELIMINARY DRAFT

Content tone

Tone of content is approachable, making it more relatable to any user

User demographics

Resources are grouped by user demographics to facilitate navigation

Key attributes	Lifecycle stages
○ Ease of navigation	● Plan
● Portal visualization	● Start
● Content tone	● Manage
○ Digitization of resources	● Grow
○ Descriptive resources	

Key:
- ● Feature has complete functionality
- ○ Feature functionality is incomplete or non-existent

Portal overview

Business Xpress' **portal design visualization** facilitates use and navigation.

However, resources are **not filtered or narrowed**, leading to many **repeated resources** per sub-category.

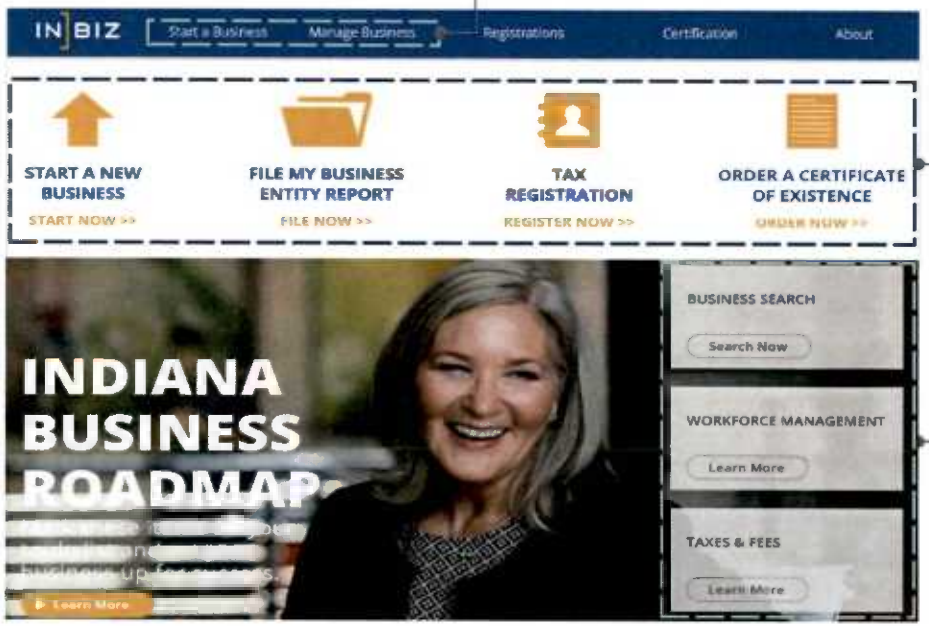
Source: https://www.oregon.gov/business/pages/index.aspx

Indiana's IN BIZ portal provides clear access to services most businesses must use

PRELIMINARY DRAFT

Partial business lifecycle layout

Portals includes a "Start" and "Manage" stage but offers no resources for users planning or expanding their businesses



Additional groupings

Additional groupings of resources provides alternative ways to navigate the portal and access resources effectively

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

IN BIZ highlights **practical services** businesses must use at some point in their life cycle, but **it does not create awareness of any additional business services** the state may offer (e.g., layoff aversion, business advising, etc.).

Source: https://inbiz.in.gov/BOS/Home/Index

West Virginia One Stop Business Portal's simple design is enhanced by clear and instructive information

PRELIMINARY DRAFT

Quick-links

Commonly used services and resources shown on landing page facilitates user navigation of portal

Business lifecycle layout

Grouping services and features by where they fall in the business lifecycle optimizes portal navigation

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

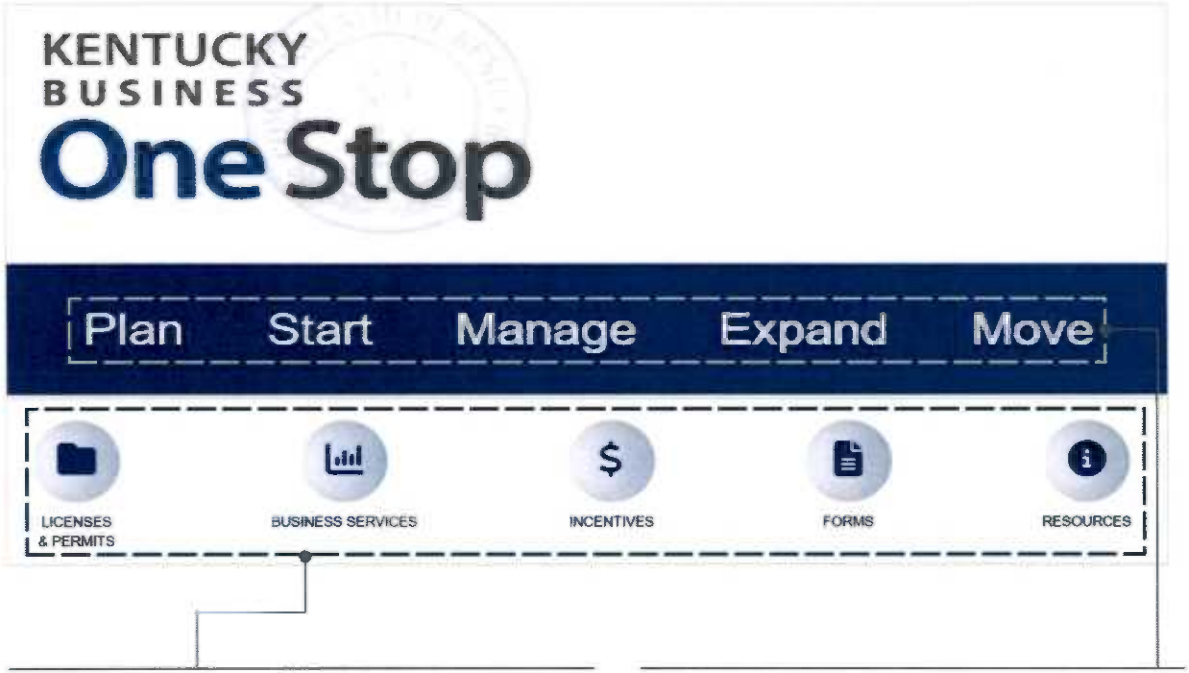
Portal overview

The portal's overall **design is simple** but the **information and resources** that are provided are **also simplified and made very accessible** to all users.

Source: https://business4.wv.gov/Pages/default.aspx

Kentucky Business One Stop organizational structure provides user with a clear navigational path

PRELIMINARY DRAFT



Additional groupings

Additional groupings of resources provides alternative ways to navigate the portal and access resources effectively

Business lifecycle layout

Grouping services and features by where they fall in the business lifecycle optimizes portal navigation

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

Kentucky Business One Stop **resources are bucketed in a clear manner** that makes the portal more navigational.

However, resource **descriptions are long** and **often link to external webpages.**

Source: https://onestop.ky.gov/Pages/default.aspx

Connecticut Business portal does not guide or instruct users on resources most applicable to them

PRELIMINARY DRAFT

Content tone

Tone of content is approachable, making it more relatable to any user

Partial groupings

Highlighted service categories do not encompass full range of business services which might affect navigation of portal

Source: https://business.ct.gov/

Key attributes	Lifecycle stages
Ease of navigation	Plan
Portal visualization	Start
Content tone	Manage
Digitization of resources	Grow
Descriptive resources	

Key:
- Feature has complete functionality
- Feature functionality is incomplete or non-existent

Portal overview

The Connecticut Business Portal has various business services but **limited guidance to user** on what might be applicable to them

Overview of functionality of 11 state portals

PRELIMINARY DRAFT

● Feature has complete functionality

○ Feature functionality is incomplete or non-existent

	Key attributes					Journey stage			
	Ease of navigation	Portal Visualization	Content tone	Digitalization of resource	Descriptive resources	Plan	Start	Manage	Grow
Maryland	●	●	●	●	●	●	●	●	●
Pennsylvania	○	●	●	●	●	●	●	●	●
New Jersey	●	●	●	●	●	●	●	●	●
Delaware	○	○	●	●	●	●	●	●	●
Kansas	○	○	●	○	○	○	○	○	○
South Carolina	○	○	●	○	●	○	●	●	●
Oregon	○	●	●	○	○	●	●	●	●
Indiana	○	○	●	●	○	○	●	●	○
West Virginia	○	○	●	●	●	●	●	●	●
Kentucky	●	●	●	○	○	●	●	●	●
Connecticut	○	●	●	●	○	○	●	●	○

Source: Various state websites

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BEA New Hampshire Department of BUSINESS AND ECONOMIC AFFAIRS

January 5, 2023

His Excellency, Governor Christopher T. Sununu
and the Honorable Council
State House
Concord, New Hampshire 03301

REQUESTED ACTION

Authorize the Department of the Business and Economic Affairs (BEA), Division of Economic Development, to enter into a **retroactive** agreement with McKinsey & Company, Inc. (VC# 331384), of Washington, District of Columbia in the amount of $1,000,000 in American Rescue Plan Act (ARPA) State Fiscal Recovery Funds (SFRF) to fund a Business Support Portal Feasibility and Design project, effective upon Governor and Council approval for the period of January 1, 2023, through June 30, 2023. This is an allowable use of ARPA SFRF funds under Section 602 (c)(1)(A) to respond to the public health emergency or its negative economic impacts. **100% Federal Funds**

Funds are available as follows:

03-22-22-220510-26680000
ARP Business Support Portal

	FY2023
102 – 500731 – Contracts for Program Services	$1,000,000

EXPLANATION

This item is submitted **retroactively** due to consideration of the timeline for the expenditure of ARPA SFRF funds and the need to allow for sufficient time for future implementation of recommendations resulting from this project. The economic impacts of COVID-19 have resulted in a significant increase in demand for digital platforms and options that ease the burden to access business and government services. Significantly reducing the burden for new and existing businesses to access state government services is also central to New Hampshire's Economic Recovery and Expansion Strategy (ERES) economic development and workforce development goals. A major reason for this strategy is the fact that states New Hampshire competes with for recruitment and retention of businesses have advanced initiatives such as this, putting New Hampshire at a competitive disadvantage.

To address these issues, BEA obtained an RFP and this agreement is the result of that RFP process. McKinsey & Company, Inc. is a qualified third party that will work collaboratively with BEA and essential state agencies associated with business and employee support to develop a strategic road map to create a more responsive and cohesive online system dedicated to addressing the needs and expectations of businesses, employees and small business owners in the state. Considering the timeline for expenditure of ARPA SFRF funds, BEA targets May 2023 to complete the work on the Business Support Feasibility

100 North Main Street
Suite 100
Concord, New Hampshire 03301
603 271 2341
visitnh.gov nheconomy.com choosenh.com

and Design project, to allow for sufficient time for future implementation of recommendations. The project will include:

- An assessment of all current available online state services and their delivery systems across multiple state agencies.
- A collection and analysis on user feedback of current systems.
- Conceptual development of a "front-door" services delivery portal, including identifying the possibility of integration of existing services, including but not limited to:
    - Workforce programming (e.g. training, employment services, unemployment registration, etc.)
    - Occupational licensing, registration, renewal
    - Business registration (e.g. creating new business, required reports, etc.)
    - Business support (e.g. financial assistance, business expansion, etc.)
    - State permitting
    - State filing services (e.g. tax filings, reports, etc.)
- An implementation plan for agencies and policymakers to use in developing this new tool.

In the event that Federal Funds become no longer available, General Funds will not be requested to support this project.

Respectfully submitted,

Taylor Caswell
Commissioner

Department of Business and Economic AffairsDivision of Economic Development
Business Services Portal RFP 2022-13
Written Proposal Scoring Criteria

Schedule #1

Proposals were reviewed, evaluated, and scored by an evaluation committee. Evaluation of proposals were based on the following criteria for each component. Each criterion was scored according to the degree of responsiveness present in the proposal being evaluated.

McKinsey & Company	Max. Points	Score
1. **EXPERIENCE AND QUALIFICATIONS OF KEY STAFF & SUBCONTRACTORS** Our evaluation will include an assessment of the history of your company, your company and its key staff members' experience as it relates to the requirements within this RFP, evidence of past performance, quality and relevance of past work, references, and related items.	30	
2. **APPROACH TO SCOPE OF WORK** Our evaluation will include an assessment of the strategy, tactics and budget that will address the items of the Scope of Work in RFP Section 5.	30	
3. **CREATIVITY/INNOVATION** Our evaluation will include an assessment of the quality of proposed strategies and creativity as demonstrated by the required project.	20	
4. **BUDGET APPROACH / COST EFFECTIVENESS** Effective and efficient delivery of quality content and services is demonstrated in relation to the fee and value of overall project. The budget is reasonable and appropriate. Approach to fee structure is balanced and structured to maximize investment.	20	
TOTAL POINTS	100	

Vendors were scored on the criteria above and three research companies were invited for in-person interviews.

- McKinsey & Company – 1200 19th Street NW, Suite 1000, Washington, DC 20036
- Marcum LLP – 1 Canal Plaza, 4th Floor, Portland, ME 04101
- Skylytics – 402 Amherst St., Suite 303, Nashua, NH 03049

Department of Business and Economic AffairsDivision of Economic Development
Business Services Portal RFP 2022-13
Proposal Review Committee

Tina Kasim, Interim Director
Division of Economic Development
100 North Main Street, Suite 100, Concord, NH 03301
603-271-2591 tina.kasim@livefree.nh.gov

As acting director, Tina oversees key programs and leads the division's legislative efforts and business operations. Tina was the previous director of international commerce at the agency with 10 years experience at the agency working with various business needs. Recently, Tina lead the Economic Recovery and Expansion Strategy efforts to address critical economic development issues in the state, including workforce, entrepreneurship, housing, childcare and more.

Alexander J. Fries, Director - Intergovernmental Affairs
Office of the Commissioner
100 North Main Street, Suite 100, Concord, NH 03301
Alexander.j.fries@livefree.nh.gov

Alex Fries has extensive experience developing and implementing policy-driven initiatives. As Director, he spearheads BEA's strategy development and stakeholder engagement and oversees several department-wide priorities. Before joining the department, he served as Policy Advisor to the Governor and continues to serve in a senior leadership capacity with the Governor's Office for Emergency Relief and Recovery (GOFERR).

Mikael Pyrtel, Business Resource Specialist
Division of Economic Development
100 North Main Street, Suite 100, Concord, NH 03301
603-271-0252
Mikael.m.pyrtel@livefree.nh.gov

Mikael currently serves as the Business Resource Specialist for New Hampshire's Seacoast region within the Division of Economic Development. As a Business Resource Specialist, Mikael works as a liaison with regional economic development partners, businesses, and administrators and stakeholders to identify solutions to a wide range of issues impacting the growth of the state's economy, including business access to workforce, training, financing, and technical assistance. He joined the department after more than 15 years of combined multi-sector support experience in international business, commercial diplomacy and international economic development, national security and international affairs, and information technology-enterprise solutions (ITES).

Department of Business and Economic Affairs
Business Services Portal RFP 2022-13
Written Proposals Evaluation

SCHEDULE #3

Written Presentations	McKinsey & Co	Marcum	Skylytics
Tina Kesim	94	72	56
Alexander Fries	95	75	55
Mikael Pyrtel	96	70	54
Written Totals	285	217	165
Bid Amount "Agency Fee"	$1,000,000	$54,994	$325,000

Notice: This agreement and all of its attachments shall become public upon submission to Governor and Executive Council for approval. Any information that is private, confidential or proprietary must be clearly identified to the agency and agreed to in writing prior to signing the contract.

AGREEMENT

The State of New Hampshire and the Contractor hereby mutually agree as follows:

GENERAL PROVISIONS

1. IDENTIFICATION.

1.1 State Agency Name Department of Business and Economic Affairs		1.2 State Agency Address 100 North Main Street, Ste 100 Concord, NH 03301	
1.3 Contractor Name McKinsey & Company, Inc		1.4 Contractor Address 1200 19th ST NW STE 1000 Washington, District of Columbia 20036-2427, United States	
1.5 Contractor Phone Number 202-731-4792	1.6 Account Number 26680000-500731	1.7 Completion Date June 30, 2023	1.8 Price Limitation $1,000,000
1.9 Contracting Officer for State Agency Cynthia J. Harrington		1.10 State Agency Telephone Number 603-271-0496	
1.11 Contractor Signature Date: 01/03/2023		1.12 Name and Title of Contractor Signatory Tony D'Emidio | Partner	
1.13 State Agency Signature Date: 01/04/2023		1.14 Name and Title of State Agency Signatory Taylor Caswell, Commissioner	
1.15 Approval by the N.H. Department of Administration, Division of Personnel *(if applicable)* By:		Director, On:	
1.16 Approval by the Attorney General (Form, Substance and Execution) *(if applicable)* By: /s/ Stacie M. Mason		On: January 5, 2023	
1.17 Approval by the Governor and Executive Council *(if applicable)* G&C Item number:		G&C Meeting Date:	

Contractor Initials TD
Date 01/03/2023

2. SERVICES TO BE PERFORMED. The State of New Hampshire, acting through the agency identified in block 1.1 ("State"), engages contractor identified in block 1.3 ("Contractor") to perform, and the Contractor shall perform, the work or sale of goods, or both, identified and more particularly described in the attached EXHIBIT B which is incorporated herein by reference ("Services").

3. EFFECTIVE DATE/COMPLETION OF SERVICES.

3.1 Notwithstanding any provision of this Agreement to the contrary, and subject to the approval of the Governor and Executive Council of the State of New Hampshire, if applicable, this Agreement, and all obligations of the parties hereunder, shall become effective on the date the Governor and Executive Council approve this Agreement as indicated in block 1.17, unless no such approval is required, in which case the Agreement shall become effective on the date the Agreement is signed by the State Agency as shown in block 1.13 ("Effective Date").

3.2 If the Contractor commences the Services prior to the Effective Date, all Services performed by the Contractor prior to the Effective Date shall be performed at the sole risk of the Contractor, and in the event that this Agreement does not become effective, the State shall have no liability to the Contractor, including without limitation, any obligation to pay the Contractor for any costs incurred or Services performed. Contractor must complete all Services by the Completion Date specified in block 1.7.

4. CONDITIONAL NATURE OF AGREEMENT.

Notwithstanding any provision of this Agreement to the contrary, all obligations of the State hereunder, including, without limitation, the continuance of payments hereunder, are contingent upon the availability and continued appropriation of funds affected by any state or federal legislative or executive action that reduces, eliminates or otherwise modifies the appropriation or availability of funding for this Agreement and the Scope for Services provided in EXHIBIT B, in whole or in part. In no event shall the State be liable for any payments hereunder in excess of such available appropriated funds. In the event of a reduction or termination of appropriated funds, the State shall have the right to withhold payment until such funds become available, if ever, and shall have the right to reduce or terminate the Services under this Agreement immediately upon giving the Contractor notice of such reduction or termination. The State shall not be required to transfer funds from any other account or source to the Account identified in block 1.6 in the event funds in that Account are reduced or unavailable.

5. CONTRACT PRICE/PRICE LIMITATION/ PAYMENT.

5.1 The contract price, method of payment, and terms of payment are identified and more particularly described in EXHIBIT C which is incorporated herein by reference.

5.2 The payment by the State of the contract price shall be the only and the complete reimbursement to the Contractor for all expenses, of whatever nature incurred by the Contractor in the performance hereof, and shall be the only and the complete compensation to the Contractor for the Services. The State shall have no liability to the Contractor other than the contract price.

5.3 The State reserves the right to offset from any amounts otherwise payable to the Contractor under this Agreement those liquidated amounts required or permitted by N.H. RSA 80:7 through RSA 80:7-c or any other provision of law.

5.4 Notwithstanding any provision in this Agreement to the contrary, and notwithstanding unexpected circumstances, in no event shall the total of all payments authorized, or actually made hereunder, exceed the Price Limitation set forth in block 1.8.

6. COMPLIANCE BY CONTRACTOR WITH LAWS AND REGULATIONS/ EQUAL EMPLOYMENT OPPORTUNITY.

6.1 In connection with the performance of the Services, the Contractor shall comply with all applicable statutes, laws, regulations, and orders of federal, state, county or municipal authorities which impose any obligation or duty upon the Contractor, including, but not limited to, civil rights and equal employment opportunity laws. In addition, if this Agreement is funded in any part by monies of the United States, the Contractor shall comply with all federal executive orders, rules, regulations and statutes, and with any rules, regulations and guidelines as the State or the United States issue to implement these regulations. The Contractor shall also comply with all applicable intellectual property laws.

6.2 During the term of this Agreement, the Contractor shall not discriminate against employees or applicants for employment because of race, color, religion, creed, age, sex, handicap, sexual orientation, or national origin and will take affirmative action to prevent such discrimination.

6.3. The Contractor agrees to permit the State or United States access to any of the Contractor's books, records and accounts for the purpose of ascertaining compliance with all rules, regulations and orders, and the covenants, terms and conditions of this Agreement.

7. PERSONNEL.

7.1 The Contractor shall at its own expense provide all personnel necessary to perform the Services. The Contractor warrants that all personnel engaged in the Services shall be qualified to perform the Services, and shall be properly licensed and otherwise authorized to do so under all applicable laws.

7.2 Unless otherwise authorized in writing, during the term of this Agreement, and for a period of six (6) months after the Completion Date in block 1.7, the Contractor shall not hire, and shall not permit any subcontractor or other person, firm or corporation with whom it is engaged in a combined effort to perform the Services to hire, any person who is a State employee or official, who is materially involved in the procurement, administration or performance of this Agreement. This provision shall survive termination of this Agreement.

7.3 The Contracting Officer specified in block 1.9, or his or her successor, shall be the State's representative. In the event of any dispute concerning the interpretation of this Agreement, the Contracting Officer's decision shall be final for the State.

Contractor Initials TD
Date 01/03/2023

8. EVENT OF DEFAULT/REMEDIES.

8.1 Any one or more of the following acts or omissions of the Contractor shall constitute an event of default hereunder ("Event of Default"):

8.1.1 failure to perform the Services satisfactorily or on schedule;

8.1.2 failure to submit any report required hereunder; and/or

8.1.3 failure to perform any other covenant, term or condition of this Agreement.

8.2 Upon the occurrence of any Event of Default, the State may take any one, or more, or all, of the following actions:

8.2.1 give the Contractor a written notice specifying the Event of Default and requiring it to be remedied within, in the absence of a greater or lesser specification of time, thirty (30) days from the date of the notice; and if the Event of Default is not timely cured, terminate this Agreement, effective two (2) days after giving the Contractor notice of termination;

8.2.2 give the Contractor a written notice specifying the Event of Default and suspending all payments to be made under this Agreement and ordering that the portion of the contract price which would otherwise accrue to the Contractor during the period from the date of such notice until such time as the State determines that the Contractor has cured the Event of Default shall never be paid to the Contractor;

8.2.3 give the Contractor a written notice specifying the Event of Default and set off against any other obligations the State may owe to the Contractor any damages the State suffers by reason of any Event of Default; and/or

8.2.4 give the Contractor a written notice specifying the Event of Default, treat the Agreement as breached, terminate the Agreement and pursue any of its remedies at law or in equity, or both.

8.3. No failure by the State to enforce any provisions hereof after any Event of Default shall be deemed a waiver of its rights with regard to that Event of Default, or any subsequent Event of Default. No express failure to enforce any Event of Default shall be deemed a waiver of the right of the State to enforce each and all of the provisions hereof upon any further or other Event of Default on the part of the Contractor.

9. TERMINATION.

9.1 Notwithstanding paragraph 8, the State may, at its sole discretion, terminate the Agreement for any reason, in whole or in part, by thirty (30) days written notice to the Contractor that the State is exercising its option to terminate the Agreement.

9.2 In the event of an early termination of this Agreement for any reason other than the completion of the Services, the Contractor shall, at the State's discretion, deliver to the Contracting Officer, not later than fifteen (15) days after the date of termination, a report ("Termination Report") describing in detail all Services performed, and the contract price earned, to and including the date of termination. The form, subject matter, content, and number of copies of the Termination Report shall be identical to those of any Final Report described in the attached EXHIBIT B. In addition, at the State's discretion, the Contractor shall, within 15 days of notice of early termination, develop and submit to the State a Transition Plan for services under the Agreement.

10. DATA/ACCESS/CONFIDENTIALITY/ PRESERVATION.

10.1 As used in this Agreement, the word "data" shall mean all information and things developed or obtained during the performance of, or acquired or developed by reason of, this Agreement, including, but not limited to, all studies, reports, files, formulae, surveys, maps, charts, sound recordings, video recordings, pictorial reproductions, drawings, analyses, graphic representations, computer programs, computer printouts, notes, letters, memoranda, papers, and documents, all whether finished or unfinished.

10.2 All data and any property which has been received from the State or purchased with funds provided for that purpose under this Agreement, shall be the property of the State, and shall be returned to the State upon demand or upon termination of this Agreement for any reason.

10.3 Confidentiality of data shall be governed by N.H. RSA chapter 91-A or other existing law. Disclosure of data requires prior written approval of the State.

11. CONTRACTOR'S RELATION TO THE STATE. In the performance of this Agreement the Contractor is in all respects an independent contractor, and is neither an agent nor an employee of the State. Neither the Contractor nor any of its officers, employees, agents or members shall have authority to bind the State or receive any benefits, workers' compensation or other emoluments provided by the State to its employees.

12. ASSIGNMENT/DELEGATION/SUBCONTRACTS.

12.1 The Contractor shall not assign, or otherwise transfer any interest in this Agreement without the prior written notice, which shall be provided to the State at least fifteen (15) days prior to the assignment, and a written consent of the State. For purposes of this paragraph, a Change of Control shall constitute assignment. "Change of Control" means (a) merger, consolidation, or a transaction or series of related transactions in which a third party, together with its affiliates, becomes the direct or indirect owner of fifty percent (50%) or more of the voting shares or similar equity interests, or combined voting power of the Contractor, or (b) the sale of all or substantially all of the assets of the Contractor.

12.2 None of the Services shall be subcontracted by the Contractor without prior written notice and consent of the State. The State is entitled to copies of all subcontracts and assignment agreements and shall not be bound by any provisions contained in a subcontract or an assignment agreement to which it is not a party.

13. INDEMNIFICATION. Unless otherwise exempted by law, the Contractor shall indemnify and hold harmless the State, its officers and employees, from and against any and all claims, liabilities and costs for any personal injury or property damages, patent or copyright infringement, or other claims asserted against the State, its officers or employees, which arise out of (or which may be claimed to arise out of) the acts or omission of the

Contractor Initials TD

Date 01/03/2023

Contractor, or subcontractors, including but not limited to the negligence, reckless or intentional conduct. The State shall not be liable for any costs incurred by the Contractor arising under this paragraph 13. Notwithstanding the foregoing, nothing herein contained shall be deemed to constitute a waiver of the sovereign immunity of the State, which immunity is hereby reserved to the State. This covenant in paragraph 13 shall survive the termination of this Agreement.

14. INSURANCE.

14.1 The Contractor shall, at its sole expense, obtain and continuously maintain in force, and shall require any subcontractor or assignee to obtain and maintain in force, the following insurance:

14.1.1 commercial general liability insurance against all claims of bodily injury, death or property damage, in amounts of not less than $1,000,000 per occurrence and $2,000,000 aggregate or excess; and

14.1.2 special cause of loss coverage form covering all property subject to subparagraph 10.2 herein, in an amount not less than 80% of the whole replacement value of the property.

14.2 The policies described in subparagraph 14.1 herein shall be on policy forms and endorsements approved for use in the State of New Hampshire by the N.H. Department of Insurance, and issued by insurers licensed in the State of New Hampshire.

14.3 The Contractor shall furnish to the Contracting Officer identified in block 1.9, or his or her successor, a certificate(s) of insurance for all insurance required under this Agreement. Contractor shall also furnish to the Contracting Officer identified in block 1.9, or his or her successor, certificate(s) of insurance for all renewal(s) of insurance required under this Agreement no later than ten (10) days prior to the expiration date of each insurance policy. The certificate(s) of insurance and any renewals thereof shall be attached and are incorporated herein by reference.

15. WORKERS' COMPENSATION.

15.1 By signing this agreement, the Contractor agrees, certifies and warrants that the Contractor is in compliance with or exempt from, the requirements of N.H. RSA chapter 281-A *("Workers' Compensation")*.

15.2 To the extent the Contractor is subject to the requirements of N.H. RSA chapter 281-A, Contractor shall maintain, and require any subcontractor or assignee to secure and maintain, payment of Workers' Compensation in connection with activities which the person proposes to undertake pursuant to this Agreement. The Contractor shall furnish the Contracting Officer identified in block 1.9, or his or her successor, proof of Workers' Compensation in the manner described in N.H. RSA chapter 281-A and any applicable renewal(s) thereof, which shall be attached and are incorporated herein by reference. The State shall not be responsible for payment of any Workers' Compensation premiums or for any other claim or benefit for Contractor, or any subcontractor or employee of Contractor, which might arise under applicable State of New Hampshire Workers' Compensation laws in connection with the performance of the Services under this Agreement.

16. NOTICE. Any notice by a party hereto to the other party shall be deemed to have been duly delivered or given at the time of mailing by certified mail, postage prepaid, in a United States Post Office addressed to the parties at the addresses given in blocks 1.2 and 1.4, herein.

17. AMENDMENT. This Agreement may be amended, waived or discharged only by an instrument in writing signed by the parties hereto and only after approval of such amendment, waiver or discharge by the Governor and Executive Council of the State of New Hampshire unless no such approval is required under the circumstances pursuant to State law, rule or policy.

18. CHOICE OF LAW AND FORUM. This Agreement shall be governed, interpreted and construed in accordance with the laws of the State of New Hampshire, and is binding upon and inures to the benefit of the parties and their respective successors and assigns. The wording used in this Agreement is the wording chosen by the parties to express their mutual intent, and no rule of construction shall be applied against or in favor of any party. Any actions arising out of this Agreement shall be brought and maintained in New Hampshire Superior Court which shall have exclusive jurisdiction thereof.

19. CONFLICTING TERMS. In the event of a conflict between the terms of this P-37 form (as modified in EXHIBIT A) and/or attachments and amendment thereof, the terms of the P-37 (as modified in EXHIBIT A) shall control.

20. THIRD PARTIES. The parties hereto do not intend to benefit any third parties and this Agreement shall not be construed to confer any such benefit.

21. HEADINGS. The headings throughout the Agreement are for reference purposes only, and the words contained therein shall in no way be held to explain, modify, amplify or aid in the interpretation, construction or meaning of the provisions of this Agreement.

22. SPECIAL PROVISIONS. Additional or modifying provisions set forth in the attached EXHIBIT A are incorporated herein by reference.

23. SEVERABILITY. In the event any of the provisions of this Agreement are held by a court of competent jurisdiction to be contrary to any state or federal law, the remaining provisions of this Agreement will remain in full force and effect.

24. ENTIRE AGREEMENT. This Agreement, which may be executed in a number of counterparts, each of which shall be deemed an original, constitutes the entire agreement and understanding between the parties, and supersedes all prior agreements and understandings with respect to the subject matter hereof.

Contractor Initials TD
Date 01/03/2023

EXHIBIT A
SPECIAL PROVISIONS

The provisions of the P-37 are amended as follows:

a. Section 6.3, modify to read as follows: "The Contractor agrees to permit the State or United States access to any of the Contractor's books, records and accounts **relevant to this Agreement** for the purpose of ascertaining compliance with all rules, regulations and orders, and the covenants, terms and conditions of this Agreement."

b. Section 9.2, add: "In the event of early termination by the State, the Contractor shall be paid for services and deliverables satisfactorily performed or delivered in accordance with this agreement submitted up to the date of termination."

c. Section 10.3, add: "The Contractor shall not advocate, present findings, or speak on the State's behalf in any public forum without specific written authorization and agreement."

d. Section 13, add after second sentence: "The Contractor shall not be responsible for any portion of claims, liabilities, or costs arising hereunder due to negligent acts of the State, its officers, and employees."

EXHIBIT B
SCOPE OF SERVICES

McKinsey & Company (McKinsey) will conduct an analysis of how New Hampshire state government could provide specific integrated online services to employers and works called the Business Services Portal (BSP). McKinsey will collect data required to create a more responsive and cohesive online system dedicated to addressing the needs and expectations of businesses, employees and small business owners in the state. Comprehensive assessment, analysis and strategy development will enable the agency to pursue implementation of an online service delivery portal at a new, high performing standard. By creating a "front door" service delivery portal, New Hampshire ensures yet another tool to demonstrate its competitiveness in being business friendly and proactive, helping to grow and encourage business expansion and retention in the state.

Contract deliverables:

Analysis and Reporting:

- *Provide Assessment of All Current Available Online State Services and Their Delivery Systems*
  - List of in-scope services to assess (which will later be further prioritized) and required dimensions to analyze, validated with agencies/ leadership/ experts
  - Robust fact base on each service with qualitative and quantitative information about each service and technology infrastructure
  - Assessment of multiple state agency services includes but not limited to: Permitting, Registrations, Filing, Licensing, Support services (employment, workforce, technical support, etc.)
- *Collect and Provide Analysis on User Feedback of Current Systems*
  - Working team structure and cadence (including our team and representatives from New Hampshire)
  - Collection, analysis and synthesis of quantitative and qualitative user feedback
  - User Personas
  - Current state journey with pain-points
  - User feedback on proposed ideas for the portal
- *Identify Areas of Integrated Online Business Service Delivery to be Included in Portal*
  - Vision and aspiration for portal
  - Prioritized list of services for inclusion; Identify areas of an integrated online business service delivery to be included in the online portal including but not limited to:
  - o Workforce programming (e.g. training, employment services, unemployment registration etc.)
  - o Occupational licensing, registration, renewal
  - o Business registration (e.g. creating new business, required reports, etc)
  - o Business support (e.g. financial assistance, business expansion, etc)
  - o State permitting
  - o State filing services (e.g. tax filings, reports, etc)
  - High-level "from/to" vision for user experience by process and for the portal as a whole
- *Operate in Coordination with the Agency and Collaborative of Essential Agencies*

Strategy Development:

- *Identify Any Similar and Existing State Service Delivery Systems*
  - High-level 50 state scan of existing "one-stop" business portals
  - Highlights of exceptional design, function and experience from which to learn
  - Deep dives on prioritized services for New Hampshire
- *Strategic Plan for Implementation of New Online "Front Door" Portal*
  - Features and release plan
  - Plan for execution, including teams, roles, and timeline
  - Capabilities assessment and plans to fill gaps
  - Key Performance Indicator (KPI) tracking and reporting mechanisms
- *Develop Estimated Budget for Execution including Cost Savings and Identify Other Benefits*
  - Future state budget for the portal

- Potential benefits from the portal across stakeholder groups and across a holistic impact framework

The Services shall not be deemed medical, investment, legal, tax, accounting or other regulated advice, such as professional advice normally provided by licensed or certified practitioners.

EXHIBIT C
SCHEDULE AND PAYMENTS

Below are the detailed payment terms of this Agreement:

Contract Price
Total contract shall not exceed: $1,000,000

Payment Schedule

McKinsey & Company contract term begins upon approval by the Governor and Council and concludes no later than June 30, 2023.

McKinsey & Company will submit monthly progress reports and invoices to the State by the 15th of each month based on the total contract price listed above. Such invoices will be divided into equal monthly payments for the duration of the contract term. Invoices will show current amount being invoiced and cumulative invoiced amount to date. The State will pay McKinsey within 30 days after receipt of the monthly progress reports and invoices.

McKinsey & Company will submit a final invoice and any associated final reports as required by the State of New Hampshire, as the originator of funding for this contract, within 60 days of the final report delivered.

Invoice Due Date	Invoice Period	Invoice Amount
March 15, 2023	January – February 28, 2023	$250,000.00
April 15, 2023	March 1, 2023 – March 31, 2023	$250,000.00
May 15, 2023	April1, 2023 – April 30, 2023	$250,000.00
June 15, 2023	May 1, 2023 – May 31, 2023	$250,000.00
	Total Contract Price:	**$1,000,000.00**

Monthly invoices shall be submitted electronically to: Cynthia.j.harrington@livefree.nh.gov and cc: Rhonda.D.Hensley@livefree.nh.gov

STANDARD EXHIBIT D

Drug-Free Workplace

The Grantee (aka "Contractor") identified in Section 1.3 of the General Provisions agrees to comply with the provisions of Sections 5151-5160 of the Drug-Free Workplace Act of 1988 (Pub. L. 100-690, Title V, Subtitle D; 41 U.S.C. 701 et seq.), and further agrees to have the Grantee's representative, as identified in Sections 1.11 of the General Provisions execute the following Certification:

Certification Regarding Drug Free Workplace

This certification is required by the regulations implementing Sections 5151-5160 of the Drug-Free Workplace Act of 1988 (Pub. L. 100-690, Title V, Subtitle D; 41 U.S.C. 701 et seq.). The January 31, 1989, regulations were amended and published as Part II of the May 25, 1990, Federal Register (pages 21681-21691), and require certification by grantees (and by inference, sub-grantees and sub-Grantees), prior to award, that they will maintain a drug-free workplace. Section 3017.630(c) of the regulation provides that a grantee (and by inference, sub-grantees and sub-Grantees) that is a state may elect to make one certification to the Department in each federal fiscal year in lieu of certificates for each grant during the federal fiscal year covered by the certification. The certificate set out below is a material representation of fact upon which reliance is placed when the agency awards the grant. False certification or violation of the certification shall be grounds for suspension of payments, suspension or termination of grants, or government wide suspension or debarment. Grantees using this form should send it to:

Department of Business and Economic Affairs
100 North Main Street, Suite 100
Concord, NH 03301

(A) The Grantee certifies that it will or will continue to provide a drug-free workplace by:

(a) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

(b) Establishing an ongoing drug-free awareness program to inform employees about—

(1) The dangers of drug abuse in the workplace;
(2) The grantee's policy of maintaining a drug-free workplace;
(3) Any available drug counseling, rehabilitation, and employee assistance programs; and
(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

(c) Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph (a);

(d) Notifying the employee in the statement required by paragraph (a) that, as a condition of employment under the grant, the employee will—

(1) Abide by the terms of the statement; and
(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug

statute occurring in the workplace no later than five calendar days after such conviction;

(e) Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph (d)(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

(f) Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph (d)(2), with respect to any employee who is so convicted—

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, state, or local health, law enforcement, or other appropriate agency;

(g) Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs (a), (b), (c), (d), (e), and (f).

(B) The Grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant.

Place of Performance (street address, city, county, State, zip code) (list each location)

McKinsey and Company
1200 19TH ST NW STE 1000
Washington, District of Columbia
20036-2427, United States

Check ☐ if there are workplaces on file that are not identified here.

McKinsey & Company	Upon Governor & Executive Council Approval through June 30, 2023
Contractor Name	Period Covered by this Certification

Tony D'Emidio, Partner
Name and Title of Authorized Contractor Representative

Contractor Representative Signature	01/03/2023
	Date

STANDARD EXHIBIT E
Lobbying

The Grantee (aka "Contractor") identified in Section 1.3 of the General Provisions agrees to comply with the provisions of Section 319 of Public Law 101-121, Government wide Guidance for New Restrictions on Lobbying, and 31 U.S.C. 1352, and further agrees to have the Grantee's representative, as identified in Sections 1.11 and 1.12 of the General Provisions execute the following Certification:

CERTIFICATION REGARDING LOBBYING

Programs (indicate applicable program covered): Coronavirus State and Local Fiscal Recovery Fund for New Hampshire Population Projections

Contract Period: **Upon Governor & Executive Council Approval through June 30, 2023**

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement (and by specific mention sub-grantee or sub-Grantee).

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement (and by specific mention sub-grantee or sub-Grantee), the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying, in accordance with its instructions, attached and identified as Standard Exhibit E-I.

(3) The undersigned shall require that the language of this certification be included in the award document for sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

Contractor Representative Signature	Partner Contractor Representative Title
Tony D'Emidio, McKinsey & Company Contractor Name	01/03/2023 Date

STANDARD EXHIBIT F - Debarment

The Grantee (aka "Contractor") identified in Section 1.3 of the General Provisions agrees to comply with the provisions of Executive Office of the President, Executive Order 12529 and 45 CFR Part 76 regarding Debarment, Suspension, and Other Responsibility Matters, and further agrees to have the Grantee's representative, as identified in Sections 1.11 and 1.12 of the General Provisions execute the following Certification:

CERTIFICATION REGARDING DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS - PRIMARY COVERED TRANSACTIONS

Instructions for Certification

(1) By signing and submitting this Contract, the Grantee is providing the certification set out below.

(2) The inability of a person to provide the certification required below will not necessarily result in denial of participation in this covered transaction. If necessary, the Grantee shall submit an explanation of why it cannot provide the certification. The certification or explanation will be considered in connection with the State determination whether to enter into this transaction. However, failure of the Grantee to furnish a certification or an explanation shall disqualify such person from participation in this transaction.

(3) The certification in this clause is a material representation of fact upon which reliance was placed when the State determined to enter into this transaction. If it is later determined that the Grantee knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, State may terminate this transaction for cause or default.

(4) The Grantee shall provide immediate written notice to State, to whom this Contract is submitted if at any time the Grantee learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.

(5) The terms "covered transaction," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal," and "voluntarily excluded," as used in this clause, have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549: 45 CFR Part 76.

(6) The Grantee agrees by submitting this Contract that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the State.

(7) The Grantee further agrees by submitting this Contract that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transactions," provided by State, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions.

(8) A Grantee in a covered transaction may rely upon a certification of Grantee in a lower tier covered transaction that it is not debarred, suspended, ineligible, or involuntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A Grantee may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the Non-procurement List (of excluded parties).

(9) Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a Grantee is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.

(10) Except for transactions authorized under paragraph 6 of these instructions, if a Grantee in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal government, State may terminate this transaction for cause or default.

CERTIFICATION REGARDING DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS - PRIMARY COVERED TRANSACTIONS, cont'd

Certification Regarding Debarment, Suspension, and Other Responsibility Matters - Primary Covered Transactions

(1) The Grantee (aka "Contractor") certifies to the best of its knowledge and belief, that it and its principals:

(a) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;

(b) have not within a three-year period preceding this Contract been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or a contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;

(c) are not presently indicted for otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (l) (b) of this certification; and

(d) have not, within a three-year period preceding this Contract, had one or more public transactions (Federal, State or local) terminated for cause or default.

(2) Where the prospective primary participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this Contract.

Partner

Contractor Representative Signature | Contractor Representative Title

Tony D'Emidio, McKinsey & Company | 01/03/2023

Contractor Name | Date

STANDARD AGREEMENT EXHIBIT G

CERTIFICATION REGARDING THE AMERICANS WITH DISABILITIES ACT COMPLIANCE

The Contractor identified in Section 1.3 of the General Provisions agrees by signature of the Contractor's representative as identified in Sections 1.11 and 1.12 of the General Provisions, to execute the following certification:

By signing and submitting this Contract the Contractor agrees to make reasonable efforts to comply with all applicable provisions of the Americans with Disabilities Act of 1990.

Contractor Representative Signature	Partner Contractor's Representative Title
Tony D'Emidio, McKinsey & Company Contractor Name	01/03/2023 Date

STANDARD EXHIBIT H

CERTIFICATION
Public Law 103-227, Part C
ENVIRONMENTAL TOBACCO SMOKE

Public Law 103227, Part C Environmental Tobacco Smoke, also known as the Pro Children Act of 1994, requires that smoking not be permitted in any portion of any indoor facility routinely owned or leased or contracted for by an entity and used routinely or regularly for provision of health, day care, education, or library services to children under the age of 18, if the services are funded by Federal programs either directly or through State or local governments, by Federal grant, contract, loan, or loan guarantee. The law does not apply to children's services provided in private residences, facilities funded solely by Medicare or Medicaid funds, and portions of facilities used for inpatient drug or alcohol treatment. Failure to comply with the provisions of the law may result in the imposition of a civil monetary penalty of up to $1000 per day and/or the imposition of an administrative compliance order on the responsible entity. By signing and submitting this Contract the Grantee (aka "Contractor") certifies that it will comply with the requirements of the Act.

The Grantee further agrees that it will require the language of this certification be included in any subawards which contain provisions for the children's services and that all subgrantees shall certify accordingly.

	Partner
Contractor Representative Signature	Contractor Representative Title
Tony D'Emidio, McKinsey & Company	01/03/2023
Contractor Name	Date

STANDARD EXHIBIT I

ASSURANCE OF COMPLIANCE NONDISCRIMINATION IN FEDERALLY ASSISTED PROGRAMS
OMB Burden Disclosure Statement

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget (OMB), Paperwork Reduction Project (1910-0400), Washington, DC 20503.

Mc Kinsey & Co (hereinafter called the "Grantee" and aka "Contractor") HEREBY AGREES to comply with Title VI of the Civil Rights Act of 1964 (Pub. L. 88-352), Title IX of the Education Amendments of 1972, as amended, (Pub. L. 92-318, Pub. L. 93-568, and Pub. L. 94-482), Section 504 of the Rehabilitation Act of 1973 (Pub. L. 93-112), the Age Discrimination Act of 1975 (Pub. L. 94-135), Title VIII of the Civil Rights Act of 1968 (Pub. L. 90-284). In accordance with the above laws and regulations issued pursuant thereto, the Grantee agrees to assure that no person in the United States shall, on the ground of race, color, national origin, sex, age, or disability, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity in which the Grantee receives Federal assistance.

Applicability and Period of Obligation
In the case of any service, financial aid, covered employment, equipment, property, or structure provided, leased, or improved with Federal assistance extended to the Grantee by the State with federal ARPA funds, this assurance obligates the Grantee for the period during which Federal assistance is extended. In the case of any transfer of such service, financial aid, equipment, property, or structure, this assurance obligates the transferee for the period during which Federal assistance is extended. If any personal property is so provided, this assurance obligates the Grantee for the period during which it retains ownership or possession of the property.

Employment Practices
Where a primary objective of the Federal assistance is to provide employment or where the Grantee's employment practices affect the delivery of services in programs or activities resulting from Federal assistance extended by the State, the Grantee agrees not to discriminate on the ground of race, color, national origin, sex, age, or disability, in its employment practices. Such employment practices may include, but are not limited to, recruitment, advertising, hiring, layoff or termination, promotion, demotion, transfer, rates of pay, training and participation in upward mobility programs; or other forms of compensation and use of facilities.

Subrecipient Assurance

The Grantee shall require any individual, organization, or other entity with whom it subcontracts, subgrants, or subleases for the purpose of providing any service, financial aid, equipment, property, or structure to comply with laws and regulations cited above. To this end, the subrecipient shall be required to sign a written assurance form; however, the obligation of both recipient and subrecipient to ensure compliance is not relieved by the collection or submission of written assurance forms.

Data Collection and Access to Records

The Grantee agrees to compile and maintain information pertaining to programs or activities developed as a result of the Grantee's receipt of Federal assistance from the State. Such information shall include, but is not limited to the following: (1) the manner in which services are or will be provided and related data necessary for determining whether any persons are or will be denied such services on the basis of

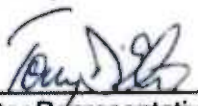
prohibited discrimination; (2) the population eligible to be served by race, color, national origin, sex, age and disability; (3) data regarding covered employment including use or planned use of bilingual public contact employees serving beneficiaries of the program where necessary to permit effective participation by beneficiaries unable to speak or understand English; (4) the location of existing or proposed facilities connected with the program and related information adequate for determining whether the location has or will have the effect of unnecessarily denying access to any person on the basis of prohibited discrimination; and (5) the present or proposed membership by race, color, national origin, sex, age and disability in any planning or advisory body which is an integral part of the program.

The Grantee agrees to submit requested data to the State, the U.S. Department of Treasury or OMB regarding programs and activities developed by the Grantee from the use of ARPA funds extended by the State upon request. Facilities of the Grantee (including the physical plants, buildings, or other structures) and all records, books, accounts, and other sources of information pertinent to the Grantee's compliance with the civil rights laws shall be made available for inspection during normal business hours on request of an officer or employee of the State, the U.S. Department of Treasury or OMB specifically authorized to make such inspections.

This assurance is given in consideration of and for the purpose of obtaining any and all Federal grants, loans, contracts (excluding procurement contracts), property, discounts or other Federal assistance extended after the date hereof, to the Grantee by the State including installment payments on account after such data of application for Federal assistance which are approved before such date. The Grantee recognizes and agrees that such Federal assistance will be extended in reliance upon the representations and agreements made in this assurance, and that the United States shall have the right to seek judicial enforcement of this assurance. This assurance is binding on the Grantee, the successors, transferees, and assignees, as well as the person(s) whose signatures appear below and who are authorized to sign this assurance on behalf of the Grantee.

Grantee Certification

The Grantee certifies that it has complied, or that, within 90 days of the date of the grant, it will comply with all applicable requirements of 10 C.F.R. § 1040.5 (a copy will be furnished to the Grantee upon written request to the State).

	Partner
Contractor Representative Signature	Contractor Representative Title
Tony D'Emidio, McKinsey & Company	01/03/2023
Contractor Name	Date

STANDARD EXHIBIT J

CERTIFICATION REGARDING THE FEDERAL FUNDING ACCOUNTABILITY AND TRANSPARENCY ACT (FFATA) COMPLIANCE

The Federal Funding Accountability and Transparency Act (FFATA) requires grantees of individual Federal grants equal to or greater than $25,000 and awarded on or after October 1, 2010, to report on data related to executive compensation and associated first-tier sub-grants of $25,000 or more. If the initial award is below $25,000 but subsequent grant modifications result in a total award equal to or over $25,000, the award is subject to the FFATA reporting requirements, as of the date of the award.

In accordance with 2 CFR Part 170 (*Reporting Subaward and Executive Compensation Information*), the State must report the following information for any grant award subject to the FFATA reporting requirements:

1) Name of entity
2) Amount of award
3) Funding agency
4) NAICS code for contracts / CFDA program number for grants
5) Program source
6) Award title descriptive of the purpose of the funding action
7) Location of the entity
8) Principal place of performance
9) Unique identifier of the entity (SAM.#)
10) Total compensation and names of the top five executives if:
    a. More than 80% of annual gross revenues are from the Federal government, and those revenues are greater than $25M annually and
    b. Compensation information is not already available through reporting to the SEC.

Grantees (aka "Contractors") must submit FFATA required data by the end of the month, plus 30 days, in which the award or award amendment is made.

The Grantee identified in Section 1.3 of the General Provisions agrees to comply with the provisions of the Federal Funding Accountability and Transparency Act, Public Law 109-282 and Public Law 110-252, and 2 CFR Part 170 (*Reporting Subaward and Executive Compensation Information*), and further agrees to have one of the Grantee's representative(s), as identified in Sections 1.11 of the General Provisions execute the following Certification:

The below named Grantee agrees to provide needed information as outlined above to the State and to comply with all applicable provisions of the Federal Financial Accountability and Transparency Act.

Contractor Representative Signature	Contractor Representative Title
Tony D'Emidio, McKinsey & Company	01/03/2023
Contractor Name	Date

STANDARD EXHIBIT J cont.
CERTIFICATION

As the Grantee (aka "Contractor") identified in Section 1.3 of the General Provisions, I certify that the responses to the below listed questions are true and accurate.

1. The SAM number for your entity is: N6JZARL64EW5

2. In your business or organization's preceding completed fiscal year, did your business or organization receive (1) 80 percent or more of your annual gross revenue in U.S. federal contracts, subcontracts, loans, grants, sub-grants, and/or cooperative agreements; and (2) $25,000,000 or more in annual gross revenues from U.S. federal contracts, subcontracts, loans, grants, subgrants, and/or cooperative agreements?

__X__ NO _____ YES

If the answer to #2 above is NO, stop here

If the answer to #2 above is YES, please answer the following:

3. Does the public have access to information about the compensation of the executives in your business or organization through periodic reports filed under section 13(a) or 15(d) of the Securities Exchange Act of 1934 (15 U.S.C.78m(a), 78o(d)) or section 6104 of the Internal Revenue Code of 1986?

_____ NO _____ YES

If the answer to #3 above is YES, stop

If the answer to #3 above is NO, please answer the following:

4. The names and compensation of the five most highly compensated officers in your business or organization are as follows:

Name _____ Amount: _

Name _____ Amount: _

Name _____ Amount: _

Name _____ Amount: _

Name _____ Amount: ___

State of New Hampshire

Department of State

CERTIFICATE

I, David M. Scanlan, Secretary of State of the State of New Hampshire, do hereby certify that MCKINSEY & COMPANY, INC. WASHINGTON D.C. is a Delaware Profit Corporation registered to transact business in New Hampshire on March 06, 2013. I further certify that all fees and documents required by the Secretary of State's office have been received and is in good standing as far as this office is concerned.

Business ID: 688047

Certificate Number : 0005902140

IN TESTIMONY WHEREOF,

I hereto set my hand and cause to be affixed the Seal of the State of New Hampshire, this 30th day of November A.D. 2022.

David M. Scanlan

Secretary of State

McKinsey & Company, Inc. Washington D.C.

Officer's Certificate

I, Ty Haber, the duly elected and acting Treasurer of McKinsey & Company, Inc. Washington D.C., a corporation organized and existing under the laws of the State of Delaware, United States of America (the "Corporation"), do HEREBY CERTIFY that the following is a true and correct copy of certain resolution duly adopted by Unanimous Written Consent in Lieu of Annual Meeting of the Board of Directors of the Corporation, dated effective as of January 1, 2022, and that such resolution is in full force and effect and has not been amended, modified or rescinded as of the date hereof:

Officers' Power and Authority to Act

RESOLVED, that the officers of the Corporation shall have the power and authority to execute and deliver, by and on behalf of the Corporation, all agreements, contracts, corporate instruments, bank instruments, indemnity agreements, loan documents, mortgages, bonds, notes, leases, powers of attorney, releases, tax returns or other instruments, under corporate seal when required, executed in the course of the Corporation's regular business and deemed to be in the best interest and in furtherance of the Corporation's business, including but not limited to issuing consents and signing documents on behalf of the Corporation as a shareholder of its subsidiaries and affiliates, until such time as their power is revoked or the named individual no longer holds office.

I FURTHER CERTIFY, that Tony D'Emidio was elected President of the Corporation by Unanimous Written Consent in Lieu of Annual Meeting of the Board of Directors of the Corporation, dated effective as of January 1, 2022; and as of the date hereof holds the office specified with the Corporation, and as such Tony D'Emidio is duly authorized to sign, in the name and on behalf of the Corporation, any and all documents with regard to the Corporation.

IN WITNESS WHEREOF, the undersigned has executed this certificate this 3rd day of January, 2023.

Ty Haber

Ty Haber
Treasurer

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 11/03/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER MARSH USA INC. 501 MERRITT 7 NORWALK, CT 06856-6010 Attn: Norwalk.certrequest@marsh.com / Fax :203-229-6511 CN102965230-STND-GAWU-22-23	CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS:
INSURED MCKINSEY & COMPANY, INC. ATTN: JESSICA DIMITRAKIS 711 THIRD AVENUE, 4TH FLOOR NEW YORK, NY 10017	INSURER(S) AFFORDING COVERAGE — NAIC # INSURER A : Federal Insurance Company — 20281 INSURER B : N/A — N/A INSURER C : Sompo America Fire & Marine Insurance Company — 38997 INSURER D : N/A — N/A INSURER E : N/A — N/A INSURER F :

COVERAGES **CERTIFICATE NUMBER:** NYC-011509364-01 **REVISION NUMBER:** 3

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			3577-74-41	07/01/2022	07/01/2023	EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE [X] OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 2,000,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	POLICY [ ] PRO-JECT [X] LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / RETENTION $							$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			JCDS1087J0	07/01/2022	07/01/2023	X PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y/N [N] N/A						E.L. EACH ACCIDENT	$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

Department of Business and Economic Affairs-StateofNewHampshire
100 North Main Street
Concord, NH 03301

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Marsh USA Inc.