**ALL LOCATIONS:**

**1.** [DEED - Employer Coronavirus Information and Resources](https://mn.gov/deed/newscenter/covid/employers/)

We care deeply about your business and are actively working with state and federal partners on measures to assist businesses through this unprecedented time. We know that many Minnesota businesses have taken extraordinary measures to offer telework, paid leave, and other options to their employees during this time of uncertainty. When we have new information for businesses, we will immediately post it here.

2. [SBA - Small Business Guidance & Loan Resources](https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources)

Coronavirus (COVID-19): Small Business Guidance & Loan Resources

Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy.

3. [Minnesota Chamber of Commerce - COVID-19 Business Toolkit](https://www.mnchamber.com/blog/covid-19-business-toolkit)

This toolkit will continue to be updated daily as new information and resources become available. Please continue to check back for updates.

4. [SBA Disaster Assistance Loan Application](https://disasterloan.sba.gov/ela)

Coronavirus Relief Options. We’re here to help you overcome the challenges created by this health crisis. We offer multiple funding options for those seeking relief.

5. [DEED - Small Business Emergency Loan Program](https://mn.gov/deed/business/financing-business/deed-programs/peacetime/)

Small Business Emergency Loans. Following Executive Order 20-15, DEED has established a loan program to assist small businesses directly and adversely affected and whose industry is named in Executive Orders 20-04 and 20-08 following the COVID-19 pandemic. Small businesses are a vital part of Minnesota’s economy and this program will provide a source of working capital to help businesses sustain operations during this challenging time.

6. [IRS Coronavirus COVID-19 Tax Resources](https://www.irs.gov/coronavirus)

We are offering tax help for taxpayers, businesses, tax-exempt organizations and others – including health plans – affected by coronavirus (COVID-19).

7. [MN Dept. of Revenue COVID-19 Tax Resources](https://www.revenue.state.mn.us/our-response-covid-19)

As Minnesota responds to COVID-19, the Minnesota Department of Revenue is ready to help with tax-related services.

8. [Entrepreneur Fund](https://www.entrepreneurfund.org/)

The Entrepreneur Fund actively partners with entrepreneurs in northeast Minnesota, central Minnesota and northwest Wisconsin to spark growth and achieve success. We accelerate business growth with business loans and flexible financing, fuel success with strategic support and help promote a culture of entrepreneurship throughout the region.

9. [State of Minnesota, Department of Employment and Economic Development](http://www.positivelyminnesota.com/Business/Starting_a_Business/index.aspx)

Our statewide network of Small Business Development Centers (SBDCs) provide the professional expertise and guidance that every small business owner needs to flourish in today's competitive and ever-changing business world.

10. [Northland Foundation](http://www.northlandfdn.org/index.shtml)

The goal of our Business Finance Program is to help establish new businesses and assist with the expansion of existing businesses. We work with for-profit and nonprofit entities. The entity must be located within the seven counties of northeastern Minnesota: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis, or in Superior, Wisconsin. Download our Lending Eligibility Overview for more details.

11. [Northspan - SBA Services](http://www.northspan.org/)

Northspan specializes in creative thinking, enterprising strategies, and systematic approaches to help businesses, communities, regions, and organizations prosper in a global economy. Our professional staff work cooperatively with economic and community development partners to leverage resources for measurable, sustainable results. As a private, nonprofit consulting firm, we work quietly and confidentially to move projects forward on time and on budget by providing critical, gap capacity support that exceeds client expectations.

12. <https://www.dsacommunityfoundation.org/covid-19-northwest-wisconsin-response-fund> Duluth-Superior Area Community Foundation COVID-19 NW WI Response Fund - The mission of this fund is to respond to the needs identified in our community and deploy resources to non-profit organizations at the frontlines of the COVID-19 Outbreak in Northwest Wisconsin.

13. Minnesota Lenders Lists:

Includes lists of all eligible lenders for PPP, SVA express lenders & SBA lenders:

<https://www.sba.gov/offices/district/mn/minneapolis/resources/minnesota-lenders-list>

14. SBA Disaster Assistance Loans

Minnesota small businesses negatively impacted by COVID-19 can also apply for low interest SBA loans.

The 30-year loans can be for as much as $2 million and have a 3.75% interest rate.

Contact SBA by email at: disastercustomerservice@sba.gov or 1800-659-2955.

15. State of Minnesota Small Business Loan Guarantee Program

Another option is small business loans backed by the state of Minnesota that could bring as much as $50 million in new credit to Minnesota small businesses. The legislature enacted this plan in the recent coronavirus aid package. These state-backed low interest loans range as high as $500,000 for Minnesota small businesses. For more information go to: <https://mn.gov/deed/business/financing-business/deed-programs/loan-guarantee/>

16. Small Business Emergency Loan Program

Recently, Governor Walz created this plan through an executive order and it will provide emergency loans for struggling Minnesota small businesses, ranging from $5,000 up to $35,000, at the discretion of the Minnesota Department of Employment and Economic Development/ DEED. Loan applications received during the COVID-19 emergency declaration will be eligible for approval. For more information go to: <https://mn.gov/deed/business/financing-business/deed-programs/peacetime/>

**Aitkin County:**

1. This document has a list of many, if not all funding options available in Aitkin County and surrounding areas:

<https://www.co.aitkin.mn.us/pdf-files/wft/Website-Financial-Lenders.pdf>

**Bemidji:**

1. Greater Bemidji is your one-stop-shop for financing and incentives for locating in our region. There are many programs available. We have listed several below to give you a sense, but don’t go at it alone. Call Greater Bemidji at 218-444-5757 and we will navigate the programs with you! <https://www.greaterbemidji.com/taxes-and-incentives/>

2. A Guide for Minnesota Small Businesses Who Need Help

<https://www.bemidji.org/2020/04/13/a-guide-for-minnesota-small-businesses-who-need-help/>

4.

**Brainerd:**

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

The North Central MN SBDC is open and interested in helping you and your business deal with the impact of COVID-19. We intend to remain open and to assist clients throughout the Covid-19 outbreak. We invite you to engage with us to continue your projects or to help with advice and ideas for how to keep your business as healthy as possible during these uncertain times.

2. <http://growbrainerdlakes.org/do-business-here/financing/>

There is no shortage of private lenders, organizations, and programs offering financial support for companies locating or expanding in the Brainerd Lakes Area.

The Brainerd Lakes Area Economic Development Corporation is the best source when considering your options and identifying financing, building sites, etc. BLAEDC staff will help you select the most appropriate funding source for your project.

Opportunity Zones: <http://growbrainerdlakes.org/wp-content/uploads/2017/07/Crow-Wing-County-Opportunity-Zones-MAP.pdf>

3. <https://www.tccaction.com/services/>

TCCAP offers low-income individuals small business startup or expansion loans up to $25,000. The program also provides child care provider business startup or expansion loans up to $3,000. Repayment terms are reasonable and flexible. Women and minority business owners are encouraged to apply.

4. <https://www.ci.brainerd.mn.us/342/Economic-Development-Authority> Economic Development Authority

The City of Brainerd Economic Development Authority (EDA) is your first-stop for business development assistance in Brainerd, including: Site selection for large or small business, Business expansion and relocation financing resources, Referral source for business start-up assistance, Redevelopment assistance, Gap financing referrals, Economic development rates on utilities

**Duluth**

1. <https://www.nesbdc.org/>

The SBDC is here for you. Reach out to your consultant directly, or Sign Up for Services and a consultant will contact you. Visit our COVID-19 Assistance pages on this site and follow us on Facebook for updates on information and resources.

2. Want to start or grow a business in Northwest Minnesota? You’re in the right place. The business experts at the Northwest Small Business Development Center (NWSBDC) are here to support you – located in the Northwest Minnesota Foundation office building.<https://www.nwmf.org/resources/strategic-partnerships/nwsbdc/>

3. Duluth Superior Area Community Foundation: The Duluth Superior Area Community Foundation is deeply concerned about the impacts of COVID-19 on the Northland and is collaborating with partners to deploy resources to non-profit organizations at the frontlines of the coronavirus outbreak through the following four funding opportunities: <https://www.dsacommunityfoundation.org/announcing-covid-19-funding>

4. Duluth Economic Development Authority: As the City of Duluth's economic development agent, DEDA works to stimulate business investment, expand economic prosperity, grow the local tax base and strengthen public-private partnerships. DEDA’s partnerships and initiatives are paying off with a vibrant, diversified economy and business climate that creates jobs, builds prosperity, and secures a strong tax base to fund vital City services to sustain healthy neighborhoods. <http://dulutheda.org/>

**Hibbing:**

1. **HEDA Business Loans**:

In an attempt to further diversity the economic base of Hibbing, primary emphasis will be placed on projects which include job creation and promote manufacturing or further develop technologically innovative businesses, minerals, forestry and wood products, small business, retail, and tourism. The focus of the program will be to assist those businesses and industries that have a primary economic impact. Furthermore, this program is designed to increase, expand and diversify the area’s economic base by creating new private investment in the City, as opposed to further subdividing the existing economic base.

<http://www.ci.hibbing.mn.us/business/hibbing-economic-development-authority-heda/heda-business-loan>

2. [Iron Range Resources and Rehabilitation Board](http://www.mn.gov/irrrb/)

There are many challenges to starting or growing your business today; but in northeastern Minnesota, we've never been more committed to making your business a success. In fact, you won't find better incentives for a wider range of industries anywhere else. Our unique business development financing programs are among the most wide-ranging and creative in the United States. Whether you're establishing a new business or looking to expand, we have the financial tools, dedicated support, and local resources to get you there.

<https://mn.gov/irrrb/>

Our Community Development Team works in partnership with northeastern Minnesota communities, local units of government, and a variety of community development partners, to support economic development by enriching and expanding the unique resources of Iron Range communities.

Check out our grant programs to see how we may assist you: <https://mn.gov/irrrb/>

**3.** [Hibbing Area Chamber Financial Guide](https://chambermaster.blob.core.windows.net/userfiles/UserFiles/chambers/1776/CMS/Financial-Assistance-(5).pdf)

**Do you need to access working capital or have concerns about your ability to pay current loans? Are you looking for technical assistance on your business needs?**

**4.** [Northeast MN Small Business Development Center (SBDC)](https://www.nesbdc.org/)

**Our consultants have real-world experience, having worked as bankers, corporate finance specialists, national sales team leaders, manufacturing engineers, IT specialists, accountants, business owners, strategic planners, non-profit managers, and more.**

**International Falls:**

1. List of Local, Regional & State Programs from the Koochiching Economic Development Authority:

<https://www.businessupnorth.com/business-development/funding-resources/>

**Superior:**

1. Duluth Superior Area Community Foundation: The Duluth Superior Area Community Foundation is deeply concerned about the impacts of COVID-19 on the Northland and is collaborating with partners to deploy resources to non-profit organizations at the frontlines of the coronavirus outbreak through the following four funding opportunities: <https://www.dsacommunityfoundation.org/stuff/contentmgr/files/0/ec60d881987e866dba95ac86ede79300/files/covid_19_northwest_wisconsin_response_fund.pdf>

2. The City of Superior has established a Small Business Grant Program (SBGP) for qualifying local business owners and entrepreneurs within the City of Superior. The City will provide a grant based on a sliding scale of 25-50% of the total eligible project costs. Funding is capped at $25,000 per grant and the business owner is required to contribute a minimum of 10% equity towards the project. A business location may receive grant funding for one project per permitted year. The grant is offered on a first come first served basis until the allotted funding for that year is depleted. Each grant application is subject to approval from the SBGP Design Committee and final approval from the Common Council. <https://www.ci.superior.wi.us/924/Small-Business-Grant-Program>

3. The Development Associations offers a multitude of services for businesses of every scale. The following list is every-expanding, Contact us today to see how we can help your business. <https://www.wegrowbiz.org/>

4. The Small Business Development Center at UW-Superior helps entrepreneurs succeed at any stage. We offer no-cost, confidential consulting and education across a wide region, primarily serving Ashland, Bayfield, Burnett, Douglas, Iron, Price, Sawyer and Washburn counties. <https://wisconsinsbdc.org/services/consulting/finance/>

5. [**Wisconsin's SBA Loan Seminar:**](https://register.gotowebinar.com/rt/5640391702091014155) The Wisconsin SBA office will offer daily webinars to answer your questions regarding how to apply for SBA loans. You must register to attend.   
Click [**HERE**](https://register.gotowebinar.com/rt/5640391702091014155) to register for the 10:00 am webinars  
Click [**HERE**](https://register.gotowebinar.com/rt/476803623078604299) to register for the 2:00 pm webinars

**6. WEDC Small Business 20/20 Grant Program**

The [**Wisconsin Economic Development Corporation (WEDC)**](http://www.wedc.org/) created a program to provide grants to targeted businesses throughout the state. On March 17, $5 million in funding was approved for the effort to help “the smallest of the small,” known as Small Business 20/20 (SB20/20). SB20/20 will provide grants of up to $20,000 to businesses with no more than 20 employees to cover rent and to meet payroll expenses, including paid leave

**Virginia:**

1. <https://www.mbfc.org/> MBFC: MBFC is a nonprofit, SBA-licensed certified development company that provides loans to qualifying small businesses throughout the state of Minnesota.

2. <https://mn.gov/irrrb/> IRRRB: Advancing regional growth by stabilizing and enhancing the economy of northeastern Minnesota. Promote and invest in business, community and workforce development for the betterment of northeastern Minnesota.

3. <http://www.virginiamn.us/play/business_loans.php>

Virginia Economic Development Authority Business Renovation Loan Program

The City of Virginia, through the Virginia Economic Development Authority (VEDA), maintains a revolving loan fund for the specific purpose of providing below market rate financing to stimulate business owners to:

Physically enhance or improve the exterior or interior appearance of their structure

Improve energy efficiency

Conform to all City Codes; including Building Maintenance and Fire Safety/Prevention

Provide or enhance Handicap accessibility

Loans must be used for physical upgrades to the building, or property. They are not available for operating capital.

4. <http://www.virginiamn.us/play/business_loans.php>

Virginia Economic Development Authority USDA- Rural Business Enterprise Grant-Loan Funds

We (VEDA) have determined that these loan funds can be used for any business in the City of Virginia. We can also provide funding to businesses in the surrounding communities of Eveleth, Gilbert and Mt. Iron, based upon their regional impact and interdependence between communities. We reserve the right to prioritize funding within the City of Virginia.

Acquisition and development of land, easements, and rights-of-way

Construction, conversion, enlargement, repairs, or modernizations of buildings (including façade repairs), plants, machinery, equipment, access, streets and roads, parking areas, utilities, and pollution control and abatement facilities.

Loans for startup operating costs and working capital

Technical assistance for private business enterprises.

RETAINING AND CREATING FULL TIME JOBS IS THE FUND GOAL.