

**The Microenterprise Network of Michigan (MNM) will provide a voice for microenterprise and build the capacity of practitioners in order to improve the environment for Michigan entrepreneurs.**

**MNM will grow into a broad statewide network fostering job creation, asset building, access to capital and economic growth through microenterprise development.**

**What is Microenterprise?  Microenterprise is generally defined as a small business with less than five employees and with start-up capital needs of less than $35,000.**

***WHO WE ARE:***
The **Community Economic Development Association of Michigan** (CEDAM) advances community-based economic development to revitalize and rebuild Michigan communities and neighborhoods. In line with our community development goals, CEDAM became the lead agency for the **Microenterprise Network of Michigan** (MNM) in 2011. The MNM is a statewide association that serves as a sustainable resource for microenterprise development organizations across the state. The mission of the MNM is to support and promote job creation, asset building, access to capital and economic growth in Michigan communities.

***WHAT WE DO:***
The MNM serves as a necessary tool for economic development throughout the state. We facilitate collaboration among practitioners, network with microenterprise-friendly resources, promote sharing of resources and best practices, and coordinate efforts to build awareness and support both in the Michigan legislature and in the general public. Our vision is to continue to grow MNM's broad statewide network, providing valuable services and leadership. We plan to expand our membership base, foster networking and referrals between practitioners, increase capacity through free webinars and trainings, and advocate for increased awareness and resources for the microenterprise movement. We are more than a list of contacts – we are a tool that tangibly improves the climate for microenterprise in Michigan.

***WHY IT MATTERS:***
In a time of recession and hardship, microenterprise development is a proven pathway to business ownership and economic development. Microenterprises create jobs, contribute to the tax base, and purchase and hire locally. According to the Association for Enterprise Opportunity, if just one in three microbusinesses hired one additional employee, the U.S. economy would achieve full employment *(source [http://tax-coalition.org/skill-building/events/national-conference-2011/workshop-materials/power-of-one-in-three]).* Furthermore, microenterprise development provides economic empowerment to normally disenfranchised communities, including low-income and minority entrepreneurs.

# Microenterprise Network of Michigan: Resources for Entrepreneurs

Are you hoping to launch a small business?  MNM's membership is a diverse group of organizations committed to helping you in any way we can.

## Training

Training is assistance that occurs before the business start-up is launched, and before any capital funds are received.  The training offered will vary, but can include such topics as:  Writing a Business Plan, The Basic Steps of Small Business Start-Up, Risk Management, Financial Statements and Accounting, Record Keeping, Business Taxes, Identifying your Market, Choosing the Structure of Your Business (Sole Proprietorship / Partnership / LLC / Corporation) and Advertising.

## Capital

Do you need funding to start your business, or to expand it?  MNM members provide microloans in 40 counties in Michigan.  The interest on these loans is usually slightly higher than traditional bank loans, due to increased risk.

## Technical Assistance

Technical Assistance is help that is provided once the business is up and running.  It addresses any barriers to success or expansion that have been identified, such as financial management or marketing.

**Learn More**

Website: cedam.info/resources/mnm

Contact us: microenterprise@cedam.info

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| MNM Members | Organization | Name |
| . | 25th House District (Warren and Sterling Heights) D | Rep Jon Switalski |
| . | Bridges out of Poverty | Karen Ford |
| . | Cass County | Ruth Andrews |
| . | Catholic Family Services | Christina Wilson |
| . | CEDAM | Jamie Schriner-Hooper, |
| . | CEDAM | Megan Kursik |
| . | CEDAM | Ross Yednock |
| . | CEDAM  | Claire Glenn |
| . | CEED | Michelle Richards |
| . | CEED | Vanessa Rucker |
| . | Center for Entrepreneurial Development | Shawtay Dixon |
| . | Central Mich U Research Corp | Erin Strang |
| . | City of Flint Renewal Community | Robert Goodman |
| . | Comerica Bank | Chris Uhl |
| . | Cornerstone Alliance | Robert Jones |
| . | Corporation for a Skilled Workforce | Michael DiRamio |
| . | Corporation for a Skilled Workforce | Lisa Katz |
| . | Department of Community Mental Health | Joe Longcor |
| . | Detroit LISC | Anthony Batiste |
| . | Detroit Microenteprise Fund | Lorenzo Thurman |
| . | Detroit Microenteprise Fund | Mary Fairwhether |
| . | Emergency Shelter Services | Alysia Babcock |
| . | Entrepreneur Institute of Mid-Michigan | Denise Peek |
| . | Federal Reserve | Harry Ford |
| . | Franklin Street Community Housing Corporation | Leighanna Beach |
| . | Fresh Corner Cafe | Noam Kimelman |
| . | Friendship House | Sam Young |
| . | Genesee Regional Chamber of Commerce | Nell Taylor |
| . | Goodwill | John Dillworth |
| . | Goodwill | Jennifer Kechkaylo |
| . | Grand Rapids Opportunities for Women | Bonnie Nawara |
| . | Grand Rapids Opportunities for Women | Deborah Roberts-Hanshue |
| . | Greening Michigan Institute - MSU Extension | Ginger Hentz |
| . | Hope Network Developmental & Community Services | Ron Irvine |
| . | Hostel Detroit  | Emily Doerr  |
| . | Huntington Bank | Bryan Kieler |
| . | Huntington Bank | Eric Mills |
| . | Huntington Bank | Joan Schroeder |
| . | Huntington Bank | Lyda Wilcox |
| . | Huntington Bank | Michael Skinner |
| . | Huntington Bank | Renee Williams |
| . | Isabella Bank Insititue for Entrepreneurship - Central Mich U | Robby Roberts |
| . | Lowe Foundation | Dan Wyant |
| . | MEDC | Kapila Viges |
| . | MEDC | Michael Flanagan  |
| . | Metro Community Development | Ravi Yalamanchi |
| . | Michigan Corps | Anuja Jaitly |
| . | Michigan Credit Union League | Beth Troost |
| . | Michigan Disability Rights Coalition | Norm DeLisle |
| . | Michigan Economic Development Corporation | Eric Hanna |
| . | Michigan LISC | Sue Peters |
| . | Michigan Magnet Fund | Al Bogdan |
| . | Michigan Rural Network | Charlie Kelley |
| . | Michigan Rural Network | Kari Marciniak |
| . | Michigan SBTDC | Carol Lopucki |
| . | Michigan SBTDC | Harry Blecker |
| . | Michigan SBTDC | Deborah Nale |
| . | Micro Mall  | Karen Kraft  |
| . | MSHDA | Gary Heidel  |
| . | MSU Extension | Barb Fails |
| . | MSU Land Policy Institute - Creating Entrepreneurial Communities | Marsha Madle |
| . | MSU Mott Group for Sustainable Agriculture | Rich Pirog  |
| . | Northern Initiatives | Dennis West  |
| . | Office of Representative Jon Switalski  | Jennie Gies |
| . | Opportunity Resource Fund | Christi Coady |
| . | Opportunity Resource Fund | Rita Hillman |
| . | Opportunity Resource Fund | Tim Strasz |
| . | Poverty Reduction Initiative | Ann Perry |
| . | Poverty Reduction Initiative | Pam Burpee |
| . | Poverty Reduction Initiative | Kelcie Douglas |
| . | Poverty Reduction Initiative | Jeff Brown |
| . | Prima Civitas Foundation | Holly Hetzner |
| . | Private Consultant | Doug Woodard |
| . | Richner & Richner LLC | Cedric Richner |
| . | Small Business Administration | Catherine Gase |
| . | Small Business Administration | Nancy Grose  |
| . | Small Business Center at Baker College | John Cote |
| . | Soil and Materials Engineers, Inc. | Steve Willobee |
| . | Soul Deep Lifestyle Center | Dianne Bailey |
| . | St. Vincent Catholic Charities | Judi Harris |
| . | The Michigan Banker's Association | Dennis Koons, JD |
| . | Urban Communities Clinic | Dana Thompson |
| . | US Small Business Administration - Michigan District Office | Brian Picarazzi |
| . | Wayne Metro Community Action Agency  | Miryam Lulion  |
| . | WE Upjohn / MI Works | Dallas Oberlee |
| . | YES Flint Network | Joel Rash |