

LEGISLATIVE REFERENCE LIBRARY

HC107.M6 M484e 1990

- Resource Minnesota : Minnesota Dep



3 0307 00052 6247

910347

# ResourceMinnesota

Minnesota Department of Trade and Economic Development  
Guide to Financial, Technical and Information Assistance.

1990  
Edition

This document is made available electronically by the Minnesota Legislative Reference Library  
as part of an ongoing digital archiving project: <http://www.leg.state.mn.us/lrl/lrl.asp>

HC  
107  
.M6  
M484e  
1990



The Minnesota Department of Trade and Economic Development initiates and implements policies and programs to create a favorable environment for economic growth and to achieve a balanced and competitive statewide economy.

Direct services of the department include the financial, technical and informational resources listed in this guide. Other functions include marketing the department's programs and gathering, analyzing and disseminating economic and market data as a public information clearinghouse.

## Financial Resources

### Agriculture Resource Project

Community Development Division  
612/296-5005

This program, administered through the Minnesota Agriculture and Economic Development Program, enables the approval of loans for the development or expansion of agri-processing businesses and fish and turkey production. Projects must enhance the local tax base and create and/or retain employment opportunities.

**E** A new or expanding industrial, manufacturing or agri-processing business seeking financing for the acquisition of land, buildings and machinery may apply. Applications are accepted year-round through the Community Development application process.

**R** The Minnesota Agriculture and Economic Development Program provides long-term and fixed-rate financing. The loan terms established by the Minnesota Agricultural and Economic Development Board are based on the useful life of the financed assets. Interest rates based on the market are set at the time of closing.

### CANDO Program

Community Development Division  
612/296-5005

The Community and Neighborhood Development Organization (CANDO) pilot program was established to encourage residents to take greater leadership and participation responsibility in shaping their communities and neighborhoods through community-based development organizations. CANDO provides training and technical assistance to local improvement or development organizations to increase their capacity to plan and implement improvement projects. Once trained and certified as CANDO organizations, communities can compete for matching grants. Grants can be used for public safety and human service activities, recycling efforts, beautification and cleanup, historic preservation, small scale park development and housing.

**E** Any existing or newly formed community or neighborhood improvement or development organization is eligible. Non-profit status is not required.

**R** The program assists community-based organizations to meet the requirements for certification, develop a CANDO plan with citizen involvement, expand their level of volunteer participation, enhance their board's leadership skills and maintain or improve fiscal accountability.

### Capital Access Program

Community Development Division  
612/296-5005

The program provides capital to businesses, particularly small and medium-sized businesses, to foster economic development. The program works by setting up a special reserve fund for participating banks. The reserve account is funded by premium lenders to address situations in which a fundamentally good loan does not quite meet the bank's underwriting standards. Because of the special reserve, the bank can afford to make a loan that may involve more than customary risk, but without the bank absorbing the entire risk. The bank is responsible to write off more than the reserve will cover.


The lender shall file the loan enrollment form within 10 business days after the lender makes the loan. The commissioner will deliver an acknowledgment of loan enrollment and the amount being transferred into the reserve account within five business days of receipt of the enrollment application.


**E** Eligible loans include those for industrial, commercial or agricultural purposes. Refinancing enrolled loans are also eligible. Loans used for housing or to refinance passive real estate ownership are not eligible.

**R** The interest rate and loan terms are negotiated between the lender and the borrower.

Financial assistance in Minnesota is available through the Minnesota Department of Trade and Economic Development to businesses and communities in a variety of state and federal grant programs. Financial resources are designed to stimulate business growth and expansion through development, acquisition and construction.

#### Key to Symbols


 = Eligibility

 = Rate/Term

### Capital Improvement Plan

Community Development Division  
612/296-5005

The county Capital Improvement Program (CIP) was established by the 1988 Minnesota Legislature and allows counties to borrow bond monies for capital improvements without conducting a local referendum for voter approval. The CIP meets criteria established by the Legislature. The Community Development Division conducts the formal CIP review process.


 All counties are eligible. To receive approval a county must submit the completed eight-step procedure established by the Legislature.

### Challenge Grant Program

Community Development Division  
612/296-5005

The Rural Development Board awarded \$1 million in Challenge Grants to each of the six Minnesota Initiative Fund organizations serving the 80 Minnesota counties outside the Twin Cities metropolitan area. The Initiative Funds match the Challenge Grants dollar-for-dollar with private monies to establish regional revolving loan funds that provide loans to new and expanding businesses. Loans cannot be less than \$5,000 nor exceed \$100,000; businesses must have at least 50 percent of the total project cost financed by additional private investment.


 Eligible businesses include technologically innovative industries, value-added manufacturing, agri-processing, information industries, agricultural marketing and tourism. Applications can be obtained directly from the appropriate Initiative Fund, identified by contacting the Community Development Division. Referrals to the Challenge Grant program are made through the Community Development application process.

 Interest rates may range between 3 percent and 10 percent. Rates and loan terms are set by the Initiative Funds.

### Corrective Action Grant Program

Community Development Division  
612/296-5005

The Minnesota Public Facilities Authority's Corrective Action Grant program provides grants to municipalities that have recently constructed wastewater treatment facilities which have failed to meet performance standards. The program can provide up to \$500,000 of the construction costs that were eligible at the time of the original grant.

 Municipalities under 1,500 in population that are in the process of negotiating a settlement or seeking litigation to correct the newly constructed facility may apply. The problem must be identified within one year after the project was completed. Applications are accepted year-round through the Community Development application process.


---


**Economic Development Grants**

Community Development Division  
612/296-5005

---

Economic Development Grants are available for local economic development projects that retain or create jobs, stimulate additional private investments in business developments and increase the local tax base. Grants are available to local units of government and Indian reservations. Grants may be used for business loans and/or public improvements needed to support an economic development project. Loans are repaid to the local government or Indian reservation by the borrower. Loans may be used to finance a revolving loan fund for future economic development projects in the community.

 All local units of government and Indian reservations are eligible to apply. Applications are accepted year-round as long as funds are available.


 Interest rates may be fixed and terms can range from five to 20 years depending on the use of funds. Actual terms and rates are negotiated by the community, business and the Community Development Division.


**Energy Conservation  
Investment Loan Program**

Community Development Division  
612/296-5005

---

The Minnesota Public Facilities Authority's Energy Conservation Investment Loan program provides financing for conservation measures. These measures include installations or modifications which reduce energy consumption or allow the use of an alternative energy source in buildings owned and operated by public school districts or local units of government.

 A school district or local unit of government must demonstrate that all audit activities for each building have been completed, that the project is economically feasible, and that adequate provisions have been made to assure proper and efficient operation of the facility after the completion of the conservative measures. Applications are accepted year-round.


 Loan terms are for a maximum of 10 years. Loan rates depend on funded bond sales and interest subsidy monies available from the Department of Public Service.

**Individual On-Site Wastewater  
Treatment Systems Grant  
Program**

Community Development Division  
612/296-5005

---

The Minnesota Public Facilities Authority's Individual On-Site Wastewater Treatment Systems Grant program provides grants to municipalities to assist owners of individual on-site systems in upgrading or replacing failing systems. Grant amounts, for up to 50 percent of the cost, cover a maximum amount of \$2,500 for most systems and \$3,750 for individual mound systems.

 Municipalities without a municipal wastewater treatment system, that have adopted and are enforcing a plan to ensure proper maintenance of the systems in the community, may apply. Application periods are established from time to time by the Minnesota Pollution Control Agency.


---


**Joint Venture Tourism  
Marketing Fund**

Minnesota Office of Tourism  
612/296-1880  
800/657-3637

---

The Joint Venture Tourism Marketing program was established to stimulate expansion of private sector marketing programs that generate increased travel into and throughout Minnesota.

 Local and statewide tourism organizations that primarily promote tourism may apply. There are four funding programs: Local Joint Venture Tourism Marketing, Destination Marketing Organization Joint Venture Marketing, Destination Event Organization Joint Venture Marketing and Statewide Joint Venture Tourism Marketing.


 All programs require minimum private sector matching funds equal to, or greater than the funds being requested from the Minnesota Office of Tourism. Applications are due Aug. 1 for the Local Joint Venture Tourism Marketing program and the Statewide Joint Venture Tourism Marketing program. Applications are due Sept. 4 for the other two programs. The Destination Marketing Organization and Destination Event Organization programs require certification prior to application, due July 13.

**Minnesota Enterprise Zone**

Community Development Division  
612/296-5005

---

The Minnesota Enterprise Zone program uses state and local tax credits to reduce businesses' cost of operating in Minnesota. The Minnesota Enterprise Zone program has two parts. The Border Cities program helps retain existing businesses while the Competitive Zone program helps municipalities attract new and/or expanding businesses. Assistance is limited to businesses located in existing Enterprise Zones. No new zones will be created.


 All businesses are eligible for the Competitive Zone program except retail food and beverage, automobile service businesses, recreational facilities, property of a public utility, property used in the operation of a financial institution, property owned by a fraternal or veterans' organization, and business property with a franchise agreement that requires a Minnesota location. Businesses ineligible for the Competitive Zone program are ineligible for the Border Cities program, except for retail food and beverage, and automobile service businesses.

**Minnesota Export Finance  
Authority**

Minnesota Trade Office  
612/297-4658

---

The Minnesota Export Finance Authority was created to aid and ease the financing of small business exports. The authority offers four major programs. The Export Loan Guarantee program provides transaction-based loan guarantees between \$25,000 to \$250,000. The Receivable Insurance program provides coverage to exporters against non-payment of overseas open-account sales. The Agency Liaison program helps small businesses access various federal and multilateral agencies that have financing and procurement opportunities. The Counseling and Training program provides individual assessment, problem resolution and training.

 All small and medium-sized businesses interested in exporting may apply.


---


**Minnesota Job Skills Partnership Board**

Business Promotion Division  
612/296-0388

---

The Minnesota Job Skills Partnership Board is a 10-member board that awards grants for cooperative education and training projects between Minnesota businesses and educational institutions. The board acts as a catalyst to bring employers with specific education and training needs together with educational institutions that can design programs to meet those needs; to heighten economic opportunity for Minnesotans by providing them with marketable education and training; and to promote the economic development of Minnesota businesses through closer cooperation between the state's businesses and its educational systems.

 Minnesota educational or non-profit training institutions are eligible to apply. This includes private colleges, trade schools, state technical colleges, state community colleges or universities and the University of Minnesota.


 Awards of up to \$200,000 that require a cash or in-kind matching contribution from participating businesses are awarded quarterly on a competitive basis.

**Minnesota Marketplace Program**

Community Development Division  
612/296-5005

---

The Minnesota Marketplace program was established to assist Minnesota businesses in meeting statewide business needs for competitive goods and services before seeking suppliers from a wider marketplace. Minnesota Marketplace is intended to reduce dependence on product imports and increase employment opportunities in Minnesota. Anticipated goals are to make Minnesota businesses aware of the Minnesota vendors who can meet their goods and services needs; identify business creation opportunities where supply requirements cannot be met by Minnesota vendors; and increase Minnesota employment and business opportunities.


 All Minnesota businesses are eligible for assistance.

**Minnesota Pilot Community Development Corporations**

Community Development Division  
612/296-5005

---

Community Development Corporations are public non-profit corporations established under state and federal laws to provide financing and technical assistance to new and expanding businesses and communities in distressed areas of the state. Their purpose is to create employment opportunities for low-income people by providing financial or technical assistance to area businesses.

 To apply, a Community Development Corporation must be a non-profit corporation included under Chapter 317, and operate in a specified geographic area with at least 10 percent of the community at a low-income level. A community must limit voting membership to its residents and select at least 40 percent of its directors from the low-income corporate membership.


---


## OMNI Program

Community Development Division  
612/296-5005

---

Opportunities Minnesota Inc. (OMNI) provides subordinated loans to industrial and manufacturing enterprises. Loan funds may be used for land acquisition, buildings, machinery and equipment, building renovations and other fixed-asset purchases. Sale proceeds from OMNI debentures are used to provide fixed-rate financing for up to 40 percent of any project or \$750,000, whichever is less. A regulated lending institution must provide 50 percent of the financing for the project. The remaining 10 percent is financed through company equity.

 Small businesses, whose net worth does not exceed \$6 million and whose previous two-year net profits average less than \$2 million, are eligible to apply. Applications are accepted year-round.


 Loan terms are for 10 to 20 years depending on the type of asset being financed. Interest rates are fixed at the time the debenture is sold. Rates are approximately 1.5 percent above the 10-year Treasury rate.


## Outdoor Recreation Grants

Community Development Division  
612/296-5005

---

Outdoor Recreation Grants are intended to increase and enhance outdoor recreation facilities. Federal and state grants are provided to local government units for up to 50 percent of the acquisition and/or development costs of local parks. Costs include design and engineering (up to 10 percent of the total project cost), site preparation, renovation, trails, boat accesses, fishing piers, swimming beaches, picnic grounds, campgrounds, athletic facilities, support facilities, park roads, parking areas and other similar outdoor recreation facilities.

 Cities, counties, townships and recognized Indian tribal governments may apply. Applicants should be able to fund at least 50 percent of the total project cost. Applications are accepted year-round through the Community Development application process.


 The maximum amount available is equivalent to 50 percent of the total eligible project costs up to a grant maximum of \$400,000. An application may not receive more than one state grant per fiscal biennium. Project length is usually three years from the project approval date. Grant monies are disbursed as costs are incurred, prorated with the local share. Land acquired or facilities developed must remain and be maintained as outdoor recreation resources into perpetuity.


## Small Business Development Loan Program

Community Development Division  
612/296-5005

---

This program, administered through the Minnesota Agricultural and Economic Development Program, enables the approval of loans for business expansions at fixed interest rates. Loans are available for a maximum term of up to 20 years for land acquisitions, building construction/renovation, and machinery and equipment. Projects must enhance the local tax base and create and/or retain employment opportunities.

 A new or expanding industrial, manufacturing or agricultural-processing business seeking financing for the acquisition of land, buildings and machinery may apply. Applications are accepted year-round through the Community Development application process.

 The Small Business Development Loan program provides long-term and fixed-rate financing. The loan terms are established by the Minnesota Agricultural and Economic Development Board based on the useful life of the financed assets. Interest rates based on the market are set at the time of closing.




---

**Small Cities Development Program**

Community Development Division  
612/296-5005

---

Grants are awarded to help develop or redevelop small communities by rehabilitating existing housing, constructing or rehabilitating public infrastructure and assisting businesses and industries. The latter must be in combination with a housing and/or infrastructure project.

 A project must principally benefit low- or moderate-income people, prevent or eliminate slums or blight, or alleviate an urgent community development need. Grants are available to cities of less than 50,000 people and counties of less than 200,000 people. Applications are accepted year-round through the Community Development application process.


The maximum grant is \$600,000 for single-purpose housing or infrastructure. The maximum for combination housing/infrastructure/economic development grants is \$1.4 million.

**State Independent Grants Program**

Community Development Division  
612/296-5005

---

The Minnesota Public Facilities Authority's State Independent Grants program provides grants for the design and construction of wastewater treatment facilities. The authority sets aside a portion of the grants awarded each fiscal year for municipalities with substantial economic development projects that require municipal wastewater treatment improvements. Grants are based on a fixed percentage (35 percent and 65 percent) of the eligible costs determined by the municipality's population.

 The project must be listed on the Minnesota Pollution Control Agency's municipal project list. Applications are available annually and are due 90 days after the municipality project list is adopted by the agency.


**Tourism Loan Program**

Community Development Division  
612/296-5005

---

The Tourism Loan program provides low-interest loans to existing tourism-related businesses that provide overnight lodging. The program can provide direct loans for eligible projects of under \$10,000, up to a maximum of 50 percent of the project cost, or \$5,000. The program also uses state funds in connection with loaned funds from financial institutions to finance projects. The maximum state participation loan may not exceed 50 percent of the total project cost or \$50,000, whichever is less.

 Eligible applicants include corporations, sole proprietorships or partnerships that are engaged in a tourism-related business such as resorts, bed and breakfast inns, hotels, motels, campgrounds, recreational vehicle trailer parks, ski lodges and ski resorts. Eligible projects include building construction and renovation, site preparation and other construction that will enhance property value and increase customer satisfaction, and equipment.

 The term of the loan may not exceed the useful life of purchased real property, 80 percent of the useful life of equipment or the following limits, whichever are less: 10 years for buildings or other real property, five years for equipment or a weighted average of the limits for a combination of real property and equipment.


---


## **Water Pollution Control Revolving Loan Program**

Community Development Division  
612/296-5005

---

The Minnesota Public Facilities Authority's Water Pollution Control Revolving Loan program provides financial assistance to municipalities for the planning, design and construction of publicly owned wastewater treatment facilities and essential collection systems improvements. A general obligation pledge by the municipality is required.

 Loans may be made to municipalities for projects that are listed on the Minnesota Pollution Control Agency's municipal needs list and can obtain certification of the project from the agency. Applications are accepted year-round through the Community Development application process.

 Loans are available at below market rates for terms up to 20 years. The specific rates are determined by the Minnesota Public Facilities Authority based on financial need indicators.

## Technical Resources

---

### Business Retention and Expansion Program

Business Promotion Division  
612/296-5010

---

This program is designed to identify specific opportunities for a community to assist existing businesses and to identify issues that may be inhibiting local business development through the implementation of an industry survey and an aggressive follow-up program. A retail survey is also available.

**E** Any Minnesota city or county is eligible.

**B** Implementation of the program emphasizes the importance of local businesses to the community. The community gathers vital information on business plans, location factors and adequacy of local services. Communities receive a custom report comparing local, regional and statewide information.

### CANDO Program

Community Development Division  
612/296-5005

---

The Community and Neighborhood Development Organization (CANDO) pilot program was established to encourage residents to take greater leadership responsibility in shaping their communities and neighborhoods through community-based development organizations. CANDO provides training and technical assistance for local improvement or development organizations to increase their capacity to plan and implement local improvement projects. Once trained and certified as CANDO organizations, communities can compete for matching grants. Grants can be used for public safety and human service activities, recycling efforts, beautification and cleanup, historic preservation, small scale part development and housing.

**E** Any existing or newly formed community or neighborhood improvement or development organization is eligible. Non-profit status is not required.

**B** The program assists community-based organizations to meet the requirements for CANDO certification, develop a CANDO plan with citizen involvement, expand their level of volunteer participation, enhance their board's leadership skills and maintain or improve fiscal accountability.

### Economic Development Capacity Building Program

Business Promotion Division  
612/296-5010

---


This program offers a professional team of economic development specialists available to any Minnesota city or county seeking assistance for long-term and emergency development projects. The team helps local governments design and implement strategies to retain and attract businesses and to create a professional economic development organization ready to work with business prospects.


**E** An application must be submitted by a unit of government on behalf of a local economic development organization.

**B** The program assist cities and counties in undertaking an economic activity.

Technical assistance programs offered by the Minnesota Department of Trade and Economic Development provide small and medium-sized businesses with planning and management expertise, information, export market intelligence, access to research and technology, problem-solving and marketing skills, and other customized assistance.

#### Key to Symbols


 = Eligibility


 = Benefits

### Environmental Resource Development

Business Promotion Division  
612/297-3190

The Office of Environmental Resource Development conducts programs and activities that stimulate local citizen action to improve and beautify the state, and enhance conditions for economic development. Besides its three main programs — Minnesota Beautiful/Community Pride, the Governor's Design Team and Minnesota Main Street — described elsewhere in this guide, Environmental Resource Development initiates or participates in such areas as recycling of waste railroad ties, salvage yards, abandoned gravel pits, used tires, waste oil, spent lead-acid batteries and the handling of household hazardous waste. The program also monitors wildflower protection and restoration, and environmental education.

 All citizens with community betterment and environmental concerns are welcome to call the Environmental Resource Development Office.

 This office serves as an information clearinghouse for citizens interested in environmental resource development issues.

### Export Outreach and Education


Minnesota Trade Office  
612/297-3920

Export Outreach and Education provides training seminars on many international trade topics, including exporting information for small to medium-sized businesses. New-to-export firms can learn major elements of exporting in the export training program. For firms with export experience, more advanced topical, country and industry specific seminars and workshops are offered year-round throughout the state.

International trade advisers provide assistance to firms interested in exporting. Professionals help assess the export potential of a company's product or service, offer assistance regarding development of an export marketing plan, identify potential foreign markets for a product or service, locate sources of information for product market analysis and assist with export documentation procedures.

Other services available include providing current trade leads from foreign buyers, compiling and distributing directories, assisting in trade show participation, and maintaining a foreign buyer data base.

The International Library contains a wide array of international data and is available to companies for market research and foreign distributor identification. The library is open to the public on weekdays.

 All small and medium-sized businesses interested in exporting are encouraged to use the Minnesota Trade Office.




---

## Governor's Design Team

Business Promotion Division  
612/297-3190

---

Design professionals study local assets and community needs, then propose directions that can help a community achieve its vision. Architects, landscape architects, planners and other professionals volunteer their time in communities during an intense, three-day visit. They offer a fresh perspective on downtown revitalization, town image, beautification, parks and other design-related areas.

 Any community with broad-based community support may apply.


 A design team visit provides ideas to improve or strengthen the image of a downtown district, spurs economic development and enables a better understanding of local and regional needs. A Governor's Design Team visit acts as a catalyst to pull the community together by opening channels for positive discussion and creative thinking.


## Health Care Industry Specialist

Business Promotion Division  
612/297-1303

---

The health care industry specialist serves as a liaison for corporations, individuals, associations and educational institutions involved in Minnesota health care. The specialist stimulates growth in the health care industry by providing information on available and needed resources. In addition, the specialist promotes awareness of Minnesota's contributions and capabilities in the field of medicine among in-state and out-of-state audiences.

 Individuals and companies seeking to promote Minnesota's health care industry or those with specific questions or needs regarding the industry are invited to contact the health care industry specialist.


 By coordinating available resources to fill needs throughout Minnesota, the health care industry specialist promotes positive expansion of the industry to its full potential.


## Industrial Site Selection Assistance

Business Promotion Division  
612/296-5009

---

This service identifies locations and arranges site visits for businesses considering relocation in Minnesota. Information about existing buildings is collected and coordinated with the physical and locational needs of a business.

 Assistance is provided to businesses searching for a space greater than 10,000 square feet in area.

 The Industrial Site Selection Assistance program helps businesses identify Minnesota locations with employment potential.

---


## International Marketing and Investment


Minnesota Trade Office  
612/297-4222

---

International Marketing and Investment provides market intelligence for Minnesota companies ready to evaluate and enter foreign markets. It arranges and leads trade missions to promising markets around the world, helps secure foreign investment and manages 10 Minnesota Trade Offices abroad.

International Marketing and Investment staff have expertise in market distribution methods, cultural differences, foreign business practices and have access to country-specific data. Marketing and investment strategies are aimed at focus countries where Minnesota businesses engage in trade. These countries are Canada, Japan, Taiwan, Korea, Hong Kong, United Kingdom, France, West Germany, Belgium, Denmark, Finland, Sweden, Norway, the Netherlands and the Soviet Union.

 Businesses seriously considering entering or expanding product exports are eligible.


 Businesses receive assistance from international trade experts about product potential in foreign markets.


## Locational Fit Analysis

Policy Analysis Office  
612/297-2335

---

A Locational Fit Analysis describes and compares Minnesota business location factors. At the request of a qualified firm, analysis may examine markets, labor conditions, taxes and input costs.

 Businesses seriously considering expansions or relocations in Minnesota, and that have been referred by the Business Promotion Division, are eligible. Each business should initiate its request through the Business Promotion Division's industrial recruitment staff at 612/296-4039.


 The analysis aids in economic development by providing information on the comparative advantage of Minnesota locations.

## Minnesota Beautiful/Community Pride

Business Promotion Division  
612/297-3190

---

Minnesota Beautiful provides training, resources and limited financial assistance toward beautification projects for volunteer groups, businesses, communities and individuals. Minnesota Beautiful promotes programs and citizen actions that keep Minnesota clean and beautiful, making it a better place to live, work and visit. Community Pride is a comprehensive process involving citizens in all aspects of improvement from community analysis to project implementation. Goals and priorities for improvement are based on the results of a community assessment. Citizens document their improvement projects and receive statewide recognition for their efforts.

 Any individual, group, business or community wishing to undertake a beautification project utilizing volunteers may qualify. All neighborhoods, multi-communities and counties are eligible.

 Beautification projects make communities neater, cleaner and more appealing to potential business development. Projects help the community develop a strong sense of pride, motivate action for further beautification plans and benefit tourism. Communities are provided with a framework for organization, assessment techniques to gauge community needs and strengths, and techniques for goal and priority setting. Recognition awards and project evaluations are provided.

---

**Minnesota Job Skills  
Partnership Board**

Business Promotion Division  
612/296-0388

---

The partnership offers statewide assistance to Minnesota businesses or businesses expanding or relocating in Minnesota after assessment of labor force needs; availability of education and training resources to meet those needs; and referral service to Minnesota's public and private educational institutions. In addition, the partnership provides information on current industry trends in education and training, emerging occupations and growth industries to the state educational institutions. This information is offered through seminars, workshops or on an individual basis.

**E** Minnesota businesses, or businesses seeking to expand or relocate in Minnesota, that are in need of assistance in securing education and training to meet human resource needs are encouraged to contact the partnership.

**B** This office matches business with educational resources necessary to meet labor force needs. In addition, the office can provide state educational institutions with business contacts and technical assistance in determining education and training demand areas.

**Minnesota Main Street**

Business Promotion Division  
612/297-3190

---

This program helps Minnesota cities revitalize their traditional downtowns while preserving main street's heritage. Techniques used include promotion of an identifiable image, creation of an attractive and lively environment, astute merchandising and business recruitment, and careful maintenance of public areas. The approach calls for a public/private partnership and includes training and technical assistance in the areas of organization, design, promotion and economic restructuring.

**E** Any city may apply for Minnesota Main Street.

**B** The program improves the competitive ability of downtown business districts through the Main Street approach. Minnesota Main Street enhances the attractiveness of downtown for shoppers and the community at large. It strengthens existing downtowns and creates a climate conducive to business retention, recruitment and job generation.

**Minnesota Small Business  
Assistance Office**

Business Promotion Division  
612/296-3871

---

The Minnesota Small Business Assistance Office is a central source of initial and continuing contact for business planning, management and regulatory assistance for start-up, operation or expansion of a small business. It also operates a network of 28 small business development centers throughout Minnesota.

**E** The Minnesota Small Business Assistance Office usually serves small businesses as defined by federal regulations. Size standards vary by industry.

**B** This office strengthens the small business community and contributes to economic growth.

---

## NASA Link

Office of Science and Technology  
612/297-4368

---

This program enables technology-intensive businesses in Minnesota to access NASA literature, technical findings and patented technologies free of charge. The program transfers technologies from NASA-based research to the Minnesota private sector for commercialization.

**E** NASA Link is available to all Minnesota businesses, institutions of higher learning and residents.

**B** Free access to NASA's data bases gives businesses the potential to develop new products, increase output and reduce cost per unit of output. These improvements will make Minnesota businesses more competitive in the world market and could result in job creation for the state.

## National Development Council Training

Business Promotion Division  
612/296-5010

---

This training program helps provide the skills necessary for public sector financial analysis. Participants receive professional economic development certification after successfully completing four one-week courses.

**E** National Development Council Training is open to professionals and local volunteers. The sliding fee for training is approximately 50 percent of the regular charge at a National Development Council Training site.

**B** More economic development professionals with business financing/packaging skills are available in communities as a result of this program.

## Star Cities Program

Business Promotion Division  
612/296-5010

---

This job creation/retention program helps Minnesota cities develop their organizational, marketing and problem-solving abilities through a rigorous 11-step course in economic development. Professional staff help communities implement an economic development strategy.

**E** Communities or clusters of communities participating in this program typically have a population of more than 1,500. The program requires active community volunteers and a community commitment to economic development. Professional staff help communities implement an economic development strategy.

**B** Participating communities are aware of existing and potential business needs and have the ability to respond appropriately. The program results in economic development readiness for the community and provides a firm foundation for job creation.



---

## TOOLS Program

Business Promotion Division  
612/296-5010

---

This software program is an industry finder and a marketing guide designed to help businesses and communities with economic development. TOOLS can assist existing industries in expanding their markets, help start-up companies to find or expand their markets, find industries that a community wants to attract, evaluate selected industries and structure a business's marketing effort.

**E** Any Minnesota community interested in pursuing broader economic development strategies may register. An IBM compatible hard-drive computer is needed to run the program.

**B** The program offers a community a comprehensive examination of a firm or industry that may have the potential to enhance local economic development planning processes.

## Wood Products Industry Specialist

Business Promotion Division  
612/297-1174

---

The wood products industry specialist works to attract direct investment in wood processing facilities to Minnesota. The specialist assists existing Minnesota businesses with problems and opportunities involving sources, processes, internal organization, financing, product development and marketing. The specialist serves as the industry's officer for its information clearinghouse inside and outside Minnesota, to bring together companies that can help each other grow.

**E** Any company or individual considering a wood products business; any city interested in becoming a wood manufacturing site; any agency with a question regarding the industry; or any potential customer with a specific need in wood products is welcome to call on the specialist.

**B** The wood products industry is one of the largest industries in Minnesota, but it holds potential for greater development. The industry specialist works to promote new development that complements the existing industry and forest resources.

## Information Resources

---

### Administration Division

Communications Office  
612/297-1300

---

#### Minnesota Enterprise

A 32-page four color quarterly magazine designed to publicize Minnesota's economic opportunities, promote Minnesota business, and feature the wide range of resources available from the Minnesota Department of Trade and Economic Development.

#### Minnesota Living

A 24-page four-color publication focusing on Minnesota's quality of life and outlining the state's attributes through strong photographs. This publication is available from the Minnesota Bookstore for \$4 a single copy and reduced prices for large quantities.

#### Profile Minnesota

A 32-page four-color publication on Minnesota that describes industries and business opportunities and the educational system.

#### Profile Minnesota Video

This 12-minute video is an overview of the state's business strengths, people, commitment to education and the environment. Copies of the video are available from the Minnesota Bookstore for \$28.95 plus tax.

#### Resource Minnesota

A guide to financial, technical and information assistance offered by the Minnesota Department of Trade and Economic Development.

### Business Promotion Division

Available Building Locator (ABL)  
612/296-4039

A data base system that catalogs vacant industrial buildings from throughout the state. Users of the system can insert information about buildings located in their areas and identify sites of comparable worth by reviewing similar listings.

Celebrate Minnesota 1990  
612/297-1990

---

#### Celebrate Minnesota 1990 Brochure/Poster

A colorful brochure that unfolds into a poster and describes the Celebrate Minnesota 1990 Program and how to participate.

#### Celebrate Minnesota 1990 Newsletter

An update of current activities that citizens and communities are accomplishing during 1990.

#### Celebrate Minnesota 1990 Video

A video of Minnesota in action preparing for Celebrate Minnesota 1990, through planning and participating in community beautification and improvement; through art fairs and ice cream socials; through sports events, highlighted by the U.S. Olympic Festival-'90 that Minnesota hosted; and through dance, music and literature.

Information resources produced by the Minnesota Department of Trade and Economic Development include promotional brochures, program descriptions and reports, application forms, business and project guides, newsletters, directories and videotapes designed to stimulate the development and growth of business in Minnesota.

---

Development Resources Office  
612/296-5022

Environmental Resource  
Development Office  
612/297-3190

---

### **Business Retention and Expansion**

A step-by-step training program designated to create jobs for beginning or advanced economic development organizations. The format contains three videotapes and a 56-page manual. Free to organizations that intend to implement a business retention and expansion program.

### **Star City Manual**

A 150-page overview of the requirements necessary for Star City certification. Cost is \$25.

### **TOOLS Industry Finder and Marketing Guide Manual**

An industry data base software program manual to assist users in utilizing the program. TOOLS enables cities to: assist existing industries expand their markets, enable start-up companies to find markets, locate specific industries a company wants to attract, evaluate selected industries and structure market effort. Cost is \$15.

### **Beautification Projects in Minnesota**

A list of beautification projects that individuals, groups and communities may undertake.

### **Breakdown of Minnesota Community Pride Program Community Projects and Volunteer Hours**

A list of projects undertaken by Minnesota communities.

### **Creating Community Gardens Guide**

A handbook for planning and creating community gardens to beautify and enhance Minnesota cities and towns.

### **Directory of Communities by Legislative District**

A list of communities included in Minnesota Beautiful/Community Pride and the Governor's Design Team.

### **Enrich Minnesota**

An eight-page four-color brochure designed to publicize the four core programs of this office, Minnesota Main Street, Minnesota Beautiful, the Governor's Design Team and Minnesota Community Pride.

### **Explore Minnesota Wildflowers**

A brochure that describes roadside wildflowers and ways to restore and protect them.

### **Guidelines to the Minnesota Community Pride Program**

A 15-page guide about Minnesota Community Pride describing organizational techniques through final documentation of a project.

### **Landscape Architecture and the Economics of Environmental Design**

A videotape featuring businesses that have used environmental design to improve their aesthetic images, work conditions and productivity.

### **Minnesota Beautiful Brochure**

An eight-page four-color booklet describing statewide beautification activities.

### **Minnesota Beautiful Entry Form**

A form used to enter the awards contest; this document also describes the Minnesota Beautiful program.

### **Minnesota Community Pride Program Brochure**

An introduction to the program and outline of steps for community involvement.

### **Minnesota Community Pride Program Entry Forms and Workbook**

A one-page document used to enter the Minnesota Community Pride program and a workbook that documents Minnesota Community Pride projects.

---

Minnesota Job Skills Partnership  
Board  
612/296-0388

Small Business Assistance Office  
612/296-3871

---

**Minnesota Governor's Design Team Handbook**

A description of the Governor's Design Team process and the responsibilities of team members and communities.

**Picture It Painted Entry Form**

A form used to enter the paint award program co-sponsored by Minnesota Beautiful and Valspar Corp.

**The Planting Handbook**

A 16-page guide to tree plantings including the replacement of trees lost to Dutch elm disease.

**Take Pride in America Brochure**

A description of the Take Pride in America program based on recognizing natural and cultural resources.

**Teacher's Guide to Arbor Month**

Complete lesson plans and activity ideas for Arbor Month.

**Wasting Waste**

A videotape describing the benefits of recycling waste and the consequences of wasteful practices. Cost is \$20.

**Water Resource Manual**

Information about and ways to get involved in the preservation, improvement and protection of water resources.

**Partnerships**

The quarterly newsletter from the Minnesota Job Skills Partnership Board provides information on availability of partnership grant funds.

**Partnership Progress Report**

An annual publication that provides facts and figures on the accomplishments of the Minnesota Job Skills Partnership Board.

**Guide to Starting a Business in Minnesota**

A 200-page primer on the legal and practical requirements of business start up.

**Buying and Selling a Business in Minnesota**

A look at the buy/sell decision from practical, legal, financial and accounting perspectives.

**Starting a Food Business in Minnesota**

A guide to starting a food service establishment or retail food business. The guide explains the regulatory requirements.

**State of Minnesota Directory of Licenses and Permits**

A comprehensive 500-page directory of all state-required business, occupational and environmental licenses and permits. The directory has limited availability. First preference to libraries, attorneys, accountants, organizations and individuals who counsel and assist small businesses.

**Mini-Directory of Licenses and Permits**

A directory of licenses required and where to get them. This publication does not include the statutory and rule information found in the full-length State of Minnesota Directory of Licenses and Permits.



	<b>Community Development Division</b>	<b>Minnesota Trade Office</b>
	612/296-5005	612/297-4222
<b>Environmental Issues in Business Operations and Commercial Transactions</b> A primer on environmental issues and regulations affecting every day business activities.	<b>Community Development Single-Application Manual</b> An explanation of the consolidated single-application process for all the Community Development financial assistance programs.	<b>Education Programs Brochure</b> A brochure describing the Minnesota Trade Office's education programs for small and medium-sized businesses involved or interested in international trade.
<b>Guide to Intellectual Property Protection</b> A guide for the inventor and entrepreneur that details patents, copyright, trademarks and other forms of intellectual property protection.	<b>Enhance Minnesota</b> An eight-page four-color brochure that describes financial assistance available to communities for development, improvement and beautification.	<b>International Business Services Directory</b> A publication that lists statewide resources related to marketing, education and technical world trade concerns.
<b>Legal Guide For the Software Developer</b> A guide for small businesses and independent inventors, who develop new computer software, about the basic legal issues involved in developing, protecting and distributing their inventions and products.	<b>Minnesota Enterprise Zone Status Report</b> Information on the Enterprise Zone program, location of Enterprise Zones and yearly totals of Enterprise Zone credit awards for each participating municipality.	<b>Assistance for Exporters</b> A brochure that describes various programs offered through the Minnesota Trade Office to assist Minnesota businesses in exploring international trade opportunities.
<b>Introduction to Franchising</b> A primer on the practical and legal issues involved in franchising a business or operating a franchise.		<b>Minnesota Export Finance Authority Brochure</b> A multi-color brochure describing the Export Loan Guarantee program and the Receivable Insurance program. A pre-paid reply card is attached for requesting additional information.
<b>Small Business Notes</b> A serial publication directed to attorneys, accountants and others who counsel small businesses. The notes present a brief, monthly overview of recent trends, developments and issues affecting small businesses.		<b>Minnesota Trade Office Progress Report</b> A comprehensive report describing the achievements and recommendations of the Minnesota Trade Office in the last year, and the goals it sets for Minnesota businesses in international trade and for foreign reverse investment in the state.

	Minnesota Office of Tourism	Policy Analysis, Science and Technology Division
	612/296-5029 (Twin Cities area) 1/800/657-3700 (toll free)	612/296-8341
<p><b>Minnesota: Investing in the Future</b> A 12-page four-color guide that explains Minnesota's reverse investment possibilities. This guide is published in French, German, Japanese, Chinese and English.</p> <p><b>Minnesota Trade Office Calendar of Events</b> A colorful poster-style monthly calendar that lists international trade seminars, conferences, trade missions and trade shows for new-to-export businesses. Mailed to small and medium-sized businesses upon request.</p> <p><b>Profile Minnesota Video</b> This 12-minute video highlights and promotes Minnesota's industries and quality of life. It is a powerful, exciting overview of the state's strength and is designed for use in recruiting businesses to locate or expand in Minnesota. The video is available for purchase from the Minnesota Bookstore, 117 University Avenue, St. Paul. Phone 612/297-3000 or toll free, 1/800/652-9747.</p> <p><b>Take the First Step Video</b> A 15-minute video that focuses on three Minnesota companies that have become successful international exporters with the assistance of the Minnesota Trade Office. Includes common strategies for entering international markets and some of the state and federal resources that are available to help companies become exporters. Produced by the Minnesota Trade Office.</p>	<p>Travel information for consumers is available through 500 different brochures, maps and the <i>Minnesota Explorer</i> newspaper, which is published three times annually.</p>	<p><b>Compare Minnesota 1990-1991</b> Demographic and economic information on Minnesota relevant to business location decisions.</p> <p><b>Is Minnesota Producing Enough Scientists and Engineers to Meet Our Industrial Need?</b> A study comparing Minnesota's higher education system's production of scientists and engineers with growth in industrial demand.</p> <p><b>Minnesota's Exporters — Who, What, Where and How</b> A description of the characteristics and plans of Minnesota exporting firms.</p> <p><b>Minnesota's 100 Largest Private Employers</b> A list of Minnesota's largest employers and their products or services.</p> <p><b>1990 Economic Report to the Governor</b> A discussion of the origin and destination of Minnesota's exports, the changing structure of employment, health care and tax policy. The report includes 62 tables of historical economic statistics.</p> <p><b>1989 Economic Report to the Governor</b> A description of Minnesota's economy discussing the gross state product, aging workers, education, research, housing, natural resources, grain transportation and historical statistics.</p>

---

Office of Science and Technology  
612/297-4368

---

**Origination and Destination of Minnesota's Exports**

A detailed profile of Minnesota's foreign exports.

**Overview of Greater Minnesota: Structure and Trends in the Economy (1988)**

A report describing the economy and demographic conditions and trends outside the Twin Cities metropolitan area. Special attention is given to the area's income and employment base.

The Office of Science and Technology maintains two computer data bases. One data base holds information on more than 1,800 high technology companies in Minnesota; the other contains information on state-funded science and technology research and development projects. Information from the data base on high technology may be found in the publication, High Technology in Minnesota: A Directory of Technology Companies.

**High Technology in Minnesota: A Directory of Technology Companies (1986)**

Information on more than 1,800 technology-intensive firms located in Minnesota.

**High Technology in Minnesota: A Directory of Programs, Policies and Services (1990)**

A description and people to contact for more than 60 Minnesota activities.

**Minnesota: A Natural High in Tech and Touch**

A promotional brochure published in cooperation with the Minnesota High Technology Council.

**Report of the Minnesota Software Technology Commission to Governor Rudy Perpich and the Minnesota State Legislature. (1987)**

A discussion of the commission's recommendations on Minnesota's software industry.

**The Four-Year Plan of the Minnesota Council on Biotechnology (1986)**

Recommendations on biotechnology as an important industry in Minnesota. An exclusive summary and informational brochure are also available.

**The Economic Impact of Biotechnology (1986)**

A description of current Minnesota biotechnology employment and employment growth projection to the year 2000.

---

Library Services  
612/296-8902

---

The library offers business directories, publications, journals, census and statistical data, economic development and trade information. The library serves as a resource for departmental staff and is open to the public for reference use only. Interlibrary loans and a copier are available.



---

## Minnesota Department of Trade and Economic Development

### Mission Statement

---

The Minnesota Department of Trade and Economic Development (DTED) is the lead agency in state government's commitment to be a catalyst in the development of a balanced and competitive statewide economy through partnerships with industry, communities, agriculture, labor and education.

Based upon an understanding of regional and structural economic strengths, DTED develops and implements policies and programs that create a favorable environment for economic development.

#### Clients

DTED serves communities; the commercial, industrial and agricultural sectors; and consumers in meeting shared goals for economic development in domestic and international markets, in collaboration with the Minnesota Legislature and the executive branch of state government.

#### Services

DTED identifies issues and opportunities, and develops policies, partnerships, programs and implementation strategies to promote the economic development of the state through diversification and maximum use of resources in domestic and international markets.

Direct services and functions provided by DTED include marketing; technical and financial assistance; and gathering, analyzing, and disseminating economic and market data as a public information clearinghouse.

#### Operating Philosophy

DTED ensures, through a coordinated team approach, that all department services are responsive, timely, high quality and understandable to our consumers.

DTED serves as the key public agency for the formulation and implementation of a comprehensive long-term state strategy for global competitiveness.

DTED promotes and markets Minnesota's strength through partnerships with local communities, the private sector and other government agencies.