



***“I gained so much from it and feel better equipped to now organize the needed information to complete the business plan phase.”***

Susan Piazza  
Piazza Designs

***“You answered a few weeks’ worth of questions in a few minutes. You offer a priceless service of solid information.”***

Kerry Dikken  
Blasted Art, Inc.



Open to Business is a program of MCCD in partnership with Dakota County Community Development Agency



Thank you to the following businesses who contribute loan capital and marketing support



3137 Chicago Avenue South  
Minneapolis, MN 55407  
www.opentobusinessmn.org



***Need a Trusted Advisor?***



***A Free Business Consultant?***



***Need Money to Start or Expand Your Business?***

For more information or to get started, call  
(952) 484-3107, or  
email [info@opentobusinessmn.org](mailto:info@opentobusinessmn.org)

## **Open to Business Loan Program**

Direct loans range up to \$25,000 for startups, larger loans/packages are available for established businesses.

Loan repayment terms on direct loans of up to \$25,000 generally range from three to five years.



***“I just want to thank MCCD. Without their help in obtaining financing we wouldn’t have been able to purchase our building and expand our business to the level it is at today.”***

*Mark Aune  
A&A Millwork*

***“Without MCCD’s help our business would not have been possible. More than an organization that provided loans, MCCD is a financial partner in our business.”***

*Noelia Garcia  
La Loma Tamales, LLC*

## **We Provide Assistance in the Following Areas:**

### **Financial management**

What are cashflow projections and why are they important?

### **Bookkeeping set-up and training**

How do I keep track of sales and expenses?

### **Loan packaging**

For any size loan, start up or expansion projects.

What are the document requirements I need to get a loan?

### **Business plan assistance**

Do I need a business plan? If so, what do I include in it?

### **Real estate analysis**

Should I rent or own my business space?

### **Marketing assistance**

Who are my customers and how do I reach them?

### **Strategic planning**

How do I evaluate and manage growth?

### **Business regulations**

What licenses or permits do I need?  
How do I get them?

### **Professional referrals**

Where do I find an accountant? Attorney?

## **We Help You Answer the Following Questions:**

*How much do I need to borrow?*

*Would a term loan or a line of credit work best for me?*

*How can I finance this business with very little equity and poor credit?*

*Why does keeping good financial records help ensure my success?*

*What other funding sources are available to me?*

*What if my start up expenses are more than I projected?*

Open to Business provides one on one business counseling to current and prospective entrepreneurs. Our consultants work with you to develop a strong business plan, identify challenges and opportunities, and to tailor solutions. In addition to direct consulting, Open to Business program staff can link entrepreneurs with additional resources to help them succeed, including training programs, community or governmental services, and industry and business professionals.

We'll work with you to determine all of your capital needs, and we can help you identify and apply for financing that meets those needs.