

September: Small Business

Breakfast and Business

2026 series presented by Marquette-Alger RESA

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PARTNERSHIP

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MARQUETTE-ALGER RESA

SERVING SUPERIOR SCHOOLS

INVESTUP™

SMALL BUSINESS

Association of MICHIGAN

Breakfast Agenda

8:00

Networking + Breakfast

8:30

Opening Comments

8:40

Small Business Discussion

9:55

Wrap Up

Small Business Update



Brian Calley
Small Business Association of Michigan



Brad Zaun
U.S. Small Business Administration

Submit a question:

Breakfast Agenda

8:00

Networking + Breakfast

8:30

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9:55

Wrap Up

22nd ANNUAL EDITION

PUBLISHED APRIL 2026

2026 MICHIGAN ENTREPRENEURSHIP SCORE CARD



MICHIGAN ECONOMIC DEVELOPMENT CORPORATION

Blue Cross Blue Shield Blue Care Network of Michigan

Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

DTE Foundation

M·A·S·U MICHIGAN ASSOCIATION OF STATE UNIVERSITIES

michigan municipal league

SBAM Foundation

SMALL BUSINESS IMPACT



In Michigan:

- **163,461** individuals owned employer firms [1]
- **313,568** employer establishments operated across the state [2]
- **815,013** self-employed businesses generated income without employees [1]

Sources: 1 US Census Bureau, Annual Business Survey, 2023; 2 Bureau of Labor Statistics, 2025

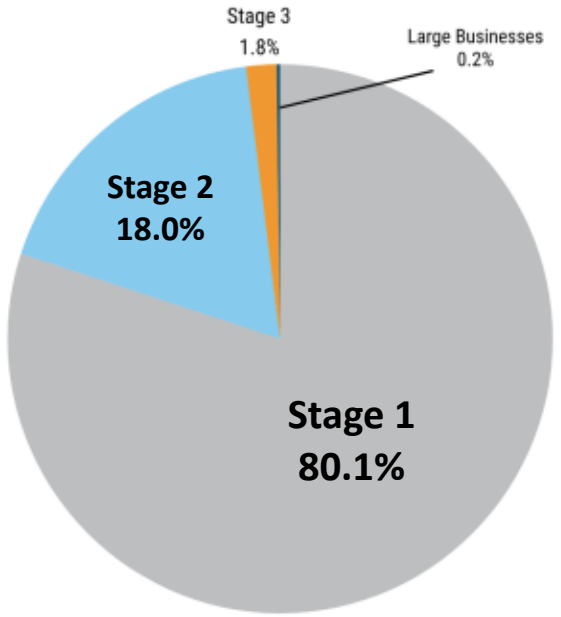
SMALL BUSINESS IMPACT

Small Business is a Continuum



Distribution of Employer Establishments by Size, Michigan

Stage 1	242,115	80.1%
Stage 2	54,419	18.0%
Stage 3	5,315	1.8%
Large Businesses	593	0.2%

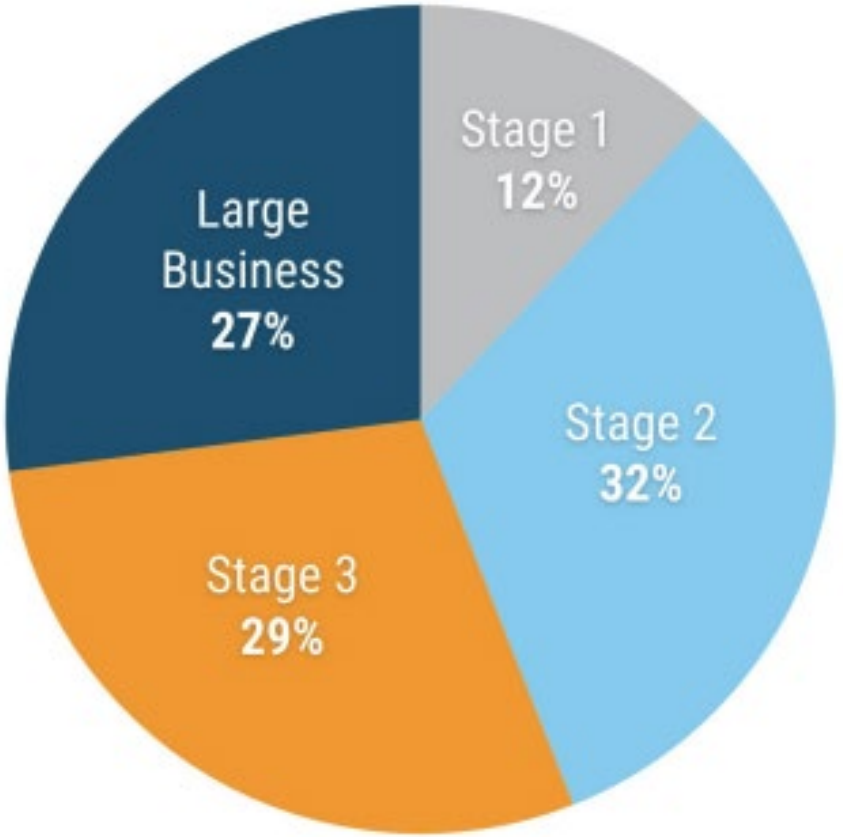


Source: Bureau of Labor Statistics, QCEW

SMALL BUSINESS IMPACT

2025 Payroll Share by Business Size

Stage 2 businesses are the largest contributor to Michigan's private sector payroll.



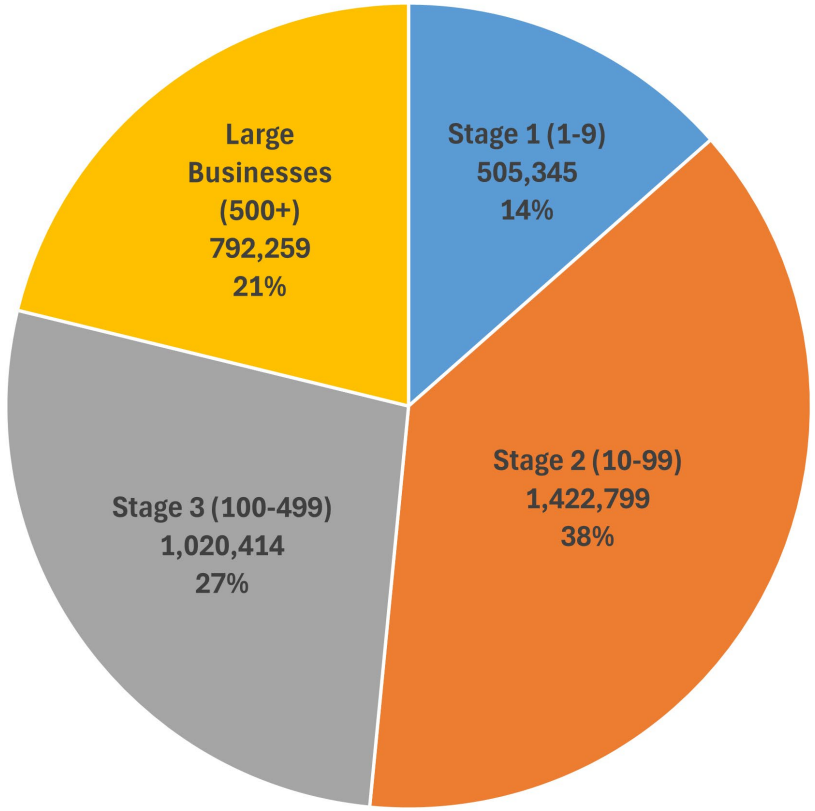
SMALL BUSINESS IMPACT

Number and Percent of Michigan Private Sector Jobs by Business Size

2025 (excluding self employed)

The majority of jobs come from Stage 1 and Stage 2 businesses.

- Stage 1 (1-9)
- Stage 2 (10-99)
- Stage 3 (100-499)
- Large Businesses (500+)

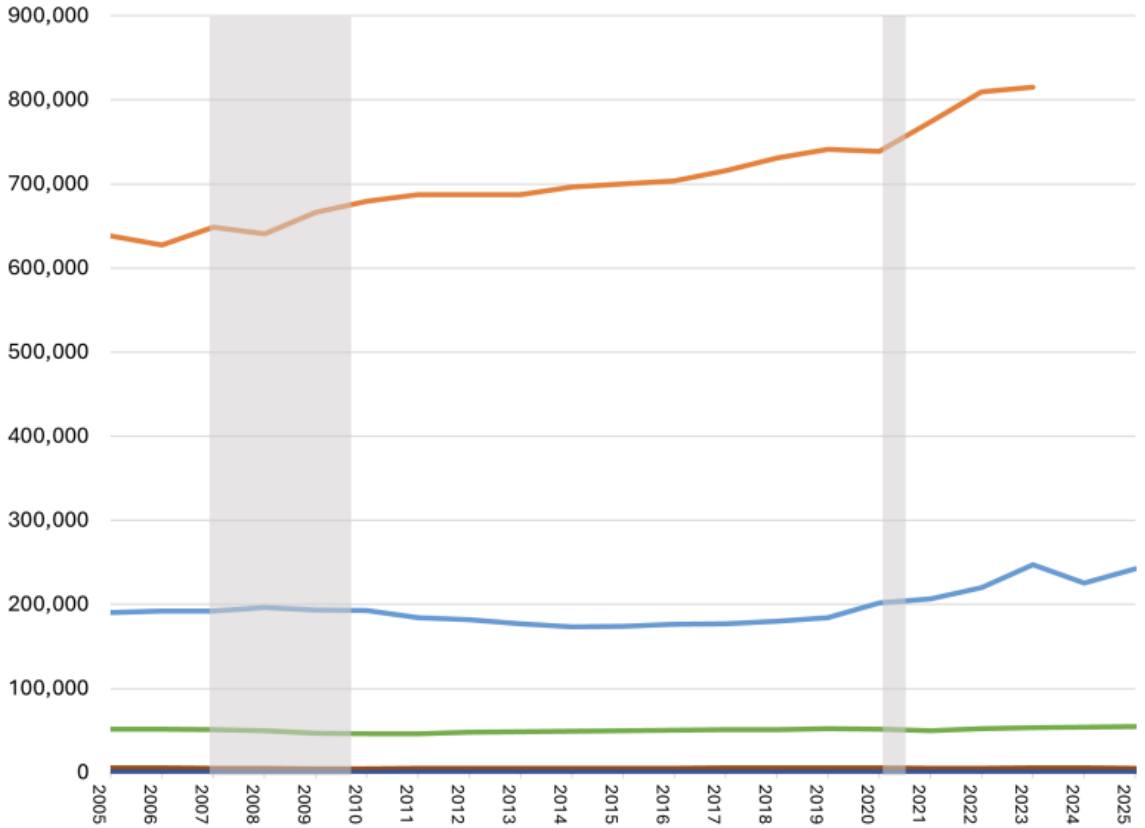


Source: US Bureau of Labor Statistics, QCEW

SMALL BUSINESS TRENDS

Private Establishment Counts Over Time Michigan, 2005-2025

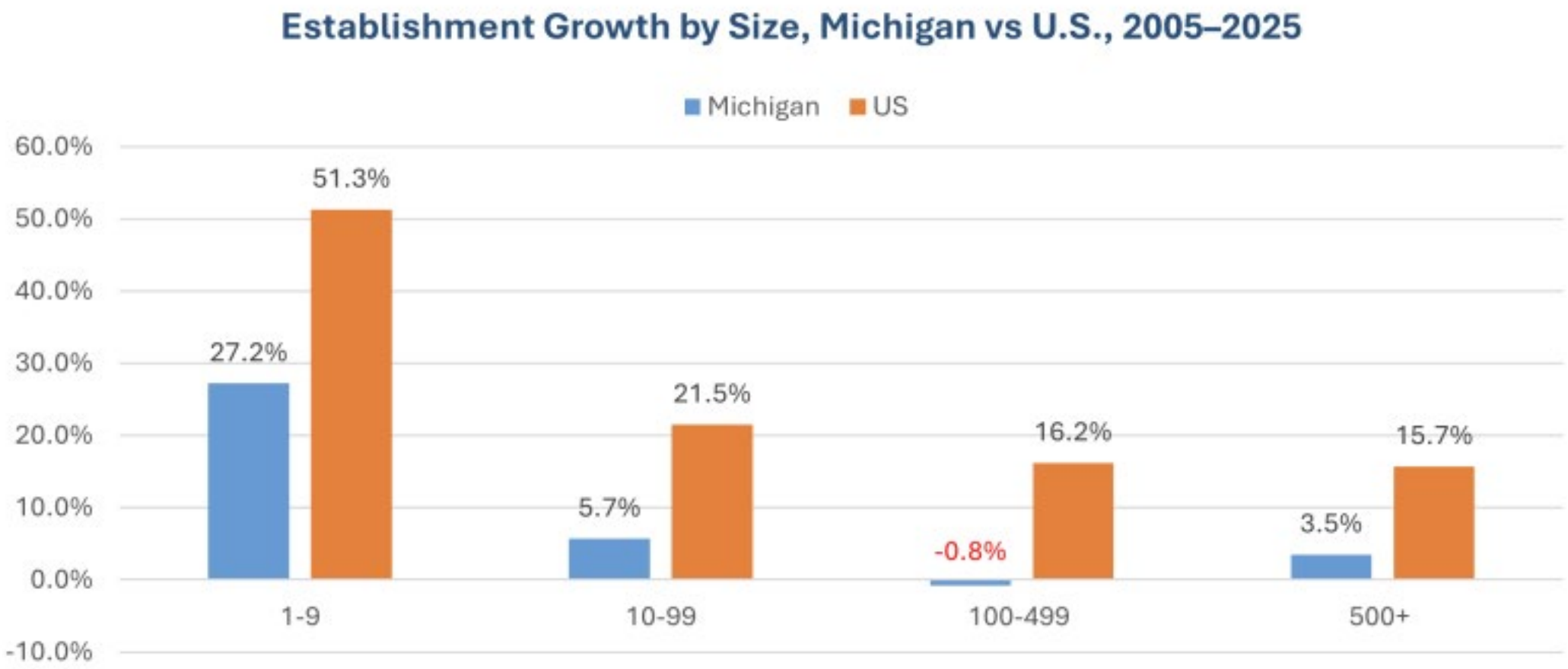
Self employed and Stage 1 businesses are growing the fastest.



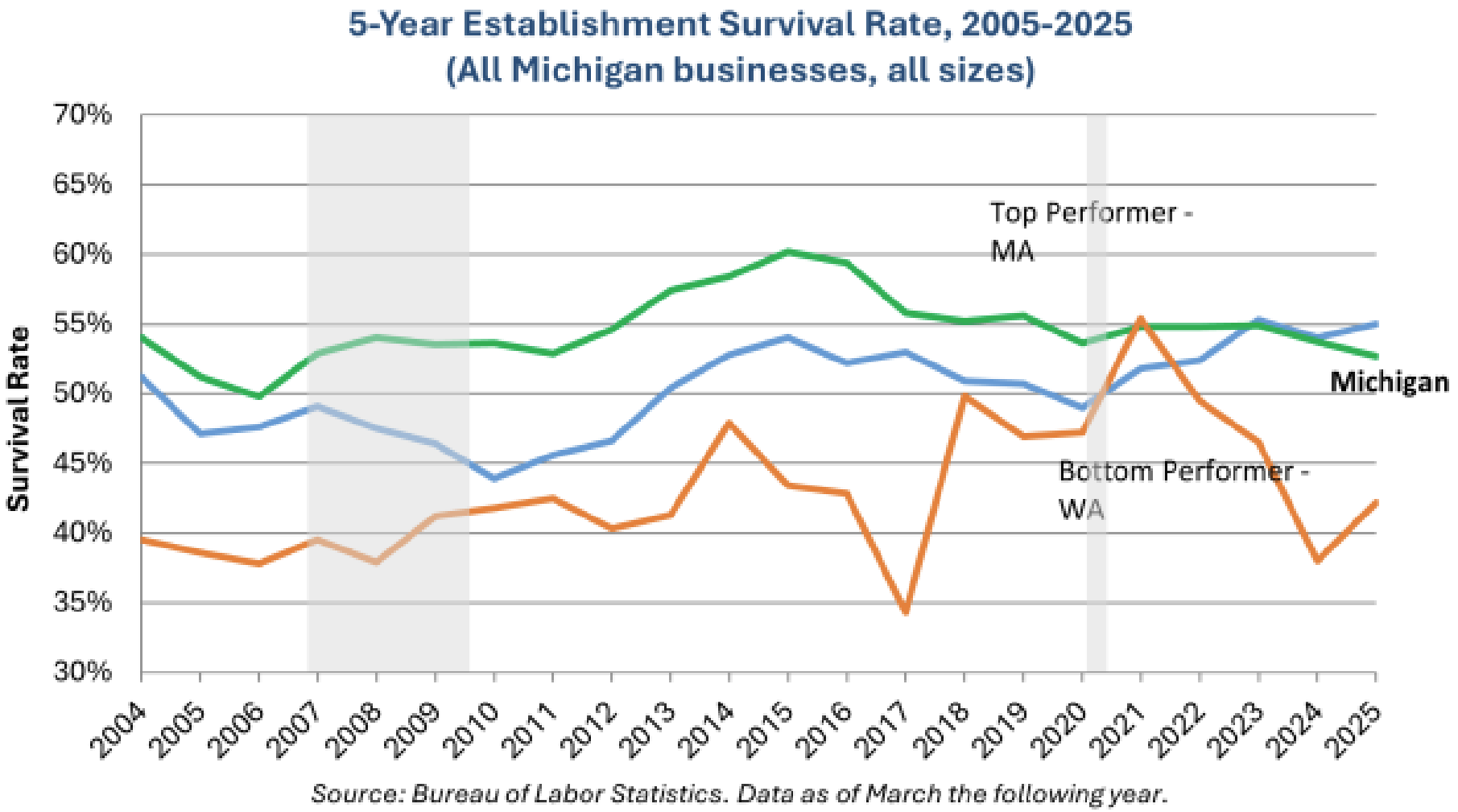
Source: Bureau of Labor Statistics, QCEW; US Census Bureau Nonemployer Statistics

SMALL BUSINESS TRENDS

The base is strong, but the pace of growth is not.



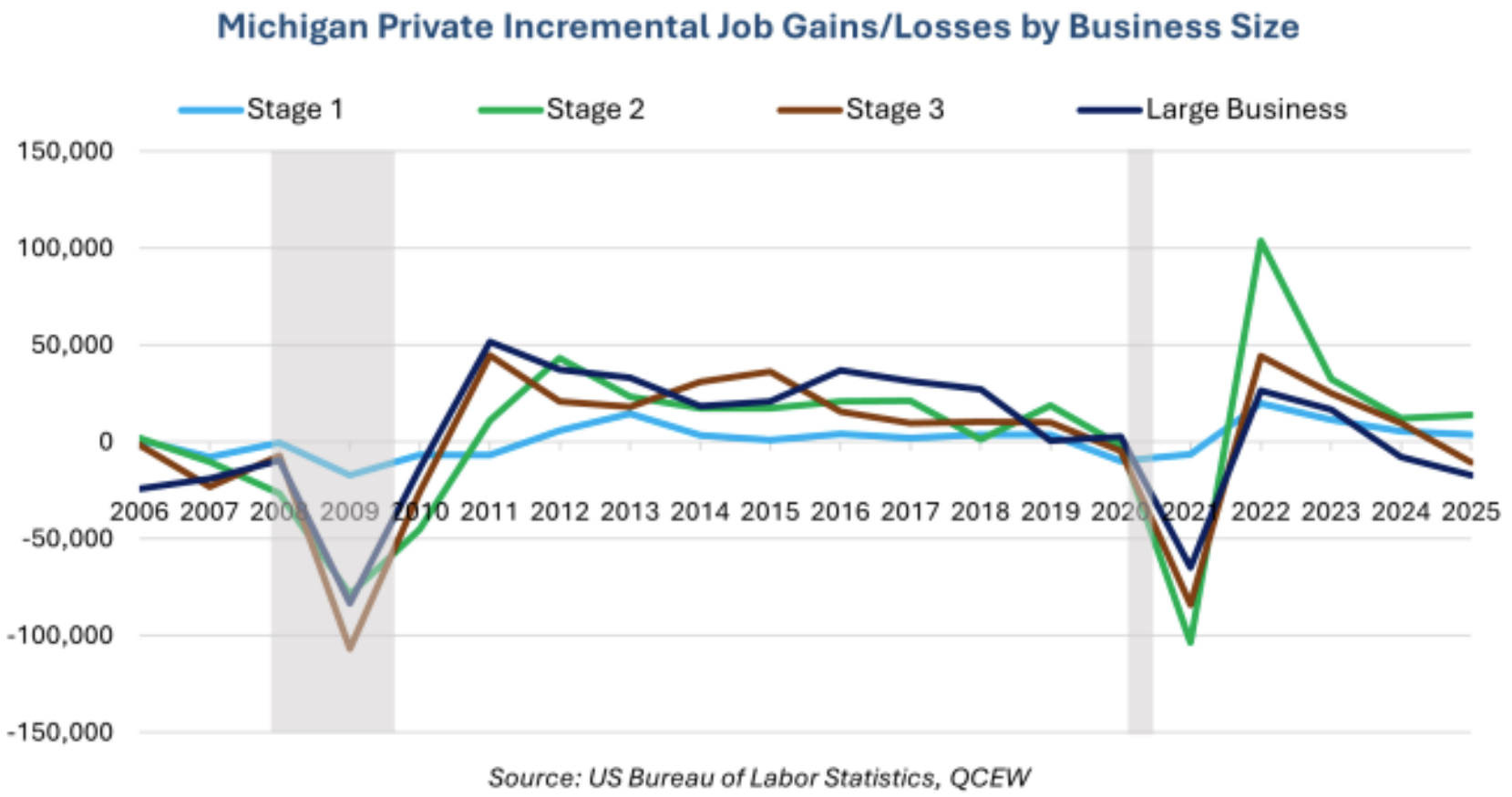
SMALL BUSINESS TRENDS



Source: Bureau of Labor Statistics. Data as of March the following year.

SMALL BUSINESS TRENDS

Small businesses provide stability.



Source: US Bureau of Labor Statistics, QCEW

SMALL BUSINESS TRENDS

Michigan has made progress over the past 20 years…

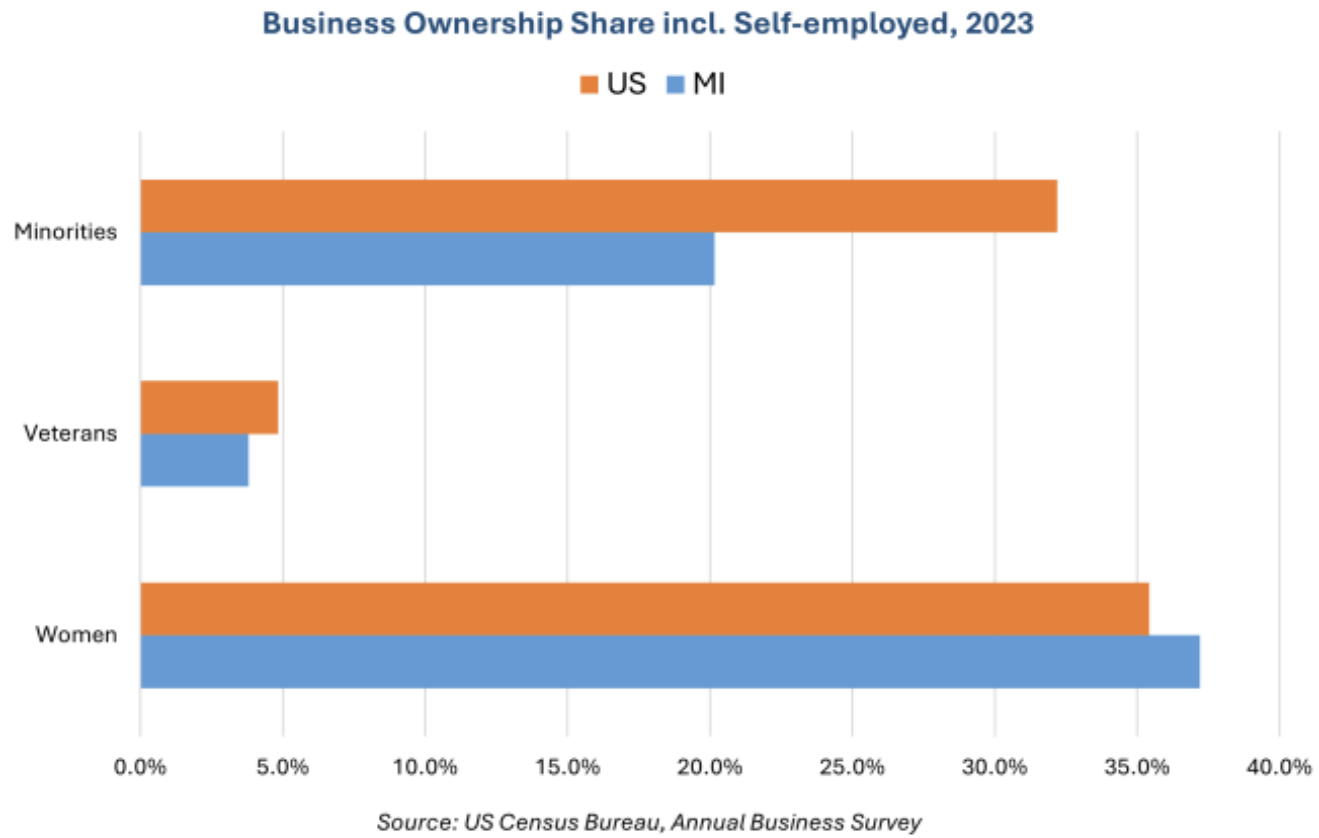
Michigan Business Ownership by Demographic

SHARE OF TOTAL FIRMS	2002	2023	2023 Demographic as a Share of MI Population
Minority	10.5%	20.2%	27%
Women-owned	29.6%	37.2%	50.4%
Veteran-owned (employer firms only)	3%	3.8%	5.4%

Source: US Census Bureau, Survey of Business Owners 2002, Annual Business Survey 2023, Nonemployer Statistics 2023; US Census Bureau Population Estimates

SMALL BUSINESS TRENDS

…but compared to the nation, we have room for improvement.



Source: US Census Bureau, Annual Business Survey

SMALL BUSINESS TRENDS

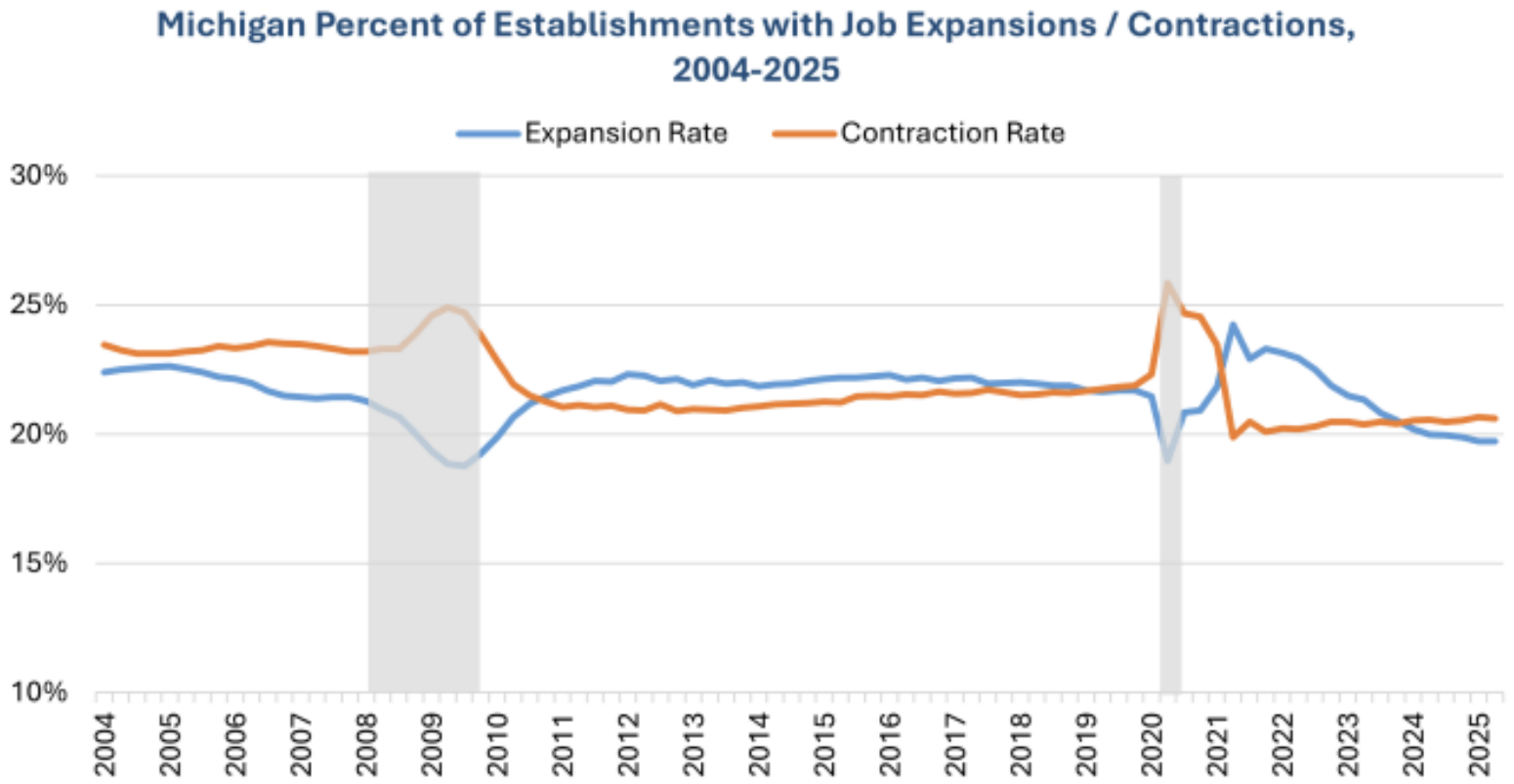
There is higher representation of women and minorities in self employed businesses.

Self employment remains a more common entry point for many groups.

	Employer Firms	Percent of Total Employer Firm	Self Employed	Percent of Total Self Employed
Total	163,461	100%	815,013	100%
Women	33,872	21%	357,000	44%
Men	106,308	65%	426,000	52%
Minority	17,154	10%	196,000	24%
Non-minority	136,284	83%	604,000	74%
Veteran	6,148	4%	31,000	4%
Non-Veteran	146,531	90%	768,000	94%

SMALL BUSINESS TRENDS

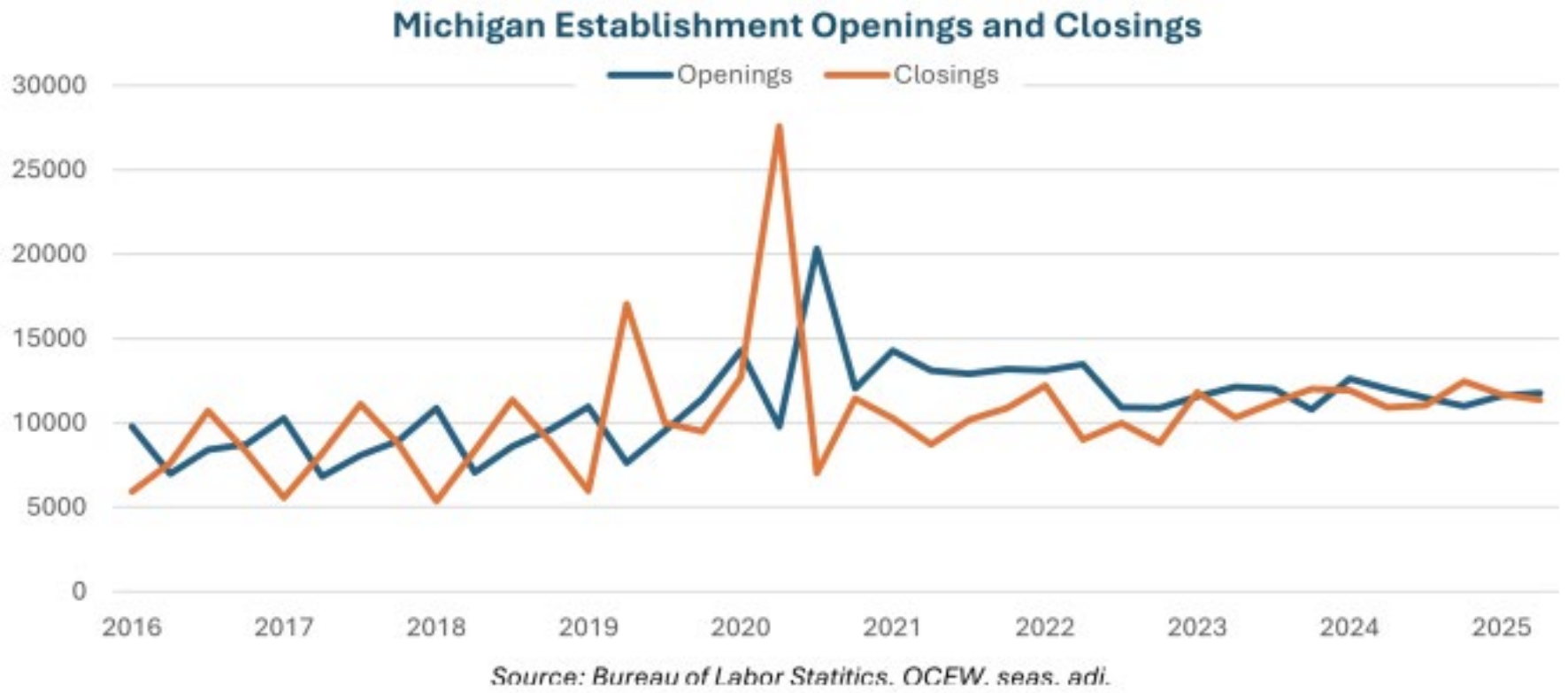
Business employment contraction now exceeds expansion.



Source: Bureau of Labor Statistics. Business Employment Dynamics. 4-Quarter moving aveage.

SMALL BUSINESS TRENDS

Over the last 2 years, openings and closings have been very close.



PUBLIC POLICY

CONCERNS

- Ballot Proposals
- Graduated Income Tax
- Future Mandates

OPPORTUNITIES

- Association Health Plans Senate Bill 1011
- Michigan Education Guarantee
- A Shift Back to Economic Gardening with the Office of Small Business Growth

CONCLUSIONS

- Michigan's small business economy remains strong, but **it faces persistent challenges that limit growth.**
- Michigan has made progress in many areas, but **we are falling behind relative to the rest of the nation.**
- This report shows **a combination of stability and constraint** in the small business economy.
- The data presented in this presentation **provides a small sampling** of what is contained in the 2026 Entrepreneurship Score Card report.

Scan to download the full report.

Small Business Update



Brian Calley
Small Business Association of Michigan



Brad Zaun
U.S. Small Business Administration

Submit a question:



U.S. Small Business Administration

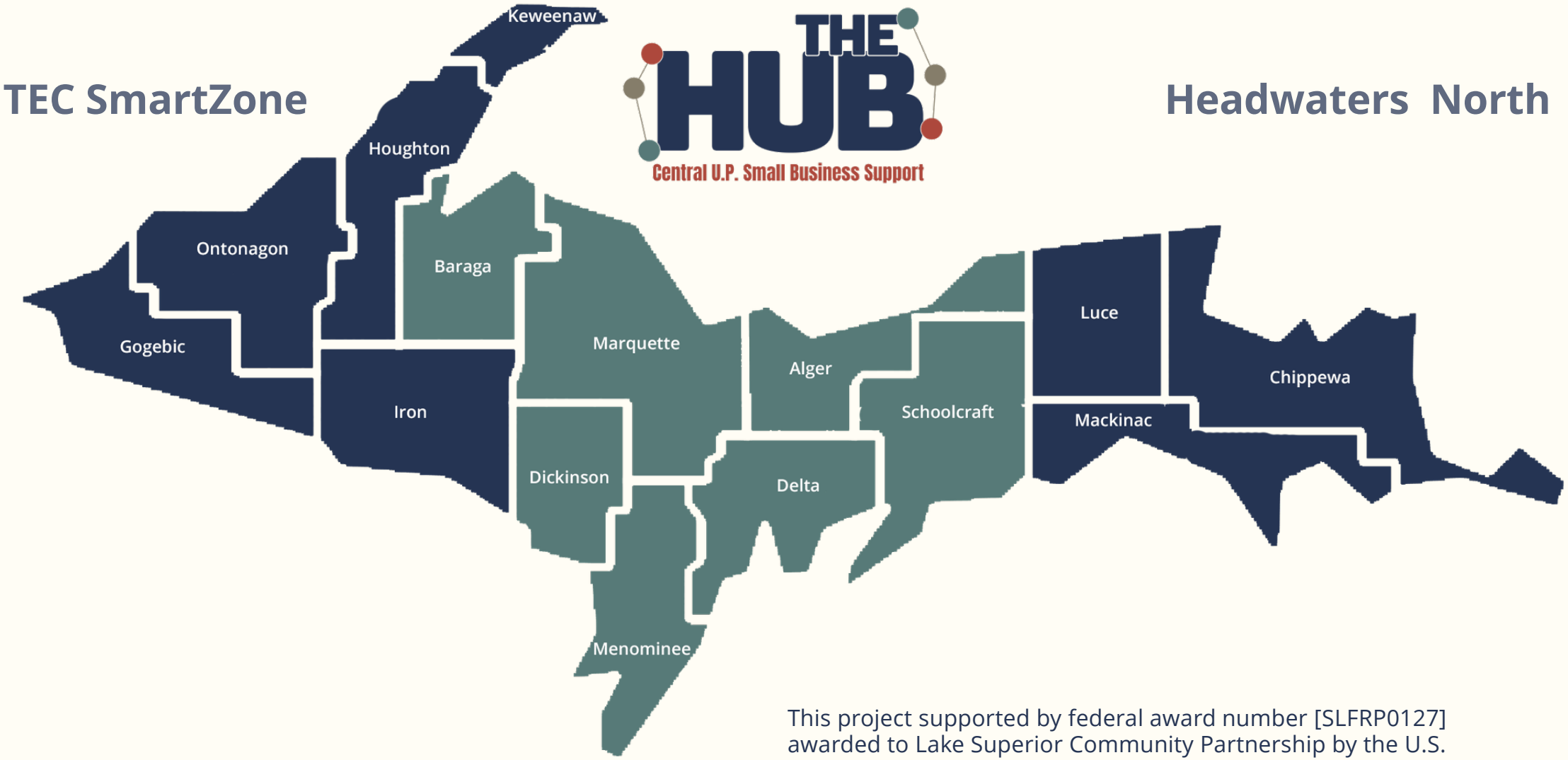
THE HUB

Central U.P. Small Business Support

MTEC SmartZone

THE HUB
Central U.P. Small Business Support

Headwaters North



This project supported by federal award number [SLFRP0127] awarded to Lake Superior Community Partnership by the U.S. Department of the Treasury.

What has The HUB provided?

CONNECTIONS!

- Small Business Resource Navigators
- Partner Programs and Services
- Local, regional, state, and federal resources
- Events; training, programs, networking
- Direct Grants

Central U.P. Small Business Support


Placer.ai


LivePlan


APEX
ACCELERATORS


SMALL BUSINESS
Association of MICHIGAN


Michigan Department of
AGRICULTURE
& Rural Development


MICHIGAN STATE
UNIVERSITY
EXTENSION


KENDRICKS BORDEAU, PC
ATTORNEYS AT LAW

Businesses Served 2024-2026

25
Alger

56
Baraga

93
Delta

69
Dickinson

294
Marquette

46
Menominee

57
Schoolcraft

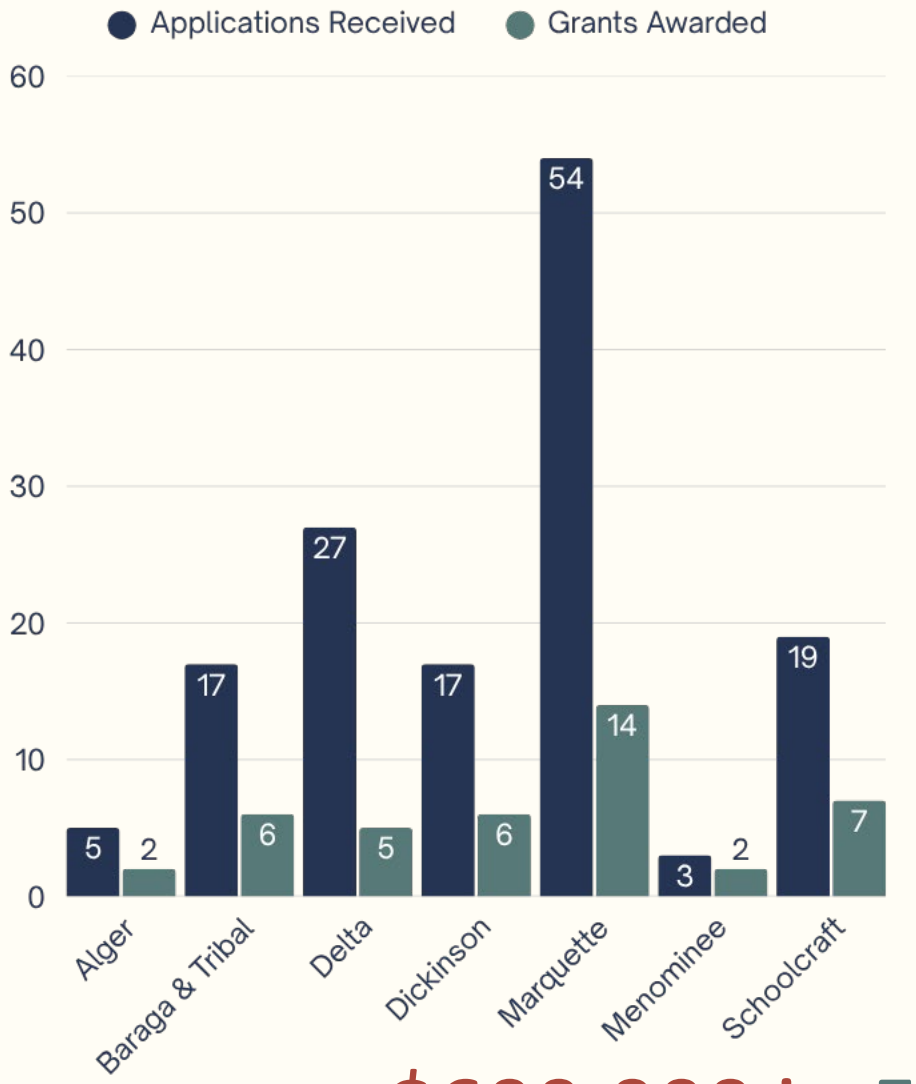
640
Tota

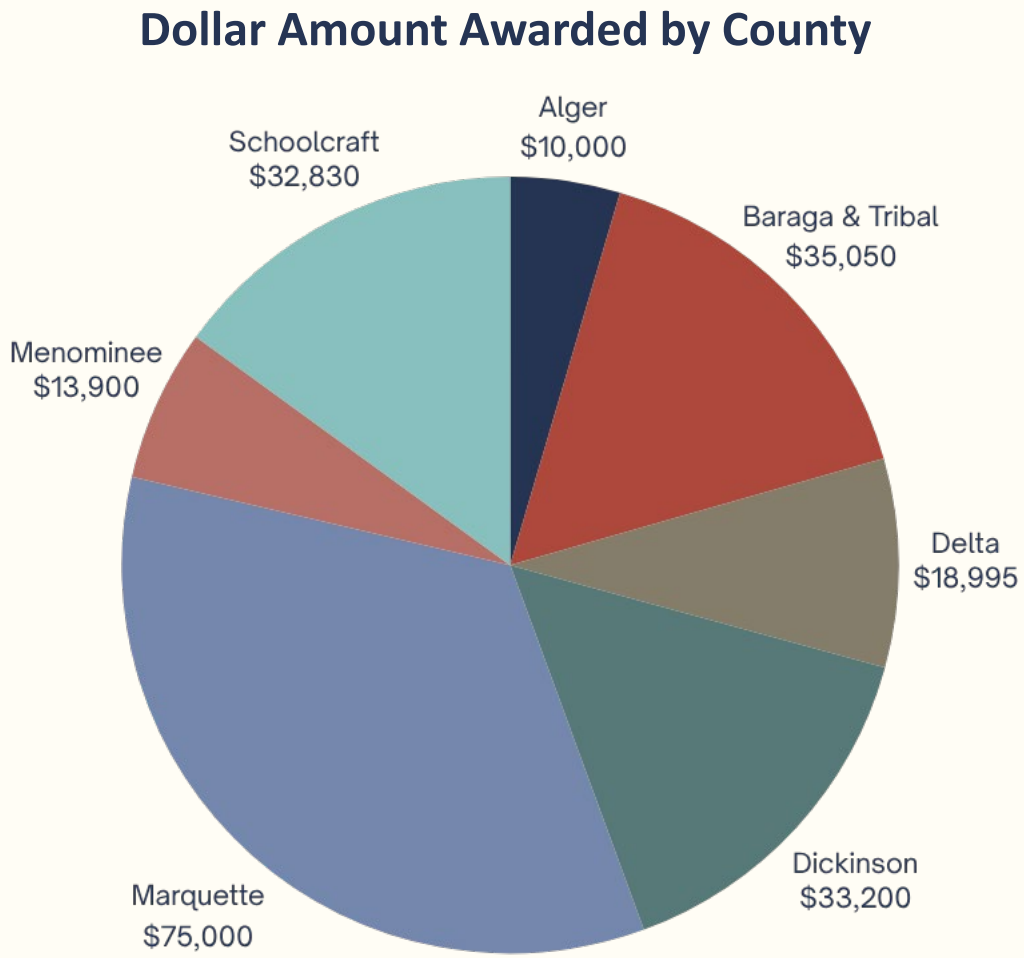
190
New Businesses Started

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Central U.P. Small Business Support

Information accurate as of 4/9/25

$426,000 Delivered to Small Businesses via Direct Grants





$600,000 in Follow-on Funding

Information accurate as of 4/8/2025

THE HUB
Central U.P. Small Business Support

What changes with HUB 2.0?

- Regional Award
- State-funded
- Less Funding/year
- Focus
  - Ecosystem referrals
  - Capital
  - technology
- Regional Tri-Hub Collaboration to offer their Events; training, programs, & networking throughout region.

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HEADWATERS NORTH

THE HUB
Central U.P. Small Business Support

What continues with HUB 2.0?

CONNECTIONS!

- Small Business Resource Navigator Model
- Referrals to Ecosystem Partners Programs and Services
- Local, regional, state, and federal resources
- Events; training, programs, networking
- Direct Grants































Goals for SBSH 2.0

- **Keep what worked under SBSH 1.0 going.**
- **Increase coordination to cover a larger area with a smaller team.**
- **Ensure every business that reaches out gets to the right resource quickly, wherever they are in the region.**

MTEC SmartZone℠

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HEADWATERS NORTH

THE HUB
Central U.P. Small Business Support

Thank you!

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Upcoming LSCP Events

OCT
09
P3MQT
9:00 a.m. – 2:30 p.m.
NMU Jacobetti Complex

NOV
05
Small Business Celebration
5:00 – 8:00 p.m.
The Mather

DEC
04
Breakfast & Business
Tourism
Holiday Inn of Marquette
7:30 - 9:30 a.m.

2027 Save the Dates:

April
01
LSCP Annual Dinner
5:30 p.m. – 8:30 p.m.
Northern Center Ballroom

June
03
LSCP Golf Outing
10:00 a.m. – 5:00 p.m.
Greywalls Golf Course

Register online at Marquette.org

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