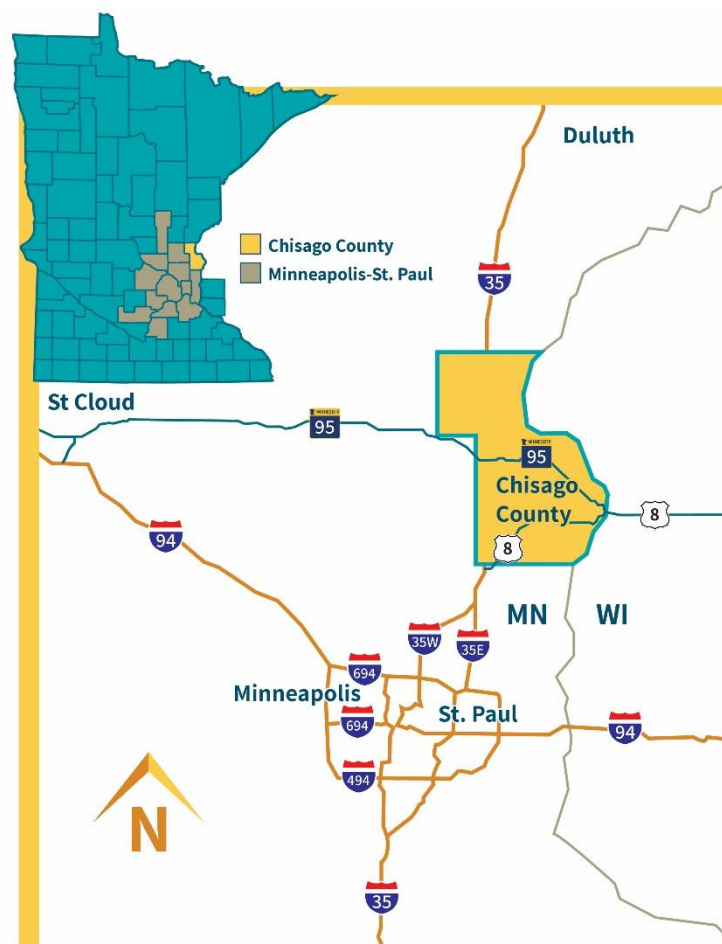




CHISAGO COUNTY
— HRA-EDA —
A Natural Resource for Business

BUSINESS ASSISTANCE DIRECTORY



*Serving 10 Cities and 9 Townships in
Chisago County*

Updated 5.12.2022

About the Chisago County HRA-EDA

The Chisago County HRA-EDA offers a wide range of assistance to public and private sectors. We specialize in:

Economic Development

We work closely with local units of government throughout the County to provide Commercial and Industrial sites. We achieve this by investing in business parks and redevelopment sites, visit: <https://www.chisagocounty.org/site-selection-resources/> to learn more. We also specialize in accessing financial programs to assist businesses looking to expand and locate in Chisago County.

Housing Development and Rehabilitation

The HRA-EDA owns and operates six multi-family housing developments within the county. We also assist developers in locating sites for housing and assist with funding resources. To dig in deeper, take a look at the Chisago County housing study completed in 2018 along with a housing toolkit. We also have a new (in 2021) Housing Trust Fund for developers interested in building in Chisago County. To learn more visit: <https://www.chisagocounty.org/housing-resources/>.

Community Development

In order to provide sufficient infrastructure for development, we assist our cities and townships to secure and administer local, state, and federal grants and loans. We also provide project planning and program implementation.

Small Business Development Center Services

The Chisago County HRA-EDA is a Small Business Development Center (SBDC) satellite office. We provide free and confidential consulting services to businesses and those considering starting a business. Services include: access to capital and loan packaging; financial analysis and assessment; cash flow management; business plan development; general marketing; start-up assistance; expansion assistance and relocation assistance. To sign up for SBDC services please visit: <https://mnsbdc.ecenterdirect.com/signup>.

Finance

Cities and the County have the ability to use Tax Increment Financing and Tax Abatement for qualified new building projects. State law and city/county policy determines how those funds may be used. Please contact the **Chisago County HRA-EDA or the City** in which your project will be located to find the policies and application process.

East Central Regional Development Commission

100 Park Street South
Mora, MN 55051
(320) 679-4065
www.ecrdc.org

Initiative Foundation

405 1st St SE
Little Falls, MN 56345
(320) 632-9255
www.ifound.org

Dan Bullert – Business Finance Manager

Metropolitan Economic Development Association

1256 Penn Ave N
Suite 4800
Minneapolis, MN 55411
(612) 332-6332

Technical assistance and funding opportunities for BIPOC businesses.

Minnesota Department of Employment & Economic Development (DEED)

332 Minnesota Street, Suite E200
Saint Paul, MN 55101
(651) 259-7114
www.mn.gov/deed/

Colleen Eddy
Business expansion and workforce training financing.

WomenVenture

2021 East Hennepin Avenue, Suite 200,
Minneapolis, MN 55413
(612) 224-9540
www.womenventure.org
Elaine Wyatt - Executive Director

U.S. Commercial Service

330 Second Avenue South - Suite 410
Minneapolis, MN 55401
(612) 348-1638
www.export.gov
David Edmiston – Senior International Trade Specialist.
Business Export Financing

Property Assessed Clean Energy (PACE)

St. Paul, MN 55108
(651) 204-6211
Pete Klein
pmk@sppa.com
(May also contact HRA-EDA)

North Central Economic Development Association (NCEDA)

200 1st Street NE, Suite 2
Staples, MN 56479
(218) 894-3233
www.northcentraleda.org
Stephanie Barney - Regional Business Specialist

US Export Import Bank

330 2nd Ave. South, Suite 410
Minneapolis, MN 55401
(612) 348-1213
www.exim.gov
Denis Griffin - Regional Director

US Small Business Administration (SBA)

330 2nd Ave S #430
Minneapolis, MN 55403
(612) 370-2324
www.sba.gov/mn
A variety of business financing programs

Minnesota Business Finance Corporation

616 Roosevelt Road, Suite 200

St Cloud, MN 56301

Phone: (320) 258-5000

www.mbfc.org

Terry Stein – Loan Officer

Scott Hoeschen – Business Development
Officer

USDA Rural Development

110 Buchanan Street North

Cambridge, MN 55008

(763) 689-3354

Community Reinvestment Fund, USA

801 Nicollet Mall, Suite 1700W

Minneapolis, MN 55402

Jennifer Ericson - Regional Director of Business
Development

(612) 305-2058

www.crfusa.com

Great River Energy

12300 Elm Creek Boulevard

Maple Grove, MN 55369

(763) 445-5000

www.econdev.greatriverenergy.com

Jeff Borling - Economic Development Lead

Amplio

3900 Northwoods Drive

Suite 225

Arden Hills, MN 55112

(320) 290-9096

www.amplioedc.com

(218) 355-8088

East Central Energy

412 Main Avenue North / P.O. Box 39

Braham, MN 55006

(800) 254-7944

www.eastcentralenergy.com

John Boseman -

Mark Nelson - Manager, Government &
Business Relations

Equity Investors

The East Central Regional
Development Commission keeps a database of
equity investors and organizations that invest
in businesses in our area. For more information
please contact us:

Jordan Zeller

100 Park Street South

Mora, MN 55051

(320) 679-4065 #29

Opportunity Zones

Opportunity Zones are specific geographic areas designated by the US Treasury. Investment of capital gains in an approved Opportunity Fund that is invested in a designated Opportunity Zone allows for the deferment of capital gains taxes for a period of years. Also, new investment in an approved Opportunity Fund that is invested in a designated Opportunity Zone may allow for forgiveness of some or all capital gains taxes if held for a period of years.

Located in North Branch is a 19 square mile census tract that has a population of approximately 4,300 and is the only Opportunity Zone in Chisago County.



Technical Assistance

Business Incubator Pine Innovation Center

585 Hillside Avenue Southwest
Pine City, MN 55063
(320) 629-5140

<http://www.pine.edu/departments/pine-innovation-center/>

Light manufacturing and technology-based businesses incubator space.

Inventors & Entrepreneurs Club

The East Central MN Inventors and Entrepreneurs Club meets on the 4th Tuesday of the Month at 6:00 PM at East Central Energy (412 Main Ave. N. – Braham, MN). Doors open for networking at 5:30 PM. Presentations are from 6:00 PM – 7:30 PM. Meetings typically have a Subject Matter expert on a topic of interest to entrepreneurs. There is also generally a local “business success story” presentation.

Meetings are free to attend and open to the public. You can also meet online or view past recorded meetings.

For more info:

www.ecmnbusiness.com

(320) 679-4065

Foreign Trade Zones

Duluth Seaway Port Authority
2305 West Superior Street
Duluth, MN 55806
(218) 727-8525

www.duluthport.com

Kate Ferguson – Dir. of Business Development
kferguson@duluthport.com

Specific land parcels can be designated as Foreign Trade Zones. Benefits can include forgiveness of duties for businesses that import and export.

Minnesota Small Business Development Center (SBDC)

<http://www.clcmn.edu/small-business-development-center/>

Chisago County HRA – EDA

Nancy Hoffman or Kathy Lindo
(651) 674-5664

Assistance with business plans, securing financing, financial statements, marketing and more.

1 Million Cups - Eden Prairie

A nonprofit mentorship and networking group for entrepreneurs that meets online on

Wednesday mornings at 9:00 AM

<https://www.1millioncups.com/edenprairie>

Agriculture Utilization Research Institute (AURI)

1501 State Street
Marshall, MN 56258
(507) 537-7440

www.auri.org

Nan Larson - Director of Innovative Networks
Helping develop new uses for agricultural and food products through science and technology.

Pine Technical & Community College

900 4th St SE
Pine City, MN 55063
(320) 629-5100

www.pine.edu

Kathy Reid – Healthcare and Business
Customized Training Specialist

Kathy.reid@pine.edu – 320.629.4563

Customized training, continuing education and business incubator facilities.

**Anoka Ramsey Community College
Cambridge Campus**

300 Spirit River Drive South
Cambridge, MN 55008
(763) 433-1100

www.anokaramsey.edu

Customized training & continuing education.

WomenVenture

2021 East Hennepin Avenue, Suite 200,
Minneapolis, MN 55413
(612) 224-9540

www.womenventure.org

Elaine Wyatt - Executive Director
Training, classes and loans for female
entrepreneurs.

Serving: Chisago, Isanti,

Explore MN Tourism

121 7th Place E, Suite 100
St. Paul, MN 55101
(651) 296-5029

www.exploreminnesota.com

Marketing and advertising assistance to
businesses.

Minnesota Trade Office

332 Minnesota Street – Suite E200
Saint Paul, MN 55101
(651) 259-7498

<https://mn.gov/deed/business/exporting/>

Gabrielle Gerbaud – Executive Director
Assistance for businesses looking to export or
do business in other countries.

Bunker Labs

400 S. 4th Street #401
Minneapolis, MN 55415
(612) 836-3710

<https://www.bunkerlabsmpls.org>

Bunker Labs, a 501(c)(3) non-profit, is a
network of veteran entrepreneurs dedicated to
helping veterans start their own businesses.

**Minnesota Department of Employment &
Economic Development (DEED)**

332 Minnesota Street, Suite E200
Saint Paul, MN 55101
(651) 259-7114

www.mn.gov/deed/

Della Ludwig – Workforce Strategy Consultant
(320) 423-0121

**Central Minnesota Jobs and Training
Services, Inc. (CMJTS)**

www.cmjts.org

903 Forest Ave E
Mora, MN, 55051

Rebecca Perrotti - (612) 247-9319

Connect with qualified workers, employee
training and business resources. Partners in the
Minnesota CareerForce
140 Buchanan Street S. Suite 152
Cambridge, MN 55008
(763) 279-4492

U.S. Commercial Service

330 Second Avenue South - Suite 410
Minneapolis, MN 55401
(612) 348-1638

www.export.gov

David Edmiston – Senior International Trade
Specialist.

Assistance for businesses looking to export or
do business in other countries.

MN Department of Labor & Industry

443 Lafayette Road N., St. Paul, MN 55155
(651) 284-5355

www.doli.state.mn.us

Dan Solomon - Program Consultant
Assistance for training for businesses.

SCORE Twin Cities

2021 E Hennepin Ave Ste 220
Minneapolis, MN 55413
(952) 938-4570

www.twincities.score.org

Classes and one-on-one mentorship
counseling to businesses and entrepreneurs.

First Children's Finance

111 N 3rd Ave #220
Minneapolis, MN 55401
(612) 338-3023

www.firstchildrensfinance.org

Candace Cegla

candacec@firstchildrensfinance.org

320.288.2698

Providing technical assistance to childcare
businesses in Chisago County.

Legal Corps

1000 LaSalle Ave. SCH 317
Minneapolis, MN 55403
(612) 206-0780

www.legalcorps.org

Nicole Deters – Executive Director

Free or reduced cost one-on-one transactional
business legal services for entrepreneurs,
inventors, small business and nonprofit
organizations.

Local Units of Government

Cities and the County have the ability to use Tax Increment Financing and Tax Abatement for qualified new building projects. State law and city/county policy determines how those funds may be used. Please contact the **Chisago County HRA-EDA or the City** in which your project will be located to find the policies and application process.

Chisago County EDA / HRA

Nancy Hoffman – Executive Director
38871 7th Ave
North Branch, MN 55056
(651) 674-5664
www.chisagocounty.org
nancy@chisagocounty.org

Forgivable Industrial Development Loan

Chisago County

Chase Burnham – County Administrator
313 N Main St.
Center City MN 55012 MN
(651) 257-1300
chase.burnham@chisagocounty.us
www.chisagocounty.us

City of Center City

Valerie Fox – City Clerk
300 N Center Ave.
Center City, MN 55013
(651) 257-5284
www.centercitymn.us
vfox@centercitymn.us

Commercial Rehabilitation Program

City of Chisago City

John Pechman – City Administrator
10625 Railroad Ave / Box 611
Chisago City, MN 55013
(651) 257-4162
www.ci.chisago.mn.us
jpechman@ci.chisago.mn.us
Revolving Loan Program

City of Harris

43970 Ginger Ave / Box 111
Harris, MN 55032
(651) 674-7546
www.harrismn.com
clerk@harrismn.com

City of Lindstrom

John Olinger – City Administrator
13292 Sylvan Ave
Lindstrom, MN 55045
(651) 257-0620
www.cityoflindstrom.us
jolinger@cityoflindstrom.us
Facia Loan Program

City of North Branch

Renae Fry – City Administrator
6408 Elm Street / PO Box 910
North Branch, MN 55056
(651) 674-8113
renaef@ci.north-branch.mn.us
www.ci.north-branch.mn.us

City of Rush City

Amy Mell – City Administrator
325 S. Eliot
PO Box 556
Rush City, MN 55069
(320) 358-4743
admin@ci.rush-city.mn.us
www.rushcitymn.com

City of Shafer

Joan Ceisler – City Clerk
17656 303rd St.
Shafer, MN 55074
(651) 257-4726
cityofshafer@frontiernet.net
www.shafermn.com

City of Stacy

Sharon Payne – City Clerk
30955 Forest Blvd
Stacy, MN 55079
(651) 462-4486
cityclerk@stacymn.org
www.stacymn.org

City of Taylors Falls

637 1st Street
Taylors Falls, MN 55084
(651) 465-5133
tfclerk@frontiernet.net
www.ci.taylors-falls.mn.us
Industrial Park Grant – New Development

City of Wyoming

Robb Linwood – City Administrator
26885 Forest Blvd
PO Box 188
Wyoming, MN 55092
(651) 462-0575
rlinwood@wyomingmn.org
www.wyomingmn.org
Revolving Loan Fund

State Elected Officials

Karin Housley

Senator District 39
3217 Minnesota Senate Building
95 University Avenue W
St. Paul, MN 55155
(651) 296-4351
Sen.karin.housley@senate.mn

Brian Johnson

Representative District 28A
243 State Office Building
100 Rev. Dr. Martin Luther King Jr. Blvd.
St. Paul, MN 55155
(651) 296-4346
rep.brian.johnson@house.mn

Mark Koran

Senator District 28
95 University Ave W
MN Senate Bldg, Room 3101
St. Paul, MN 55155
(651) 296-5419
sen.mark.koran@senate.mn

Anne Neu

Representative District 28B
261 State Office Building
St. Paul, MN 55155
(651) 296-5377
rep.anne.neu@house.mn

Bob Dettmer

Representative District 39A
289 State Office Building
St. Paul, MN 55155
(651) 296-4124
rep.bob.dettmer@house.mn

US Congressional Delegation

Amy Klobuchar

U.S. Senator
302 Hart Senate Office Building
Washington, DC 20510
(202) 224-3244
www.klobuchar.senate.gov

or

Local Office Address
1200 Washington Ave S., Rm 250
Minneapolis, MN 55415
(612) 727-5220

Tina Smith

U.S. Senator
309 Hart Senate Office Building
Washington, DC 20510
(202) 224-5641
<https://www.smith.senate.gov/HomePage>

or

Local Office Address
60 Plato Blvd East
Suite 220
St. Paul, MN 55107
(651) 221-1016

Pete Stauber

U.S. Representative
126 Cannon HOB
Washington, DC 20515
Phone: (202) 225-6211
<https://stauber.house.gov>

or

Local Office Address
Cambridge City Hall
300 3rd Avenue NE
Cambridge, MN 55008
(763) 552-3359

Chisago County Local Lending Institutions

First Name	Last Name	Title	Company	Address 1	Address 2	City	State	Zip	Phone	E-mail	Website
Jessica	Thelander	Assistant Manager	Associated Bank	38860 10th Avenue		North Branch	MN	55056	651-674-5000		www.associatedbank.com
Tony	Meyers	Commercial Lender	Midwest One (Osceola)	11151 Lake Blvd	PO Box 606	Chisago City	MN	55013	715.294.5963	tmeyers@midwestone.com	www.centralbnk.com
Mark	Zaruba	Vice President	First State Bank of Wyoming	26741 Felton Avenue North	PO Box 308	Wyoming	MN	55092	651-462-4711	mzaruba@wyoming-bank.com	www.wyoming-bank.com
Nate	Wilmer	Commercial Lender	First State Bank of Wyoming	26742 Felton Avenue North	PO Box 309	Wyoming	MN	55092		nwilmer@wyoming-bank.com	www.wyoming-bank.com
Sheryl	Campbell	VP/ Business Banker	Lake Area Bank	12790 - 1st Avenue	PO Box 743	Lindstrom	MN	55045	651.213.0220	scampbell@lakeareabank.com	www.lakeareabank.com
Steve	Vandenheuvel	Commercial Loan Officer	Neighborhood Bank	5481 St. Croix Trail		North Branch	MN	55056	651-674-8000	Steve.Vandenheuvel@neighborhood.bank	https://www.neighborhood.bank
Adam	Wojtowicz	President	Security State Bank of Marine	30626 Lincoln Road	PO Box 684	Lindstrom	MN	55045	651-257-4141	adam@thefarinebank.com	www.thefarinebank.com
Derek	Zeiler	Commercial Loan Officer	Unity Bank	1180 West 4th Street	PO Box 604	Rush City	MN	55069	320-358-3600	dwilson@unitybanking.com	www.unitybanking.com
Laura	Jeanson	Commercial Loan Officer	Unity Bank	1180 West 4th Street	PO Box 604	Rush City	MN	55069	952.465.3002	ljeanson@unitybanking.com	www.unitybanking.com
Brandt	Rasmussen	Branch Manager	US Bank	11493 Lake Lane	PO Box 604	Chisago City	MN	55013	651-257-9074		www.usbank.com
Credit Unions:											
Neil	Sample	VP Commercial Lending	Members Cooperative	6241 Main Street	PO Box 290	North Branch	MN	55056	218.625.8853	neil.sample@membersccu.org	www.membersccu.org
Doug	Stegman	Commercial Lender	MinnCo Credit Union	38807 - 9th Avenue		North Branch	MN	55056	651-674-0872	dstegman@minnco.com	www.minnco.com
Holly	Benson	Branch Manager	MinnCo Credit Union	38807 - 9th Avenue		North Branch	MN	55056	651-674-0872	hbenson@minnco.com	www.minnco.com