



HELPING ENTREPRENEURS AND BUSINESSES GROW AND SUCCEED

A joint program of the Labovitz School of Business and Economics, Natural Resources Research Institute, and Swenson College of Science and Engineering.

GOOD READING

Cash Flow – or dribble? Small firms fight money drain

By Sheryl Jean

Cash flow – the money coming in minus expenditures – can be more important than profitability as an indicator of financial health. Many small businesses are facing a cash-flow crunch as customers drag their feet to pay their bills – taking as long as 120 days in some cases. To read more: http://www.asbdc-us.org/News/2009_09_25_cashflow.pdf

The last bank left standing for small businesses

As other major players fell away, Wells Fargo has remained a stalwart, increasing its lending this year through SBA programs.

By Catherine Clifford

The landscape of lenders willing to work with small business owners has changed dramatically in the last year, but one bank – Wells Fargo – has emerged stronger than ever. To read more: http://www.asbdc-us.org/News/2009_09_25_cashflow.pdf

Minnesota Trade Office seminar:

“CE-Marking and EU Directives: What Applies to my Product?”

Tuesday, October 6, 2009

2:00 pm – 5:00 pm

Doubletree Hotel Minneapolis

Park Place, 1500 Park Place Blvd., Minneapolis., MN 55416

\$45 if pre-registered: \$65 at the door

Registration information:

www.exportminnesota.com/PDFs/2009%20PDFs/EU10-09.pdf

For anyone wishing to sell a wide variety of manufactured goods in the European Union, the CE-Marking is a legal requirement that allows products to be sold freely throughout the EU. The marking certifies that the products comply with European health and safety requirements as outlined in applicable EU product safety directives.

Speakers Yvonne Halpaus and Geoff Oliver, QNET LLC, will focus on machinery products and electrical/electronic equipment and take an interactive approach to understanding EU directives. This seminar will cover which machines may follow the self-certification process and the two new options for Annex IV machines, including those that must be certified by a European Notified Body. Also, a number of directives will be discussed that may affect how you place your products on the EU market and how they were developed, type of products covered, exemptions, implementation and compliance:

- * Machinery Directive (new 2006/42/EC directive that replaces the present machinery directive in December 2009)
- * RoHS Directive (present and its upcoming recast version)
- * Waste Electrical and Electronic Equipment (WEEE) Directive

This seminar will focus on machinery, companies with product lines that require CE-Marking (such as medical devices, construction products, and personal protective equipment).

For more information, contact: Jeffrey Phillips, 651-259-7493, or email: Jeffrey.Phillips@state.mn.us.

**100 Day Challenge
Start Fast – Finish Strong**

By Gary Ryan Blair

If you haven't had a great year, if you have not grown or become more prosperous, you need to do something differently. Suppose you had someone coaching and pushing you along, showing you how to improve your productivity, building your confidence, inspiring you with creative energy for the next 100 days? To read more:

<http://www.startfastfinishstrong.com/index.php>

**7TH ANNUAL DULUTH
SENIOR EXPO**

TUESDAY, OCTOBER 20, 2009

9:00 AM – 3:00 PM

**DULUTH ENTERTAINMENT AND
CONVENTION CENTER**

The Expo is an annual gathering of over 4,000 regional attendees and exhibitors. It will feature exhibitors, live entertainment, keynote speakers, seminars, workshops, and more.

Attendees can expect to get information about nearly everything from the latest advances in healthcare to insurance, independent and assisted living, reverse mortgages, transportation, travel and more.

Admission is \$6.00 at the door, but soon, seniors will be able to pick up free tickets from exhibitors and sponsors. Tickets are available now by mail order. Just include a self-addressed, stamped envelope along with a \$3.00 handling charge to: Duluth Senior Expo, 2828 Piedmont Ave., Suite B, Duluth, MN 55811. Include the number of tickets needed.

For additional information: Tracy Lundeen at 218-727-1177 or: www.seniorexpoduluth.com.

Computer Workshops

<u>Dreamweaver - Web Page Design I</u>	10/06/2009 (9:00am-12:00pm)	\$60.00
<u>Dreamweaver - Web Page Design II</u>	10/06/2009 (1:00pm-4:00pm)	\$60.00
<u>Computers 101 - Basics of Computer Operations</u>	10/07/2009 (9:00am-12:00pm)	\$60.00
<u>Word II - Beyond the Basics of Word Processing</u>	10/07/2009 (1:00pm-4:00pm)	\$60.00
<u>Navigating Microsoft Office 2007</u>	10/08/2009 (9:00am-12:00pm)	\$60.00
<u>Publisher - Basics of Desktop Publishing</u>	10/08/2009 (1:00pm-4:00pm)	\$60.00

The above scheduled workshops will be held at the UMD Center for Economic Development, 11 E. Superior St., Suite 210, Duluth, MN 55802. All scheduled business and computer workshops can be seen on our website at: www.umdced.com/workshops. To register: click on the interactive links in workshop listing or call: 218-726-7298

QuickBooks – Eveleth, MN

October 9, 2009

9:00 am – 4:00 pm

\$99.00

Mesabi Range Community & Technical College, Rm. 208

1100 Industrial Drive

Eveleth, MN 55734

To register: schristenson@mr.mnscu.edu or
www.mr.mnscu.edu/academics/ceclasses.html

Writing a Business Plan – I. Falls

Tuesday, October 6, 2009

1:00 pm – 3:00 pm

Rainy River Community College, International Falls, MN

Cost: \$25.00

To register: 218-285-7722

www.rrcc.mnscu.edu

The University of Minnesota Duluth Center for Economic Development offers numerous workshops to help entrepreneurs and employees operate more efficiently. **All workshops are held at the Duluth Technology Village, 11 E. Superior Street, Suite 210, unless otherwise noted.** To register call: 218-726-7298, 888-387-4594 or register online: www.umdced.com/workshops.

The mission of the University of Minnesota Duluth Center for Economic Development is to assist entrepreneurs and businesses to grow and succeed.

Funded in part through a cooperative agreement with the U.S. Small Business Administration, Minnesota Department of Employment and Economic Development and sponsoring centers. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. For arrangements, contact: UMD Center for Economic Development, 11 E. Superior Street, Suite 210, 218-726-7298

1986 – 2009 Celebrating 23 years of excellence and also recognizing UMD's 25 year partnership with the Minnesota Small Business Development Centers

The University of Minnesota shall provide equal access to and opportunity in its programs, facilities, and employment without regard to race, color, creed, religion, national origin, gender, age, marital status, disability, public assistance status, veteran status, sexual orientation, gender identity, or gender expression.

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