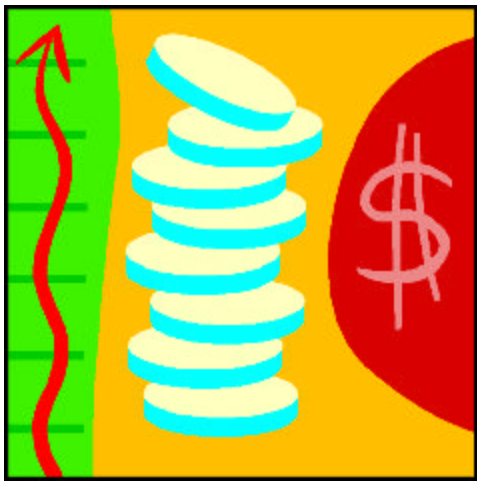


EAST CENTRAL MINNESOTA



BUSINESS ASSISTANCE DIRECTORY

Financial, Technical, Workforce Training &
Recruitment Assistance

August, 2008 edition



PREPARED BY

EAST CENTRAL REGIONAL DEVELOPMENT COMMISSION
ROBERT L. VOSS, EXECUTIVE DIRECTOR

Financial Assistance

AGRICULTURAL UTILIZATION RESEARCH INSTITUTE (AURI)

Description and Purpose

AURI is a nonprofit corporation created by the state of Minnesota to strengthen its rural economy. AURI helps businesses respond to market opportunities with new and value-added uses for agricultural goods. The Institute builds working partnerships with business innovators, agricultural groups and researchers, and provides technical expertise to clients conducting new product research and development.

AURI scientists conduct applied research in focus areas and provide technical support for projects. Technical Staff assist in product development, prototyping and analysis. Staff have expertise in areas such as food product development, industrial materials, fats and oils, waste utilization, microbiology, fibers, aquaculture, dairy and meat. Technical Staff are located at the laboratories and pilot plants in Waseca, Marshall and Crookston. Their services and expertise are available to clients statewide.

Grant Program assistance is determined on a case-by-case basis. Programs are not intended to finance traditional crop or livestock production.

Randy Hilliard

Project Development Director
msparby@auri.org

PO Box 599
Crookston, MN 46716
(218) 281-7600

www.auri.org

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

Grant program

Program Title

AURI Financing
Programs

CHILD CARE RESOURCE & REFERRAL (CCR&R)

Description and Purpose

The state provides funds which the CCR&R administers to provide grant programs for child care providers.

Technical Assistance Grants

Available to child care providers. The average amount granted for 2003 was \$500. Grant money can be used for equipment (cribs, highchairs, strollers, etc.), training, items that are strongly recommended or required by the Licensor, such as an egress window, a fence, etc.

Start-up and Emergency Grants

Available on an "as needed basis" with no deadline. Intended for occurrences that disrupt a provider's ability to provide care or in situations that would jeopardize health and safety of children.

Service Development Grants

Available to licensed child care centers, school based programs, family child care associations, public agencies, public schools, educational institutions, and agencies that develop child care services. The grants require a 25% match.

School Age Care Grants

Are available to: Rule 3 licensed child care centers, public schools, non-public schools, educational institutions, public agencies (city/county), tribal governments; employer-based or church-based Rule 2 childcare programs, family child care providers caring for school-age children only, and corporations or public agencies that develop child care services.

**Pine Technical College
Employment and
Training Center
900 4th Street SE
Pine City, MN
55063
(320) 629-5141 (P)
1-800-633-7284 (Toll Free)
www.ptc.tec.mn.us**

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

Comprehensive information
Child care referrals for parents
Grant funds
Training for licensed child care providers

Program Title

Child care Resource and Referral

CHISAGO COUNTY HRA/EDA

Description and Purpose

(a) The Chisago County Business Enterprise Program is a loan program which offers reduced rate fixed asset financing to manufacturing, service, and distribution companies locating or expanding in Chisago County. The program provides lower cost capital to Chisago County manufacturers.

Eligibility Manufacturing, or service or distribution related to manufacturing, specifically real estate or equipment.

Ineligible Activities Working Capital, Refinancing

Loan Minimum/Maximum No Minimum. Maximum \$300,000.

Interest Rate/Terms The interest rate is 1% below prime. Term of five (5) years, but may be longer in certain cases.

Description and Purpose

(b) The program provides expanding or new businesses financing assistance for site acquisition, assessment or site improvement costs.

Eligibility Acquisition, site development costs, utility costs, equipment loans and other development costs

Ineligible Activities Debt refinancing, working capital, and business acquisition

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Executive Director

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North Branch, MN

55056

(651) 674-5664 (P)

(651) 674-2996 (F)

www.chisagocounty.org

Areas Served

Chisago

Assistance Provided

Loan programs, tax

abatement, tax

increment financing

Program Titles

(a) Chisago County Business Enterprise Program

(b) Tax Increment Financing

and Tax Abatement

DEVELOPMENT CORPORATION FOR CHILDREN

Description and Purpose

A Division of Development Corporation for Children, it provides low interest loans to child care businesses for the purpose of increasing and improving the availability of child care. FCF will consider projects that do not meet conventional lending requirements. In larger projects, FCF will consider participating with other lenders.

Eligibility Licensed family child care providers, childcare centers, Head Start, and other early education programs, and start-up businesses that will become licensed as a result of financial assistance. Family child care providers must own their own homes; child care businesses must serve low-moderate income families.

Eligible Projects Start-up or expansion expenses, property renovations and additions, property repair or upgrades to satisfy code requirements, purchase of child care business equipment, furniture, educational toys and materials and working capital.

Amount of Loans \$1,000-\$25,000 for family child care providers; \$1,000-\$75,000 for child care centers or early education programs

Terms Interest rates are below the market rate. Repayment terms are determined by the use of funds and collateral used to secure the loan, but not to exceed eight (8) years.

Collateral Collateral is required for most loans. When appropriate, personal guarantees of the owner(s) are generally required.

Application Process Applications are accepted at any time. Loan requests are reviewed by First Children's Finance Committee on a monthly basis. Applications received by the 10th of the month are generally reviewed that month.

**212 Third Avenue No
Suite 310
Minneapolis, MN 55401
(612) 338-3023 (P)
(612) 279-6506 (Loan Info)
(612) 338-4596 (F)
www.dcc-corner.com**

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

Loans at below-market rates for child care and early education businesses.

Program Title

First Children's Finance (FCF)

EAST CENTRAL REGIONAL DEVELOPMENT COMMISSION (ECRDC)

Description and Purpose

To provide gap financing to businesses locating or expanding in the area served. The four main purposes of RLF assistance are: (1) to create or retain permanent, private sector, full-time jobs; (2) to provide capital for business development and expansion; (3) to leverage other public and private investment in order to achieve the maximum number of jobs per loan fund dollar; and (4) to bolster the tax bases of local units of government.

Goals include (a) to increase ownership/entrepreneurship opportunities, especially for women and minority persons; (b) to increase manufacturing activity in the region through capital formation; (c) to support innovative products and processes, especially in agriculture and manufacturing; and (d) to create or retain one job for every \$10,000 of RLF lent.

Eligibility The ultimate recipients of loans must include some or all of the following: new or expansion of business, job creation or retention, or providing employment opportunities for low-income persons, or displaced farm families.

Eligible Costs Building construction, conversion or enlargement, equipment, modernization costs, start-up operating costs and working capital

Ineligible Activities Professional fees or the acquisition/improvements of real property for subsequent lease

Interest Rate/Terms The term will match the useful life of the assets except for working capital, which have a maximum term of three (3) years. Fixed assets have a maximum term of fifteen (15) years, using a weighted average of total useful life and present value for land and buildings.

100 Park Street South
Mora, MN
55051
(320) 679-4065 #29 (P)
(320) 679-4120 (F)
www.ecrdc.org

Areas Served

Isanti
Kanabec
Mille Lacs
Pine

Assistance Provided

Gap financing loans

Program Titles

Revolving Loan Fund (RLF)

EAST CENTRAL ENERGY (ECE)

Description and Purpose

(a) ECE will finance the installation of electrical equipment, including lighting retrofits, electrical heating and cooling equipment, motors/drives, air conditioners and refrigeration to help business customers improve energy efficiency, conserve energy, and reduce operating costs.

Terms 8% interest up to six (6) years

Description and Purpose

(b) Together with the First National Bank of New England and the National Rural Utilities Cooperative Finance Corporation, ECE offers new EC Commercial loan program, featuring variable or fixed interest rates.

Terms Variable or fixed interest rates currently at 1.5-2.5% over prime for terms of 7-15 years. Minimum loan amount is \$10,000.

Description and Purpose

(c) Together with the USDA Rural Development and Rural Business-Cooperative Service, ECE offers financing of \$200,000- \$10 million for business expansions in rural communities of 25,000 or less.

Terms 0% - market rate, depending on type of program

Description and Purpose

(d) Together with Great River Energy, ECE's power supply cooperative, ECE offers participatory financing of business expansions. This program focuses on site acquisition, building construction, and electrical equipment costs and is done in partnership with a lender of the customer's choice.

Terms Loans up to \$200,000, with financing being set at market rate, typically on 5-10 year terms.

Terry Grabau

Business & Community

Development Manager

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55006

(320) 689-8055 (P)

1-800-254-7944 (Toll Free)

(320) 396-4114 (F)

www.eastcentralenergy.com

Areas Served

Kanabec

Mille Lacs

Isanti

Chisago

Pine

Program Title

(a) Commercial Energy Efficiency Loan

(b) Business Development Loan Program

(c) USDA Business & Industry Guarantee Program

(d) Commercial Loan Program

Assistance Provided

Multiple loan programs

GREAT RIVER ENERGY (GRE)

Description and Purpose

The Great River Energy (GRE) Business Financing Program (BFP) has three interrelated financing options: (1) Direct loans and loan participation, (2) Linked Deposit, and (3) Custom loan packaging.

Direct/participation loans are investments made by GRE and its member electric cooperatives from the general funds. These loans generally have terms conditions and interest rates similar to the projects' lead lender. Direct loans are aimed at increasing availability of capital for businesses. The linked deposit option is available for businesses needing lower cost financing. BFP dollars are invested in a bank certificate of deposit at below market interest rates.

GRE's Business Financing Program was established to enhance employment and business opportunities within the GRE member cooperative service areas.

Eligibility New business development or expansion of an existing business.

Ineligible Activities Speculative or investment-orientated development projects.

Loan Maximum/Minimum Loans range from \$5,000—\$100,000, depending upon individual cooperative guidelines.

Other Conditions BFP loans are limited to 50% of debt financed eligible project costs. A minimum of 10% owner equity injection is also required.

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Business Developer

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Maple Grove, MN 55369

(763) 445-6105 (P)

(763) 445-6905 (F)

www.greenergy.com

Areas Served

Eligible businesses must receive electrical service from a GRE member cooperative (Includes East Central Energy and CONNEXUS Energy service areas)

Assistance Provided

Loan Programs

Program Title

Business Financing Program (BFP)

INITIATIVE FOUNDATION

Description and Purpose

(a) The purpose is to provide banks with a mechanism to make business loans with reduced exposure for the lender, and assist the banks in providing a service to meet special credit needs in the community.

Eligibility Most small to mid-sized industrial, commercial, and technological businesses with less than \$4 million in sales and 50 or fewer employees. Eligible costs include land and building acquisition, construction, remodeling, machinery and equipment, and working capital.

General Guidelines Maximum loan amount is \$250,000. Conventional lending sources must provide at least 50 % of total project financing. One (1) job created for each \$10,000 in loan funds, with priority given to jobs that pay a living wage plus benefits and a letter of support from the local unit of government.

Interest Rate/Terms Loans are fixed rate, generally under prime, with terms varying according to the type of project, use of funds, and cash flow needs. A 1% Loan Origination Fee is charged at closing.

Description and Purpose

(b) The program will provide banks with a mechanism to make small business loans with reduced exposure for the lender, and assists banks in providing a service to meet the special credit needs in its community.

The Foundation will provide a loan guarantee of up to 80% of the loan, maximum of \$50,000.

Eligibility Most locally-owned new or expanding businesses in the 14 county area, that create jobs.

Ineligible Activities Conventional agriculture, retail, alcohol establishments, speculative businesses, gambling operations, refinancing of existing debt

Maximum Guarantee 80% of the total loan up to \$50,000 or 80% of the deficiency, whichever is less.

Interest Rate/Terms The term of the Guarantee is for up to five (5) years.

Description and Purpose

(c) The Seed Capital Fund is designed to further emerging entrepreneurial ventures by financing product concept, development and market research. In return for Seed Capital Fund investments, the Initiative Foundation may negotiate company equity or royalties that reflect the incurred risk.

Eligibility Operating capital, new product research and development, market research, prototype development and testing, and other uses deemed appropriate.

Description and Purpose

(c) Investment Maximum/Minimum Investment amount is \$50,000 maximum per investment.

Other Conditions Owner equity, credit worthiness, and capacity for repayment must be shown. Personal guarantees from principal owners are required. Borrower requirements include demonstrated management skills, production development and marketing experience, due diligence in product and market validation, personal investments of equity or cash greater than or equal to the Seed Capital Fund Investment and a sound business plan with financial projections.

Description and Purpose

(d) The Technology Capital Fund is designed to help central Minnesota entrepreneurs launch emerging technology ventures and help established companies integrate proven productivity applications into their business operations and processes. Recognizing that conventional and alternative lending practices may be too inflexible for technology-based businesses, the Initiative Foundation may choose to waive certain collateral requirements.

Eligibility Operating capital, fixed assets, land and buildings, construction or leasehold improvements to accommodate high technology operations, machinery and equipment for high-volume productive or high-margin applications, commercialization of new product launch and marketing, and productivity and process-enhancing software systems.

INITIATIVE FOUNDATION -*CONTINUED*

Investment Maximum \$50,000-\$500,000

Other Conditions Borrower requirements include demonstrated management skills, industry experience and financial controls, sound business plan with financial projections, due diligence in product and technology validation, outside assessment of business and marketing plan, and the creation of living wage jobs with broad employee benefits.

Terms Repayment terms are based on the type of assets financed, collateral valuation, risk-opportunity rating analysis and other due diligence.

Sandy Voigt

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Paul Kleinwachter

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Little Falls, MN

56345

(320) 632-9255 (P)

(320) 632-9258 (F) www.ifound.org

Areas Served

Kanabec

Mille Lacs

Isanti

Chisago

Pine

Assistance Provided

Loan Guarantees, Seed Capital, Business and Technology Capital Loans

Program Title

(a) Direct Business Loan Program

(b) Microenterprise Loan Guarantee Program

MINNESOTA BUSINESS FINANCE CORPORATION (MBFC)

Description and Purpose

The SBA 504 Loan Program provides long-term fixed asset financing for small businesses. Proceeds may be used to finance land, buildings, equipment, and related costs. Financing for the 504 Program is provided jointly by the Federal Government and the private sector. The purpose is to help communities to stimulate the expansion of small businesses, the economy and the job market.

The typical loan structure is: (1) 50% Private Lender Financing, (2) 40% Sales of 100% SBA Guaranteed Debentures, and (3) 10% Small Business Equity Injection

Eligibility Small businesses with net worth of no more than \$7.5 million and net profits after taxes averaging less than \$2.5 million over the previous two (2) years.

Ineligible Activities The refinance of existing debt; in addition, non-profit organizations, lending institutions, gambling facilities, recreational facilities closed to the general public, or investment real estate companies are not eligible borrowers. In order to discuss other eligibility issues, please call any MBFC office.

Loan Maximum/Minimum A maximum debenture amount of \$1,500,000 — \$4,000,000.

Interest Rate/Terms The SBA 504 portion of the project financing will be fixed for 10-20 years at an interest rate indexed over U.S. Treasury Debt of equal maturity. For current interest rates and an estimate of fees, please call the MBFC Office.

Alexandra Blum

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Thomas Saehr

Senior Loan Officer
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(320) 255-5000
1-800 593-0123 (Toll Free)

Charles Nordquist

Business development Officer
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Bemidji, MN
56601
(218) 759-8481
1-800 593-0123 (Toll Free)

www.mbfc.org

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

Fixed Asset Loans

Program Title

Small Business Administration
504 Loans

MINNESOTA OFFICE OF ENVIRONMENTAL ASSISTANCE (MOEA)

Description and Purpose

The OEA uses state funds to provide seed money for new programs and projects to support and showcase local efforts, to transfer technology and results to others in Minnesota, and to challenge and support innovation in the areas of pollution prevention and waste management.

These grants are available to businesses that “provide money for demonstration programs and projects to support and showcase local efforts, to transfer technology and results to others in Minnesota, and to challenge and support innovation in the areas of pollution prevention and waste management.”

Linda Countryman

linda.countryman@moea.state.mn.us

520 Lafayette Road No

2nd Floor

St. Paul, MN

55155-4100

(651) 215-0269 (P)

1-800-657-3843 (Toll Free)

(651) 215-0246 (F)

www.moea.state.mn.us

Areas Served

Kanabec

Mille Lacs

Isanti

Chisago

Pine

Assistance Provided

Environmental Assistance Grants

Program Title

Environmental Assistance Grants

MINNESOTA OFFICE OF TOURISM (MOT)

Description and Purpose

Provides low-interest loans to existing resorts, motels, hotels, bed and breakfast inns, campgrounds, lodges and other tourism-related businesses to upgrade or develop new facilities.

500 Metro Square
121 7th Place East
St. Paul, MN
55101-2146
(651) 297-1291 (P)
1-800 657-385 (Toll Free)
(320) 297-5287 (F)
(651) 296-5029 (Travel Info)
1-800-675-3700
www.exploreminnesota.com

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

The Minnesota Office of Tourism aims to generate new travelers to Minnesota, while retaining Minnesota resident travel.

Program Title

Tourism Loan Program

US DEPARTMENT OF AGRICULTURE RURAL DEVELOPMENT (USDA)

Description and Purpose

(a) These are grants for financing and developing small and emerging private businesses, which will employ 50 or fewer new employees, have less than \$1 million in projected gross revenues, have, or will utilize, technological innovations and commercialization of new products that can be produced or manufactured in rural areas, and new processes that can be used in such production.

Eligibility Applicants are public bodies, non-profit associations, and Indian tribes. Projects must be in areas of less than 50,000 in population, have a median household income less than the State's total median household income by the 2000 Census, where the applicant has substantial experience in administering such programs, and where a specific industry is committed to locate on the site.

Loan Limit and Fee There is no maximum dollar limit for any one project. Funds can be in the form of a grant or for a revolving loan program to provide financing to the business. Applications \$100,000 and lower in size will be given priority.

Description and Purpose

(b) Intermediaries (or borrowers) are private non-profit corporations, any state or local government, an Indian Tribe, or a cooperative. Intermediary Relending Program (IRP) money is lent to the above, which in turn is re-lent by the intermediary to ultimate recipients. The ultimate recipient must be unable to obtain credit elsewhere at reasonable rates and terms.

Type of Assistance To finance business facilities and community development projects in rural areas, innovative projects, land, building construction or repair, equipment, working capital, interest, feasibility studies and professional services. Service area must be under 25,000 in population.

Loan Limit Maximum USDA Rural Development funding is \$15 million per intermediary -- \$750,000 for the first application and for each subsequent application. Maximum loan to ultimate recipients is the lesser of \$250,000 or 75% of the total project cost. No more than 25% of an IRP portfolio's assets may be used for loans which exceed \$150,000. This limit does not apply to revolved funds.

Terms Maximum term is 30 years. Interest rate to an intermediary is 1%; rates to ultimate recipients will be negotiated.

Rodney Jackson

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Laurie Schmitt

Area Specialist
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Brett Repulske

Area Specialist
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380 South Garfield
Cambridge, MN
55008

(763) 689-3354 ext. 4 (P)

(763) 689-2309 (F)

www.rurdev.usda.gov/mn

Areas Served

Kanabec, Mille Lacs
Isanti, Chisago

Assistance Provided

Grants or low-interest loans

Program Title

(a) Rural Business- Cooperative Service -- Rural Business Enterprise Grants

(b) Rural Business- Cooperative Service -- Intermediary Relending Program

MINNESOTA COMMUNITY CAPITAL FUND (MCCF)

Description and Purpose

MCCF is a rural economic development initiative that is designed to increase the availability of gap-financing capital to rural communities through the pooling of local dollars and by accessing national capital markets.

They originate loans on behalf of members and then sell all the loans to the secondary market, allowing the loan fund to be fully recapitalized on a continuous basis. All of the loans are made in conjunction with local financial institutions and other economic development lenders as part of a total financing package.

Eligibility In Region 7E, those communities located in Mille Lacs County, Pine County, Kanabec County, and any areas served by Great River Energy and its cooperatives.

Bob Palmquist

Senior Loan Officer

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Suite 260

Minneapolis, MN 55305

(952) 546-9049 (P)

1-800-860-6223 (Toll Free)

(952) 541-9684 (F)

www.mncommunitycapitalfund.org

Areas Served

Kanabec

Mille Lacs

Isanti

Chisago

Pine

Assistance Provided

Gap financing capital loans

Program Title

Minnesota Community

Capital Fund (MCCF)

MINNESOTA POWER

Description and Purpose

A program designed to assist growth-oriented, energy-intensive businesses. MCCF's purpose is to assist new and expanding businesses by providing financing options to supplement traditional lending.

Eligibility Must be a Minnesota Power customer or one of their wholesale (municipal) customers. Applicants must be engaged in manufacturing, information industries, agricultural processing or other energy-intensive value-added activities.

Eligible Costs Land and building acquisition, building construction, machinery and equipment, working capital when secured by fixed assets, building renovation and leasehold improvements

Loan Limit and Fee Up to \$2,000,000 through Minnesota Power, or \$2,500,000 in coordination with another MCCF Sponsor. There is a 1 3/4% loan origination fee and a 1/2% underwriting fee.

Interest Rate/Terms The interest rate can be fixed or adjustable for the term of the loan and is based on market rates, as the loans are sold on the secondary market. The length of amortization depends on the life of the assets to be financed.

Nancy Norr

Economic Development Manager
econdev@mnpower.com

30 West Superior St
Duluth, MN 55802
(218) 723-3913 (P)
1-800-228-4966 (Toll Free)
(218) 723-3989 (F)
www.mnpower.com/econdev

Areas Served

Minnesota Power's
service territory in
Northern Minnesota

Assistance Provided

MCCF Loans

Program Title

Minnesota Community
Capital Fund Sponsor

Technical Assistance

AGRICULTURAL UTILIZATION RESEARCH INSTITUTE (AURI)

Description and Purpose

AURI is a nonprofit corporation created by the state of Minnesota to strengthen its rural economy. AURI helps businesses respond to market opportunities with new and value-added uses for agricultural goods. The Institute builds working partnerships with business innovators, agricultural groups and researchers, and provides technical expertise to clients conducting new product research and development.

AURI scientists conduct applied research in focus areas and provide technical support for projects. Technical Staff assist in product development, prototyping and analysis. Staff have expertise in areas such as food product development, industrial materials, fats and oils, waste utilization, microbiology, fibers, aquaculture, dairy and meat. Technical Staff are located at the laboratories and pilot plants in Waseca, Marshall and Crookston. Their services and expertise are available to clients statewide.

Grant Program assistance is determined on a case-by-case basis. Programs are not intended to finance traditional crop or livestock production.

Randy Hilliard

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PO Box 599
Crookston, MN 46716
(218) 281-7600

www.auri.org

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

Grant program

Program Title

AURI Financing
Programs

BUSINESS INFORMATION CENTER (BIC)

Description and Purpose

BICs are a one-stop location where current and future small business owners can receive assistance and advice. BICs combine the latest computer technology, hardware and software, an extensive small business reference library, and current management video tapes to help entrepreneurs plan their business, expand an existing business or venture into new business areas.

The purpose of the BIC is to provide small business owners with the best chance at success.

WINTER HOURS: October 1st through April 30th

Monday	9:00am - 4:00pm
Tuesday	9:00am - 4:00pm
Wednesday	12:00pm - 4:00pm
Thursday	9:00am - 8:00pm
Friday	9:00am - 4:00pm

SUMMER HOURS: May 3rd through September 30th

Monday	9:00am - 4:00pm
Tuesday	9:00am - 7:00pm
Wednesday	Closed
Thursday	9:00am - 7:00pm
Friday	9:00am - 4:00pm

Tom Trutna

BIC Manager

thomas.trutna@sba.gov

2324 University Avenue, Suite 112

St. Paul, MN 55114-1843

(651) 209-1884 (P)

(651) 209-8785 (F)

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

Counseling, software, hardware, and various other assistance programs for small businesses.

Program Title

Business Information Centers (BIC)

CHILD CARE RESOURCE AND REFERRAL (CCR&R)

Description and Purpose

CCR&R is dedicated to serving children, parents and child care professionals, employers and the community.

Services provided ...

Resource materials on working with children and families

Technical assistance in becoming a licensed caregiver

Training workshops and conferences for child caregivers, teachers and administrators

Assistance in filling vacancies

Access to grant and scholarship programs that enhance skills and professional development while helping the child caregiver succeed as a business

Pine Technical College

Employment and

Training Center

900 4th Street SE

Pine City, MN 55063

(320) 629-5141 (P)

1-800-633-7284 (Toll Free)

www.ptc.tec.mn.us

Areas Served

Kanabec

Mille Lacs

Isanti

Chisago

Pine

Assistance Provided

Comprehensive information, child care referrals for parents, and training for child caregivers.

Program Title

Child Care Resource and Referral

EAST CENTRAL REGIONAL DEVELOPMENT COMMISSION (ECRDC)

Description and Purpose

The ECRDC provides assistance to new and expanding businesses. Technical assistance includes site selection, financial assistance, information referrals, and data center information.

100 Park Street So
Mora, MN 55051
(320) 679-4065 #29 (P)
(320) 679-4120 (F)
www.ecrdc.org

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

Site selection, business start-up information, referrals to other resources, financial assistance, JOBZ questions, city or county contact.

Program Title

Technical Assistance

MILLE LACS AREA COMMUNITY DEVEL. CORP. (MLACDC)

Description and Purpose

The Mille Lacs Area CDC provides assistance to individuals and businesses in the area in order to further develop their ability to grow in the Mille Lacs Area. It works with new or expanding retail, manufacturing, service and resort businesses.

The CDC's mission is that through business assistance, new jobs are created and existing jobs are retained and strengthened.

The CDC provides the following services: (1) Direct counseling to businesses and individuals, including loan packaging, financial consulting, marketing, and personnel; (2) Provides resources for businesses with specific concerns; (3) Conducts training sessions for area businesses (4) Refers businesses to other available assistance providers.

The CDC provides these services at no or low costs to individuals. The CDC is funded through local donations from individuals, governments, businesses, and the Initiative Foundation.

Gary Harms

Executive Director
harmscloquet@aol.com

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PO Box 265
Onamia, MN 56359
(320) 532-3636 (P)
(320) 532-3434 (F)

Areas Served

Kanabec
Mille Lacs
Pine

Assistance Provided

Business plan assistance, management assistance, marketing assistance, management assistance, tourism

Program Title

Business Development Program

DEPT. OF EMPLOYMENT & ECONOMIC DEVELOPMENT (DEED)

Description and Purpose

Site location specialists help identify potential buildings and sites, and act as liaisons between businesses and local and state government. They also provide data on business location factors such as labor supply and cost, transportation, tax comparisons, and other operating cost comparisons.

Description and Purpose

Links business prospects to communities, and facilitates a seamless exchange of information that ensures businesses get the information they need to choose the best site. It opens up the business development process to more communities based upon objective location criteria.

Description and Purpose

Are available in four areas, each of which has been identified as representing an industry cluster that both is fundamental to the state's economy and has a strong growth potential. (1) Wood products, plastics, and composites (2) Health care and medical products (3) Printing and publishing (4) Computers and electronic components

Description and Purpose

DTED offers a number of free publications to assist businesses including ...

A Guide to Starting a Business in Minnesota

Advertising Law Primer

An Employers Guide to Employment Law Issues in Minnesota Union

Doing Business in the European

A Manufacturer's Guide to Product Liability Law in MN Benefits

An Employer's Guide to Employee

Raising Capital: Securities Law and Other Considerations

Description and Purpose

Complete local labor market information source. The purpose of this program is to serve tax payers.

Diane Knutson

Economic Development Specialist
diane.knutson@state.mn.us
(651) 296-6076

Cameron Macht

Regional Labor Market Analyst
cameron.macht@state.mn.us
(320) 231-7535

500 Metro Square

121 7th Place East

St. Paul, MN

55101-2146

www.positivelyminnesota.org

Areas served

Kanabec, Isanti, Mille Lacs, Chisago, Pine

Assistance Provided

Business planning, start-up and expansion, site location, international trade, marketing, and access to economic development information and research Labor Market Information

Program Title

Technical Assistance

MINNESOTA OFFICE OF ENVIRONMENTAL ASSISTANCE (MOEA)

Description and Purpose

The OEA uses state funds to provide seed money for new programs and projects to support and showcase local efforts, to transfer technology and results to others in Minnesota, and to challenge and support innovation in the areas of pollution prevention and waste management.

These grants are available to businesses that “provide money for demonstration programs and projects to support and showcase local efforts, to transfer technology and results to others in Minnesota, and to challenge and support innovation in the areas of pollution prevention and waste management.”

Linda Countryman

linda.countryman@moea.state.mn.us

520 Lafayette Road No

2nd Floor

St. Paul, MN

55155-4100

(651) 215-0269 (P)

1-800-657-3843 (Toll Free)

(651) 215-0246 (F)

www.moea.state.mn.us

Areas Served

Kanabec

Mille Lacs

Isanti

Chisago

Pine

Assistance Provided

Environmental Assistance Grants

Program Title

Environmental Assistance Grants

MINNESOTA OFFICE OF TOURISM (MOT)

Description and Purpose

Provides low-interest loans to existing resorts, motels, hotels, bed and breakfast inns, campgrounds, lodges and other tourism-related businesses to upgrade or develop new facilities.

500 Metro Square
121 7th Place East
St. Paul, MN
55101-2146
(651) 297-1291 (P)
1-800 657-385 (Toll Free)
(320) 297-5287 (F)
(651) 296-5029 (Travel Info)
1-800-675-3700
www.exploreminnesota.com

Areas Served

Kanabec
Mille Lacs
Isanti
Chisago
Pine

Assistance Provided

The Minnesota Office of Tourism aims to generate new travelers to Minnesota, while retaining Minnesota resident travel.

Program Title

Tourism Loan Program

ENTERPRISE MINNESOTA

(FORMERLY TECHNOLOGY INCORPORATION "MTI")

Description and Purpose

Services provided ...

On-site technology assistance to individual small and medium -sized manufacturing companies.

Assistance with new technology for productivity and process improvement, developing new products and improving marketing.

On-line business and technical information accessible by an "800" toll-free telephone number.

Equity Fund makes equity investments in the startup and development of technology-based small and medium -sized manufacturers with a focus on rural Minnesota.

Minnesota Technology magazine - FREE to Manufactures

Manufacturing Resource Collection a free and easy to use library for manufacturers.

Directory of Minnesota Technology Companies

Manufacturers Fall Forum

Annual Technology Awards Program

Manufacturers Week

Glen Pence

Manufacturing Specialist

Enterprise Minnesota

MN Workforce Center

Midtown Square

3333 W Division St Ste 212

St Cloud, MN 56302

800-325-3073

www.enterpriseminnesota.org

Areas Served...

Chisago

Isanti

Kanabec

Mille Lacs

Pine

Assistance Provided

Manufacturing Technology Assistance

Program Title

Products and Services

MINNESOTA TRADE OFFICE (MTO)

Description and Purpose

A division of the state Department of Employment and Economic Development (DEED), the Minnesota Trade office (MTO) helps Minnesota companies sell their goods and services in international markets, with special emphasis placed on either market programs and three industry programs.

The MTO has market programs for the following countries or regions ... North America, Latin America, Central and South Asia, Japan and Korea, Greater China, Middle East, Africa, Eastern/Central Europe and Russia, Western Europe, and Southeast Asia and Pacific Oceania. A separate program focuses on emerging markets throughout the world.

MTO services include ...

Country-specific market information

Export counseling and assistance

Export education and training

International business research center and professional researchers

Trade show and trade mission coordination

MTO services are offered at no cost or a nominal charge.

Jodi Boerner

International Trade Representative

Jodi.boerner@state.mn.us

1st National Bank Building Suite E200

St. Paul, MN 55101

(651) 259-7499 (P)

(651) 296-3555 (F)

www.exportminnesota.com

Areas Served:

Kanabec

Isanti

Mille Lacs

Chisago

Pine

Assistance Provided

Export and foreign Trade

Program Title

Export Services of the MTO

SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

Description and Purpose

The mission of the Brainerd SBDC is to improve economic growth in Minnesota by providing assistance to small businesses in order to increase the number of new business start-ups, expand existing small businesses, and reduce the number of small business failures. This will, in turn, preserve and create new jobs and economic opportunities for many Minnesotans.

The following programs are offered in the Business & Industry Center at low or no fee ...

Small Business Development Center The Center offers Business Counseling, Business training seminars, Business resources including a business information library, microcomputers, and business software, and referral services to locate other resources.

Farm Business Management The primary emphasis of this program is to assist farm families in meeting their business and personal goals through quality farm records and sound business decisions.

Computerizing Small Business This program is designed to assist the small business owner through the process of computerization.

Manufacturing Technology Center This program offers companies a powerful competitive advantage! Manufacturers can test equipment and processes on their own products to evaluate the economies of new technology before making capital investments.

Customized Training & Continuing Education This program is dedicated to providing programming for individuals and organizations seeking to maximize skills and applications, while creating growth opportunities for the future within an ever-changing society.

Greg Bergman

Director

gbergman@gwmail.clc.mnscu.edu

Central Lakes College
501 W. College Drive
Brainerd, MN 56401
(218) 855-8142 (P)
(218) 855-8141 (F)

Satellite Center
ECRDC
100 Park Street South
Mora, MN 55051
(320) 679-4065 #29 (P)

Areas Served

Chisago
Isanti
Kanabec
Mille Lacs
Pine

Assistance Provided

Business planning, marketing and sales, financial analysis, sources of financing, loan packaging and other business counseling.

Program Title

Small Business Development

U OF M EXTENSION SERVICE, KANABEC COUNTY

Description and Purpose

The University of Minnesota Extension Service is in every county. We provide educational programs in the areas of family, 4-H, youth, natural resources, agriculture, horticulture, and community vitality.

Our mission

Making a difference by connecting community needs and university resources to address critical issues in Minnesota.

*Contact this office to direct you to the nearest extension agent.

904 East Forest Ave.
Mora, MN 55051
(320) 679-6340 (P)
(320) 679-6344 (F)

Areas Served

Kanabec

Assistance Provided

Environmental issues, education in many areas

Program Title

University of Minnesota Extension Service

U OF MN McNAMARA ALUMNI CENTER

Description and Purpose

MNTAP helps Minnesota businesses maximize resource efficiency, prevent pollution and reduce costs.

Cindy McComas

Director, MNTAP

mccom003@tc.umn.edu

200 Oak Street SE

Suite 350

Minneapolis, MN 55455

(612) 624-4678 (P)

1-800-247-0015 (Toll Free)

(612) 624-3370 (F)

www.mntap.umn.edu

Areas Served

Kanabec

Isanti

Mille Lacs

Chisago

Pine

Assistance Provided

Waste reduction and pollution prevention

Program Title

Minnesota Technical Assistance Program

Local Community Assistance

CHISAGO COUNTY HRA/EDA

Description and Purpose

(a) Provides detailed listings of sites and vacant buildings in Chisago County. The HRA assists businesses grow or locate in Chisago County.

Description and Purpose

(b) See Financial Assistance on page _____

Description and Purpose

(c) Owns land for commercial and industrial development.

Christopher Eng

Executive Director

chris@chisagocounty.org

PO Box 410

North Branch, MN 55056

(651) 674-5664 (P)

(651) 674-2996 (F)

www.chisagocounty.org

Areas Served

Chisago

Assistance Provided

Loan programs, tax abatement, tax increment financing

Program Titles

(a) Inventory of Available land and Buildings

(b) Financing Program

(c) Land Acquisition Program

MILLE LACS AREA COMMUNITY DEVEL. CORP. (MLACDC)

Description and Purpose

(a) The purpose of the Mille Lacs Area CDC provides assistance to individuals and businesses in the area in order to further develop their ability to grow in the Mille Lacs Area. It works with new or expanding retail, manufacturing, service and resort businesses. The CDC's mission is that through business assistance, new jobs are created and existing jobs are retained and strengthened. The CDC provides these services at no or low costs to individuals. The CDC is funded through local donations from individuals, governments, and businesses, and the Initiative Foundation.

The CDC provides the following services ...

Direct counseling to businesses and individuals, including loan packaging, financial consulting, marketing, and personnel

Provides resources for businesses with specific concerns

Conducts training sessions for area businesses

Refers businesses to other available assistance providers

Description and Purpose

(b) Loans are available to the City of Onamia through the Mille Lacs Area CDC.

Eligibility Businesses located in the 56359 Zip Code Area.

Loan Maximum/Minimum No more than 30% of total project cost.

Interest Rate/Terms: Interest rate depends on the needs of the project. Typically 8%.

Other Conditions Project should rehabilitate or construct a Main Street business location.

Gary Harms

Executive Director

harmscloquet@aol.com

204 Roosevelt Road

PO Box 265

Onamia, MN 56359

(320) 532-3636 (P)

(320) 532-3434 (F)

Areas Served

Kanabec

Mille Lacs

Pine

Assistance Provided

Local community assistance,

business plan assistance, management assistance, marketing assistance, tourism

Program Title

(a) Business Development Program

(b) Community Loans

CAMBRIDGE ECONOMIC DEVELOPMENT ALLIANCE (CEDA)

Description and Purpose

To improve the economic viability of the City of Cambridge by offering assistance, encouragement, and support for new and existing commercial, industrial and residential development.

The CEDA will be actively recruiting new businesses for Cambridge's new Southeast Industrial Park as well as the retention and expansion of existing businesses in Cambridge.

Members of the Alliance include the City of Cambridge, Cambridge EDA, East Central Energy, Cambridge Area Chamber of Commerce, and the Cambridge Business Development Corporation. They meet monthly to plan strategies to develop the industrial park, develop economic development strategies and marketing opportunities, coordinate the business assistance requests with the City and work to capitalize on new opportunities in business development.

Businesses interested in locating, re-locating, or expanding in the Cambridge Area should contact the Economic Development Coordinator at City Hall.

Stan Gustafson

Economic Development Coordinator
sgustafson@ci.cambridge.mn.us

City Hall

300 3rd Avenue NW
Cambridge, MN 55008
(763) 689-3211 (P)
(763) 689-6801 (F)

Areas Served

City of Cambridge

Assistance Provided

Local community assistance,
business packaging assistance

Program Title

Business Assistance

KANABEC AREA ECONOMIC DEVELOPMENT PARTNERSHIP

Description and Purpose

Working together to promote business growth and retention in the Kanabec Area, this group contains representatives of the Kanabec Area Chamber of Commerce, the City of Mora, Kanabec County, the Kanabec County Hospital, East Central Energy, and the Cities of Braham and Ogilvie.

They meet monthly to plan strategies to develop the local industrial parks, develop economic development strategies and marketing opportunities, coordinate the business assistance requests with the Cities and work to capitalize on new opportunities in business development. They also develop and distribute economic development and quality of life information to prospective businesses.

The partnership works to actively seek and assist all interested businesses looking to relocate, start-up, or expand in the Kanabec Area.

Kristin Dye

Executive Director
macc@ncis.com

805 East Forest Ave.

Mora, MN55051

(320) 679-5792 (P)

(320) 679-3279 (F)

Areas Served

Kanabec

Assistance Provided

Local community assistance, business packaging assistance

Program Title

Business Assistance

NORTHERN TECHNOLOGY INITIATIVE (NTI)

Description and Purpose

This organization has at its primary focus to recruit new “high-technology” businesses to the region. Members represent Pine Technical College, East Central Energy, local municipalities and counties, Department of Employment and Economic Development (DEED), the Mille Lacs Band of Ojibwe, local chambers, and at-large citizens interested in economic development.

They meet monthly to plan strategies to develop opportunities to recruit new businesses, develop marketing opportunities, coordinate the business assistance requests with the Cities and work to capitalize on new opportunities in business development. They also develop and distribute economic development and quality of life information to prospective businesses.

Projects include a “one-stop” website for prospective businesses, developing a regional venture capital fund, and continuing to recruit businesses to the region.

Dr. Robert Musgrove

President

musgroveR@pinetech.edu

Pine Technical College

900 4th Street SE

Pine City, MN 55063

(320) 629-5120 (P)

(320) 629-5101 (F)

Areas Served

Pine

Chisago

Kanabec

Isanti

Assistance Provided

Local community assistance,
business packaging assistance

Program Title

Business Assistance

Workforce Training and Recruitment Assistance

CAMBRIDGE CAMPUS—ANOKA RAMSEY COMMUNITY COLLEGE

Description and Purpose

(a) The Cambridge Campus offers courses in business programs such as computers, management accounting, and general business. A two-year business degree may be obtained from the college.

Description and Purpose

(b) Cambridge Community College offers courses in Computer Networking for both a two-year degree and a one-year certificate.

Description and Purpose

(c) Cambridge Community College also offers customized training and internship opportunities.

Deidra Peaslee

Dean of Educational Services

deidra.peaslee@anokaramsey.edu

300 Polk Street South
Cambridge, MN 55008
(763) 689-7024 (P)
(763) 689-7004 (F)
www.anokaramsey.edu

Areas Served

Isanti
Chisago
Kanabec
Mille Lacs
Pine

Assistance Provided

Business plan assistance, employee education, training and retraining

Program Titles

(a.) Business courses
(b.) Computer Networking courses
(c.) Other opportunities

CENTRAL MINNESOTA JOBS AND TRAINING SERVICE (CMJTS)

Description and Purpose

As a private, nonprofit agency CMJTS administers State and Federal Employment and Training Programs in an eleven-county area. These programs work with businesses and jobseekers in the one-stop shops to further economic and employment development.

Workforce Investment Act (WIA)
Welfare to Work
Dislocated Worker Program
Youth Programs

Cambridge Workforce Center (763) 689-7136

Barb Chaffee

Executive Director

bchaffee@ngwmail.des.state.mn.us

106 Pine Street, Ste 2

Monticello, MN 55362

(763) 271-3711 (P)

(763) 271-3701 (F)

1-800-284-7425 (Toll Free)

Areas Served

Kanabec
Mille Lacs
Pine
Chisago
Isanti

Assistance Provided

Workforce recruitment and development

Program Title

Central Minnesota Jobs & Training Services

COMMUNITIES INVESTING IN FAMILIES (CIF)

Description and Purpose

CIF is a consortium dedicated to helping families make the transition from welfare to work. The consortium includes employers, churches, civic groups, private businesses, colleges and schools, hospitals, governmental organizations, non-profit agencies, elected officials and concerned citizens. CIF has more than 16 separate initiatives which involve different parts of the community.

For employers CIF ...

Creates partnerships with employers in order to support their efforts hire, train, retain and promote qualified employees, including those who are moving from welfare to work

Helps solve problems that may affect all employees, including childcare, transportation, housing, education, and training

Provides training and technical assistance on a variety of employment related topics, including work-site coaching and mentoring

Encourages access to workers through technology

Coordinates a five-county employee assistance program that helps employees solve personal problems that may affect their work performance

Community Pathfinders a mentor program designed to help families successfully make the transition from welfare to work.

Stefanie Schroeder

Executive Director

admin@investinginfamilies.org

38540 Reed Avenue
Taylors Falls, MN 55084
(651) 257-9576 (P)
(651) 257-5541 (F)
1-800-717-9363 (Toll Free)
www.investinfamilies.org

Areas Served

Isanti

Chisago

Kanabec

Mille Lacs

Pine

Assistance Provided

Workforce assistance, workforce development

Program Titles

Communities Investing in Families

THE SAND CREEK GROUP LIMITED

Description and Purpose

This five-county employee assistance consortium provides employee assistance services to all employers - regardless of size - for \$20.00 per employee per year. Counseling offices are located throughout the region.

This EAP package or services includes ...

Twenty-four-hour, every day, toll-free phone access to counseling and consultation

Four face-to-face professional counseling sessions per year per employee and their family members (all employees and their families are covered)

Local training for supervisors and business owners on "How to deal with a troubled employee"

Local orientation to the EAP program for employees on "How to find the help you need"

Unlimited ongoing coaching for business owners and supervisors

Program promotional materials to bring awareness and visibility to the program

Special services to meet each employer's unique needs - available on a fee-for-service basis - including customized training, critical incident response teams, and on-site conflict resolution

An Employee Assistance Program (EAP) is a voluntary program that provides short-term counseling services for employees and members of their household who are having difficulty with relationships, finances, alcohol and drug use, work and job performance, stress, domestic violence, sexual abuse, depression, anxiety or other personal problems that may affect on-the-job performance.

Sand Creek Group, Ltd. is a privately held behavioral health care corporation in Stillwater, Minnesota. The organization is an experienced provider to counties, cities, and the federal government, including the Executive Office of the President of the United States. Sand Creek Group provides employee assistance services to 81 of the 87 counties in Minnesota through the Minnesota Counties Insurance Trust.

Gretchen M. Stein

President and CEO

333 North Main Street

Suite 203

Stillwater, MN 55082

(651) 430-3383 (P)

(651) 430-9753 (F)

www.investinfamilies.org

www.sandcreekeap.com

Areas Served

Kanabec, Mille Lacs, Pine, Chisago, Isanti

Assistance Provided

Employee Assistance Program

Program Title

Employee Assistance Program

EAST CENTRAL MINNESOTA WORKFORCE PARTNERSHIP (ECMWP)

Description and Purpose

The primary purpose of the partnership is to identify, create, develop and people maintain a qualified workforce within the five county area by assisting and encouraging the development and enhancement of communication and cooperation among and between the business community, public agencies, PK-12 education and higher education to assure that present and future workforce needs are continually, effectively and cooperatively assessed and addressed by all concerned.

Raymond T. Hoheisel

Executive Director
rayhohei@ecenet.com

138 SW 20th Avenue
Cambridge, MN 55008
(763) 689-4893 (P)
(763) 689-9114 (F)
www.ecmnworkforce.org

Areas Served

Isanti
Chisago
Kanabec
Mille Lacs
Pine

Assistance Provided

Workforce recruitment and development

Program Titles

East Central Minnesota Workforce Partnership

MINNESOTA JOB SKILLS PARTNERSHIP

Description and Purpose

(a) The purpose of this program is to act as a catalyst between business and education in developing cooperative training projects that provide training, new jobs and career paths for individuals making the transition from public assistance to the workforce.

Description and Purpose

(b) The purpose of this program is to act as a catalyst between business and education in developing cooperative training projects that provide training for existing or new employees.

Paul Moe

Executive Director

500 Metro Square Bldg

121 7th Place East

St. Paul, MN 55101

(651) 296-0388 (P)

(651) 215-3842 (F)

1-800-657-3858 (Toll Free)

Areas Served

Kanabec

Mille Lacs

Pine

Chisago

Isanti

Assistance Provided

Provides funding for new or current employee training

Program Title

(a) Pathways

(b) Minnesota Job Skills Partnership for new jobs or retrain existing employees

PINE TECHNICAL COLLEGE (PTC)

Description and Purpose

Training and consulting to meet the specific needs of your organization in the following core areas:
Industrial Technology, Information Technology, Management Education, and Health and Safety Education.

Jason J. Spaeth

Director

Customized Training and Continuing Education

spaethj@pinetech.edu

Pine Technical College

900 4th Street SE

Pine City, MN 55063

(320) 629-5175 (P)

(320) 629-4529 (F)

1-800-521-7563 (Toll Free)

Areas Served

Isanti

Chisago

Kanabec

Mille Lacs

Pine

Assistance Provided

Workforce training and consulting services

Program Titles

Customized Training Education

MINNESOTA WORKFORCE CENTER

Description and Purpose

The Workforce Center can help employers with the following business functions:

Labor market information

Worker recruitment

Job analysis to provide assistance to the employer community in recruiting and developing its workforce

Legal Advice concerning the hiring regulations, ADA, WARN notice and reemployment insurance tax registration

One-stop source for tax credit incentives for hiring various targeted groups

Job postings and resume banks

The purpose of this program is to provide assistance to the employer community in recruiting and developing its workforce.

1575 Highway 95

Cambridge, MN 55008

(763) 689-7136 (P)

(763) 689-7140 (F)

www.mnwfc.org

Areas Served

Kanabec

Mille Lacs

Pine

Chisago

Isanti

Assistance Provided

Workforce recruitment and development

Program Title

Workforce Center activities

City, County, & Miscellaneous Contacts

REGION 7E

City, County and Miscellaneous Contacts

Following is a listing of all of the cities and counties within Region 7E (Mille Lacs, Kanabec, Chisago, Isanti and Pine Counties) and a contact. Many local governments have their own business financing and/or technical assistance programs.

Although the city may not have a direct loan or assistance program, there are many state and federal programs that are available to the cities to assist new and expanding businesses. Contact the city in which your business is located or locating for other potential sources of assistance.

Also included are other contacts that may be of use.

CHISAGO COUNTY

City of Center City

P.O. Box 245
Center City, MN 55012
(651) 257-5284

City of Chisago City

10625 Railroad Ave.
P.O. Box L
Chisago City, MN 55013
(651) 257-4162

City of Harris

43970 Ginger Ave
P.O. Box 111
Harris, MN 55032
(651) 674-7546

City of Lindstrom

P.O. Box 703
Lindstrom, MN 55045
(651) 257-0620

City of North Branch

P.O. Box 910
North Branch, MN 55056
(651) 674-8113

City of Rush City

P.O. Box 556
Rush City, MN 55069
(320) 358-4743

City of Shafer

P.O. Box 205
Shafer, MN 55074
(651) 257-4726

City of Stacy

30955 Forest Blvd.
Stacy, MN 55079
(651) 462-4486

City of Taylors Falls

637 1st Street
Taylors Falls, MN 55084
(651) 465-5133

City of Wyoming

26885 Forest Blvd
P.O. Box 188
Wyoming, MN 55092
(651) 462-0575

Chisago County

313 No Main Street
Center City, MN 55012
(651) 213-0452

Chisago County HRA/EDA

PO Box 410
North Branch, MN 55056
(651) 674-5664

ISANTI COUNTY

City of Braham

P.O. Box 521
Braham, MN 55006
(320) 396-3383

City of Cambridge

300 3rd Ave. NE
Cambridge, MN 55008
(763) 689-3211

City of Isanti

401 1st Ave. N.
P.O. Box 126
Isanti, MN 55040
(763) 444-5512

Isanti County

555 18th Avenue SW
Cambridge, MN 55008
(763) 689-3859

KANABEC COUNTY

City of Grasston

P.O. Box 32
Grasston, MN 55030
(320) 396-3863

City of Mora

117 SE Railroad Ave.
Mora, MN 55051
(320) 679-1511

City of Ogilvie

P.O. Box 57
Ogilvie, MN 56358
(320) 272-4822

City of Quamba

22781 Quamba Street
Brook Park, MN 55007
(320) 670-9055

Kanabec County

19 N. Vine Street
Mora, MN 55051
(320) 679-6440

MILLE LACS COUNTY

City of Bock

P.O. Box 88
Bock, MN 56313
(320) 983-2117

City of Foreston

136 South Street
Foreston, MN 56330
(320) 294-5243

City of Isle

P.O. Box 427
Isle, MN 56342
(320) 676-3641

City of Milaca

1205 Central Ave. N.
Milaca, MN 56353
(320) 983-3141

City of Onamia

P.O. Box 186
Onamia, MN 56359
(320) 532-3636

City of Pease

Box 89
Pease, MN 56363

City of Princeton

705 2nd St. N.
Princeton, MN 55371
(763) 389-2040

City of Wahkon

151 2nd Ave
P.O. Box 8
Wahkon, MN 56386
(320) 495-3441

Mille Lacs County

635 2nd Street SE
Milaca, MN 56353
(320) 983-8218

PINE COUNTY

City of Askov

6369 Kobmagrergade
P.O. Box 245
Askov, MN 55704
(320) 838-3616

City of Brook Park

P.O. Box 89
206 3rd Ave. S.
Brook Park, MN 55007
(320) 679-1355

City of Bruno

P.O. Box 112
Bruno, MN 55712

City of Denham

8624 Ballfield Road
Sturgeon Lake, MN 55783
(218) 658-4484

City of Finlayson

P.O. Box 244
Finlayson, MN 55735
(320) 233-6472

City of Henriette

333 2nd Avenue SW
P.O. Box 83
Henriette, MN 55036
(320) 396-3152

City of Hinckley

P.O. Box 366
Hinckley, MN 55037
(320) 384-7491

City of Kerrick

P.O. Box 47
Kerrick, MN 55756
(218) 496-5547

City of Pine City

300 5th Street
Suite 1
Pine City, MN 55063
(320) 629-2575

City of Rutledge

7369 County Highway 61
Rutledge, MN 55795
(320) 372-3549

City of Sandstone

119 N 4th Street
PO Box 641
Sandstone, MN 55072
(320) 245-5241

City of Sturgeon Lake

Box 98
Sturgeon Lake, MN 55783
(320) 372-3391

City of Willow River

P.O. Box 125
Willow River, MN 55795
(320) 372-3733

Pine County

315 Main Street South
Pine City, MN 55063
(320) 629-5600

INITIATIVE FOUNDATION

Kathy Gaalswyk

President

(320) 631-2005

kgaalswyk@ifound.org

Sandy Voigt

Technology Program Manager

(320) 631-2013

svoigt@ifound.org

Dan Frank

Community Development Specialist

(320) 631-2056

dfrank@ifound.org

Initiative Foundation

405 First Street SE

Little Falls, MN 56345

Office: (320) 632-9255

Fax: (320) 632-9258

www.ifound.org

MILLE LACS BAND OF OJIBWE

Sharon James

Small Business Coordinator
Corporate Commission
700 Grand Avenue
Onamia, MN 56359
(320) 532-8817
1800-746-9805 ext. 8817
ccskj@grcasinos.com

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(763) 689-2505
www.cambridge-chamber.com

Chisago Lakes Area Chamber of Commerce

Box 283
Lindstrom, MN 55045
(651) 257-1177
www.chisagolakeschamber.com

Hinckley Area Chamber of Commerce

PO Box 189
Hinckley, MN 55037
(320) 384-7837

Isanti Area Chamber of Commerce

PO Box 146
Isanti, MN 55040
(763) 444-8515

Isle Commerce and Development Association

PO Box 7
Isle, MN 56342
(320) 676-3154

Greater Milaca Area Chamber of Commerce

Po Box 155
Milaca, MN 56353
(320) 983-3141
www.milacamn.org

Kanabec Area Chamber of Commerce

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Pine City Area Chamber of Commerce

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Princeton Area Chamber of Commerce

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Enterprise Minnesota
www.enterpriseminnesota.org

National Rural Funders Collaborative
www.nrfc.org

East Central Regional Development
Commission
www.ecrdc.org

National Council on Entrepreneurship
www.ncoe.org

The Center for Rural Entrepreneurship
www.ruraleship.org

Business Development
www.bizpathways.org

Minnesota Workforce Center
www.mnwfc.org

Minnesota Department of Employment and
Economic Development
www.positivelyminnesota.com

Minnesota Northstar
www.state.mn.us

Small Business Administration
www.sba.gov

USDA Rural Development
www.rurdev.usda.gov

Minnesota Secretary of State
www.sos.state.mn.us

Initiative Foundation
www.ifound.org

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