

A scenic landscape featuring a large lake surrounded by dense green forests. In the foreground, two mountain bikers are on a dirt trail, looking out over the water. The biker on the left is wearing a light blue jersey and a white helmet, while the biker on the right is wearing an orange jersey and a black helmet. The scene is captured during the golden hour, with warm sunlight filtering through the trees.

 **business  
development  
toolkit**



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# introduction & purpose



This toolkit helps Minnesota outdoor recreation businesses identify funding, programs, and policies that support economic growth. It provides streamlined guidance for startups, growing companies, and established businesses seeking to innovate.

Outdoor recreation contributes \$13.5 billion annually to Minnesota's GDP and supports 96,000 jobs. The industry has grown 36% since 2012, outpacing most other sectors. Beyond its economic impact, outdoor recreation strengthens communities by improving public health, supporting youth development, enhancing community cohesion, and driving tourism across rural and urban regions.

Time outdoors reduces stress, improves mental well-being, and builds strong social connections. Outdoor learning programs boost academic performance and resilience. Parks, trails, and waterways promote public safety by creating shared spaces that support positive youth engagement. Tourism destinations—from the Boundary Waters to Cuyuna—fuel local economies and sustain small businesses.

This toolkit is designed for all stakeholders in Minnesota's outdoor recreation economy, offering clear pathways to funding, business development, workforce resources, and growth opportunities.

# resources for outdoor recreation businesses development

Navigating Minnesota’s business resources can be challenging, but numerous funding programs, technical assistance services, and policy tools are available. This section highlights key financial programs, tax incentives, and regional initiatives that support business growth.

## **minnesota resources**

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### **EXPORT ASSISTANCE**

**[Minnesota State Trade and Export Promotion \(STEP\) Program](#)**: Provides financial and technical assistance to small businesses entering or expanding into international markets.

### **FINANCING PROGRAMS**

**[Minnesota Job Creation Fund](#)**: Provides financial incentives for eligible businesses meeting job creation and capital investment goals.

**[Emerging Entrepreneur Loan Program \(ELP\)](#)**: Supports businesses owned by minorities, low-income individuals, women, veterans, and people with disabilities.

**[Minnesota Investment Fund \(MIF\)](#)**: Provides financing to help businesses expand operations, create or retain jobs, and improve economic competitiveness.

**[Native American Business Loan Program](#)**: Supports the development and expansion of Native-owned businesses across Minnesota.

**[MN Reservist and Veteran Business Loan Program](#)**: Provides financial support for veteran-owned businesses or businesses impacted by employees called to active duty.

**[Minnesota Forward Fund](#)**: Supports business expansion and projects requiring state matching funds for federal opportunities.

### **TAX CREDITS**

**[Greater Minnesota Job Expansion Program](#)**: Offers tax exemptions to businesses committing to job creation in Greater Minnesota.

**[Border-Cities Enterprise Zone Program](#)**: Provides tax incentives for businesses in designated border cities.

**[SEED Capital Investment Credit Program](#)**: Encourages investment in innovative businesses in select border communities.



## regional economic development resources

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Cities, counties, and regional organizations offer local financing tools such as revolving loan funds, grants, tax incentives, and redevelopment support. Businesses should contact local EDAs and chambers for area-specific programs.

- [Small Business Development Centers](#)
- [Regional Development Commissions](#)

## federal resources (high-level overview only)

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The federal government provides a myriad of development programs and opportunities for existing and new outdoor recreation businesses. Because federal program availability changes frequently, businesses should check official agency websites for current opportunities. Common categories include:

- [SBA lending programs](#)
- [USDA rural development programs](#)

# business development & growth programs



## minnesota programs

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**[Launch MN Innovation Grants](#)**: Supports scalable, innovative startup businesses.

**[Minnesota Business First Stop](#)**: Provides coordinated state agency assistance for permitting and development projects.

# small business development centers (SBDCs)

[SBDCs](#) provide free consulting, training, and business planning support through regional centers statewide. They assist with navigating funding, compliance, marketing strategies, and partnerships involving outdoor recreation.

## minnesota-based incubators

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- [Techstars](#)
- [Gener8tor](#)
- [BETA](#)
- [Impact Hub MSP](#)
- [IdeaGist](#)
- [Holmes Center for Entrepreneurship](#)
- [Finnovation Institute Fellowship](#)

## national programs

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There are a number of national organizations that are dedicated and available to grow and sustain the outdoor industry and workforce. Below you'll find a list of some of the more prominent. Spend time exploring their resources and you'll find a wealth of information to guide your industry journey.

- [Outdoor Industry Association \(OIA\)](#)
- [Outdoor Recreation Roundtable \(ORR\)](#)
- [America Outdoors Association](#)
- [REI Co-op's Path Ahead Ventures](#)

## marketing & promotion support

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[Explore Minnesota Co-Op Marketing Program](#): Supports collaborative advertising efforts that expand visibility for tourism-related businesses.

## photo credits

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Per business development toolkit page, starting in top left corner, going clockwise.

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