

Business Counselling and Technical Assistance

**gBeta** - [Greater St. Cloud Chapter](#) - gBETA is a program of nationally ranked startup accelerator [gener8tor](#). gBETA is a free, seven-week accelerator for early-stage companies with local roots. Each program is capped at five teams and requires no fees and no equity.

**St. Cloud State Center for Entrepreneurship** - [St. Cloud State University](#)- In the Herberger Business School's entrepreneurship program, learn how to become an effective and successful entrepreneur in a diverse, global economy that needs small business leaders willing to develop new ideas and new industries. Graduate with the conceptual tools and the management, finance, law, marketing, technology, and customer service skills needed to launch new ventures that will generate economic growth and prosperity.

**ILT Studios** - [iltstudios.com](#) - ILT Studios was designed to be the first startup studio to create, find and fuel innovation and entrepreneurship by focusing on supporting innovators and startup entrepreneurs.

**Initiators Fellowship** - [Initiative Foundation](#) - The Initiators Fellowship is a two-year suite of supports—including training, mentoring and funding—for beginning or early stage social entrepreneurs.

**Great North Labs Start-up School** - [Great North Labs](#) - Courses designed to learn how to research, build, and launch business ideas in a collaborative environment through practical, real-world projects.

**Entrepreneur Lab** - [Sherburne County](#) - Provides a variety of high-quality business support services that entrepreneurs (including both new and established businesses) can access, at no cost.

**Launch MN** - [State of Minnesota](#) - A state-wide collaborative to accelerate the growth of startups in Minnesota. Access to funding, accelerator programs, incubators, classes, and events.

**MN Cup** - [University of Minnesota](#) - The largest startup business competition in the country, offering \$500,000 in prize money each year to entrepreneurs with promising business ideas in technology and other sectors.

**Enterprise Minnesota** - [enterpriseminnesota.org](#) - An ISO 9001:2015 certified consulting organization that works with small and medium sized manufacturing companies to help them compete and grow profitably. It is the official representative of the Manufacturing Extension Partnership (MEP) National Network in Minnesota.

**Forge North** - [forgenorth.com](#) - Provides over 500+ incredible resources including accelerators, funds, peer and mentor networks, co-working spaces, and much more.

**Women's Business Alliance** - [entrepreneurfund.org](#) - Provides women business owners with services to grow, finance, or start a business. Resources are specific to women including advising and networking opportunities that support strategies for professional and business growth.

**Minnesota SBIR/STTR** - [State of Minnesota](#) - The Governor's resource to provide free and confidential business and technical assistance to Minnesota firms to access federal SBIR/STTR investments.

**SBDC (Small Business Development Center)** - [St. Cloud State University](#)- Provides one-on-one professional and confidential business consulting at no-cost. Pre-venture, start-up, and established businesses can obtain professional expertise and guidance to identify and secure financing and training programs for owning and operating a business.

**SCORE of Central Minnesota** - [centralminnesota.score.org](#) -Provides free and confidential business counseling to assist people in starting a new business and existing small and mid-sized business owners. SCORE volunteers are real world professionals with expertise in such areas as accounting, finance, operations, marketing, management, and business plan preparation.



Business Counseling and Technical Assistance continued...

**Export Counseling and Assistance** - [MN Trade Office](#) - Provides professional assistance from international trade representatives to guide small and mid-sized companies through the challenges and opportunities of conducting international business, including technical, regulatory and logistical information, market intelligence and research, conducting business across borders and cultures. Eligible small businesses may apply for reimbursement up to \$500 for export training that will result in the development of an export strategy or up to \$7,500 for approved export development activities.

Loan and Grant Programs

**Launch MN Grants** - [Launch MN](#) - Businesses are eligible to receive one of each grant for the next two years. Increased consideration to startups located in Greater Minnesota, as well as businesses owned by women, veterans, or people of color.

- **Business Operations:** Grants up to \$35,000 for business operations including research and development, direct business expenses, and technical assistance.
- **Housing or Childcare:** Grants provide up to \$7,500 for housing or childcare expenses.
- **SBIR Match:** Grants provide up to \$50,000 for business awarded a first time Phase 2 SBIR or STTR award.

**Emerging Entrepreneur Loan Program** - [State of Minnesota](#) - Provides loans to businesses owned and operated by minorities, low-income persons, women, veterans, and/or persons with disabilities. DEED provides grant funds to a network of nonprofit lenders which use these funds for loans to start-up and expanding businesses throughout the state.

**Minnesota Innovation Loans for Entrepreneurs (MILE)** - [State of Minnesota](#) - Provides interest free loans to early stage businesses developing or producing high-tech products or services in Minnesota. The program is an initiative of the Minnesota Investment Fund.

**Entrepreneur Fund** - [entrepreneurfund.org](#) - Provides business loans for acquisition, expansion, working capital, and other needs up to and exceeding \$750,000. The program's goal is to ensure capable entrepreneurs have the financing needed when they need it for growth and success.

**Enterprise Academy** - [Initiative Foundation](#) - The Enterprise Academy is based on the Entrepreneur Development Model, a program of the Neighborhood Development Center's Build From Within Alliance, Direct loans are possible in amounts up to \$50,000 for successful graduates of the Enterprise Academy Entrepreneur Training Class.

**Innovation Voucher Program** - [State of Minnesota](#) - Provides up to \$25,000 in financing to help small businesses purchase technical assistance and services necessary to advance research, development or commercialization of new or innovative products and services.

**SBA 504 Loans** - [MN Business Finance Corp](#) - Provides start-up and existing businesses loans to create new jobs with long term, low down payment, fixed-rate financing of major fixed assets, such as land and buildings.

**African Development Center of Minnesota** - [admcmnnesota.org](#) - Provides business training, commercial financing and technical assistance to assist African Immigrants and refugees in Minnesota.

**Indian Business Loan Program** - [State of Minnesota](#) - Supports the development of Indian-owned and operated businesses and promotes economic opportunities for Indian people in Minnesota. Loans may be up to 75 percent costs and feature favorable interest rates.

Loan and Grant Programs continued...

**MN Reservist and Veteran Business Loan Program** - [State of Minnesota](#) - Provides interest free, business loans of up to \$20,000 to businesses that are adversely affected when certain employees are called to active military duty and to individual veterans who have returned from active duty and want to start their own business.

Tax Credits and Venture Capital

**Great North Labs Venture Fund** - [Great North Labs](#) - A regional fund managed by successful early stage tech investors and entrepreneurs. The high-performing team maximizes investor results by cultivating access to investment intelligence and opportunities through strategic relationships, and directly helping startups grow and find exits.

**Angel Tax Credit** - [State of Minnesota](#) - Businesses headquartered in Minnesota with fewer than 25 employees and engaged in research and development of qualifying high-technology can qualify for up to \$1 million in angel tax credit.

**Research and Development Tax Credit** - [State of Minnesota](#) - The tax credit for R&D expenditures is 10%, up to the first \$2 million in eligible expenses. The credit is 2.5 % for eligible expenses above \$2 million. Individuals involved in partnerships, S- corporations and limited liability companies can claim the credit against their individual income taxes.

Co-Working Spaces

**Apiary Coworking** - [Apiary Coworking](#) - Provides a productive and collaborative working environment for office users to thrive and grow and aims to be an efficient work space with positive energy.

**Cooper Collective** - [Cooper Collective](#) - Provides a flexible, affordable professional space with a casual vibe that offers a ton of amenities and ability to network and collaborate with a talented community

St. Cloud City Departments

**St. Cloud Health & Inspections** - [Health & Inspections](#) - Inspects all food service establishments, grocery stores, meat markets, food manufacturers, food distributors, boarding and lodging establishments, swimming pools, day cares, schools and public health care facilities for compliance with City and State environmental health codes. Receives, records and issues all permit and license applications for environmental health and zoning related activities. Issues sign permits and enforces all sign regulations. Conducts lead paint evaluations of structures as recommended by area physicians.

**St. Cloud Planning & Zoning** - [Planning & Zoning](#) - Guides development, construction, and property maintenance.

Contact Information

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