



Inventory of Key Providers of Resources and Services to Small Businesses in the Twin Cities 11 County Metro Area

Deloitte Consulting LLP

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Contents

Introduction	4
Scope and Approach	5
Scope	5
Approach	5
Summary Matrix of Providers.....	6
Structure of Provider Profiles	7
Public Sector: Federal Government.....	8
Small Business Administration	8
Public Sector: State Government	10
Metropolitan Council	10
Minnesota Department of Administration – Materials Management Division	12
Minnesota Department of Employment and Economic Development – Small Business Development Programs	13
Minnesota Department of Transportation	15
Minnesota Department of Veterans Affairs (VA)	16
Small Business Development Centers (SBDCs)	17
Public Sector: Local	19
City of Brooklyn Park, Economic Development Division	19
Hennepin County, Community and Economic Development	21
City of Minneapolis, Department of Community Planning & Economic Development	23
Private Sector, Non-Profit: Technical Assistance & Training.....	26
Northside Economic Opportunity Network (NEON)	26
Private Sector, Non-Profit: Financing, Technical Assistance & Training	28
African Development Center (ADC)	28
Latino Economic Development Center (LEDC)	30
Metropolitan Consortium of Community Developers (MCCD)	34
Metropolitan Economic Development Association (MEDA)	37
Neighborhood Development Center (NDC)	40
SPARC	42
WomenVenture	43
Private Sector, Non-Profit: Advocacy & Networking.....	45
Asian Economic Development Association (AEDA)	45
Association of Women Contractors (AWC)	46
Hispanic Chamber of Commerce Minnesota	48

Inventory of Key Providers of Resources and Services to Small Businesses
in the Twin Cities 11 County Metro Area

Midwest Minority Supplier Diversity Council (MMSDC)	50
Minnesota Chamber of Commerce	52
National Association of Minority Contractors, Upper Midwest Chapter (NAMC)	53
Pro-Bid	55
Saint Paul Area Chamber of Commerce	56
Appendix A: Cross Reference by Customer Business Type	58

Introduction

This document contains an inventory of key providers of resources for small businesses in the Twin Cities 11 county metro area. This document was developed as part of a cooperative project conducted with the Minnesota Department of Employment and Economic Development (DEED), Minnesota Department of Transportation (MnDOT), Metropolitan Council (METC) and the McKnight Foundation to inventory and evaluate the public/profit/non-profit small business assistance system for Minnesota's small businesses and identify strategies to strengthen Minnesota's small businesses survival and growth. The project activities were conducted from January 2013 through April 2013.

The providers identified in this document include:

- Federal, state and local government entities
- Chambers of commerce
- Economic/community development corporations
- Business Associations

Within the Twin Cities 11 county metro area, the project identified that a comprehensive set of services are available to small business for financial assistance, technical assistance, and training. Although some providers have expressed that there may be a saturation of organizations offering similar services within the Twin Cities metro area, in general, the available supply of services is not able to meet all of the demands of small businesses.

The scope of this project included services available to all small businesses with an emphasis on services available to minority-owned, women-owned, and veteran-owned businesses. The project identified that a broad array of providers are available for minority-owned and women-owned businesses within the Twin Cities metro area. However, there appears to be a gap of available providers with a special focus on veteran-owned businesses.

The resource and service providers presented in this document are not intended to be a comprehensive listing of all providers in the Twin Cities 11 county metro area. Rather, these providers have been identified as key providers and are representative of the types of organizations that provide resources and services for small businesses. This document is intended to be used as a baseline for the implementation of a comprehensive directory of providers along with their services and programs offered. It is envisioned that a web-based version of this directory will be implemented with the ability for the information to be continually updated and maintained in a timely manner.

The following pages contain a description of the scope of the overall project, the approach used for gathering the information for this document, a summary matrix of the key representative providers, and a listing of the key providers with a short profile for each provider that includes their target customers, organization profile, contact information, and services/programs offered.

Scope and Approach

Scope

The scope of the overall project included:

- **Geographic Area:** The focus is the Twin Cities Metro Area 11 counties of Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright Counties with a special emphasis on counties with the largest number of small businesses.
- **Small Business Owner:** This is defined as Twin Cities metro-based business owners that have been in business for at least 1 year with more than 3 employees and less than 50 employees and \$10 million in revenue and faces barriers to survival and growth. Special emphasis was given to resources that target
 - minority, veteran or woman business owners
 - businesses that currently do business with the State, or could do business with the state.
- **Customer:** The assessment was performed from the perspective of the “customer” and was specifically focused on addressing the technical and capital needs of the “customer”.
- **Provider:** This includes key providers identified by the project team that provide small business services and resources including, but not limited to:
 - State and local government entities
 - Chambers of commerce
 - Economic/community development corporations
 - Business Associations
- **Stakeholder groups included the following:**
 - State government entities
 - County and city government entities
 - Chambers of commerce
 - Small businesses with the above mentioned business scope criteria
 - Economic/community development corporations
 - Small business associations
 - Other subject matter specialists

Approach

This document is the result of the following activities conducted during the project:

- Interviews with organizations providing support services to small businesses. Consolidation and summarization of the information collected from the interviews.
- Review of information from the providers’ websites, marketing material, annual reports and other provider related material.
- Input from project team members representing Minnesota Department of Employment and Economic Development (DEED), Minnesota Department of Transportation (MnDOT), Metropolitan Council and The McKnight Foundation

Summary Matrix of Providers

The matrix below shows the key providers that were interviewed in this study, the types of providers, along with the services they offer.

The providers are categorized as one of the following types:

- Providers for Start-Up/Micro or Minority-Owned Businesses
- Local or State Chambers of Commerce or Associations
- Chambers of Commerce or Associations for Minority-Owned Businesses
- State of Local Government
- Associations and Contractors
- Providers for Small or Growth Companies

The types of programs or services offered are categorized as following:

- Technical Assistance – Includes one-on-one consulting, mentoring, and coaching
- Financing – Includes loans of all types to businesses
- Training – Includes group workshops and training courses
- Advocacy – Includes general small business advocacy and public policy advocacy
- Networking – Includes hosting and facilitating networking events

	PROVIDERS - START-UP / MICRO, MINORITY	LOCAL / STATE CHAMBERS / ASSOCIATIONS	MINORITY CHAMBERS / ASSOCIATIONS	FEDERAL, STATE & LOCAL GOVERNMENT	ASSOCIATIONS & CONTRACTORS	SMALL GROWTH COMPANY	TECHNICAL ASSISTANCE	FINANCING	TRAINING	ADVOCACY	NETWORKING
African Development Center (ADC)	✓						✓	✓	✓	✓	
Asian Economic Development Association (AEDA)	✓						✓		✓	✓	✓
Association of Women Contractors (AWC)					✓				✓	✓	✓
City of Brooklyn Park, Economic Development Division				✓			✓	✓			
Hennepin County, Community and Economic Development				✓				✓			
Hispanic Chamber of Commerce Minnesota			✓				✓		✓	✓	✓
Latino Economic Development Center (LEDC)	✓						✓	✓	✓		
Metropolitan Economic Development Association (MEDA)						✓	✓	✓	✓		✓
Metropolitan Consortium of Community Developers (MCCD)	✓						✓	✓	✓		
Metropolitan Council											
Midwest Minority Supplier Diversity Council (MMSDC)			✓				✓		✓		✓
City of Minneapolis, Department of Community Planning & Economic Development				✓			✓	✓			✓
Minnesota Chamber of Commerce		✓						✓		✓	✓
Minnesota Department of Transportation (MnDOT)				✓				✓	✓		✓
Minnesota Department of Employment and Economic Development				✓							
Minnesota Department of Veterans Affairs (VA)				✓			✓				
National Association of Minority Contractors (NAMC) - Upper Midwest Chapter			✓				✓		✓	✓	✓
Neighborhood Development Center (NDC)						✓	✓	✓	✓		
Northside Economic Opportunity Network (NEON)	✓						✓	✓	✓		
ProBID	✓								✓		
Saint Paul Area Chamber of Commerce		✓								✓	✓
Small Business Administration (SBA)				✓			✓	✓	✓	✓	
Twin Cities Small Business Development Center	✓						✓				
SPARC	✓						✓	✓	✓		
WomenVenture	✓						✓	✓	✓		

Structure of Provider Profiles

The following section contains the profiles for the key providers. The providers are grouped into the following categories:

- Public Sector: Federal Government
- Public Sector: State Government
- Public Sector: Local
- Private Sector, Non-Profit: Technical Assistance & Training
- Private Sector, Non-Profit: Financing, Technical Assistance & Training
- Private Sector, Non-Profit: Advocacy & Networking

In each profile, the following information is provided for each provider:

- Provider Name
- Target Customer Profile
 - Business Type – Business, Small Business, Minority-Owned Business, Women-Owned Business, or Veteran-Owned Business
 - Industry – Industry of the business
 - Region – Geographic region served
 - Community Focus – Focus on a minority group, economically disadvantaged group, or geographic region
- Profile – Short description of the provider
- Contact – Street address, phone number, fax number, email address, and web address
- Services – Descriptions of the services and programs offered

Public Sector: Federal Government

Small Business Administration

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	United States	Community Focus:	All

Profile

The Small Business Administration (SBA) is a United States government agency that provides support to entrepreneurs and small businesses. The mission of the Small Business Administration is "to maintain and strengthen the nation's economy by enabling the establishment and viability of small businesses and by assisting in the economic recovery of communities after disasters". The agency's activities are summarized as the "3 Cs" of capital, contracts and counseling.

Contact

US Small Business Administration
409 3rd St, SW
Washington DC 20416

By Phone:

SBA Answer Desk: 800-827-5722
Disaster Loans: 800-659-2955

By Email:

SBA Answer Desk: answerdesk@sba.gov
Disaster Loans: disastercustomerservice@sba.gov
HUBZone Program: hubzone@sba.gov

Services

Training

Every business owner needs guidance during the start up and running of their business. SBA's Office of Entrepreneurial Development helps businesses start, grow and compete in global markets by providing quality training, counseling and access to resources. This support is delivered through a variety of programs including Small Business Development Centers, Women's Business Ownership, Entrepreneurship Education, SCORE, Native American Affairs and the Small Business Training Network.

Financing

All businesses require money to get off the ground and to continue to grow. SBA's resources help you research loan programs, explore options around export financing, learn more about Small Business Investment Companies (SBICs), and determine if surety bonds are ideal for your situation.

- Loan Programs
- Venture Capital
- Surety Bonds
- Export Financing

Advocacy, Laws, and Regulations

Giving small business owners a voice early in the legislative process is key to reducing the negative impact of regulations on small businesses, increasing the level of regulatory compliance, and passing on cost savings to state economies. SBA's Office of Advocacy was established in 1976 to effectively represent the 25 million small business owners in America during federal legislative and rule-making processes, and to reduce the burdens that federal policies impose on small firms

Other

Small Business Audiences

SBA has programs and resources for everyone, regardless of age, gender, race, and financial status. Explore the options to find out how SBA can help you turn your business idea into a viable enterprise or expand your current business for sustained success.

- Women
- Native Americans
- 8(a) Business Development
- Minorities
- Youth Entrepreneurship
- 50+ Entrepreneurs
- SBA Mentor Month
- Veterans

Public Sector: State Government

Metropolitan Council

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	Government Contractors Government Suppliers
Region:	Minnesota	Community Focus:	All

Profile

The Metropolitan Council is a regional governmental agency and metropolitan planning organization serving the Twin Cities seven-county metropolitan area. The Council's mission is to foster efficient and economic growth for a prosperous metropolitan region. The Met Council:

- Operates Metro Transit, which carried 81 million bus and rail passengers in 2012, and wins awards for innovation and energy efficiency
- Makes strategic investments in a growing network of bus and rail transitways, and transit-oriented development
- Collects and treats wastewater at rates 45% lower than peer regions, regularly winning state and national awards for environmental achievements
- Partners with communities and the public in planning for future growth
- Plans and funds acquisition and development of a world-class regional parks and trails system
- Provides affordable housing opportunities for low- and moderate-income individuals and families

The Met Council issues and manages a large number of contracting opportunities. Through the Office of Equal Opportunity the Council engages in a number of activities to encourage and support the Disadvantage Business Enterprises and small businesses to bid on these contracting opportunities.

The Council has many contracting opportunities for small businesses. The Council operates a number of small business development programs to support the development of business owned and controlled by socially and economic disadvantaged individuals.

Contact

Office of Equal Opportunity
612-349-7683
390 N Robert St
St Paul, MN 55101

Services:

Certification Programs

The Council operates the following certification programs for contract that utilize federal dollars

- U.S. Department of Transportation (DOT) Disadvantaged Business Enterprise (DBE) Program. The U.S. DOT's DBE program is a small business development program that supports the use of DBE-certified contractors, consultants and concessionaires for federally funded transit-related projects.
- U.S. Environmental Protection Agency (EPA) Disadvantaged Business Enterprise (DBE) Program. The U.S. EPA's small business development program requires that all regional municipalities that receive EPA/Public Facilities funds for environmental service infrastructure projects (wastewater treatment operations) are to use DBE-certified minority- and women-owned businesses whenever procurement opportunities occur.

Outreach

The Met Council engages in a number of activities to reach out to DBEs to inform them of contracting opportunities and to provide opportunities to network with contractors and subcontractors.

In addition the Council partners with many organization and sponsor many networking and conference to support small business contractors and DBE. Examples include:

- SADBOC Government Procurement Fair
- Constructing Success: Training for Small, Minority and Woman

Minnesota Department of Administration – Materials Management Division

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	Government Contractors Government Suppliers
Region:	Minnesota	Community Focus:	All

Profile:

The Department of Administration (Admin) is a State agency that provides a broad range of business management, administrative and professional services and a variety of resources to state agencies, local governments and to the public. The Materials Management Division (MMD) is the State of Minnesota's central procurement office.

The Materials Management Division (MMD) operates the Small Business Procurement Program, a program for Targeted Group and Economically Disadvantaged small businesses.

Contact:

Material Management Division
651.296.2600.
mmdhelp.line@state.mn.us

Services:

Certification Program:

Small Business Procurement Program:

Businesses that meet certain criteria may be eligible for Target Group or Economic Disadvantaged certification. Certified Target Group small businesses are eligible for up to a 6% preference in selling their product or service or bidding on construction project to the state. To be certified as a Targeted Group small business, the business must be at least 51% owned by a woman, racial minority, or person with a substantial physical disability. In addition, the business must be operated and controlled on a day-to-day as well as long-term basis by the qualifying owner.

Certified Economically Disadvantaged small businesses may be eligible for up to 6% preference in selling their products or services to the state, and may be eligible for up to 4% preference on construction projects. To be certified as an Economically Disadvantaged small business, the business must be located (or the owner must reside) in an Economically Disadvantaged Area in Minnesota. These areas include labor surplus areas, as designated by the federal government and low income counties in Minnesota.

Minnesota Department of Employment and Economic Development – Small Business Development Programs

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	Minnesota	Community Focus:	All

Profile

The Minnesota Department of Employment and Economic Development (DEED) is the state’s principal economic development agency. DEED programs promote business recruitment, expansion, and retention; international trade; workforce development; and community development.

DEED has several programs and offices targeting small businesses including the Small Business Assistance Office, the Business Finance Office, and export assistance through the Minnesota Trade office. In addition DEED in partnership with the Federal Small Business Administration provides coordination for all of the state Small Businesses Development Centers.

DEED administers a number of pass-through programs that distribute resources to non-profit providers to provide technical assistance services and financing to small businesses.

Contact

Small Business Assistance Office
332 Minnesota St.
Minneapolis, MN 55101
Phone: 651-556-8425
Fax: 1-877-853-3233
Toll-free: 1-877-232-4775
Email: 1-800-310-8323

Web: deed.mnsbao@state.mn.us

http://www.positivelyminnesota.com/Business/Get_Help_from_Our_Experts/Small_Business_Assistance_Office/index.aspx

Services

Technical Assistance

Small Business Assistance Office:

- Consultation services
- Business Guidebooks
 - Examples include: “A Guide to Starting A Business in Minnesota”
- Small Business Notes Newsletter

Small Business Development Center Network (See SBDC entry for more details)

Inventory of Key Providers of Resources and Services to Small Businesses in the Twin Cities 11 County Metro Area

Small Business Development Competitive Grant Program

- Competitive grants to non-profit providers to provide technical assistance to small businesses

Small Business Assistance Grants Pass -Through Program

- Metropolitan Economic Development Association (see MEDA entry for more details)
- WomanVenture (see WomanVenture entry for more details)

Minnesota Trade Office

- Export Counseling and technical assistance

Minnesota State Services for the Blind

- Business Enterprise Program for the Blind

Finance

Business Finance Office

- Small Business Loan Programs
 - Urban Initiative Loan Program (Metro Only)
 - Emerging Entrepreneur Fund
 - Indian Loan Program
 - Minnesota Reservist and Veteran Business Loan Programs
 - Economic Injury Loans
 - Start-up Loans

Training

Minnesota Trade Office

- STEP Export Assistance for Small Business
- Export Education and Training

Minnesota Department of Transportation

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	Government Contractors Government Suppliers
Region:	Minnesota	Community Focus:	All

Profile:

The Minnesota Department of Transportation (MnDOT) is responsible for maintaining the state's highways, funding municipal airports, and transportation infrastructure activities within the state.

Contact:

Minnesota Department of Transportation
395 John Ireland Blvd
St. Paul, MN 55155-1899

Phone: 651-296-3000

Toll-free 800-657-3774

Web: <http://www.dot.state.mn.us>

Services:

Training

MnDOT offers a variety of technical training, ranging from QuickBooks to Work Zone Safety.

MnDOT also offers technical certification classes, including Aggregate Production, Bridge Construction and Recertification, and others.

Other

Disadvantaged Business Enterprise (DBE) Program: Any MnDOT project receiving federal funds should have established DBE goals. DBE specialists evaluate each proposal for federally funded MnDOT projects or contracts before the project is advertised. The specialists then set a DBE participation goal or a race-gender neutral goal. These goals are stated in the DBE Special Provisions, which is included in the contract/proposal.

Working Capital Loan Fund (WCLF): MnDOT funds the WCLF, administered by the Metropolitan Economic Development Association (MEDA), which provides short-term financing to DBE's (Disadvantaged Business Enterprises) to help complete eligible Mn/DOT projects.

Minnesota Department of Veterans Affairs (VA)

TARGET CUSTOMER PROFILE			
Business Type:	Veteran-Owned	Industry:	All
Region:	Minnesota	Community Focus:	All

Profile

The Minnesota Department of Veterans Affairs (VA) assists Minnesota's veterans and their dependents to obtain the benefits and services provided by the United States Department of Veterans Affairs, formerly called the Veterans Administration. Information for Veteran-Owned and Service-Disabled Veteran-Owned Small Businesses can be found on the Veteran Portal website at: <http://www.va.gov/osdbu/veteran>.

VA does not make loans or grants for the startup or expansion of a small business. The Small Business Administration (SBA) is the agency that has been tasked with small businesses financing, for which they have several loan programs established.

Contact

Minnesota Department of Veterans Affairs
Veterans Service Building
2nd Floor - Room 206-C
20 West 12th Street
St. Paul, MN 55155-2006

Phone: 651-296-2562

Fax: 651-296-3954

Services

Verification Program

The Department of Veterans Affairs (VA) Has Special Authority for Service-Disabled Veteran-Owned Small Business/Veteran-Owned Small Business (SDVOSB/VOSB) Set-aside and Sole Source Contracts.

Small Business Development Centers (SBDCs)

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	Minnesota	Community Focus:	All

Profile

Small Business Development Centers (SBDCs) provide a nationwide array of technical assistance to small businesses and aspiring entrepreneurs. SBDCs provide services through professional business advisors such as: development of business plans; manufacturing assistance; financial packaging and lending assistance; exporting and importing support; disaster recovery assistance; procurement and contracting aid; market research services; aid to 8(a) firms in all stages; and healthcare information. SBDCs serve all populations, including: minorities; women; veterans, including reservists, active duty, disabled personnel, and those returning from deployment; personal with disabilities; youth and encore entrepreneurs; as well as individuals in low and moderate income urban and rural areas.

The SBDCs are organized as 63 Host networks branching out with more than 900 service delivery points throughout the U.S., the District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands. In the Twin Cities metro area, the Twin Cities SBDC is part of the Schulze School of Entrepreneurship at the University of St. Thomas' Opus College of Business. The Twin Cities SBDC provides confidential business consulting services at no charge to help business owners develop strategies, attract customers, increase sales and improve profitability.

The Twin Cities SBDC business consultants are paid professionals with extensive, practical experience in areas such as marketing, finance & accounting, operations and business planning. Most have been business owners themselves and have advanced degrees.

The Twin Cities SBDC's consulting services are targeted toward existing businesses rather than startups, but startup assistance will be considered on a case-by-case basis if SBDC resources are available.

Contact

University of St. Thomas · Opus College of Business · Small Business Development Center
Terrence Murphy Hall 100
1000 LaSalle Avenue
Minneapolis, Minnesota 55403

Phone: 651-962-4500

Email: smallbus@stthomas.edu

Services

Training

Smart Start for Business Program

Smart Start consists of four two-hour sessions covering:

- Concept analysis
- Developing a marketing and sales strategy
- Funding and financial planning
- Reaching customers and operating your business

Other

The SBDC does not provide financing. SBDC consultants can assist with identifying sources of funding.

Public Sector: Local

City of Brooklyn Park, Economic Development Division

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	City of Brooklyn Park	Community Focus:	All

Profile

The Economic Development Division promotes investment in Brooklyn Park with four distinct goals:

1. Development: New commercial, industrial and residential development
2. Business Development: Support of commercial and industrial businesses
3. Redevelopment: Redevelopment of underperforming or blighted areas
4. Housing: Enhancement of neighborhoods
- 5.

The economic development team works to help companies make the most of growth opportunities. The experienced team can assist with business location services, as well as provide services to existing Brooklyn Park business and new business start-ups.

Contact

Community Development
5200 85th Ave N
Brooklyn Park, MN 55443

Phone: 763-493-8058

Fax: 763-493-8391

Email: bpedahp@brooklynpark.org

Web: <http://www.brooklynpark.org/sitepages/pid335.php>

Services

Technical Assistance

The services are provided through a partnership with Metropolitan Consortium of Community Developers (MCCD) Open to Business program. Services provided to assist entrepreneurs in the following areas, including but not limited to, accounting and record keeping, business acquisition, business start-up, all aspects of business plan development, cash flow financial, and business analysis, loan packaging, networking, operations, strategic planning, and commercial real estate analysis.

Financing

Identifying financing alternatives.

Other

- Assisting in identifying available commercial and industrial locations
- Coordinating various city approvals
- Organizing meetings with appropriate public and private sector representatives
- Serving as a reliable, responsive information resource.

Hennepin County, Community and Economic Development

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	Hennepin County	Community Focus:	All

Profile

Hennepin County, Community and Economic Development directly provides the following programs to businesses:

Common Bond Fund Revenue Program - This program provides revenue bond financing for manufacturing companies expanding or relocating to Hennepin County.

Economic Gardening - Economic Gardening targets 2nd Stage Growth Companies (10-99 employees, \$1M to \$50M in Revenue) that are in a growth spurt.

Contact

Housing, Community Works and Transit
HCWT
701 Fourth Avenue South
Suite 400
Minneapolis, MN 55415-1842

Email: HCWTmail@co.hennepin.mn.us
Phone: 612-348-9260`1
FAX: 612-348-9710
Web: <http://www.hennepin.us>

Services

Financing

Common Bond Fund program - The Common Bond Fund (CBF) Program is a revenue bond financing program for growing manufacturing companies in suburban Hennepin County. The CBF is designed for profitable owner-occupied manufacturing facilities whose owners provide personal guarantees. Any owner-occupied manufacturing business expanding in or relocating to Hennepin County can submit a request.

Potential projects can include the following:

- Land acquisition.
- New facility construction.
- Additions to existing facilities.
- Purchase and renovation of existing structures.

- Purchase of production equipment.

CBF provides long-term fixed-rate financing to businesses at reasonable interest rates. Rates on tax-exempt bonds are approximately equal to the 20-year T-Bill. Terms may be for 15 to 30 years, depending upon the assets acquired. These bonds are rated "A+" by Standard & Poors, and therefore offer lower interest rates.

Other

Economic Gardening - Economic Gardening targets 2nd Stage Growth Companies (10-99 employees, \$1M to \$50M in Revenue) that are in a growth spurt with CEO peer learning and forums plus access to 35 – 50 hours of strategic research based on the company's specific areas of need. The CEO is then supplied with relevant and actionable information about their competitors, markets and customers.

City of Minneapolis, Department of Community Planning & Economic Development

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	Minneapolis	Community Focus:	All

Profile

The Office of Community Planning and Economic Development (CPED) oversees, coordinates and streamlines all City planning and development activity (including the functions of the Minneapolis Community Development Agency).

Contact

Crown Roller Mill
105 Fifth Avenue South #200
Minneapolis, MN 55401

Phone: (612) 673-5095

Fax: (612) 673-5293

Web: <http://www.ci.minneapolis.mn.us/cped>

Services

Technical Assistance

The **Minneapolis Development Review** provides guidance on needed permits and licenses for real estate development and business expansions, relocations and start up.

The City offers assistance from a professional labor market analyst who can help you find and understand **labor market data and industry trends** that impact your business.

If a new development is sought, the City will work with you to create a **Workforce Plan** to help you maximize the community benefit of your investment.

The **Minneapolis Job Linkage Program** provides a framework for city economic development programs and projects. Job Linkage agreements encourage businesses to establish five-year job hiring and retention goals, hire Minneapolis residents and pay living wages

The City provides information and technical assistance on programs that could lower your tax bill.

The City can direct you to the **Work Opportunity Tax Credit (WOTC)**, a Federal tax credit incentive that the Congress provides to private-sector businesses for hiring individuals from nine target groups who have consistently faced significant barriers to employment.

Financing

CPED offers a wide array of financing programs, ranging from \$1,000 to \$10 million, for Minneapolis businesses as well as staff assistance in selecting the appropriate program.

Alternative Financing Program is a profit-based financing tool where no interest is paid or collected.

Bank Qualified Bank Direct Loans are cost-effective tax-exempt loans for capital projects in 501 (c) organizations.

Business Development Fund Loans assist with redevelopment projects that have a potential for the creation of jobs.

Business Recovery Loan Program provides financing to Minneapolis based businesses that have been directly impacted by a disaster.

Real Estate Acquisition Program can be used to acquire commercial property for owner occupancy.

Energy Efficiency Loan Program provides financing in partnership with the Center for Energy and Environment (CEE) for businesses making energy retrofits and energy efficiency improvements for commercial and industrial properties. Most loans are less than \$75,000 and are paired with Excel and Centerpoint Energy rebates.

Homegrown Business Development Center provides financing and technical assistance to Minneapolis based businesses that manufacture local food products.

The **Small Business Administration (SBA)** provides a number of financial assistance programs for small businesses.

Small Business Real Estate Acquisition Loan Program

Two-Percent Loans support small Minneapolis businesses with equipment and building improvements.

Two-Percent Commercial Corridor/Commercial Node Loans provide financing to small Minneapolis businesses in designated commercial corridors and commercial nodes.

Working Capital Program helps small businesses secure working capital financing through private banking institutions.

Other

Great Streets - Neighborhood Business District Program

Whether already vibrant or in need of additional investment, our neighborhood business districts are our Great Streets- essential elements of a great city. The City Council established the Great Streets Neighborhood Business District program in 2007 to cultivate and sustain vibrant neighborhood commercial districts in the City of Minneapolis. There are substantial differences between business districts across the city and therefore commercial revitalization takes multiple forms and varying levels of targeted public investment. The Great Streets program utilizes a variety of investment tools, including commercial real estate development and business loans, grants for business technical assistance and district-wide marketing and recruitment efforts, and façade improvement matching grants to business and property owners.

The City and partners provide support for the Minneapolis business community during street reconstruction.

- The **Central Corridor Light Rail Transit Loan Program** is designed for qualified small businesses along the transit line in Minneapolis and Saint Paul that are directly affected by the LRT construction.
- **Nicollet Avenue Assistance (Lake to 40th streets)**

Private Sector, Non-Profit: Technical Assistance & Training

Northside Economic Opportunity Network (NEON)

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	North Minneapolis	Community Focus:	All

Profile

The Northside Economic Opportunity Network (N.E.O.N.) is a North Minneapolis community-based organization whose mission is to expand economic opportunities and build wealth for North Minneapolis residents through the creation, growth and development of small businesses in the North Minneapolis area.

Contact

NEON - Northside Economic Opportunity Network
1011 West Broadway North, Suite 100
Minneapolis, MN 55411

Phone: (612) 302-1505
Email: info@neon-mn.org

Services

Technical Assistance

One-on-one consulting with professionals with expertise in key business areas, including:

- General Business Management
- Recordkeeping & Accounting
- Marketing/Merchandising
- Legal Assistance
- Credit Counseling
- Financial Literacy/Planning
- Business Site Selection
- Architectural Services – Space Design
- Contractor Certification Support
- Business Plan Development

Education Services

- Entrepreneur Classes

- Contractor Training

Financing

NEON works to make micro loans available to entrepreneurs who would otherwise have difficulty obtaining conventional financing for their businesses. Micro loans are typically in the range of \$5,000 to \$50,000. Our staff packages and underwrites the loan requests and presents them to our various lending partners for approval, funding, and servicing.

Other

Assessments - NEON offers two types of assessments: general client assessment and a detailed business assessment.

Private Sector, Non-Profit: Financing, Technical Assistance & Training

African Development Center (ADC)

TARGET CUSTOMER PROFILE			
Business Type:	Minority-Owned	Industry:	All
Region:	Twin Cities Metro Area	Community Focus:	African

Profile

African Development Center works within the African communities of Minnesota to start and sustain successful businesses, build wealth, and promote community reinvestment. Through workshops and consultations on financial literacy, business development, and home ownership, ADC provides culturally competent services to Minnesota's African community. ADC is a leader in micro-lending to small businesses. ADC provides services in 6 languages to communities throughout Minnesota.

Contact

1931 South 5th Street
Minneapolis, MN 55454
Phone: 612-333-4772
Fax: 1-877-853-3233
Toll-free: 1-877-232-4775
Email: info@adcmnnesota.org
Web: <http://www.adcmnnesota.org>

Services

Technical Assistance

- Bookkeeping and tax preparation
- Expertise in retailing and wholesaling, restaurant and food service management, transportation industry, pro-bono legal assistance and other professional service

Financing

- Microloans
- Murabaha - Asset-based financing for African immigrants.
- Financing packages range from \$5,000 to more than \$200,000 per client
- Both traditional and alternative, profit-based, financing terms.
- Offered in the following communities: Twin Cities metro, St. Cloud, Rochester, Owatonna, Mankato, Willmar and Marshall.

Training

- Business plan writing
- Introduction to marketing, management, bookkeeping and accounting, business law and regulation, strategic planning, research
- Securing financing
- Introduction to real estate development and Small Business Association financing
- Strategies for expansion
- Employee recruitment and training

Advocacy

- Ongoing advocacy and advisory service for qualified clients

Latino Economic Development Center (LEDC)

TARGET CUSTOMER PROFILE			
Business Type:	Minority-Owned	Industry:	All
Region:	Twin Cities Metro Area Willmar	Community Focus:	Hispanic/Latino

Profile

The Latino Economic Development Center is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

Contact

1516 E. Lake St.
Suite 201
Minneapolis, MN 55407

Phone: (612) 724-5332
Fax: (612) 729-5342
Web: <http://ledc-mn.org>

Services

Technical Assistance

We work one on one with each of our customers so we can understand and provide answers to the various needs of each specific business.

Our business consultants work face to face to guide our clients through the process of obtaining the licenses and permits needed to start a business in a legal manner within the State of Minnesota.

In addition, they receive advice about, how to implement a basic bookkeeping system, a marketing plan, and business registration.

The newest initiative of the LEDC is the Latino Academy Teocalli Tequiotl OIC (TTOIC), a business development and employment training center for low-income Latinos. In January 2010, the TTOIC was created as a new member of a national network of low-income workforce training centers, the OICs of America.

The TTOIC arose from a need to help LEDC's small business entrepreneurs attract and keep skilled employees. LEDC's strategy has always been to help Latinos create their own jobs by starting a new business. The framework

of the TTOIC allows LEDC to counsel low-income Latinos on their career path. It also allows their clients to create economic opportunities for themselves and their communities.

Programs

The Latino Academy Teocalli Tequiotl, offers the following training and services for business and employee development:

Business and Self-employment

Start Ups for businesses from 0 to 1 year in operation or 2 or less employees.

- Bookkeeping, Levels 1 & 2
- Cash Flows
- Start up business programs
- General Business Orientation
- Basic Personal Financial Literacy
- Micro-Entrepreneur Training

Intermediate

Participants in these programs have 1-5 years of experience.

- 4-10 employees will be established in each business in the process.
- Basic Customer Service
- Marketing Orientation
- Human Resources Orientation
- Annual Business Check up

Advanced

For businesses from 5 + years in operation or 10+ employees.

- Evaluating and Developing a Strategic plan.
- QuickBooks Training
- Advanced Human Resources
- Analyzing Financial Statements
- Advanced Customer Service Workshop

Financing

Loans

LEDC assists with business loans to individuals or to business owners. We do so by using LEDC's own funds or by presenting a loan package to other lenders. Traditionally, the maximum amount lent to business is \$25,000 through other non-profit organizations (with a minimum of \$2,000 or less depending on the case). If a loan is requested to a bank for the maximum amount, the loan to a business might be higher than \$25,000. It is

important to work with a business consultant to help the business define how much is needed and where to go to apply for a business loan.

Traditionally loan terms are in between one and six years and interest rates are between 8% and 11%. All business loans require the applicant to pay closing costs, which include 1% or 2% of origination costs and any fees from liens' filing. Paying closing costs also guarantees filing.

An individual or a business owner applying for a business loan should expect to wait between three and six weeks to receive an answer. That time may be reduced depending on how well the "loan package" is prepared. LEDC helps prepare loan packages. We assist with the basic documentation needed, such as: financial statements, projections, business plan, business registration, business licensing, leasing process, etc.

Criteria for Lending:

Loan assistance is available to small and medium-sized businesses located in the state of Minnesota. The money for the loan fund will initially come from different sources; some of those sources limit where, geographically, the funds can be used. LEDC is working on getting funds that can be accessed by individuals within the greater Minnesota area, including:

- Rural areas, especially places where LEDC has partnerships
- Twin Cities Metropolitan area
- Urban areas

How an applicant may or may not use the funds:

- Leasehold Improvements
- Inventory
- Business insurance
- Working capital
- Equipment purchase
- Business or Building purchase
- Might be used to pay existing debt if such debt is directly related with the business; receipts of purchases required. We will not fund personal expenses.
- Might be used to pay existing debt if such debt's interest is higher.
- Might be used to pay existing debt if such debt came from predatory lending.
- Cannot be used to pay existing debt of family member especially if family member is husband or wife.
- Cannot be used to pay existing debt unless it is to pay a business partner that is leaving the partnership and the business success is jeopardized by that. Very close consideration from loan officer/business consultant and "loan fund manager" before presenting to loan committee.
- Cannot be used to pay for educational training unless it is to be used by the owner of an existing business and it is proven that training will potentially increase business income. Very close consideration is required from loan officer/business consultant and "loan fund manager" before presenting to loan committee.

How much can be borrowed? What are the loan terms, loan fees and interest rate?

- From \$3,000 to \$25,000 (\$35,000 perhaps? If LEDC applies for SBA funds or any other federal money). Less than \$3,000 depending on usage, business plan/needs, and projections.
- Loan terms from 1 to 5 years depending how funds are used; no penalty for paying before end of term.
- 1% origination fee to LEDC (LEDC might assign part of the origination fee to the sister organization that presented the loan) all fees regarding placing liens and filing documents with the Secretary of State office and other institutions/business depending on the collateral offered. Payment of these fees is negotiable: they can be paid at loan closing or being incorporated in the amount of the loan; borrower in charge of these fees.
- Interest rate might also depend of where the funds are taken from, generally it will be 10% or prime plus 4.

Metropolitan Consortium of Community Developers (MCCD)

TARGET CUSTOMER PROFILE			
Business Type:	Small Business	Industry:	All
Region:	Twin Cities Metro Area	Community Focus:	All

Profile

MCCD is an association through which community developers strive to advance their shared mission. MCCD performs three core activities:

Convening. Through monthly meetings of its Housing Committee, Economic Development Committee, and St. Paul Task Force, MCCD brings together its members to discuss topics of common concerns and share information.

Public Policy. MCCD shapes an annual policy platform and legislative agenda and responds to new program proposals, changes in policy or procedures, and funding changes at the local, state and federal levels.

Open to Business Program. The Open to Business program helps new and early stage businesses access the technical assistance they need to grow and prosper.

MCCD's also provides small business loans for emerging entrepreneurs who face challenges in accessing the commercial banking system

Contact

3137 Chicago Avenue
Minneapolis, MN 55407

Phone: (612) 789-7337

Fax: (612) 822-1489

Email: info@mccdmn.org

Web: <http://www.mccdmn.org>

Services

Technical Assistance

- Open to Business Advisors
- Accounting and record keeping
- Business acquisition
- Business start-up
- All aspects of business plan development
- Cashflow financial, and business analysis
- Loan packaging
- Operations

Inventory of Key Providers of Resources and Services to Small Businesses in the Twin Cities 11 County Metro Area

- Strategic planning and commercial real estate analysis.
- Access to capital - open to Business advisors assist entrepreneurs to identify borrowing needs and accessing financing options. Work with clients to help them find the financing that best meets their own unique needs.
- MCCD Open to Business operates in following counties/cities
 - Hennepin County
 - Bloomington
 - Brooklyn Park
 - Brooklyn Center
 - Eden Prairie
 - Edina
 - Golden Valley
 - Hopkins
 - Independence
 - Maple Plain
 - Medina
 - Minneapolis
 - Minnetonka
 - New Hope
 - Osseo
 - Richfield
 - Robbinsdale
 - St. Louis Park
 - St. Anthony
 - Dakota County
 - Apple Valley
 - Burnsville
 - Eagan
 - Farmington
 - Hastings
 - Inver Grove Heights
 - Lakeville
 - Rosemount
 - South St. Paul
 - West St. Paul
 - Ramsey County
 - North St. Paul
 - Carver County
 - Carver County CDA

Financing

- **Loan Packaging/Facilitation:** Preparation of business plans, cash flow and other financial projections, and loan application materials. Assist entrepreneurs in identifying borrowing needs and accessing community lending programs that provide favorable terms and conditions for small business borrowers.
- **Loans for New and Emerging Businesses:** Direct loans for a variety of business purposes, including inventory, working capital, asset and equipment purchases, and start-up costs. Typical loan terms of 3-5 years, loans sizes up to \$25,000 for retail/service businesses, or \$50,000 for manufacturing businesses.

Loans are targeted at start-up and early stage businesses that cannot secure any or all of their financing from traditional commercial lenders.

- **Loans for Second Stage and Growing Businesses:** Direct loans for a variety of business purposes, including inventory, working capital, and asset and equipment purchases. Loans are done in partnership with a bank or other lender, with rate and size determined on a case-by-case basis.
- **Real Estate Participation Loans:** Loans in partnership with private lenders to provide gap financing for real estate acquisition projects – including projects financed through the SBA 504 program. Terms up to 10 years (though amortizations may be longer)
- **Real Estate Acquisition Financing:** In partnership with private lenders, provides permanent term financing for commercial real estate acquisition – up to 90% of the property’s appraised value. MCCD provides up to 40% of the appraised value, with the bank providing 50% and holding first secured position. Will offer terms up to 10 years (though amortizations may be longer).
- **Transactional Financing:** Short term loans for businesses whose cash flow cycle inhibits them from making regular monthly loan payments. Often used by construction contractors who have received or about to receive a construction contract with a community agency. MCCD provides up front financing to cover the cost of labor and material associated with the contract. When the work on the contract is completed, the contracting agency issues a two-party check to cover the completed work, payable to MCCD and to the contractor. Larger loans are also available for businesses with performance bonds and escrow payment arrangements.

Metropolitan Economic Development Association (MEDA)

TARGET CUSTOMER PROFILE			
Business Type:	Minority-owned	Industry:	All
Region:	Twin Cities Metro Area	Community Focus:	All

Profile

Founded in 1971, the Metropolitan Economic Development Association (MEDA) provides assistance to businesses owned and managed by entrepreneurs of color. Unique among economic development organizations, MEDA's services are directed toward new and existing businesses whose owners are committed to making an impact through:

- job creation
- their firms' growth and profitability
- community involvement
- MEDA's portfolio includes management and technical assistance, one-on-one consulting, business planning, sales development, loan packaging and financing, training, networking and procurement opportunities.

Core Services:

- Business Consulting Services
- Loan Packaging and Financing
- Assistance with certification application
- Training / Leadership Development
- Government Contracting
- Networking
- Construction Partnering Program

Contact

Metropolitan Economic Development Association (MEDA)
250 Second Avenue South, Suite 106
Minneapolis, Minnesota 55401

Phone: 612-332-MEDA (612-332-6332)

Fax: 612-317-1002

E-Mail: info@meda.net

Web: <http://www.meda.net>

Services

Technical Assistance

Consulting

- Business Start-Up
- Certifications
- Business Acquisition
- Business Plan
- Leadership Training
- Mentoring
- Management/Technical
- Construction Resources
- Accounting
- Subcontracting
- Seminars & Training
- Selling to the Government

Financing

The MEDA Loan Program is designed to enhance credit positions of clients who may lack credit histories or assets. Every effort is made to obtain financing from area banks, but for those clients with the vision and drive who need a credit boost, the MEDA Loan Program works to create workable financing. The loan fund itself can lend up to \$400,000 and funds can be used for working capital.

Key Program Features

- Businesses must be owned and controlled by entrepreneurs of color.
- Loan clients are encouraged to work with MEDA business consultants.
- The Program works in participation with your existing bank.
- Minimum Loan amount is \$25,000.
- Loans more than \$400,000 require higher bank participation.
- Proceeds can be used for:
 - Working capital
 - Lines of credit
 - Business equipment
 - Franchise fees
 - Build out
 - Business acquisition
 - Project financing

MNDOT Working Capital Loan Fund (WCLF)

The WCLF provides short-term financing to DBE's (Disadvantaged Business Enterprises) to help complete eligible Mn/DOT projects. WCLF financing is for businesses that are financially healthy, but cannot obtain adequate financing from private lending institutions. MEDA manages and administers the WCLF for Mn/DOT in conjunction with MEDA's other lending programs.

Networking

Executive Development Series

Our Executive Development Series (EDS) connects the influence and expertise of area executives with emerging, executives of color for networking and sharing of opportunities.

Golf Invitational

The Golf Invitational connects selected MEDA clients with our partners and friends each year. Last year, 72 MEDA clients and friends gathered for this opportunity to relax and establish and strengthen relationships and, of course, enjoy a round of golf.

Annual Recognition Luncheon

The MEDA Annual Recognition Luncheon provides the opportunity to celebrate and recognize achievements. It is attended by emerging and established entrepreneurs of color from throughout Minnesota.

MEDA Gala

Each November, we host this black-tie benefit dinner and auction to honor our clients' achievements. The MEDA Gala has become the premier benefit and networking event for entrepreneurs of color in the Twin Cities.

CPP Annual Reception recognizes and honors participants of the Construction Partnering Program.

Other

Government Contracting

The Procurement Technical Assistance Center (PTAC) provides technical and marketing assistance to all Minnesota businesses interested in selling their products and services to the government. Our mission is to provide the necessary tools to be competitive in the contracting arena.

PTAC staff advises and assists clients in the identification of market opportunities as well as the preparation and proper submission of applications, certifications, and registrations necessary for them to do business with government entities.

Volunteer and Mentor

MEDA's business consulting services are augmented by linkage to a well-established pool of professional volunteers through our Volunteer/Mentor Program. MEDA volunteers have expertise in accounting, law, human resources, public relations and marketing. They provide immense value to MEDA clients and MEDA itself.

Neighborhood Development Center (NDC)

TARGET CUSTOMER PROFILE			
Business Type:	Low-Moderate Income Small Businesses	Industry:	All
Region:	Twin Cities Metro Area	Community Focus:	All

Profile

Neighborhood Development Center (NDC) works with entrepreneurs and community organizations to concentrate the power of micro-enterprise development around dynamic “hubs” of community revitalization, linking the energy of people to the vitality of places. This “network of hubs” allows NDC to generate and sustain large-scale impact while communities retain ownership of the process and the results.

NDC’s development model includes six key elements that work together to develop hundreds of entrepreneurs and transform target neighborhoods, while increasing the capacity of community leaders and partner organizations both locally and nationally to revitalize their communities:

1. Finding the Untapped, Hidden Talent of entrepreneurs in low-income communities
2. Eliminating Barriers through highly accessible, multi-cultural programs and services
3. Taking a Comprehensive, Long-Term Approach that helps entrepreneurs succeed
4. Working at Scale while communities retain ownership and enjoy the benefits of success
5. Linking Energy to Place creating the critical mass needed to revitalize neighborhoods
6. Building Local and National Capacity of individuals, organizations and communities

Contact

Neighborhood Development Center
663 University Avenue
Suite 200
St. Paul, Minnesota 55104

Phone: 651-291-480

Fax: 651-291-2597

Web: <http://www.ndc-mn.org>

Services

Financing

Small Business Lending & Reba-Free Financing

Neighborhood Development Center (NDC) provides access to credit for start-up and existing businesses that are unable to access traditional sources of capital. NDC provides financing up to \$50,000 per business; the average loan size is \$12,000. Alumni of the NDC Entrepreneur Training Program and other companies in NDC target neighborhoods that have been in business for at least one year are eligible to apply.

NDC takes an individualized approach to lending, working closely with entrepreneurs to understand their business needs, their long-term plans to grow and improve their business, the risks associated with their request, and the strategies they have in place to mitigate those risks. Each loan request is evaluated by an independent committee based upon the entrepreneur’s plan to develop their business and their demonstrated ability to mitigate identified risks.

NDC also offers Reba-Free Financing to meet the needs of the Muslim community. In Islamic law charging interest to rent money – which is called “reba” – is prohibited. NDC has received multiple awards for creating the first Reba-Free Financing program in the United States.

Training

Entrepreneur Training Program

NDC partners with community-based organizations to provide culturally sensitive entrepreneur training programs for low-income residents who do not have access to traditional sources of capital and want to learn the skills to successfully start and operate a business. This core program is currently offered twice each year, in five languages.

Other

Small Business Incubators

NDC engages in targeted real estate development projects to transform strategically located commercial buildings into business incubators that support small businesses while serving as catalysts for the revitalization of the surrounding communities.

Capacity Building Program

NDC assists community organizations both locally and nationally to build effective collaborations and to expand capacity of their organizations.

Community Collaboratives

NDC also convenes, facilitates and provides administrative support for collaborative community initiatives. Current collaboratives include the Northside Economic Opportunity Network (NEON) and the University Avenue Business Preparation Collaborative (U7).

SPARC

TARGET CUSTOMER PROFILE			
Business Type:	Low-Moderate Income Small Businesses	Industry:	All
Region:	St. Paul	Community Focus:	All

Profile

Sparc's mission is to create and maintain healthy, affordable and sustainable communities by improving residential and business vitality in the City of Saint Paul.

Sparc is a catalyst for economic and housing development. Sparc brings community-driven projects to fruition in multiple communities through strategic lending, technical assistance, and project management / development. Sparc remains nimble and flexible so it can respond to the current changing environment. Through this process Sparc continues to make key impacts in communities that contribute to the overall good of the entire region.

Contact

855 Rice Street
St Paul, MN 55117

Phone: 651-488-1039

Fax: 651-488-6309

Web: <http://www.sparcweb.org>

Services

Technical Assistance

Assistance, training and referrals to help entrepreneurs with business planning, financial management, finding a space to lease or buy, building improvements, and more.

Financing

Loans for most business needs including building renovations, equipment, inventory, expansion, and working capital. We have competitive rates and potential for forgiveness up to 25% of the principal. Sparc also operates a free paint program.

WomenVenture

TARGET CUSTOMER PROFILE			
Business Type:	Women-Owned	Industry:	All
Region:	Twin Cities Metro Area	Community Focus:	All

Profile

WomenVenture is a nonprofit organization dedicated to supporting women-owned businesses by providing microloans, working capital, education and ongoing consultation through all stages of business.

Contact

2324 University Avenue West, Suite 120
Saint Paul MN 55114

Phone: 651-646-3808

Toll Free: 866-646-3808

Email: info@womenventure.org

<http://www.womenventure.org/contact.html>

Services

Technical Assistance

Business Consulting – Discuss ideas and planning, financing, loan package preparation, sales, marketing and more.

Financing

Microloans - WomenVenture, an SBA loan provider, offers business loans up to \$50,000 to qualified borrowers to start or expand small businesses. Our consultants guide you through the process to determine readiness and qualifications.

In order to qualify for a WomenVenture loan, a client must complete and provide the following:

- A business plan and 2 years of monthly cash flow projections.
- Personal financial statement and household budget.
- 2 years of tax returns (owner and business, if applicable).
- Credit check on anyone owning more than 10% of the business (\$25 each).
- Satisfactory credit score (580 or above).
- At least **50% collateral** to pledge towards a business. Acceptable collateral: vehicles, homes (with equity), business assets (i.e. equipment or inventory), other personal assets.

- Can show at least 10% of the requested capital has been invested or is planning to be invested in the business. (Example: A client is asking for a \$10,000 loan; WomenVenture would like to see that at least \$1,000 of her/his own money has been, or will be, used to help finance the business.)

Training

PLANNING TO SUCCEED SERIES OR WORKSHOP

This course offers vital sessions that will provide the skills and tools needed to grow a business that is feasible, viable and desirable.

BUILD A BUSINESS WEBSITE SERIES

This 4-part series provides you with the information and tools you need to develop and maintain a beginning-level website using a web-based platform that can be used with any PC or Mac.

EXTERNAL COMMUNICATIONS FOR SMALL BUSINESS OWNERS SERIES

This highly interactive series provides you with the tools needed to effectively present yourself and your products and services, while strongly conveying the value that your business brings to the marketplace.

LIBRARY CLASSES

FREE! WomenVenture and MELSA (Metropolitan Library Service Agency) have developed a partnership to provide a path to successful business ownership with no-cost classes on a variety of fundamental entrepreneurial topics presented at community libraries.

EXTERNAL COMMUNICATIONS FOR SMALL BUSINESS OWNERS SERIES

This highly interactive series provides you with the tools needed to effectively present yourself and your products and services, while strongly conveying the value that your business brings to the marketplace.

BE STRATEGIC: GROW YOUR BUSINESS SERIES

This 8-part series will provide training, real-world perspectives and peer support to help you grow your business. Sessions are facilitated by successful business owners that provide new tools and action assignments.

FRANCHISING BASICS SEMINAR

This seminar provides the basic information needed to begin taking steps to find a franchise that will fulfill your lifestyle and financial goals.

ENTREPRENEUR'S ROUNDTABLE SERIES

This quarterly series offers group discussions led by a peer moderator and opportunities to address issues, problem-solve, share ideas, and develop a network of peer support.

Private Sector, Non-Profit: Advocacy & Networking

Asian Economic Development Association (AEDA)

TARGET CUSTOMER PROFILE			
Business Type:	Minority-Owned	Industry:	All
Region:	Twin Cities Metro Area	Community Focus:	Asian

Profile

Created by Asian small business owners, AEDA (Asian Economic Development Association) is a 501(c)(3) grassroots economic development organization with a special focus on micro-entrepreneurs and small businesses in low-income Asian Minnesotan communities. AEDA provides Asian entrepreneurs and business owners access to business information, resources and, advocacy.

Contact

379 University Ave W, Suite 213
Saint Paul, MN 55103

Phone: 651-22.7798
Email: info@aeda-mn.org
Web: <http://aeda-mn.org>

Services

Technical Assistance

- Marketing
- Business development
- Counseling on social networking (Facebook, Twitter)
- Branding, graphic design
- Brochures
- Leadership development

Advocacy

- Advocates to affect policy, create resources, and empower Asian entrepreneurs and businesses.
- Advocates for smart growth community-driven development that enhances existing low-income communities.

Other

- Education – provide access to information and training for Asian micro-entrepreneurs and businesses by working with training partners.
- Financial Assistance – connect businesses with financial resources such as NDC, SPARC, and banks.
- Networking – bring businesses together to collaborate on common issues.

- Community Based Research – provide documentation of data that can be used for advocacy, marketing, and other purposes.

Association of Women Contractors (AWC)

TARGET CUSTOMER PROFILE			
Business Type:	Women-Owned	Industry:	All
Region:	Minnesota	Community Focus:	All

Profile

The Association of Women Contractors (AWC) provides unique support to women business owners in the construction industry. The organization was founded in 1995 by a group of pioneering women who were determined to help other women succeed in a male-dominated industry.

Members of the AWC include women who bid work in the construction industry as general contractors, specialty subcontractors, material suppliers and trucking businesses. As contractors or material suppliers, they are working statewide on residential and commercial projects as vertical contractors, or on transportation related projects building roads, bridges, airports and waterways.

Contact

1337 St. Clair Ave.
Ste. 4
St. Paul, MN 55105

Phone: 651-489-2221

Web: <https://awcmn.org>

Services

Training

Educational Workshops

AWC offers over six workshops per year in three fully day formats. Attendance average is about 60 for each. Workshops are offered at low or no cost. As an example, recent workshops include:

- Who to Know and How to do Business With – a program presented by agency purchasing representatives
- Draining the Swamp – a program on defining success and a plan to achieve it
- Presenting Yourself and your Business for Results – Dale Carnegie trained on winning presentation skills
- New Development of labor Contractor Registration
- Subcontractor Safety Compliance – What does the GC look for
- Corporate Record Compliance – Is your Business Entity in Compliance
- Commercial Vehicle Inspections – New Regulations

Advocacy

AWC participates on various oversight committees vying for women and minority inclusion. Some of these committees include MnDOT, Metropolitan Council, City of Saint Paul, Vikings Stadium, and others.

Networking

AWC's hosts a number of networking events, including an annual roundtable of contractors and general contractors, annual golf tournament, summer activities, and holiday activities.

Hispanic Chamber of Commerce Minnesota

TARGET CUSTOMER PROFILE			
Business Type:	Minority-Owned	Industry:	All
Region:	Minnesota	Community Focus:	Hispanic/Latino

Profile

HCCM is a well-managed, national award - winning-nonprofit community and economic development organization that provides training, technical assistance, college and careers pipeline, home ownership counseling, financial literacy, college scholarships, mentoring and other resources to Latino individuals, students, families and entrepreneurs. It is managed by 13 unpaid, all professional Latino Board of Directors and presently has 200+ members.

Contact

Hispanic Chamber of Commerce Minnesota
401 N Robert St.
Suite 150
St. Paul, MN 55101

Phone: 612-312-1692

Fax: 651-223-5119

Email: info@hispanicmn.org

Web: <http://www.hispanicmn.org>

Services

Technical Assistance

Helps Latino entrepreneurs and small business owners start and expand businesses that create jobs. The program provides individualized counseling, access to capital lending programs, group workshops and a bilingual online training series that provides flexible instructions in the following areas:

- Banking budgeting and credit
- Business start-up
- Legal and consumer advocacy
- Marketing/e-business
- Accounting
- Human resources
- Advertising
- Franchise opportunities and others.

Training

To businesses, provide workshops led subject matter experts. Free to members and non-members of the HCCM, unless stated otherwise.

Online courses are free to members of the HCCM.

Advocacy

Advocacy for businesses.

Networking

Networking activities create opportunities for individuals and businesses to communicate and connect with businesses and other organizations. The Chamber Program coordinates quarterly networking meetings, bimonthly eNews, and special events.

Other

Emerging Leaders Program

Currently 100 individuals have been identified as "Emerging Leaders". HCCM Endeavors engage this talent by providing opportunities such as:

- Mentoring Youth - Serving as Role Models
- Social Entrepreneurship
- Forums for participating in public policies provides linkage "social entrepreneurship" model.

"25 on the Rise" Annual Awards program recognizes and promotes 25 emerging Latino leaders and role models under forty who work in a variety of fields and professions.

Midwest Minority Supplier Diversity Council (MMSDC)

TARGET CUSTOMER PROFILE			
Business Type:	Minority-Owned	Industry:	All
Region:	Midwest United States	Community Focus:	All

Profile

The Midwest Minority Supplier Development Council (MMSDC) helps connect minority-owned businesses and corporations throughout the Midwest region in Minnesota, North and South Dakota, Western Iowa and Nebraska. It promotes an exchange of information between corporate members and Minority Business Enterprises (MBEs) to ensure proper partnering, fit and cooperation. The MMSDC is one of 37 regional councils of the National Minority Supplier Development Council (NMSDC) in New York, NY and is a 501(c)(3) non-profit organization.

Contact

MMSDC
111 3rd Avenue South
Suite 240
Minneapolis, MN 55401

Phone: (612) 465-8881
Fax: (612) 465-8887
Email: info@mmsdc.org
Web: <http://affiliate.nmsdc.org/mmsdc>

Services

Training

MMSDC hosts several trainings and seminars throughout the year. In the past, topics have included commercial credit, strategic plan development, construction management, and others.

Advocacy

MMSDC provides advocacy on behalf of MBEs.

Networking

Midwest Business Opportunity Fair (MBOF)

MBOF is the largest minority business opportunity fair in the Upper Midwest and one of the largest minority fairs in the United States. The MBOF provides opportunities for networking between minority-owned businesses and MMSDC's corporate members.

Other Networking Events

In addition to the MBOF, MMSDC hosts a variety of other events throughout the year to promote networking and collaboration between minority businesses and corporate members. These events include golf outings, procurement meetings, awards luncheons, training, seminars annual meetings, golf outings, and seminars

Other

MBE Certification

Due to MMSD's affiliation with National Minority Supplier Development Council, MMSDC's MBE certification is the most widely accepted by corporations in the United States. MMSDC certifies approximately 300 MBEs annually.

Minnesota Chamber of Commerce

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	Minnesota	Community Focus:	All

Profile

The Minnesota Chamber of Commerce is the state's largest and premier business advocacy organization. As the statewide voice of business, the Chamber represents more than 2,400 businesses of all types and sizes across Minnesota. The Minnesota Chamber excels at offering private-sector solutions to public-sector problems.

Contact

400 Robert Street North
Suite 1500
St. Paul, MN 55101

Toll Free: 800.821.2230
Phone: 651.292.4650
<https://www.mnchamber.com>

Services

Advocacy

We unite around the bottom-line priorities of more than 2,400 companies and their half a million employees. Together we promote the pro-business agenda more effectively than any other coalition in the state.

Networking

The Minnesota Chamber of Commerce sponsors several events and meetings through the year, including:

- Webinars
- Policy Committee Meetings
- Other Events of Interest
- Leadership Minnesota
- Women in Business

National Association of Minority Contractors, Upper Midwest Chapter (NAMC)

TARGET CUSTOMER PROFILE			
Business Type:	Minority-Owned	Industry:	Contractors
Region:	Minnesota	Community Focus:	All

Profile

NAMC is a national nonprofit trade association with numerous local chapters across the country and a rich history of helping minority contractors gain viability in their industry. The Midwest Chapter services the Midwest region of the United States.

NAMC has helped minority contractors create a forum for sharing information and mutual support. Through advocacy and education, our organization promotes the economic and legal interests of minority contracting firms. By reducing and removing barriers to full equality, we can bring about wider procurement and increased business opportunities for members and minority contractors everywhere.

NAMC offers our members a forum for sharing information and mutual support. Only through our collective voice can we promote the economic and legal interests of minority contracting firms. By reducing and removing barriers to full equality, we can bring about wider procurement and increased business opportunities for members and minority contractors everywhere.

While membership is open to people of all races and ethnic backgrounds, the organization's mandate, "*Building Bridges-Crossing Barriers*," focuses on construction industry concerns common to African Americans, Asian Americans, Hispanic Americans, and Native Americans.

Contact

4801 4th Avenue South
Minneapolis, MN 55419

Phone: (612) 521-3366

Web: <http://www.namc-um.org>

Services

Training

For occupational craft and advanced training, NAMC offers educational opportunities through NCCER, an accreditation program. For the latest trends in our industry, our annual conference offers minority contractors powerful instructional programs that offer instruction in the latest technological advances and insider solutions that will take you to the next level of your business.

Advocacy

NAMC's presence in Washington, D.C. gives voice to our legal and governmental concerns at the highest level. Member involvement has taken NAMC from a reactive to a proactive organization. We are the number one advocate for minority contractors.

Networking

NAMC works diligently to increase government contracting opportunities and create working partnerships with major corporations. Through NAMC programs such as Major Corporations Program (MCP), members find business opportunities and gain inclusion in projects of all sizes. Also, through our new online "bids section," members are alerted to construction bids and contracting opportunities.

Pro-Bid

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	Minnesota	Community Focus:	All

Profile

Founded in 2007, ProBid offers courses in commercial, government, industrial and residential estimating and bidding; as well as Minnesota Department of Labor and Industry accredited continuing education workshops for residential builders, remodelers, roofers and manufactured home installers; and also conducts classes in contract compliance, project scheduling and becoming pre-qualified for lines of credit and term loans.

Contact

ProBid LLC
1360 University Avenue W.
Suite 104-349
St. Paul, MN 55104

Phone: 651-967-9395

Web: <http://www.pro-bidllc.com>

Services

Training

The ProBid Training Program is designed to help small construction, janitorial, landscaping, tree trimming, trucking and other businesses with the tools needed to bid on a project.

Saint Paul Area Chamber of Commerce

TARGET CUSTOMER PROFILE			
Business Type:	All	Industry:	All
Region:	St. Paul East Twin Cities Metro Area	Community Focus:	All

Profile

The Saint Paul Area Chamber of Commerce is a dynamic network of businesses and individuals organized to deliver economic opportunity for its members. More than 1,200 Twin Cities companies of all sizes and industries, as well as not-for-profit and government organizations, belong to the Chamber.

Contact

Saint Paul Area Chamber of Commerce
401 North Robert Street, Suite 150
Saint Paul, MN 55101

Phone: 651-223-5 000

Email: info@saintpaulchamber.com

Web: <http://www.saintpaulchamber.com>

Services

Technical Assistance

Courses for small business owners.

Advocacy

Address issues that affect businesses in the Saint Paul/East Metro area.

Networking

We host nearly 100 events each year, drawing a large crowd of business professionals. Our diverse selections of events provide members with a forum for discussion, debate, and networking in a fun and engaging atmosphere. Our goal is to create a platform for business connections, professional development, and community involvement.

Other

SPACC Savings: Members can create and exchange exclusive discounts with online visitors to the Chamber website.

Chamber of Commerce Business Training Center: Reserve our Xcel Energy Conference and Training Center equipped with technological resources.

Business Owners Roundtable: The business owners roundtable is for owners and CEO's within organizations and functions to share business & professional experiences and stories with the goal to form a community of support and help address the unique problems and issues of the business owner/leader. Meets: monthly

Certificates of Origin: We offer our members Certificates of Origin services. These certificates are needed whenever products made in the United States are shipped overseas.

Marketing & Communications: For members, generate awareness of their businesses:

Website: Showcase member's website y on the Chamber's website for a fraction of what other forms of advertising might cost. Our website receives on average 5,000 hits per month.

Friday Facts & Access: Gain exposure of your business by reaching over 13,000 professionals from our Saint Paul/East Metro business community as a sponsor of our weekly e-newsletters.

Nexus Advertising: Chamber members have exclusive access to advertising in Nexus, the Chamber's monthly e-newsletter, which features member information and recognition, event promotion and hot topics in the Saint Paul/East Metro area.

Display Cases: Bring your brand to life by showcasing your business in our FREE spacious display cases. Our display cases sit in the atrium of the 401 Securian building and are viewed by thousands each year.

Social Media: We stimulate member dialogue and business connections to a group of more than 3,000 members through several social media and networking sites.

Appendix A: Cross Reference by Customer Business Type

Most providers offer services to small business of all types, including general small businesses, minority-owned businesses, women-owned businesses, and veteran-owned business. Some providers focus assisting businesses of a specific type. The following table is a cross reference of the providers available for a specific business type.

Customer Business Type	Providers
Small Business	<p>Public Sector: Federal Government</p> <ul style="list-style-type: none"> • Small Business Administration <p>Public Sector: State Government</p> <ul style="list-style-type: none"> • Metropolitan Council • Minnesota Department of Administration – Materials Management Division • Minnesota Department of Employment and Economic Development – Small Business Development Programs • Minnesota Department of Transportation • Minnesota Department of Veterans Affairs • Small Business Development Centers <p>Public Sector: Local</p> <ul style="list-style-type: none"> • City of Brooklyn Park, Economic Development Division • Hennepin County, Community and Economic Development • City of Minneapolis, Department of Community Planning & Economic Development <p>Private Sector, Non-Profit: Technical Assistance & Training</p> <ul style="list-style-type: none"> • Northside Economic Opportunity Network (NEON) <p>Private Sector, Non-Profit: Financing, Technical Assistance & Training</p> <ul style="list-style-type: none"> • African Development Center (ADC) • Latino Economic Development Center • Metropolitan Consortium of Community Developers (MCCD) • Metropolitan Economic Development Association (MEDA) • Neighborhood Development Center (NDC) • SPARC • WomenVenture <p>Private Sector, Non-Profit: Advocacy & Networking</p> <ul style="list-style-type: none"> • Asian Economic Development Association (AEDA) • Association of Women Contractors (AWC) • Hispanic Chamber of Commerce Minnesota • Midwest Minority Supplier Diversity Council • Minnesota Chamber of Commerce • National Association of Minority Contractors, Upper Midwest Chapter (NAMC) • Pro-Bid

<p>Minority-Owned</p>	<ul style="list-style-type: none"> • Saint Paul Area Chamber of Commerce <p>All providers listed in <i>Small Business</i> section offer services to minority-owned businesses. Specifically, following providers focus on minority-owned businesses:</p> <p>Public Sector: Federal Government</p> <ul style="list-style-type: none"> • Minority Business Development Agency <p>Private Sector, Non-Profit: Financing, Technical Assistance & Training</p> <ul style="list-style-type: none"> • African Development Center (ADC) • Latino Economic Development Center <p>Private Sector, Non-Profit: Advocacy & Networking</p> <ul style="list-style-type: none"> • Asian Economic Development Association (AEDA) • Hispanic Chamber of Commerce Minnesota • Midwest Minority Supplier Diversity Council • Minnesota Chamber of Commerce • National Association of Minority Contractors, Upper Midwest Chapter (NAMC)
<p>Women-Owned</p>	<p>All providers listed in <i>Small Business</i> section offer services to minority-owned businesses. Specifically, the following providers focus on women-owned businesses:</p> <p>Private Sector, Non-Profit: Financing & Technical Assistance</p> <ul style="list-style-type: none"> • WomenVenture <p>Private Sector, Non-Profit: Advocacy & Networking</p> <ul style="list-style-type: none"> • National Association of Minority Contractors, Upper Midwest Chapter (NAMC)
<p>Veteran-Owned</p>	<p>All providers listed in <i>Small Business</i> section offer services to minority-owned businesses. Specifically, following provider focus on veteran-owned businesses:</p> <p>Public Sector: State Government</p> <ul style="list-style-type: none"> • Minnesota Department of Veterans Affairs

