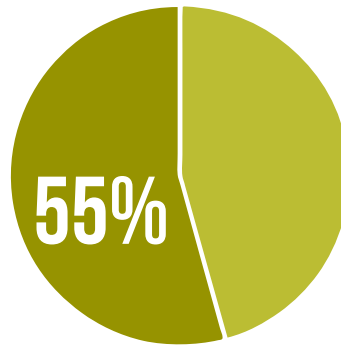
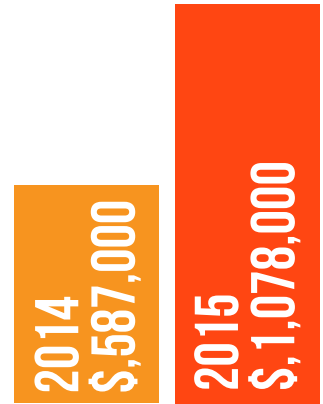


BUILDING CAPACITY: NW MICHIGAN SBDC AND MSU

The Michigan Small Business Development Centers (SBDC), with support from the US Small Business Administration (SBA) and other agencies including the MSU Product Center with support from MSU Extension, offer small business counseling, sector-specific educational classes and customized specialized services. Responding to a clear need in northwest Michigan, both SBDC and MSU continue to build internal capacity to meet the needs of area agri-businesses. *Source: MSU Product Center, 2015; Michigan Small Business Development Center*



55% OF ALL CLIENTS COUNSELED BY SBDC WERE FARMS AND AGRIBUSINESSES



MSU CAPITAL FORMATION IN NW MICHIGAN

FINANCE: NORTHERN INITIATIVES

Northern Initiatives is a Marquette-based community development financial institution (CDFI). They cover all of northern Michigan and have a full-time account representative based in Traverse City. Northern Initiatives provides loans to small business owners and entrepreneurs who might not qualify for loans from traditional banks for a variety of reasons. They typically work as part of a team of lending institutions creating innovative loan packages that would not be possible otherwise. They manage the northern Michigan component of the Good Food Fund, a public-private partnership providing \$30 million of financing to food related businesses in the state. *Source: Northern Initiatives*

NORTHERN INITIATIVES LOANS: 10 COUNTIES OF NW MICHIGAN



STABLE GROWTH: GRAPE GROWERS AND VINTNERS

The Leelanau Wine Trail is the marketing arm of the Leelanau Peninsula Vintners Association. They represent a growing list of wineries in the county (now totaling 25). The wine industry born here introduced the region to a new economic strategy for utilizing valuable lakeside acreage in a way that would both ensure the preservation of the landscape and contribute to the economic vitality of northwest Michigan. Two other groups are helping to grow the wine industry in the region: Wineries of Old Mission Peninsula (WOMP), and the Straits Area Grape Growers Association based in Petoskey. In total, the wineries listed as members of these three regional organizations, along with other unaffiliated groups, make up more than 35% of the state's wine producers. *Source: Leelanau Wine Trail, Wineries of Old Mission, and Straights Area Grape Growers.*

