

Qhkeg"qll'j g"Ego r vtqmg"qll'j g"Ewtgpe{ "  
*Ensuring a Safe and Sound Federal Banking System for All Americans*

# Rural Minnesota Community and Economic Development Resource Guide

The information contained in this resource guide was obtained from publicly available sources. To provide consistency in form and style, some entries have received limited editing. Users are advised to consult the original Web sites for complete descriptions of programs and resources. Inclusion of an organization, its information, or hyperlinks in this guide does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.

## ***Rural Minnesota Community & Economic Development Resource Guide***

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The purpose of the resource guide is to provide community and economic development practitioners in rural Minnesota with a comprehensive list of agencies engaged in the field. Our intention in so doing is to concentrate information on rural development in a single source, thereby increasing the opportunities for professional relationships and institutional partnerships in service of rural community economic development.

The resource guide is designed to assist the following:

- Regulated Depositories: financial institutions that are required to comply with the Community Reinvestment Act (CRA) and are supervised by either the Office of the Comptroller of the Currency (OCC), the Federal Reserve Bank System (FRB), or the Federal Deposit Insurance Corporation (FDIC). For regulated depositories, the guide provides a listing of agencies engaged in community and economic development activity that may receive consideration under the Community Reinvestment Act (CRA)—a consideration subject to the review and determination of an institution’s respective regulatory agency.
- Non-governmental, governmental, and private agencies and corporations engaged in community economic development in rural Minnesota. For non-governmental, governmental, and private agencies and corporations, the guide is an attempt to provide a single source of information on the landscape for development in rural Minnesota.
- Bank examiners and other professionals representing the regulatory agencies who either assess and evaluate financial institution compliance with the CRA or encourage financial institutions to do so. For bank examiners and other professionals representing the regulatory agencies, the guide lists agencies providing opportunities for potential community development activity in rural Minnesota.

Information in the resource guide was gathered from public websites and selected for its conformity with the definition of community development under the CRA and those commonly acknowledged categories of rural community and economic development activity. In general, any non-governmental or governmental agency, or for-profit development company whose community economic development service to rural Minnesota could receive community development consideration under the CRA is listed.

Neither the Twin Cities Metro Area, nor some of the larger metropolitan areas across the state (e.g., Duluth, Saint Cloud, and Rochester) are included in the resource guide--or the agencies that exclusively serve them.

The resource guide is organized geographically, roughly approximating regional aggregations of counties used by the State of Minnesota, the University of Minnesota Extension Service, and the Initiative Foundations:

- Northwest Minnesota
- Northeast Minnesota
- West Central Minnesota
- Central Minnesota
- Southwest Minnesota
- Southeast Minnesota
- Statewide/Regional/National Serving Minnesota

Any agency that is headquartered or has an office in a specific region of the state or serves specific counties within that region is included therein. Agencies with offices in more than one region or that serve counties that are inclusive of more than one region are listed accordingly in each region they serve. Agencies that are either not headquartered or officed in any rural region of the state, but serve rural Minnesota are listed under the Statewide/Regional/ National Serving Minnesota section of the resource guide. Appended to the end of the resource guide is a regional listing of all agencies included.

Within each region, information is organized by the following community and economic development activity types:

- Affordable Housing
- Community Service
- Entrepreneurship
- Small Business & Economic Development
- Small Farms
- Technical Assistance/ Leadership Development/Planning
- Workforce Development

In addition, an appendix is included at the end of each region's listings that outlines the community development opportunity types potentially available through partnership with a specific agency: Lending, Investment, Service, and Community Development Assistance. This appendix is primarily intended for financial institutions engaged in CRA compliance activities.

The document is in [pdf format](#). Items in the table of contents are internally hyperlinked or bookmarked to the corresponding sections within the document.

If you have any questions concerning the use or contents of the resource guide, please feel free to contact Timothy A. Herwig at [timothy.herwig@occ.treas.gov](mailto:timothy.herwig@occ.treas.gov)



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## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

## **Bi-County Community Action Programs**

An eighteen member Board of Directors governs Bi-CAP: six County Commissioners or their representatives, six low-income individuals, and six major interest individuals. The Board meets bi-monthly to adopt the overall policies of the agency, review grant applications and reports, establish agency goals and priorities, monitor, and evaluate agency operations.

### ***Contact Information***

6603 Bemidji Avenue N.  
Bemidji MN, 56601  
Phone: 218-751-4631  
Toll Free: 800-332-7161  
Website: [www.bicap.org](http://www.bicap.org)

## **Inter County Community Council**

Inter-County Community Council is a community action agency that serves Red Lake, Pennington, East Polk and Clearwater Counties. Through varied and multiple programs, Inter-County Community Council helps people to build a better Minnesota. They provide programs relating to energy assistance, family services, self sufficiency, employment & training and ICC Head Start.

### ***Contact Information***

207 Main Steet  
Oklee, MN 56742  
Toll Free: 888-778-4008  
Phone: 218-796-5144  
Fax: 218-796-5175  
Website: [www.intercountycc.org](http://www.intercountycc.org)

## **Mahube-Otwa Community Action Partnership**

Mahube-Otwa provides services for low income and elderly persons living in Mahnomen, Hubbard, Becker, Otter Tail and Wadena counties. They are a private, non-profit corporation governed by a volunteer board of directors representing the low income, public and private sectors of the community.

**Contact Information**

1125 West River Road  
Detroit Lakes, MN 56502-0747  
Phone: 218-847-1385  
Fax: 218-847-1388  
Website: [www.mahube.org](http://www.mahube.org)

**Northwest Community Action, Inc.**

Their mission is to stimulate a focus of all available resources upon the goal of enabling area low-income families and individuals of all ages to attain skills, knowledge, and motivations, and secure the opportunities needed for them to become self-sufficient.

**Contact Information**

312 North Main Street  
Badger, MN 56714  
Toll Free: 800-568-5329  
Phone: 218-528-3258  
Fax: 218-528-3259  
Website: [www.northwestcap.org](http://www.northwestcap.org)

**Tri-Valley Opportunity Council, Inc.**

Since 1965, Tri-Valley has provided services in their primary service area of west Polk, west Marshall and Norman counties. Their service area has expanded throughout Minnesota and North Dakota over the years with specialized services for seniors, migrant and seasonal farm workers, families in need of child care and rural transportation customers.

**Contact Information**

102 N. Broadway  
Crookston, MN 56716  
Toll Free: 800-584-7020  
Phone: 218-281-5832  
Website: [www.tvoc.org](http://www.tvoc.org)

**Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota first formed in 1997. As of FY 2011, Minnesota Habitat affiliates built 1,800 homes in the state.

**Contact Information**

**Habitat for Humanity of Minnesota**  
2401 Lowry Ave NE #210  
Minneapolis, MN 55418

Phone: 612-331-4439

Fax: 612-789-0846

Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

### **Northwest Minnesota Habitat Affiliates**

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

### **Crookston Area Habitat for Humanity**

PO Box 734

Crookston, MN 56716

Phone: 218-281-8525

### **Lakes Area Habitat for Humanity**

PO Box 234

Brainerd, MN 56401

Phone: 218-828-8517

Website: [www.lakesareahabitat.org](http://www.lakesareahabitat.org)

### **Northwood's Habitat for Humanity**

PO Box 1067

Bemidji, MN 56619

Phone: 218-751-4649

Website: [www.habitatbemidji.org](http://www.habitatbemidji.org)

### **Red River Valley Habitat for Humanity**

PO Box 5415

Grand Forks, ND 58206

Phone: 701-772-4418

Website: [www.rrvhabitat.org](http://www.rrvhabitat.org)

## **Headwater Regional Development Commission (Region 2)**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The Headwaters RDC is a regional development organization that is committed to helping create successful communities and a successful region. Their customers are local leaders, public and private, that are committed to moving their community forward. With services that are designed to address the most

important issues of their region, and to take advantage of their organization’s unique leadership, development and planning capabilities. Counties served: Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnomen.

The Headwaters Housing Development Corporation (HHDC) is a subsidiary corporation of the Headwaters Regional Development Commission (HRDC). The HHDC is a non-profit housing development corporation with 501 (C)(3) status. The organization was created specifically to deal with an inadequate supply of affordable housing throughout the Region.

Headwaters Regional Finance Corporation (HRFC) is a subsidiary of HRDC with responsibilities of administering a revolving loan fund for business development. The fund was capitalized through a series of grants from the federal Economic Development Administration (EDA) and currently operates with an asset base of \$3.7 million. A nine-member board of directors oversees the HRFC and a loan committee reviews applications brought forth by staff.

The mission of the HRFC is to be a catalyst for business and economic development in the Headwaters Region. The HRFC accomplishes its mission by providing “gap” financing to new and expanding businesses, and supporting and coordinating projects with private lenders and other economic development assistance providers.

Financing Focus:

- Businesses seeking to finance the purchase of state-of-the-art technology
- Working capital needs to increase the productivity and competitiveness of businesses.
- Projects that will increase wealth and prosperity of employers, employees and communities through job creation and/or wage growth
- Businesses providing essential services to small rural communities at risk of losing such services

The Beltrami County Housing and Redevelopment Authority (Beltrami HRA) is a municipal corporation created by the Beltrami County Board. The Beltrami HRA develops affordable single family houses that are for sale to moderate income home buyers. The HRA also administers down payment assistance programs. The HRA Board is interested in housing rehabilitation as its next new initiative.

The Beltrami HRA has been instrumental in responding to the issue of homelessness in Beltrami County. State bond proceeds have been available on a competitive basis to help communities build housing for homeless families. One requirement of the funding is that the housing units are owned by a public entity. The HRA has agreed to be the owner of two housing projects, which include The Village of Hope and Conifer Estates.

The Hubbard County Housing and Redevelopment Authority (Hubbard HRA) is a municipal corporation created by the Hubbard County board.

- Hubbard HRA administers three single-family owner-occupied housing rehabilitation programs on an ongoing basis. These programs assist low and moderate income households throughout Hubbard County make essential home repairs and correct health and safety concerns.
- Hubbard County also administers a first-time homebuyer program using funds allocated by the Minnesota Housing Finance Agency’s Minnesota Cities Participation Program (MCP). Loans are made available through participating local lenders.

- Hubbard County HRA administers a down payment assistance program designed to promote home ownership. Through this program, the HRA offers loans that are deferred with no interest for five years. Repayment of the principal begins after 5 years at 4% interest.
- Hubbard County HRA also provides home ownership education through the Home Stretch program. Home Stretch provides information that helps households make informed decisions on when and if home ownership is the right decision, helping to ensure success for those who choose to take that step.

Nevis School Partnership: The HRA has built 13 single-family homes in partnership with Nevis Schools. The students gain practical construction experience and give something back to their community. Homes are then sold to low- or moderate-income homebuyers. Proceeds from the sale are used to support a future construction project.

### **Contact Information**

#### **Headwaters Regional Development Commission**

403 Fourth Street NW, Suite 310

Bemidji, MN 56619-0906

Phone: 218-444-4732

Website: [www.hrdc.org/index](http://www.hrdc.org/index)

### **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations include CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnomon, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

### **Key Community Development Resources**

Business Lending: MMCDC offers lending for new businesses and business expansions that generally serve to improve the community, such as the creation of new jobs, with loans ranging from \$5,000 to \$20,000,000.

- New Markets Tax Credit (NMTC) Financing: loans up to \$20,000,000 for eligible businesses in rural Minnesota, North Dakota, South Dakota and Wyoming
- Synergy Loans: loans up to \$4,000,000 that take advantage of the New Markets Tax Credit program
- Intermediary Relending Program (IRP): loans up to \$250,000 for eligible businesses in rural Midwest Minnesota.
- Rural Business Enterprise Loan Program: loans up to \$450,000 for eligible businesses in rural Minnesota

Community Development and Technical Assistance: MMCDC identifies community needs and creates solutions, including the development of apartment buildings, homes with affordable payments and new subdivisions.



Affordable Housing Initiative: MMCDC manages rental properties that accommodate everyone from low-income and handicapped individuals to senior citizens in need of assisted living. They also restore buildings for affordable rental housing.

- By partnering with the Northwest Minnesota Housing Cooperative, a construction company owned by local contractors and material suppliers, MMCDC is able to...
  - Build quality homes
  - Bring affordable housing to rural communities
  - Provide year-round work for local cooperative members

Home Loan Division: MMCDC provides affordable loans for home purchase and home repair by using a combination of low-interest loan products and down payment assistance.

- MMCDC also offers a number of loan programs and financing options for buying or building a new home. Included among MMCDC loan products are the following:
  - First-time Homebuyer Loans
  - USDA Guaranteed Rural Housing Loans
  - Conventional Loans
  - Refinancing Loans
  - Remodeling Loans

### ***Contact Information***

#### **Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100  
Detroit Lakes, Minnesota 56501-3034  
Phone: 218-847-3191  
Fax: 218-844-6345  
Website: [www.mmcdc.com](http://www.mmcdc.com)

### ***Community Development Partners***

MMCDC works with key community development partners to provide financial and development assistance.

**The White Earth Investment Initiative** is a subsidiary of MMCDC. Its mission is to revitalize the five tribal communities on the White Earth Reservation, creating an environment that is more attractive to new businesses.

White Earth Investment Initiative  
407 Main Street, P.O. Box 38  
Ogema, MN 56569-0038  
Phone: 218-983-4020  
Fax: 218-983-4021  
Website: [www.whiteearthinvestmentinitiative.com](http://www.whiteearthinvestmentinitiative.com)

**Community Development Bank, FSB** is located on the White Earth Indian Reservation in Ogema, Minnesota, approximately 21 miles north of Detroit Lakes, MN. In addition to providing a number of banking services, it also houses the White Earth Investment Initiative.

Community Development Bank, FSB  
516 Main Street, P.O. Box 38  
Ogema, MN 56569-0038  
Phone: 218-983-3241  
Fax: 218-983-3243  
Website: [www.comdevbank.com](http://www.comdevbank.com)

**Northwest Minnesota Housing Cooperative** is a construction company owned by local northwestern Minnesota contractors and material suppliers whose goals include building quality homes, bringing affordable housing to the area, providing year-round work for local cooperative members and supporting the housing industry by giving savings back to local members.

Northwest Minnesota Housing Cooperative  
P.O. Box 421  
Thief River Falls, MN 56701-0421  
Phone: 218-681-2340  
Fax: 218-681-7240  
Website: [www.nmhchomes.com](http://www.nmhchomes.com)

**The Partnership to Supply Affordable Housing** manages properties that provide quality rental housing to limited-income individuals in Blackduck, Menahga, Waubun, Mahnomon, Lake Park and Detroit Lakes, MN.

Partnership to Supply Affordable Housing  
119 Graystone Plaza, Suite 100  
Detroit Lakes, MN 56501  
Phone: 218-847-5641  
Toll Free: 888-847-7404

### **Northwest Minnesota Foundation (NMF)**

The Northwest Minnesota Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Northwest Minnesota Foundation believes that the future of the region depends on the ability to be competitive in a changing world. The foundation provides grants to nonprofits, loans and technical assistance to businesses, training for community leaders and nonprofit managers, and philanthropic services to donors,

all supporting community asset development. The foundation has been a catalyst in a unique collaborative effort among industries, economic developers, higher education institutions, and government agencies that are applying strategies to attract and train talented people to meet the future needs of employers in Northwest Minnesota.

### ***Key Community Development Resources***

Business Financing Program: NMF provides loans for business start-ups and expansion, job and wealth creation in the region, and investments in businesses that focus on new technologies and products. Learn more about the NMF [Business Financing Program](#)

Entrepreneur Development Program: NMF provides business development assistance and loans for small businesses and for self-employment opportunities. Learn more about the NMF [Entrepreneur Development Program](#)

Component Funds/Community Foundation: NMF accepts charitable contributions in support of a number of designated funds for charitable purposes. Learn more about the NMF [Component Funds](#) and the [Community Foundation](#)

Regional Initiatives: In addition to supporting charitable activities and business ventures through grants and loans, NMF also conducts special projects under its own initiative. These efforts typically involve intensive collaboration with multiple organizations in which NMF plays the role of convener and facilitator, as well as funder. They are usually regional in scope, requiring resources and expertise beyond the capacity of any single project partner. Learn more about the NMF [Regional Initiatives](#)

### ***Contact Information***

#### **Northwest Minnesota Foundation**

4225 Technology Drive NW

Bemidji, MN 56601

Phone: 218-759-2057

Toll Free: 800-659-7859

Fax: 218-759-2328

E-mail: [info@nwmf.org](mailto:info@nwmf.org)

Website: [www.nwmf.org](http://www.nwmf.org)

[http://www.greaterminnesota.net/northwest\\_foundation.html](http://www.greaterminnesota.net/northwest_foundation.html)

### **Northwest Minnesota Multi-County Housing & Redevelopment Authority**

The HRA also has been very active with pursuing and operating Minnesota Housing Finance Agency funds. The HRA uses MHFA funds to do numerous rental and homeowner grant programs. In addition, they have received funds for the Community Revitalization Fund program where private and public investors team with MHFA to assist with down payment to prospective homeowners.

In 1996, the HRA established a 501C4 Community Organization Development Organization to assist area residents with homeownership and create new housing opportunities for our citizens. Also in 1997, the HRA organized a management company by creating a 501C3 for that specific purpose. The company was organized

to manage the affordable rental units that were funded by essential function bonds. Summerfield Apartments, as they are called today, are located in 17 communities. Greater Minnesota Management Company has increased their portfolio to manage over 600 rental units in the region.

The HRA continues to work with cities and counties to assist with their economic and community development needs.

**Contact Information**

**NW MN Multi-County HRA**

205 Garfield Avenue

PO Box 128

Mentor, MN 56736

Phone (218) 637-2431

Fax (218) 637-2433

Website: [www.nwmnhra.org/index](http://www.nwmnhra.org/index)

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

**Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

[Minnesota Business & Cooperative Programs, Rural Business Programs](#): USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

[Minnesota Energy Programs](#): The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

[Community and Economic Development](#): Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

[Regional Development](#): Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

[Community Development Grant Programs](#):

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***Northwest Minnesota USDA RD Offices***

#### **Bemidji Area Office**

3217 Bemidji Ave. North

Bemidji, MN 56601

Phone: 218-751-1942, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Beltrami, Lake of the Woods, Itasca, Clearwater and Koochiching

**Detroit Lakes Area Office**

809 8th St. SE

Detroit Lakes, MN 56501

Phone: 218-847-9392, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Becker, Mahnomen, Hubbard, Norman and Clay

**Thief River Falls Area Office**

201 Sherwood Ave. South

Thief River Falls, MN 56701

Phone: 218-681-2843, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Pennington, Marshall, Red Lake, Roseau, Kittson, and Polk

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Toll Free: 800-332-7161  
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Oklee, MN 56742  
Toll Free: 888-778-4008  
Phone: 218-796-5144  
Fax: 218-796-5175  
Website: [www.intercountycc.org](http://www.intercountycc.org)

## **Mahube-Otwa Community Action Partnership**

Mahube-Otwa provides services for low income and elderly persons living in Mahnomen, Hubbard, Becker, Otter Tail and Wadena counties. They are a private, non-profit corporation governed by a volunteer board of directors representing the low income, public and private sectors of the community.

### **Contact Information**

1125 West River Road  
Detroit Lakes, MN 56502-0747  
Phone: 218-847-1385  
Fax: 218-847-1388  
Website: [www.mahube.org](http://www.mahube.org)

**Northwest Community Action, Inc.**

Their mission is to stimulate a focus of all available resources upon the goal of enabling area low-income families and individuals of all ages to attain skills, knowledge, and motivations, and secure the opportunities needed for them to become self-sufficient.

**Contact Information**

312 North Main Street  
Badger, MN 56714  
Toll Free: 800-568-5329  
Phone: 218-528-3258  
Fax: 218-528-3259  
Website: [www.northwestcap.org](http://www.northwestcap.org)

**Tri-Valley Opportunity Council, Inc.**

Since 1965, Tri-Valley has provided services in their primary service area of west Polk, west Marshall and Norman counties. Their service area has expanded throughout Minnesota and North Dakota over the years with specialized services for seniors, migrant and seasonal farm workers, families in need of child care and rural transportation customers.

**Contact Information**

102 N. Broadway  
Crookston, MN 56716  
Toll Free: 800-584-7020  
Phone: 218-281-5832  
Website: [www.tvoc.org](http://www.tvoc.org)

**Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota first formed in 1997. As of FY 2011, Minnesota Habitat affiliates built 1,800 homes in the state.

**Contact Information**

**Habitat for Humanity of Minnesota**

2401 Lowry Ave NE #210  
Minneapolis, MN 55418



Phone: 612-331-4439

Fax: 612-789-0846

Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

### **Northwest Minnesota Habitat Affiliates**

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

### **Crookston Area Habitat for Humanity**

PO Box 734

Crookston, MN 56716

Phone: 218-281-8525

### **Lakes Area Habitat for Humanity**

PO Box 234

Brainerd, MN 56401

Phone: 218-828-8517

Website: [www.lakesareahabitat.org](http://www.lakesareahabitat.org)

### **Northwood's Habitat for Humanity**

PO Box 1067

Bemidji, MN 56619

Phone: 218-751-4649

Website: [www.habitatbemidji.org](http://www.habitatbemidji.org)

### **Red River Valley Habitat for Humanity**

PO Box 5415

Grand Forks, ND 58206

Phone: 701-772-4418

Website: [www.rrvhabitat.org](http://www.rrvhabitat.org)

## **Northwest Minnesota Foundation (NMF)**

The Northwest Minnesota Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Northwest Minnesota Foundation believes that the future of the region depends on the ability to be competitive in a changing world. The foundation provides grants to nonprofits, loans and technical assistance to businesses, training for community leaders and nonprofit managers, and philanthropic services to donors, all supporting community asset development. The foundation has been a catalyst in a unique collaborative effort among industries, economic developers, higher education institutions, and government agencies that are applying strategies to attract and train talented people to meet the future needs of employers in Northwest Minnesota.

### ***Key Community Development Resources***

Business Financing Program: NMF provides loans for business start-ups and expansion, job and wealth creation in the region, and investments in businesses that focus on new technologies and products.

Learn more about the NMF [Business Financing Program](#)

Entrepreneur Development Program: NMF provides business development assistance and loans for small businesses and for self-employment opportunities. Learn more about the NMF [Entrepreneur Development Program](#)

Component Funds/Community Foundation: NMF accepts charitable contributions in support of a number of designated funds for charitable purposes. Learn more about the NMF [Component Funds](#) and the [Community Foundation](#)

Regional Initiatives: In addition to supporting charitable activities and business ventures through grants and loans, NMF also conducts special projects under its own initiative. These efforts typically involve intensive collaboration with multiple organizations in which NMF plays the role of convener and facilitator, as well as funder. They are usually regional in scope, requiring resources and expertise beyond the capacity of any single project partner. Learn more about the NMF [Regional Initiatives](#)

### ***Contact Information***

#### **Northwest Minnesota Foundation**

4225 Technology Drive NW

Bemidji, MN 56601

Phone: 218-759-2057

Toll Free: 800-659-7859

Fax: 218-759-2328

E-mail: [info@nwmf.org](mailto:info@nwmf.org)

Website: [www.nwmf.org](http://www.nwmf.org)

[http://www.greaterminnesota.net/northwest\\_foundation.html](http://www.greaterminnesota.net/northwest_foundation.html)

### **Northwest Regional Development Commission (Region 1)**

(Kittson, Marshall, Norman, Pennington, Polk, Red Lake and Roseau Counties)

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and

governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The Northwest Regional Development Commission (NWRDC) was created through the actions of local units of government in 1973. The Commission is a group of 35 representatives of Counties, Cities, Townships, School Districts and special interest groups that sets the general policy and direction of the agency. The Commission appoints a board of Directors made up of one member from each county and a Chairperson elected at large to conduct its monthly business.

The Commission also appoints advisory committees to help in setting specific program direction. Committees are active in Aging, Arts, Economic Development and Transportation. The Commission has also entered into a cooperative agreement with the Northwest Minnesota Enterprise Fund Inc. to provide program guidance on the revolving loan fund.

### Programs

- Land of the Dancing Sky Area Agency on Aging: helping seniors to maintain an independent life style
- Northwest Regional Arts Council: Support the development of art including theater, music, visual arts, literature and dance.
- Economic Development: Attract job growth and improve the quality of life
- Enterprise Fund Business Loans: Provide capital to create, expand and retain business and industry
- Community Development: To place special emphasis on locally defined issues that impact the economic and social well being of the area. Including data and statistics, tourism (Tourism Directory) and web site development, GIS mapping, and land use planning
- Transportation Planning: plan and coordinate the construction and maintenance of a viable road, rail, air and trail system in the support of business, personal and recreational travel
- Dancing Sky JOBZ Tax Free Zone: Provide local and state tax incentives for job creation

### **Contact Information**

#### **Northwest Regional Development Commission**

115 South Main, Suite 1

Warren, MN 56762

Phone: 218-745-6733

Website: [www.nwrdc.org](http://www.nwrdc.org)

### **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

#### **Northwest Minnesota Offices**

##### **Crookston Regional Extension Office**

University of MN, Crookston  
251 Owen Hall  
2900 University Avenue  
Crookston, MN 56716-5001  
Phone: 218-281-8027  
Toll Free: 888-241-0781  
Fax: 218-281-8686  
E-mail: [rcrookston@umn.edu](mailto:rcrookston@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

##### **Roseau Regional Extension Office**

1307 Third Street NE, Suite 102  
Roseau, MN 56751-2105  
Phone: 218-463-0291  
Toll Free: 888-241-4546  
Fax: 218-463-0297  
E-mail: [rcroseau@umn.edu](mailto:rcroseau@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

#### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

## **Center for Rural Entrepreneurial Studies**

The Center for Rural Entrepreneurial Studies (CRES), through the University of Minnesota, Crookston, is a grant-funded organization that assists entrepreneurs in Northwestern Minnesota with the development and creation of their entrepreneurial enterprise. CRES serves eleven counties including Beltrami, Clearwater, Kittson, Lake of the Woods, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake and Roseau. The services offered by CRES are based on the client's needs, which include but are not limited to Feasibility Analysis, Growth Strategies, Product and Service Development, Lean Evaluation, Supply Chain Analysis, Market Extensions, Sales Forecasting, and other projects and services identified by regional companies.

### ***Contact Information***

117 Dowell Hall  
2900 University Ave  
Crookston, MN 56716  
Phone: (218) 281-8595  
Website: [www.umccres.org](http://www.umccres.org)

## **Northwest Community Action, Inc.**

Their mission is to stimulate a focus of all available resources upon the goal of enabling area low-income families and individuals of all ages to attain skills, knowledge, and motivations, and secure the opportunities needed for them to become self-sufficient. Typical services include Head Start, home weatherization, transportation for senior citizens, food pantry and so on.

### ***Contact Information***

312 North Main Street  
Badger, MN 56714  
Toll Free: 800-568-5329  
Phone: 218-528-3258  
Fax: 218-528-3259  
Website: [www.northwestcap.org](http://www.northwestcap.org)

## **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**Northwest Minnesota Foundation (NMF)**

The Northwest Minnesota Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota’s rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Northwest Minnesota Foundation believes that the future of the region depends on the ability to be competitive in a changing world. The foundation provides grants to nonprofits, loans and technical assistance to businesses, training for community leaders and nonprofit managers, and philanthropic services to donors, all supporting community asset development. The foundation has been a catalyst in a unique collaborative effort among industries, economic developers, higher education institutions, and government agencies that are applying strategies to attract and train talented people to meet the future needs of employers in Northwest Minnesota.

**Key Community Development Resources**

Business Financing Program: NMF provides loans for business start-ups and expansion, job and wealth creation in the region, and investments in businesses that focus on new technologies and products. Learn more about the NMF [Business Financing Program](#)

Entrepreneur Development Program: NMF provides business development assistance and loans for small businesses and for self-employment opportunities. Learn more about the NMF [Entrepreneur Development Program](#)

Component Funds/Community Foundation: NMF accepts charitable contributions in support of a number of designated funds for charitable purposes. Learn more about the NMF [Component Funds](#) and the [Community Foundation](#)

**Regional Initiatives:** In addition to supporting charitable activities and business ventures through grants and loans, NMF also conducts special projects under its own initiative. These efforts typically involve intensive collaboration with multiple organizations in which NMF plays the role of convener and facilitator, as well as funder. They are usually regional in scope, requiring resources and expertise beyond the capacity of any single project partner. Learn more about the NMF [Regional Initiatives](#)

**Contact Information**

**Northwest Minnesota Foundation**

4225 Technology Drive NW

Bemidji, MN 56601

Phone: 218-759-2057

Toll Free: 800-659-7859

Fax: 218-759-2328

E-mail: [info@nwmf.org](mailto:info@nwmf.org)

Website: [www.nwmf.org](http://www.nwmf.org)

[http://www.greaterminnesota.net/northwest\\_foundation.html](http://www.greaterminnesota.net/northwest_foundation.html)

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

**Key Community Development Resources**

**Single Family Housing:** USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

**Multi Family Housing:** USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

**Minnesota Community Programs:** USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

#### ***Northwest Minnesota USDA RD Offices***

##### **Bemidji Area Office**

3217 Bemidji Ave. North

Bemidji, MN 56601

Phone: 218-751-1942, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Beltrami, Lake of the Woods, Itasca, Clearwater and Koochiching



**Detroit Lakes Area Office**

809 8th St. SE

Detroit Lakes, MN 56501

Phone: 218-847-9392, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Becker, Mahnomen, Hubbard, Norman and Clay

**Thief River Falls Area Office**

201 Sherwood Ave. South

Thief River Falls, MN 56701

Phone: 218-681-2843, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Pennington, Marshall, Red Lake, Roseau, Kittson, and Polk

## **Headwater Regional Development Commission (Region 2)**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The Headwaters RDC is a regional development organization that is committed to helping create successful communities and a successful region. Their customers are local leaders, public and private, that are committed to moving their community forward. With services that are designed to address the most important issues of their region, and to take advantage of their organization's unique leadership, development and planning capabilities. Counties served: Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen.

The Headwaters Housing Development Corporation (HHDC) is a subsidiary corporation of the Headwaters Regional Development Commission (HRDC). The HHDC is a non-profit housing development corporation with 501 (C)(3) status. The organization was created specifically to deal with an inadequate supply of affordable housing throughout the Region.

Headwaters Regional Finance Corporation (HRFC) is a subsidiary of HRDC with responsibilities of administering a revolving loan fund for business development. The fund was capitalized through a series of grants from the federal Economic Development Administration (EDA) and currently operates with an asset base of \$3.7 million. A nine-member board of directors oversees the HRFC and a loan committee reviews applications brought forth by staff.

The mission of the HRFC is to be a catalyst for business and economic development in the Headwaters Region. The HRFC accomplishes its mission by providing "gap" financing to new and expanding businesses, and supporting and coordinating projects with private lenders and other economic development assistance providers.

### Financing Focus:

- Businesses seeking to finance the purchase of state-of-the-art technology
- Working capital needs to increase the productivity and competitiveness of businesses.
- Projects that will increase wealth and prosperity of employers, employees and communities through job creation and/or wage growth
- Businesses providing essential services to small rural communities at risk of losing such services

The Beltrami County Housing and Redevelopment Authority (Beltrami HRA) is a municipal corporation created by the Beltrami County Board. The Beltrami HRA develops affordable single-family houses that are for sale to moderate income home buyers. The HRA also administers down payment assistance programs. The HRA Board is interested in housing rehabilitation as its next new initiative.

The Beltrami HRA has been instrumental in responding to the issue of homelessness in Beltrami County. State bond proceeds have been available on a competitive basis to help communities build housing for homeless

families. One requirement of the funding is that the housing units are owned by a public entity. The HRA has agreed to be the owner of two housing projects, which include The Village of Hope and Conifer Estates.

The Hubbard County Housing and Redevelopment Authority (Hubbard HRA) is a municipal corporation created by the Hubbard County board.

- Hubbard HRA administers three single-family owner-occupied housing rehabilitation programs on an ongoing basis. These programs assist low and moderate income households throughout Hubbard County make essential home repairs and correct health and safety concerns.
- Hubbard County also administers a first-time homebuyer program using funds allocated by the Minnesota Housing Finance Agency's Minnesota Cities Participation Program (MCP). Loans are made available through participating local lenders.
- Hubbard County HRA administers a down payment assistance program designed to promote home ownership. Through this program, the HRA offers loans that are deferred with no interest for five years. Repayment of the principal begins after 5 years at 4% interest.
- Hubbard County HRA also provides home ownership education through the Home Stretch program. Home Stretch provides information that helps households make informed decisions on when and if home ownership is the right decision, helping to ensure success for those who choose to take that step.

Nevis School Partnership: The HRA has built 13 single-family homes in partnership with Nevis Schools. The students gain practical construction experience and give something back to their community. Homes are then sold to low- or moderate-income homebuyers. Proceeds from the sale are used to support a future construction project.

### **Contact Information**

Headwaters Regional Development Commission  
403 Fourth Street NW, Suite 310  
Bemidji, MN 56619-0906  
Phone: 218-444-4732  
Website: [www.hrhc.org/index](http://www.hrhc.org/index)

## **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations include CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnommen, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

### **Key Community Development Resources**

Business Lending: MMCDC offers lending for new businesses and business expansions that generally serve to improve the community, such as the creation of new jobs, with loans ranging from \$5,000 to \$20,000,000.

- New Markets Tax Credit (NMTC) Financing: loans up to \$20,000,000 for eligible businesses in rural

*Rural Minnesota Community & Economic Development Resource Guide: Northwest Minnesota*

Minnesota, North Dakota, South Dakota and Wyoming

- Synergy Loans: loans up to \$4,000,000 that take advantage of the New Markets Tax Credit program
- Intermediary Relending Program (IRP): loans up to \$250,000 for eligible businesses in rural Midwest Minnesota.
- Rural Business Enterprise Loan Program: loans up to \$450,000 for eligible businesses in rural Minnesota

Community Development and Technical Assistance: MMCDC identifies community needs and creates solutions, including the development of apartment buildings, homes with affordable payments and new subdivisions.

Affordable Housing Initiative: MMCDC manages rental properties that accommodate everyone from low-income and handicapped individuals to senior citizens in need of assisted living. They also restore buildings for affordable rental housing.

- By partnering with the Northwest Minnesota Housing Cooperative, a construction company owned by local contractors and material suppliers, MMCDC is able to...
  - Build quality homes
  - Bring affordable housing to rural communities
  - Provide year-round work for local cooperative members

Home Loan Division: MMCDC provides affordable loans for home purchase and home repair by using a combination of low-interest loan products and down payment assistance.

- MMCDC also offers a number of loan programs and financing options for buying or building a new home. Included among MMCDC loan products are the following:
  - First-time Homebuyer Loans
  - USDA Guaranteed Rural Housing Loans
  - Conventional Loans
  - Refinancing Loans
  - Remodeling Loans

### ***Contact Information***

#### **Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100

Detroit Lakes, Minnesota 56501-3034

Phone: 218-847-3191

Fax: 218-844-6345

Website: [www.mmcdc.com](http://www.mmcdc.com)

### ***Community Development Partners***

MMCDC works with key community development partners to provide financial and development assistance.

**The White Earth Investment Initiative** is a subsidiary of MMCDC. Its mission is to revitalize the five tribal communities on the White Earth Reservation, creating an environment that is more attractive to new businesses.

White Earth Investment Initiative  
407 Main Street, P.O. Box 38  
Ogema, MN 56569-0038  
Phone: 218-983-4020  
Fax: 218-983-4021  
Website: [www.whiteearthinvestmentinitiative.com](http://www.whiteearthinvestmentinitiative.com)

**Community Development Bank, FSB** is located on the White Earth Indian Reservation in Ogema, Minnesota, approximately 21 miles north of Detroit Lakes, MN. In addition to providing a number of banking services, it also houses the White Earth Investment Initiative.

Community Development Bank, FSB  
516 Main Street, P.O. Box 38  
Ogema, MN 56569-0038  
Phone: 218-983-3241  
Fax: 218-983-3243  
Website: [www.comdevbank.com](http://www.comdevbank.com)

**Northwest Minnesota Housing Cooperative** is a construction company owned by local northwestern Minnesota contractors and material suppliers whose goals include building quality homes, bringing affordable housing to the area, providing year-round work for local cooperative members and supporting the housing industry by giving savings back to local members.

**Contact Information**  
P.O. Box 421  
Thief River Falls, MN 56701-0421  
Phone: 218-681-2340  
Fax: 218-681-7240  
Website: [www.nmhchomes.com](http://www.nmhchomes.com)

**The Partnership to Supply Affordable Housing** manages properties that provide quality rental housing to limited-income individuals in Blackduck, Menahga, Waubun, Mahnomen, Lake Park and Detroit Lakes, MN. Partnership to Supply Affordable Housing

**Contact Information**  
119 Graystone Plaza, Suite 100  
Detroit Lakes, MN 56501  
Phone: 218-847-5641  
Toll Free: 888-847-7404

## **Minnesota Business Finance Corporation**

Minnesota Business Finance Corporation (MBFC) is a Certified Development Company authorized by the U.S. Small Business Administration to originate and service SBA 504 loans. As a nonprofit CDC, MBFC, a member of

the National Association of Development Companies (NADCO), promotes economic development throughout Minnesota.

The SBA 504 loan program is economic development financing specifically designed to stimulate private-sector investment in long-term fixed assets to increase productivity, create new jobs and increase the local tax base. This is done by providing long-term, low down payment, reasonably priced, fixed-rate loans to businesses, which have the highest probability of successfully creating new jobs and competing in the world marketplace.

MBFC was created in 1983 as Opportunities Minnesota Inc. (OMNI), which was then a division of the Minnesota Department of Trade and Economic Development. In 1993, through the enactment of state legislation, the organization became a quasi-public agency, and in 1996, it was privatized and renamed the Minnesota Business Finance Corporation (MBFC). MBFC serves the entire state of Minnesota from offices in Minneapolis, St. Cloud and Bemidji.

MBFC's subsidiary, the Minnesota Center for Business Development, LLC, owns and operates a regional economic development center at 616 Roosevelt Road in St. Cloud, which is essentially a one-stop shop for small businesses seeking financing, equity capital, and managerial and technical assistance. Tenants include MBFC, the Anderson Entrepreneurial Center, the Small Business Development Center, SCORE, and the Procurement and Technical Assistance Center.

**Bemidji office**

1710 Paul Bunyan Drive N.W., Suite 105  
Bemidji, MN 56601  
Phone: 218-759-8481  
Fax: 218-759-9826  
Website: [www.mbfc.org](http://www.mbfc.org)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- Angel Tax Credit: Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- Border Cities Enterprise Zone Program: The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Business Development Specialists: Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- Indian Business Loan Program: The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- Industry Specialists: Industry Specialists at the Minnesota Department of Employment and Economic

Development focus their expertise on businesses biosciences, medical devices and renewable energy.

- Job Opportunity Building Zone (JOBZ) Program: Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- Positively Minnesota Marketing Partnership: The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com](http://www.positivelyminnesota.com)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small

Business Administration.

Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

***Northwest Minnesota Region Contact Information***

(Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomen, Marshall, Norman, Polk, Pennington, Red Lake, and Roseau Counties)

Northwest Region

**Concordia College**

1103 Roosevelt Ave. SE

Bemidji, MN 56601

Phone: 218-755-4255

Satellite Centers

**Northland Community College**

Thief River Falls, MN

Phone: 218-683-7053

**Valley Technology Building**

Crookston, MN

Phone: 218-470-2005

**Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

***Northwest Minnesota Region Contact Information***

(Beltrami, Cass, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake, Roseau)

Phone: 218-631-7673

Toll Free: 800-417-7736

**State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and



improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**Minnesota Power**

Minnesota Power provides reliable, economical energy and private sector leadership in economic development. They have the resources, connections and experience to help companies find sites and secure capital for expansion and relocation projects in their service area.

Services include:

- Site selection assistance
- Financial deal structuring
- Loan sponsorship through the Minnesota Community Capital Fund
- Electric rate information
- Market and industry research
- Information and referral

**Contact Information**

**Minnesota Power**

Regional Development

30 W. Superior St.

Duluth, MN 55802

Phone: 218-722-2625

Toll Free: 800-228-4966

Website: [www.mnpower.com/Company/AboutUs](http://www.mnpower.com/Company/AboutUs)

**Northwest Community Action, Inc.**

Their mission is to stimulate a focus of all available resources upon the goal of enabling area low-income families and individuals of all ages to attain skills, knowledge, and motivations, and secure the opportunities needed for them to become self-sufficient. Typical services include Head Start, home weatherization, transportation for senior citizens, food pantry and so on.

**Contact Information**

312 North Main Street  
Badger, MN 56714  
Toll Free: 800-568-5329  
Phone: 218-528-3258  
Fax: 218-528-3259  
Website: [www.northwestcap.org](http://www.northwestcap.org)

**Northwest Minnesota Foundation (NMF)**

The Northwest Minnesota Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota’s rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. People in its own region, making grants and loans supporting economic development, leadership development, community building, and families, youth, and seniors, decide each foundation’s priorities.

The Northwest Minnesota Foundation believes that the future of the region depends on the ability to be competitive in a changing world. The foundation provides grants to nonprofits, loans and technical assistance to businesses, training for community leaders and nonprofit managers, and philanthropic services to donors, all supporting community asset development. The foundation has been a catalyst in a unique collaborative effort among industries, economic developers, higher education institutions, and government agencies that are applying strategies to attract and train talented people to meet the future needs of employers in Northwest Minnesota.

**Key Community Development Resources**

Business Financing Program: NMF provides loans for business start-ups and expansion, job and wealth creation in the region, and investments in businesses that focus on new technologies and products. Learn more about the NMF [Business Financing Program](#)

Entrepreneur Development Program: NMF provides business development assistance and loans for small businesses and for self-employment opportunities. Learn more about the NMF [Entrepreneur Development Program](#)

Component Funds/Community Foundation: NMF accepts charitable contributions in support of a number of designated funds for charitable purposes. Learn more about the NMF [Component Funds](#) and the [Community Foundation](#)

**Regional Initiatives:** In addition to supporting charitable activities and business ventures through grants and loans, NMF also conducts special projects under its own initiative. These efforts typically involve intensive collaboration with multiple organizations in which NMF plays the role of convener and facilitator, as well as funder. They are usually regional in scope, requiring resources and expertise beyond the capacity of any single project partner. Learn more about the NMF [Regional Initiatives](#)

**Contact Information**

**Northwest Minnesota Foundation**

4225 Technology Drive NW

Bemidji, MN 56601

Phone: 218-759-2057

Toll Free: 800-659-7859

Fax: 218-759-2328

E-mail: [info@nwmf.org](mailto:info@nwmf.org)

Website: [www.nwmf.org](http://www.nwmf.org)

[http://www.greaterminnesota.net/northwest\\_foundation.html](http://www.greaterminnesota.net/northwest_foundation.html)

**Northwest Regional Development Commission (Region 1)**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The Northwest Regional Development Commission (NWRDC) was created through the actions of local units of government in 1973. The Commission is a group of 35 representatives of Counties, Cities, Townships, School Districts and special interest groups that sets the general policy and direction of the agency. The Commission appoints a board of Directors made up of one member from each county and a Chairperson elected at large to conduct its monthly business.

The Commission also appoints advisory committees to help in setting specific program direction. Committees are active in Aging, Arts, Economic Development and Transportation. The Commission has also entered into a cooperative agreement with the Northwest Minnesota Enterprise Fund Inc. to provide program guidance on the revolving loan fund.

Programs

- Land of the Dancing Sky Area Agency on Aging: helping seniors to maintain an independent life style
- Northwest Regional Arts Council: Support the development of art including theater, music, visual arts, literature and dance.
- Economic Development: Attract job growth and improve the quality of life
- Enterprise Fund Business Loans: Provide capital to create, expand and retain business and industry
- Community Development: To place special emphasis on locally defined issues that impact the

economic and social well being of the area. Including data and statistics, tourism (Tourism Directory) and web site development, GIS mapping, and land use planning

- Transportation Planning: plan and coordinate the construction and maintenance of a viable road, rail, air and trail system in the support of business, personal and recreational travel
- Dancing Sky JOBZ Tax Free Zone: Provide local and state tax incentives for job creation

**Contact Information**

**Northwest Regional Development Commission**

115 South Main, Suite 1

Warren, MN 56762

Phone: 218-745-6733

Website: [www.nwrdc.org](http://www.nwrdc.org)

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

**Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

**Minnesota Energy Programs:** The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

**Community and Economic Development:** Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

**Regional Development:** Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

**Community Development Grant Programs:**

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

Noteworthy among the non-profit organizations and municipalities with which USDA RD partners in administering its revolving loan funds for business development purposes, are rural electric and telephone cooperatives. A list of those serving northwest Minnesota are:

#### **PKM Electric Cooperative**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**PKM Electric Cooperative**  
406 North Minnesota Street  
Warren, MN 56762  
Phone: 218-745-4711

Website: [www.pkmcoop.com](http://www.pkmcoop.com)

**North Star Electric Cooperative**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**North Star Electric Cooperative**

441 Minnesota 172

Baudette, MN 56623

Phone: 218-634-2202

Website: [www.northstarelectric.coop](http://www.northstarelectric.coop)

**Paul Bunyan Communications**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**Paul Bunyan Communications**

1831 Anne St. NW

Bemidji, MN 56601

Phone: 218-444-1141

Website: [www.paulbunyan.net](http://www.paulbunyan.net)

**West Central Telephone Association**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**West Central Telephone Association**

308 Frontage Road

Sebeka, MN 56477

Phone: 218-837-5151

Website: [www.wcta.net](http://www.wcta.net)

**Northwest Minnesota USDA RD Offices**

**Bemidji Area Office**

3217 Bemidji Ave. North

Bemidji, MN 56601

Phone: 218-751-1942, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Beltrami, Lake of the Woods, Itasca, Clearwater and Koochiching

**Detroit Lakes Area Office**

809 8th St. SE

Detroit Lakes, MN 56501

Phone: 218-847-9392, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Becker, Mahnomen, Hubbard, Norman and Clay

**Thief River Falls Area Office**

201 Sherwood Ave. South  
Thief River Falls, MN 56701  
Phone: 218-681-2843, ext. 4

**Website:** [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Pennington, Marshall, Red Lake, Roseau, Kittson, and Polk

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Northwest Minnesota Offices***

**Crookston Regional Extension Office**

University of MN, Crookston  
251 Owen Hall  
2900 University Avenue  
Crookston, MN 56716-5001  
Phone: 218-281-8027  
Toll Free: 888-241-0781  
Fax: 218-281-8686  
E-mail: [rccrookston@umn.edu](mailto:rccrookston@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Roseau Regional Extension Office**

1307 Third Street NE, Suite 102  
Roseau, MN 56751-2105  
Phone: 218-463-0291  
Toll Free: 888-241-4546

Fax: 218-463-0297

E-mail: [rcroseau@umn.edu](mailto:rcroseau@umn.edu)

Website: [www.extension.umn.edu](http://www.extension.umn.edu)

### **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

#### ***Northeast Minnesota Contact Information***

Phone: 218-726-6146

Website: [www.cleanenergyresourceteams.org/regions/northeast](http://www.cleanenergyresourceteams.org/regions/northeast)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***Northwest Minnesota Offices***

(Beltrami, Clearwater, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau counties)

#### Community Economics

510 County Rd 71, Ste 119

Crookston, MN 56716

Phone: 218-281-8629

Fax: 218-281-8686

#### Leadership & Civic Engagement

Extension Regional Office, Roseau

1307 3rd St NE STE 102

Roseau, MN 56751-2105



Phone: 218-463-0296

Fax: 218-463-0297

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- **Clean Energy**  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- **Local and Regional Food Systems**  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

### ***Northwest Minnesota Contact Information***

#### **Northwest Minnesota Sustainable Development Partnership**

Valley Technology Park

510 County Rd 71, Ste 119

Crookston, MN 56716

Phone: 218-281-8697

Website: [blog.lib.umn.edu/rsdp/northwest](http://blog.lib.umn.edu/rsdp/northwest)

## Northwest Regional Development Commission (Region 1)

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The Northwest Regional Development Commission (NWRDC) was created through the actions of local units of government in 1973. The Commission is a group of 35 representatives of Counties, Cities, Townships, School Districts and special interest groups that sets the general policy and direction of the agency. The Commission appoints a board of Directors made up of one member from each county and a Chairperson elected at large to conduct its monthly business.

The Commission also appoints advisory committees to help in setting specific program direction. Committees are active in Aging, Arts, Economic Development and Transportation. The Commission has also entered into a cooperative agreement with the Northwest Minnesota Enterprise Fund Inc. to provide program guidance on the revolving loan fund.

### Programs

- Land of the Dancing Sky Area Agency on Aging: helping seniors to maintain an independent life style
- Northwest Regional Arts Council: Support the development of art including theater, music, visual arts, literature and dance.
- Economic Development: Attract job growth and improve the quality of life
- Enterprise Fund Business Loans: Provide capital to create, expand and retain business and industry
- Community Development: To place special emphasis on locally defined issues that impact the economic and social well being of the area. Including data and statistics, tourism (Tourism Directory) and web site development, GIS mapping, and land use planning
- Transportation Planning: plan and coordinate the construction and maintenance of a viable road, rail, air and trail system in the support of business, personal and recreational travel
- Dancing Sky JOBZ Tax Free Zone: Provide local and state tax incentives for job creation

### **Contact Information**

#### **Northwest Regional Development Commission**

115 South Main, Suite 1

Warren, MN 56762

Phone: 218-745-6733

Website: [www.nwrdc.org](http://www.nwrdc.org)

## State Small Business Credit Initiative

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

**Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and



business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

#### ***Northwest Minnesota USDA RD Offices***

##### **Bemidji Area Office**

3217 Bemidji Ave. North

Bemidji, MN 56601

Phone: 218-751-1942, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Beltrami, Lake of the Woods, Itasca, Clearwater and Koochiching

##### **Detroit Lakes Area Office**

809 8th St. SE  
Detroit Lakes, MN 56501  
Phone: 218-847-9392, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Becker, Mahnomen, Hubbard, Norman and Clay

**Thief River Falls Area Office**

201 Sherwood Ave. South  
Thief River Falls, MN 56701  
Phone: 218-681-2843, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Pennington, Marshall, Red Lake, Roseau, Kittson, and Polk

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Northwest Minnesota Offices***

**Crookston Regional Extension Office**

University of MN, Crookston  
251 Owen Hall  
2900 University Avenue  
Crookston, MN 56716-5001  
Phone: 218-281-8027  
Toll Free: 888-241-0781  
Fax: 218-281-8686  
E-mail: [rccrookston@umn.edu](mailto:rccrookston@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Roseau Regional Extension Office**

1307 Third Street NE, Suite 102

Roseau, MN 56751-2105

Phone: 218-463-0291

Toll Free: 888-241-4546

Fax: 218-463-0297

E-mail: [rcroseau@umn.edu](mailto:rcroseau@umn.edu)

Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- Local and Regional Food Systems  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

**Northwest Minnesota Contact Information**

**Northwest Minnesota Sustainable Development Partnership**

Valley Technology Park

510 County Rd 71, Ste 119  
Crookston, MN 56716  
Phone: 218-281-8697  
Website: [blog.lib.umn.edu/rsdp/northwest](http://blog.lib.umn.edu/rsdp/northwest)

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

## **Bi-County Community Action Programs**

An eighteen member Board of Directors governs Bi-CAP: six County Commissioners or their representatives, six low-income individuals, and six major interest individuals. The Board meets bi-monthly to adopt the overall policies of the agency, review grant applications and reports, establish agency goals and priorities, monitor, and evaluate agency operations.

### ***Contact Information***

6603 Bemidji Avenue N.  
Bemidji MN, 56601  
Phone: 218-751-4631  
Toll Free: 800-332-7161  
Website: [www.bicap.org](http://www.bicap.org)

## **Inter County Community Council**

Inter-County Community Council is a community action agency that serves Red Lake, Pennington, East Polk and Clearwater Counties. Through varied and multiple programs, Inter-County Community Council helps people to build a better Minnesota. They provide programs relating to energy assistance, family services, self sufficiency, employment & training and ICCC Head Start.

### ***Contact Information***

207 Main Steet  
Oklee, MN 56742  
Toll Free: 888-778-4008  
Phone: 218-796-5144  
Fax: 218-796-5175  
Website: [www.intercountycc.org](http://www.intercountycc.org)

## **Mahube-Otwa Community Action Partnership**

Mahube-Otwa provides services for low income and elderly persons living in Mahnomen, Hubbard, Becker, Otter Tail and Wadena counties. They are a private, non-profit corporation governed by a volunteer board of directors representing the low income, public and private sectors of the community.

### ***Contact Information***



1125 West River Road  
Detroit Lakes, MN 56502-0747  
Phone: 218-847-1385  
Fax: 218-847-1388  
Website: [www.mahube.org](http://www.mahube.org)

**Northwest Community Action, Inc.**

Their mission is to stimulate a focus of all available resources upon the goal of enabling area low-income families and individuals of all ages to attain skills, knowledge, and motivations, and secure the opportunities needed for them to become self-sufficient.

**Contact Information**

312 North Main Street  
Badger, MN 56714  
Toll Free: 800-568-5329  
Phone: 218-528-3258  
Fax: 218-528-3259  
Website: [www.northwestcap.org](http://www.northwestcap.org)

**Tri-Valley Opportunity Council, Inc.**

Since 1965, Tri-Valley has provided services in their primary service area of west Polk, west Marshall and Norman counties. Their service area has expanded throughout Minnesota and North Dakota over the years with specialized services for seniors, migrant and seasonal farm workers, families in need of child care and rural transportation customers.

**Contact Information**

102 N. Broadway  
Crookston, MN 56716  
Toll Free: 800-584-7020  
Phone: 218-281-5832  
Website: [www.tvoc.org](http://www.tvoc.org)

**Headwater Regional Development Commission (Region 2)**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The Headwaters RDC is a regional development organization that is committed to helping create successful communities and a successful region. Their customers are local leaders, public and private, that are committed to moving their community forward. With services that are designed to address the most important issues of their region, and to take advantage of their organization's unique leadership, development

and planning capabilities. Counties served: Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen.

The Headwaters Housing Development Corporation (HHDC) is a subsidiary corporation of the Headwaters Regional Development Commission (HRDC). The HHDC is a non-profit housing development corporation with 501 (C)(3) status. The organization was created specifically to deal with an inadequate supply of affordable housing throughout the Region.

Headwaters Regional Finance Corporation (HRFC) is a subsidiary of HRDC with responsibilities of administering a revolving loan fund for business development. The fund was capitalized through a series of grants from the federal Economic Development Administration (EDA) and currently operates with an asset base of \$3.7 million. A nine-member board of directors oversees the HRFC and a loan committee reviews applications brought forth by staff.

The mission of the HRFC is to be a catalyst for business and economic development in the Headwaters Region. The HRFC accomplishes its mission by providing “gap” financing to new and expanding businesses, and supporting and coordinating projects with private lenders and other economic development assistance providers.

Financing Focus:

- Businesses seeking to finance the purchase of state-of-the-art technology
- Working capital needs to increase the productivity and competitiveness of businesses.
- Projects that will increase wealth and prosperity of employers, employees and communities through job creation and/or wage growth
- Businesses providing essential services to small rural communities at risk of losing such services

The Beltrami County Housing and Redevelopment Authority (Beltrami HRA) is a municipal corporation created by the Beltrami County Board. The Beltrami HRA develops affordable single-family houses that are for sale to moderate income home buyers. The HRA also administers down payment assistance programs. The HRA Board is interested in housing rehabilitation as its next new initiative.

The Beltrami HRA has been instrumental in responding to the issue of homelessness in Beltrami County. State bond proceeds have been available on a competitive basis to help communities build housing for homeless families. One requirement of the funding is that the housing units are owned by a public entity. The HRA has agreed to be the owner of two housing projects, which include The Village of Hope and Conifer Estates.

The Hubbard County Housing and Redevelopment Authority (Hubbard HRA) is a municipal corporation created by the Hubbard County board.

- Hubbard HRA administers three single-family owner-occupied housing rehabilitation programs on an ongoing basis. These programs assist low and moderate income households throughout Hubbard County make essential home repairs and correct health and safety concerns.
- Hubbard County also administers a first-time homebuyer program using funds allocated by the Minnesota Housing Finance Agency’s Minnesota Cities Participation Program (MCPPE). Loans are made available through participating local lenders.
- Hubbard County HRA administers a down payment assistance program designed to promote home

ownership. Through this program, the HRA offers loans that are deferred with no interest for five years. Repayment of the principal begins after 5 years at 4% interest.

- Hubbard County HRA also provides home ownership education through the Home Stretch program. Home Stretch provides information that helps households make informed decisions on when and if home ownership is the right decision, helping to ensure success for those who choose to take that step.

Nevis School Partnership: The HRA has built 13 single-family homes in partnership with Nevis Schools. The students gain practical construction experience and give something back to their community. Homes are then sold to low- or moderate-income homebuyers. Proceeds from the sale are used to support a future construction project.

### **Contact Information**

Headwaters Regional Development Commission

403 Fourth Street NW, Suite 310

Bemidji, MN 56619-0906

Phone: 218-444-4732

Website: [www.hrhc.org/index](http://www.hrhc.org/index)

## **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations: CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnomon, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

### **Key Community Development Resources**

Business Lending: MMCDC offers lending for new businesses and business expansions that generally serve to improve the community, such as the creation of new jobs, with loans ranging from \$5,000 to \$20,000,000.

- New Markets Tax Credit (NMTC) Financing: loans up to \$20,000,000 for eligible businesses in rural Minnesota, North Dakota, South Dakota and Wyoming
- Synergy Loans: loans up to \$4,000,000 that take advantage of the New Markets Tax Credit program
- Intermediary Relending Program (IRP): loans up to \$250,000 for eligible businesses in rural Midwest Minnesota.
- Rural Business Enterprise Loan Program: loans up to \$450,000 for eligible businesses in rural Minnesota

Community Development and Technical Assistance: MMCDC identifies community needs and creates solutions, including the development of apartment buildings, homes with affordable payments and new subdivisions.

**Affordable Housing Initiative:** MMCDC manages rental properties that accommodate everyone from low-income and handicapped individuals to senior citizens in need of assisted living. They also restore buildings for affordable rental housing.

- By partnering with the Northwest Minnesota Housing Cooperative, a construction company owned by local contractors and material suppliers, MMCDC is able to...
  - Build quality homes
  - Bring affordable housing to rural communities
  - Provide year-round work for local cooperative members

**Home Loan Division:** MMCDC provides affordable loans for home purchase and home repair by using a combination of low-interest loan products and down payment assistance.

- MMCDC also offers a number of loan programs and financing options for buying or building a new home. Included among MMCDC loan products are the following:
  - First-time Homebuyer Loans
  - USDA Guaranteed Rural Housing Loans
  - Conventional Loans
  - Refinancing Loans
  - Remodeling Loans

### ***Contact Information***

#### **Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100  
Detroit Lakes, Minnesota 56501-3034  
Phone: 218-847-3191  
Fax: 218-844-6345  
Website: [www.mmcdc.com](http://www.mmcdc.com)

### ***Community Development Partners***

MMCDC works with key community development partners to provide financial and development assistance.

**The White Earth Investment Initiative** is a subsidiary of MMCDC. Its mission is to revitalize the five tribal communities on the White Earth Reservation, creating an environment that is more attractive to new businesses.

White Earth Investment Initiative  
407 Main Street, P.O. Box 38  
Ogema, MN 56569-0038  
Phone: 218-983-4020  
Fax: 218-983-4021  
Website: [www.whiteearthinvestmentinitiative.com](http://www.whiteearthinvestmentinitiative.com)

**Community Development Bank, FSB** is located on the White Earth Indian Reservation in Ogema, Minnesota, approximately 21 miles north of Detroit Lakes, MN. In addition to providing a number of banking services, it also houses the White Earth Investment Initiative.

Community Development Bank, FSB

516 Main Street, P.O. Box 38  
Ogema, MN 56569-0038  
Phone: 218-983-3241  
Fax: 218-983-3243  
Website: [www.comdevbank.com](http://www.comdevbank.com)

**Northwest Minnesota Housing Cooperative** is a construction company owned by local northwestern Minnesota contractors and material suppliers whose goals include building quality homes, bringing affordable housing to the area, providing year-round work for local cooperative members and supporting the housing industry by giving savings back to local members.

Northwest Minnesota Housing Cooperative  
P.O. Box 421  
Thief River Falls, MN 56701-0421  
Phone: 218-681-2340  
Fax: 218-681-7240  
Website: [www.nmhchomes.com](http://www.nmhchomes.com)

**The Partnership to Supply Affordable Housing** manages properties that provide quality rental housing to limited-income individuals in Blackduck, Menahga, Waubun, Mahnomon, Lake Park and Detroit Lakes, MN.

Partnership to Supply Affordable Housing  
119 Graystone Plaza, Suite 100  
Detroit Lakes, MN 56501  
Phone: 218-847-5641  
Toll Free: 888-847-7404

## **Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ)

program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.

- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- **Tourism Business Septic Tank Replacement Program:** Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- **Unemployment Insurance and Business Taxes:** Overview on business taxes - what is due to whom and when.
- **Urban Initiative Loan Program:** The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com](http://www.positivelyminnesota.com)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

## Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### ***Northwest Minnesota Region Contact Information***

(Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Polk, Pennington, Red Lake, and Roseau Counties)

#### Northwest Region

##### **Concordia College**

1103 Roosevelt Ave. SE

Bemidji, MN 56601

Phone: 218-755-4255

#### Satellite Centers

##### **Northland Community College**

Thief River Falls, MN

Phone: 218-683-7053

##### **Valley Technology Building**

Crookston, MN

Phone: 218-470-2005

## **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

### ***Northwest Minnesota Region Contact Information***

(Beltrami, Cass, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Pennington, Polk, Red Lake, Roseau)

Phone: 218-631-7673

Toll Free: 800-417-7736

## **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## Minnesota Power

Minnesota Power provides reliable, economical energy and private sector leadership in economic development. They have the resources, connections and experience to help companies find sites and secure capital for expansion and relocation projects in their service area.

Services include:

- Site selection assistance
- Financial deal structuring
- Loan sponsorship through the Minnesota Community Capital Fund
- Electric rate information
- Market and industry research
- Information and referral

**Contact Information**

**Minnesota Power**

Regional Development

30 W. Superior St.

Duluth, MN 55802

Phone: 218-722-2625

Toll Free: 800-228-4966

Website: [www.mnpower.com/Company/AboutUs](http://www.mnpower.com/Company/AboutUs)

## Northwest Minnesota Foundation (NMF)

The Northwest Minnesota Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic

*Rural Minnesota Community & Economic Development Resource Guide: Northwest Minnesota*



regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. People in its own region, making grants and loans supporting economic development, leadership development, community building, and families, youth, and seniors, decide each foundation's priorities.

The Northwest Minnesota Foundation believes that the future of the region depends on the ability to be competitive in a changing world. The foundation provides grants to nonprofits, loans and technical assistance to businesses, training for community leaders and nonprofit managers, and philanthropic services to donors, all supporting community asset development. The foundation has been a catalyst in a unique collaborative effort among industries, economic developers, higher education institutions, and government agencies that are applying strategies to attract and train talented people to meet the future needs of employers in Northwest Minnesota.

### ***Key Community Development Resources***

Business Financing Program: NMF provides loans for business start-ups and expansion, job and wealth creation in the region, and investments in businesses that focus on new technologies and products. Learn more about the NMF [Business Financing Program](#)

Entrepreneur Development Program: NMF provides business development assistance and loans for small businesses and for self-employment opportunities. Learn more about the NMF [Entrepreneur Development Program](#)

Component Funds/Community Foundation: NMF accepts charitable contributions in support of a number of designated funds for charitable purposes. Learn more about the NMF [Component Funds](#) and the [Community Foundation](#)

Regional Initiatives: In addition to supporting charitable activities and business ventures through grants and loans, NMF also conducts special projects under its own initiative. These efforts typically involve intensive collaboration with multiple organizations in which NMF plays the role of convener and facilitator, as well as funder. They are usually regional in scope, requiring resources and expertise beyond the capacity of any single project partner. Learn more about the NMF [Regional Initiatives](#)

### ***Contact Information***

#### **Northwest Minnesota Foundation**

4225 Technology Drive NW

Bemidji, MN 56601

Phone: 218-759-2057

Toll Free: 800-659-7859

Fax: 218-759-2328

E-mail: [info@nwmf.org](mailto:info@nwmf.org)

Website: [www.nwmf.org](http://www.nwmf.org)

[http://www.greaterminnesota.net/northwest\\_foundation.html](http://www.greaterminnesota.net/northwest_foundation.html)

## **Northwest Minnesota Community Foundations**

The Community Foundation promotes private giving for the public good. By building philanthropic resources, addressing charitable needs, and creating opportunities through community synergy, we strive to be the leading force in regional philanthropy

### **Community Foundation of Grand Forks, East Grand Forks, and Region**

620 DeMers Avenue

Grand Forks, ND 58201

Phone: 701-746-0668

Fax: 701-772-3018

E-mail: [communityfoundation@gofoundation.org](mailto:communityfoundation@gofoundation.org)

Website: [www.gofoundation.org](http://www.gofoundation.org)

Geographic Focus: Polk County, MN; Grand Forks County, ND

### **Fargo-Moorhead Area Foundation**

The Fargo-Moorhead Area Foundation was created in 1960, as the community foundation for Cass County, North Dakota and Clay County, Minnesota. Community foundations are created as a vehicle for long term philanthropy; a mechanism for giving back to the community. A vast majority of their 250+ funds are permanent; existing in perpetuity to meet the donor's wishes. Their responsibility is to manage these funds, investing wisely and ensuring the donor's intent is always met. They provide ongoing community support, through their Donor Advised Funds, Scholarship Funds, Designated Funds, and their Unrestricted Fund.

502 1st Ave North, Suite 202

Fargo, ND 58102-4804

Phone: 701-234-0756

Fax: 701-234-9724

Website: [www.areafoundation.org](http://www.areafoundation.org)

Geographic Focus: Clay County, MN; Cass County, ND

## **Northwest Regional Development Commission (Region 1)**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The Northwest Regional Development Commission (NWRDC) was created through the actions of local units of government in 1973. The Commission is a group of 35 representatives of Counties, Cities, Townships, School Districts and special interest groups that sets the general policy and direction of the agency. The Commission appoints a board of Directors made up of one member from each county and a Chairperson elected at large to

conduct its monthly business.

The Commission also appoints advisory committees to help in setting specific program direction. Committees are active in Aging, Arts, Economic Development and Transportation. The Commission has also entered into a cooperative agreement with the Northwest Minnesota Enterprise Fund Inc. to provide program guidance on the revolving loan fund.

### Programs

- Land of the Dancing Sky Area Agency on Aging: helping seniors to maintain an independent life style
- Northwest Regional Arts Council: Support the development of art including theater, music, visual arts, literature and dance.
- Economic Development: Attract job growth and improve the quality of life
- Enterprise Fund Business Loans: Provide capital to create, expand and retain business and industry
- Community Development: To place special emphasis on locally defined issues that impact the economic and social well being of the area. Including data and statistics, tourism (Tourism Directory) and web site development, GIS mapping, and land use planning
- Transportation Planning: plan and coordinate the construction and maintenance of a viable road, rail, air and trail system in the support of business, personal and recreational travel
- Dancing Sky JOBZ Tax Free Zone: Provide local and state tax incentives for job creation

### ***Contact Information***

#### **Northwest Regional Development Commission**

115 South Main, Suite 1

Warren, MN 56762

Phone: 218-745-6733

Website: [www.nwrdc.org](http://www.nwrdc.org)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

**Northwest Minnesota USDA RD Offices**

**Bemidji Area Office**

3217 Bemidji Ave. North

Bemidji, MN 56601

Phone: 218-751-1942, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Beltrami, Lake of the Woods, Itasca, Clearwater and Koochiching

**Detroit Lakes Area Office**

809 8th St. SE

Detroit Lakes, MN 56501

Phone: 218-847-9392, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Becker, Mahnomen, Hubbard, Norman and Clay

**Thief River Falls Area Office**

201 Sherwood Ave. South

Thief River Falls, MN 56701

Phone: 218-681-2843, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Pennington, Marshall, Red Lake, Roseau, Kittson, and Polk

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

**Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

### **Northwest Minnesota Offices**

#### **Crookston Regional Extension Office**

University of MN, Crookston  
251 Owen Hall  
2900 University Avenue  
Crookston, MN 56716-5001  
Phone: 218-281-8027  
Toll Free: 888-241-0781  
Fax: 218-281-8686  
E-mail: [rcrookston@umn.edu](mailto:rcrookston@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

#### **Roseau Regional Extension Office**

1307 Third Street NE, Suite 102  
Roseau, MN 56751-2105  
Phone: 218-463-0291  
Toll Free: 888-241-4546  
Fax: 218-463-0297  
E-mail: [rcroseau@umn.edu](mailto:rcroseau@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

### **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

#### **Northeast Minnesota Contact Information**

Phone: 218-726-6146  
Website: [www.cleanenergyresourceteams.org/regions/northeast](http://www.cleanenergyresourceteams.org/regions/northeast)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership

*Rural Minnesota Community & Economic Development Resource Guide: Northwest Minnesota*

and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***Northwest Minnesota Offices***

(Beltrami, Clearwater, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau counties)

#### Community Economics

510 County Rd 71, Ste 119

Crookston, MN 56716

Phone: 218-281-8629

Fax: 218-281-8686

#### Leadership & Civic Engagement

Extension Regional Office, Roseau

1307 3rd St NE STE 102

Roseau, MN 56751-2105

Phone: 218-463-0296

Fax: 218-463-0297

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy

The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and

regions determine their energy future.

- **Local and Regional Food Systems**

The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***Northwest Minnesota Contact Information***

**Northwest Minnesota Sustainable Development Partnership**

Valley Technology Park

510 County Rd 71, Ste 119

Crookston, MN 56716

Phone: 218-281-8697

Website: [blog.lib.umn.edu/rsdp/northwest](http://blog.lib.umn.edu/rsdp/northwest)



## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

## **Bi-County Community Action Programs**

An eighteen member Board of Directors governs Bi-CAP: six County Commissioners or their representatives, six low-income individuals, and six major interest individuals. The Board meets bi-monthly to adopt the overall policies of the agency, review grant applications and reports, establish agency goals and priorities, monitor, and evaluate agency operations.

### **Contact Information**

6603 Bemidji Avenue N.  
Bemidji MN, 56601  
Phone: 218-751-4631  
Toll Free: 800-332-7161  
Website: [www.bicap.org](http://www.bicap.org)

## **Inter County Community Council**

Inter-County Community Council is a community action agency that serves Red Lake, Pennington, East Polk and Clearwater Counties. Through varied and multiple programs, Inter-County Community Council helps people to build a better Minnesota. They provide programs relating to energy assistance, family services, self sufficiency, employment & training and ICC Head Start.

### **Contact Information**

207 Main Steet  
Oklee, MN 56742  
Toll Free: 888-778-4008  
Phone: 218-796-5144  
Fax: 218-796-5175  
Website: [www.intercountycc.org](http://www.intercountycc.org)

## **Mahube-Otwa Community Action Partnership**

Mahube-Otwa provides services for low income and elderly persons living in Mahnomen, Hubbard, Becker, Otter Tail and Wadena counties. They are a private, non-profit corporation governed by a volunteer board of directors representing the low income, public and private sectors of the community.

**Contact Information**

1125 West River Road  
Detroit Lakes, MN 56502-0747  
Phone: 218-847-1385  
Fax: 218-847-1388  
Website: [www.mahube.org](http://www.mahube.org)

**Northwest Community Action, Inc.**

Their mission is to stimulate a focus of all available resources upon the goal of enabling area low-income families and individuals of all ages to attain skills, knowledge, and motivations, and secure the opportunities needed for them to become self-sufficient.

**Contact Information**

312 North Main Street  
Badger, MN 56714  
Toll Free: 800-568-5329  
Phone: 218-528-3258  
Fax: 218-528-3259  
Website: [www.northwestcap.org](http://www.northwestcap.org)

**Tri-Valley Opportunity Council, Inc.**

Since 1965, Tri-Valley has provided services in their primary service area of west Polk, west Marshall and Norman counties. Their service area has expanded throughout Minnesota and North Dakota over the years with specialized services for seniors, migrant and seasonal farm workers, families in need of child care and rural transportation customers.

**Contact Information**

102 N. Broadway  
Crookston, MN 56716  
Toll Free: 800-584-7020  
Phone: 218-281-5832  
Website: [www.tvoc.org](http://www.tvoc.org)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.

- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- Indian Business Loan Program: The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- Industry Specialists: Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- Job Opportunity Building Zone (JOBZ) Program: Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- Positively Minnesota Marketing Partnership: The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.

- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com](http://www.positivelyminnesota.com)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### **Northwest Minnesota Region Contact Information**

(Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Polk, Pennington, Red Lake, and Roseau Counties)

#### Northwest Region

#### **Concordia College**

1103 Roosevelt Ave. SE

Bemidji, MN 56601

Phone: 218-755-4255

#### Satellite Centers

#### **Northland Community College**

Thief River Falls, MN

Phone: 218-683-7053

#### **Valley Technology Building**

Crookston, MN

Phone: 218-470-2005

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota

- Government agencies at all levels
- Local development organizations

### ***Northwest Minnesota Region Contact Information***

(Beltrami, Cass, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomon, Marshall, Norman, Pennington, Polk, Red Lake, Roseau)

Phone: 218-631-7673

Toll Free: 800-417-7736

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

### **Northwest Minnesota Foundation (NMF)**

The Northwest Minnesota Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. People in its own region, making grants and loans supporting economic development, leadership development, community building, and families, youth, and seniors, decide each foundation's priorities.

The Northwest Minnesota Foundation believes that the future of the region depends on the ability to be competitive in a changing world. The foundation provides grants to nonprofits, loans and technical assistance to businesses, training for community leaders and nonprofit managers, and philanthropic services to donors, all supporting community asset development. The foundation has been a catalyst in a unique collaborative effort among industries, economic developers, higher education institutions, and government agencies that are applying strategies to attract and train talented people to meet the future needs of employers in Northwest Minnesota.

### ***Key Community Development Resources***

Business Financing Program: NMF provides loans for business start-ups and expansion, job and wealth creation in the region, and investments in businesses that focus on new technologies and products. Learn more about the NMF [Business Financing Program](#)

Entrepreneur Development Program: NMF provides business development assistance and loans for small businesses and for self-employment opportunities. Learn more about the NMF [Entrepreneur Development Program](#)

Component Funds/Community Foundation: NMF accepts charitable contributions in support of a number of designated funds for charitable purposes. Learn more about the NMF [Component Funds](#) and the [Community Foundation](#)

Regional Initiatives: In addition to supporting charitable activities and business ventures through grants and loans, NMF also conducts special projects under its own initiative. These efforts typically involve intensive collaboration with multiple organizations in which NMF plays the role of convener and facilitator, as well as funder. They are usually regional in scope, requiring resources and expertise beyond the capacity of any single project partner. Learn more about the NMF [Regional Initiatives](#)

### ***Contact Information***

#### **Northwest Minnesota Foundation**

4225 Technology Drive NW

Bemidji, MN 56601

Phone: 218-759-2057

Toll Free: 800-659-7859

Fax: 218-759-2328

E-mail: [info@nwmf.org](mailto:info@nwmf.org)

Website: [www.nwmf.org](http://www.nwmf.org)

[http://www.greaterminnesota.net/northwest\\_foundation.html](http://www.greaterminnesota.net/northwest_foundation.html)

### **Northwest Private Industry Council**

The Northwest Private Industry Council (NWPIC) believes workforce development is the key economic development issue in our economy. NWPIC's workforce board and local elected officials provide leadership and direction for local workforce development programs, which are tailored to meet the specific needs of

their communities. To do this they need to have the ability to respond to the changing needs of the diverse and growing workforce, recognize that working in collaboration with business, government, and community-based organizations is the key to successfully sustaining the economic vitality of the region.

NWPIC serves Kittson, Marshall, Norman, Pennington, Polk, Red Lake and Roseau Counties. It is a member of the Minnesota Workforce Council Association.

**Contact Information**

**Northwest Private Industry Council**

220 Pennington Avenue South, Suite B

Thief River Falls, MN 56701

Phone: 218-683-5460

Website: <http://www.nwpic.net/>

**Rural Minnesota Concentrated Employment Program**

Rural Minnesota Concentrated Employment Program (RMCEP) helps people find jobs or get the training they need to find the job they want. If they are undecided, we have career exploration and planning activities. RMCEP is a private non-profit WorkForce Center partner that is located in eight WorkForce Centers. Each has information on job openings. There are a variety of workshops on job search techniques, resume writing and interviewing. Each WorkForce Center has computers with Internet access, phones, printers, copiers and fax machines. Customers may use them to look for job openings, write their resumes, and get information on training and education available.

We can also help employers by posting their job openings and hosting job fairs where employers can access large numbers of job seekers at once. Staff can provide information and answer questions about the labor market and employment law. We have office space that employers can use to conduct interviews. RMCEP can help cut the cost of training a new employee through on-the-job training.

These services are available at no charge. Their offices are located in the WorkForce Center buildings in Moorhead, Alexandria, Fergus Falls, Detroit Lakes, Bemidji, Brainerd, Wadena and Little Falls.

RMCEP serves Lake of the Woods, Beltrami, Clearwater, Mahnommen, Hubbard, Cass, Clay, Becker, Wilkin, Otter Tail, Wadena, Crow Wing, Traverse, Grant, Douglas, Todd, Morrison, Stevens, and Pope Counties. It is a member of the Minnesota Workforce Council Association.

**Contact Information**

**Rural Minnesota CEP, Inc.**

803 Roosevelt Ave, P.O. Box 1108,

Detroit Lakes, MN 56502

Phone: 218-846-7400

Website: <http://www.rmcep.com/rmcep>

**Appendix A: Community Development Opportunity  
Types**

Agency	Community Development Opportunity Type			
✓ - Opportunity type available	LENDING	INVESTMENT	SERVICE	COMMUNITY DEVELOPMENT ASSISTANCE
Bi-County Community Action Programs	✓	✓	✓	✓
Business Development Specialists	✓			✓
Center for Community Vitality			✓	✓
Center for Rural Entrepreneurial Studies	✓			✓
Clean Energy Resource Teams			✓	✓
Community Development Bank, FSB	✓	✓	✓	✓
Habitat for Humanity of Minnesota	✓	✓	✓	✓
Headwater Regional Development Commission (Region 2)	✓	✓	✓	✓
Inter County Community Council	✓	✓	✓	✓
Mahube Community Council, Inc.	✓	✓	✓	✓
Midwest Minnesota Community Development Corporation (MMCDC)	✓	✓	✓	✓
Minnesota Business Finance Corporation	✓			✓
Minnesota Department of Employment and Economic Development	✓			✓
Minnesota Power	✓			✓
Nevis School Partnership	✓	✓	✓	✓
North Star Electric Cooperative	✓		✓	✓
Northwest Community Action, Inc.	✓	✓	✓	✓
Northwest Minnesota Housing Cooperative	✓	✓	✓	✓
Northwest Minnesota Multi-County Housing & Redevelopment Authority	✓	✓	✓	✓
Northwest Minnesota Foundation (NMF)	✓	✓	✓	✓
Northwest Private Industry Council		✓	✓	✓
Northwest Regional Development Commission (Region 1)	✓		✓	✓
Paul Bunyan Communications	✓		✓	✓
PKM Electric Cooperative	✓		✓	✓



The Beltrami County Housing and Redevelopment Authority	✓	✓	✓	✓
The Hubbard County Housing and Redevelopment Authority	✓	✓	✓	✓
The White Earth Investment Initiative	✓	✓	✓	✓
The Partnership to Supply Affordable Housing	✓	✓	✓	✓
Tri-Valley Opportunity Council, Inc.	✓	✓	✓	✓
Regional Sustainable Development Partnerships			✓	✓
Rural Minnesota Concentrated Employment Program		✓	✓	✓
Small Business Development Centers	✓			✓
State Small Business Credit Initiative	✓			✓
University of Minnesota Extension Service			✓	✓
USDA Rural Development Minnesota	✓		✓	✓
West Central Telephone Association	✓		✓	✓

# Northeast Minnesota

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*Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis*

*The information contained in this resource guide was obtained from publicly available sources. To provide consistency in form and style, some entries have received limited editing. Users are advised to consult the original Web sites for complete descriptions of programs and resources. Inclusion of an organization, its information, or hyperlinks in this guide does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.*

## **Central Minnesota Housing Partnership**

The Central Minnesota Housing Partnership, Inc. (CMHP) was created to preserve, improve and increase the stock of affordable housing in Central Minnesota. CMHP is both a designated Community Development Financial Institution (CDFI) and Community Housing Development Organization (CHDO) as designated by the Minnesota Housing Finance Agency.

Their service area includes 16 counties in Central Minnesota: including Aitkin, Benton, Carlton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wright and Wadena. They provide a variety of services including affordable rental housing, affordable homeownership opportunities, rental housing rehab programs, homebuyer education, counseling, and planning and development.

They own and manage affordable rental housing, develop affordable SF homes for sale, provide homebuyer education and counseling services, address continuum of care/homeless concerns, and provide community planning and development assistance to local government. Some of their deals involve LIHTC.

### **Contact Information**

37 28th Avenue North, Suite 102  
St. Cloud, MN 56303  
Phone: 320-259-0393  
Fax: 320-259-9590  
Email: [cmhp@cmhp.net](mailto:cmhp@cmhp.net)  
Website: [www.cmhp.net](http://www.cmhp.net)

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

## **Arrowhead Economic Opportunity Agency**

The Arrowhead Economic Opportunity Agency (AEOA) was incorporated in April, 1965, as a 501(c)(3) non-profit organization and established as a Community Action Program (CAP) for the northeast Minnesota counties of St. Louis, Lake, and Cook. Service delivery for some programs has extended to the four neighboring counties of Aitkin, Carlton, Itasca, and Koochiching.

### **Contact Information**

702 - 3rd Avenue South  
Virginia, MN 55792  
Phone: 218-749-2912

Fax: 218-749-2944

Website: [www.aeoa.org](http://www.aeoa.org)

Counties Served: St. Louis, Lake, and Cook

### **KOOTASCA Community Action**

KOOTASCA is a nonprofit human service agency serving Itasca and Koochiching counties in Northern Minnesota. They serve low-income people providing ways for families to get connected to the community with a plan to get out of poverty.

#### ***Contact Information***

1213 SE 2nd Avenue

Grand Rapids, MN 55744-3984

Phone: 218-327-2941

Toll Free: 800-422-0312

Fax: 218-327-6733

Website: [www.kootasca.org](http://www.kootasca.org)

Counties Served: Itasca and Koochiching

### **Lakes and Pines Community Action Council**

Their mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

#### ***Contact Information***

1700 Maple Avenue E

Mora, MN 55051

Phone: 320-679-1800

Fax: 800-832-6082

Website: [www.lakesandpines.org](http://www.lakesandpines.org)

Counties Served: Aitkin and Carlton

### **Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

#### ***Contact Information***

#### **Habitat for Humanity of Minnesota**

2401 Lowry Ave NE #210

Minneapolis, MN 55418

Phone: 612-331-4439

Fax: 612-789-0846

Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

### **Northeast Minnesota Habitat Affiliates**

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

#### **Contact Information**

##### **Aitkin County Habitat for Humanity**

PO Box 281

Aitkin, MN 56431

Phone: 218-927-5656

Website: <http://www.habitatforhumanityaitkincounty.org/>

##### **North St. Louis County Habitat for Humanity**

PO Box 24

Virginia, MN 55792

Phone: 218-749-8910

Website: [www.nslchfh.org](http://www.nslchfh.org)

##### **Carlton County Habitat for Humanity**

615 12th St.

Cloquet, MN 55720

Phone: 218-879-9759

E-mail: [longsyol@co.st-louis.mn.us](mailto:longsyol@co.st-louis.mn.us)

##### **Itasca County Habitat for Humanity**

1336 E US Hwy 169

Grand Rapids, MN 55744

Phone: 218-999-9001

Website: [www.itascahabitat.org/mn](http://www.itascahabitat.org/mn)

##### **Western Lake Superior Habitat for Humanity**

2002 W. Superior St. #9

Duluth, MN 55806

Phone: 218-722-3875

Website: [www.twinportshabitat.org](http://www.twinportshabitat.org)

## **1 Roof Community Housing**

Formed by the merger of Northern Communities Land Trust and Neighborhood Housing Services, One Roof is here to make home a better place. That is why they make it as easy as possible for people in Duluth and the surrounding communities to purchase, renovate, maintain and keep a home as long as they like.

1 Roof Community Housing provides a variety of affordable housing services and programs including the

following: Homeownership Education, Down payment Assistance, Community Land Trust, Home Loans, a Tool Lending Library, and volunteer community cleanup efforts.

## **Home Loans**

### Owner-Occupied Rehabilitation Loans

One Roof Community Housing has loan programs for home improvement for virtually any income level. They serve the City of Duluth and the surrounding vicinity. Here is a list of single-family owner-occupied (owner-occupied 1-4 unit rentals properties too!) rehabilitation programs they offer...

- One Roof Revolving Loan Fund (RLF)
- Fix-up Fund and Community Fix-up Fund
- MHFA Rehabilitation Loan Program
- MHFA Emergency and Accessibility Loan Program

1 Roof Community Housing offers other home loan programs that are restricted to the City of Duluth.

### ***Contact Information***

#### **1Roof Housing**

12 E. 4th Street

Duluth, MN 55805

Phone: 218-727-5372

Fax: 218-727-9368

Website: [www.1roofhousing.org](http://www.1roofhousing.org)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct

loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- Community Facilities: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- Rural Community Development Initiative: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.

Rural Business Opportunity Grants: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***Northeast Minnesota USDA RD Offices***

*Rural Minnesota Community & Economic Development Resource Guide: Northeast Minnesota*

**Baxter Area Office**

7118 Clearwater Road

Baxter, MN 56425

Phone: 218-829-5965

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

County served: Aitkin

**Virginia Area Office**

1202 8th St. South #102

Virginia, MN 55792

Phone: 218-741-3929, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: St. Louis, Carlton, Lake, and Cook

**Bemidji Area Office**

3217 Bemidji Ave. North

Bemidji, MN 56601

Phone: 218-751-1942, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Itasca and Koochiching



## **Arrowhead Regional Development Commission**

The Arrowhead Regional Development Commission (ARDC) is a multi-disciplined planning and development organization whose jurisdiction encompasses the Northeast Minnesota counties of Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis.

The mission of ARDC is to serve the people of the Arrowhead Region by providing local units of government and citizens groups a means to work cooperatively in identifying needs, solving problems and fostering local leadership.

ARDC also serves as an umbrella agency for a wide variety of local, state, and federal initiatives. These programs include services to aging, human services, transit, transportation, metropolitan planning, economic development, community development, and natural resources. Other responsibilities of ARDC include the development and maintenance of resource data to support the preparation of comprehensive development plans for units of government.

### Regional Planning

The Vision of ARDC's Regional Planning Division is to be the "Full Service Planning Resource" for the Arrowhead Region of Minnesota. They focus on helping communities with all facets of the community planning process from comprehensive planning and zoning ordinance development to specialty planning for specific community improvements. The Division also does planning on a regional basis with the intent to improve the quality of life for all residents and the quality of experience for visitors.

### Duluth-Superior Metropolitan Interstate Council

The Duluth-Superior Metropolitan Interstate Council (MIC) is the designated bi-state Metropolitan Planning Organization (MPO) for the Duluth-Superior metropolitan planning area. MPOs such as the MIC are a forum for discussion and resolution of inter-jurisdictional transportation issues. The MIC receives transportation planning funds made available through the SAFETEA-LU federal transportation legislation.

### Arrowhead Area Agency on Aging

The Arrowhead Area Agency on Aging (AAAA) is the designated area agency on aging for the seven county arrowhead regions. Area agencies on aging were established under the Older Americans Act (OAA) to respond to the needs of Americans aged 60 and over in every local community. There are over 620 area agencies on aging in the United States and 6 in Minnesota. Minnesota area agencies on aging are designated by the Board on Aging to provide three critical functions: OAA funding administration, community planning and service development, and information and assistance.

### America's Byways Resource Center

America's Byways Resource Center, established by Congress originally as the National Scenic Byways Resource Center, opened in January 1999 as a division of the Arrowhead Regional Development Commission. Funding is provided through an agreement with the Federal Highway Administration. Byway leaders, local groups, volunteers, organizations and State coordinators responsible for the planning and marketing involved with nationally designated byways look to the America's Byways Resource Center for the training, information and expertise that paves the way to better byways.

### The Northspan Group

ARDC has a close relationship with the Northspan Group. Northspan provides business and community development consulting services, organizational development and business recruitment services.

### **The ARDC Revolving Loan Fund**

The ARDC Revolving Loan Fund (RLF) is in place to support business activities for which credit is not otherwise available on terms and conditions that would permit completion and/or the successful operation or accomplishment of the project in the seven county region of Northeast Minnesota. The objective of the program is the stimulation of private investment in order to create and maintain productive, permanent employment through the establishment of new businesses or the expansion of existing businesses. Financing provided in conjunction with this program is intended to compliment, not compete with private lending institutions.

#### ***Contact Information***

#### **Arrowhead Regional Development Commission**

221 West 1st Street

Duluth, MN 55802

Phone: 218-722-5545

Website: [www.ardc.org](http://www.ardc.org)

### **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Arrowhead Economic Opportunity Agency**

The Arrowhead Economic Opportunity Agency (AEOA) was incorporated in April, 1965, as a 501(c)(3) non-profit organization and established as a Community Action Program (CAP) for the northeast Minnesota counties of St. Louis, Lake, and Cook. Service delivery for some programs has extended to the four neighboring counties of Aitkin, Carlton, Itasca, and Koochiching. They provide services such as Arrowhead Transit, employment and training, Head Start, housing and senior services.

#### ***Contact Information***

702 - 3rd Avenue South

Virginia, MN 55792

Phone: 218-749-2912

Fax: 218-749-2944

Website: [www.aeoa.org](http://www.aeoa.org)  
Counties Served: St. Louis, Lake, and Cook

### **KOOTASCA Community Action**

KOOTASCA is a nonprofit human service agency serving Itasca and Koochiching counties in Northern Minnesota. They serve low-income people providing ways for families to get connected to the community with a plan to get out of poverty.

1213 SE 2nd Avenue  
Grand Rapids, MN 55744-3984  
Phone: 218-327-2941  
Toll Free: 800-422-0312  
Fax: 218-327-6733  
Website: [www.kootasca.org](http://www.kootasca.org)  
Counties Served: Itasca and Koochiching

### **Lakes and Pines Community Action Council**

Their mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

1700 Maple Avenue E  
Mora, MN 55051  
Phone: 320-679-1800  
Fax: 800-832-6082  
Website: [www.lakesandpines.org](http://www.lakesandpines.org)  
Counties Served: Aitkin and Carlton

### **Duluth-Superior Area Community Foundation**

The Duluth Superior Area Community Foundation, established in 1983 by community leaders, is a collection of hundreds of endowed funds established by individuals, families, private foundations, and businesses to enhance the quality of life in the region. Since its inception, it has distributed more than \$39.5 million in grants and scholarships and currently administers over 325 different funds, each with its own charitable purpose.

222 East Superior St., Suite 302  
Duluth, MN 55802  
Phone: 218-726-0232  
Fax: 218-726-0257  
Email: [info@dsacommunityfoundation.com](mailto:info@dsacommunityfoundation.com)  
Website: [www.dsacommunityfoundation.com](http://www.dsacommunityfoundation.com)  
Geographic Focus: Northeastern Minnesota counties: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis and/or Douglas and Bayfield counties in northwestern Wisconsin.

### **Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

**Contact Information**

**Habitat for Humanity of Minnesota**

2401 Lowry Ave NE #210

Minneapolis, MN 55418

Phone: 612-331-4439

Fax: 612-789-0846

Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

**Northeast Minnesota Habitat Affiliates**

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

**Contact Information**

**Aitkin County Habitat for Humanity**

PO Box 281

Aitkin, MN 56431

Phone: 218-927-5656

Website: <http://www.habitatforhumanityaitkincounty.org/>

**North St. Louis County Habitat for Humanity**

PO Box 24

Virginia, MN 55792

Phone: 218-749-8910

Website: [www.nslchfh.org](http://www.nslchfh.org)

**Carlton County Habitat for Humanity**

615 12th St.

Cloquet, MN 55720

Phone: 218-879-9759

E-mail: [longsyol@co.st-louis.mn.us](mailto:longsyol@co.st-louis.mn.us)

**Itasca County Habitat for Humanity**

1336 E US Hwy 169

Grand Rapids, MN 55744

Phone: 218-999-9001

Website: [www.itascahabitat.org/mn](http://www.itascahabitat.org/mn)

**Western Lake Superior Habitat for Humanity**

2002 W. Superior St. #9

Duluth, MN 55806

Phone: 218-722-3875

Website: [www.twinportshabitat.org](http://www.twinportshabitat.org)

**Minnesota Power**

Minnesota Power provides reliable, economical energy and private sector leadership in economic development. They have the resources, connections and experience to help companies find sites and secure capital for expansion and relocation projects in their service area.

Services include:

- Site selection assistance
- Financial deal structuring
- Loan sponsorship through the Minnesota Community Capital Fund
- Electric rate information
- Market and industry research
- Information and referral

**Contact Information**

**Minnesota Power**

Regional Development

30 W. Superior St.

Duluth, MN 55802

Phone: 218-722-2625

Toll Free: 800-228-4966

Website: [www.mnpower.com/Company/AboutUs](http://www.mnpower.com/Company/AboutUs)

**Northeast Minnesota Community Foundations**

**Grand Rapids Area Community Foundation**

350 NW First Ave., Suite E

Grand Rapids, MN 55744

Phone: 218-999-9100

Fax: 218-999-7430

Email: [info@gracf.org](mailto:info@gracf.org)

Website: [www.gracf.org](http://www.gracf.org)

Geographic Focus: Grand Rapids, MN area, Itaska County, MN

**The Virginia Community Foundation**

P.O. Box 559

Virginia, MN 55792  
Phone: 218-749-8239  
Website: [www.virginiafoundation.com](http://www.virginiafoundation.com)  
Geographic Focus: Virginia, MN

## **Northland Foundation**

The Northland Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Northland Foundation partners with the people of northeastern Minnesota to support economic and social justice and help the region thrive. Its Grant Program directs resources to nonprofits that help connect kids and community and strengthen families, promote opportunities for self-reliance, and assist adults to age with independence. The Business Finance Program supports economic prosperity and job creation through loans to businesses and nonprofits. An operating program, KIDS PLUS includes a broad array of initiatives that nurture children and youth

### ***Contact Information***

#### **Northland Foundation**

610 Sellwood Building  
202 W. Superior Street  
Duluth, MN 55802  
Phone: 218-723-4040  
Toll Free: 800-433-4045  
Fax: 217-723-4048  
Websites: [www.northlandfdn.org](http://www.northlandfdn.org)

[www.greaterminnesota.net/northland\\_foundation](http://www.greaterminnesota.net/northland_foundation)

## **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses. Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### ***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Northeast Minnesota Offices***

**Grand Rapids Regional Extension Office**

1861 East U.S. Highway 169  
Grand Rapids, MN 55744-3396  
Phone: 218-327-5958  
Toll Free: 888-241-0885  
Fax: 218-327-4126  
E-mail: [rcgrandrapids@umn.edu](mailto:rcgrandrapids@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Cloquet Regional Extension Office**

Cloquet Forestry Center  
179 University Road  
Cloquet, MN 55720-9506  
Phone: 218-726-6464  
Toll Free: 888-241-0724  
Fax: 218-726-6499  
E-Mail: [rccloquet@umn.edu](mailto:rccloquet@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

***Northeast Minnesota Offices***

(Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis counties)

Community Economics

UMD Center for Economic Development  
Duluth Technology Village, Suite 210  
11 E Superior Street  
Duluth, MN 55802-2019  
Phone: 218-726-6471  
Fax: 218-726-6499

Leadership & Civic Engagement

UMD Center for Economic Development  
Duluth Technology Village, Suite 210  
11 E Superior Street  
Duluth, MN 55802-2019  
Phone: 218-726-6476  
Fax: 218-726-6338



## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Contact Information***

#### **Northeast MnSBDC**

University of Minnesota Duluth

11 East Superior St., Ste. 210

Duluth, MN 55802

Phone: 218-726-7298

Fax: 218-726-6338

Website: [www.umdced.com/programs/sbdc](http://www.umdced.com/programs/sbdc)

## **Entrepreneur Fund**

The Entrepreneur Fund (formerly the Northeast Entrepreneur Fund) helps people start and grow successful, locally owned small businesses. The Entrepreneur Fund provides entrepreneur development services and financing to emerging and small businesses in northeast Minnesota and northwest Wisconsin.

Since 1989, the Entrepreneur Fund has helped start or grow more than 1,300 businesses; helped create or retain more than 3,500 jobs; and provided over loans totaling \$15 million to 450 businesses. More than 85%

of business owners who receive assistance are still in business two years later. From offices in Virginia, Grand Rapids, Duluth and Superior, the Entrepreneur Fund serves 11 counties covering a 30,000-square-mile area.

### Business Finance

Through flexible loan programs, they help aspiring entrepreneurs launch start-up businesses and experienced entrepreneurs do turnarounds and capitalize on emerging opportunities. Financing is available from \$1,000 to \$35,000 for start-up businesses, and up to \$150,000 for established businesses. The Entrepreneur Fund, with its \$7.5 million capital pool, can be the sole lender, or it can partner with banks and economic development organizations to provide financing.

- **Micro Loans**  
\$1,000 – \$50,000 to help start or stabilize your business: Micro loans provide capital for emerging start-ups and established businesses unable to access financing through the traditional sources.
- **Small Business Loans**  
\$1,000 – \$150,000: Small business loans provide capital for established entrepreneurs to meet their small business needs. Whether making an acquisition or purchasing equipment, this source of funds maximizes flexibility as either a direct loan or fitting into a larger financing package.
- **SBA 7a Loans**  
\$25,000 – \$150,000: SBA 7a loans provide capital for experienced entrepreneurs that have strong cash flow yet lack collateral and a consistent enough track record for other financing avenues. This flexible source of funds is ideal for experienced entrepreneurs on a high-growth track, technology businesses, start-up ventures, and acquisitions. Loans may exceed \$150,000 on a case-by-case basis.
- **Specialty Funds**  
The Entrepreneur Fund secures pools of funds from various groups and entities to ensure specific entrepreneurs get financing with specific benefits.

### ***Contact Information***

#### **Northeast Entrepreneur Fund**

##### Duluth Office

202 W. Superior Street, Suite 311

Duluth, MN 55802

Phone: 218-623-5747

Website: [www.entrepreneurfund.org](http://www.entrepreneurfund.org)

##### Virginia Office

8355 Unity Drive, Suite 100

Virginia, MN 55792

Phone: 218-749-4191

##### Grand Rapids Office\*

(Co-located with Itasca Economic Development Corporation)

12 NW 3rd Street

Grand Rapids, MN 55744

Phone: 218-326-9411

Toll Free: 888-890-5627

Superior Office\*

1401 Tower Avenue, Suite 302  
Superior, WI 54880

\*By appointment only.

## State Small Business Credit Initiative

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### **Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## Northland Connection

Northland Connection provides economic development data and analysis to recruit, expand and retain businesses; and create new jobs and wealth for Northeastern Minnesota and Douglas County, Wisconsin. Northland Connection is a program of The Northspan Group, Inc., a privately managed non-profit corporation based in Duluth, Minnesota USA.

This activity is in collaboration with their private and public sector funding partners, commercial real estate, education, government and regional and statewide economic development organizations. The staff at Northland Connection researches and uploads relevant, accurate data and information from credible sources every day.

### **Contact Information**

**The Northspan Group, Inc.**

221 West First Street

Duluth, Minnesota 55802-1909

Phone: 218-529-7564

Fax: 218-529-7592

Website: [www.northlandconnection.com](http://www.northlandconnection.com)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

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*Rural Minnesota Community & Economic Development Resource Guide: Northeast Minnesota*

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs.
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans.
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan.

Community Development Grant Programs:

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs through provision of training and technical assistance for business development, entrepreneurs, and economic development officials and to assist with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Northeast Minnesota USDA RD Offices***

**Baxter Area Office**

7118 Clearwater Road

Baxter, MN 56425

Phone: 218-829-5965

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

County served: Aitkin

**Virginia Area Office**

1202 8th St. South #102

Virginia, MN 55792

Phone: 218-741-3929, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: St. Louis, Carlton, Lake, and Cook

**Bemidji Area Office**

3217 Bemidji Ave. North

Bemidji, MN 56601

Phone: 218-751-1942, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Itasca and Koochiching

## **Area Partnership for Economic Expansion**

The Area Partnership for Economic Expansion (APEX) is a private-sector led business development advocate in northeast Minnesota and northwest Wisconsin. Their member-investors represent some of the key companies in the region, with a collaborative approach to promoting sustainable economic growth throughout the Northland.

### Services Provided:

- Firsthand knowledge of the region's business opportunities and challenges
- Customized regional data, specific to business or industry
- Site selection assistance, including coordinated site visits
- Connections to regional experts, business leaders, and elected officials
- Market research and planning
- Packaging of incentives appropriate to business needs
- Workforce recruitment and training assistance
- Logistics and transportation support
- Access to legal, accounting, audit and intellectual property services

### ***Contact Information***

#### **APEX**

306 West Superior Street, Suite 902

Duluth, Minnesota 55802

Phone: 218-740-3667

Toll Free: 877-431-3880

Website: [www.apexgetsbusiness.com](http://www.apexgetsbusiness.com)

## **Arrowhead Regional Development Commission**

The Arrowhead Regional Development Commission (ARDC) is a multi-disciplined planning and development organization whose jurisdiction encompasses the Northeast Minnesota counties of Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis.

The mission of ARDC is to serve the people of the Arrowhead Region by providing local units of government and citizens groups a means to work cooperatively in identifying needs, solving problems and fostering local leadership.

ARDC also serves as an umbrella agency for a wide variety of local, state, and federal initiatives. These programs include services to aging, human services, transit, transportation, metropolitan planning, economic development, community development, and natural resources. Other responsibilities of ARDC include the development and maintenance of resource data to support the preparation of comprehensive development plans for units of government.

### Regional Planning

The Vision of ARDC's Regional Planning Division is to be the "Full Service Planning Resource" for the Arrowhead Region of Minnesota. They focus on helping communities with all facets of the community

planning process from comprehensive planning and zoning ordinance development to specialty planning for specific community improvements. The Division also does planning on a regional basis with the intent to improve the quality of life for all residents and the quality of experience for visitors.

#### Duluth-Superior Metropolitan Interstate Council

The Duluth-Superior Metropolitan Interstate Council (MIC) is the designated bi-state Metropolitan Planning Organization (MPO) for the Duluth-Superior metropolitan planning area. MPOs such as the MIC are a forum for discussion and resolution of inter-jurisdictional transportation issues. The MIC receives transportation planning funds made available through the SAFETEA-LU federal transportation legislation.

#### Arrowhead Area Agency on Aging

The Arrowhead Area Agency on Aging (AAAA) is the designated area agency on aging for the seven county arrowhead regions. Area agencies on aging were established under the Older Americans Act (OAA) to respond to the needs of Americans aged 60 and over in every local community. There are over 620 area agencies on aging in the United States and 6 in Minnesota. Minnesota area agencies on aging are designated by the Board on Aging to provide three critical functions: OAA funding administration, community planning and service development, and information and assistance.

#### America's Byways Resource Center

America's Byways Resource Center, established by Congress originally as the National Scenic Byways Resource Center, opened in January 1999 as a division of the Arrowhead Regional Development Commission. Funding is provided through an agreement with the Federal Highway Administration. Byway leaders, local groups, volunteers, organizations and State coordinators responsible for the planning and marketing involved with nationally designated byways look to the America's Byways Resource Center for the training, information and expertise that paves the way to better byways.

#### The Northspan Group

ARDC has a close relationship with the Northspan Group. Northspan provides business and community development consulting services, organizational development and business recruitment services.

#### **The ARDC Revolving Loan Fund**

The ARDC Revolving Loan Fund (RLF) is in place to support business activities for which credit is not otherwise available on terms and conditions that would permit completion and/or the successful operation or accomplishment of the project in the seven county region of Northeast Minnesota. The objective of the program is the stimulation of private investment in order to create and maintain productive, permanent employment through the establishment of new businesses or the expansion of existing businesses. Financing provided in conjunction with this program is intended to compliment, not compete with private lending institutions.

#### ***Contact Information***

#### **Arrowhead Regional Development Commission**

221 West 1st Street

Duluth, MN 55802

Phone: 218-722-5545



Website: [www.ardc.org](http://www.ardc.org)

## Association of Small Business Development Centers

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### **Contact Information**

#### **Northeast MnSBDC**

University of Minnesota Duluth

11 East Superior St., Ste. 210

Duluth, MN 55802

Phone: 218-726-7298

Fax: 218-726-6338

Website: [www.umdced.com/programs/sbdc](http://www.umdced.com/programs/sbdc)

## Clean Energy Resource Teams

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

***Northeast Minnesota Contact Information***

Phone: 218-726-6146

Website: [www.cleanenergyresourceteams.org/regions/northeast](http://www.cleanenergyresourceteams.org/regions/northeast)

**Entrepreneur Fund**

The Entrepreneur Fund (formerly the Northeast Entrepreneur Fund) helps people start and grow successful, locally owned small businesses. The Entrepreneur Fund provides entrepreneur development services and financing to emerging and small businesses in northeast Minnesota and northwest Wisconsin.

Since 1989, the Entrepreneur Fund has helped start or grow more than 1,300 businesses; helped create or retain more than 3,500 jobs; and provided over loans totaling \$15 million to 450 businesses. More than 85% of business owners who receive assistance are still in business two years later. From offices in Virginia, Grand Rapids, Duluth and Superior, the Entrepreneur Fund serves 11 counties covering a 30,000-square-mile area.

Business Finance

Through flexible loan programs, they help aspiring entrepreneurs launch start-up businesses and experienced entrepreneurs do turnarounds and capitalize on emerging opportunities. Financing is available from \$1,000 to \$35,000 for start-up businesses, and up to \$150,000 for established businesses. The Entrepreneur Fund, with its \$7.5 million capital pool, can be the sole lender, or it can partner with banks and economic development organizations to provide financing.

- **Micro Loans**  
\$1,000 – \$50,000 to help start or stabilize your business: Micro loans provide capital for emerging start-ups and established businesses unable to access financing through the traditional sources.
- **Small Business Loans**  
\$1,000 – \$150,000: Small business loans provide capital for established entrepreneurs to meet their small business needs. Whether making an acquisition or purchasing equipment, this source of funds maximizes flexibility as either a direct loan or fitting into a larger financing package.
- **SBA 7a Loans**  
\$25,000 – \$150,000: SBA 7a loans provide capital for experienced entrepreneurs that have strong cash flow yet lack collateral and a consistent enough track record for other financing avenues. This flexible source of funds is ideal for experienced entrepreneurs on a high-growth track, technology businesses, start-up ventures, and acquisitions. Loans may exceed \$150,000 on a case-by-case basis.

- Specialty Funds  
The Entrepreneur Fund secures pools of funds from various groups and entities to ensure specific entrepreneurs get financing with specific benefits.

***Contact Information***

**Northeast Entrepreneur Fund**

Duluth Office

202 W. Superior Street, Suite 311

Duluth, MN 55802

Phone: 218-623-5747

Website: [www.entrepreneurfund.org](http://www.entrepreneurfund.org)

Virginia Office

8355 Unity Drive, Suite 100

Virginia, MN 55792

Phone: 218-749-4191

Grand Rapids Office\*

(Co-located with Itasca Economic Development Corporation)

12 NW 3rd Street

Grand Rapids, MN 55744

Phone: 218-326-9411

Toll Free: 888-890-5627

Superior Office\*

1401 Tower Avenue, Suite 302

Superior, WI 54880

\*By appointment only.

**Iron Range Resources & Rehabilitation Board**

Iron Range Resources & Rehabilitation Board (IRRRB) is a unique State of Minnesota development agency located in Eveleth, Minnesota. IRRRB's mission is to promote and invest in business, community and workforce development for the betterment of northeastern Minnesota.

IRRRB provides vital funding, including low or no interest loans, grants and loan guarantees for businesses relocating or expanding in the region. Additionally, a variety of grants are available to local units of government, education institutions, and nonprofits that promote workforce development and sustainable communities.

***Contact Information***

**Iron Range Resources & Rehabilitation Board**

4261 Hwy 53 South

Eveleth, MN 55734  
Phone: 218-735-3000  
Toll Free: 800-765-5043  
Website: <http://mn.gov/irrrb/>

## **Itasca Economic Development Corporation**

Itasca Economic Development Corporation (IEDC) was formed in 1981 as a non-profit corporation and is dedicated to the mission of helping create quality jobs. Primary financial support comes from the Blandin Foundation and Itasca County with additional investment from other public and private partners.

IEDC focuses on helping local businesses from start-up to major expansion. They are an important Itasca-area resource for business development, promoting the retention and growth of existing businesses, and attracting new businesses.

### Incentives and Financing

Itasca Economic Development Corporation has a long history of helping local businesses access start up or expansion capital and incentives. They work with companies to package the optimal financing and incentives based on their project needs. The following state, regional, and local programs are available in the Itasca County area:

#### Iron Range Resources and Rehabilitation Board

Companies in most areas of Itasca County are eligible to apply for loans through the Iron Range Resources and Rehabilitation Board (IRRRB). Interest rates are well below market, as low as Treasury minus 3%. Forgivable loans, based on achievement of job related milestones, are also possible. Proceeds can be used to finance real estate, equipment, or working capital.

#### Northland Foundation

The Northland Foundation is a non-profit organization dedicated to addressing economic and social needs in their area. The Northland Foundation provides project financing at below market rates to eligible borrowers.

#### Minnesota Investment Fund

The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing, and technology-related industries. Grants are awarded to local units of government who provide loans to assist expanding businesses.

#### Minnesota Community Capital Fund

MCCF leverages millions of dollars in underutilized Revolving Loan Fund capital, on behalf of local communities and economic development organizations throughout Minnesota. This flexible loan fund provides participants with the capability to offer much larger loans than would otherwise be possible with limited local resources. Loans range up to \$2.5 million.

#### Minnesota Job Skills Partnership Program

MJSPP acts as a catalyst between business and education in developing cooperative training projects for new and existing employees. Grants up to \$400,000 are awarded to an educational institution such as Itasca Community College with a partnering business. A cash or in-kind contribution from the business must match program funds on a minimum of a one-to-one basis. Funds may be used for training related costs or educational infrastructure improvements necessary to support a business locating or expanding in Minnesota.

North Star Fund (Contact IEDC at 218-326-9411)

North Star Fund is a local, private venture capital fund, which takes equity positions or makes subordinated loans to start up or emerging companies. North Star Fund is a member of Rain Source Capital, which enables leveraging additional funds to make larger investments if needed.

**Contact Information**

12 Northwest 3rd Street  
Grand Rapids, Minnesota 55744  
Phone: 218-326-9411  
Toll Free: 888-890-5627  
Website: [www.itascadv.org](http://www.itascadv.org)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee

called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.

- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- Positively Minnesota Marketing Partnership: The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### **Northeast Minnesota Region DEED Contact Information**

(Counties Served: Carlton, Cook, Itasca, Koochiching, Lake, St. Louis)

Northeast Region

**University of Minnesota - Duluth**

Duluth Technology Village  
11 East Superior Street, Suite 210  
Duluth, MN 55802  
Phone: 218-726-7298  
Toll Free: 888-387-4594  
Fax: 218-726-6338  
Website: [www.umdced.com](http://www.umdced.com)

Satellite Centers

**Natural Resources Research Institute - Hermantown**

Phone: 218-720-4339  
Fax: 218-720-4219

**TechNorth Prep Center - Ely**

Phone: 218-235-2194  
Fax: 218-365-7218

**Itasca Economic Development Corporation - Grand Rapids**

Phone: 218-326-9411  
Fax: 218-327-2242

**Hibbing Community College - Hibbing / Chisholm**

Phone: 218-262-6703  
Fax: 218-262-7399

**Koochiching Economic Development Association - International Falls**

Phone: 218-283-8585  
Fax: 218-283-4688

**Mesabi Range Community and Technical College - Virginia**

Phone: 218-749-7752

**Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota

- Government agencies at all levels
- Local development organizations

***Northeast Minnesota Region Contact Information***

(Aitkin, Carlton, Chisago, Cook, Isanti, Itasca, Kanabec, Koochiching, Lake, Mille Lacs, Pine, St. Louis)

Phone: 218-302-8408

Toll Free: 888-345-4528

**State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**Minnesota Power**

Minnesota Power provides reliable, economical energy and private sector leadership in economic development. They have the resources, connections and experience to help companies find sites and secure capital for expansion and relocation projects in their service area.

Services include:

- Site selection assistance
- Financial deal structuring
- Loan sponsorship through the Minnesota Community Capital Fund
- Electric rate information
- Market and industry research
- Information and referral

***Contact Information***



Minnesota Power  
Regional Development  
30 W. Superior St.  
Duluth, MN 55802  
Phone: 218-722-2625  
Toll Free: 800-228-4966  
Website: [www.mnpower.com/Company/AboutUs](http://www.mnpower.com/Company/AboutUs)

## **Northland Connection**

Northland Connection provides economic development data and analysis to recruit, expand and retain businesses; and create new jobs and wealth for Northeastern Minnesota and Douglas County, Wisconsin. Northland Connection is a program of The Northspan Group, Inc., a privately managed non-profit corporation based in Duluth, Minnesota USA.

This activity is in collaboration with their private and public sector funding partners, commercial real estate, education, government and regional and statewide economic development organizations. The staff at Northland Connection researches and uploads relevant, accurate data and information from credible sources every day.

### ***Contact Information***

#### **The Northspan Group, Inc.**

221 West First Street  
Duluth, Minnesota 55802-1909  
Phone: 218-529-7564  
Fax: 218-529-7592  
Website: [www.northlandconnection.com](http://www.northlandconnection.com)

## **Northland Foundation**

The Northland Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Northland Foundation partners with the people of northeastern Minnesota to support economic and social justice and help the region thrive. Its Grant Program directs resources to nonprofits that help connect kids and community and strengthen families, promote opportunities for self-reliance, and assist adults to age with independence. The Business Finance Program supports economic prosperity and job creation through

loans to businesses and nonprofits. An operating program, KIDS PLUS includes a broad array of initiatives that nurture children and youth

**Contact Information**

**Northland Foundation**

610 Sellwood Building  
202 W. Superior Street  
Duluth, MN 55802  
Phone: 218-723-4040  
Toll Free: 800-433-4045  
Fax: 217-723-4048

Websites: [www.northlandfdn.org](http://www.northlandfdn.org)  
[www.greaterminnesota.net/northland\\_foundation](http://www.greaterminnesota.net/northland_foundation)

**The Northspan Group, Inc.**

The Northspan Group delivers high quality, professional business development and community development consulting services to clients in the Upper Midwest. Northspan is a private, nonprofit business and community development firm, located in Duluth, Minn. While their primary service area is Northeast Minnesota and Northwest Wisconsin, They work with clients and partners across the Upper Midwest.

The Northspan Group provides professional, fee-based services and technical support to the region's economic development community, private businesses and organizations, and local units of government that cannot afford fulltime community and economic development staff. They specialize in financing and funding development approaches that are innovative and creative, solve problems, and exceed expectations.

**Services**

- Northspan provides creative solutions in business development for companies of all sizes through growth and transition.
- Northspan helps communities identify, develop, and fund projects that strengthen their tax bases, attract and retain businesses, and enhance the quality of life for those who live and work there.
- Northspan provides economic development data and analysis to recruit, expand, and retain businesses.
- Northspan facilitates major economic adjustment and growth management initiatives that leverage leadership, solve problems, take advantage of economic development opportunities, and are strategically focused.
- Northspan improves the health and vitality of boards, councils, committees, groups, and collaborations through organizational development, strategic planning, and meeting management services that build capacity, improve decision-making, and enhance effectiveness.
- Northspan provides accredited business valuation and succession planning services that assist businesses in transition.
- Northspan offers professional fund management services for a number of loan funds.

**Contact Information**

**The Northspan Group**

221 West 1st Street

Duluth, MN 55802

Phone: (218) 722-5545

Website: [www.northspan.org](http://www.northspan.org)

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

**Community and Economic Development:** Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

**Regional Development:** Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

**Community Development Grant Programs:**

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

Noteworthy among the non-profit organizations and municipalities with which USDA RD partners in administering its revolving loan funds for business development purposes, are rural electric and telephone cooperatives. A list of those serving northwest Minnesota follows:

#### **Lake Country Power**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Lake Country Power

2810 Elida Drive

Grand Rapids, MN 55744

Phone: 800-421-9959

Website: [www.lakecountrypower.coop](http://www.lakecountrypower.coop)

Counties Served: Aitkin, Carlton, Cass, Itasca, Pine, and St. Louis

#### **Mille Lacs Electric Cooperative**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Mille Lacs Energy Cooperative  
36559 US Hwy 169  
Aitkin MN 56431  
(Approx. 1 mile east of the 169/210 stoplight.)  
Phone: 218-927-2191  
Website: [www.mlecmn.net](http://www.mlecmn.net)  
County Served: Aitkin

**Arrowhead Electric Cooperative**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Arrowhead Electric Cooperative  
5401 Minnesota 61  
Lutsen, MN 55612  
Phone: 800-864-3744  
Website: [www.aecimn.com](http://www.aecimn.com)  
Counties Served: Cook, and Lake

**Paul Bunyan Communications**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Paul Bunyan Communications  
1831 Anne St. NW  
Bemidji, MN 56601  
Phone: 218-444-1141  
Website: [www.paulbunyan.net](http://www.paulbunyan.net)

**Leech Lake Band of Ojibwe**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Leech Lake Band of Ojibwe  
115 Sixth Street NW, Suite E  
Cass Lake, MN 56633  
Phone: 218-335-3799  
Website: [www.llojibwe.com](http://www.llojibwe.com)  
Community Served: Leech Lake Band of Ojibwe

**Bois Forte Band of Chippewa**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Bois Forte Band of Chippewa  
1610 Farm Road South  
Tower, MN 55790  
Phone: 218-753-7805  
Website: [www.boisforte.com/index](http://www.boisforte.com/index)  
Community Served: Bois Forte Band of Chippewa

**Cooperative Light and Power**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Cooperative Light and Power  
1554 County Highway 2  
Two Harbors, MN 55616  
Phone: 218-834-2226  
Website: [www.clpower.com](http://www.clpower.com)  
County Served: Lake

***Northeast Minnesota USDA RD Offices***

**Baxter Area Office**

7118 Clearwater Road  
Baxter, MN 56425  
Phone: 218-829-5965  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
County served: Aitkin

**Virginia Area Office**

1202 8th St. South #102  
Virginia, MN 55792  
Phone: 218-741-3929, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: St. Louis, Carlton, Lake, and Cook

**Bemidji Area Office**

3217 Bemidji Ave. North  
Bemidji, MN 56601  
Phone: 218-751-1942, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Itasca and Koochiching

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Northeast Minnesota Offices***

**Grand Rapids Regional Extension Office**

1861 East U.S. Highway 169  
Grand Rapids, MN 55744-3396  
Phone: 218-327-5958  
Toll Free: 888-241-0885  
Fax: 218-327-4126  
E-mail: [rcgrandrapids@umn.edu](mailto:rcgrandrapids@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Cloquet Regional Extension Office**

Cloquet Forestry Center  
179 University Road  
Cloquet, MN 55720-9506  
Phone: 218-726-6464  
Toll Free: 888-241-0724  
Fax: 218-726-6499  
E-Mail: [rccloquet@umn.edu](mailto:rccloquet@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership

and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***Northeast Minnesota Offices***

(Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis counties)

#### Community Economics

UMD Center for Economic Development

Duluth Technology Village, Suite 210

11 E Superior Street

Duluth, MN 55802-2019

Phone: 218-726-6471

Fax: 218-726-6499

#### Leadership & Civic Engagement

UMD Center for Economic Development

Duluth Technology Village, Suite 210

11 E Superior Street

Duluth, MN 55802-2019

Phone: 218-726-6476

Fax: 218-726-6338

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.



- **Clean Energy**  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- **Local and Regional Food Systems**  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***Northeast Minnesota Contact Information***

**Northeast Minnesota Sustainable Development Partnership**

University of Minnesota Duluth

114 Chester Park

31 W. College Street

Duluth, MN 55812

Phone: 218-341-6029

Website: [blog.lib.umn.edu/rsdp/northeast](http://blog.lib.umn.edu/rsdp/northeast)

## State Small Business Credit Initiative

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### **Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## USDA Rural Development Minnesota

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### **Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking

water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Northeast Minnesota USDA RD Offices***

**Baxter Area Office**

7118 Clearwater Road

Baxter, MN 56425

Phone: 218-829-5965  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
County served: Aitkin

**Virginia Area Office**

1202 8th St. South #102  
Virginia, MN 55792  
Phone: 218-741-3929, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: St. Louis, Carlton, Lake, and Cook

**Bemidji Area Office**

3217 Bemidji Ave. North  
Bemidji, MN 56601  
Phone: 218-751-1942, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Itasca and Koochiching

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

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***Northeast Minnesota Offices***

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1861 East U.S. Highway 169  
Grand Rapids, MN 55744-3396  
Phone: 218-327-5958  
Toll Free: 888-241-0885

Fax: 218-327-4126  
E-mail: [rcgrandrapids@umn.edu](mailto:rcgrandrapids@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

### **Cloquet Regional Extension Office**

Cloquet Forestry Center  
179 University Road  
Cloquet, MN 55720-9506  
Phone: 218-726-6464  
Toll Free: 888-241-0724  
Fax: 218-726-6499  
E-Mail: [rccloquet@umn.edu](mailto:rccloquet@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

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The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***Northeast Minnesota Contact Information***

**Northeast Minnesota Sustainable Development Partnership**

University of Minnesota Duluth

114 Chester Park

31 W. College Street

Duluth, MN 55812

Phone: 218-341-6029

Website: [blog.lib.umn.edu/rsdp/northeast](http://blog.lib.umn.edu/rsdp/northeast)

## **Arrowhead Regional Development Commission**

The Arrowhead Regional Development Commission (ARDC) is a multi-disciplined planning and development organization whose jurisdiction encompasses the Northeast Minnesota counties of Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis.

The mission of ARDC is to serve the people of the Arrowhead Region by providing local units of government and citizens groups a means to work cooperatively in identifying needs, solving problems and fostering local leadership.

ARDC also serves as an umbrella agency for a wide variety of local, state, and federal initiatives. These programs include services to aging, human services, transit, transportation, metropolitan planning, economic development, community development, and natural resources. Other responsibilities of ARDC include the development and maintenance of resource data to support the preparation of comprehensive development plans for units of government.

### Regional Planning

The Vision of ARDC's Regional Planning Division is to be the "Full Service Planning Resource" for the Arrowhead Region of Minnesota. They focus on helping communities with all facets of the community planning process from comprehensive planning and zoning ordinance development to specialty planning for specific community improvements. The Division also does planning on a regional basis with the intent to improve the quality of life for all residents and the quality of experience for visitors.

### Duluth-Superior Metropolitan Interstate Council

The Duluth-Superior Metropolitan Interstate Council (MIC) is the designated bi-state Metropolitan Planning Organization (MPO) for the Duluth-Superior metropolitan planning area. MPOs such as the MIC are a forum for discussion and resolution of inter-jurisdictional transportation issues. The MIC receives transportation planning funds made available through the SAFETEA-LU federal transportation legislation.

### Arrowhead Area Agency on Aging

The Arrowhead Area Agency on Aging (AAAA) is the designated area agency on aging for the seven county arrowhead regions. Area agencies on aging were established under the Older Americans Act (OAA) to respond to the needs of Americans aged 60 and over in every local community. There are over 620 area agencies on aging in the United States and 6 in Minnesota. Minnesota area agencies on aging are designated by the Board on Aging to provide three critical functions: OAA funding administration, community planning and service development, and information and assistance.

### America's Byways Resource Center

America's Byways Resource Center, established by Congress originally as the National Scenic Byways Resource Center, opened in January 1999 as a division of the Arrowhead Regional Development Commission. Funding is provided through an agreement with the Federal Highway Administration. Byway leaders, local groups, volunteers, organizations and State coordinators responsible for the planning and marketing involved with nationally designated byways look to the America's Byways Resource Center for the training, information and expertise that paves the way to better byways.

### The Northspan Group

ARDC has a close relationship with the Northspan Group. Northspan provides business and community development consulting services, organizational development and business recruitment services.

### The ARDC Revolving Loan Fund

The ARDC Revolving Loan Fund (RLF) is in place to support business activities for which credit is not otherwise available on terms and conditions that would permit completion and/or the successful operation or accomplishment of the project in the seven county region of Northeast Minnesota. The objective of the program is the stimulation of private investment in order to create and maintain productive, permanent employment through the establishment of new businesses or the expansion of existing businesses. Financing provided in conjunction with this program is intended to compliment, not compete with private lending institutions.

#### **Contact Information**

#### **Arrowhead Regional Development Commission**

221 West 1st Street

Duluth, MN 55802

Phone: 218-722-5545

Website: [www.ardc.org](http://www.ardc.org)

### **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance,



international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### **Contact Information**

#### **Northeast MnSBDC**

University of Minnesota Duluth

11 East Superior St., Ste. 210

Duluth, MN 55802

Phone: 218-726-7298

Fax: 218-726-6338

Website: [www.umdced.com/programs/sbdc](http://www.umdced.com/programs/sbdc)

### **Blandin Foundation**

Blandin Foundation is a private foundation based in Grand Rapids, Minnesota. Founded by Charles K. Blandin in 1941, they are the state's largest rural-based and rural-focused foundation. As of Dec. 31, 2012, the foundation leveraged the proceeds from a trust worth more than \$350 million. Their mission is to strengthen communities in rural Minnesota, especially the Grand Rapids area. Their vision is to build healthy rural communities grounded in strong economies where the burdens and benefits are widely shared.

Blandin Foundation takes a range of approaches to help strengthen rural Minnesota communities. These include the following:

- Granting money and providing other types of resources that support the innovative work of rural Minnesota organizations.
- Providing world-class instruction for rural community leaders.
- Convening and supporting diverse stakeholders around critical issues.
- Strengthening rural Minnesota's voices in statewide decision-making that especially affects rural communities.

### Community Leadership Programs

The Blandin Community Leadership Program (BCLP) is designed to develop and sustain healthy community by building on community strengths. Healthy community is a place to live where all people can meet their economic, social, physical, cultural and spiritual needs, work together for the common good, and participate in creating their future.

The BCLP program couples residential retreats with ongoing workshops to build participants' competencies in three major areas:

- Framing opportunities and challenges that lead to effective action
- Building social capital for collaboration and resource sharing, and
- Mobilizing a critical mass of resources to achieve specific outcomes.

BCLP also conducts programs around specific topics, including poverty and leadership in ethnically diverse communities.

**Contact Information**

**Blandin Foundation**

100 North Pokegama Avenue

Grand Rapids, MN 55744

Toll Free: 877-882-2257

Phone: 218-326-0523

Fax: 218-327-1949

Website: <http://www.blandinfoundation.org/>

**Duluth-Superior Area Community Foundation**

The Duluth Superior Area Community Foundation was established in 1983 by visionary community leaders. They are a collection of hundreds of endowed funds established by individuals, families, private foundations, and businesses to enhance the quality of life in their region. Since their inception, they have distributed more than \$39.5 million in grants and scholarships and currently administer over 325 different funds, each with its own charitable purpose.

222 East Superior St., Suite 302

Duluth, MN 55802

Phone: 218-726-0232

Fax: 218-726-0257

Email: [info@dsacommunityfoundation.com](mailto:info@dsacommunityfoundation.com)

Website: [www.dsacommunityfoundation.com](http://www.dsacommunityfoundation.com)

Geographic Focus: Northeastern Minnesota counties: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis and/or Douglas and Bayfield counties in northwestern Wisconsin

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- Angel Tax Credit: Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- Border Cities Enterprise Zone Program: The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Business Development Specialists: Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.

- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- **Tourism Business Septic Tank Replacement Program:** Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- **Unemployment Insurance and Business Taxes:** Overview on business taxes - what is due to whom and when.
- **Urban Initiative Loan Program:** The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### ***Contact Information***

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### ***Northeast Minnesota Region DEED Contact Information***

(Counties Served: Carlton, Cook, Itasca, Koochiching, Lake, St. Louis)

#### Northeast Region

#### **University of Minnesota - Duluth**

Duluth Technology Village  
11 East Superior Street, Suite 210  
Duluth, MN 55802  
Phone: 218-726-7298  
Toll Free: 888-387-4594  
Fax: 218-726-6338  
Website: [www.umdced.com](http://www.umdced.com)

#### Satellite Centers

#### **Natural Resources Research Institute - Hermantown**

Phone: 218-720-4339  
Fax: 218-720-4219

#### **TechNorth Prep Center - Ely**

Phone: 218-235-2194  
Fax: 218-365-7218

#### **Itasca Economic Development Corporation - Grand Rapids**

Phone: 218-326-9411  
Fax: 218-327-2242

#### **Hibbing Community College - Hibbing / Chisholm**

Phone: 218-262-6703  
Fax: 218-262-7399

#### **Koochiching Economic Development Association - International Falls**

Phone: 218-283-8585  
Fax: 218-283-4688

**Mesabi Range Community and Technical College - Virginia**

Phone: 218-749-7752

**Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

***Northeast Minnesota Region Contact Information***

(Aitkin, Carlton, Chisago, Cook, Isanti, Itasca, Kanabec, Koochiching, Lake, Mille Lacs, Pine, St. Louis)

Phone: 218-302-8408

Toll Free: 888-345-4528

**State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
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With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## **Minnesota Power**

Minnesota Power provides reliable, economical energy and private sector leadership in economic development. They have the resources, connections and experience to help companies find sites and secure capital for expansion and relocation projects in their service area.

Services include:

- Site selection assistance
- Financial deal structuring
- Loan sponsorship through the Minnesota Community Capital Fund
- Electric rate information
- Market and industry research
- Information and referral

### ***Contact Information***

Minnesota Power  
Regional Development  
30 W. Superior St.  
Duluth, MN 55802  
Phone: 218-722-2625  
Toll Free: 800-228-4966  
Website: [www.mnpower.com/Company/AboutUs](http://www.mnpower.com/Company/AboutUs)

## **Northland Connection**

Northland Connection provides economic development data and analysis to recruit, expand and retain businesses; and create new jobs and wealth for Northeastern Minnesota and Douglas County, Wisconsin. Northland Connection is a program of The Northspan Group, Inc., a privately managed non-profit corporation based in Duluth, Minnesota USA.

This activity is in collaboration with their private and public sector funding partners, commercial real estate, education, government and regional and statewide economic development organizations. The staff at Northland Connection researches and uploads relevant, accurate data and information from credible sources every day.

### ***Contact Information***

The Northspan Group, Inc.  
221 West First Street  
Duluth, Minnesota 55802-1909  
Phone: 218-529-7564  
Fax: 218-529-7592  
Website: [www.northlandconnection.com](http://www.northlandconnection.com)

## **Northland Foundation**

The Northland Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Northland Foundation partners with the people of northeastern Minnesota to support economic and social justice and help the region thrive. Its Grant Program directs resources to nonprofits that help connect kids and community and strengthen families, promote opportunities for self-reliance, and assist adults to age with independence. The Business Finance Program supports economic prosperity and job creation through loans to businesses and nonprofits. An operating program, KIDS PLUS includes a broad array of initiatives that nurture children and youth

### **Contact Information**

Northland Foundation  
610 Sellwood Building  
202 W. Superior Street  
Duluth, MN 55802  
Phone: 218-723-4040  
Toll Free: 800-433-4045  
Fax: 217-723-4048  
Websites: [www.northlandfdn.org](http://www.northlandfdn.org)

[www.greaterminnesota.net/northland\\_foundation](http://www.greaterminnesota.net/northland_foundation)

## **The Northspan Group, Inc.**

The Northspan Group delivers high quality, professional business development and community development consulting services to clients in the Upper Midwest. Northspan is a private, nonprofit business and community development firm, located in Duluth, Minn. While their primary service area is Northeast Minnesota and Northwest Wisconsin, They work with clients and partners across the Upper Midwest.

The Northspan Group provides professional, fee-based services and technical support to the region's economic development community, private businesses and organizations, and local units of government that can't afford fulltime community and economic development staff. They specialize in financing and funding development approaches that are innovative and creative, solve problems, and exceed expectations.

### **Services**

- Northspan provides creative solutions in business development for companies of all sizes through growth and transition.

- Northspan helps communities identify, develop, and fund projects that strengthen their tax bases, attract and retain businesses, and enhance the quality of life for those who live and work there.
- Northspan provides economic development data and analysis to recruit, expand, and retain businesses.
- Northspan facilitates major economic adjustment and growth management initiatives that leverage leadership, solve problems, take advantage of economic development opportunities, and are strategically focused.
- Northspan improves the health and vitality of boards, councils, committees, groups, and collaborations through organizational development, strategic planning, and meeting management services that build capacity, improve decision-making, and enhance effectiveness.
- Northspan provides accredited business valuation and succession planning services that assist businesses in transition.
- Northspan offers professional fund management services for a number of loan funds.

### **Contact Information**

The Northspan Group  
221 West 1st Street  
Duluth, MN 55802  
Phone: (218) 722-5545  
Website: [www.northspan.org](http://www.northspan.org)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### **Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.



Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- Community Facilities: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- Rural Community Development Initiative: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- Rural Business Opportunity Grants: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***Northeast Minnesota USDA RD Offices***

**Baxter Area Office**

7118 Clearwater Road  
Baxter, MN 56425  
Phone: 218-829-5965  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
County served: Aitkin

**Virginia Area Office**

1202 8th St. South #102  
Virginia, MN 55792  
Phone: 218-741-3929, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: St. Louis, Carlton, Lake, and Cook

**Bemidji Area Office**

3217 Bemidji Ave. North  
Bemidji, MN 56601  
Phone: 218-751-1942, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Itasca and Koochiching

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Northeast Minnesota Offices***

Grand Rapids Regional Extension Office

1861 East U.S. Highway 169  
Grand Rapids, MN 55744-3396  
Phone: 218-327-5958  
Toll Free: 888-241-0885  
Fax: 218-327-4126  
E-mail: [rcgrandrapids@umn.edu](mailto:rcgrandrapids@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

Cloquet Regional Extension Office  
Cloquet Forestry Center  
179 University Road  
Cloquet, MN 55720-9506  
Phone: 218-726-6464  
Toll Free: 888-241-0724  
Fax: 218-726-6499  
E-Mail: [rccloquet@umn.edu](mailto:rccloquet@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

### ***Center for Community Vitality***

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***Northeast Minnesota Offices***

(Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis counties)

Community Economics  
UMD Center for Economic Development  
Duluth Technology Village, Suite 210  
11 E Superior Street  
Duluth, MN 55802-2019  
Phone: 218-726-6471  
Fax: 218-726-6499

Leadership & Civic Engagement  
UMD Center for Economic Development  
Duluth Technology Village, Suite 210  
11 E Superior Street  
Duluth, MN 55802-2019

Phone: 218-726-6476

Fax: 218-726-6338

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## **Area Partnership for Economic Expansion**

The Area Partnership for Economic Expansion (APEX) is a private-sector led business development advocate in northeast Minnesota and northwest Wisconsin. Their member-investors represent some of the key companies in the region, with a collaborative approach to promoting sustainable economic growth throughout the Northland.

### Services Provided:

- Firsthand knowledge of the region's business opportunities and challenges
- Customized regional data, specific to business or industry
- Site selection assistance, including coordinated site visits
- Connections to regional experts, business leaders, and elected officials
- Market research and planning
- Packaging of incentives appropriate to business needs
- Workforce recruitment and training assistance
- Logistics and transportation support
- Access to legal, accounting, audit and intellectual property services

### **Contact Information**

#### **APEX**

306 West Superior Street, Suite 902

Duluth, Minnesota 55802

Phone: 218-740-3667

Toll Free: 877-431-3880

Website: [www.apexgetsbusiness.com](http://www.apexgetsbusiness.com)

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Arrowhead Economic Opportunity Agency**

The Arrowhead Economic Opportunity Agency (AEOA) was incorporated in April, 1965, as a 501(c)(3) nonprofit organization and established as a Community Action Program (CAP) for the northeast Minnesota counties of St. Louis, Lake, and Cook. Service delivery for some programs has extended to the four neighboring counties of Aitkin, Carlton, Itasca, and Koochiching. They provide services such as Arrowhead Transit, employment and training, Head Start, housing and senior services.

**Contact Information**

702 - 3rd Avenue South  
Virginia, MN 55792  
Phone: 218-749-2912  
Fax: 218-749-2944  
Website: [www.aeoa.org](http://www.aeoa.org)  
Counties Served: St. Louis, Lake, and Cook

**Lakes and Pines Community Action Council**

Their mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

**Contact Information**

1700 Maple Avenue E  
Mora, MN 55051  
Phone: 320-679-1800  
Fax: 800-832-6082  
Website: [www.lakesandpines.org](http://www.lakesandpines.org)  
Counties Served: Aitkin and Carlton

**Iron Range Resources & Rehabilitation Board**

Iron Range Resources & Rehabilitation Board (IRRRB) is a unique State of Minnesota development agency located in Eveleth, Minnesota. IRRRB's mission is to promote and invest in business, community and workforce development for the betterment of northeastern Minnesota.

IRRRB provides vital funding, including low or no interest loans, grants and loan guarantees for businesses relocating or expanding in the region. Additionally, a variety of grants are available to local units of government, education institutions, and nonprofits that promote workforce development and sustainable communities.

**Contact Information**

**Iron Range Resources & Rehabilitation Board**  
4261 Hwy 53 South  
Eveleth, MN 55734  
Phone: 218-735-3000  
Toll Free: 800-765-5043  
Website: [mn.gov/irrrb](http://mn.gov/irrrb)

**Itasca Economic Development Corporation**

Itasca Economic Development Corporation (IEDC) was formed in 1981 as a non-profit corporation and is dedicated to the mission of helping create quality jobs. Primary financial support comes from the Blandin Foundation and Itasca County with additional investment from other public and private partners.

IEDC focuses on helping local businesses from start-up to major expansion. They are an important Itasca-area resource for business development, promoting the retention and growth of existing businesses, and attracting new businesses.

### Incentives and Financing

Itasca Economic Development Corporation has a long history of helping local businesses access start up or expansion capital and incentives. They work with companies to package the optimal financing and incentives based on their project needs. The following state, regional, and local programs are available in the Itasca County area:

#### Iron Range Resources and Rehabilitation Board

Companies in most areas of Itasca County are eligible to apply for loans through the Iron Range Resources and Rehabilitation Board (IRRRB). Interest rates are well below market, as low as Treasury minus 3%. Forgivable loans, based on achievement of job related milestones, are also possible. Proceeds can be used to finance real estate, equipment, or working capital.

#### Northland Foundation

The Northland Foundation is a non-profit organization dedicated to addressing economic and social needs in their area. The Northland Foundation provides project financing at below market rates to eligible borrowers.

#### Minnesota Investment Fund

The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing, and technology-related industries. Grants are awarded to local units of government who provide loans to assist expanding businesses.

#### Minnesota Community Capital Fund

MCCF leverages millions of dollars in underutilized Revolving Loan Fund capital, on behalf of local communities and economic development organizations throughout Minnesota. This flexible loan fund provides participants with the capability to offer much larger loans than would otherwise be possible with limited local resources. Loans range up to \$2.5 million.

#### Minnesota Job Skills Partnership Program

MJSPP acts as a catalyst between business and education in developing cooperative training projects for new and existing employees. Grants up to \$400,000 are awarded to an educational institution such as Itasca Community College with a partnering business. A cash or in-kind contribution from the business must match program funds on a minimum of a one-to-one basis. Funds may be used for training related costs or educational infrastructure improvements necessary to support a business locating or expanding in Minnesota.

#### North Star Fund (Contact IEDC at 218-326-9411)

North Star Fund is a local, private venture capital fund which takes equity positions or makes subordinated loans to start up or emerging companies. North Star Fund is a member of Rain Source Capital which enables leveraging additional funds to make larger investments if needed.

**Contact Information**

12 Northwest 3rd Street  
Grand Rapids, Minnesota 55744  
Phone: 218-326-9411  
Toll Free: 888-890-5627  
Website: [www.itascadv.org](http://www.itascadv.org)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.



- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

**Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

**Northeast Minnesota Region DEED Contact Information**

(Counties Served: Carlton, Cook, Itasca, Koochiching, Lake, St. Louis)

Northeast Region

**University of Minnesota - Duluth**

Duluth Technology Village  
11 East Superior Street, Suite 210  
Duluth, MN 55802  
Phone: 218-726-7298  
Toll Free: 888-387-4594  
Fax: 218-726-6338  
Website: [www.umdced.com](http://www.umdced.com)

Satellite Centers

**Natural Resources Research Institute - Hermantown**

Phone: 218-720-4339  
Fax: 218-720-4219

**TechNorth Prep Center - Ely**

Phone: 218-235-2194  
Fax: 218-365-7218

**Itasca Economic Development Corporation - Grand Rapids**

Phone: 218-326-9411

Fax: 218-327-2242

**Hibbing Community College - Hibbing / Chisholm**

Phone: 218-262-6703

Fax: 218-262-7399

**Koochiching Economic Development Association - International Falls**

Phone: 218-283-8585

Fax: 218-283-4688

**Mesabi Range Community and Technical College - Virginia**

Phone: 218-749-7752

**Northeast Minnesota Office of Job Training**

The Office of Job Training is a member of the Minnesota Workforce Center System, a state-wide system of one-stop centers providing employment and training services. Local Workforce Centers are currently operational in Duluth, Grand Rapids, International Falls, Hibbing, Virginia, and Cloquet. Aitkin is an affiliate site. Our partners in the Workforce Center are the Department of Employment and Economic Development (DEED), State Rehabilitation Services, State Services for the Blind, and the Arrowhead Economic Opportunity Agency (AEOA). The Office of Job Training also maintains a Career Center in Duluth which is separate from the Workforce Center system as well as staff that provide services on-site at local community and technical colleges. Office of Job Training staff work periodically in K12 school districts throughout the region and are available to travel to any site where career guidance is needed. Offices may also be opened at various sites on a temporary basis when special projects are operated.

Counties Served: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, St. Louis

**Contact Information**

**Northeast Minnesota Office of Job Training**

820 North 9th Street,

P. O. Box 1028

Virginia, MN 55792

Phone: Toll-Free: 218-748-2200, 800-325-5332

Email: [info@jobtrainingmn.org](mailto:info@jobtrainingmn.org)

Website: <http://www.jobtrainingmn.org/>

**Northland Connection**

Northland Connection provides economic development data and analysis to recruit, expand and retain businesses; and create new jobs and wealth for Northeastern Minnesota and Douglas County, Wisconsin. Northland Connection is a program of The Northspan Group, Inc., a privately managed non-profit corporation based in Duluth, Minnesota USA.

This activity is in collaboration with their private and public sector funding partners, commercial real estate, education, government and regional and statewide economic development organizations. The staff at Northland Connection researches and uploads relevant, accurate data and information from credible sources every day.

**Contact Information**

**The Northspan Group, Inc.**

221 West First Street

Duluth, Minnesota 55802-1909

Phone: 218-529-7564

Fax: 218-529-7592

Website: [www.northlandconnection.com](http://www.northlandconnection.com)

**Northland Foundation**

The Northland Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Northland Foundation partners with the people of northeastern Minnesota to support economic and social justice and help the region thrive. Its Grant Program directs resources to nonprofits that help connect kids and community and strengthen families, promote opportunities for self-reliance, and assist adults to age with independence. The Business Finance Program supports economic prosperity and job creation through loans to businesses and nonprofits. An operating program, KIDS PLUS includes a broad array of initiatives that nurture children and youth

**Contact Information**

**Northland Foundation**

610 Sellwood Building

202 W. Superior Street

Duluth, MN 55802

Phone: 218-723-4040

Toll Free: 800-433-4045

Fax: 217-723-4048

Websites: [www.northlandfdn.org](http://www.northlandfdn.org)  
[www.greaterminnesota.net/northland\\_foundation](http://www.greaterminnesota.net/northland_foundation)

**Appendix B: Community Development Opportunity  
Types**

Agency	Community Development Opportunity Type			
✓ - Opportunity type available	LENDING	INVESTMENT	SERVICE	COMMUNITY DEVELOPMENT ASSISTANCE
1 Roof Community Housing	✓	✓	✓	✓
Area Partnership for Economic Expansion				✓
Arrow head Regional Development Commission	✓		✓	✓
Arrowhead Economic Opportunity Agency	✓	✓	✓	✓
Arrowhead Electric Cooperative	✓		✓	✓
Association of Small Business Development Centers		✓	✓	✓
Blandin Foundation				✓
Bois Forte Band of Chippewa	✓		✓	✓
Business Development Specialists	✓			✓
Center for Community Vitality			✓	✓
Central Minnesota Housing Partnership	✓	✓	✓	✓
Clean Energy Resource Teams			✓	✓
Cooperative Light and Power	✓		✓	✓
Duluth-Superior Area Community Foundation	✓	✓	✓	✓
Entrepreneur Fund	✓	✓	✓	✓
Grand Rapids Area Community Foundation	✓	✓	✓	✓
Habitat for Humanity of Minnesota	✓	✓	✓	✓
Iron Range Resources & Rehabilitation Board	✓		✓	✓
Itasca Economic Development Corporation	✓	✓	✓	✓
KOOTASCA Community Action	✓	✓	✓	✓
Lake Country Power	✓		✓	✓
Lakes and Pines Community Action Council	✓	✓	✓	✓
Leech Lake Band of Ojibwe	✓		✓	✓

Mille Lacs Electric Cooperative	✓		✓	✓
Minnesota Department of Employment and Economic Development	✓			✓
Minnesota Power	✓			✓
Northeast Minnesota Office of Job Training		✓	✓	✓
Northland Connection				✓
Northland Foundation	✓	✓	✓	✓
Paul Bunyan Communications	✓		✓	✓
Regional Sustainable Development Partnerships			✓	✓
Small Business Development Centers	✓			✓
State Small Business Credit Initiative	✓			✓
The Northspan Group, Inc.				✓
The Virginia Community Foundation	✓	✓	✓	✓
University of Minnesota Extension Service			✓	✓
USDA Rural Development Minnesota	✓		✓	✓

# West Central Minnesota

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*Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse and Wilkin*

*The information contained in this resource guide was obtained from publicly available sources. To provide consistency in form and style, some entries have received limited editing. Users are advised to consult the original Web sites for complete descriptions of programs and resources. Inclusion of an organization, its information, or hyperlinks in this guide does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.*

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Lakes & Prairies Community Action Partnership, Inc.**

Helping individuals in their goals to achieve self-sufficiency is a commitment to empowering individuals. Whether it is providing information on child care, a workshop on financial literacy, information on tax benefits, parenting classes, information on the latest laws regarding Medicare or prescription drug cards, assistance to prevent homelessness, or other services... we work to help people move from struggling to thriving.

#### ***Contact Information***

##### **Lakes & Prairies Community Action Partnership, Inc.**

715 11th Street, North, Suite 402

Moorhead, MN 56560

Phone: 218-299-7000

Website: <http://www.lakesandprairies.net/>

### **Mahube-Otwa Community Action Partnership**

Mahube-Otwa provides services for low income and elderly persons living in Mahnomon, Hubbard, Becker, Otter Tail and Wadena counties. They are a private, non-profit corporation governed by a volunteer board of directors representing the low income, public and private sectors of the community.

#### ***Contact Information***

1125 West River Road

Detroit Lakes, MN 56502-0747

Phone: 218-847-1385

Fax: 218-847-1388

Website: [www.mahube.org](http://www.mahube.org)

### **West Central Minnesota Communities Action Inc.**

West Central Minnesota Communities Action, Inc., a resource agency, is dedicated to reducing the effects of poverty, helping people to achieve self-sufficiency, and improving the quality of rural life.

#### ***Contact Information***

411 Industrial Park Blvd.

Elbow Lake, MN 56531

Phone: 218-685-4486

Fax: 218-685-6741

Website: [www.wcmca.org](http://www.wcmca.org)

Counties Served: Douglas, Grant, Stevens, Pope, and Traverse

## **Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

### ***Contact Information***

#### **Habitat for Humanity of Minnesota**

2401 Lowry Ave NE #210

Minneapolis, MN 55418

Phone: 612-331-4439

Fax: 612-789-0846

Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

### ***West Central Minnesota Habitat Affiliates***

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

### ***Contact Information***

#### **Fergus Falls Area HFH**

1500 South Cascade

Fergus Falls, MN 56538

Phone: 218-736-2905

Website: [www.fergushabitat.com](http://www.fergushabitat.com)

#### **HFH of Douglas County**

911 Highway 29N #200

Alexandria, MN 56308

Phone: 320-762-4255

Website: [www.hfhdouglascounty.org](http://www.hfhdouglascounty.org)

## **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to

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businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations: CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnomon, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

**(See Northwest Minnesota for more details.)**

***Contact Information***

**Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100

Detroit Lakes, Minnesota 56501-3034

Phone: 218-847-3191

Fax: 218-844-6345

Website: [www.mmcdc.com](http://www.mmcdc.com)

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***West Central Minnesota USDA RD Offices***

#### **Detroit Lakes Area Office**

809 8th St. SE

Detroit Lakes, MN 56501

Phone: 218-847-9392, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Becker and Clay.

**Alexandria Area Office**

900 Robert St. NE, Suite 103

Alexandria, MN 56308

Phone: 320-763-3191, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Douglas, Pope, Grant, Traverse, Stevens, Wilkin, and Otter Tail.

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Lakes & Prairies Community Action Partnership, Inc.**

Helping individuals in their goals to achieve self-sufficiency is a commitment to empowering individuals. Whether it is providing information on child care, a workshop on financial literacy, information on tax benefits, parenting classes, information on the latest laws regarding Medicare or prescription drug cards, assistance to prevent homelessness, or other services... we work to help people move from struggling to thriving.

#### ***Contact Information***

##### **Lakes & Prairies Community Action Partnership, Inc.**

715 11th Street, North, Suite 402

Moorhead, MN 56560

Phone: 218-299-7000

Website: <http://www.lakesandprairies.net/>

### **Mahube Community Council, Inc**

Mahube-Otwa provides services for low income and elderly persons living in Mahnomen, Hubbard, Becker, Otter Tail and Wadena counties. They are a private, non-profit corporation governed by a volunteer board of directors representing the low income, public and private sectors of the community.

#### ***Contact Information***

1125 West River Road

PO Box 747

Detroit Lakes, MN 56501

Phone: 218-847-1385

Fax: 218-847-1388

Website: [www.mahube.org](http://www.mahube.org)

County Served: Becker

### **Lakes and Prairies Community Action Partnership**

Lakes and Pines CAC, Inc. is a 501(c)3 organization; a charitable, educational, private, non-profit corporation serving the seven county area of: Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine. Their mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

**Contact Information**

715 11th Street North, Suite 402  
Moorhead, MN 56560  
Phone: 218-299-7000  
Toll Free: 800-452-3646  
Fax: 218-299-7547  
Website: [www.lakesandprairies.net](http://www.lakesandprairies.net)  
Counties Served: Clay and Wilkin

**West Central Minnesota Communities Action Inc.**

West Central Minnesota Communities Action, Inc., a resource agency, is dedicated to reducing the effects of poverty, helping people to achieve self-sufficiency, and improving the quality of rural life.

**Contact Information**

411 Industrial Park Blvd.  
Elbow Lake, MN 56531  
Phone: 218-685-4486  
Fax: 218-685-6741  
Website: [www.wcmca.org](http://www.wcmca.org)  
Counties Served: Douglas, Grant, Stevens, Pope, and Traverse

**Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

**Contact Information**

**Habitat for Humanity of Minnesota**  
2401 Lowry Ave NE #210  
Minneapolis, MN 55418  
Phone: 612-331-4439  
Fax: 612-789-0846  
Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

**West Central Minnesota Habitat Affiliates**

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

**Contact Information**

**Fergus Falls Area HFH**

1500 South Cascade  
Fergus Falls, MN 56538  
Phone: 218-736-2905  
Website: [www.fergushabitat.com](http://www.fergushabitat.com)

**HFH of Douglas County**

911 Highway 29N #200  
Alexandria, MN 56308  
Phone: 320-762-4255  
Website: [www.hfhdouglascounty.org](http://www.hfhdouglascounty.org)

**Rural Electric Economic Development**

Rural Electric Economic Development, Inc. (REED) is a 501.c.3 (nonprofit foundation) organized by electric cooperatives to provide financing and leverage investment in underserved rural areas. Rural Electric Economic Development, Inc. (REED) Fund provides business and community project financing in partnership with commercial and other economic development lenders to leverage private investment and make a difference in the region it serves.

Established in 1996 and governed by East River Electric Cooperative and its member electric distribution cooperatives, REED assists projects that promote growth and contribute to job, business and wealth creation, as well as improve the infrastructure, community facilities/services and economic base of rural areas.

REED makes loans to for-profit businesses, not-for-profit organizations and local governments. Projects include, but are not limited to:

- Small and medium sized business and cooperatives engaged in manufacturing, retail, service and tourism industries
- Community projects relating to water/wastewater, healthcare, education, telecommunications, public safety, recreation and the arts
- Producer owned business and cooperatives that add value to agriculture
- Multi-family rental housing with strong community support
- Efficient use of energy is encouraged for all projects and is also an eligible activity
- Applicants do not need to be a member/consumer of a rural electric cooperative to apply

**Contact Information**

**Rural Electric Economic Development**

211 S Harth  
Madison, SD  
Phone: 605-256-4536  
Website: [www.eastriver.coop/programs/reed](http://www.eastriver.coop/programs/reed)

**Members Serving West Central Minnesota**

**Traverse Electric**

1618 Broadway, PO Box 66  
Wheaton, MN 56296  
Phone: 320-563-4863  
Website: [www.traverseelectric.com](http://www.traverseelectric.com)

## **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

### ***West Central Minnesota Offices***

#### **Moorhead Regional Extension Office**

715 11th Street N Suite 107C  
Moorhead, MN 56560-2083  
Phone: 218-236-2001  
Toll Free: 888-241-4527  
Fax: 218-236-2014  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

#### **Morris Regional Extension Office**

WC Research & Outreach Center  
46352 State Highway 329  
Morris, MN 56267-2135  
Phone: 320-589-1711  
Toll Free: 888-241-4532  
Fax: 320-589-4870  
Website: [www1.extension.umn.edu/about/offices/](http://www1.extension.umn.edu/about/offices/)

## **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

### ***West Central Minnesota Contact Information***

Phone: 320-212-4405

Website: [www.cleanenergyresourceteams.org/regions/west-central](http://www.cleanenergyresourceteams.org/regions/west-central)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***West Central Minnesota Office***

(Becker, Big Stone, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Swift, Traverse, Wilkin)

#### Community Economics

Extension Regional Office, Moorhead

715 11th Street North, Suite 107C

Moorhead, MN 56560-2083

Phone: 218-770-4398

Fax: 218-236-2014

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:



- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- Local and Regional Food Systems  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

#### ***West Central Minnesota Contact Information***

##### **Central Minnesota Sustainable Development Partnership**

U of M Extension, Regional Office Brainerd

322 Laurel Street, Suite 21

Brainerd, MN 56401

Phone: 218-828-2332

#### **University of Minnesota, Morris: Center for Small Towns**

The University of Minnesota, Morris Center for Small Towns (CST) is a community outreach program that serves as a point of entry to resources throughout the University of Minnesota. Small towns, local units of government, P-12 schools, non-profit organizations, and other University units utilize the Center's resources when working on rural issues or making contributions to rural society.

The Center provides a range consulting services to small communities within a 75-mile radius of Morris, Minnesota. Communities outside that radius may still receive services but they are limited.

Major components of CST provide assistance in brokering resources, program evaluation, applied research and information, community planning and development, and student involvement. CST also offers a conversation

series and the Symposium on Small Towns. The Symposium is designed to discuss and analyze current issues or significant aspects of small towns and celebrate rural living.

CST provides assistance on community and economic development projects—often involving more research or expertise than small towns can afford or provide themselves. At the same time, CST works to involve University of Minnesota, Morris faculty and students in the challenges and issues facing rural communities, which provides students with rich opportunities for applied learning. Examples of projects include:

- Evaluating the impact of community programs aimed at increasing the health of communities and schools through physical activities, education, and healthy eating;
- Conducting a countywide survey and creating and distributing educational information to help move toward carbon neutrality;
- Working with a downtown committee to revitalize the look and feel of main street storefronts while strategically planning future endeavors; and
- Assisting a public television station's efforts to enhance community outreach and engagement through database development and creating and disseminating communication materials.

CST collaborates with many University of Minnesota programs including the Center for Rural Design, the Center for Urban and Regional Affairs, U of M Extension, Research and Outreach Centers, the Economic Development Administration Center, and the Regional Sustainable Development Partnerships. Current collaborations with other organizations include Minnesota Rural Partners, Minnesota Initiative Foundations, Minnesota Rural Development Commission, Minnesota Pollution Control Agency, and the Small Business Development Center. This combined knowledge of the rural environment, along with the faculty and students of the University makes CST an ideal place to link rural issues with needed resources.

### ***Contact Information***

#### **Center for Small Towns**

Welcome Center

600 East 4th Street

Morris, Minnesota 56267

Phone: 320-589-6451

Website: [www.morris.umn.edu/cst](http://www.morris.umn.edu/cst)

### **West Central Initiative Foundation**

The West Central Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The West Central Initiative is a regional community foundation that serves nine counties in west central Minnesota: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse and Wilkin. West Central Initiative strategic areas include the following:

1. Supporting business development to create employment and wealth
2. Increasing the skills of the workforce
3. Increasing net migration to the region
4. Diminishing the need for social programs
5. Increasing collaboration among empowered citizens
6. Promoting philanthropy
7. Supporting diversity

### **Loan Programs**

West Central Initiative's Business Development Program offers these loan programs:

- Small Enterprise Loan Fund: small or start-up local businesses
- Business and Industry Loan Fund: building or equipment loans, new or expansion
- Childcare Loans: a small loan fund to help home childcare providers
- Component Fund Loans: local communities providing loan funds

### **Economic Development**

In 1995, West Central Initiative received designation from the U.S. Department of Commerce Economic Development Administration (EDA) to become the region's Economic Development District (EDD) designee. An annual planning grant from the EDA enables WCI to carry out the EDD activities for the region.

There are two major components of fulfilling the role as the region's designee. One is providing technical assistance to communities invited by the EDA to apply for grants for public works infrastructure. The second is annually submitting an approved Comprehensive Economic Development Strategy (CEDS).

The focus of the economic development program is to improve the quality of life in west central Minnesota by helping communities develop plans for where they would like to see themselves in the future and by promoting community/economic development through the creation, retention and improvement of high quality jobs. The Economic Development Planner connects communities to various state and federal community development programs and resources. In addition, the Economic Development Planner develops and maintains networks with economic development professionals and local elected officials.

#### ***Contact Information***

#### **West Central Initiative**

1000 Western Avenue  
PO Box 318  
Fergus Falls, MN 56538-0318  
Phone: (218) 739-2239  
Website: [www.wcif.org](http://www.wcif.org)

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Contact Information***

#### **West Central MnSBDC**

Concordia College

901 8th Street South

Moorhead, MN 56562

Phone: 218-299-3035

Website: [www.cord.edu/sbdc](http://www.cord.edu/sbdc)

## **Minnesota Angel Network**

The Minnesota Angel Network (MNAN) accelerates the growth of emerging companies in Minnesota by educating entrepreneurs, connecting capital with investments, and catalyzing entrepreneurial success statewide.

MNAN's certification program prepares entrepreneurs for successful fundraising and the rigors of investors' due diligence. Once certified, they are introduced to a network of investors that spans Minnesota and stretches to the coasts. At the same time, through partner organizations, MNAN connects companies with

potential business partners, facilities, and other funding and community supports around the state that can help them grow far beyond an angel round of investment.

Seasoned investors, entrepreneurs, and professional service providers serve on MNAN's selection and advisory teams. They screen entrepreneurs for readiness to participate in the program, then guide them through gap analysis and risk mitigation sessions to improve their business plans and fundraising position. These advisors, all pro bono volunteers, set the certification requirements that entrepreneurs must meet before they're presented to investors.

### **Minnesota's Angel Tax Credit**

The Minnesota Angel Network is a partner to the state's Angel Tax Credit program, helping to spread the benefits of the tax credit to entrepreneurs and investors statewide. The tax credit program, which is managed by the Minnesota Department of Employment and Economic Development:

- Gives a 25 percent credit to individuals or funds that invest in Minnesota's emerging companies, particularly those that are developing new technologies
- Issues the tax credit as a tax refund for investors outside of Minnesota who have no Minnesota income tax liability
- Allows a maximum credit of \$125,000 per individual per year, or \$250,000 for those married and filing joint tax returns
- Determines which companies and investors qualify to participate in the program

#### ***Statewide Contact Information***

##### **Minnesota Angel Network**

1550 Utica Ave. S, Suite 740

St. Louis Park, MN 55416

Phone: 952-746-3832

E-Mail: [info@mnan.org](mailto:info@mnan.org)

Website: [mnan.org](http://mnan.org)

#### ***West Central Minnesota Contact Information***

##### **Fergus Falls Economic Improvement Commission**

112 Washington Ave. W

Fergus Falls, MN 56537

Phone 218-332-5428

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees

- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

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**Detroit Lakes Area Office**

809 8th St. SE

Detroit Lakes, MN 56501

Phone: 218-847-9392, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Becker and Clay.

**Alexandria Area Office**

900 Robert St. NE, Suite 103

Alexandria, MN 56308

Phone: 320-763-3191, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Douglas, Pope, Grant, Traverse, Stevens, Wilkin, and Otter Tail.

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### **Economic Development**

In 1995, West Central Initiative received designation from the U.S. Department of Commerce Economic Development Administration (EDA) to become the region's Economic Development District (EDD) designee. An annual planning grant from the EDA enables WCI to carry out the EDD activities for the region.

There are two major components of fulfilling the role as the region's designee. One is providing technical assistance to communities invited by the EDA to apply for grants for public works infrastructure. The second is annually submitting an approved Comprehensive Economic Development Strategy (CEDS).

The focus of the economic development program is to improve the quality of life in west central Minnesota by helping communities develop plans for where they would like to see themselves in the future and by promoting community/economic development through the creation, retention and improvement of high quality jobs. The Economic Development Planner connects communities to various state and federal community development programs and resources. In addition, the Economic Development Planner develops and maintains networks with economic development professionals and local elected officials.

#### ***Contact Information***

##### **West Central Initiative**

1000 Western Avenue

PO Box 318

Fergus Falls, MN 56538-0318

Phone: (218) 739-2239

Website: [www.wcif.org](http://www.wcif.org)

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Contact Information***

#### **West Central MnSBDC**

Concordia College

901 8th Street South

Moorhead, MN 56562

Phone: 218-299-3035

Website: [www.cord.edu/sbdc](http://www.cord.edu/sbdc)

## **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations include CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahanomen, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

(See Northwest Minnesota for more details.)

**Contact Information**

**Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100

Detroit Lakes, Minnesota 56501-3034

Phone: 218-847-3191

Fax: 218-844-6345

Website: [www.mmcdc.com](http://www.mmcdc.com)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- Angel Tax Credit: Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- Border Cities Enterprise Zone Program: The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Business Development Specialists: Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- Indian Business Loan Program: The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- Industry Specialists: Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- Job Opportunity Building Zone (JOBZ) Program: Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.

- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- Positively Minnesota Marketing Partnership: The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### **West Central Minnesota Region Contact Information**

(Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin)

#### **West Central Region**

Concordia College  
Riverside Center, Suite 123  
1307 4th Street South  
Moorhead, MN 56562  
Phone: 218-299-3037

Website: [www.cord.edu/sbdc](http://www.cord.edu/sbdc)

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

### ***West Central Minnesota Region Contact Information***

(Becker, Benton, Clay, Crow Wing, Douglas, Grant, Morrison, Otter Tail, Pope, Sherburne, Stearns, Stevens, Todd, Traverse, Wadena, Wilkin, Wright)

Phone: 218-310-7757

Toll Free: 800-417-7736

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## **Rural Electric Economic Development**

Rural Electric Economic Development, Inc. (REED) is a 501.c.3 (nonprofit foundation) organized by electric cooperatives to provide financing and leverage investment in underserved rural areas. Rural Electric Economic Development, Inc. (REED) Fund provides business and community project financing in partnership with commercial and other economic development lenders to leverage private investment and make a difference in the region it serves.

Established in 1996 and governed by East River Electric Cooperative and its member electric distribution cooperatives, REED assists projects that promote growth and contribute to job, business and wealth creation, as well as improve the infrastructure, community facilities/services and economic base of rural areas.

REED makes loans to for-profit businesses, not-for-profit organizations and local governments. Projects include, but are not limited to:

- Small and medium sized business and cooperatives engaged in manufacturing, retail, service and tourism industries
- Community projects relating to water/wastewater, healthcare, education, telecommunications, public safety, recreation and the arts
- Producer owned business and cooperatives that add value to agriculture
- Multi-family rental housing with strong community support
- Efficient use of energy is encouraged for all projects and is also an eligible activity
- Applicants do not need to be a member/consumer of a rural electric cooperative to apply

### ***Contact Information***

#### **Rural Electric Economic Development**

211 S Harth

Madison, SD

Phone: 605-256-4536

Website: [www.eastriver.coop/programs/reed](http://www.eastriver.coop/programs/reed)

### ***Members Serving West Central Minnesota***

#### **Traverse Electric**

1618 Broadway, PO Box 66

Wheaton, MN 56296

Phone: 320-563-4863

Website: [www.traverseelectric.com](http://www.traverseelectric.com)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help

communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

Noteworthy among the non-profit organizations and municipalities with which USDA RD partners in administering its revolving loan funds for business development purposes, are rural electric and telephone cooperatives. A list of those serving northwest Minnesota follows:

#### Runestone Electric Association

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

#### **Runestone Electric Association**

124 7th Ave W., PO Box 9  
Alexandria, MN 56308  
Phone: 320-762-1121  
Website: [www.runestoneelectric.com](http://www.runestoneelectric.com)  
Counties Served: Douglas, Pope

#### Stearns Electric Association

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

#### **Stearns Electric Association**

900 Kraft Dr SE  
Melrose, MN 56352  
Phone: 320-259-6601  
Website: [www.stearnselectric.org/homepage](http://www.stearnselectric.org/homepage)  
County Served: Stearns, Todd, Morrison, Kandiyohi, Pope, Douglas

#### East Otter Tail Telephone

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

#### **East Otter Tail Telephone**



414 Michigan Avenue W  
Walker, MN 56484  
Phone: 218-346-5000  
Counties Served: Otter Tail

Traverse Electric Coop

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**Traverse Electric Coop**

1618 Broadway  
Wheaton, MN 56296  
Phone: 320-563-8616  
Website: [www.traverseelectric.com](http://www.traverseelectric.com)  
Counties Served: Traverse

**West Central Minnesota USDA RD Offices**

**Detroit Lakes Area Office**

809 8th St. SE  
Detroit Lakes, MN 56501  
Phone: 218-847-9392, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Becker and Clay.

**Alexandria Area Office**

900 Robert St. NE, Suite 103  
Alexandria, MN 56308  
Phone: 320-763-3191, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Douglas, Pope, Grant, Traverse, Stevens, Wilkin, and Otter Tail.

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

**Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***West Central Minnesota Offices***

**Moorhead Regional Extension Office**

715 11th Street N Suite 107C

Moorhead, MN 56560-2083

Phone: 218-236-2001

Toll Free: 888-241-4527

Fax: 218-236-2014

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Morris Regional Extension Office**

WC Research & Outreach Center

46352 State Highway 329

Morris, MN 56267-2135

Phone: 320-589-1711

Toll Free: 888-241-4532

Fax: 320-589-4870

Website [www1.extension.umn.edu/about/offices/](http://www1.extension.umn.edu/about/offices/)

**Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

***West Central Minnesota Contact Information***

Phone: 320-212-4405

Website: [www.cleanenergyresourceteams.org/regions/west-central](http://www.cleanenergyresourceteams.org/regions/west-central)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### **West Central Minnesota Office**

(Becker, Big Stone, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Swift, Traverse, Wilkin)

#### Community Economics

Extension Regional Office, Moorhead  
715 11th Street North, Suite 107C  
Moorhead, MN 56560-2083  
Phone: 218-770-4398  
Fax: 218-236-2014

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource

Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.

- Local and Regional Food Systems

The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***West Central Minnesota Contact Information***

**Central Minnesota Sustainable Development Partnership**

U of M Extension, Regional Office Brainerd

322 Laurel Street, Suite 21

Brainerd, MN 56401

Phone: 218-828-2332

**University of Minnesota, Morris: Center for Small Towns**

The University of Minnesota, Morris Center for Small Towns (CST) is a community outreach program that serves as a point of entry to resources throughout the University of Minnesota. Small towns, local units of government, P-12 schools, non-profit organizations, and other University units utilize the Center's resources when working on rural issues or making contributions to rural society.

The Center provides a range consulting services to small communities within a 75 mile radius of Morris, Minnesota. Communities outside that radius may still receive services but they are limited.

Major components of CST provide assistance in brokering resources, program evaluation, applied research and information, community planning and development, and student involvement. CST also offers a conversation series and the Symposium on Small Towns. The Symposium is designed to discuss and analyze current issues or significant aspects of small towns and celebrate rural living.

CST provides assistance on community and economic development projects—often involving more research or expertise than small towns can afford or provide themselves. At the same time, CST works to involve University of Minnesota, Morris faculty and students in the challenges and issues facing rural communities, which provides students with rich opportunities for applied learning. Examples of projects include:

- Evaluating the impact of community programs aimed at increasing the health of communities and schools through physical activities, education, and healthy eating;
- Conducting a countywide survey and creating and distributing educational information to help move toward carbon neutrality;
- Working with a downtown committee to revitalize the look and feel of mainstreet storefronts while strategically planning future endeavors; and
- Assisting a public television station's efforts to enhance community outreach and engagement through database development and creating and disseminating communication materials.

CST collaborates with many University of Minnesota programs including the Center for Rural Design, the Center for Urban and Regional Affairs, U of M Extension, Research and Outreach Centers, the Economic

Development Administration Center, and the Regional Sustainable Development Partnerships. Current collaborations with other organizations include Minnesota Rural Partners, Minnesota Initiative Foundations, Minnesota Rural Development Commission, Minnesota Pollution Control Agency, and the Small Business Development Center. This combined knowledge of the rural environment, along with the faculty and students of the University makes CST an ideal place to link rural issues with needed resources.

**Contact Information**

**Center for Small Towns**

Welcome Center

600 East 4th Street

Morris, Minnesota 56267

Phone: 320-589-6451

Website: [www.morris.umn.edu/cst](http://www.morris.umn.edu/cst)

**West Central Initiative Foundation**

The West Central Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota’s rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The West Central Initiative is a regional community foundation that serves nine counties in west central Minnesota: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse and Wilkin. West Central Initiative strategic areas include the following:

1. Supporting business development to create employment and wealth
2. Increasing the skills of the workforce
3. Increasing net migration to the region
4. Diminishing the need for social programs
5. Increasing collaboration among empowered citizens
6. Promoting philanthropy
7. Supporting diversity

**Loan Programs**

West Central Initiative's Business Development Program offers these loan programs:

- Small Enterprise Loan Fund: small or start-up local businesses
- Business and Industry Loan Fund: building or equipment loans, new or expansion
- Childcare Loans: a small loan fund to help home childcare providers
- Component Fund Loans: local communities providing loan funds

## **Economic Development**

In 1995, West Central Initiative received designation from the U.S. Department of Commerce Economic Development Administration (EDA) to become the region's Economic Development District (EDD) designee. An annual planning grant from the EDA enables WCI to carry out the EDD activities for the region.

There are two major components of fulfilling the role as the region's designee. One is providing technical assistance to communities invited by the EDA to apply for grants for public works infrastructure. The second is annually submitting an approved Comprehensive Economic Development Strategy (CEDS).

The focus of the economic development program is to improve the quality of life in west central Minnesota by helping communities develop plans for where they would like to see themselves in the future and by promoting community/economic development through the creation, retention and improvement of high quality jobs. The Economic Development Planner connects communities to various state and federal community development programs and resources. In addition, the Economic Development Planner develops and maintains networks with economic development professionals and local elected officials.

### ***Contact Information***

#### **West Central Initiative**

1000 Western Avenue

PO Box 318

Fergus Falls, MN 56538-0318

Phone: (218) 739-2239

Website: [www.wcif.org](http://www.wcif.org)

## **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- Community Facilities: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- Rural Community Development Initiative: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- Rural Business Opportunity Grants: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***West Central Minnesota USDA RD Offices***

**Detroit Lakes Area Office**

809 8th St. SE



Detroit Lakes, MN 56501  
Phone: 218-847-9392, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Becker and Clay.

**Alexandria Area Office**

900 Robert St. NE, Suite 103  
Alexandria, MN 56308  
Phone: 320-763-3191, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Douglas, Pope, Grant, Traverse, Stevens, Wilkin, and Otter Tail.

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

**Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

**West Central Minnesota Offices**

**Moorhead Regional Extension Office**

715 11th Street N Suite 107C  
Moorhead, MN 56560-2083  
Phone: 218-236-2001  
Toll Free: 888-241-4527  
Fax: 218-236-2014  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Morris Regional Extension Office**

WC Research & Outreach Center  
46352 State Highway 329  
Morris, MN 56267-2135

Phone: 320-589-1711  
Toll Free: 888-241-4532  
Fax: 320-589-4870  
Website [www1.extension.umn.edu/about/offices/](http://www1.extension.umn.edu/about/offices/)

### **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

#### ***West Central Minnesota Contact Information***

Phone: 320-212-4405  
Website: [www.cleanenergyresourceteams.org/regions/west-central](http://www.cleanenergyresourceteams.org/regions/west-central)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

#### ***West Central Minnesota Office***

(Becker, Big Stone, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Swift, Traverse, Wilkin)

##### Community Economics

Extension Regional Office, Moorhead  
715 11th Street North, Suite 107C  
Moorhead, MN 56560-2083  
Phone: 218-770-4398  
Fax: 218-236-2014

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- Local and Regional Food Systems  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

#### ***West Central Minnesota Contact Information***

#### **Central Minnesota Sustainable Development Partnership**

U of M Extension, Regional Office Brainerd  
322 Laurel Street, Suite 21  
Brainerd, MN 56401  
Phone: 218-828-2332

#### **West Central Initiative Foundation**

The West Central Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other

training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The West Central Initiative is a regional community foundation that serves nine counties in west central Minnesota: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse and Wilkin. West Central Initiative strategic areas include the following:

1. Supporting business development to create employment and wealth
2. Increasing the skills of the workforce
3. Increasing net migration to the region
4. Diminishing the need for social programs
5. Increasing collaboration among empowered citizens
6. Promoting philanthropy
7. Supporting diversity

### **Loan Programs**

West Central Initiative's Business Development Program offers these loan programs:

- Small Enterprise Loan Fund: small or start-up local businesses
- Business and Industry Loan Fund: building or equipment loans, new or expansion
- Childcare Loans: a small loan fund to help home childcare providers
- Component Fund Loans: local communities providing loan funds

### **Economic Development**

In 1995, West Central Initiative received designation from the U.S. Department of Commerce Economic Development Administration (EDA) to become the region's Economic Development District (EDD) designee. An annual planning grant from the EDA enables WCI to carry out the EDD activities for the region.

There are two major components of fulfilling the role as the region's designee. One is providing technical assistance to communities invited by the EDA to apply for grants for public works infrastructure. The second is annually submitting an approved Comprehensive Economic Development Strategy (CEDS).

The focus of the economic development program is to improve the quality of life in west central Minnesota by helping communities develop plans for where they would like to see themselves in the future and by promoting community/economic development through the creation, retention and improvement of high quality jobs. The Economic Development Planner connects communities to various state and federal community development programs and resources. In addition, the Economic Development Planner develops and maintains networks with economic development professionals and local elected officials.

#### ***Contact Information***

##### **West Central Initiative**

1000 Western Avenue  
PO Box 318  
Fergus Falls, MN 56538-0318  
Phone: (218) 739-2239  
Website: [www.wcif.org](http://www.wcif.org)

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Contact Information***

#### **West Central MnSBDC**

Concordia College

901 8th Street South

Moorhead, MN 56562

Phone: 218-299-3035

Website: [www.cord.edu/sbdc](http://www.cord.edu/sbdc)

## **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations: CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnomon, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

**(See Northwest Minnesota for more details.)**

***Contact Information***

**Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100

Detroit Lakes, Minnesota 56501-3034

Phone: 218-847-3191

Fax: 218-844-6345

Website: [www.mmcdc.com](http://www.mmcdc.com)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- Angel Tax Credit: Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- Border Cities Enterprise Zone Program: The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Business Development Specialists: Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- Indian Business Loan Program: The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- Industry Specialists: Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- Job Opportunity Building Zone (JOBZ) Program: Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.

- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- Positively Minnesota Marketing Partnership: The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### **West Central Minnesota Region Contact Information**

(Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin)

### **West Central Region**

Concordia College  
Riverside Center, Suite 123  
1307 4th Street South  
Moorhead, MN 56562

Phone: 218-299-3037

Website: [www.cord.edu/sbdc](http://www.cord.edu/sbdc)

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

#### ***West Central Minnesota Region Contact Information***

(Becker, Benton, Clay, Crow Wing, Douglas, Grant, Morrison, Otter Tail, Pope, Sherburne, Stearns, Stevens, Todd, Traverse, Wadena, Wilkin, Wright)

Phone: 218-310-7757

Toll Free: 800-417-7736

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

#### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)



## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***West Central Minnesota USDA RD Offices***

**Detroit Lakes Area Office**

809 8th St. SE

Detroit Lakes, MN 56501

Phone: 218-847-9392, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Becker and Clay.

**Alexandria Area Office**

900 Robert St. NE, Suite 103

Alexandria, MN 56308

Phone: 320-763-3191, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Douglas, Pope, Grant, Traverse, Stevens, Wilkin, and Otter Tail.

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

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### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

#### **West Central Minnesota Offices**

##### **Moorhead Regional Extension Office**

715 11th Street N Suite 107C

Moorhead, MN 56560-2083

Phone: 218-236-2001

Toll Free: 888-241-4527

Fax: 218-236-2014

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

##### **Morris Regional Extension Office**

WC Research & Outreach Center

46352 State Highway 329

Morris, MN 56267-2135

Phone: 320-589-1711

Toll Free: 888-241-4532

Fax: 320-589-4870

Website [www1.extension.umn.edu/about/offices/](http://www1.extension.umn.edu/about/offices/)

### **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

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For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

***West Central Minnesota Contact Information***

Phone: 320-212-4405

Website: [www.cleanenergyresourceteams.org/regions/west-central](http://www.cleanenergyresourceteams.org/regions/west-central)

**Center for Community Vitality**

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Learn more about the [Center for Community Vitality](#)

***West Central Minnesota Office***

(Becker, Big Stone, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Swift, Traverse, Wilkin)

Community Economics

Extension Regional Office, Moorhead

715 11th Street North, Suite 107C

Moorhead, MN 56560-2083

Phone: 218-770-4398

Fax: 218-236-2014

**Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy

The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.

- Local and Regional Food Systems

The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***West Central Minnesota Contact Information***

**Central Minnesota Sustainable Development Partnership**

U of M Extension, Regional Office Brainerd

322 Laurel Street, Suite 21

Brainerd, MN 56401

Phone: 218-828-2332

## **West Central Initiative Foundation**

The West Central Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

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1. Supporting business development to create employment and wealth
2. Increasing the skills of the workforce
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4. Diminishing the need for social programs
5. Increasing collaboration among empowered citizens

6. Promoting philanthropy
7. Supporting diversity

### **Loan Programs**

West Central Initiative's Business Development Program offers these loan programs:

- Small Enterprise Loan Fund: small or start-up local businesses
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- Component Fund Loans: local communities providing loan funds

### **Economic Development**

In 1995, West Central Initiative received designation from the U.S. Department of Commerce Economic Development Administration (EDA) to become the region's Economic Development District (EDD) designee. An annual planning grant from the EDA enables WCI to carry out the EDD activities for the region.

There are two major components of fulfilling the role as the region's designee. One is providing technical assistance to communities invited by the EDA to apply for grants for public works infrastructure. The second is annually submitting an approved Comprehensive Economic Development Strategy (CEDS).

The focus of the economic development program is to improve the quality of life in west central Minnesota by helping communities develop plans for where they would like to see themselves in the future and by promoting community/economic development through the creation, retention and improvement of high quality jobs. The Economic Development Planner connects communities to various state and federal community development programs and resources. In addition, the Economic Development Planner develops and maintains networks with economic development professionals and local elected officials.

#### ***Contact Information***

##### **West Central Initiative**

1000 Western Avenue  
PO Box 318  
Fergus Falls, MN 56538-0318  
Phone: (218) 739-2239  
Website: [www.wcif.org](http://www.wcif.org)

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Lakes & Prairies Community Action Partnership, Inc.**

Helping individuals in their goals to achieve self-sufficiency is a commitment to empowering individuals. Whether it is providing information on child care, a workshop on financial literacy, information on tax benefits, parenting classes, information on the latest laws regarding Medicare or prescription drug cards, assistance to prevent homelessness, or other services... we work to help people move from struggling to thriving.

#### ***Contact Information***

#### **Lakes & Prairies Community Action Partnership, Inc.**

715 11th Street, North, Suite 402

Moorhead, MN 56560

Phone: 218-299-7000

Website: <http://www.lakesandprairies.net/>

### **Mahube-Otwa Community Action Partnership**

Mahube-Otwa provides services for low income and elderly persons living in Mahnomen, Hubbard, Becker, Otter Tail and Wadena counties. They are a private, non-profit corporation governed by a volunteer board of directors representing the low income, public and private sectors of the community.

#### ***Contact Information***

1125 West River Road

Detroit Lakes, MN 56502-0747

Phone: 218-847-1385

Fax: 218-847-1388

Website: [www.mahube.org](http://www.mahube.org)

### **West Central Minnesota Communities Action Inc.**

West Central Minnesota Communities Action, Inc., a resource agency, is dedicated to reducing the effects of poverty, helping people to achieve self-sufficiency, and improving the quality of rural life.

#### ***Contact Information***

411 Industrial Park Blvd.

Elbow Lake, MN 56531

Phone: 218-685-4486



Fax: 218-685-6741

Website: [www.wcmca.org](http://www.wcmca.org)

Counties Served: Douglas, Grant, Stevens, Pope, and Traverse

## **Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.



- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- **Tourism Business Septic Tank Replacement Program:** Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- **Unemployment Insurance and Business Taxes:** Overview on business taxes - what is due to whom and when.
- **Urban Initiative Loan Program:** The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### **West Central Minnesota Region Contact Information**

(Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin)

#### **West Central Region**

Concordia College

Riverside Center, Suite 123

1307 4th Street South

Moorhead, MN 56562

Phone: 218-299-3037

Website: [www.cord.edu/sbdc](http://www.cord.edu/sbdc)

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota

- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

***West Central Minnesota Region Contact Information***

(Becker, Benton, Clay, Crow Wing, Douglas, Grant, Morrison, Otter Tail, Pope, Sherburne, Stearns, Stevens, Todd, Traverse, Wadena, Wilkin, Wright)

Phone: 218-310-7757

Toll Free: 800-417-7736

**State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**Rural Minnesota Concentrated Employment Program**

Rural Minnesota Concentrated Employment Program (RMCEP) helps people find jobs or get the training they need to find the job they want. If they are undecided, we have career exploration and planning activities. RMCEP is a private non-profit WorkForce Center partner that is located in eight WorkForce Centers. Each has information on job openings. There are a variety of workshops on job search techniques, resume writing and interviewing. Each WorkForce Center has computers with Internet access, phones, printers, copiers and fax machines. Customers may use them to look for job openings, write their resumes, and get information on training and education available.

We can also help employers by posting their job openings and hosting job fairs where employers can access

large numbers of job seekers at once. Staff can provide information and answer questions about the labor market and employment law. We have office space that employers can use to conduct interviews. RMCEP can help cut the cost of training a new employee through on-the-job training.

These services are available at no charge. Their offices are located in the WorkForce Center buildings in Moorhead, Alexandria, Fergus Falls, Detroit Lakes, Bemidji, Brainerd, Wadena and Little Falls.

RMCEP serves Lake of the Woods, Beltrami, Clearwater, Mahnomon, Hubbard, Cass, Clay, Becker, Wilkin, Otter Tail, Wadena, Crow Wing, Traverse, Grant, Douglas, Todd, Morrison, Stevens, and Pope Counties. It is a member of the Minnesota Workforce Council Association.

### **Contact Information**

#### **Rural Minnesota CEP, Inc.**

803 Roosevelt Ave, P.O. Box 1108,

Detroit Lakes, MN 56502

Phone: 218-846-7400

Website: <http://www.rmcep.com/rmcep>

## **West Central Initiative Foundation**

The West Central Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The West Central Initiative is a regional community foundation that serves nine counties in west central Minnesota: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse and Wilkin. West Central Initiative strategic areas include the following:

1. Supporting business development to create employment and wealth
2. Increasing the skills of the workforce
3. Increasing net migration to the region
4. Diminishing the need for social programs
5. Increasing collaboration among empowered citizens
6. Promoting philanthropy
7. Supporting diversity

### **Loan Programs**

West Central Initiative's Business Development Program offers these loan programs:

- Small Enterprise Loan Fund: small or start-up local businesses

- Business and Industry Loan Fund: building or equipment loans, new or expansion
- Childcare Loans: a small loan fund to help home childcare providers
- Component Fund Loans: local communities providing loan funds

### **Economic Development**

In 1995, West Central Initiative received designation from the U.S. Department of Commerce Economic Development Administration (EDA) to become the region's Economic Development District (EDD) designee. An annual planning grant from the EDA enables WCI to carry out the EDD activities for the region.

There are two major components of fulfilling the role as the region's designee. One is providing technical assistance to communities invited by the EDA to apply for grants for public works infrastructure. The second is annually submitting an approved Comprehensive Economic Development Strategy (CEDS).

The focus of the economic development program is to improve the quality of life in west central Minnesota by helping communities develop plans for where they would like to see themselves in the future and by promoting community/economic development through the creation, retention and improvement of high quality jobs. The Economic Development Planner connects communities to various state and federal community development programs and resources. In addition, the Economic Development Planner develops and maintains networks with economic development professionals and local elected officials.

#### ***Contact Information***

##### **West Central Initiative**

1000 Western Avenue

PO Box 318

Fergus Falls, MN 56538-0318

Phone: (218) 739-2239

Website: [www.wcif.org](http://www.wcif.org)

**Appendix C: Community Development Opportunity  
Types**

Agency	Community Development Opportunity Type			
✓ - Opportunity type available	LENDING	INVESTMENT	SERVICE	COMMUNITY DEVELOPMENT ASSISTANCE
Association of Small Business Development Centers	✓		✓	✓
Business Development Specialists	✓			✓
Center for Community Vitality			✓	✓
Clean Energy Resource Teams			✓	✓
East Otter Tail Telephone	✓		✓	✓
Habitat for Humanity of Minnesota	✓	✓	✓	✓
Lakes and Prairies Community Action Partnership	✓	✓	✓	✓
Mahube Community Council, Inc	✓	✓	✓	✓
Midwest Minnesota Community Development Corporation (MMCDC)	✓	✓	✓	✓
Minnesota Angel Network	✓	✓		✓
Minnesota Department of Employment and Economic Development	✓			✓
Regional Sustainable Development Partnerships			✓	✓
Runestone Electric Association	✓		✓	✓
Rural Minnesota Concentrated Employment Program		✓	✓	✓
Rural Electric Economic Development	✓			✓
Small Business Development Centers	✓			✓
State Small Business Credit Initiative	✓			✓
Stearns Electric Association	✓		✓	✓
Traverse Electric Coop	✓		✓	✓
University of Minnesota Extension Service			✓	✓
University of Minnesota, Morris: Center for Small Towns		✓	✓	✓
USDA Rural Development Minnesota	✓	✓	✓	✓
West Central Initiative Foundation	✓	✓	✓	✓
West Central Minnesota Communities Action Inc.	✓	✓	✓	✓

# Central Minnesota

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*Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena, Wright*

*The information contained in this resource guide was obtained from publicly available sources. To provide consistency in form and style, some entries have received limited editing. Users are advised to consult the original Web sites for complete descriptions of programs and resources. Inclusion of an organization, its information, or hyperlinks in this guide does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.*

## **Central Minnesota Housing Partnership**

The Central Minnesota Housing Partnership, Inc. (CMHP) was created to preserve, improve and increase the stock of affordable housing in Central Minnesota. CMHP is both a designated Community Development Financial Institution (CDFI) and Community Housing Development Organization (CHDO) as designated by the Minnesota Housing Finance Agency.

Their service area includes 16 counties in Central Minnesota: including Aitkin, Benton, Carlton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wright and Wadena. They provide a variety of services including affordable rental housing, affordable homeownership opportunities, rental housing rehab programs, homebuyer education and counseling, and planning and development.

They own and manage affordable rental housing, develop affordable SF homes for sale, provide homebuyer education and counseling services, address continuum of care/homeless concerns, and provide community planning and development assistance to local government. Some of their deals involve LIHTC.

### ***Contact Information***

37 28th Avenue North, Suite 102  
St. Cloud, MN 56303  
Phone: 320-259-0393  
Fax: 320-259-9590  
Email: [cmhp@cmhp.net](mailto:cmhp@cmhp.net)  
Website: [www.cmhp.net](http://www.cmhp.net)

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

## **Bi-County Community Action Programs**

An eighteen member Board of Directors governs Bi-CAP: six County Commissioners or their representatives, six low-income individuals, and six major interest individuals. The Board meets bi-monthly to adopt the overall policies of the agency, review grant applications and reports, establish agency goals and priorities, monitor, and evaluate agency operations.

### ***Contact Information***

6603 Bemidji Avenue N.  
Bemidji MN, 56601  
Phone: 218-751-4631  
Toll Free: 800-332-7161  
Website: [www.bicap.org](http://www.bicap.org)

**Tri-County Community Action, Inc., (TCC)**

A unique coalition of local people initiates policy and ensures responsiveness of TCC's services to the needs of the citizens of Crow Wing, Morrison and Todd counties.

**Contact Information**

501 LeMieur Street  
Little Falls, MN 56345  
Phone: 320-632-3691  
Fax: 218-829-0494  
Website: [www.tccaction.com](http://www.tccaction.com)  
Counties Served: Todd, Crow Wing, and Morrison

**Tri-County Action Program, (Tri-CAP)**

Tri-CAP was incorporated in 1965 becoming the first community action program in non-metro Minnesota. Tri-CAP has served low- and moderate-income residents ever since. The agency's staff is able to offer a wide array of services that assist individuals and families to achieve and maintain economic self-sufficiency.

**Contact Information**

1210 23rd Avenue South  
PO Box 683  
Waite Park, MN 56387  
Phone: 320-251-1612  
Fax: 320-255-9518  
Website: [www.tricap.org](http://www.tricap.org)  
Counties Served: Benton, Stearns, and Sherburne

**Lakes and Pines Community Action Council**

Their mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

**Contact Information**

1700 Maple Avenue E  
Mora, MN 55051  
Phone: 320-679-1800  
Fax: 800-832-6082  
Website: [www.lakesandpines.org](http://www.lakesandpines.org)  
Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine, and Wright



## **Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

### ***Contact Information***

Habitat for Humanity of Minnesota  
2401 Lowry Ave NE #210  
Minneapolis, MN 55418  
Phone: 612-331-4439  
Fax: 612-789-0846  
Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

### ***Central Minnesota Habitat Affiliates***

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

### ***Contact Information***

#### **Central Minnesota Habitat for Humanity**

701 2nd St. N  
St. Cloud, MN 56303  
Phone: 320-656-8890  
Website: [www.cmhfh.org](http://www.cmhfh.org)

#### **Morrison County Habitat for Humanity**

PO Box 321  
Little Falls, MN 56345  
Phone: 320-616-2084  
Website: [www.hfhmorrisoncounty.org](http://www.hfhmorrisoncounty.org)

#### **East Central MN Habitat for Humanity**

PO Box 529  
Cambridge, MN 55008  
Phone: 763-689-0288  
Website: [www.ecmhabitat.com](http://www.ecmhabitat.com)

## **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations include the following: CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnomen, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

**(See Northwest Minnesota for more details.)**

### ***Contact Information***

Midwest Minnesota Community Development Corporation  
119 Graystone Plaza, Suite 100  
Detroit Lakes, Minnesota 56501-3034  
Phone: 218-847-3191  
Fax: 218-844-6345  
Website: [www.mmcdc.com](http://www.mmcdc.com)

## **Minnesota Chippewa Tribe Finance Corporation**

MCTFC's mission is to finance and promote affordable, safe and decent housing and economic development opportunities for low- and moderate-income band members and sustain healthy communities within its service area. Since 1977, the MCTFC has assisted over 1,800 families through the construction or purchase of suitable housing. In addition, MCTFC has administered and issued home improvement loans to over 190 families to maintain the value and livability of their homes. The organization originates home purchase, home improvement, residential construction, and small business loans.

### ***Contact Information***

Minnesota Chippewa Tribe Finance Corporation  
15542 State Highway 371 NW  
PO Box 217  
Cass Lake, Minnesota 56633  
Phone: 218-335-8582  
Fax: 218-335-6925  
Website: [www.mctfc.org](http://www.mctfc.org)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives

get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans

- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Central Minnesota USDA RD Offices***

**Baxter Area Office**

7118 Clearwater Road

Baxter, MN 56425

Phone: 218-829-5965

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Crow Wing, Cass and Pine.

**Alexandria Area Office**

900 Robert St. NE, Suite 103

Alexandria, MN 56308

Phone: 320-763-3191, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Todd and Wadena.

**Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008

Phone: 763-689-3354, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Chisago, Isanti, Kanabec, Wright, Stearns, Sherburne, Benton, Mille Lacs, and Morrison.

## **Central Minnesota Community Foundation**

The Central Minnesota Community Foundation has been connecting people and resources to build a better community since 1985. With more than 550 funds totaling over \$74 million, the Foundation partners with businesses, individuals and nonprofit agencies to have a lasting impact in Central Minnesota.

They meet the needs of communities and donors throughout the region with the help of their affiliates, Alexandria Area Community Foundation, Brainerd Lakes Area Community Foundation, and Willmar Area Community Foundation, as well as their supporting the Minnesota Real Estate Foundation.

The mission of the Central Minnesota Community Foundation is to engage people, connect resources, and build community. They fulfill their mission by making grants to support key issues in Central Minnesota by:

- Encouraging individuals, families and businesses to partner with us to fulfill their charitable and financial goals
- Convening people to work on community problems
- Honoring individuals for improving their community
- Connecting people and resources to build a better community

### ***Contact Information***

#### **Central Minnesota Community Foundation**

101 7th Avenue South #100

Saint Cloud, MN 56301

Phone: 320-253-4380

Toll Free: 877-253-4380

Fax: 320-240-9215

Website: [www.communitygiving.org/pages/Home](http://www.communitygiving.org/pages/Home)

## **Central Minnesota Community Foundations**

### **St. Croix Valley Community Foundation**

516 Second Street, Suite 214

Hudson, WI 54016

Phone: 715-386-9490

Fax: 715-386-1250

Website: [www.scvcf.org](http://www.scvcf.org)

Geographic Focus: Chicago and Washington Counties of Minnesota; Polk, St. Croix and Pierce Counties of Wisconsin

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also

purchase and rehabs older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

**Bi-County Community Action Programs, Inc.**

An eighteen member Board of Directors governs Bi-CAP: six County Commissioners or their representatives, six low-income individuals, and six major interest individuals. The Board meets bi-monthly to adopt the overall policies of the agency, review grant applications and reports, establish agency goals and priorities, monitor, and evaluate agency operations.

**Contact Information**

2529 - 15th Street NW  
Bemidji, MN 56601-0579  
Phone: 218-751-4631  
Fax: 218-751-8452  
Website: [www.bicap.org](http://www.bicap.org)  
County Served: Cass

**Tri-County Community Action, Inc., (TCC)**

Typical services include Head Start, home weatherization, transportation for senior citizens, food pantry and so on.

**Contact Information**

501 LeMieur Street  
Little Falls, MN 56345  
Phone: 320-632-3691  
Fax: 218-829-0494  
Website: [www.tccaction.com](http://www.tccaction.com)

Counties Served: Todd, Crow Wing, and Morrison

**Tri-County Action Program, (Tri-CAP)**

Tri-CAP was incorporated in 1965 becoming the first community action program in non-metro Minnesota. Tri-CAP has served low- and moderate-income residents ever since. The agency's staff is able to offer a wide array of services that assist individuals and families to achieve and maintain economic self-sufficiency.

**Contact Information**

1210 23rd Avenue South  
PO Box 683  
Waite Park, MN 56387

Phone: 320-251-1612  
Fax: 320-255-9518  
Website: [www.tricap.org](http://www.tricap.org)  
Counties Served: Benton, Stearns, and Sherburne

### **Lakes and Pines Community Action Council**

Their mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

#### **Contact Information**

1700 Maple Avenue E  
Mora, MN 55051  
Phone: 320-679-1800  
Fax: 800-832-6082  
Website: [www.lakesandpines.org](http://www.lakesandpines.org)  
Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine, and Wright

### **Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

#### **Contact Information**

**Habitat for Humanity of Minnesota**  
2401 Lowry Ave NE #210  
Minneapolis, MN 55418  
Phone: 612-331-4439  
Fax: 612-789-0846  
Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

#### **Central Minnesota Habitat Affiliates**

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

#### **Contact Information**

**Central Minnesota Habitat for Humanity**  
777 Lincoln Avenue NE

St. Cloud, MN 56304  
Phone: 320-656-8890  
Website: [www.cmhfh.org](http://www.cmhfh.org)

**Morrison County Habitat for Humanity**

PO Box 321  
Little Falls, MN 56345  
Phone: 320-616-2084  
Website: [www.hfhmorrisoncounty.org](http://www.hfhmorrisoncounty.org)

**East Central MN Habitat for Humanity**

PO Box 529  
Cambridge, MN 55008  
Phone: 763-689-0288  
Website: [www.ecmhabitat.com](http://www.ecmhabitat.com)

**Initiative Foundation**

The Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota’s rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Initiative Foundation exists to improve the quality of life in central Minnesota. It is their belief that quality of life is determined by many factors, and each community has its own assets and challenges. They therefore pursue a broad spectrum of focus areas.

- Leadership Training - Build the skills and confidence of established and emerging servant leaders as they guide their community or organization toward a shared vision and plan of action.
- Financial Investments - Nonprofit grants and business investments that advance the shared vision and plan, foster relationships, inspire volunteerism and generate local financial support.
- Staff Assistance - Provide ongoing support, encouragement and expert consulting to leaders and volunteers as they implement their shared vision and plan.
- Resource Referral - Connect leaders and volunteers to other sources of assistance and funding.

Initiative Foundation Loan Funds

Besides awarding grants to nonprofit organizations, the Initiative Foundation also creates economic opportunity by lending funds to locally owned businesses. They finance the risk of new ventures in order to create quality jobs and reinforce the local economy. Living wages and benefits offer families such advantages as home ownership and a greater connection to their community.



When the foundation evaluates a potential business investment, their strongest consideration is given to community-focused entrepreneurs whose business plans include quality jobs, especially in the hometowns that need them most.

The Initiative Foundation offers the following business financing programs to meet diverse regional needs. They prioritize technology-based and green businesses as well as value-added manufacturing and agriculture operations. Nontraditional business owners such as women and minorities are especially encouraged to apply.

They offer the following categories of economic development loans: Business Loans, Technology Business Loans, Green Business Loans, Small Business Loan Guaranties, Seed Investments. Find out more about these [Initiative Foundation Loan Funds](#)

**Contact Information**

**Initiative Foundation**

405 First Street SE

Little Falls, MN 56345

Phone: 877-632-9255

Fax: 320-632-9258

Website: [www.ifound.org](http://www.ifound.org)

[www.greaterminnesota.net/initiative\\_foundation](http://www.greaterminnesota.net/initiative_foundation)

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

**Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Central Minnesota Offices***

**Regional Extension Office, St. Cloud**

Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000  
Phone: 320-203-6050  
Toll Free: 888-241-4591  
Fax: 320-203-6110  
E-Mail: [rcstcloud@umn.edu](mailto:rcstcloud@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Regional Extension Office, Brainerd**

322 Laurel Street, Suite 21  
Brainerd, MN 56401-3500  
Phone: 218-828-2273  
Toll Free: 888-241-0720  
Fax: 218-828-2424  
E-Mail: [rcbrainerd@umn.edu](mailto:rcbrainerd@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

***Central Minnesota Offices***

East Central

(Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine)

Community Economics

Extension Regional Office, Andover  
Bunker Hills Activities Center  
550 Bunker Lake Boulevard NW, Suite L-1  
Andover, MN 55304  
Phone: 612-360-4532  
Fax: 763-767-3885

Leadership & Civic Engagement

Extension Regional Office, Farmington

Dakota County Extension & Conservation Center  
4100 220th St W Ste 100  
Farmington, MN 55024  
Phone: 651-480-7734  
Fax: 651-480-7797

Central

(Counties Served: Benton, Cass, Crow Wing, Morrison, Todd)

Leadership & Civic Engagement

Extension Regional Office, Brainerd  
322 Laurel Street, Suite 21  
Brainerd, MN 56401-3500  
Phone: 218-828-2680  
Fax: 218-828-2424

South Central

(Counties Served: Sherburne, Stearns)

Community Economics

Extension Regional Office, St. Cloud  
Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000  
Phone: 320-203-6109  
Fax: 320-203-6110

Leadership & Civic Engagement

Extension Regional Office, Mankato  
1961 Premier Dr Suite 110  
Mankato, MN 56001-5901  
Phone: 507-389-6749  
Fax: 507-389-6787

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Central Minnesota Contact Information***

#### **Central Minnesota Small Business Development Center**

St. Cloud State University

355 5th Avenue South

St. Cloud, MN 56301

Phone: 320-308-4842

Fax: 320-255-4957

Website: [www.stcloudstate.edu/sbdc](http://www.stcloudstate.edu/sbdc)

#### **North Central Minnesota Small Business Development Center**

Central Lakes College

501 West College Drive

Brainerd, MN 564014

Phone: 218-855-8140

Fax: 218-855-8141

Website: [www.mnsbdc.com](http://www.mnsbdc.com)

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### ***Contact Information***

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

## **Minnesota Angel Network**

The Minnesota Angel Network (MNAN) accelerates the growth of emerging companies in Minnesota by educating entrepreneurs, connecting capital with investments, and catalyzing entrepreneurial success statewide.

MNAN's certification program prepares entrepreneurs for successful fundraising and the rigors of investors' due diligence. Once certified, they are introduced to a network of investors that spans Minnesota and stretches to the coasts. At the same time, through partner organizations, MNAN connects companies with potential business partners, facilities, and other funding and community supports around the state that can help them grow far beyond an angel round of investment.

Seasoned investors, entrepreneurs, and professional service providers serve on MNAN's selection and advisory teams. They screen entrepreneurs for readiness to participate in the program, then guide them through gap analysis and risk mitigation sessions to improve their business plans and fundraising position. These advisors, all pro bono volunteers, set the certification requirements that entrepreneurs must meet before they're presented to investors.

## **Minnesota's Angel Tax Credit**

The Minnesota Angel Network is a partner to the state's Angel Tax Credit program, helping to spread the benefits of the tax credit to entrepreneurs and investors statewide. The tax credit program, which is managed by the Minnesota Department of Employment and Economic Development:

- Gives a 25 percent credit to individuals or funds that invest in Minnesota's emerging companies, particularly those that are developing new technologies
- Issues the tax credit as a tax refund for investors outside of Minnesota who have no Minnesota income tax liability
- Allows a maximum credit of \$125,000 per individual per year, or \$250,000 for those married and filing joint tax returns
- Determines which companies and investors qualify to participate in the program

### ***Statewide Contact Information***

#### **Minnesota Angel Network**

1550 Utica Ave. S, Suite 740

St. Louis Park, MN 55416

Phone: 952-746-3832

E-Mail: [info@mnan.org](mailto:info@mnan.org)

Website: [mnan.org/](http://mnan.org/)

### ***Central Minnesota Contact Information***

Kandiyohi County and City of Willmar

Economic Development Commission

Centre Place, Suite 100

333 Litchfield Ave. SW, P.O. Box 1783

Willmar, MN 56201

Phone: 320-235-7370

## **Minnesota Business Finance Corporation**

Minnesota Business Finance Corporation (MBFC) is a Certified Development Company authorized by the U.S. Small Business Administration to originate and service SBA 504 loans. As a nonprofit CDC, MBFC, a member of the National Association of Development Companies (NADCO), promotes economic development throughout Minnesota.

The SBA 504 loan program is economic development financing specifically designed to stimulate private-sector investment in long-term fixed assets to increase productivity, create new jobs and increase the local tax base. This is done by providing long-term, low down payment, reasonably priced, fixed-rate loans to businesses that have the highest probability of successfully creating new jobs and competing in the world marketplace.

MBFC was created in 1983 as Opportunities Minnesota Inc. (OMNI), which was then a division of the Minnesota Department of Trade and Economic Development. In 1993, through the enactment of state legislation, the organization became a quasi-public agency, and in 1996, it was privatized and renamed the Minnesota Business Finance Corporation (MBFC). MBFC serves the entire state of Minnesota from offices in Minneapolis, St. Cloud and Bemidji.

MBFC's subsidiary, the Minnesota Center for Business Development, LLC, owns and operates a regional economic development center at 616 Roosevelt Road in St. Cloud, which is essentially a one-stop shop for small businesses seeking financing, equity capital, and managerial and technical assistance. Tenants include MBFC, the Anderson Entrepreneurial Center, the Small Business Development Center, SCORE, and the Procurement and Technical Assistance Center.

### ***Contact Information***

#### **St. Cloud office**

616 Roosevelt Road, Suite 200  
St Cloud, MN 56301  
Phone: 320-258-5000  
Fax: 320-255-1815  
Website: [www.mbfc.org](http://www.mbfc.org)

## **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees

- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## USDA Rural Development Minnesota

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### Key Community Development Resources

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable



energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***Central Minnesota USDA RD Offices***

#### **Baxter Area Office**

7118 Clearwater Road

Baxter, MN 56425

Phone: 218-829-5965

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Crow Wing, Cass and Pine.

#### **Alexandria Area Office**

900 Robert St. NE, Suite 103

Alexandria, MN 56308  
Phone: 320-763-3191, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Todd and Wadena.

**Cambridge Area Office**

380 South Garfield St.  
Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Chisago, Isanti, Kanabec, Wright, Stearns, Sherburne, Benton, Mille Lacs, and Morrison.

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

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Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Central Minnesota Contact Information***

#### **Central Minnesota Small Business Development Center**

St. Cloud State University

355 5th Avenue South

St. Cloud, MN 56301

Phone: 320-308-4842

Fax: 320-255-4957

Website: [www.stcloudstate.edu/sbdc](http://www.stcloudstate.edu/sbdc)

#### **North Central Minnesota Small Business Development Center**

Central Lakes College

501 West College Drive

Brainerd, MN 564014

Phone: 218-855-8140

Fax: 218-855-8141

Website: [www.mnsbdc.com](http://www.mnsbdc.com)

## **Central Minnesota Housing Partnership**

*Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota*

The Central Minnesota Housing Partnership, Inc. (CMHP) was created to preserve, improve and increase the stock of affordable housing in Central Minnesota. CMHP is both a designated Community Development Financial Institution (CDFI) and Community Housing Development Organization (CHDO) as designated by the Minnesota Housing Finance Agency.

Their service area includes 16 counties in Central Minnesota: including Aitkin, Benton, Carlton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wright and Wadena. They provide a variety of services including affordable rental housing, affordable homeownership opportunities, rental housing rehab programs, homebuyer education and counseling and planning and development.

They own and manage affordable rental housing, develop affordable SF homes for sale, provide homebuyer education and counseling services, address continuum of care/homeless concerns, and provide community planning and development assistance to local government. Some of their deals involve LIHTC.

**Contact Information**

37 28th Avenue North, Suite 102

St. Cloud, MN 56303

Phone: 320-259-0393

Fax: 320-259-9590

Email: [cmhp@cmhp.net](mailto:cmhp@cmhp.net)

Website: [www.cmhp.net](http://www.cmhp.net)

**East Central Regional Development Commission (Region 7E)**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The East Central Regional Development Commission (ECRDC) is a public agency. Board members include individuals appointed by county boards, townships, municipalities, school boards and citizens at large. The ECRDC is funded through a local tax levy and planning/ program grants and contracts from state agencies, federal agencies and foundations.

The mission is to provide leadership and direction through creative problem solving. They do this by initiating projects and programs that lead to creative solutions to regional problems, providing technical assistance, identifying, and developing available resources. They serve in a leadership role as an advocate for East Central Minnesota to bring about positive change. The ECRDC serves the counties of Chisago, Isanti, Kanabec, Pine, and Mille Lacs.

Revolving Loan Fund: East Central Regional Development Commission (ERDC) manages a business development Revolving Loan Fund (RLF). The RLF aims to provide loans to new, expanding or relocating businesses in Mille Lacs, Pine, Kanabec and Isanti Counties. ECRDC employs the RLF as a tool in recruiting new

businesses, maintaining and expanding existing ones, creating and preserving good paying jobs, and strengthening the economic base of East Central Minnesota. Historically, their average loan is \$50,000.00, preserves or creates five new jobs, and has an annual impact of \$250,000.00 on the region's economy.

Job Opportunity Building Zone (JOBZ) is a State of Minnesota initiative that provides substantial tax relief to companies that start up or expand in specific locations. Twelve communities in their region are home to JOBZ sites. The ECRDC has assisted more than a dozen businesses take advantage of the financial benefits JOBZ affords the by relocating or expanding in their JOBZ sites.

JOBZ benefits include:

- No property tax on new development
- No sales tax on goods and services
- No corporate income tax or individual income tax on investments
- Minnesota corporate income tax credit or credit for higher paying jobs

***Contact Information***

**East Central Regional Development Commission**

100 Park St. S.

Mora, MN 55051

Phone: 320-679-4065

Fax: 320-679-4120

Email: [ecrdc@ecrdc.org](mailto:ecrdc@ecrdc.org)

Website: [www.region7erdc.org](http://www.region7erdc.org)

**Greater St. Cloud Development Corporation**

The Greater St. Cloud Development Corporation is a private collaboration of approximately 70 regional business and community leaders within Benton, Sherburne and Stearns counties in central Minnesota. The GSDC is leading a community-wide commitment to harnessing the resources of their region, facilitating collaboration among and between them and making the greater St. Cloud area one of the best places to live and work in America. Their efforts to improve the business climate and economic base of the region are 100 percent self-funded through investor fees and all actions are self-governed by their investors, boards and various committees.

The charge of the GSDC is to spearhead the economic development efforts of the greater St. Cloud region by identifying and unifying opportunities to engage community leaders, foster business growth, expand and nurture the area's talent base and support the communities that make up the greater St. Cloud region.

***Contact Information***

**Greater St. Cloud Development Corporation**

P.O. Box, 1662

St. Cloud, MN 56302-1662

Phone: 320-259-0300

Website: [www.greaterstcloud.com](http://www.greaterstcloud.com)

## **Initiative Foundation**

The Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Initiative Foundation exists to improve the quality of life in central Minnesota. It is their belief that quality of life is determined by many factors, and each community has its own assets and challenges. They therefore pursue a broad spectrum of focus areas.

- Leadership Training - Build the skills and confidence of established and emerging servant leaders as they guide their community or organization toward a shared vision and plan of action.
- Financial Investments - Nonprofit grants and business investments that advance the shared vision and plan, foster relationships, inspire volunteerism and generate local financial support.
- Staff Assistance - Provide ongoing support, encouragement and expert consulting to leaders and volunteers as they implement their shared vision and plan.
- Resource Referral - Connect leaders and volunteers to other sources of assistance and funding.

## **Initiative Foundation Loan Funds**

Besides awarding grants to nonprofit organizations, the Initiative Foundation also creates economic opportunity by lending funds to locally owned businesses. They finance the risk of new ventures in order to create quality jobs and reinforce the local economy. Living wages and benefits offer families such advantages as home ownership and a greater connection to their community

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### **Contact Information**

#### **Initiative Foundation**

405 First Street SE

Little Falls, MN 56345  
Phone: 877-632-9255  
Fax: 320-632-9258  
Website [www.ifound.org](http://www.ifound.org)  
[www.greaterminnesota.net/initiative\\_foundation](http://www.greaterminnesota.net/initiative_foundation)

### **Latino Economic Development Center**

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#### **Contact Information**

**Latino Economic Development Center**  
1516 E Lake St. Suite 201

Minneapolis, MN 55407  
Phone: 612-724-5332  
Fax: 612-729-5342  
E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)  
Website: [www.ledc-mn.org](http://www.ledc-mn.org)

### **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations: CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnomon, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

**(See Northwest Minnesota for more details.)**

#### ***Contact Information***

#### **Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100  
Detroit Lakes, Minnesota 56501-3034  
Phone: 218-847-3191  
Fax: 218-844-6345  
Website: [www.mmcdc.com](http://www.mmcdc.com)

### **Minnesota Business Finance Corporation**

Minnesota Business Finance Corporation (MBFC) is a Certified Development Company authorized by the U.S. Small Business Administration to originate and service SBA 504 loans. As a nonprofit CDC, MBFC, a member of the National Association of Development Companies (NADCO), promotes economic development throughout Minnesota.

The SBA 504 loan program is economic development financing specifically designed to stimulate private-sector investment in long-term fixed assets to increase productivity, create new jobs and increase the local tax base. This is done by providing long-term, low down payment, reasonably priced, fixed-rate loans to businesses that have the highest probability of successfully creating new jobs and competing in the world marketplace.

MBFC was created in 1983 as Opportunities Minnesota Inc. (OMNI), which was then a division of the Minnesota Department of Trade and Economic Development. In 1993, through the enactment of state legislation, the organization became a quasi-public agency, and in 1996, it was privatized and renamed the Minnesota Business Finance Corporation (MBFC). MBFC serves the entire state of Minnesota from offices in Minneapolis, St. Cloud and Bemidji.

MBFC's subsidiary, the Minnesota Center for Business Development, LLC, owns and operates a regional



economic development center at 616 Roosevelt Road in St. Cloud, which is essentially a one-stop shop for small businesses seeking financing, equity capital, and managerial and technical assistance. Tenants include MBFC, the Anderson Entrepreneurial Center, the Small Business Development Center, SCORE, and the Procurement and Technical Assistance Center.

**Contact Information**

**St. Cloud office**

616 Roosevelt Road, Suite 200

St Cloud, MN 56301

Phone: 320-258-5000

Fax: 320-255-1815

Website: [www.mbfc.org](http://www.mbfc.org)

**Minnesota Chippewa Tribe Finance Corporation**

MCTFC's mission is to finance and promote affordable, safe and decent housing and economic development opportunities for low- and moderate-income band members and sustain healthy communities within its service area. Since 1977, the MCTFC has assisted over 1,800 families through the construction or purchase of suitable housing. In addition, MCTFC has administered and issued home improvement loans to over 190 families to maintain the value and livability of their homes. The organization originates home purchase, home improvement, residential construction, and small business loans.

**Contact Information**

**Minnesota Chippewa Tribe Finance Corporation**

15542 State Highway 371 NW

PO Box 217

Cass Lake, Minnesota 56633

Phone: 218-335-8582

Fax: 218-335-6925

Website: [www.mctfc.org](http://www.mctfc.org)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- Angel Tax Credit: Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- Border Cities Enterprise Zone Program: The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Business Development Specialists: Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.

- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- **Tourism Business Septic Tank Replacement Program:** Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- **Unemployment Insurance and Business Taxes:** Overview on business taxes - what is due to whom and when.
- **Urban Initiative Loan Program:** The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

**Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

## **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

Directory of Regional Offices

[View the complete directory of regional offices, to find an SBDC near you.](#)

### ***Central Minnesota Region DEEP Contact Information***

#### DEED Central Region

(Counties Served: Benton, Morrison (southern half), Sherburne, Stearns, Wright, and portions of Mille Lacs)

#### **St. Cloud State University**

355 5th Avenue South

St. Cloud, MN 56301

Phone: 320-308-4842

Website: [www.stcloudstate.edu/sbdc](http://www.stcloudstate.edu/sbdc)

#### Satellite Centers

##### **Benson**

##### **Swift County Economic Development Office**

301 14th Street North

Benson, MN 56215

Phone: 320-842-4769

##### **Elk River**

##### **Sherburne County Government Center**

13880 Business Center Drive

Elk River, MN 55330

Phone: 763-241-2701

##### **Sauke Centre**

##### **City of Sauke Centre Offices**

320 Oak Street South

Sauk Centre, MN 56378

Phone: 320-352-2203

#### DEED North Central Region

(Counties Served: Aitkin, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison (northern half), Pine, Todd, Wadena)

#### **Central Lakes College**

501 West College Drive  
Brainerd, MN 56401  
Phone: 218-855-8140  
Website: [www.clcmn.edu/smallbusiness](http://www.clcmn.edu/smallbusiness)

Satellite Centers

**Brainerd Lakes Area Economic Development Corporation**

Phone: 218-828-0096  
Website: [www.growbrainerdlakes.org](http://www.growbrainerdlakes.org)

**Cass County Economic Development Corporation**

Phone: 218-947-7522  
Website: [www.casscountyedc.com](http://www.casscountyedc.com)

**Chisago County HRA/EDA**

Phone: 651-674-5664  
Website: [www.chisagocounty.org](http://www.chisagocounty.org)

**City of Pine City EDA**

Website: 320-629-2575  
Phone: [pinecity.govoffice.com](http://pinecity.govoffice.com)

**Todd County Development Corporation**

Phone: 320-732-2128  
Website: [www.co.todd.mn.us](http://www.co.todd.mn.us)

**Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

***Central Minnesota Region Contact Information***

(Becker, Benton, Clay, Crow Wing, Douglas, Grant, Morrison, Otter Tail, Pope, Sherburne, Stearns, Stevens, Todd, Traverse, Wadena, Wilkin, Wright)

Phone: 218-310-7757  
Toll Free: 800-417-7736

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

#### **Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

### **Minnesota Power**

Minnesota Power provides reliable, economical energy and private sector leadership in economic development. They have the resources, connections and experience to help companies find sites and secure capital for expansion and relocation projects in their service area.

Services include:

- Site selection assistance
- Financial deal structuring
- Loan sponsorship through the Minnesota Community Capital Fund
- Electric rate information
- Market and industry research
- Information and referral

#### **Contact Information**

Minnesota Power

Regional Development

30 W. Superior St.

Duluth, MN 55802

Phone: 218-722-2625

Toll Free: 800-228-4966

Website: [www.mnpower.com/Company/AboutUs](http://www.mnpower.com/Company/AboutUs)

## **Region Five Development Commission**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The core function of the Region Five Development Commission is to provide assistance to the Private, Public and Non-Profit sectors within their jurisdictional boundaries of Crow Wing, Cass, Morrison, Todd and Wadena counties. The Region Five's governing board is comprised of local elected officials, and special interest groups from the five county area. The Commission sets the agenda and approves the work plan for the agency. A secondary function is to provide a vehicle for implementation of regional programs that cross over traditional jurisdiction and agency boundaries. The Commission also serves as a vehicle to work in cooperation with state and federal agencies to implant various programs on a regional basis.

### Micro-Lending Fund

USDA-backed funding with business assistance for start-up/expansion in ten counties in central Minnesota. Funding offered in partnership with East Central Regional Development Commission. Funding in smaller amounts, no bank participation required. Loans from \$1,000 to \$35,000, 25% owner's equity injection required; one job created/retained for each \$10,000 lent. Technical assistance included to streamline business practices. USDA guidelines apply.

### North Central Economic Development Association Revolving Loan Fund

The North Central Economic Development Association (NCEDA) is a local non-profit corporation established with federal and local dollars through the Region Five Development Commission. NCEDA offers gap financing for fixed assets and working capital for new and expanding businesses in Cass, Crow Wing, Morrison, Todd, and Wadena Counties.

A goal of NCEDA is to create or retain permanent private sector full-time jobs in the Region. By providing capital for business development and expansion, NCEDA provides an option for commercial businesses unable to obtain adequate, affordable funding from the private capital marketplace.

### Community Development

Community development is a broad term applied to the practices and academic disciplines of civic leaders, involved citizens and professionals to improve various aspects of local communities; ultimately to improve quality of life in their local communities.

Community development seeks to empower individuals and groups of people by providing these groups with the skills they need to affect change in their own communities. These skills are often concentrated around building local capacity through the formation and facilitation of local community groups working for a common goal.

This is done by providing technical assistance, resources, and information. In addition, information is available

in topic areas such Hazard Mitigation, Comprehensive Planning, Zoning, Broadband adoption and connectivity, Sustainability, Local Foods, and Energy.

### Economic Development

Through a planning grant provided by the U.S. Department of Commerce, the Economic Development Program develops and maintains the Comprehensive Economic Development Strategy (CEDS) for the region. A group of local leaders from all sectors of the population guides the process (click here for a complete list of CEDS Committee members). In addition, grants are packaged for public works projects and technical assistance.

#### **Contact Information**

##### **Region Five Development Commission**

200 1st Street NE, Suite 2

Staples, MN 56479

Phone: 218-894-3233

Fax: 218-894-1328

Email: [info@regionfive.org](mailto:info@regionfive.org)

Website: [www.regionfive.org](http://www.regionfive.org)

### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

#### **Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

Noteworthy among the non-profit organizations and municipalities with which USDA RD partners in administering its revolving loan funds for business development purposes, are rural electric and telephone cooperatives. A list of those serving northwest Minnesota follows:

#### **Crow Wing Power**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural



economic development and job creation projects.

Crow Wing Power  
HWY 371 North  
Brainerd, MN 56401  
Phone: 800-648-9401  
Website: [www.cwpower.com](http://www.cwpower.com)  
Counties Served: Cass, Crow Wing

### **Cross Lake Communications**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Cross Lake Communications  
35910 Co Rd 66  
Crosslake, MN 56442  
Phone: 218-692-2688  
Website: [www.crosslake.net/index](http://www.crosslake.net/index)  
Counties Served: Cass, Crow Wing

### **East Central Energy**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

East Central Energy  
412 Main Ave. N.  
Braham, MN 55006  
Phone: 763-691-2018  
Website: [www.eastcentralenergy.com](http://www.eastcentralenergy.com)  
Counties Served: Benton, Mille Lacs, Isanti, Chisago, Washington, and Pine

### **Lake Country Power**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Lake Country Power  
2810 Elida Drive  
Grand Rapids, MN 55744  
Phone: 800-421-9959  
Website: [www.lakecountrypower.coop](http://www.lakecountrypower.coop)  
Counties Served: Aitkin, Carlton, Cass, Itasca, Pine, and St. Louis

### **Consolidated Telecommunications Company**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Consolidated Telecommunications Company  
1102 Madison Street  
Brainerd, MN 56401  
Phone: 218-454-1104  
Website: [www.ctctelcom.com](http://www.ctctelcom.com)  
Counties Served: Cass, and Crow Wing

**Stearns Electric Association**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Stearns Electric Association  
900 East Kraft Drive  
Melrose, MN 56352  
Phone: 320-259-6601  
Website: [www.stearnselectric.org/homepage](http://www.stearnselectric.org/homepage)  
Counties Served: Stearns, Todd, Morrison, Kandiyohi, Pope, Douglas

**Todd-Wadena Electric Coop**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

Todd-Wadena Electric Coop  
550 Ash Avenue NE  
Wadena, Minnesota 56482  
Phone: 218-631-3120  
Website: [www.toddwadena.coop](http://www.toddwadena.coop)  
Counties Served: Todd, Wadena

**West Central Telephone Association**

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

West Central Telephone Association  
308 Frontage Road  
Sebeka, MN 56477  
Phone: 218-837-5151  
Website: [www.wcta.net/site/index](http://www.wcta.net/site/index)  
Counties Served: Wadena, Hubbard

**Central Minnesota USDA RD Offices**

**Baxter Area Office**  
7118 Clearwater Road  
Baxter, MN 56425

Phone: 218-829-5965  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Crow Wing, Cass and Pine.

**Alexandria Area Office**

900 Robert St. NE, Suite 103  
Alexandria, MN 56308  
Phone: 320-763-3191, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Todd and Wadena.

**Cambridge Area Office**

380 South Garfield St.  
Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Chisago, Isanti, Kanabec, Wright, Stearns, Sherburne, Benton, Mille Lacs, and Morrison.

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Central Minnesota Offices***

**Regional Extension Office, St. Cloud**  
Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000

Phone: 320-203-6050  
Toll Free: 888-241-4591  
Fax: 320-203-6110  
E-Mail: [rcstcloud@umn.edu](mailto:rcstcloud@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Regional Extension Office, Brainerd**

322 Laurel Street, Suite 21  
Brainerd, MN 56401-3500  
Phone: 218-828-2273  
Toll Free: 888-241-0720  
Fax: 218-828-2424  
E-Mail: [rcbrainerd@umn.edu](mailto:rcbrainerd@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

For information, please visit their website at [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

**Central Minnesota Contact Information**

Phone: 218-760-6837  
Website: [www.cleanenergyresourceteams.org/regions/central](http://www.cleanenergyresourceteams.org/regions/central)

**Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

***Central Minnesota Offices***

East Central

(Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine)

Community Economics

Extension Regional Office, Andover  
Bunker Hills Activities Center  
550 Bunker Lake Boulevard NW, Suite L-1  
Andover, MN 55304  
Phone: 612-360-4532  
Fax: 763-767-3885

Leadership & Civic Engagement

Extension Regional Office, Farmington  
Dakota County Extension & Conservation Center  
4100 220th St W Ste 100  
Farmington, MN 55024  
Phone: 651-480-7734  
Fax: 651-480-7797

Central

(Counties Served: Benton, Cass, Crow Wing, Morrison, Todd)

Leadership & Civic Engagement

Extension Regional Office, Brainerd  
322 Laurel Street, Suite 21  
Brainerd, MN 56401-3500  
Phone: 218-828-2680  
Fax: 218-828-2424

South Central

(Counties Served: Sherburne, Stearns)

Community Economics

Extension Regional Office, St. Cloud  
Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000  
Phone: 320-203-6109  
Fax: 320-203-6110

Leadership & Civic Engagement

Extension Regional Office, Mankato  
1961 Premier Dr Suite 110

Mankato, MN 56001-5901  
Phone: 507-389-6749  
Fax: 507-389-6787

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- **Clean Energy**  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- **Local and Regional Food Systems**  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

#### ***Central Minnesota Contact Information***

#### **Central Minnesota Sustainable Development Partnership**

U of M Extension, Regional Office Brainerd  
322 Laurel Street, Suite 21  
Brainerd, MN 56401  
Phone: 218-828-2332  
Website: [blog.lib.umn.edu/rsdp/central](http://blog.lib.umn.edu/rsdp/central)

## **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### **Greater Minnesota Small Business and Small Farm Assistance**

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans,

3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### **Contact Information**

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

#### **Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking



water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

#### ***Central Minnesota USDA RD Offices***

##### **Baxter Area Office**

7118 Clearwater Road

Baxter, MN 56425

Phone: 218-829-5965

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Crow Wing, Cass and Pine.

**Alexandria Area Office**

900 Robert St. NE, Suite 103

Alexandria, MN 56308

Phone: 320-763-3191, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Todd and Wadena.

**Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008

Phone: 763-689-3354, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Chisago, Isanti, Kanabec, Wright, Stearns, Sherburne, Benton, Mille Lacs, and Morrison.

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Central Minnesota Offices***

**Regional Extension Office, St. Cloud**

Midtown Office Complex

3400 First Street North, Suite 400

St. Cloud, MN 56303-4000

Phone: 320-203-6050

Toll Free: 888-241-4591

Fax: 320-203-6110

E-Mail: [rcstcloud@umn.edu](mailto:rcstcloud@umn.edu)

Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Regional Extension Office, Brainerd**

322 Laurel Street, Suite 21

Brainerd, MN 56401-3500

Phone: 218-828-2273

Toll Free: 888-241-0720

Fax: 218-828-2424

E-Mail: [rcbrainerd@umn.edu](mailto:rcbrainerd@umn.edu)

Website: [www.extension.umn.edu](http://www.extension.umn.edu)

**Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

Clean Energy

- The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- Local and Regional Food Systems
- The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

**Central Minnesota Contact Information**

**Central Minnesota Sustainable Development Partnership**

U of M Extension, Regional Office Brainerd  
322 Laurel Street, Suite 21  
Brainerd, MN 56401  
Phone: 218-828-2332  
Website: [blog.lib.umn.edu/rsdp/central](http://blog.lib.umn.edu/rsdp/central)

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Central Minnesota Contact Information***

#### **Central Minnesota Small Business Development Center**

St. Cloud State University

355 5th Avenue South

St. Cloud, MN 56301

Phone: 320-308-4842

Fax: 320-255-4957

Website: [www.stcloudstate.edu/sbdc](http://www.stcloudstate.edu/sbdc)

#### **North Central Minnesota Small Business Development Center**

Central Lakes College

501 West College Drive

Brainerd, MN 564014

Phone: 218-855-8140

Fax: 218-855-8141

Website: [www.mnsbdc.com](http://www.mnsbdc.com)

## **Center for Nonprofit Excellence & Social Innovation**

The Center for Nonprofit Excellence & Social Innovation (CNESI) engages, stimulates and transforms nonprofit organizations by recognizing and supporting promising and innovative practices for greater community impact.

CNESI works in the greater St. Cloud area, providing services to emerging and established nonprofit organizations. CNESI will consult with those in rural areas in a 30-mile radius of St. Cloud. They've worked with nearly 40 different organizations to date.

### ***Contact Information***

#### **Center for Nonprofit Excellence & Social Innovation**

101 7th Avenue South, Suite 201

St. Cloud, MN 56301

Phone: 320.828.3558

Website: [www.cnesi.org](http://www.cnesi.org)

## **Central Minnesota Housing Partnership**

The Central Minnesota Housing Partnership, Inc. (CMHP) was created to preserve, improve and increase the stock of affordable housing in Central Minnesota. CMHP is both a designated Community Development Financial Institution (CDFI) and Community Housing Development Organization (CHDO) as designated by the Minnesota Housing Finance Agency.

Their service area includes 16 counties in Central Minnesota: including Aitkin, Benton, Carlton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wright and Wadena. They provide a variety of services including affordable rental housing, affordable homeownership opportunities, rental housing rehab programs, homebuyer education and counseling, and planning and development.

They own and manage affordable rental housing, develop affordable SF homes for sale, provide homebuyer education and counseling services, address continuum of care/homeless concerns, and provide community planning and development assistance to local government. Some of their deals involve LIHTC.

### ***Contact Information***

37 28th Avenue North, Suite 102

St. Cloud, MN 56303

Phone: 320-259-0393

Fax: 320-259-9590

Email: [cmhp@cmhp.net](mailto:cmhp@cmhp.net)

Website: [www.cmhp.net](http://www.cmhp.net)

## **East Central Regional Development Commission (Region 7E)**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services

to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The East Central Regional Development Commission (ECRDC) is a public agency. Board members include individuals appointed by county boards, townships, municipalities, school boards and citizens at large. The ECRDC is funded through a local tax levy and planning/ program grants and contracts from state agencies, federal agencies and foundations.

The mission is to provide leadership and direction through creative problem solving. They do this by initiating projects and programs that lead to creative solutions to regional problems, providing technical assistance, identifying, and developing available resources. They serve in a leadership role as an advocate for East Central Minnesota to bring about positive change. The ECRDC serves the counties of Chisago, Isanti, Kanabec, Pine, and Mille Lacs.

Revolving Loan Fund: East Central Regional Development Commission (ERDC) manages a business development Revolving Loan Fund (RLF). The RLF aims to provide loans to new, expanding or relocating businesses in Mille Lacs, Pine, Kanabec and Isanti Counties. ECRDC employs the RLF as a tool in recruiting new businesses, maintaining and expanding existing ones, creating and preserving good paying jobs, and strengthening the economic base of East Central Minnesota. Historically, their average loan is \$50,000.00, preserves or creates five new jobs, and has an annual impact of \$250,000.00 on the region's economy.

Job Opportunity Building Zone (JOBZ) is a State of Minnesota initiative that provides substantial tax relief to companies that start up or expand in specific locations. Twelve communities in their region are home to JOBZ sites. The ECRDC has assisted more than a dozen businesses take advantage of the financial benefits JOBZ affords the by relocating or expanding in their JOBZ sites.

JOBZ benefits include:

- No property tax on new development
- No sales tax on goods and services
- No corporate income tax or individual income tax on investments
- Minnesota corporate income tax credit or credit for higher paying jobs

### **Contact Information**

#### **East Central Regional Development Commission**

100 Park St. S.

Mora, MN 55051

Phone: 320-679-4065

Fax: 320-679-4120

Email: [ecrdc@ecrdc.org](mailto:ecrdc@ecrdc.org)

Website: [www.region7erdc.org](http://www.region7erdc.org)

### **Initiative Foundation**

The Initiative Foundation is part of a network of six independent community foundations established by the

McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Initiative Foundation exists to improve the quality of life in central Minnesota. It is their belief that quality of life is determined by many factors, and each community has its own assets and challenges. They therefore pursue a broad spectrum of focus areas.

- Leadership Training - Build the skills and confidence of established and emerging servant leaders as they guide their community or organization toward a shared vision and plan of action.
- Financial Investments - Nonprofit grants and business investments that advance the shared vision and plan, foster relationships, inspire volunteerism and generate local financial support.
- Staff Assistance - Provide ongoing support, encouragement and expert consulting to leaders and volunteers as they implement their shared vision and plan.
- Resource Referral - Connect leaders and volunteers to other sources of assistance and funding.

### **Initiative Foundation Loan Funds**

Besides awarding grants to nonprofit organizations, the Initiative Foundation also creates economic opportunity by lending funds to locally owned businesses. They finance the risk of new ventures in order to create quality jobs and reinforce the local economy. Living wages and benefits offer families such advantages as home ownership and a greater connection to their community

When the foundation evaluates a potential business investment, their strongest consideration is given to community-focused entrepreneurs whose business plans include quality jobs, especially in the hometowns that need them most.

The Initiative Foundation offers the following business financing programs to meet diverse regional needs. They prioritize technology-based and green businesses as well as value-added manufacturing and agriculture operations. Nontraditional business owners such as women and minorities are especially encouraged to apply.

They offer the following categories of economic development loans: Business Loans, Technology Business Loans, Green Business Loans, Small Business Loan Guaranties, Seed Investments. Find out more about these [Initiative Foundation Loan Funds](#)

### **Contact Information**

#### **Initiative Foundation**

405 First Street SE

Little Falls, MN 56345

Phone: 877-632-9255

Fax: 320-632-9258



Website [www.ifound.org](http://www.ifound.org)  
[www.greaterminnesota.net/initiative\\_foundation](http://www.greaterminnesota.net/initiative_foundation)

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### **Contact Information**

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)  
Website: [www.ledc-mn.org](http://www.ledc-mn.org)

### **Midwest Minnesota Community Development Corporation (MMCDC)**

MMCDC is a non-profit organization that provides capital resources and technical assistance to business and community development throughout Minnesota and the Midwest. They provide financial assistance to businesses for the creation of jobs, communities for economic development, and individuals for homeownership. National Accreditations and Associations: CDFI, Rural LISC, OFN, and Neighborworks America. MMCDC began by serving the counties of Mahnomon, Hubbard, Becker, Red Lake, Pennington, Clearwater and Polk, an area which includes the largest reservation in Minnesota – the White Earth Indian Reservation. Today, MMCDC lends and invests statewide.

**(See Northwest Minnesota for more details.)**

#### ***Contact Information***

#### **Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100  
Detroit Lakes, Minnesota 56501-3034  
Phone: 218-847-3191  
Fax: 218-844-6345  
Website: [www.mmcdc.com](http://www.mmcdc.com)

### **Minnesota Business Finance Corporation**

Minnesota Business Finance Corporation (MBFC) is a Certified Development Company authorized by the U.S. Small Business Administration to originate and service SBA 504 loans. As a nonprofit CDC, MBFC, a member of the National Association of Development Companies (NADCO), promotes economic development throughout Minnesota.

The SBA 504 loan program is economic development financing specifically designed to stimulate private-sector investment in long-term fixed assets to increase productivity, create new jobs and increase the local tax base. This is done by providing long-term, low down payment, reasonably priced, fixed-rate loans to businesses that have the highest probability of successfully creating new jobs and competing in the world marketplace.

MBFC was created in 1983 as Opportunities Minnesota Inc. (OMNI), which was then a division of the Minnesota Department of Trade and Economic Development. In 1993, through the enactment of state legislation, the organization became a quasi-public agency, and in 1996, it was privatized and renamed the Minnesota Business Finance Corporation (MBFC). MBFC serves the entire state of Minnesota from offices in Minneapolis, St. Cloud and Bemidji.

MBFC's subsidiary, the Minnesota Center for Business Development, LLC, owns and operates a regional economic development center at 616 Roosevelt Road in St. Cloud, which is essentially a one-stop shop for small businesses seeking financing, equity capital, and managerial and technical assistance. Tenants include MBFC, the Anderson Entrepreneurial Center, the Small Business Development Center, SCORE, and the

Procurement and Technical Assistance Center.

**Contact Information**

**St. Cloud office**

616 Roosevelt Road, Suite 200

St Cloud, MN 56301

Phone: 320-258-5000

Fax: 320-255-1815

Website: [www.mbfc.org](http://www.mbfc.org)

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- Angel Tax Credit: Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- Border Cities Enterprise Zone Program: The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Business Development Specialists: Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- Indian Business Loan Program: The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- Industry Specialists: Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- Job Opportunity Building Zone (JOBZ) Program: Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.

- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- **Tourism Business Septic Tank Replacement Program:** Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- **Unemployment Insurance and Business Taxes:** Overview on business taxes - what is due to whom and when.
- **Urban Initiative Loan Program:** The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

### **Central Minnesota Region DEEP Contact Information**

#### DEED Central Region

(Counties Served: Benton, Morrison (southern half), Sherburne, Stearns, Wright, and portions of Mille Lacs)

#### **St. Cloud State University**

355 5th Avenue South

St. Cloud, MN 56301

Phone: 320-308-4842

Website: [www.stcloudstate.edu/sbdc](http://www.stcloudstate.edu/sbdc)

Satellite Centers

**Benson**

**Swift County Economic Development Office**

301 14th Street North

Benson, MN 56215

Phone: 320-842-4769

**Elk River**

**Sherburne County Government Center**

13880 Business Center Drive

Elk River, MN 55330

Phone: 763-241-2701

**Sauke Centre**

**City of Sauke Centre Offices**

320 Oak Street South

Sauk Centre, MN 56378

Phone: 320-352-2203

DEED North Central Region

(Counties Served: Aitkin, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison (northern half), Pine, Todd, Wadena)

**Central Lakes College**

501 West College Drive

Brainerd, MN 56401

Phone: 218-855-8140

Website: [www.clcmn.edu/smallbusiness](http://www.clcmn.edu/smallbusiness)

Satellite Centers

**Brainerd Lakes Area Economic Development Corporation**

Phone: 218-828-0096

Website: [www.growbrainerdlakes.org](http://www.growbrainerdlakes.org)

**Cass County Economic Development Corporation**

Phone: 218-947-7522

Website: [www.casscountyedc.com](http://www.casscountyedc.com)

**Chisago County HRA/EDA**

Phone: 651-674-5664

Website: [www.chisagocounty.org](http://www.chisagocounty.org)

**City of Pine City EDA**

Website: 320-629-2575

Phone: [pinecity.govoffice.com](http://pinecity.govoffice.com)

## **Todd County Development Corporation**

Phone: 320-732-2128

Website: [www.co.todd.mn.us](http://www.co.todd.mn.us)

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

### ***Central Minnesota Region Contact Information***

(Becker, Benton, Clay, Crow Wing, Douglas, Grant, Morrison, Otter Tail, Pope, Sherburne, Stearns, Stevens, Todd, Traverse, Wadena, Wilkin, Wright)

Phone: 218-310-7757

Toll Free: 800-417-7736

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## **Minnesota Power**

Minnesota Power provides reliable, economical energy and private sector leadership in economic development. They have the resources, connections and experience to help companies find sites and secure capital for expansion and relocation projects in their service area.

Services include:

- Site selection assistance
- Financial deal structuring
- Loan sponsorship through the Minnesota Community Capital Fund
- Electric rate information
- Market and industry research
- Information and referral

### ***Contact Information***

#### **Minnesota Power**

Regional Development

30 W. Superior St.

Duluth, MN 55802

Phone: 218-722-2625

Toll Free: 800-228-4966

Website: [www.mnpower.com/Company/AboutUs](http://www.mnpower.com/Company/AboutUs)

## **Region Five Development Commission**

The purpose of an RDC is "to insure the orderly and harmonious coordination of state, federal and local comprehensive planning and development programs for the solution of economic, social, physical and governmental problems of the state and its citizens..." RDCs provide a variety of technical assistance services to the local units of government based on the individual needs of their region. They partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level, and are recognized for their fiscal responsibility and capabilities in professional program management.

The core function of the Region Five Development Commission is to provide assistance to the Private, Public and Non-Profit sectors within their jurisdictional boundaries of Crow Wing, Cass, Morrison, Todd and Wadena counties. The Region Five's governing board is comprised of local elected officials, and special interest groups from the five county area. The Commission sets the agenda and approves the work plan for the agency. A secondary function is to provide a vehicle for implementation of regional programs that cross over traditional jurisdiction and agency boundaries. The Commission also serves as a vehicle to work in cooperation with state and federal agencies to implant various programs on a regional basis.

### **Micro-Lending Fund**

USDA-backed funding with business assistance for start-up/expansion in ten counties in central Minnesota. Funding offered in partnership with East Central Regional Development Commission. Funding in smaller amounts, no bank participation required. Loans from \$1,000 to \$35,000, 25% owner's equity injection required; one job created/retained for each \$10,000 lent. Technical assistance included to streamline

business practices. USDA guidelines apply.

#### North Central Economic Development Association Revolving Loan Fund

The North Central Economic Development Association (NCEDA) is a local non-profit corporation established with federal and local dollars through the Region Five Development Commission. NCEDA offers gap financing for fixed assets and working capital for new and expanding businesses in Cass, Crow Wing, Morrison, Todd, and Wadena Counties.

A goal of NCEDA is to create or retain permanent private sector full-time jobs in the Region. By providing capital for business development and expansion, NCEDA provides an option for commercial businesses unable to obtain adequate, affordable funding from the private capital marketplace.

#### Community Development

Community development is a broad term applied to the practices and academic disciplines of civic leaders, involved citizens and professionals to improve various aspects of local communities; ultimately to improve quality of life in their local communities.

Community development seeks to empower individuals and groups of people by providing these groups with the skills they need to affect change in their own communities. These skills are often concentrated around building local capacity through the formation and facilitation of local community groups working for a common goal.

This is done by providing technical assistance, resources, and information. In addition, information is available in topic areas such Hazard Mitigation, Comprehensive Planning, Zoning, Broadband adoption and connectivity, Sustainability, Local Foods, and Energy.

#### Economic Development

Through a planning grant provided by the U.S. Department of Commerce, the Economic Development Program develops and maintains the Comprehensive Economic Development Strategy (CEDS) for the region. A group of local leaders from all sectors of the population guides the process (click here for a complete list of CEDS Committee members). In addition, grants are packaged for public works projects and technical assistance.

#### **Contact Information**

##### **Region Five Development Commission**

200 1st Street NE, Suite 2

Staples, MN 56479

Phone: 218-894-3233

Fax: 218-894-1328

Email: [info@regionfive.org](mailto:info@regionfive.org)

Website: [www.regionfive.org](http://www.regionfive.org)

#### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America.



Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a

community or regional strategic plan

Community Development Grant Programs:

- Community Facilities: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- Rural Community Development Initiative: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- Rural Business Opportunity Grants: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Central Minnesota USDA RD Offices***

**Baxter Area Office**

7118 Clearwater Road

Baxter, MN 56425

Phone: 218-829-5965

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Crow Wing, Cass and Pine.

**Alexandria Area Office**

900 Robert St. NE, Suite 103

Alexandria, MN 56308

Phone: 320-763-3191, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Todd and Wadena.

**Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008

Phone: 763-689-3354, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Chisago, Isanti, Kanabec, Wright, Stearns, Sherburne, Benton, Mille Lacs, and Morrison.

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### ***Community Development Technical Assistance***

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

#### ***Central Minnesota Offices***

##### **Regional Extension Office, St. Cloud**

Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000  
Phone: 320-203-6050  
Toll Free: 888-241-4591  
Fax: 320-203-6110  
E-Mail: [rcstcloud@umn.edu](mailto:rcstcloud@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

##### **Regional Extension Office, Brainerd**

322 Laurel Street, Suite 21  
Brainerd, MN 56401-3500  
Phone: 218-828-2273  
Toll Free: 888-241-0720  
Fax: 218-828-2424  
E-Mail: [rcbrainerd@umn.edu](mailto:rcbrainerd@umn.edu)  
Website: [www.extension.umn.edu](http://www.extension.umn.edu)

#### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

***Central Minnesota Offices***

East Central

(Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine)

Community Economics

Extension Regional Office, Andover  
Bunker Hills Activities Center  
550 Bunker Lake Boulevard NW, Suite L-1  
Andover, MN 55304  
Phone: 612-360-4532  
Fax: 763-767-3885

Leadership & Civic Engagement

Extension Regional Office, Farmington  
Dakota County Extension & Conservation Center  
4100 220th St W Ste 100  
Farmington, MN 55024  
Phone: 651-480-7734  
Fax: 651-480-7797

Central

(Counties Served: Benton, Cass, Crow Wing, Morrison, Todd)

Leadership & Civic Engagement

Extension Regional Office, Brainerd  
322 Laurel Street, Suite 21  
Brainerd, MN 56401-3500  
Phone: 218-828-2680  
Fax: 218-828-2424

South Central

(Counties Served: Sherburne, Stearns)

Community Economics

Extension Regional Office, St. Cloud  
Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000  
Phone: 320-203-6109  
Fax: 320-203-6110

Leadership & Civic Engagement

Extension Regional Office, Mankato  
1961 Premier Dr Suite 110  
Mankato, MN 56001-5901  
Phone: 507-389-6749

Fax: 507-389-6787

## **Central Minnesota Jobs and Training Services**

Central Minnesota Jobs and Training Services, Inc. (CMJTS) is a nonprofit employment and training agency and a partner in the Minnesota WorkForce Center System. Their mission is to match job seekers, youth, businesses, and those seeking training with the resources available to them. CMJTS is a partner of Workforce Service Area 5 which serves 11 counties in Central Minnesota, including Meeker, McLeod, Renville, Kandiyohi, Kanabec, Wright, Sherburne, Mille Lacs, Isanti, Chisago, and Pine Counties.

CMJTS is also a member of the Minnesota Workforce Council Association (MWCA). MWCA represents the cooperative efforts of 16 area workforce councils across the state. Each area council provides leadership and direction for local workforce development programs that are tailored to meet the specific needs of their communities. MWCA's mission is to provide Minnesota with a workforce and economic development system that is business-driven, fiscally responsible and most importantly that produces results

CMJTS' service area includes Renville, Kandiyohi, Meeker, McLeod, Wright, Sherburne, Mille Lacs, Kanabec, Isanti, Chisago, and Pine Counties.

### ***Contact Information***

#### **Central Minnesota Jobs and Training Services**

406 East 7th Street

P.O. Box 720

Monticello, MN 55362

Phone: 763-271-3700, 800-284-7425

Website: <http://www.cmjts.org/index.php>

## **Initiative Foundation**

The Initiative Foundation is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Initiative Foundation exists to improve the quality of life in central Minnesota. It is their belief that quality of life is determined by many factors, and each community has its own assets and challenges. They therefore pursue a broad spectrum of focus areas.

- Leadership Training - Build the skills and confidence of established and emerging servant leaders as they guide their community or organization toward a shared vision and plan of action.
- Financial Investments - Nonprofit grants and business investments that advance the shared vision and plan, foster relationships, inspire volunteerism and generate local financial support.
- Staff Assistance - Provide ongoing support, encouragement and expert consulting to leaders and volunteers as they implement their shared vision and plan.

- Resource Referral - Connect leaders and volunteers to other sources of assistance and funding.

### **Initiative Foundation Loan Funds**

Besides awarding grants to nonprofit organizations, the Initiative Foundation also creates economic opportunity by lending funds to locally owned businesses. They finance the risk of new ventures in order to create quality jobs and reinforce the local economy. Living wages and benefits offer families such advantages as home ownership and a greater connection to their community

When the foundation evaluates a potential business investment, their strongest consideration is given to community-focused entrepreneurs whose business plans include quality jobs, especially in the hometowns that need them most.

The Initiative Foundation offers the following business financing programs to meet diverse regional needs. They prioritize technology-based and green businesses as well as value-added manufacturing and agriculture operations. Nontraditional business owners such as women and minorities are especially encouraged to apply.

They offer the following categories of economic development loans: Business Loans, Technology Business Loans, Green Business Loans, Small Business Loan Guaranties, Seed Investments. Find out more about these [Initiative Foundation Loan Funds](#)

#### ***Contact Information***

##### **Initiative Foundation**

405 First Street SE

Little Falls, MN 56345

Phone: 877-632-9255

Fax: 320-632-9258

Website [www.ifound.org](http://www.ifound.org)

[www.greaterminnesota.net/initiative\\_foundation](http://www.greaterminnesota.net/initiative_foundation)

### **Lakes and Pines Community Action Council**

Their mission is to build prosperous communities by serving local families and individuals in their pursuit of self-reliance. Typical services include Head Start, home weatherization, transportation for senior citizens, food pantry and so on.

#### ***Contact Information***

1700 Maple Avenue E

Mora, MN 55051

Phone: 320-679-1800

Fax: 800-832-6082

**Website:** [www.lakesandpines.org](http://www.lakesandpines.org)

Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine, and Wright

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### ***Contact Information***

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)



## **Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance. Education and training. Market and industry intelligence. International market research. Trade missions and trade shows. Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provide expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides

loans for business expansions that result in the creation of new jobs.

- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what's due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

**Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

**Central Minnesota Region DEEP Contact Information**

DEED Central Region

(Counties Served: Benton, Morrison (southern half), Sherburne, Stearns, Wright, and portions of Mille Lacs)

**St. Cloud State University**

355 5th Avenue South

St. Cloud, MN 56301

Phone: 320-308-4842

Website: [www.stcloudstate.edu/sbdc](http://www.stcloudstate.edu/sbdc)

Satellite Centers

**Benson**

**Swift County Economic Development Office**

301 14th Street North

Benson, MN 56215

Phone: 320-842-4769

**Elk River**

**Sherburne County Government Center**

13880 Business Center Drive

Elk River, MN 55330

Phone: 763-241-2701

**Sauke Centre**

**City of Sauke Centre Offices**

320 Oak Street South

Sauk Centre, MN 56378

Phone: 320-352-2203

DEED North Central Region

(Counties Served: Aitkin, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison (northern half), Pine, Todd, Wadena)

**Central Lakes College**

501 West College Drive

Brainerd, MN 56401

Phone: 218-855-8140

Website: [www.clcmn.edu/smallbusiness](http://www.clcmn.edu/smallbusiness)

Satellite Centers

**Brainerd Lakes Area Economic Development Corporation**

Phone: 218-828-0096

Website: [www.growbrainerdlakes.org](http://www.growbrainerdlakes.org)

**Cass County Economic Development Corporation**

Phone: 218-947-7522

Website: [www.casscountyedc.com](http://www.casscountyedc.com)

**Chisago County HRA/EDA**

Phone: 651-674-5664

Website: [www.chisagocounty.org](http://www.chisagocounty.org)

**City of Pine City EDA**

Website: 320-629-2575

Phone: [pinecity.govoffice.com](http://pinecity.govoffice.com)

**Todd County Development Corporation**

Phone: 320-732-2128

Website: [www.co.todd.mn.us](http://www.co.todd.mn.us)

**Rural Minnesota Concentrated Employment Program**

Rural Minnesota Concentrated Employment Program (RMCEP) helps people find jobs or get the training they need to find the job they want. If they are undecided, we have career exploration and planning activities. RMCEP is a private non-profit WorkForce Center partner that is located in eight WorkForce Centers. Each has information on job openings. There are a variety of workshops on job search techniques, resume writing and interviewing. Each WorkForce Center has computers with Internet access, phones, printers, copiers and fax machines. Customers may use them to look for job openings, write their resumes, and get information on training and education available.

We can also help employers by posting their job openings and hosting job fairs where employers can access large numbers of job seekers at once. Staff can provide information and answer questions about the labor market and employment law. We have office space that employers can use to conduct interviews. RMCEP can help cut the cost of training a new employee through on-the-job training.

These services are available at no charge. Their offices are located in the WorkForce Center buildings in Moorhead, Alexandria, Fergus Falls, Detroit Lakes, Bemidji, Brainerd, Wadena and Little Falls.

RMCEP serves Lake of the Woods, Beltrami, Clearwater, Mahnomen, Hubbard, Cass, Clay, Becker, Wilkin, Otter Tail, Wadena, Crow Wing, Traverse, Grant, Douglas, Todd, Morrison, Stevens, and Pope Counties. It is a member of the Minnesota Workforce Council Association.

***Contact Information***

**Rural Minnesota CEP, Inc.**

803 Roosevelt Ave, P.O. Box 1108,

Detroit Lakes, MN 56502

Phone: 218-846-7400

Website: <http://www.rmcep.com/rmcep>

**Stearns-Benton Employment & Training Council**

The Stearns-Benton Employment and Training Council (SBETC), a partner in the WorkForce Center in St. Cloud, provides services to employers and job seekers in Stearns and Benton Counties. SBETC provides job seekers with labor market information access to job seeking tools and resources, career counseling, assessments, career counseling and planning and, in some instances, financial assistance for training.

SBETC serves Benton and Stearns Counties. It is a member of the Minnesota Workforce Council Association.

***Contact Information***

**Stearns-Benton Employment & Training Council**

1542 Northway Drive, Door 2

St. Cloud, Minnesota 56303

Phone: 320-308-5702, 888-438-5627

Website: <http://workforceu.com/>

**Appendix D: Community Development Opportunity  
Types**

Agency	Community Development Opportunity Type			
✓ - Opportunity type available	LENDING	INVESTMENT	SERVICE	COMMUNITY DEVELOPMENT ASSISTANCE
Association of Small Business Development Centers		✓	✓	✓
Bi-County Community Action Programs, Inc.	✓	✓	✓	✓
Business Development Specialists	✓			✓
Center for Community Vitality			✓	✓
Center for Nonprofit Excellence & Social Innovation		✓	✓	✓
Central Minnesota Community Foundation		✓	✓	✓
Central Minnesota Housing Partnership	✓	✓	✓	✓
Central Minnesota Jobs and Training Services		✓	✓	✓
Clean Energy Resource Teams			✓	✓
Consolidated Telecommunications Company	✓		✓	✓
Cross Lake Communications	✓		✓	✓
Crow Wing Power	✓		✓	✓
East Central Energy	✓		✓	✓
East Central Regional Development Commission (Region 7E)	✓			✓
Greater St. Cloud Development Corporation	✓	✓	✓	✓
Habitat for Humanity of Minnesota	✓	✓	✓	✓
Initiative Foundation	✓	✓	✓	✓
Lake Country Power	✓		✓	✓
Lakes and Pines Community Action Council	✓	✓	✓	✓
Latino Economic Development Center	✓	✓	✓	✓
Midwest Minnesota Community Development Corporation (MMCDC)	✓	✓	✓	✓
Minnesota Angel Network	✓	✓		✓
Minnesota Business Finance Corporation	✓			✓

Minnesota Chippewa Tribe Finance Corporation	✓	✓	✓	✓
Minnesota Department of Employment and Economic Development	✓			✓
Minnesota Power	✓			✓
Region Five Development Commission	✓	✓	✓	✓
Regional Sustainable Development Partnerships			✓	✓
Rural Minnesota Concentrated Employment Program		✓	✓	✓
Small Business Development Centers	✓			✓
State Small Business Credit Initiative	✓			✓
St. Croix Valley Community Foundation		✓	✓	✓
Stearns Electric Association	✓		✓	✓
Stearns-Benton Employment and Training Council		✓	✓	✓
Todd-Wadena Electric Coop	✓		✓	✓
Tri-County Action Program, (Tri-CAP)	✓	✓	✓	✓
Tri-County Community Action, Inc., (TCC)	✓	✓	✓	✓
University of Minnesota Extension Service			✓	✓
USDA Rural Development Minnesota	✓		✓	✓
West Central Telephone Association	✓		✓	✓

# Southwest Minnesota

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*Big Stone, Swift, Kandiyohi, Meeker, McLeod, Renville, Chippewa, Lac qui Parle, Yellow Medicine, Lincoln, Lyon, Redwood, Cottonwood, Murray, Pipestone, Rock, Nobles, Jackson*

*The information contained in this resource guide was obtained from publicly available sources. To provide consistency in form and style, some entries have received limited editing. Users are advised to consult the original Web sites for complete descriptions of programs and resources. Inclusion of an organization, its information, or hyperlinks in this guide does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.*

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Southwestern Minnesota Opportunity Council**

The mission of SMOC is "Strengthening their communities through opportunities and service." To accomplish this mission, SMOC currently employs approximately 120 full and part-time staff, that deliver an array of programs over their service area. Each of these programs has stated goals and outcomes by which they measure their success. The setting of program goals and measurable outcomes is a requirement of most of their funding sources.

#### ***Contact Information***

1106 Third Avenue, PO Box 787

Worthington, MN 56187

Phone: 507-376-4195

Fax: 507-376-3636

Website: [www.smoc.us](http://www.smoc.us)

Counties Served: Pipestone, Murray, Rock, and Nobles

### **Western Community Action**

Western Community Action hopes to move beyond merely providing "social services" and embodies the vision of President Johnson's War on Poverty whereby Community Action Agencies act as advocates speaking out on behalf of those in poverty. Additionally, Western Community Action becomes a catalyst for mobilizing the community toward one common goal – helping people, changing lives, and eliminating poverty.

#### ***Contact Information***

1400 South Saratoga Street

Marshall, MN 56258

Phone: 507-537-1416

Fax: 507-537-1849

Website: [www.wcainc.org](http://www.wcainc.org)

Counties Served: Lincoln, Lyon, Redwood, Cottonwood, and Jackson

### **Prairie Five Community Action Council**

Prairie Five Community Action, Inc. is a private non-profit agency designated as a 501(c)3 by the IRS.

#### ***Contact Information***



7th & Washington Ave., Suite 302

PO Box 159

Montevideo, MN 56265-0695

Phone: 320-269-6578

Fax: 320-269-6570

Website: [www.prairiefive.com](http://www.prairiefive.com)

Counties Served: Big Stone, Swift, Lac Qui Parle, Chippewa, and Yellow Medicine

### **Heartland Community Action Agency, Inc.**

Since its inception, Heartland Community Action has been dedicated to helping people help themselves and each other. With a mission of "Building stronger communities by providing opportunities that empower people in need" across the heart of Minnesota, Heartland Community Action has a 40 year history of delivering community-based services for low-income families. Typical services include Head Start, home weatherization, transportation for senior citizens, food pantry and so on.

#### ***Contact Information***

200 4th Street SW, PO Box 1359

Willmar, MN 56201

Phone: 320-235-0850

Toll Free: 800-992-1710

TDD: 320-235-8470

Website: [www.heartlandcaa.org](http://www.heartlandcaa.org)

Counties Served: Renville, Kandiyohi, Meeker, and McLeod,

### **Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

#### ***Contact Information***

Habitat for Humanity of Minnesota

2401 Lowry Ave NE #210

Minneapolis, MN 55418

Phone: 612-331-4439

Fax: 612-789-0846

Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

### ***Southwest Minnesota Habitat Affiliates***

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

**Contact Information**

**Big Stone Lake Area Habitat for Humanity**

9 NW 3rd St.  
Ortonville, MN 56278

**Crow River Habitat for Humanity**

218 Main Street S, Suite 116  
Hutchinson, MN 55350  
Phone: 320-587-8868  
Website: <http://www.crhfh.org/>

**Southwestern MN Habitat for Humanity**

PO Box 212  
Pipestone, MN 56164  
Phone: 507-562-1001  
Website: [www.swmnh4h.org](http://www.swmnh4h.org)

**Redwood River Habitat for Humanity**

PO Box 584  
Marshall, MN 56258  
Phone: 507-929-0371

**Southwest Minnesota Housing Partnership**

The Southwest Minnesota Housing Partnership is a non-profit community development corporation providing affordable housing and commercial real estate services to thirty counties in rural Minnesota. They do so through a comprehensive approach to rural community development including the following: Community Planning, Construction and Rehab, Asset Management, Sales and Homeownership Services, and Supportive Housing. Since 1992, the Southwest Minnesota Housing Partnership has...

New Resources

- Gathered over \$400,744,784 of public and private investment to the region
- Initiated and developed comprehensive homebuyer services, which has now served 4,151 people in education, 1,040 households in mortgage counseling, 176 households in foreclosure counseling and 44 post-purchase/counseling
- Brought in private investor tax credit projects to create 668 affordable rental units
- Financed 748 rental units through essential function bonds and other sources
- Provided 86 loans through Loan Loss Reserve enabling 127 businesses to purchase, repair, and improve business buildings for downtown revitalization, preserving 110 jobs and creating 63 new jobs

New Homes

- Enabled 318 households to purchase homes with low-interest mortgages, gap financing, or closing cost assistance
- Facilitated 156 emerging markets households to purchase homes
- Provided access to land and housing to 24 households, who are otherwise denied access, through the Partnership Community Land Trust
- Constructed 264 new affordable single-family homes in growing communities
- Developed 59 units of service-enriched housing for families and individuals with health needs, with an additional 8 units in development.

#### New Life for Homes and Communities

- Rehabilitated 1,582 homes and 1,709 rental-housing units for low-income families in local communities
- Repaired 327 downtown businesses and community buildings through low-interest loan programs
- Provided disaster relief services to 620 families affected by tornadoes or floods.
- Prepared 599 lots for new housing development

#### **Contact Information**

##### **Southwest Minnesota Housing Partnership**

2401 Broadway Avenue, Suite 4

Slayton, MN 56172

Phone: 507-836-1608

Fax: 507-836-8866

Website: [www.swmhp.org/default](http://www.swmhp.org/default)

#### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

#### **Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Southwest Minnesota USDA RD Offices***  
**Worthington Area Office**

1567 North McMillian  
Worthington, MN 56187  
Phone: 507-372-7784, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Nobles, Jackson, Rock, Cottonwood, Murray, and Pipestone

**Marshall Area Office**

1424 East College Drive, Suite 500  
Marshall, MN 56528  
Phone: 507-532-3234, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Lyon, Lac qui Parle, Redwood, Lincoln, and Yellow Medicine.

**Willmar Area Office**

1005 High Ave.  
Willmar, MN 56201  
Phone: 320-235-5612, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Kandiyohi, Meeker, Renville, Big Stone, Swift, and Chippewa.

**Cambridge Area Office**

380 South Garfield St.  
Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
County served: McLeod

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Southwestern Minnesota Opportunity Council**

The mission of SMOC is "Strengthening their communities through opportunities and service." To accomplish this mission, SMOC currently employs approximately 120 full and part-time staff, that deliver an array of programs over their service area. Each of these programs has stated goals and outcomes by which they measure their success. The setting of program goals and measurable outcomes is a requirement of most of their funding sources.

#### **Contact Information**

1106 Third Avenue, PO Box 787  
Worthington, MN 56187  
Phone: 507-376-4195  
Fax: 507-376-3636  
Website: [www.smoc.us](http://www.smoc.us)  
Counties Served: Pipestone, Murray, Rock, and Nobles

### **Western Community Action**

Western Community Action hopes to move beyond merely providing "social services" and embodies the vision of President Johnson's War on Poverty whereby Community Action Agencies act as advocates speaking out on behalf of those in poverty. Additionally, Western Community Action becomes a catalyst for mobilizing the community toward one common goal – helping people, changing lives, and eliminating poverty.

#### **Contact Information**

1400 South Saratoga Street  
Marshall, MN 56258  
Phone: 507-537-1416  
Fax: 507-537-1849  
Website: [www.wcainc.org](http://www.wcainc.org)  
Counties Served: Lincoln, Lyon, Redwood, Cottonwood, and Jackson

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#### **Contact Information**

7th & Washington Ave., Suite 302  
PO Box 159  
Montevideo, MN 56265-0695  
Phone: 320-269-6578  
Fax: 320-269-6570  
Website: [www.prairiefive.com](http://www.prairiefive.com)  
Counties Served: Big Stone, Swift, Lac Qui Parle, Chippewa, and Yellow Medicine

**Heartland Community Action Agency, Inc.**

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**Contact Information**

200 4th Street SW, PO Box 1359  
Willmar, MN 56201  
Phone: 320-235-0850  
Toll Free: 800-992-1710  
TDD: 320-235-8470  
Website: [www.heartlandcaa.org](http://www.heartlandcaa.org)  
Counties Served: Renville, Kandiyohi, Meeker, and McLeod,

**Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

**Contact Information**

**Habitat for Humanity of Minnesota**

2401 Lowry Ave NE #210  
Minneapolis, MN 55418  
Phone: 612-331-4439  
Fax: 612-789-0846  
Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

**Southwest Minnesota Habitat Affiliates**

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mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

**Contact Information**

**Big Stone Lake Area Habitat for Humanity**

9 NW 3rd St.  
Ortonville, MN 56278

**Southwestern MN Habitat for Humanity**

PO Box 212  
Pipestone, MN 56164  
Phone: 507-562-1001  
Website: [www.swmnh4h.org](http://www.swmnh4h.org)

**Redwood River Habitat for Humanity**

PO Box 584  
Marshall, MN 56258  
Phone: 507-929-0371

## **The Southwest Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

People in its own region, making grants and loans supporting economic development, leadership development, community building, and families, youth, and seniors, decide each foundation's priorities. The Southwest Initiative Foundation is a regional community foundation dedicated to advancing southwest Minnesota through leadership, relationship building, program development, and philanthropy. The Foundation works to ensure that southwest Minnesota is a highly productive and engaged region where growing numbers of people choose to live. To date, the Foundation has contributed over \$53 million to southwest Minnesota through grants and loans.

### **Business Finance and Loan Programs**

A strong, diverse economy that capitalizes on existing assets in the region is a key to a prosperous future for southwest Minnesota. For more than 20 years, the Southwest Initiative Foundation has supported regional business growth by providing gap financing for new and expanding businesses.

#### Business Finance Program

For-profit businesses operating within the 18-county SWIF service area may be eligible for the Revolving Loan Program. Eligible projects must create or retain jobs that provide a livable wage with benefits, generate new



wealth for the region and diversify the economy of southwest Minnesota.

Applicants must have adequate collateral and cash flow to service the debt, and complement SWIF's loan with lending from the private sector. The loan may be subordinate only to the interest of the primary lender. Loan funds may be used for machinery and equipment, inventory, working capital and real estate.

The maximum loan amount is \$200,000 with up to \$400,000 for projects in the following asset sectors: renewable energy, food and agriculture, bioscience and manufacturing. Loan term is based on the life of the assets. Loan maturity will generally be five years but may have extended amortizations if warranted by the financed assets.

### Microenterprise Loan Program

The Microenterprise Loan Program helps entrepreneurs develop small businesses and self-employment opportunities in the 18 counties of southwest Minnesota. The program provides customized support for entrepreneurs through ongoing technical assistance and training as needed for the length of the loan. Eligible businesses may be start-up or expansion projects including—but not limited to—manufacturing, service, retail and daycare.

Applicants must have a credit history demonstrating a reasonable assurance of loan repayment, a feasible business plan, and a project that does not directly compete with existing trade-area businesses, or proof that there is room in the market. Loan funds may be used for start-up costs, equipment, inventory, furniture, fixtures, and working capital.

Loans will be collateralized. Funds may not be used for real estate purchases, but a mortgage can be given as collateral. The maximum loan amount is \$50,000, with other lending financing not to exceed \$100,000. Loan term is 10 years or less (six for equipment), with a 7.5 percent interest base rate.

In addition to SWIF's 18-county southwest Minnesota service area, the Microenterprise Loan Program also serves Carver, Stearns and Wright counties.

### Bank Partnership Program

SWIF has a partnership with several banks in the region that have committed to informing small business owners and aspiring entrepreneurs about the Microenterprise Loan Program and assisting them with the application process. Customers can apply for these small business loans directly at participating banks and some loan applicants who qualify may be eligible for a lower interest rate by applying through a participating bank.

Partnering banks include

- Bremer Banks in Willmar, Marshall, and Redwood Falls
- Citizen's Bank & Trust in Hutchinson
- Exchange State Bank in Hills, Ellsworth, Hardwick and Luverne
- First Farmer's & Merchants Bank in Luverne and Pipestone
- First Minnesota Bank in Buffalo, Glencoe, Hutchinson, Mayer and Monticello
- First State Bank Southwest in Worthington, Rushmore, Pipestone, Edgerton, and Leota
- Home State Bank in Willmar, Cosmos, Litchfield, or Hutchinson

- Klein Banks in Montevideo and Madison
- Minnwest Bank in Redwood Falls, Marshall, Danube, Morton, Belview, Luverne and Beaver Creek
- North American State Bank in Willmar; Prairie Sun Bank in Appleton and Milan
- State Bank of Lucan.

The Microenterprise Loan Program is administered and partially funded by the Southwest Initiative Foundation. Additional funding assistance is provided by the U.S. Small Business Administration (SBA) and the U.S. Department of Agriculture (USDA).

### Entrepreneur Educational Opportunities

SWIF and the Small Business Development Center (SBDC) offer entrepreneur education opportunities throughout southwest Minnesota. Starting/Expanding a Small Business Classes and Walk-in Business Consultations are offered monthly in Appleton, Hutchinson, Litchfield, Madison, Marshall, Redwood Falls and Worthington.

#### ***Contact Information***

#### **Southwest Initiative Foundation**

15 3rd Avenue NW

Hutchinson, MN 55350

Phone: 320-587-4848

Toll Free: 800-594-9480

Fax: 320-587-3838

Website: [www.swifoundation.org](http://www.swifoundation.org)

### **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

#### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

**Southwest Minnesota Offices**

**Regional Extension Office, Willmar**

Mid-Central Research & Outreach Center  
1802 18th Street NE Willmar, MN 56201

Phone: 320-235-0726

Fax: 320-235-1175

E-mail: [rcwillmar@umn.edu](mailto:rcwillmar@umn.edu)

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Regional Extension Office, Marshall**

1424 East College Drive, Suite 100  
Marshall, MN 56258-2087

Phone: 507-337-2800

Toll Free: 888-241-3261

Fax: 507-337-2802

E-mail: [rcmarshall@umn.edu](mailto:rcmarshall@umn.edu)

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Regional Extension Office, Worthington**

1527 Prairie Dr  
Worthington, MN 56187-5184

Phone: 507-372-3900

Toll Free: 888-241-4635

Fax: 507-372-3911

E-mail: [rcworthington@umn.edu](mailto:rcworthington@umn.edu)

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

**Southwest Minnesota Contact Information**

Phone: 507-836-1631

Website: [www.cleanenergyresourceteams.org/regions/southwest](http://www.cleanenergyresourceteams.org/regions/southwest)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

#### ***Southwest Minnesota Office***

(Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, Rock, Watonwan, Yellow Medicine)

#### Community Economics

Extension Regional Office, Marshall  
1424 E College Drive, Suite 100  
Marshall, MN 56258-2087  
Phone: 507-337-2814  
Fax: 507-337-2802

#### Leadership & Civic Engagement

Extension Regional Office, Marshall  
1424 East College Dr. Suite 100  
Marshall, MN 56258  
Phone: 507-337-2815  
Fax: 507-337-2802

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy

The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.

- Local and Regional Food Systems

The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***West Central/Southwest Minnesota Contact Information***

(Big Stone, Chippewa, Douglas, Grant, Kandiyohi, Lac qui Parle, Pope, Renville, Stevens, Swift, Traverse, and Yellow Medicine)

**West Central/Southwest Regional Sustainable Development Partnership**

West Central Research/Outreach Center

46352 State Highway 329

Morris, MN 56267

Phone: 320-589-1711

Fax: 320-589-4870

Website: [blog.lib.umn.edu/rsdp/southwest](http://blog.lib.umn.edu/rsdp/southwest)

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### **Contact Information**

#### **Southwest MnSBDC**

Southwest Minnesota State University

1501 State Street, ST 201

Marshall, MN 56258

Phone: 507-537-7386

Fax: 507-537-6094

Website: [www.smsu.edu/sbdc](http://www.smsu.edu/sbdc)

## **Kiva Zip**

Kiva Zip is an experimental site, launched by Kiva that enables you to make direct loans to entrepreneurs in Kenya and the United States. You can make a loan today for as little as \$25. Over time, as your loan is repaid, you get your money back, and you can then withdraw it, or relend it to another entrepreneur.

As reported on the Minnesota Public Radio website, a Kiva Zip loan was made to a business in the community of Westbrook in southwestern Minnesota in 2012. The loan was done in conjunction with the Southwest

Initiative Foundation. San Francisco-based Kiva has been around since 2005 and is approaching a million lenders and nearly \$400 million in loans.

The Westbrook project is the first in Minnesota resulting from a Kiva spinoff called Kiva Zip. The effort involves partnerships with organizations that find and endorse projects. Because the Southwest Initiative Foundation has been a big player for some years in micro lending, it was a natural candidate to become a Kiva endorser.

**Contact Information**

Website: [zip.kiva.org](http://zip.kiva.org)

**Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar

and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

**Contact Information**

**Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

**Mid-Minnesota Development Commission**

The Mid-Minnesota Development Commission (MMDC) provides technical assistance to government, businesses, and local organizations; administers state and federal programs, and coordinates multi-jurisdictional activities to maintain or enhance the quality of life in the counties of Kandiyohi, McLeod, Meeker, and Renville.

**Economic Development**

The MMDC provides a variety of economic development assistance to both local units of government and directly to new and existing businesses. MMDC staff work closely with city and county economic development professionals with many economic development activities.

The U.S. Economic Development Administration (EDA) as an Economic Development District federally designates MMDC. This designation enables the local units of government in the counties of Region Six-East to apply for U.S. Economic Development Administration funds to pursue projects that help to reach the goals identified in the Region's Comprehensive Economic Development Strategy (CEDS). The CEDS is a five year plan, updated annually, with goals and objectives developed with input from local economic development professionals, community leaders, and local citizens.

**MMDC's Economic Development Services**

- Prepare Financial Packaging for Grants and Loans
- Assist with Loan Applications
- Identify Sources of Assistance
- Develop Strategic Planning
- Design Economic Development Plans
- Develop Business Plans
- Identify Tax Increment Finance Districts
- Prepare Grant and Loan Applications
- Tax Free Zones (JOBZ)

**Small Business Development Center Services**

The Mid-Minnesota Development Commission has entered into a contractual agreement with the Small Business Development Center - Southwest office located on the campus of Southwest Minnesota State



University in Marshall. The agreement is to provide small business counseling services to small business owners in the counties of Kandiyohi, McLeod, Meeker, and Renville.

### Revolving Loan Fund

The Mid-Minnesota Development Commission on behalf of the Counties of Kandiyohi, McLeod, Meeker, and Renville, have established a Revolving Loan Fund (RLF) with the assistance of the participating counties, the federal Economic Development Administration, the Southwest Minnesota Foundation, The State of Minnesota, and the MMDC.

- RLF Eligible Businesses:
  - Must be a for-profit business located in the Region's four counties.
  - Businesses must be deemed viable and involve job creation/retention.
  - Businesses must demonstrate a need for gap financing.
- Use of Funds: Building, Equipment, Land, Working Capital
- Loan Terms:
  - Amount: \$5,000 minimum / \$100,000 maximum
  - (Note: Amount available limited to the number of jobs retained or created, i.e. Average one job per \$10,000 loaned.)

#### **Contact Information**

##### **Mid-Minnesota Development Commission**

333 Sixth Street SW, Suite 2

Willmar, MN 56201-5615

Phone: 320-235-8504

Toll Free: 800-450-8608

Fax: 320-235-4329

Website: [www.mmrdc.org](http://www.mmrdc.org)

### **Minnesota Angel Network**

The Minnesota Angel Network (MNAN) accelerates the growth of emerging companies in Minnesota by educating entrepreneurs, connecting capital with investments, and catalyzing entrepreneurial success statewide.

MNAN's certification program prepares entrepreneurs for successful fundraising and the rigors of investors' due diligence. Once certified, they are introduced to a network of investors that spans Minnesota and stretches to the coasts. At the same time, through partner organizations, MNAN connects companies with potential business partners, facilities, and other funding and community supports around the state that can help them grow far beyond an angel round of investment.

Seasoned investors, entrepreneurs, and professional service providers serve on MNAN's selection and advisory teams. They screen entrepreneurs for readiness to participate in the program, then guide them through gap analysis and risk mitigation sessions to improve their business plans and fundraising position. These advisors, all pro bono volunteers, set the certification requirements that entrepreneurs must meet before they're presented to investors.

## **Minnesota's Angel Tax Credit**

The Minnesota Angel Network is a partner to the state's Angel Tax Credit program, helping to spread the benefits of the tax credit to entrepreneurs and investors statewide. The tax credit program, which is managed by the Minnesota Department of Employment and Economic Development:

- Gives a 25 percent credit to individuals or funds that invest in Minnesota's emerging companies, particularly those that are developing new technologies
- Issues the tax credit as a tax refund for investors outside of Minnesota who have no Minnesota income tax liability
- Allows a maximum credit of \$125,000 per individual per year, or \$250,000 for those married and filing joint tax returns
- Determines which companies and investors qualify to participate in the program

### ***Statewide Contact Information***

#### **Minnesota Angel Network**

1550 Utica Ave. S, Suite 740

St. Louis Park, MN 55416

Phone: 952-746-3832

E-Mail: [info@mnan.org](mailto:info@mnan.org)

Website: [mnan.org](http://mnan.org)

### ***Southwestern Minnesota Contact Information***

#### **Hutchinson Economic Development Authority**

111 Hassan St. SE

Hutchinson, MN 55350

Phone: 320-234-4223

### **Southwest Initiative Foundation**

15 3rd Ave. NW

Hutchinson, MN 55350 Liaison:

Phone: 320-583-4629

## **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424  
Other Phone: 651-259-7446  
Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**The Southwest Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota’s rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The Southwest Initiative Foundation is a regional community foundation dedicated to advancing southwest Minnesota through leadership, relationship building, program development, and philanthropy. The Foundation works to ensure that southwest Minnesota is a highly productive and engaged region where growing numbers of people choose to live. To date, the Foundation has contributed over \$53 million to southwest Minnesota through grants and loans.

**Business Finance and Loan Programs**

A strong, diverse economy that capitalizes on existing assets in the region is a key to a prosperous future for southwest Minnesota. For more than 20 years, the Southwest Initiative Foundation has supported regional business growth by providing gap financing for new and expanding businesses.

Business Finance Program

For-profit businesses operating within the 18-county SWIF service area may be eligible for the Revolving Loan Program. Eligible projects must create or retain jobs that provide a livable wage with benefits, generate new wealth for the region and diversify the economy of southwest Minnesota.

Applicants must have adequate collateral and cash flow to service the debt, and complement SWIF’s loan with lending from the private sector. The loan may be subordinate only to the interest of the primary lender. Loan funds may be used for machinery and equipment, inventory, working capital and real estate.

The maximum loan amount is \$200,000 with up to \$400,000 for projects in the following asset sectors: renewable energy, food and agriculture, bioscience and manufacturing. Loan term is based on the life of the assets. Loan maturity will generally be five years but may have extended amortizations if warranted by the financed assets.

### Microenterprise Loan Program

The Microenterprise Loan Program helps entrepreneurs develop small businesses and self-employment opportunities in the 18 counties of southwest Minnesota. The program provides customized support for entrepreneurs through ongoing technical assistance and training as needed for the length of the loan. Eligible businesses may be start-up or expansion projects including—but not limited to—manufacturing, service, retail and daycare.

Applicants must have a credit history demonstrating a reasonable assurance of loan repayment, a feasible business plan, and a project that does not directly compete with existing trade-area businesses, or proof that there is room in the market. Loan funds may be used for start-up costs, equipment, inventory, furniture, fixtures, and working capital.

Loans will be collateralized. Funds may not be used for real estate purchases, but a mortgage can be given as collateral. The maximum loan amount is \$50,000, with other lending financing not to exceed \$100,000. Loan term is 10 years or less (six for equipment), with a 7.5 percent interest base rate.

In addition to SWIF's 18-county southwest Minnesota service area, the Microenterprise Loan Program also serves Carver, Stearns and Wright counties.

### Bank Partnership Program

SWIF has a partnership with several banks in the region that have committed to informing small business owners and aspiring entrepreneurs about the Microenterprise Loan Program and assisting them with the application process. Customers can apply for these small business loans directly at participating banks and some loan applicants who qualify may be eligible for a lower interest rate by applying through a participating bank.

Partnering banks include

- Bremer Banks in Willmar, Marshall, and Redwood Falls
- Citizen's Bank & Trust in Hutchinson
- Exchange State Bank in Hills, Ellsworth, Hardwick and Luverne
- First Farmer's & Merchants Bank in Luverne and Pipestone
- First Minnesota Bank in Buffalo, Glencoe, Hutchinson, Mayer and Monticello
- First State Bank Southwest in Worthington, Rushmore, Pipestone, Edgerton, and Leota
- Home State Bank in Willmar, Cosmos, Litchfield, or Hutchinson
- Klein Banks in Montevideo and Madison
- Minnwest Bank in Redwood Falls, Marshall, Danube, Morton, Belview, Luverne and Beaver Creek
- North American State Bank in Willmar; Prairie Sun Bank in Appleton and Milan
- State Bank of Lucan.

The Microenterprise Loan Program is administered and partially funded by the Southwest Initiative Foundation. Additional funding assistance is provided by the U.S. Small Business Administration (SBA) and the U.S. Department of Agriculture (USDA).

### Entrepreneur Educational Opportunities

SWIF and the Small Business Development Center (SBDC) offer entrepreneur education opportunities throughout southwest Minnesota. Starting/Expanding a Small Business Classes and Walk-in Business Consultations are offered monthly in Appleton, Hutchinson, Litchfield, Madison, Marshall, Redwood Falls and Worthington.

#### **Contact Information**

##### **Southwest Initiative Foundation**

15 3rd Avenue NW

Hutchinson, MN 55350

Phone: 320-587-4848

Toll Free: 800-594-9480

Fax: 320-587-3838

Website: [www.swifoundation.org](http://www.swifoundation.org)

### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

#### **Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking

water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

### **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

#### ***Contact Information***

#### **Rural Electric Economic Development**

211 S Harth  
Madison, SD

Phone: 605-256-4536  
Website: [www.eastriver.coop/programs/reed](http://www.eastriver.coop/programs/reed)  
Counties served: Rock, Renville, Pipestone, Lincoln, Lyon

**Southwest Minnesota USDA RD Offices**

**Worthington Area Office**

1567 North McMillian  
Worthington, MN 56187  
Phone: 507-372-7784, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Nobles, Jackson, Rock, Cottonwood, Murray, and Pipestone

**Marshall Area Office**

1424 East College Drive, Suite 500  
Marshall, MN 56528  
Phone: 507-532-3234, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Lyon, Lac qui Parle, Redwood, Lincoln, and Yellow Medicine.

**Willmar Area Office**

1005 High Ave.  
Willmar, MN 56201  
Phone: 320-235-5612, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Kandiyohi, Meeker, Renville, Big Stone, Swift, and Chippewa.

**Cambridge Area Office**

380 South Garfield St.  
Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
County served: McLeod

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### **Contact Information**

#### **Southwest MnSBDC**

Southwest Minnesota State University

1501 State Street, ST 201

Marshall, MN 56258

Phone: 507-537-7386

Fax: 507-537-6094

Website: [www.smsu.edu/sbdc](http://www.smsu.edu/sbdc)

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:



- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

#### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

#### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

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#### **Contact Information**

#### **Mid-Minnesota Development Commission**

333 Sixth Street SW, Suite 2  
Willmar, MN 56201-5615  
Phone: 320-235-8504  
Toll Free: 800-450-8608  
Fax: 320-235-4329  
Website: [www.mmrdc.org](http://www.mmrdc.org)

## **Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.

- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### **Southwest Minnesota Contact Information**

(Counties Served: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine)

### **Southwest Minnesota State University**

1501 State Street - ST 201

Marshall, MN 56258

Phone: 507-537-7386

Email: [sbdc@smsu.edu](mailto:sbdc@smsu.edu)

Website: [www.SBDCAssistance.com](http://www.SBDCAssistance.com)

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota

- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

### ***Southwest Minnesota Region Contact Information***

(Counties served: Big Stone, Blue Earth, Brown, Chippewa, Cottonwood, Faribault, Jackson, Kandiyohi, Lac Qui Parle, Le Sueur, Lincoln, Lyon, Martin, McLeod, Meeker, Murray, Nicollet, Nobles, Pipestone, Redwood, Renville, Rock, Sibley, Swift, Waseca, Watonwan, Yellow Medicine)

Phone: 507-389-6779

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
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- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

### **Rural Electric Economic Development**

Rural Electric Economic Development, Inc. (REED) is a 501.c.3 (nonprofit foundation) organized by electric cooperatives to provide financing and leverage investment in underserved rural areas. Rural Electric Economic Development, Inc. (REED) Fund provides business and community project financing in partnership with commercial and other economic development lenders to leverage private investment and make a difference in the region it serves.

Established in 1996 and governed by East River Electric Cooperative and its member electric distribution cooperatives, REED assists projects that promote growth and contribute to job, business and wealth creation, as well as improve the infrastructure, community facilities/services and economic base of rural areas.

REED makes loans to for-profit businesses, not-for-profit organizations and local governments. Projects include, but are not limited to:

- Small and medium sized business and cooperatives engaged in manufacturing, retail, service and tourism industries
- Community projects relating to water/wastewater, healthcare, education, telecommunications, public safety, recreation and the arts
- Producer owned business and cooperatives that add value to agriculture
- Multi-family rental housing with strong community support
- Efficient use of energy is encouraged for all projects and is also an eligible activity
- Applicants do not need to be a member/consumer of a rural electric cooperative to apply

***Contact Information***

**Rural Electric Economic Development**

211 S Harth

Madison, SD

Phone: 605-256-4536

Website: [www.eastriver.coop/programs/reed](http://www.eastriver.coop/programs/reed)

***Members Serving Southwest Minnesota***

**Lyon-Lincoln Electric**

West Hwy 14

Tyler, MN 56178

Phone: 507-247-5505

Website: [www.llec.coop](http://www.llec.coop)

**Renville-Sibley Co-op Power Association**

103 Oak St.

Danube, MN 56230

Phone: 320-826-2593

Website: [www.renville-sibley.coop](http://www.renville-sibley.coop)

**Sioux Valley Energy**

47092 Sd Hwy 34

Colman, SD 57017

Phone: 605-534-3535

Website: [www.siouxvalleyenergy.com](http://www.siouxvalleyenergy.com)

**Southern Minnesota Regional Competitiveness Project**

The Southern Minnesota Regional Competitiveness Project is a partnership of organizations, businesses and government agencies that are working together to create a strategic economic development plan for southern Minnesota.

The project encompasses a region made up of 38 counties with a population of 988,000 people. Southern Minnesota is intensive and has a strong manufacturing base and world-renowned medical research facilities, including the Mayo Clinic and the Hormel Institute.

The project is self-funded and led by AgStar, RCN and 15 other partners from the private sector, nonprofit groups and government agencies. This collaborative project made funds available to RUPRI to provide the analysis and facilitative leadership at regional roundtable meetings. Private investment and leadership has been a big differentiator of the process, compared to many other initiatives, Monson notes.

The project's goals are for southern Minnesota to be able to better compete in the global economy, to form partnerships to cooperate on a regional basis, to identify investment opportunities and to enhance the region's ability to innovate and grow wealth.

Project leaders have collected background data and held 13 regional meetings throughout southern Minnesota with stakeholders to identify the region's economic potential and most promising economic opportunities. The project was kick started when it received broad bipartisan support from major political leaders across the state at the Future's Summit in Mankato, Minn. The project has identified six sectors of opportunity for the region.

- Core sectors:
  - Agriculture and Food
  - Healthcare
  - Manufacturing.
  
- Emerging sectors are:
  - Bioscience
  - Renewable Energy
  - High Tech companies

## **The Southwest Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The Southwest Initiative Foundation is a regional community foundation dedicated to advancing southwest Minnesota through leadership, relationship building, program development, and philanthropy. The Foundation works to ensure that southwest Minnesota is a highly productive and engaged region where



growing numbers of people choose to live. To date, the Foundation has contributed over \$53 million to southwest Minnesota through grants and loans.

### **Business Finance and Loan Programs**

A strong, diverse economy that capitalizes on existing assets in the region is a key to a prosperous future for southwest Minnesota. For more than 20 years, the Southwest Initiative Foundation has supported regional business growth by providing gap financing for new and expanding businesses.

#### Business Finance Program

For-profit businesses operating within the 18-county SWIF service area may be eligible for the Revolving Loan Program. Eligible projects must create or retain jobs that provide a livable wage with benefits, generate new wealth for the region and diversify the economy of southwest Minnesota.

Applicants must have adequate collateral and cash flow to service the debt, and complement SWIF's loan with lending from the private sector. The loan may be subordinate only to the interest of the primary lender. Loan funds may be used for machinery and equipment, inventory, working capital and real estate.

The maximum loan amount is \$200,000 with up to \$400,000 for projects in the following asset sectors: renewable energy, food and agriculture, bioscience and manufacturing. Loan term is based on the life of the assets. Loan maturity will generally be five years but may have extended amortizations if warranted by the financed assets.

#### Microenterprise Loan Program

The Microenterprise Loan Program helps entrepreneurs develop small businesses and self-employment opportunities in the 18 counties of southwest Minnesota. The program provides customized support for entrepreneurs through ongoing technical assistance and training as needed for the length of the loan. Eligible businesses may be start-up or expansion projects including—but not limited to—manufacturing, service, retail and daycare.

Applicants must have a credit history demonstrating a reasonable assurance of loan repayment, a feasible business plan, and a project that does not directly compete with existing trade-area businesses, or proof that there is room in the market. Loan funds may be used for start-up costs, equipment, inventory, furniture, fixtures, and working capital.

Loans will be collateralized. Funds may not be used for real estate purchases, but a mortgage can be given as collateral. The maximum loan amount is \$50,000, with other lending financing not to exceed \$100,000. Loan term is 10 years or less (six for equipment), with a 7.5 percent interest base rate.

In addition to SWIF's 18-county southwest Minnesota service area, the Microenterprise Loan Program also serves Carver, Stearns and Wright counties.

#### Bank Partnership Program

SWIF has a partnership with several banks in the region that have committed to informing small business owners and aspiring entrepreneurs about the Microenterprise Loan Program and assisting them with the application process. Customers can apply for these small business loans directly at participating banks and



some loan applicants who qualify may be eligible for a lower interest rate by applying through a participating bank.

Partnering banks include

- Bremer Banks in Willmar, Marshall, and Redwood Falls
- Citizen's Bank & Trust in Hutchinson
- Exchange State Bank in Hills, Ellsworth, Hardwick and Luverne
- First Farmer's & Merchants Bank in Luverne and Pipestone
- First Minnesota Bank in Buffalo, Glencoe, Hutchinson, Mayer and Monticello
- First State Bank Southwest in Worthington, Rushmore, Pipestone, Edgerton, and Leota
- Home State Bank in Willmar, Cosmos, Litchfield, or Hutchinson
- Klein Banks in Montevideo and Madison
- Minnwest Bank in Redwood Falls, Marshall, Danube, Morton, Belview, Luverne and Beaver Creek
- North American State Bank in Willmar; Prairie Sun Bank in Appleton and Milan
- State Bank of Lucan.

The Microenterprise Loan Program is administered and partially funded by the Southwest Initiative Foundation. Additional funding assistance is provided by the U.S. Small Business Administration (SBA) and the U.S. Department of Agriculture (USDA).

#### Entrepreneur Educational Opportunities

SWIF and the Small Business Development Center (SBDC) offer entrepreneur education opportunities throughout southwest Minnesota. Starting/Expanding a Small Business Classes and Walk-in Business Consultations are offered monthly in Appleton, Hutchinson, Litchfield, Madison, Marshall, Redwood Falls and Worthington.

#### **Contact Information**

##### **Southwest Initiative Foundation**

15 3rd Avenue NW

Hutchinson, MN 55350

Phone: 320-587-4848

Toll Free: 800-594-9480

Fax: 320-587-3838

Website: [www.swifoundation.org](http://www.swifoundation.org)

#### **Southwest Regional Development Commission**

The Southwest Regional Development Commission (SRDC) is a nine-county Regional Development Commission as established under the Minnesota Regional Development Act. The SRDC represents local units of government in Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood and Rock counties; designated as Region 8 in the statute.

The SRDC provides economic development services through a grant with the U.S. Department of Commerce, Economic Development Administration, (EDA). SRDC staff are available to assist communities with

applications for funding, administration of community revolving loan funds, business development and other services. Funds for business development purposes are also available through the SRDC's Revolving Loan Fund (RLF). SRDC currently administers local revolving loan funds for Jackson and Cottonwood County as well as the City of Heron Lake.

Economic Development staff also collaborates with other local economic developers through the Southwest Economic Development Professionals, (SW ED Pros).

### **Revolving Loan Fund Program**

The purpose of the SRDC Revolving Loan Fund (RLF) is to directly loan funds to assist existing retail, service, manufacturing, and distribution businesses with fixed asset and working capital financing. The fund is designed to bridge the gap between owner financing and private lender financing. This partnership allows the economic engine of their region to keep producing jobs and supporting new business initiatives in a challenging economic environment.

The primary business sectors targeted for these loan proceeds will be agribusiness, retail firms, and service sector. Manufacturing companies will also be considered. Businesses must be located in Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, or Rock County. They must be "for-profit" business. Priority will be given to businesses in danger of closing, women-owned businesses, or Vietnam-era Veterans.

- One full-time equivalent job must be created or retained for every \$20,000 of loan proceeds from the RLF. Loan amount cannot exceed 50% of total project costs.
- The primary use of proceeds from the RLF will be for fixed assets and working capital financing.
- Loans may range in size from \$5,000 to \$100,000 but must be matched by private funding on a 1:1 basis.
- Applicants must show that they cannot leverage affordable financing from any other means. The RLF must be matched on a 1:1 basis by a private lending source or other non-federal source.
- Loan repayment is typically 5 to 7 years for working capital, 7 to 15 years for machinery, equipment, and real estate with shorter balloons.
- The RLF will subordinate to private bank financing. Personal guarantees are typically required.

#### **Contact Information**

##### **Southwest Regional Development Commission**

2401 Broadway Avenue, Suite 1

Slayton, Minnesota 56172

Phone: 507-836-8547

Fax: 507-836-8866

Website: [www.swrdc.org](http://www.swrdc.org)

### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic

development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

Noteworthy among the non-profit organizations and municipalities with which USDA RD partners in administering its revolving loan funds for business development purposes, are rural electric and telephone cooperatives. A list of those serving northwest Minnesota follows:

Stearns Electric Association

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**Stearns Electric Association**

900 Kraft Dr SE

Melrose, MN 56352

Phone: 320-259-6601

Website: [www.stearnselectric.org/homepage](http://www.stearnselectric.org/homepage)

County Served: Stearns, Todd, Morrison, Kandiyohi, Pope, Douglas

McLeod Cooperative Power

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**McLeod Cooperative Power**

1231 Ford Avenue

North Glencoe, MN 55336

Phone: 320-864-3148

Website: [www.mcleodcoop.com](http://www.mcleodcoop.com)

Counties served: McLeod, Sibley, Carver

Federated Rural Electric

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**Federated Rural Electric**

77100 US Highway 71  
PO Box 69  
Jackson, MN 56143-0069  
Phone: 507-847-3520  
Toll Free: 800-321-3520  
Fax: 507-728-8366  
Website: [www.federatedrea.coop](http://www.federatedrea.coop)  
County served: Jackson

Rural Electric Economic Development

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**Rural Electric Economic Development**

211 S Harth  
Madison, SD  
Phone: 605-256-4536  
Website: [www.eastriver.coop/programs/reed](http://www.eastriver.coop/programs/reed)  
Counties served: Rock, Renville, Pipestone, Lincoln, Lyon

***Southwest Minnesota USDA RD Offices***

**Worthington Area Office**

1567 North McMillian  
Worthington, MN 56187  
Phone: 507-372-7784, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Nobles, Jackson, Rock, Cottonwood, Murray, and Pipestone

**Marshall Area Office**

1424 East College Drive, Suite 500  
Marshall, MN 56528  
Phone: 507-532-3234, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Lyon, Lac qui Parle, Redwood, Lincoln, and Yellow Medicine.

**Willmar Area Office**

1005 High Ave.  
Willmar, MN 56201  
Phone: 320-235-5612, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Kandiyohi, Meeker, Renville, Big Stone, Swift, and Chippewa.

**Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
County served: McLeod

## **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

### ***Southwest Minnesota Offices***

#### **Regional Extension Office, Willmar**

Mid-Central Research & Outreach Center  
1802 18th Street NE Willmar, MN 56201  
Phone: 320-235-0726  
Fax: 320-235-1175  
E-mail: [rcwillmar@umn.edu](mailto:rcwillmar@umn.edu)  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

#### **Regional Extension Office, Marshall**

1424 East College Drive, Suite 100  
Marshall, MN 56258-2087  
Phone: 507-337-2800  
Toll Free: 888-241-3261  
Fax: 507-337-2802  
E-mail: [rcmarshall@umn.edu](mailto:rcmarshall@umn.edu)  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

#### **Regional Extension Office, Worthington**

1527 Prairie Dr  
Worthington, MN 56187-5184  
Phone: 507-372-3900  
Toll Free: 888-241-4635  
Fax: 507-372-3911  
E-mail: [rcworthington@umn.edu](mailto:rcworthington@umn.edu)  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

### **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

#### ***Southwest Minnesota Contact Information***

Phone: 507-836-1631  
Website: [www.cleanenergyresourceteams.org/regions/southwest](http://www.cleanenergyresourceteams.org/regions/southwest)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

#### ***Southwest Minnesota Office***

(Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, Rock, Watonwan, Yellow Medicine)

#### Community Economics

Extension Regional Office, Marshall  
1424 E College Drive, Suite 100  
Marshall, MN 56258-2087

Phone: 507-337-2814

Fax: 507-337-2802

Leadership & Civic Engagement

Extension Regional Office, Marshall

1424 East College Dr. Suite 100

Marshall, MN 56258

Phone: 507-337-2815

Fax: 507-337-2802

**Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- Local and Regional Food Systems  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***West Central/Southwest Minnesota Contact Information***

(Big Stone, Chippewa, Douglas, Grant, Kandiyohi, Lac qui Parle, Pope, Renville, Stevens, Swift, Traverse, and Yellow Medicine)



### **West Central/Southwest Regional Sustainable Development Partnership**

West Central Research/Outreach Center

46352 State Highway 329

Morris, MN 56267

Phone: 320-589-1711

Fax: 320-589-4870

Website: [blog.lib.umn.edu/rsdp/southwest](http://blog.lib.umn.edu/rsdp/southwest)

### **Upper Minnesota Valley Regional Development Commission**

The Upper Minnesota Valley Regional Development Commission (UMVRDC) is a five county development agency providing services to local units of government. Its membership is comprised of representatives of townships, cities, counties, school boards, and public interest groups. Geographically, the RDC represents the counties of Big Stone, Chippewa, Lac qui Parle, Swift and Yellow Medicine. They are designated as Region 6W.

The core function of the UMVRDC is to assist the local units of government within their jurisdictional boundaries. The UMVRDC's governing board is comprised primarily of local elected officials from the five county areas. These elected officials set the agenda and approve the work plan for the Commission.

A secondary function is to provide a vehicle for implementation of regional programs that cross over traditional jurisdiction boundaries of counties, cities and townships. The Commission also serves as a vehicle to work in cooperation with state and federal agencies to implant various programs on a regional basis.

Program areas include the following: Revolving Loan Fund (RLF), Economic Development, Transportation, Western Minnesota Prairie Waters, Minnesota River Valley National Scenic Byway, Meander: Upper Minnesota River Art Crawl.

#### **Revolving Loan Fund**

The UMVRDC Revolving Loan Fund is designed to provide gap financing for business and industry starting up or expanding in the five-county region of Big Stone, Chippewa, Lac qui Parle, Swift and Yellow Medicine. The primary focus of the program is manufacturing and industrial-related businesses that will create or retain jobs.

- Eligibility
  - Must be located in Big Stone, Chippewa, Lac qui Parle, Swift or Yellow Medicine Counties.
- Requirements
  - Bank Participation
  - Business Plan
  - Past, Present and Future Financial Information
- Loan Size
  - \$5,000 – \$100,000
- Type of Assets Financed
  - Fixed assets
  - Working capital
  - Real estate
- Terms

- Fixed assets financed up to 10 years
- Real estate financed up to 20 years
- Working capital up to 5 years
- Average financing is 5 – 7 years
- Scheduled balloon payments are sometimes utilized

### **Economic Development**

Through a planning grant provided by the U.S. Department of Commerce, the Economic Development Program develops and maintains the Comprehensive Economic Development Strategy (CEDS) for the region. A group of local leaders from all sectors of the population guides the process (click here for a complete list of CEDS Committee members). In addition, grants are packaged for public works projects and technical assistance.

#### ***Contact Information***

#### **Upper Minnesota Valley Regional Development Commission**

Appleton Civic Center  
323 West Schlieman Avenue  
Appleton, MN 56208  
Phone: 320-289-1981  
Website: [umvrdc.org/](http://umvrdc.org/)

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### ***Contact Information***

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

## State Small Business Credit Initiative

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### **Contact Information**

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

## Southern Minnesota Regional Competitiveness Project

The Southern Minnesota Regional Competitiveness Project is a partnership of organizations, businesses and government agencies that are working together to create a strategic economic development plan for southern Minnesota.

The project encompasses a region made up of 38 counties with a population of 988,000 people. Southern Minnesota is intensive and has a strong manufacturing base and world-renowned medical research facilities, including the Mayo Clinic and the Hormel Institute.

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## USDA Rural Development Minnesota

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**Multi Family Housing:** USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

**Minnesota Community Programs:** USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

**Minnesota Business & Cooperative Programs, Rural Business Programs:** USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***Southwest Minnesota USDA RD Offices***

#### **Worthington Area Office**

1567 North McMillian

Worthington, MN 56187

Phone: 507-372-7784, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Nobles, Jackson, Rock, Cottonwood, Murray, and Pipestone

#### **Marshall Area Office**

1424 East College Drive, Suite 500

Marshall, MN 56528

Phone: 507-532-3234, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Lyon, Lac qui Parle, Redwood, Lincoln, and Yellow Medicine.

### **Willmar Area Office**

1005 High Ave.

Willmar, MN 56201

Phone: 320-235-5612, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Kandiyohi, Meeker, Renville, Big Stone, Swift, and Chippewa.

### **Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008

Phone: 763-689-3354, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

County served: McLeod

## **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

### **Southwest Minnesota Offices**

#### **Regional Extension Office, Willmar**

Mid-Central Research & Outreach Center

1802 18th Street NE Willmar, MN 56201

Phone: 320-235-0726

Fax: 320-235-1175

E-mail: [rcwillmar@umn.edu](mailto:rcwillmar@umn.edu)

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Regional Extension Office, Marshall**

1424 East College Drive, Suite 100

Marshall, MN 56258-2087

Phone: 507-337-2800

Toll Free: 888-241-3261

Fax: 507-337-2802

E-mail: [rcmarshall@umn.edu](mailto:rcmarshall@umn.edu)

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Regional Extension Office, Worthington**

1527 Prairie Dr

Worthington, MN 56187-5184

Phone: 507-372-3900

Toll Free: 888-241-4635

Fax: 507-372-3911

E-mail: [rcworthington@umn.edu](mailto:rcworthington@umn.edu)

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

**Southwest Minnesota Contact Information**

Phone: 507-836-1631

Website: [www.cleanenergyresourceteams.org/regions/southwest](http://www.cleanenergyresourceteams.org/regions/southwest)

**Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.



Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- **Clean Energy**  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- **Local and Regional Food Systems**  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

### ***West Central/Southwest Minnesota Contact Information***

(Big Stone, Chippewa, Douglas, Grant, Kandiyohi, Lac qui Parle, Pope, Renville, Stevens, Swift, Traverse, and Yellow Medicine)

#### West Central/Southwest Regional Sustainable Development Partnership

West Central Research/Outreach Center

46352 State Highway 329

Morris, MN 56267

Phone: 320-589-1711

Fax: 320-589-4870

Website: [blog.lib.umn.edu/rsdp/southwest](http://blog.lib.umn.edu/rsdp/southwest)

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### **Contact Information**

#### **Southwest MnSBDC**

Southwest Minnesota State University

1501 State Street, ST 201

Marshall, MN 56258

Phone: 507-537-7386

Fax: 507-537-6094

Website: [www.smsu.edu/sbdc](http://www.smsu.edu/sbdc)

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

*Rural Minnesota Community & Economic Development Resource Guide: Southwest Minnesota*

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### **Contact Information**

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

### **Mid-Minnesota Development Commission**

The Mid-Minnesota Development Commission (MMDC) provides technical assistance to government, businesses, and local organizations; administers state and federal programs, and coordinates multi-jurisdictional activities to maintain or enhance the quality of life in the counties of Kandiyohi, McLeod, Meeker, and Renville.

### **Economic Development**

The MMDC provides a variety of economic development assistance to both local units of government and directly to new and existing businesses. MMDC staff work closely with city and county economic development professionals with many economic development activities.

The U.S. Economic Development Administration (EDA) as an Economic Development District federally designates MMDC. This designation enables the local units of government in the counties of Region Six-East to apply for U.S. Economic Development Administration funds to pursue projects that help to reach the goals identified in the Region's Comprehensive Economic Development Strategy (CEDS). The CEDS is a five year plan, updated annually, with goals and objectives developed with input from local economic development professionals, community leaders, and local citizens.

#### MMDC's Economic Development Services

- Prepare Financial Packaging for Grants and Loans
- Assist with Loan Applications
- Identify Sources of Assistance
- Develop Strategic Planning
- Design Economic Development Plans
- Develop Business Plans
- Identify Tax Increment Finance Districts
- Prepare Grant and Loan Applications
- Tax Free Zones (JOBZ)

#### Small Business Development Center Services

The Mid-Minnesota Development Commission has entered into a contractual agreement with the Small Business Development Center - Southwest office located on the campus of Southwest Minnesota State University in Marshall. The agreement is to provide small business counseling services to small business owners in the counties of Kandiyohi, McLeod, Meeker, and Renville.

#### Revolving Loan Fund

The Mid-Minnesota Development Commission on behalf of the Counties of Kandiyohi, McLeod, Meeker, and Renville, have established a Revolving Loan Fund (RLF) with the assistance of the participating counties, the federal Economic Development Administration, the Southwest Minnesota Foundation, The State of Minnesota, and the MMDC.

- RLF Eligible Businesses:
  - Must be a for-profit business located in the Region's four counties.
  - Businesses must be deemed viable and involve job creation/retention.
  - Businesses must demonstrate a need for gap financing.
- Use of Funds: Building, Equipment, Land, Working Capital
- Loan Terms:
  - Amount: \$5,000 minimum / \$100,000 maximum
  - (Note: Amount available limited to the number of jobs retained or created, i.e. Average one job per \$10,000 loaned.)

#### **Contact Information**

### **Mid-Minnesota Development Commission**

333 Sixth Street SW, Suite 2  
Willmar, MN 56201-5615  
Phone: 320-235-8504  
Toll Free: 800-450-8608  
Fax: 320-235-4329  
Website: [www.mmrdc.org](http://www.mmrdc.org)

### **Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- Angel Tax Credit: Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- Border Cities Enterprise Zone Program: The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Business Development Specialists: Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- Business Services Representatives: Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- Indian Business Loan Program: The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- Industry Specialists: Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- Job Opportunity Building Zone (JOBZ) Program: Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.

- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- **Tourism Business Septic Tank Replacement Program:** Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- **Unemployment Insurance and Business Taxes:** Overview on business taxes - what is due to whom and when.
- **Urban Initiative Loan Program:** The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### **Southwest Minnesota Contact Information**

(Counties Served: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine)

### **Southwest Minnesota State University**

1501 State Street - ST 201

Marshall, MN 56258

Phone: 507-537-7386

Email: [sbdc@smsu.edu](mailto:sbdc@smsu.edu)

Website: [www.SBDCAssistance.com](http://www.SBDCAssistance.com)

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

***Southwest Minnesota Region Contact Information***

(Counties served: Big Stone, Blue Earth, Brown, Chippewa, Cottonwood, Faribault, Jackson, Kandiyohi, Lac Qui Parle, Le Sueur, Lincoln, Lyon, Martin, McLeod, Meeker, Murray, Nicollet, Nobles, Pipestone, Redwood, Renville, Rock, Sibley, Swift, Waseca, Watonwan, Yellow Medicine)

Phone: 507-389-6779

**State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**Southern Minnesota Regional Competitiveness Project**

The Southern Minnesota Regional Competitiveness Project is a partnership of organizations, businesses and government agencies that are working together to create a strategic economic development plan for southern Minnesota.



The project encompasses a region made up of 38 counties with a population of 988,000 people. Southern Minnesota is intensive and has a strong manufacturing base and world-renowned medical research facilities, including the Mayo Clinic and the Hormel Institute.

The project is self-funded and led by AgStar, RCN and 15 other partners from the private sector, nonprofit groups and government agencies. This collaborative project made funds available to RUPRI to provide the analysis and facilitative leadership at regional roundtable meetings. Private investment and leadership has been a big differentiator of the process, compared to many other initiatives, Monson notes.

The project's goals are for southern Minnesota to be able to better compete in the global economy, to form partnerships to cooperate on a regional basis, to identify investment opportunities and to enhance the region's ability to innovate and grow wealth.

Project leaders have collected background data and held 13 regional meetings throughout southern Minnesota with stakeholders to identify the region's economic potential and most promising economic opportunities. The project was kick started when it received broad bipartisan support from major political leaders across the state at the Future's Summit in Mankato, Minn. The project has identified six sectors of opportunity for the region.

- Core sectors:
  - Agriculture and Food
  - Healthcare
  - Manufacturing.
  
- Emerging sectors are:
  - Bioscience
  - Renewable Energy
  - High Tech companies

## **The Southwest Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The Southwest Initiative Foundation is a regional community foundation dedicated to advancing southwest Minnesota through leadership, relationship building, program development, and philanthropy. The Foundation works to ensure that southwest Minnesota is a highly productive and engaged region where



growing numbers of people choose to live. To date, the Foundation has contributed over \$53 million to southwest Minnesota through grants and loans.

### **Business Finance and Loan Programs**

A strong, diverse economy that capitalizes on existing assets in the region is a key to a prosperous future for southwest Minnesota. For more than 20 years, the Southwest Initiative Foundation has supported regional business growth by providing gap financing for new and expanding businesses.

#### Business Finance Program

For-profit businesses operating within the 18-county SWIF service area may be eligible for the Revolving Loan Program. Eligible projects must create or retain jobs that provide a livable wage with benefits, generate new wealth for the region and diversify the economy of southwest Minnesota.

Applicants must have adequate collateral and cash flow to service the debt, and complement SWIF's loan with lending from the private sector. The loan may be subordinate only to the interest of the primary lender. Loan funds may be used for machinery and equipment, inventory, working capital and real estate.

The maximum loan amount is \$200,000 with up to \$400,000 for projects in the following asset sectors: renewable energy, food and agriculture, bioscience and manufacturing. Loan term is based on the life of the assets. Loan maturity will generally be five years but may have extended amortizations if warranted by the financed assets.

#### Microenterprise Loan Program

The Microenterprise Loan Program helps entrepreneurs develop small businesses and self-employment opportunities in the 18 counties of southwest Minnesota. The program provides customized support for entrepreneurs through ongoing technical assistance and training as needed for the length of the loan. Eligible businesses may be start-up or expansion projects including—but not limited to—manufacturing, service, retail and daycare.

Applicants must have a credit history demonstrating a reasonable assurance of loan repayment, a feasible business plan, and a project that does not directly compete with existing trade-area businesses, or proof that there is room in the market. Loan funds may be used for start-up costs, equipment, inventory, furniture, fixtures, and working capital.

Loans will be collateralized. Funds may not be used for real estate purchases, but a mortgage can be given as collateral. The maximum loan amount is \$50,000, with other lending financing not to exceed \$100,000. Loan term is 10 years or less (six for equipment), with a 7.5 percent interest base rate.

In addition to SWIF's 18-county southwest Minnesota service area, the Microenterprise Loan Program also serves Carver, Stearns and Wright counties.

#### Bank Partnership Program

SWIF has a partnership with several banks in the region that have committed to informing small business owners and aspiring entrepreneurs about the Microenterprise Loan Program and assisting them with the application process. Customers can apply for these small business loans directly at participating banks and

some loan applicants who qualify may be eligible for a lower interest rate by applying through a participating bank.

Partnering banks include

- Bremer Banks in Willmar, Marshall, and Redwood Falls
- Citizen's Bank & Trust in Hutchinson
- Exchange State Bank in Hills, Ellsworth, Hardwick and Luverne
- First Farmer's & Merchants Bank in Luverne and Pipestone
- First Minnesota Bank in Buffalo, Glencoe, Hutchinson, Mayer and Monticello
- First State Bank Southwest in Worthington, Rushmore, Pipestone, Edgerton, and Leota
- Home State Bank in Willmar, Cosmos, Litchfield, or Hutchinson
- Klein Banks in Montevideo and Madison
- Minnwest Bank in Redwood Falls, Marshall, Danube, Morton, Belview, Luverne and Beaver Creek
- North American State Bank in Willmar; Prairie Sun Bank in Appleton and Milan
- State Bank of Lucan.

The Microenterprise Loan Program is administered and partially funded by the Southwest Initiative Foundation. Additional funding assistance is provided by the U.S. Small Business Administration (SBA) and the U.S. Department of Agriculture (USDA).

#### Entrepreneur Educational Opportunities

SWIF and the Small Business Development Center (SBDC) offer entrepreneur education opportunities throughout southwest Minnesota. Starting/Expanding a Small Business Classes and Walk-in Business Consultations are offered monthly in Appleton, Hutchinson, Litchfield, Madison, Marshall, Redwood Falls and Worthington.

#### **Contact Information**

##### **Southwest Initiative Foundation**

15 3rd Avenue NW

Hutchinson, MN 55350

Phone: 320-587-4848

Toll Free: 800-594-9480

Fax: 320-587-3838

Website: [www.swifoundation.org](http://www.swifoundation.org)

#### **Southwest Regional Development Commission**

The Southwest Regional Development Commission (SRDC) is a nine-county Regional Development Commission as established under the Minnesota Regional Development Act. The SRDC represents local units of government in Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood and Rock counties; designated as Region 8 in the statute.

The SRDC provides economic development services through a grant with the U.S. Department of Commerce, Economic Development Administration, (EDA). SRDC staff are available to assist communities with

applications for funding, administration of community revolving loan funds, business development and other services. Funds for business development purposes are also available through the SRDC's Revolving Loan Fund (RLF). SRDC currently administers local revolving loan funds for Jackson and Cottonwood County as well as the City of Heron Lake.

Economic Development staff also collaborates with other local economic developers through the Southwest Economic Development Professionals, (SW ED Pros).

### **Revolving Loan Fund Program**

The purpose of the SRDC Revolving Loan Fund (RLF) is to directly loan funds to assist existing retail, service, manufacturing, and distribution businesses with fixed asset and working capital financing. The fund is designed to bridge the gap between owner financing and private lender financing. This partnership allows the economic engine of their region to keep producing jobs and supporting new business initiatives in a challenging economic environment.

The primary business sectors targeted for these loan proceeds will be agribusiness, retail firms, and service sector. Manufacturing companies will also be considered. Businesses must be located in Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, or Rock County. They must be "for-profit" business. Priority will be given to businesses in danger of closing, women-owned businesses, or Vietnam-era Veterans.

- One full-time equivalent job must be created or retained for every \$20,000 of loan proceeds from the RLF. Loan amount cannot exceed 50% of total project costs.
- The primary use of proceeds from the RLF will be for fixed assets and working capital financing.
- Loans may range in size from \$5,000 to \$100,000 but must be matched by private funding on a 1:1 basis.
- Applicants must show that they cannot leverage affordable financing from any other means. The RLF must be matched on a 1:1 basis by a private lending source or other non-federal source.
- Loan repayment is typically 5 to 7 years for working capital, 7 to 15 years for machinery, equipment, and real estate with shorter balloons.
- The RLF will subordinate to private bank financing. Personal guarantees are typically required.

#### ***Contact Information***

#### **Southwest Regional Development Commission**

2401 Broadway Avenue, Suite 1

Slayton, Minnesota 56172

Phone: 507-836-8547

Fax: 507-836-8866

Website: [www.swrdc.org](http://www.swrdc.org)

### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic

development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs: Rural Business Programs. USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy, energy efficiency projects and support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs.
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans.
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan.

Community Development Grant Programs:

- Community Facilities: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- Rural Community Development Initiative: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- Rural Business Opportunity Grants: The RBOG program promotes sustainable economic development in rural communities with exceptional needs through provision of training and technical assistance for business development, entrepreneurs, economic development officials and to assist with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Southwest Minnesota USDA RD Offices***

**Worthington Area Office**

1567 North McMillian

Worthington, MN 56187

Phone: 507-372-7784, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Nobles, Jackson, Rock, Cottonwood, Murray, and Pipestone

**Marshall Area Office**

1424 East College Drive, Suite 500

Marshall, MN 56528

Phone: 507-532-3234, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Lyon, Lac qui Parle, Redwood, Lincoln, and Yellow Medicine.

**Willmar Area Office**

1005 High Ave.

Willmar, MN 56201

Phone: 320-235-5612, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Kandiyohi, Meeker, Renville, Big Stone, Swift, and Chippewa.

**Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008

Phone: 763-689-3354, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

County served: McLeod

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

#### ***Southwest Minnesota Offices***

##### **Regional Extension Office, Willmar**

Mid-Central Research & Outreach Center  
1802 18th Street NE Willmar, MN 56201  
Phone: 320-235-0726  
Fax: 320-235-1175  
E-mail: [rcwillmar@umn.edu](mailto:rcwillmar@umn.edu)  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

##### **Regional Extension Office, Marshall**

1424 East College Drive, Suite 100  
Marshall, MN 56258-2087  
Phone: 507-337-2800  
Toll Free: 888-241-3261  
Fax: 507-337-2802  
E-mail: [rcmarshall@umn.edu](mailto:rcmarshall@umn.edu)  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

##### **Regional Extension Office, Worthington**

1527 Prairie Dr  
Worthington, MN 56187-5184  
Phone: 507-372-3900  
Toll Free: 888-241-4635  
Fax: 507-372-3911  
E-mail: [rcworthington@umn.edu](mailto:rcworthington@umn.edu)  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

## **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***Southwest Minnesota Office***

(Chippewa, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, Rock, Watonwan, Yellow Medicine)

#### Community Economics

Extension Regional Office, Marshall

1424 E College Drive, Suite 100

Marshall, MN 56258-2087

Phone: 507-337-2814

Fax: 507-337-2802

#### Leadership & Civic Engagement

Extension Regional Office, Marshall

1424 East College Dr. Suite 100

Marshall, MN 56258

Phone: 507-337-2815

Fax: 507-337-2802

## **Upper Minnesota Valley Regional Development Commission**

The Upper Minnesota Valley Regional Development Commission (UMVRDC) is a five county development agency providing services to local units of government. Its membership is comprised of representatives of townships, cities, counties, school boards, and public interest groups. Geographically, the RDC represents the counties of Big Stone, Chippewa, Lac qui Parle, Swift and Yellow Medicine. They are designated as Region 6W.

The core function of the UMVRDC is to assist the local units of government within their jurisdictional boundaries. The UMVRDC's governing board is comprised primarily of local elected officials from the five county areas. These elected officials set the agenda and approve the work plan for the Commission.

A secondary function is to provide a vehicle for implementation of regional programs that cross over traditional jurisdiction boundaries of counties, cities and townships. The Commission also serves as a vehicle to work in cooperation with state and federal agencies to implant various programs on a regional basis.

Program areas include the following: Revolving Loan Fund (RLF), Economic Development, Transportation, Western Minnesota Prairie Waters, Minnesota River Valley National Scenic Byway, Meander: Upper Minnesota River Art Crawl.

### **Revolving Loan Fund**

The UMRDC Revolving Loan Fund is designed to provide gap financing for business and industry starting up or expanding in the five-county region of Big Stone, Chippewa, Lac qui Parle, Swift and Yellow Medicine. The primary focus of the program is manufacturing and industrial-related businesses that will create or retain jobs.

- Eligibility
  - Must be located in Big Stone, Chippewa, Lac qui Parle, Swift or Yellow Medicine Counties.
- Requirements
  - Bank Participation
  - Business Plan
  - Past, Present and Future Financial Information
- Loan Size
  - \$5,000 – \$100,000
- Type of Assets Financed
  - Fixed assets
  - Working capital
  - Real estate
- Terms
  - Fixed assets financed up to 10 years
  - Real estate financed up to 20 years
  - Working capital up to 5 years
  - Average financing is 5 – 7 years
  - Scheduled balloon payments are sometimes utilized

### **Economic Development**

Through a planning grant provided by the U.S. Department of Commerce, the Economic Development Program develops and maintains the Comprehensive Economic Development Strategy (CEDS) for the region. A group of local leaders from all sectors of the population guides the process (click here for a complete list of CEDS Committee members). In addition, grants are packaged for public works projects and technical assistance.

#### ***Contact Information***

#### **Upper Minnesota Valley Regional Development Commission**

Appleton Civic Center  
323 West Schlieman Avenue  
Appleton, MN 56208  
Phone: 320-289-1981  
Website: [umvrdc.org/](http://umvrdc.org/)



## **Central Minnesota Jobs and Training Services**

Central Minnesota Jobs and Training Services, Inc. (CMJTS) is a nonprofit employment and training agency and a partner in the Minnesota WorkForce Center System. Their mission is to match job seekers, youth, businesses, and those seeking training with the resources available to them. CMJTS is a partner of Workforce Service Area 5 which serves 11 counties in Central Minnesota, including Meeker, McLeod, Renville, Kandiyohi, Kanabec, Wright, Sherburne, Mille Lacs, Isanti, Chisago, and Pine Counties.

CMJTS is also a member of the Minnesota Workforce Council Association (MWCA). MWCA represents the cooperative efforts of 16 area workforce councils across the state. Each area council provides leadership and direction for local workforce development programs that are tailored to meet the specific needs of their communities. MWCA's mission is to provide Minnesota with a workforce and economic development system that is business-driven, fiscally responsible and most importantly that produces results

CMJTS' service area includes Renville, Kandiyohi, Meeker, McLeod, Wright, Sherburne, Mille Lacs, Kanabec, Isanti, Chisago, and Pine Counties.

### ***Contact Information***

#### **Central Minnesota Jobs and Training Services**

406 East 7th Street

P.O. Box 720

Monticello, MN 55362

Phone: 763-271-3700, 800-284-7425

Website: <http://www.cmjts.org/index.php>

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

## **Southwestern Minnesota Opportunity Council**

The mission of SMOC is "Strengthening their communities through opportunities and service." To accomplish this mission, SMOC currently employs approximately 120 full and part-time staff, that deliver an array of programs over their service area. Each of these programs has stated goals and outcomes by which they measure their success. The setting of program goals and measurable outcomes is a requirement of most of their funding sources.

### ***Contact Information***

1106 Third Avenue, PO Box 787  
Worthington, MN 56187  
Phone: 507-376-4195  
Fax: 507-376-3636  
Website: [www.smoc.us](http://www.smoc.us)  
Counties Served: Pipestone, Murray, Rock, and Nobles

### **Western Community Action**

Western Community Action hopes to move beyond merely providing “social services” and embodies the vision of President Johnson’s War on Poverty whereby Community Action Agencies act as advocates speaking out on behalf of those in poverty. Additionally, Western Community Action becomes a catalyst for mobilizing the community toward one common goal – helping people, changing lives, and eliminating poverty.

#### ***Contact Information***

1400 South Saratoga Street  
Marshall, MN 56258  
Phone: 507-537-1416  
Fax: 507-537-1849  
Website: [www.wcainc.org](http://www.wcainc.org)  
Counties Served: Lincoln, Lyon, Redwood, Cottonwood, and Jackson

### **Prairie Five Community Action Council**

Prairie Five Community Action, Inc. is a private non-profit agency designated as a 501(c)3 by the IRS..

#### ***Contact Information***

7th & Washington Ave., Suite 302  
PO Box 159  
Montevideo, MN 56265-0695  
Phone: 320-269-6578  
Fax: 320-269-6570  
Website: [www.prairiefive.com](http://www.prairiefive.com)  
Counties Served: Big Stone, Swift, Lac Qui Parle, Chippewa, and Yellow Medicine

### **Heartland Community Action Agency, Inc.**

Since its inception, Heartland Community Action has been dedicated to helping people help themselves and each other. With a mission of "Building stronger communities by providing opportunities that empower people in need" across the heart of Minnesota, Heartland Community Action has a 40 year history of delivering community-based services for low-income families.

#### ***Contact Information***

200 4th Street SW, PO Box 1359  
Willmar, MN 56201  
Phone: 320-235-0850  
Toll Free: 800-992-1710  
TDD: 320-235-8470  
Website: [www.heartlandcaa.org](http://www.heartlandcaa.org)

Counties Served: Renville, Kandiyohi, Meeker, and McLeod,

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### ***Contact Information***

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

## Minnesota Department of Employment and Economic Development

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.
- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.

- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provides technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### **Southwest Minnesota Contact Information**

(Counties Served: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine)

### **Southwest Minnesota State University**

1501 State Street - ST 201

Marshall, MN 56258

Phone: 507-537-7386

Email: [sbdc@smsu.edu](mailto:sbdc@smsu.edu)

Website: [www.SBDCAssistance.com](http://www.SBDCAssistance.com)

### **Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

### ***Southwest Minnesota Region Contact Information***

(Counties served: Big Stone, Blue Earth, Brown, Chippewa, Cottonwood, Faribault, Jackson, Kandiyohi, Lac Qui Parle, Le Sueur, Lincoln, Lyon, Martin, McLeod, Meeker, Murray, Nicollet, Nobles, Pipestone, Redwood, Renville, Rock, Sibley, Swift, Waseca, Watonwan, Yellow Medicine)

Phone: 507-389-6779

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

### **The Southwest Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations.

The Southwest Initiative Foundation is a regional community foundation dedicated to advancing southwest Minnesota through leadership, relationship building, program development, and philanthropy. The Foundation works to ensure that southwest Minnesota is a highly productive and engaged region where

growing numbers of people choose to live. To date, the Foundation has contributed over \$53 million to southwest Minnesota through grants and loans.

### **Business Finance and Loan Programs**

A strong, diverse economy that capitalizes on existing assets in the region is a key to a prosperous future for southwest Minnesota. For more than 20 years, the Southwest Initiative Foundation has supported regional business growth by providing gap financing for new and expanding businesses.

#### Business Finance Program

For-profit businesses operating within the 18-county SWIF service area may be eligible for the Revolving Loan Program. Eligible projects must create or retain jobs that provide a livable wage with benefits, generate new wealth for the region and diversify the economy of southwest Minnesota.

Applicants must have adequate collateral and cash flow to service the debt, and complement SWIF's loan with lending from the private sector. The loan may be subordinate only to the interest of the primary lender. Loan funds may be used for machinery and equipment, inventory, working capital and real estate.

The maximum loan amount is \$200,000 with up to \$400,000 for projects in the following asset sectors: renewable energy, food and agriculture, bioscience and manufacturing. Loan term is based on the life of the assets. Loan maturity will generally be five years but may have extended amortizations if warranted by the financed assets.

#### Microenterprise Loan Program

The Microenterprise Loan Program helps entrepreneurs develop small businesses and self-employment opportunities in the 18 counties of southwest Minnesota. The program provides customized support for entrepreneurs through ongoing technical assistance and training as needed for the length of the loan. Eligible businesses may be start-up or expansion projects including—but not limited to—manufacturing, service, retail and daycare.

Applicants must have a credit history demonstrating a reasonable assurance of loan repayment, a feasible business plan, and a project that does not directly compete with existing trade-area businesses, or proof that there is room in the market. Loan funds may be used for start-up costs, equipment, inventory, furniture, fixtures, and working capital.

Loans will be collateralized. Funds may not be used for real estate purchases, but a mortgage can be given as collateral. The maximum loan amount is \$50,000, with other lending financing not to exceed \$100,000. Loan term is 10 years or less (six for equipment), with a 7.5 percent interest base rate.

In addition to SWIF's 18-county southwest Minnesota service area, the Microenterprise Loan Program also serves Carver, Stearns and Wright counties.

#### Bank Partnership Program

SWIF has a partnership with several banks in the region that have committed to informing small business owners and aspiring entrepreneurs about the Microenterprise Loan Program and assisting them with the application process. Customers can apply for these small business loans directly at participating banks and



some loan applicants who qualify may be eligible for a lower interest rate by applying through a participating bank.

Partnering banks include

- Bremer Banks in Willmar, Marshall, and Redwood Falls
- Citizen's Bank & Trust in Hutchinson
- Exchange State Bank in Hills, Ellsworth, Hardwick and Luverne
- First Farmer's & Merchants Bank in Luverne and Pipestone
- First Minnesota Bank in Buffalo, Glencoe, Hutchinson, Mayer and Monticello
- First State Bank Southwest in Worthington, Rushmore, Pipestone, Edgerton, and Leota
- Home State Bank in Willmar, Cosmos, Litchfield, or Hutchinson
- Klein Banks in Montevideo and Madison
- Minnwest Bank in Redwood Falls, Marshall, Danube, Morton, Belview, Luverne and Beaver Creek
- North American State Bank in Willmar; Prairie Sun Bank in Appleton and Milan
- State Bank of Lucan.

The Microenterprise Loan Program is administered and partially funded by the Southwest Initiative Foundation. Additional funding assistance is provided by the U.S. Small Business Administration (SBA) and the U.S. Department of Agriculture (USDA).

#### Entrepreneur Educational Opportunities

SWIF and the Small Business Development Center (SBDC) offer entrepreneur education opportunities throughout southwest Minnesota. Starting/Expanding a Small Business Classes and Walk-in Business Consultations are offered monthly in Appleton, Hutchinson, Litchfield, Madison, Marshall, Redwood Falls and Worthington.

#### **Contact Information**

##### **Southwest Initiative Foundation**

15 3rd Avenue NW

Hutchinson, MN 55350

Phone: 320-587-4848

Toll Free: 800-594-9480

Fax: 320-587-3838

Website: [www.swifoundation.org](http://www.swifoundation.org)

#### **Southwest Minnesota Private Industry Council**

The Southwest Minnesota Private Industry Council, Inc. (SW MN PIC) is a private, non-profit organization that provides employment and training services to residents and businesses across Southwestern Minnesota.

With office locations in Montevideo, Marshall, and Worthington, the SW MN PIC provides job training, assessments, and various employment services to hundreds of residents and many businesses across our fourteen county workforce service area every year.



The Southwest Minnesota Private Industry Council, Inc. (SW MN PIC) is a private nonprofit corporation which was created October 1, 1983 and began operations in 1985 under the Job Training Partnership Act (JTPA) authorized by Congress to administer and operate job training programs in a 14 county area of Southwestern Minnesota. These counties include Big Stone, Chippewa, Cottonwood, Jackson, Lac qui Parle, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, Rock, Swift, and Yellow Medicine. There are 16 Workforce Service Areas (WSAs) across Minnesota. SW MN PIC serves WSA #6 in the southwest corner of Minnesota.

***Contact Information***

**Southwest Minnesota Private Industry Council**

Lyon County Government Center

607 West Main Street

Marshall, MN 56258

Phone: 507-537-6987/800-422-0687

Website: <http://www.swmnpic.org/>

## Appendix E: Community Development Opportunity Types

Agency	Community Development Opportunity Type			
✓ - Opportunity type available	LENDING	INVESTMENT	SERVICE	COMMUNITY DEVELOPMENT ASSISTANCE
Association of Small Business Development Centers	✓		✓	✓
Business Development Specialists	✓			✓
Center for Community Vitality			✓	✓
Central Minnesota Jobs and Training Services		✓	✓	✓
Clean Energy Resource Teams			✓	✓
Federated Rural Electric	✓		✓	✓
Habitat for Humanity of Minnesota	✓	✓	✓	✓
Heartland Community Action Agency	✓	✓	✓	✓
Kiva Zip	✓			✓
Latino Economic Development Center	✓	✓	✓	✓
McLeod Cooperative Power	✓		✓	✓
Mid-Minnesota Development Commission	✓		✓	✓
Minnesota Angel Network	✓	✓		✓
Minnesota Department of Employment and Economic Development	✓			✓
Prairie Five Community Action Council	✓	✓	✓	✓
Regional Sustainable Development Partnerships			✓	✓
Rural Electric Economic Development	✓			✓
Small Business Development Centers	✓			✓
State Small Business Credit Initiative	✓			✓
Stearns Electric Association	✓		✓	✓
Southern Minnesota Regional Competitiveness Project	✓	✓	✓	✓
Southwest Minnesota Housing Partnership	✓	✓	✓	✓
Southwest Minnesota Private Industry Council		✓	✓	✓

Southwest Regional Development Commission	✓		✓	✓
Southwestern Minnesota Opportunity Council	✓	✓	✓	✓
The Southwest Initiative Foundation	✓	✓	✓	✓
University of Minnesota Extension Service			✓	✓
Upper Minnesota Valley Regional Development Commission	✓			✓
USDA Rural Development Minnesota	✓		✓	✓
Western Community Action	✓	✓	✓	✓

# Southeast Minnesota

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*Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, Winona*

*The information contained in this resource guide was obtained from publicly available sources. To provide consistency in form and style, some entries have received limited editing. Users are advised to consult the original Web sites for complete descriptions of programs and resources. Inclusion of an organization, its information, or hyperlinks in this guide does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.*

## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Minnesota Valley Action Council**

MVAC is a private, non-profit organization that uses federal, state and local resources to provide assistance wherever needed. It is a local institution working on local problems within the widest possible spectrum of local needs and interests.

#### ***Contact Information***

464 Raintree Road

Mankato, MN 56001

Phone: 507-345-6822

Toll Free: 800-767-7139

Fax: 507-345-2414

Website: [www.mnvac.org](http://www.mnvac.org)

Counties Served: Brown, Watonwan, Martin, Sibley, Nicollet, Blue Earth, Faribault, Le Sueur, and Waseca.

### **Three Rivers Community Action**

Three Rivers Community Action is a nonprofit human service organization created by local citizens and incorporated in 1966. Three Rivers' mission is "to work with community partners to address basic human needs of people in their service area, thereby improving the quality of life of the individual, family and community." Three Rivers Community Action serves primarily low-income families. However, it also serves the community at large by creating a healthier environment for all citizens regardless of economic status. The agency serves people in a variety of ways: homeownership, keeping them warm and sheltered, employment services, healthcare, education, transportation, and food assistance.

#### ***Contact Information***

1414 North Star Drive

Zumbrota, MN 55992

Phone: 507-732-7391

Fax: 507-732-8547

Website: [www.threeriverscap.org](http://www.threeriverscap.org)

Counties Served: Goodhue, Rice, and Wabasha

### **SEMCAAC**

In June 1966, SEMCAC became a private, nonprofit corporation. Semcac can be found at 7 county contact centers, 4 food shelves, 16 Head Start locations, 58 Senior Dining sites, and the Semcac Clinic in Winona.

**Contact Information**

204 Elm Street, PO Box 549

Rushford, MN 55971

Phone: 507-864-7741

Fax: 507-864-2440

Website: [www.semcac.org](http://www.semcac.org)

Counties Served: Steele, Dodge, Mower, Fillmore, Freeborn, Winona, and Houston

**Olmsted Community Action Program**

Olmsted CAP is the only public program in Minnesota and was created in 1983. They partner with community to build opportunities for families and individuals to achieve economic self-reliance.

**Contact Information**

2117 Campus Drive SE, Suite 100

Rochester, MN 55904

Phone: 507-328-6333

Fax: 507-328-6339

Website: [www.co.olmsted.mn.us/cs/fsa/cap/Pages/default](http://www.co.olmsted.mn.us/cs/fsa/cap/Pages/default)

County Served: Olmstead

**Habitat for Humanity of Minnesota**

Habitat for Humanity of Minnesota (HFH-MN) is a state-wide resource development and support organization that serves, advocates for and advances the work of Minnesota's Habitat for Humanity affiliates to build simple, decent, affordable housing in partnership with people in need. At fiscal year end 2010, the 33 Habitat affiliates were building at the rate of 125 homes per year. Affiliates were building homes at the rate of 70 per year when Habitat for Humanity of Minnesota was formed in 1997. As of FY 2011, Minnesota Habitat affiliates had built 1,800 homes in the state.

**Contact Information**

Habitat for Humanity of Minnesota

2401 Lowry Ave NE #210

Minneapolis, MN 55418

Phone: 612-331-4439

Fax: 612-789-0846

Website: [www.hfhmn.org](http://www.hfhmn.org)

View the complete list of all [Habitat Minnesota Affiliates](#)

**Southwest Minnesota Habitat Affiliates**

Financial Institutions can support HFH-MN affiliates in a variety of ways including the following: provide volunteer and charitable support, deposit accounts, originate lines of credit, purchase and or service mortgage loans, or provide financing related to Habitat Restores (resell outlet for building materials).

**Contact Information**

**Goodhue County HFH**

480 W. 8th Street  
Red Wing, MN 55066  
Phone: 651-388-9360 x 32  
Website: [www.gchabitat.org](http://www.gchabitat.org)

**HFH Freeborn/Mower**

800 - 7th Ave. NE  
Austin, MN 55912  
Phone: 507-433-1349  
Website: <http://www.habitatfreebornmower.org/>

**HFH of Lacrosse Area**

434 Third Street South  
La Crosse, WI 54601  
Phone: 608-785-2373  
Website: <http://www.habitatlacrosse.org/>

**HFH of Martin and Faribault Counties**

PO Box 851  
Fairmont, MN 56031  
Phone: 507-235-9790

**HFH South Central Minnesota**

1751 Bassett Drive  
Mankato, MN 56001  
Phone: 507-388-2081  
Website: <http://www.hfhsouthcentral.net/>

**HFH Winona-Fillmore Counties**

108 E. 4th Street  
Winona, MN 55987  
Phone: 507-457-0003  
Website: <http://www.habitatwinona.org/>

**Minnesota Valley HFH**

1 1/2 N. Minnesota St., Suite 1  
New Ulm, MN 56073  
Phone: 507-354-4287  
Website: <http://www.newulmhabitat.org/index.html>

**Rice County HFH**

130 Delaware Street SE  
Lonsdale, MN 55046

Phone: 507-744-2933

Website: <http://habitatricecounty.org/>

**Rochester Area HFH**

1530 Greenview Dr. SW Suite 107

Rochester, MN 55902

Phone: 507-252-0849

Website: <http://www.rahh.org/>

**Steele/Waseca HFH**

PO Box 292

Owatonna, MN 55060

Phone: 507-446-0112

Website: [www.habitatswa.org](http://www.habitatswa.org)

**Watonwan County Area HFH**

PO Box 44

St. James, MN 56081

**USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.



Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***Southeast Minnesota USDA RD Offices***

#### **Faribault Area Office**

1810 30th St. NW #3

Faribault, MN 55021

Phone: 507-332-7418, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Rice, Goodhue, Le Sueur, Steele, Wabasha, and Waseca.

**Cambridge Area Office**

380 South Garfield St.  
Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Sibley and Nicollet.

**Austin Area Office**

1408 21st Ave. NW, Suite #3  
Austin, MN 55912  
Phone: 507-437-8247, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Mower, Dodge, Winona, Blue Earth, Freeborn, Fillmore, Houston, and Olmsted.

**Worthington Area Office**

1567 North McMillian  
Worthington, MN 56187  
Phone: 507-372-7784, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Watonwan and Martin

## **Community Action Agencies**

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Toll Free: 800-767-7139

Fax: 507-345-2414

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1414 North Star Drive

Zumbrota, MN 55992

Phone: 507-732-7391

Fax: 507-732-8547

**Website:** [www.threeriverscap.org](http://www.threeriverscap.org)

Counties Served: Goodhue, Rice, and Wabasha

### **SEMCAC**

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**Contact Information**

204 Elm Street, PO Box 549  
Rushford, MN 55971  
Phone: 507-864-7741  
Fax: 507-864-2440

**Website:** [www.semcac.org](http://www.semcac.org)

Counties Served: Steele, Dodge, Mower, Fillmore, Freeborn, Winona, and Houston

**Olmsted Community Action Program**

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**Contact Information**

2117 Campus Drive SE, Suite 100  
Rochester, MN 55904  
Phone: 507-328-6333  
Fax: 507-328-6339

**Website:** [www.co.olmsted.mn.us/cs/fsa/cap/Pages/default](http://www.co.olmsted.mn.us/cs/fsa/cap/Pages/default)

County Served: Olmstead

**Region Nine Development Commission**

The Region Nine Development Commission promotes the development of its region through intergovernmental cooperation, community and human development, long-range planning, and technical assistance. Governmental agencies include cities, townships, school districts, and the Minnesota Valley Council of Governments. Issues of concern include the following: Agriculture, Commerce, Crime Prevention, Environmental Quality, Health and Human Welfare, Minority Populations, Tourism and Recreation, and Transportation. Region Nine's service area includes the following counties: Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, and Watonwan.

**Nine County Revolving Loan Fund**

In 1994, the Region Nine Development Commission (RNDC) was awarded grants for loans to businesses for economic recovery from the rain and flooding of 1993. With the need for disaster loans now past, this fund is available for loans to eligible businesses located in the 9-counties within Region Nine (Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan).

- \$600 processing fee and 1.0% origination fee required (due at closing)
- Businesses must be a "small business" as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- Eligible Businesses
  - Any for profit business located in participating counties. Priority given to businesses that employ full time skilled or semi-skilled workers. Minority, women and Vietnam era veteran owned businesses are urged to apply.

- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
- Loan Terms
  - \$10,000 minimum/\$100,000 maximum
  - 4% below prime rate (minimum 6% – maximum 10%)
  - working capital = 5 years
  - machinery and equipment = 10 – 15 years or useful life
  - real estate = 20 years maximum
  - Structure = up to 1/2 of project costs may be financed through the RLF. The remaining costs must be financed by other sources (i.e. equity, bank, etc.). Principal payments possibly deferred for up to 12 months.

### **Six County Revolving Loan Fund**

Region Nine Development Commission has funds available for loans to eligible businesses located in the counties of Faribault, Le Sueur, Martin, Sibley, Waseca, and Watonwan.

- FEES: \$600 processing fee and 1.5% origination fee required (due at closing)
- Businesses must be a “small business” as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- For profit businesses located in participating counties and engaged in the following activities: Manufacturing, Distribution, Value Added Agriculture. Minority, women and Vietnam era veteran owned businesses as urged to apply.
- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
  - Loan Terms
    - \$10,000 minimum/\$60,000 maximum
    - 4% below prime rate (6% minimum)
    - working capital = 5 years
    - machinery and equipment = 15 years or useful life
    - real estate = 20 year maximum
    - Structure = 1/3 of project costs may be financed through the RLF. 2/3 of the project must be financed by other sources (i.e. equity, bank, etc.). One job must be created for each \$10,000 of revolving loan funds.

### **Microenterprise Loans**

The Microenterprise Loan Program is meant to provide capital for start-up and expansion for the small business activity not served by traditional lenders. Loans may be provided in conjunction with other financing. The program focuses not only on credit, but includes one on one counsel and guidance. Technical assistance is provided through a partnership with the Small Business Development Center on the campus of Minnesota State University in Mankato, MN:

- Business may borrow up to \$25,000 and have up to five years to repay the loan. A business may borrow again when the first loan is paid in full.
- Microenterprise loan funds may be used for all costs demonstrated as essential for the project, including working capital, inventory, machinery and equipment, building and leasehold improvements.
- Funds may not be used for agricultural production (crop or livestock), debt, refinancing or restructuring, projects which have other financing available, and projects that cannot demonstrate a reasonable chance of success or repayment ability.
- Microenterprise loan applicants must meet the credit requirements of the RND. Generally, however, applicants will be expected to demonstrate:
  - good character
  - a strong commitment to their business
  - a credit history that demonstrates an assurance that the loan will be repaid. Any credit deficiencies will require full explanation.

**Contact Information**

**Region Nine Development Commission**

10 Civic Center Plaza, Suite 3  
P.O. Box 3367  
Mankato, MN 56002  
Phone: 507-387-5643  
Toll Free: 800-450-5643  
Fax: 507-387-7105  
Website: [www.rndc.org](http://www.rndc.org)

**Rochester Area Foundation**

The foundation is dedicated to using its resources to improve the quality of life, promote greater equality of opportunities, and to develop effective methods to assist those in need in the greater Rochester area. The Rochester Area Foundation makes grants in the fields of arts and culture, community development, education, human services and recreation

**Contact Information**

400 South Broadway, Suite 300  
Rochester, MN 55904  
Phone: 507-424-2400  
Fax: 507-282-4938  
Website: [www.rochesterarea.org](http://www.rochesterarea.org)  
Geographic Focus: Rochester, MN; Olmsted County, MN

**Southern Minnesota Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make

grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Southern Minnesota Initiative Foundation (SMIF), a donor-supported foundation, invests for economic growth in 20 Minnesota counties. The Foundation has provided over \$42 million in grants and loans within the region during the past 26 years. SMIF's key interests include early childhood programs, workforce readiness, and economic development with a focus on emerging bioscience and renewable energy businesses.

### **Business Development Lending Programs**

- Business Loan Fund  
Their Business Loans target six key industries: bioscience, renewable energy, food/agriculture, manufacturing, technology, and healthcare. The Business Loan Program works in partnership with local lending institutions, economic development organizations, and government agencies to help “fill the gap” between available and necessary financial resources.
- Small Enterprise Loan Fund  
Small businesses are the anchor of the economy. For the past 10 years, SMIF has provided micro loans through a partnership with the Small Business Administration (SBA). These loans support small business owners or start-up entrepreneurs who create service, retail, local foods, and manufacturing businesses. Even though these businesses are very small individually, they create the fabric necessary for community vitality.
- Seed Fund  
The Seed Fund supports start-up stage businesses that need capital, business expertise, and networking opportunities. This fund helps companies perform research and analysis, patent opinions and filings, and product testing and analysis.

### **Business Development Technical Assistance**

- Counseling  
Many individuals need one-on-one counseling to help them launch their business successfully. Most often they need marketing and/or financial help. SMIF's assistance, primarily to small enterprise loan clients, may include the following components:
  - Start-up or expanding business consulting
  - One-on-one counseling
  - Business plans
  - Marketing plans and strategic planning
  - Referral to other business organizations
  - Education seminars and workshops on business topics
- CEO Peer Council  
Business owners come together to learn from each other, pose challenges, and give advice to peers about business-related issues. The CEO Peer Council, started in 2005 in partnership with Enterprise Minnesota, has become a place where entrepreneurs engage with one another once a month.
- SCORE  
South Central Minnesota SCORE Branch is housed at Southern Minnesota Initiative Foundation. They

are a volunteer organization that provides business experience and expertise to an aspiring or existing business owner. Individuals work with an identified business owner one-on-one.

- **Minnesota Angel Network**

The Minnesota Angel Network (MNAN) is a way to accelerate financing and growth of entrepreneurial companies throughout the state of Minnesota. SMIF is a regional intake center and supports this systems-approach to connecting entrepreneurs who need financing with investors seeking good investment deals. MNAN also facilitates easier access for investors, standardizes business plans, documentation and presentation, along with mitigating risk for investors and new companies.

- **SME Toolkit**

The SME Toolkit, brought to you by the International Finance Corporation and IBM Corporation, has business assistance in multiple languages. For valuable tools, content, resources, advice, mentoring, and more, register your business for free.

***Contact Information***

**Southern Minnesota Initiative Foundation**

525 Florence Avenue

P.O. Box 695

Owatonna, MN 55060

Phone: 507-455-3215

Fax: 507-455-2098

Website: [www.smifoundation.org](http://www.smifoundation.org)

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

**Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Southeast Minnesota Offices***

**Mankato Regional Extension Office**

1961 Premier Drive, Suite 110

Mankato, MN 56001-6493



Phone: 507-389-6714  
Toll Free: 888-241-3214  
Fax: 507-389-6787  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

Rochester Regional Extension Office

*Location:* UCR-Heintz Center  
1926 College View Road SE  
Rochester, MN 55904-8201

*Mailing Address:* 863 30th Avenue SE  
Rochester, MN 55904-4915  
Phone: 507-280-2863  
Toll Free: 888-241-4536  
Fax: 507-280-2872  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

***Southeast Minnesota Contact Information***

Phone: 612-325-1441  
Website: [www.cleanenergyresourceteams.org/regions/southeast](http://www.cleanenergyresourceteams.org/regions/southeast)

**Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

***South Central Minnesota Offices***

(Blue Earth, Brown, McLeod, Meeker, Nicollet, Renville, Sherburne, Sibley, Stearns, Wright)

Community Economics

Extension Regional Office, St. Cloud

Midtown Office Complex

3400 First Street North, Suite 400

St. Cloud, MN 56303-4000

Phone: 320-203-6109

Fax: 320-203-6110

Leadership & Civic Engagement

Extension Regional Office, Mankato

1961 Premier Dr Suite 110

Mankato, MN 56001-5901

Phone: 507-389-6749

Fax: 507-389-6787

***Southeast Minnesota Offices***

(Dodge, Faribault, Fillmore, Freeborn, Houston, Martin, Mower, Olmsted, Steele, Wabasha, Waseca, Winona)

Community Economics

Extension Regional Center, Rochester

863 30th Avenue SE

Rochester, MN 55904-4915

Phone: 507-536-6308

Fax: 507-280-2872

Leadership & Civic Engagement

Extension Regional Center, Rochester

863 30th Avenue SE

Rochester, MN 55904-4915

Phone: 507-536-6305

Fax: 507-280-2872

**Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens

and communities it serves

- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy

The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.

- Local and Regional Food Systems

The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

### ***Southeast Minnesota Contact Information***

(Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

#### Southeast Regional Sustainable Development Partnership/ERC

Rochester office mailing address:

UMN Extension SE Regional Office  
863 30th Ave SE  
Rochester, MN 55904

Rochester office location:

UCR-Heintz Center  
1926 College View Road SE  
Rochester, MN  
Phone: 507-536-6313  
Fax: 507-536-6311  
Website: [www.regionalpartnerships.umn.edu/southeast](http://www.regionalpartnerships.umn.edu/southeast)

## **Winona Community Foundation**

The Winona Community Foundation improves the quality of life in the Winona area by educating the public about the practice of philanthropy and its benefits both to donors and to the community, collaborating with

other charitable organizations, and serving as a catalyst for selected community initiative.

**Contact Information**

51 East Fourth Street, Suite 314

Winona, MN 55987

Phone: 507-454-6511

Fax: 507-454-0441

Website: [www.winonacommunityfoundation.org](http://www.winonacommunityfoundation.org)

Geographic Focus: Winona, MN area

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### **Contact Information**

#### **Southeast MnSBDC**

Rochester Community & Technical College

1926 College View Rd SE, Heintz Center

Rochester, MN 55904

Phone: 507-285-7536

Fax: 507-280-5502

Website: [www.rochestersbdc.com](http://www.rochestersbdc.com)

## **Minnesota Angel Network**

The Minnesota Angel Network (MNAN) accelerates the growth of emerging companies in Minnesota by educating entrepreneurs, connecting capital with investments, and catalyzing entrepreneurial success statewide.

MNAN's certification program prepares entrepreneurs for successful fundraising and the rigors of investors' due diligence. Once certified, they are introduced to a network of investors that spans Minnesota and stretches to the coasts. At the same time, through partner organizations, MNAN connects companies with

potential business partners, facilities, and other funding and community supports around the state that can help them grow far beyond an angel round of investment.

Seasoned investors, entrepreneurs, and professional service providers serve on MNAN's selection and advisory teams. They screen entrepreneurs for readiness to participate in the program, then guide them through gap analysis and risk mitigation sessions to improve their business plans and fundraising position. These advisors, all pro bono volunteers, set the certification requirements that entrepreneurs must meet before they are presented to investors.

### **Minnesota's Angel Tax Credit**

The Minnesota Angel Network is a partner to the state's Angel Tax Credit program, helping to spread the benefits of the tax credit to entrepreneurs and investors statewide. The tax credit program, which is managed by the Minnesota Department of Employment and Economic Development:

- Gives a 25 percent credit to individuals or funds that invest in Minnesota's emerging companies, particularly those that are developing new technologies
- Issues the tax credit as a tax refund for investors outside of Minnesota who have no Minnesota income tax liability
- Allows a maximum credit of \$125,000 per individual per year, or \$250,000 for those married and filing joint tax returns
- Determines which companies and investors qualify to participate in the program

#### ***Statewide Contact Information***

##### **Minnesota Angel Network**

1550 Utica Ave. S, Suite 740

St. Louis Park, MN 55416

Phone: 952-746-3832

E-Mail: [info@mnan.org](mailto:info@mnan.org)

Website: [mnan.org](http://mnan.org)

#### ***Southeastern Minnesota Contact Information***

##### **Southern Minnesota Initiative Foundation**

525 Florence Ave., P.O. Box 695

Owatonna, MN 55060

Phone 507-455-3215, ext. 101

### **7 Rivers Alliance**

The 7 Rivers Alliance is a regional leadership group that boosts economic growth by fostering collaboration in western Wisconsin, southeast Minnesota, and northeast Iowa.

They are advocates for keeping communication open and developing regional networks in the Upper Mississippi Valley through regional meetings and networking events.

The 7 Rivers Alliance brings together public and private resources to forge entrepreneurial growth and serves as a clearinghouse of vital information to enhance quality of life in the region.

**Contact Information**

400 7th St N  
La Crosse, WI 54601  
Phone: 608-787-8777  
Website: [www.7riversalliance.com](http://www.7riversalliance.com)

**State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

**Contact Information**

Phone: 651-259-7424  
Other Phone: 651-259-7446  
Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

**Southern Minnesota Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota’s rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Southern Minnesota Initiative Foundation (SMIF), a donor-supported foundation, invests for economic growth in 20 Minnesota counties. The Foundation has provided over \$42 million in grants and loans within

the region during the past 26 years. SMIF's key interests include early childhood programs, workforce readiness, and economic development with a focus on emerging bioscience and renewable energy businesses.

### **Business Development Lending Programs**

- **Business Loan Fund**  
Their Business Loans target six key industries: bioscience, renewable energy, food/agriculture, manufacturing, technology, and healthcare. The Business Loan Program works in partnership with local lending institutions, economic development organizations, and government agencies to help “fill the gap” between available and necessary financial resources.
- **Small Enterprise Loan Fund**  
Small businesses are the anchor of the economy. For the past 10 years, SMIF has provided micro loans through a partnership with the Small Business Administration (SBA). These loans support small business owners or start-up entrepreneurs who create service, retail, local foods, and manufacturing businesses. Even though these businesses are very small individually, they create the fabric necessary for community vitality.
- **Seed Fund**  
The Seed Fund supports start-up stage businesses that need capital, business expertise, and networking opportunities. This fund helps companies perform research and analysis, patent opinions and filings, and product testing and analysis.

### **Business Development Technical Assistance**

- **Counseling**  
Many individuals need one-on-one counseling to help them launch their business successfully. Most often they need marketing and/or financial help. SMIF's assistance, primarily to small enterprise loan clients, may include the following components:
  - Start-up or expanding business consulting
  - One-on-one counseling
  - Business plans
  - Marketing plans and strategic planning
  - Referral to other business organizations
  - Education seminars and workshops on business topics
- **CEO Peer Council**  
Business owners come together to learn from each other, pose challenges, and give advice to peers about business-related issues. The CEO Peer Council, started in 2005 in partnership with Enterprise Minnesota, has become a place where entrepreneurs engage with one another once a month.
- **SCORE**  
South Central Minnesota SCORE Branch is housed at Southern Minnesota Initiative Foundation. They are a volunteer organization that provides business experience and expertise to an aspiring or existing business owner. Individuals work with an identified business owner one-on-one.
- **Minnesota Angel Network**  
The Minnesota Angel Network (MNAN) is a way to accelerate financing and growth of entrepreneurial companies throughout the state of Minnesota. SMIF is a regional intake center and supports this systems-approach to connecting entrepreneurs who need financing with investors seeking good investment deals. MNAN also facilitates easier access for investors, standardizes business plans, documentation and presentation, along with mitigating risk for investors and new companies.



- SME Toolkit

The SME Toolkit, brought to you by the International Finance Corporation and IBM Corporation, has business assistance in multiple languages. For valuable tools, content, resources, advice, mentoring, and more, register your business for free.

**Contact Information**

**Southern Minnesota Initiative Foundation**

525 Florence Avenue

P.O. Box 695

Owatonna, MN 55060

Phone: 507-455-3215

Fax: 507-455-2098

Website: [www.smifoundation.org](http://www.smifoundation.org)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started to improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### **Key Community Development Resources**

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs: Rural Business Programs. USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit

corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy, energy efficiency projects and support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provide communities that are seeking information on USDA Rural Development and other federal community and economic development programs.
- Promote partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans.
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan.

Community Development Grant Programs:

- **Community Facilities**: Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative**: Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants**: The RBOG program promotes sustainable economic development in rural communities with exceptional needs through provision of training and technical assistance for business development, entrepreneurs, and economic development officials and to assist with economic development planning.

## **USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

### ***Southeast Minnesota USDA RD Offices***

#### **Faribault Area Office**

1810 30th St. NW #3

Faribault, MN 55021

Phone: 507-332-7418, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Rice, Goodhue, Le Sueur, Steele, Wabasha, and Waseca.

#### **Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Sibley and Nicollet.

**Austin Area Office**

1408 21st Ave. NW, Suite #3  
Austin, MN 55912  
Phone: 507-437-8247, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Mower, Dodge, Winona, Blue Earth, Freeborn, Fillmore, Houston, and Olmsted.

**Worthington Area Office**

1567 North McMillian  
Worthington, MN 56187  
Phone: 507-372-7784, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Watonwan and Martin

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### **Contact Information**

#### **Southeast MnSBDC**

Rochester Community & Technical College

1926 College View Rd SE, Heintz Center

Rochester, MN 55904

Phone: 507-285-7536

Fax: 507-280-5502

Website: [www.rochestersbdc.com](http://www.rochestersbdc.com)

## **Community and Economic Development Associates**

Community and Economic Development Associates (CEDA) provide assistance to counties and communities in Southeastern Minnesota and Northeastern Iowa for the following purposes:

- Business – startup, expansion and relocation
- Community – infrastructure financing, economic and community development
- Small Cities Development – Program Application and Administration
- Business plan: Creation, Financial packaging, Marketing, Cash flow analysis

They help communities and developers with assisted, senior, workforce and market-rate housing throughout the area, including:

- Grant writing
- Strategic planning
- Other economic and community development matters

### **Small Business Development Center (SBDC)**

They are an SBDC satellite office that assists business and lending institutions with financial packaging that includes:

- SBA loans
- Conventional bank financing
- Local revolving loan fund processing
- Helping clients in marketing, business plan creation/updating and training

#### ***Contact Information***

#### **Community & Economic Development Associates (CEDA)**

1500 South Hwy 52

P.O. Box 483

Chatfield, MN 55923

Phone: 507-867-3164

Fax: 507-867-3164

Website: [www.cedausa.com](http://www.cedausa.com)

### **Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into

targeted regions in Minnesota.

- **Regional Labor Market Analysts:** Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- **Minnesota Reservist and Veteran Business Loan Programs:** The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- **Minnesota Investment Fund:** The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- **Minnesota Trade Office:** Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- **Positively Minnesota Marketing Partnership:** The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- **SEED Capital Investment Credit Program:** The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Small Business Assistance Office:** The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- **Small Business Development Centers:** Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- **Small Business Development Loan Program:** The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- **Tourism Business Septic Tank Replacement Program:** Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- **Unemployment Insurance and Business Taxes:** Overview on business taxes - what is due to whom and when.
- **Urban Initiative Loan Program:** The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### ***Contact Information***

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

*Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota*

View the complete directory of [regional offices](#), to find an SBDC near you.

***South Central/Southeast Minnesota Contact Information***

(Counties Served: Blue Earth, Brown, Faribault, LeSueur, Martin, Nicollet, Sibley, Waseca, Watonwan; Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

South Central Region

**Alumni Foundation Center**

1536 Warren Street

Mankato, MN 56001

Phone: 507-389-8875

Website: [www.myminnesotabusiness.com](http://www.myminnesotabusiness.com)

Southeast Region

**Rochester Community & Technical College**

Heintz Center

1926 College View Drive SE

Rochester, MN 55904

Phone: 507-285-7536

Website: [www.rochestersbdc.com](http://www.rochestersbdc.com)

Satellite Centers

**Albert Lea**

Greater Jobs, Inc.

Phone: 507-373-3930

**Chatfield**

SE Minnesota Development Corp.

Phone: 507-867-3164

**Faribault**

Rice County Small Business Development Center

Phone: 507-334-4381

**Owatonna**

Owatonna Business Incubator, Inc.

Phone: 507-451-0517

**Winona**

Minnesota State College-Southeast Technical

Phone: 507-453-2740

**Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in

communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

### ***Southeast Minnesota Region Contact Information***

(Counties served: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

Phone: 507-453-2926

Toll Free: 888-438-5627

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

### **Region Nine Development Commission**

The Region Nine Development Commission promotes the development of its region through intergovernmental cooperation, community and human development, long-range planning, and technical assistance. Governmental agencies include cities, townships, school districts, and the Minnesota Valley Council of Governments. Issues of concern include the following: Agriculture, Commerce, Crime Prevention, Environmental Quality, Health and Human Welfare, Minority Populations, Tourism and Recreation, and

*Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota*



Transportation. Region Nine's service area includes the following counties: Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, and Watonwan.

### **Nine County Revolving Loan Fund**

In 1994, the Region Nine Development Commission (RNDC) was awarded grants for loans to businesses for economic recovery from the rain and flooding of 1993. With the need for disaster loans now past, this fund is available for loans to eligible businesses located in the 9-counties within Region Nine (Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan).

- \$600 processing fee and 1.0% origination fee required (due at closing)
- Businesses must be a "small business" as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- Eligible Businesses
  - Any for profit business located in participating counties. Priority given to businesses that employ full time skilled or semi-skilled workers. Minority, women and Vietnam era veteran owned businesses are urged to apply.
- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
- Loan Terms
  - \$10,000 minimum/\$100,000 maximum
  - 4% below prime rate (minimum 6% – maximum 10%)
  - working capital = 5 years
  - machinery and equipment = 10 – 15 years or useful life
  - real estate = 20 years maximum
  - Structure = up to 1/2 of project costs may be financed through the RLF. The remaining costs must be financed by other sources (i.e. equity, bank, etc..). Principal payments possibly deferred for up to 12 months.

### **Six County Revolving Loan Fund**

Region Nine Development Commission has funds available for loans to eligible businesses located in the counties of Faribault, Le Sueur, Martin, Sibley, Waseca, Watonwan.

- FEES: \$600 processing fee and 1.5% origination fee required (due at closing)
- Businesses must be a "small business" as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- For profit businesses located in participating counties and engaged in the following activities: Manufacturing, Distribution, Value Added Agriculture. Minority, women and Vietnam era veteran owned businesses as urged to apply.
- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
  - Loan Terms

- \$10,000 minimum/\$60,000 maximum
- 4% below prime rate (6% minimum)
- working capital = 5 years
- machinery and equipment = 15 years or useful life
- real estate = 20 year maximum
- Structure = 1/3 of project costs may be financed through the RLF. 2/3 of the project must be financed by other sources (i.e. equity, bank, etc.). One job must be created for each \$10,000 of revolving loan funds.

### **Microenterprise Loans**

The Microenterprise Loan Program is meant to provide capital for start-up and expansion for the small business activity not served by traditional lenders. Loans may be provided in conjunction with other financing. The program focuses not only on credit, but includes one on one counsel and guidance. Technical assistance is provided through a partnership with the Small Business Development Center on the campus of Minnesota State University in Mankato, MN:

- Business may borrow up to \$25,000 and have up to five years to repay the loan. A business may borrow again when the first loan is paid in full.
- Microenterprise loan funds may be used for all costs demonstrated as essential for the project, including working capital, inventory, machinery and equipment, building and leasehold improvements.
- Funds may not be used for agricultural production (crop or livestock), debt, refinancing or restructuring, projects which have other financing available, and projects that cannot demonstrate a reasonable chance of success or repayment ability.
- Microenterprise loan applicants must meet the credit requirements of the RNDC. Generally, however, applicants will be expected to demonstrate:
  - good character
  - a strong committment to their business
  - a credit history that demonstrates an assurance that the loan will be repaid. Any credit deficiencies will require full explanation.

### **Contact Information**

#### **Region Nine Development Commission**

10 Civic Center Plaza, Suite 3

P.O. Box 3367

Mankato, MN 56002

Phone: 507-387-5643

Toll Free: 800-450-5643

Fax: 507-387-7105

Website: [www.rndc.org](http://www.rndc.org)

### **Rural Electric Economic Development**

Rural Electric Economic Development, Inc. (REED) is a 501.c.3 (nonprofit foundation) organized by electric cooperatives to provide financing and leverage investment in underserved rural areas. Rural Electric Economic Development, Inc. (REED) Fund provides business and community project financing in partnership with commercial and other economic development lenders to leverage private investment and make a difference in

the region it serves.

Established in 1996 and governed by East River Electric Cooperative and its member electric distribution cooperatives, REED assists projects that promote growth and contribute to job, business and wealth creation, as well as improve the infrastructure, community facilities/services and economic base of rural areas.

REED makes loans to for-profit businesses, not-for-profit organizations and local governments. Projects include, but are not limited to:

- Small and medium sized business and cooperatives engaged in manufacturing, retail, service and tourism industries
- Community projects relating to water/wastewater, healthcare, education, telecommunications, public safety, recreation and the arts
- Producer owned business and cooperatives that add value to agriculture
- Multi-family rental housing with strong community support
- Efficient use of energy is encouraged for all projects and is also an eligible activity
- Applicants do not need to be a member/consumer of a rural electric cooperative to apply

***Contact Information***

**Rural Electric Economic Development**

211 S Harth

Madison, SD

Phone: 605-256-4536

Website: [www.eastriver.coop/programs/reed](http://www.eastriver.coop/programs/reed)

***Members Serving Southeast Minnesota***

**Renville-Sibley Co-op Power Association**

103 Oak St.

Danube, MN 56230

Phone: 320-826-2593

Website: [www.renville-sibley.coop](http://www.renville-sibley.coop)

**Freeborn-Mower Cooperative Services**

2501 East Main Street

Albert Lea, MN 56007

Phone: 507-373-6421

Website: [www.fmcs.coop](http://www.fmcs.coop)

Counties served: Mower, Freeborn

**7 Rivers Alliance**

The 7 Rivers Alliance is a regional leadership group that boosts economic growth by fostering collaboration in western Wisconsin, southeast Minnesota, and northeast Iowa.

They are advocates for keeping communication open and developing regional networks in the Upper Mississippi Valley through regional meetings and networking events.

The 7 Rivers Alliance brings together public and private resources to forge entrepreneurial growth and serves as a clearinghouse of vital information to enhance quality of life in the region.

**Contact Information**

400 7th St N

La Crosse, WI 54601

Phone: 608-787-8777

Website: [www.7riversalliance.com](http://www.7riversalliance.com)

**Southern Minnesota Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota’s rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Southern Minnesota Initiative Foundation (SMIF), a donor-supported foundation, invests for economic growth in 20 Minnesota counties. The Foundation has provided over \$42 million in grants and loans within the region during the past 26 years. SMIF’s key interests include early childhood programs, workforce readiness, and economic development with a focus on emerging bioscience and renewable energy businesses.

**Business Development Lending Programs**

- Business Loan Fund  
Their Business Loans target six key industries: bioscience, renewable energy, food/agriculture, manufacturing, technology, and healthcare. The Business Loan Program works in partnership with local lending institutions, economic development organizations, and government agencies to help “fill the gap” between available and necessary financial resources.
- Small Enterprise Loan Fund  
Small businesses are the anchor of the economy. For the past 10 years, SMIF has provided micro loans through a partnership with the Small Business Administration (SBA). These loans support small business owners or start-up entrepreneurs who create service, retail, local foods, and manufacturing businesses. Even though these businesses are very small individually, they create the fabric necessary for community vitality.
- Seed Fund  
The Seed Fund supports start-up stage businesses that need capital, business expertise, and networking opportunities. This fund helps companies perform research and analysis, patent opinions and filings, and product testing and analysis.

## Business Development Technical Assistance

- **Counseling**  
Many individuals need one-on-one counseling to help them launch their business successfully. Most often they need marketing and/or financial help. SMIF's assistance, primarily to small enterprise loan clients, may include the following components:
  - Start-up or expanding business consulting
  - One-on-one counseling
  - Business plans
  - Marketing plans and strategic planning
  - Referral to other business organizations
  - Education seminars and workshops on business topics
- **CEO Peer Council**  
Business owners come together to learn from each other, pose challenges, and give advice to peers about business-related issues. The CEO Peer Council, started in 2005 in partnership with Enterprise Minnesota, has become a place where entrepreneurs engage with one another once a month.
- **SCORE**  
South Central Minnesota SCORE Branch is housed at Southern Minnesota Initiative Foundation. They are a volunteer organization that provides business experience and expertise to an aspiring or existing business owner. Individuals work with an identified business owner one-on-one.
- **Minnesota Angel Network**  
The Minnesota Angel Network (MNAN) is a way to accelerate financing and growth of entrepreneurial companies throughout the state of Minnesota. SMIF is a regional intake center and supports this systems-approach to connecting entrepreneurs who need financing with investors seeking good investment deals. MNAN also facilitates easier access for investors, standardizes business plans, documentation and presentation, along with mitigating risk for investors and new companies.
- **SME Toolkit**  
The SME Toolkit, brought to you by the International Finance Corporation and IBM Corporation, has business assistance in multiple languages. For valuable tools, content, resources, advice, mentoring, and more, register your business for free.

### ***Contact Information***

#### **Southern Minnesota Initiative Foundation**

525 Florence Avenue

P.O. Box 695

Owatonna, MN 55060

Phone: 507-455-3215

Fax: 507-455-2098

Website: [www.smifoundation.org](http://www.smifoundation.org)

## **Southern Minnesota Regional Competitiveness Project**

The Southern Minnesota Regional Competitiveness Project is a partnership of organizations, businesses and government agencies that are working together to create a strategic economic development plan for southern Minnesota.

The project encompasses a region made up of 38 counties with a population of 988,000 people. Southern Minnesota is intensive and has a strong manufacturing base and world-renowned medical research facilities, including the Mayo Clinic and the Hormel Institute.

The project is self-funded and led by AgStar, RCN and 15 other partners from the private sector, nonprofit groups and government agencies. This collaborative project made funds available to RUPRI to provide the analysis and facilitative leadership at regional roundtable meetings. Private investment and leadership has been a big differentiator of the process, compared to many other initiatives, Monson notes.

The project's goals are for southern Minnesota to be able to better compete in the global economy, to form partnerships to cooperate on a regional basis, to identify investment opportunities and to enhance the region's ability to innovate and grow wealth.

Project leaders have collected background data and held 13 regional meetings throughout southern Minnesota with stakeholders to identify the region's economic potential and most promising economic opportunities. The project was kick started when it received broad bipartisan support from major political leaders across the state at the Future's Summit in Mankato, Minn. The project has identified six sectors of opportunity for the region.

- Core sectors:
  - Agriculture and Food
  - Healthcare
  - Manufacturing
  
- Emerging sectors are:
  - Bioscience
  - Renewable Energy
  - High Tech companies

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs
- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

Noteworthy among the non-profit organizations and municipalities with which USDA RD partners in administering its revolving loan funds for business development purposes, are rural electric and telephone cooperatives. A list of those serving northwest Minnesota follows:

BENCO Electric Cooperative

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**BENCO Electric Cooperative**

20946 549th Avenue

Mankato, MN 56001

Phone: 507-387-7963

Website: [www.benco.org](http://www.benco.org)

County Served: Blue Earth, Nicollet, Faribault

Minnesota Valley Electric Cooperative

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**Minnesota Valley Electric Cooperative**

125 Minnesota Valley Electric Drive

Jordan, MN 55352

Phone: 952-492-2313

Toll Free: 800-282-6832

Website: [www.mvec.net](http://www.mvec.net)

Counties served: McLeod, Sibley, Carver

People's Energy Cooperative

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**People's Energy Cooperative**

1775 Lake Shady Avenue South

Oronoco, MN 55960

Phone: 507-424-6278

Website: [peoplesrec.com](http://peoplesrec.com)

Counties served: Wabasha, Winona, Mower, Fillmore, Dodge, Olmsted

Freeborn-Mower Cooperative Services

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.



**Freeborn-Mower Cooperative Services**

2501 East Main Street  
Albert Lea, MN 56007  
Phone: 507-373-6421  
Website: [www.fmcs.coop](http://www.fmcs.coop)  
Counties served: Mower, Freeborn

McLeod Cooperative Power

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**McLeod Cooperative Power**

1231 Ford Avenue North  
Glencoe, MN 55336  
Phone: 320-864-3148  
Website: [www.mcleodcoop.com](http://www.mcleodcoop.com)  
Counties served: McLeod, Sibley, Carver

Steele-Waseca Cooperative Electric

Rural Economic Development Loan/Grant Program: Funds used to make loans that promote rural economic development and job creation projects.

**Steele-Waseca Cooperative Electric**

2411 W. Bridge St.  
Owatonna, MN 55060  
Phone: 507-451-7340  
Website: [www.swce.coop](http://www.swce.coop)  
Counties served: Steele, Waseca

***Southeast Minnesota USDA RD Offices***

**Faribault Area Office**

1810 30th St. NW #3  
Faribault, MN 55021  
Phone: 507-332-7418, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Rice, Goodhue, Le Sueur, Steele, Wabasha, and Waseca.

**Cambridge Area Office**

380 South Garfield St.  
Cambridge, MN 55008  
Phone: 763-689-3354, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Sibley and Nicollet.

**Austin Area Office**

1408 21st Ave. NW, Suite #3

Austin, MN 55912

Phone: 507-437-8247, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Mower, Dodge, Winona, Blue Earth, Freeborn, Fillmore, Houston, and Olmsted.

**Worthington Area Office**

1567 North McMillian

Worthington, MN 56187

Phone: 507-372-7784, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Watonwan and Martin

**University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

**Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

***Southeast Minnesota Offices***

**Mankato Regional Extension Office**

1961 Premier Drive, Suite 110

Mankato, MN 56001-6493

Phone: 507-389-6714

Toll Free: 888-241-3214

Fax: 507-389-6787

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Rochester Regional Extension Office**

*Location:* UCR-Heintz Center  
1926 College View Road SE  
Rochester, MN 55904-8201

*Mailing Address:* 863 30th Avenue SE  
Rochester, MN 55904-4915  
Phone: 507-280-2863  
Toll Free: 888-241-4536  
Fax: 507-280-2872  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

### **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

#### ***Southeast Minnesota Contact Information***

Phone: 612-325-1441  
Website: [www.cleanenergyresourceteams.org/regions/southeast](http://www.cleanenergyresourceteams.org/regions/southeast)

### **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

#### ***South Central Minnesota Offices***

(Blue Earth, Brown, McLeod, Meeker, Nicollet, Renville, Sherburne, Sibley, Stearns, Wright)

Community Economics

Extension Regional Office, St. Cloud  
Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000  
Phone: 320-203-6109  
Fax: 320-203-6110

Leadership & Civic Engagement

Extension Regional Office, Mankato  
1961 Premier Dr Suite 110  
Mankato, MN 56001-5901  
Phone: 507-389-6749  
Fax: 507-389-6787

***Southeast Minnesota Offices***

(Dodge, Faribault, Fillmore, Freeborn, Houston, Martin, Mower, Olmsted, Steele, Wabasha, Waseca, Winona)

Community Economics

Extension Regional Center, Rochester  
863 30th Avenue SE  
Rochester, MN 55904-4915  
Phone: 507-536-6308  
Fax: 507-280-2872

Leadership & Civic Engagement

Extension Regional Center, Rochester  
863 30th Avenue SE  
Rochester, MN 55904-4915  
Phone: 507-536-6305  
Fax: 507-280-2872

**Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and

outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.
- Local and Regional Food Systems  
The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***Southeast Minnesota Contact Information***

(Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

Southeast Regional Sustainable Development Partnership/ERC

***Rochester office mailing address***

**UMN Extension SE Regional Office**

863 30th Ave SE  
Rochester, MN 55904

***Rochester office location***

**UCR-Heintz Center**

1926 College View Road SE  
Rochester, MN  
Phone: 507-536-6313  
Fax: 507-536-6311  
Website: [www.regionalpartnerships.umn.edu/southeast](http://www.regionalpartnerships.umn.edu/southeast)

## AgStar Financial Services

AgStar Financial Services, ACA is a cooperative in Mankato, MN owned by over 23,000 client-shareholders. The company operates in 69 counties located in Minnesota and northwest Wisconsin, and is one of the larger Farm Credit associations in the nation. AgStar provides a full range of financial services, including accounting, appraisals, business management, consulting, farm cash management, fleet management, online banking and tax planning and preparation. The financial products include a wide range of agricultural loans, leases, crop insurance, life insurance, and home mortgages.

In addition, AgStar supports rural communities through a variety of initiatives including the following:

- AgStar Fund for Rural America  
Created in 2001, the AgStar Fund for Rural America enhances quality of life and invests in future opportunities for rural residents and their communities through scholarships, grants and sponsorships.
- Young & Beginning Farmers  
AgStar's Young, Beginning and Small Farmer program provides ongoing access to credit, related financial services and outreach programs.
- Rural Capital Network  
They support rural communities through community and economic development, infrastructure development and revitalization projects. AgStar can provide rural bond funding across a wide variety of rural community needs.
- Minority Lending  
The Minority Lending Program provides flexible financing options for minority agricultural producers.

### Contact Information

1921 Premier Drive

P.O. Box 4249

Mankato, MN 56001

Phone: 866-577-1831

Website: <http://agstar.com/enhancingamerica/Pages/rural%20america.aspx>

## Region Nine Development Commission

The Region Nine Development Commission promotes the development of its region through intergovernmental cooperation, community and human development, long-range planning, and technical assistance. Governmental agencies include cities, townships, school districts, and the Minnesota Valley Council of Governments. Issues of concern include the following: Agriculture, Commerce, Crime Prevention, Environmental Quality, Health and Human Welfare, Minority Populations, Tourism and Recreation, and Transportation. Region Nine's service area includes the following counties: Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, and Watonwan.

### Nine County Revolving Loan Fund

In 1994, the Region Nine Development Commission (RNDC) was awarded grants for loans to businesses for economic recovery from the rain and flooding of 1993. With the need for disaster loans now past, this fund is available for loans to eligible businesses located in the 9-counties within Region Nine (Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan).

- \$600 processing fee and 1.0% origination fee required (due at closing)

- Businesses must be a “small business” as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- Eligible Businesses
  - Any for profit business located in participating counties. Priority given to businesses that employ full time skilled or semi-skilled workers. Minority, women and Vietnam era veteran owned businesses are urged to apply.
- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
- Loan Terms
  - \$10,000 minimum/\$100,000 maximum
  - 4% below prime rate (minimum 6% – maximum 10%)
  - working capital = 5 years
  - machinery and equipment = 10 – 15 years or useful life
  - real estate = 20 years maximum
  - Structure = up to 1/2 of project costs may be financed through the RLF. The remaining costs must be financed by other sources (i.e. equity, bank, etc.). Principal payments possibly deferred for up to 12 months.

### **Six County Revolving Loan Fund**

Region Nine Development Commission has funds available for loans to eligible businesses located in the counties of Faribault, Le Sueur, Martin, Sibley, Waseca, and Watonwan.

- FEES: \$600 processing fee and 1.5% origination fee required (due at closing)
- Businesses must be a “small business” as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- For profit businesses located in participating counties and engaged in the following activities: Manufacturing, Distribution, Value Added Agriculture. Minority, women and Vietnam era veteran owned businesses as urged to apply.
- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
  - Loan Terms
    - \$10,000 minimum/\$60,000 maximum
    - 4% below prime rate (6% minimum)
    - working capital = 5 years
    - machinery and equipment = 15 years or useful life
    - real estate = 20 year maximum
    - Structure = 1/3 of project costs may be financed through the RLF. 2/3 of the project must be financed by other sources (i.e. equity, bank, etc.). One job must be created for each \$10,000 of revolving loan funds.

## **Microenterprise Loans**

The Microenterprise Loan Program is meant to provide capital for start-up and expansion for the small business activity not served by traditional lenders. Loans may be provided in conjunction with other financing. The program focuses not only on credit, but includes one on one counsel and guidance. Technical assistance is provided through a partnership with the Small Business Development Center on the campus of Minnesota State University in Mankato, MN:

- Business may borrow up to \$25,000 and have up to five years to repay the loan. A business may borrow again when the first loan is paid in full.
- Microenterprise loan funds may be used for all costs demonstrated as essential for the project, including working capital, inventory, machinery and equipment, building and leasehold improvements.
- Funds may not be used for agricultural production (crop or livestock), debt, refinancing or restructuring, projects which have other financing available, and projects that cannot demonstrate a reasonable chance of success or repayment ability.
- Microenterprise loan applicants must meet the credit requirements of the RND. Generally, however, applicants will be expected to demonstrate:
  - good character
  - a strong commitment to their business
  - a credit history that demonstrates an assurance that the loan will be repaid. Any credit deficiencies will require full explanation.

### ***Contact Information***

#### **Region Nine Development Commission**

10 Civic Center Plaza, Suite 3

P.O. Box 3367

Mankato, MN 56002

Phone: 507-387-5643

Toll Free: 800-450-5643

Fax: 507-387-7105

Website: [www.rndc.org](http://www.rndc.org)

## **Southern Minnesota Regional Competitiveness Project**

The Southern Minnesota Regional Competitiveness Project is a partnership of organizations, businesses and government agencies that are working together to create a strategic economic development plan for southern Minnesota.

The project encompasses a region made up of 38 counties with a population of 988,000 people. Southern Minnesota is intensive and has a strong manufacturing base and world-renowned medical research facilities, including the Mayo Clinic and the Hormel Institute.

The project is self-funded and led by AgStar, RCN and 15 other partners from the private and nonprofit sectors, and government agencies. This collaborative project made funds available to RUPRI to provide the analysis and facilitative leadership at regional roundtable meetings. Private investment and leadership has been a big differentiator of the process, compared to many other initiatives, Monson notes.



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- Core sectors:
  - Agriculture and Food
  - Healthcare
  - Manufacturing
  
- Emerging sectors are:
  - Bioscience
  - Renewable Energy
  - High Tech companies

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

#### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

### **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

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**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Southeast Minnesota USDA RD Offices***

**Faribault Area Office**

1810 30th St. NW #3

Faribault, MN 55021

Phone: 507-332-7418, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Rice, Goodhue, Le Sueur, Steele, Wabasha, and Waseca.

**Cambridge Area Office**

380 South Garfield St.

Cambridge, MN 55008

Phone: 763-689-3354, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Sibley and Nicollet.

**Austin Area Office**

1408 21st Ave. NW, Suite #3

Austin, MN 55912

Phone: 507-437-8247, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Mower, Dodge, Winona, Blue Earth, Freeborn, Fillmore, Houston, and Olmsted.

**Worthington Area Office**

1567 North McMillian

Worthington, MN 56187  
Phone: 507-372-7784, ext. 4  
Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)  
Counties served: Watonwan and Martin

## **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

### ***Southeast Minnesota Offices***

#### **Mankato Regional Extension Office**

1961 Premier Drive, Suite 110  
Mankato, MN 56001-6493  
Phone: 507-389-6714  
Toll Free: 888-241-3214  
Fax: 507-389-6787  
Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

#### **Rochester Regional Extension Office**

*Location:* UCR-Heintz Center  
1926 College View Road SE  
Rochester, MN 55904-8201

863 30th Avenue SE  
Rochester, MN 55904-4915  
Phone: 507-280-2863  
Toll Free: 888-241-4536  
Fax: 507-280-2872

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

### **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

#### ***Southeast Minnesota Contact Information***

Phone: 612-325-1441

Website: [www.cleanenergyresourceteams.org/regions/southeast](http://www.cleanenergyresourceteams.org/regions/southeast)

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and

governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.

- **Local and Regional Food Systems**

The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***Southeast Minnesota Contact Information***

(Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

Southeast Regional Sustainable Development Partnership/ERC

***Rochester office mailing address***

**UMN Extension SE Regional Office**

863 30th Ave SE  
Rochester, MN 55904

***Rochester office location***

**UCR-Heintz Center**

1926 College View Road SE  
Rochester, MN  
Phone: 507-536-6313  
Fax: 507-536-6311  
Website: [www.regionalpartnerships.umn.edu/southeast](http://www.regionalpartnerships.umn.edu/southeast)

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***Southeast Minnesota Offices***

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1961 Premier Drive, Suite 110

Mankato, MN 56001-6493

Phone: 507-389-6714

Toll Free: 888-241-3214

Fax: 507-389-6787

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

**Rochester Regional Extension Office**

*Location:* UCR-Heintz Center

1926 College View Road SE

Rochester, MN 55904-8201

*Mailing Address:* 863 30th Avenue SE

Rochester, MN 55904-4915

Phone: 507-280-2863

Toll Free: 888-241-4536

Fax: 507-280-2872

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

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Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

***Southeast Minnesota Contact Information***

Phone: 612-325-1441

Website: [www.cleanenergyresourceteams.org/regions/southeast](http://www.cleanenergyresourceteams.org/regions/southeast)

## **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***South Central Minnesota Offices***

(Blue Earth, Brown, McLeod, Meeker, Nicollet, Renville, Sherburne, Sibley, Stearns, Wright)

#### Community Economics

Extension Regional Office, St. Cloud  
Midtown Office Complex  
3400 First Street North, Suite 400  
St. Cloud, MN 56303-4000  
Phone: 320-203-6109  
Fax: 320-203-6110

#### Leadership & Civic Engagement

Extension Regional Office, Mankato  
1961 Premier Dr Suite 110  
Mankato, MN 56001-5901  
Phone: 507-389-6749  
Fax: 507-389-6787

### ***Southeast Minnesota Offices***

(Dodge, Faribault, Fillmore, Freeborn, Houston, Martin, Mower, Olmsted, Steele, Wabasha, Waseca, Winona)

#### Community Economics

Extension Regional Center, Rochester  
863 30th Avenue SE  
Rochester, MN 55904-4915  
Phone: 507-536-6308  
Fax: 507-280-2872

#### Leadership & Civic Engagement

Extension Regional Center, Rochester  
863 30th Avenue SE  
Rochester, MN 55904-4915  
Phone: 507-536-6305



Fax: 507-280-2872

### **Regional Sustainable Development Partnerships**

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### ***Southeast Minnesota Contact Information***

(Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

Southeast Regional Sustainable Development Partnership/ERC

***Rochester office mailing address***

**UMN Extension SE Regional Office**

863 30th Ave SE

Rochester, MN 55904

***Rochester office location***

**UCR-Heintz Center**

1926 College View Road SE

Rochester, MN

Phone: 507-536-6313

Fax: 507-536-6311

Website: [www.regionalpartnerships.umn.edu/southeast](http://www.regionalpartnerships.umn.edu/southeast)

## **Association of Small Business Development Centers**

America's Small Business Development Center Network is the most comprehensive small business assistance network in the United States and its territories. The mission of the network is to help new entrepreneurs realize their dream of business ownership, and assist existing businesses to remain competitive in the complex marketplace of an ever-changing global economy.

Hosted by leading universities, colleges, and state economic development agencies, and funded in part through a partnership with the U.S. Small Business Administration, approximately 1,000 service centers are available to provide no-cost business consulting and low-cost training.

The mission of the Association of Small Business Development Centers is to represent the collective interest of their members by promoting, informing, supporting and continuously improving the SBDC network. America's SBDC network delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

The Association of Small Business Development Centers (ASBDC) is a partnership program uniting private enterprise, government, higher education and local nonprofit economic development organizations. Founded in 1979, the ASBDC provides a vehicle for continuous improvement of the Small Business Development Center program, exchange of information among members regarding objectives, methods and results in business management and technical assistance, and advocacy of America's small business community.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for free, face-to-face business consulting and at-cost training on writing business plans, accessing capital, marketing, regulatory compliance, international trade and more. America's SBDC network is a cost-effective way to create jobs, grow the economy, enhance American competitiveness and fulfill the American dream. Learn more about [America's Small Business Development Center Network](#)

### ***Contact Information***

#### **Southeast MnSBDC**

Rochester Community & Technical College

1926 College View Rd SE, Heintz Center

Rochester, MN 55904

Phone: 507-285-7536

Fax: 507-280-5502

Website: [www.rochestersbdc.com](http://www.rochestersbdc.com)

## **Community and Economic Development Associates**

Community and Economic Development Associates (CEDA) provide assistance to counties and communities in Southeastern Minnesota and Northeastern Iowa for the following purposes:

- Business – startup, expansion and relocation
- Community – infrastructure financing, economic and community development
- Small Cities Development – Program Application and Administration
- Business plan: Creation, Financial packaging, Marketing, Cash flow analysis

They help communities and developers with assisted, senior, workforce and market-rate housing throughout the area, including:

- Grant writing
- Strategic planning
- Other economic and community development matters

### **Small Business Development Center (SBDC)**

They are an SBDC satellite office that assists business and lending institutions with financial packaging that includes:

- SBA loans
- Conventional bank financing
- Local revolving loan fund processing
- Helping clients in marketing, business plan creation/updating and training

#### ***Contact Information***

#### **Community & Economic Development Associates (CEDA)**

1500 South Hwy 52

P.O. Box 483

Chatfield, MN 55923

Phone: 507-867-3164

Fax: 507-867-3164

Website: [www.cedausa.com](http://www.cedausa.com)

### **Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.

- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- Positively Minnesota Marketing Partnership: The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

***South Central/Southeast Minnesota Contact Information***

(Counties Served: Blue Earth, Brown, Faribault, LeSueur, Martin, Nicollet, Sibley, Waseca, Watonwan; Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

South Central Region

**Alumni Foundation Center**

1536 Warren Street

Mankato, MN 56001

Phone: 507-389-8875

Website: [www.myminnesotabusiness.com](http://www.myminnesotabusiness.com)

Southeast Region

**Rochester Community & Technical College**

Heintz Center

1926 College View Drive SE

Rochester, MN 55904

Phone: 507-285-7536

Website: [www.rochestersbdc.com](http://www.rochestersbdc.com)

Satellite Centers

**Albert Lea**

Greater Jobs, Inc.

Phone: 507-373-3930

**Chatfield**

SE Minnesota Development Corp.

Phone: 507-867-3164

**Faribault**

Rice County Small Business Development Center

Phone: 507-334-4381

**Owatonna**

Owatonna Business Incubator, Inc.

Phone: 507-451-0517

**Winona**

Minnesota State College-Southeast Technical

Phone: 507-453-2740

**Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

***Southeast Minnesota Region Contact Information***

(Counties served: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

Phone: 507-453-2926  
Toll Free: 888-438-5627

**Region Nine Development Commission**

The Region Nine Development Commission promotes the development of its region through intergovernmental cooperation, community and human development, long-range planning, and technical assistance. Governmental agencies include cities, townships, school districts, and the Minnesota Valley Council of Governments. Issues of concern include the following: Agriculture, Commerce, Crime Prevention, Environmental Quality, Health and Human Welfare, Minority Populations, Tourism and Recreation, and Transportation. Region Nine’s service area includes the following counties: Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, and Watonwan.

**Nine County Revolving Loan Fund**

In 1994, the Region Nine Development Commission (RNDC) was awarded grants for loans to businesses for economic recovery from the rain and flooding of 1993. With the need for disaster loans now past, this fund is available for loans to eligible businesses located in the 9-counties within Region Nine (Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan).

- \$600 processing fee and 1.0% origination fee required (due at closing)
- Businesses must be a “small business” as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- Eligible Businesses
  - Any for profit business located in participating counties. Priority given to businesses that employ full time skilled or semi-skilled workers. Minority, women and Vietnam era veteran owned businesses are urged to apply.
- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
- Loan Terms
  - \$10,000 minimum/\$100,000 maximum
  - 4% below prime rate (minimum 6% – maximum 10%)

- working capital = 5 years
- machinery and equipment = 10 – 15 years or useful life
- real estate = 20 years maximum
- Structure = up to 1/2 of project costs may be financed through the RLF. The remaining costs must be financed by other sources (i.e. equity, bank, etc.). Principal payments possibly deferred for up to 12 months.

### **Six County Revolving Loan Fund**

Region Nine Development Commission has funds available for loans to eligible businesses located in the counties of Faribault, Le Sueur, Martin, Sibley, Waseca, Watonwan.

- FEES: \$600 processing fee and 1.5% origination fee required (due at closing)
- Businesses must be a “small business” as defined by the Small Business Administration Standards (i.e. Manufacturing generally <250 employees)
- For profit businesses located in participating counties and engaged in the following activities: Manufacturing, Distribution, Value Added Agriculture. Minority, women and Vietnam era veteran owned businesses as urged to apply.
- Use of Funds
  - working capital
  - land
  - buildings
  - equipment
  - Loan Terms
    - \$10,000 minimum/\$60,000 maximum
    - 4% below prime rate (6% minimum)
    - working capital = 5 years
    - machinery and equipment = 15 years or useful life
    - real estate = 20 year maximum
    - Structure = 1/3 of project costs may be financed through the RLF. 2/3 of the project must be financed by other sources (i.e. equity, bank, etc.). One job must be created for each \$10,000 of revolving loan funds.

### **Microenterprise Loans**

The Microenterprise Loan Program is meant to provide capital for start-up and expansion for the small business activity not served by traditional lenders. Loans may be provided in conjunction with other financing. The program focuses not only on credit, but includes one on one counsel and guidance. Technical assistance is provided through a partnership with the Small Business Development Center on the campus of Minnesota State University in Mankato, MN:

- Business may borrow up to \$25,000 and have up to five years to repay the loan. A business may borrow again when the first loan is paid in full.
- Microenterprise loan funds may be used for all costs demonstrated as essential for the project, including working capital, inventory, machinery and equipment, building and leasehold improvements.
- Funds may not be used for agricultural production (crop or livestock), debt, refinancing or restructuring, projects which have other financing available, and projects that cannot demonstrate a reasonable chance of success or repayment ability.
- Microenterprise loan applicants must meet the credit requirements of the RNDC. Generally, however,



applicants will be expected to demonstrate:

- good character
- a strong commitment to their business
- a credit history that demonstrates an assurance that the loan will be repaid. Any credit deficiencies will require full explanation.

### **Contact Information**

Region Nine Development Commission

10 Civic Center Plaza, Suite 3

P.O. Box 3367

Mankato, MN 56002

Phone: 507-387-5643

Toll Free: 800-450-5643

Fax: 507-387-7105

Website: [www.rndc.org](http://www.rndc.org)

## **Southern Minnesota Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Southern Minnesota Initiative Foundation (SMIF), a donor-supported foundation, invests for economic growth in 20 Minnesota counties. The Foundation has provided over \$42 million in grants and loans within the region during the past 26 years. SMIF's key interests include early childhood programs, workforce readiness, and economic development with a focus on emerging bioscience and renewable energy businesses.

### **Business Development Lending Programs**

- **Business Loan Fund**

Their Business Loans target six key industries: bioscience, renewable energy, food/agriculture, manufacturing, technology, and healthcare. The Business Loan Program works in partnership with local lending institutions, economic development organizations, and government agencies to help "fill the gap" between available and necessary financial resources.

- **Small Enterprise Loan Fund**

Small businesses are the anchor of the economy. For the past 10 years, SMIF has provided micro loans through a partnership with the Small Business Administration (SBA). These loans support small business owners or start-up entrepreneurs who create service, retail, local foods, and manufacturing businesses. Even though these businesses are very small individually, they create the fabric necessary

for community vitality.

- Seed Fund

The Seed Fund supports start-up stage businesses that need capital, business expertise, and networking opportunities. This fund helps companies perform research and analysis, patent opinions and filings, and product testing and analysis.

### **Business Development Technical Assistance**

- Counseling

Many individuals need one-on-one counseling to help them launch their business successfully. Most often they need marketing and/or financial help. SMIF's assistance, primarily to small enterprise loan clients, may include the following components:

- Start-up or expanding business consulting
- One-on-one counseling
- Business plans
- Marketing plans and strategic planning
- Referral to other business organizations
- Education seminars and workshops on business topics

- CEO Peer Council

Business owners come together to learn from each other, pose challenges, and give advice to peers about business-related issues. The CEO Peer Council, started in 2005 in partnership with Enterprise Minnesota, has become a place where entrepreneurs engage with one another once a month.

- SCORE

South Central Minnesota SCORE Branch is housed at Southern Minnesota Initiative Foundation. They are a volunteer organization that provides business experience and expertise to an aspiring or existing business owner. Individuals work with an identified business owner one-on-one.

- Minnesota Angel Network

The Minnesota Angel Network (MNAN) is a way to accelerate financing and growth of entrepreneurial companies throughout the state of Minnesota. SMIF is a regional intake center and supports this systems-approach to connecting entrepreneurs who need financing with investors seeking good investment deals. MNAN also facilitates easier access for investors, standardizes business plans, documentation and presentation, along with mitigating risk for investors and new companies.

- SME Toolkit

The SME Toolkit, brought to you by the International Finance Corporation and IBM Corporation, has business assistance in multiple languages. For valuable tools, content, resources, advice, mentoring, and more, register your business for free.

### ***Contact Information***

#### **Southern Minnesota Initiative Foundation**

525 Florence Avenue

P.O. Box 695

Owatonna, MN 55060

Phone: 507-455-3215

Fax: 507-455-2098

Website: [www.smifoundation.org](http://www.smifoundation.org)

## **USDA Rural Development Minnesota**

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Their financial programs support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. They promote economic development by supporting loans to businesses through banks, credit unions, and community-managed lending pools. They offer technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. They provide technical assistance to help communities undertake community empowerment programs. Nationally, USDA Rural Development has a \$155 billion portfolio of loans and will administer \$20 billion in loans, loan guarantees and grants through their programs in the 2012 fiscal year.

### ***Key Community Development Resources***

Single Family Housing: USDA RD Single-Family Housing Programs provide homeownership opportunities to low- and moderate-income individuals and families living in rural areas. They offer direct home loans and home loan guarantees through approved lenders. They also have programs to finance home repairs and remove health and safety hazards.

Multi Family Housing: USDA RD Rural Rental Housing Loans provide affordable multi-family rental housing for low, and moderate-income families, the elderly, and persons with disabilities. Loan guarantees and direct loans are available. In addition, subsidized rental assistance is available to eligible families. They oversee the management of about 600 multi-family properties in rural Minnesota.

Minnesota Community Programs: USDA RD Community Programs consist of Water/Wastewater (WW) and Community Facilities (CF) programs. The WW programs provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste, and storm drainage facilities. Community Facilities programs develop essential community facilities for public use in rural areas.

Minnesota Business & Cooperative Programs, Rural Business Programs: USDA RD business programs work in partnership with the private sector and community-based organizations to provide financial assistance and business planning. Eligible entities include corporations, partnerships, cooperatives, public bodies, nonprofit corporations, private companies, Indian tribes, and farmers. Their business programs also finance renewable energy and energy efficiency projects as well as support value-added agriculture.

Minnesota Energy Programs: The USDA RD Rural Energy Programs offer a wide array of programs that provide financing possibilities from commercial-scale to small production energy production and operational energy efficiency improvements.

Community and Economic Development: Includes programs that assist communities realize their long-term goals through provision of technical assistance and grants that support strategic planning and community visioning in order to provide a foundation for economic development.

Regional Development: Assists regions in creating self-sustaining, long-term economic development in rural areas through visioning and strategic planning.

- Provides communities seeking information on USDA Rural Development and other federal community and economic development programs

- Promotes partnerships at the local and state levels to assist communities in advancing their strategic or economic development plans
- Promotes coordinated planning among Rural Development programs to address specific projects in a community or regional strategic plan

Community Development Grant Programs:

- **Community Facilities:** Funds the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives
- **Rural Community Development Initiative:** Provides technical assistance and training funds to qualified intermediary organizations to develop their capacity to undertake housing, community facilities, and community and economic development projects in rural areas.
- **Rural Business Opportunity Grants:** The RBOG program promotes sustainable economic development in rural communities with exceptional needs by providing training and technical assistance for business development, entrepreneurs, and economic development officials and assisting with economic development planning.

**USDA Rural Development Revolving Loan Fund Map & Directory Minnesota**

View listings by county of all USDA RD funded [revolving loan programs](#).

***Southeast Minnesota USDA RD Offices***

Faribault Area Office

1810 30th St. NW #3

Faribault, MN 55021

Phone: 507-332-7418, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Rice, Goodhue, Le Sueur, Steele, Wabasha, and Waseca.

Cambridge Area Office

380 South Garfield St.

Cambridge, MN 55008

Phone: 763-689-3354, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Sibley and Nicollet.

Austin Area Office

1408 21st Ave. NW, Suite #3

Austin, MN 55912

Phone: 507-437-8247, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Mower, Dodge, Winona, Blue Earth, Freeborn, Fillmore, Houston, and Olmsted.

Worthington Area Office

1567 North McMillian

Worthington, MN 56187

Phone: 507-372-7784, ext. 4

Website: [www.rurdev.usda.gov/MNHome](http://www.rurdev.usda.gov/MNHome)

Counties served: Watonwan and Martin

## **University of Minnesota Extension Service**

Extension makes University research and knowledge readily available to Minnesota. Over 65% of Extension's 800 researchers, educators and staff are located in greater Minnesota at Regional Extension offices, Extension county offices, University research and outreach centers, and University campuses.

Extension generates research, education and outreach on sustainable practices in the following topic areas: Environmental Management, Food and Agriculture, and Family, Youth, and Community Development.

### **Community Development Technical Assistance**

Small Farms Program: Extension provides education in crop and livestock production, natural resources conservation, and business management to enhance the sustainability of Minnesota's small farms. Find out more about the [Small Farms Program](#)

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](#)

Water Resources: Extension provides technical assistance resources for helping homeowners, farmers, local decision-makers, construction managers, and landscape professionals address water quality challenges. Find out more about [Water Resources](#)

### ***Southeast Minnesota Offices***

#### Mankato Regional Extension Office

1961 Premier Drive, Suite 110

Mankato, MN 56001-6493

Phone: 507-389-6714

Toll Free: 888-241-3214

Fax: 507-389-6787

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

#### Rochester Regional Extension Office

*Location:* UCR-Heintz Center

1926 College View Road SE

Rochester, MN 55904-8201

*Mailing Address:* 863 30th Avenue SE

Rochester, MN 55904-4915

Phone: 507-280-2863

Toll Free: 888-241-4536

Fax: 507-280-2872

Website: [www1.extension.umn.edu/about/offices](http://www1.extension.umn.edu/about/offices)

## **Clean Energy Resource Teams**

Clean Energy Resource Teams (CERTs) are located in their seven Minnesota regions. Each region has a team, a coordinator, and a steering committee. The regional teams are diverse—business owners, farmers, members of environmental groups, local utility representatives, local government staff and elected leaders, academics—and all share common goals and values.

CERTs provide opportunities to play a role in shaping energy conservation and renewable energy in Minnesota. By relying more on community-scale renewable energy resources and energy conservation, their hope is to build community and create local economic development opportunities.

Each region has its own priorities and has provided seed grant funding to dozens of projects from 2005-2011. Current project details and case studies, strategic plans, upcoming events, meeting notes, publications, and recent blog posts can all be found on the regional pages.

Website: [www.cleanenergyresourceteams.org](http://www.cleanenergyresourceteams.org)

### ***Southeast Minnesota Contact Information***

Phone: 612-325-1441

Website: [www.cleanenergyresourceteams.org/regions/southeast](http://www.cleanenergyresourceteams.org/regions/southeast)

## **Center for Community Vitality**

Extension's Center for Community Vitality assists communities in Greater Minnesota with programs and applied research projects related to economic development, leadership development, and civic engagement. The Community Economics team helps communities retain and expand local businesses, secure and grow retail sectors, make informed public finance decisions, and develop tourism opportunities. The Leadership and Civic Engagement team helps communities strengthen social capital, encourage local leadership, and create successful public forums where better decisions are made.

Learn more about the [Center for Community Vitality](#)

### ***South Central Minnesota Offices***

(Blue Earth, Brown, McLeod, Meeker, Nicollet, Renville, Sherburne, Sibley, Stearns, Wright)

#### Community Economics

Extension Regional Office, St. Cloud

Midtown Office Complex

3400 First Street North, Suite 400

St. Cloud, MN 56303-4000

Phone: 320-203-6109

Fax: 320-203-6110

#### Leadership & Civic Engagement

Extension Regional Office, Mankato

1961 Premier Dr Suite 110

Mankato, MN 56001-5901

Phone: 507-389-6749

Fax: 507-389-6787

### ***Southeast Minnesota Offices***

(Dodge, Faribault, Fillmore, Freeborn, Houston, Martin, Mower, Olmsted, Steele, Wabasha, Waseca, Winona)

#### Community Economics

Extension Regional Center, Rochester

863 30th Avenue SE

Rochester, MN 55904-4915

Phone: 507-536-6308

Fax: 507-280-2872

#### Leadership & Civic Engagement

Extension Regional Center, Rochester

863 30th Avenue SE

Rochester, MN 55904-4915

Phone: 507-536-6305

Fax: 507-280-2872

### **Regional Sustainable Development Partnerships**

The Regional Sustainable Development Partnerships work to sustain Minnesota's natural resource-based communities and industries by addressing community-identified agriculture, natural resources, and tourism issues in partnership with the University of Minnesota.

Three core goals shape the work of the Regional Partnerships, and form the basis on which they evaluate their effectiveness. These goals are:

- To build and strengthen effective relationships between the University of Minnesota, and the citizens and communities it serves
- To strengthen the long-term social, economic, and environmental health of greater Minnesota through active citizen leadership
- To advance the understanding of regional sustainability by investing in research, education and outreach projects

To date, the Regional Partnerships have funded over 182 projects for a total of approximately \$3,000,000.

The five regions are also currently collaborating on two major Community/University Ventures. These Ventures represent thematic clusters of projects that have emerged from the five regions. The Ventures bring together networks of partners inside and outside of the University to facilitate future program development in three key areas identified by the citizens of the five regions.

- Clean Energy  
The Energy Self-Reliance Community/University Venture works to increase farm and community energy self-reliance through renewable fuels, energy conservation, and community ownership and

governance of energy resources. The major initiative in this venture is the Clean Energy Resource Teams project, also known as CERTs. This regional planning effort helps Minnesota communities and regions determine their energy future.

- Local and Regional Food Systems

The Local Foods Community-University Venture works to get wholesome and delicious foods - produced locally - into the hands of consumers and to do it in a way that yields a fair profit for the producer or farmer by creating regional food systems that sustain production, distribution, and marketing opportunities.

***Southeast Minnesota Contact Information***

(Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

Southeast Regional Sustainable Development Partnership/ERC

Rochester office mailing address:

UMN Extension SE Regional Office

863 30th Ave SE

Rochester, MN 55904

Rochester office location:

UCR-Heintz Center

1926 College View Road SE

Rochester, MN

Phone: 507-536-6313

Fax: 507-536-6311

Website: [www.regionalpartnerships.umn.edu/southeast](http://www.regionalpartnerships.umn.edu/southeast)



## **Community Action Agencies**

A classification of nonprofit organizations that provide a variety of social services targeted to low-income residents in every county in MN. Typical services include Head Start, Meals on Wheels, home weatherization, emergency home repairs, transportation for senior citizens, food pantry and so on. Many of them also purchase and rehab older homes and manage housing for victims of abuse and for the homeless. Some make loans to small businesses. Some do job training. Some administer programs that prepare income tax returns for low-income wage earners to help them claim the Earned Income Tax Credit.

The Community Action Agencies in the State of Minnesota belong to an association thereof called the Minnesota Community Action Partnership. For more information on the partnership, go to their website at [www.mncaa.org](http://www.mncaa.org).

### **Minnesota Valley Action Council**

MVAC is a private, non-profit organization that uses federal, state and local resources to provide assistance wherever needed. It is a local institution working on local problems within the widest possible spectrum of local needs and interests.

#### **Contact Information**

464 Raintree Road  
Mankato, MN 56001  
Phone: 507-345-6822  
Toll Free: 800-767-7139  
Fax: 507-345-2414

**Website:** [www.mnvac.org](http://www.mnvac.org)

Counties Served: Brown, Watonwan, Martin, Sibley, Nicollet, Blue Earth, Faribault, Le Sueur, and Waseca.

### **Three Rivers Community Action**

Three Rivers Community Action is a nonprofit human service organization created by local citizens and incorporated in 1966. Three Rivers' mission is "to work with community partners to address basic human needs of people in their service area, thereby improving the quality of life of the individual, family and community." Three Rivers Community Action serves primarily low-income families. However, it also serves the community at large by creating a healthier environment for all citizens regardless of economic status. The agency serves people in a variety of ways: homeownership, keeping them warm and sheltered, employment services, healthcare, education, transportation, and food assistance.

#### **Contact Information**

1414 North Star Drive  
Zumbrota, MN 55992  
Phone: 507-732-7391  
Fax: 507-732-8547

**Website:** [www.threeriverscap.org](http://www.threeriverscap.org)

Counties Served: Goodhue, Rice, and Wabasha

## **SEMCAC**

In June 1966, SEMCAC became a private, nonprofit corporation. Semcac can be found at 7 county contact centers, 4 food shelves, 16 Head Start locations, 58 Senior Dining sites, and the Semcac Clinic in Winona.

**Contact Information**

204 Elm Street, PO Box 549

Rushford, MN 55971

Phone: 507-864-7741

Fax: 507-864-2440

**Website:** [www.semcac.org](http://www.semcac.org)

Counties Served: Steele, Dodge, Mower, Fillmore, Freeborn, Winona, and Houston

**Olmsted Community Action Program**

Olmsted CAP is the only public program in Minnesota and was created in 1983. They partner with community to build opportunities for families and individuals to achieve economic self-reliance.

**Contact Information**

2117 Campus Drive SE, Suite 100

Rochester, MN 55904

Phone: 507-328-6333

Fax: 507-328-6339

**Website:** [www.co.olmsted.mn.us/cs/fsa/cap/Pages/default](http://www.co.olmsted.mn.us/cs/fsa/cap/Pages/default)

County Served: Olmstead

**Minnesota Department of Employment and Economic Development**

The State of Minnesota Department of Employment and Economic Development (DEED) offers a variety of programs and services to help businesses. Including the following:

- **Angel Tax Credit:** Minnesota's Angel Tax Credit provides incentives for making capital investments in small and emerging high technology business in Minnesota.
- **Border Cities Enterprise Zone Program:** The Border-Cities Enterprise Zone Program provides business tax credits to qualifying businesses in the Border-Cities Enterprise Zone cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- **Business Development Specialists:** Their Business Development Specialists work closely with companies of all types to help them locate and expand in Minnesota.
- **Business Services Representatives:** Their Business Services Representatives provide business solutions for finding and hiring new employees, retaining employees, accessing training resources and general human resource information.
- **Indian Business Loan Program:** The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Native American people throughout Minnesota.
- **Industry Specialists:** Industry Specialists at the Minnesota Department of Employment and Economic Development focus their expertise on businesses biosciences, medical devices and renewable energy.
- **Job Opportunity Building Zone (JOBZ) Program:** Minnesota's Job Opportunity Building Zones (JOBZ) program provides local and state tax exemptions to qualified companies that expand or relocate into targeted regions in Minnesota.

- Regional Labor Market Analysts: Their Regional Labor Market Analysts are the state's experts on the latest labor market intelligence, economic conditions and trends.
- Minnesota Reservist and Veteran Business Loan Programs: The Minnesota Reservist and Veteran Business Loan Program provides loans for existing small businesses that have an essential employee called to service in the military reserves for 180 days or longer and therefore suffer a substantial economic injury due to the employee's absence, and start up business loans for recently service separated veterans.
- Minnesota Investment Fund: The Minnesota Investment Fund provides grants to help add new workers and retain high-quality jobs on a statewide basis. The focus is on industrial, manufacturing and technology-related industries.
- Minnesota Trade Office: Export counseling and assistance; Education and training; Market and industry intelligence; International market research; Trade missions and trade shows; Protocol and the art of doing business across cultures.
- Positively Minnesota Marketing Partnership: The Positively Minnesota Marketing Partnership is an alliance of economic developers, utilities, private firms and the Minnesota Department of Employment and Economic Development.
- SEED Capital Investment Credit Program: The SEED Capital Investment Program provides tax incentives for investing in innovative business located in the Minnesota border cities of Breckenridge, Dilworth, East Grand Forks, Moorhead, and Ortonville.
- Small Business Assistance Office: The Small Business Assistance Office provides in-depth information, including a series of business guidebooks, for startups and established businesses.
- Small Business Development Centers: Their statewide network of Small Business Development Centers provides expertise and guidance to small business owners.
- Small Business Development Loan Program: The Small Business Development Loan Program provides loans for business expansions that result in the creation of new jobs.
- Tourism Business Septic Tank Replacement Program: Their Tourism Business Septic Tank Replacement Program makes low-interest financing available to existing tourism-related businesses that provide overnight lodging and need to replace a failed septic system.
- Unemployment Insurance and Business Taxes: Overview on business taxes - what is due to whom and when.
- Urban Initiative Loan Program: The Urban Initiative Loan Program assists minority-owned and -operated businesses and other companies that create jobs in low-income areas of the Twin Cities metropolitan area.

### **Contact Information**

Website: [www.positivelyminnesota.com/index](http://www.positivelyminnesota.com/index)

### **Small Business Development Centers**

The Minnesota statewide network of Small Business Development Centers provide technical assistance and professional expertise to small business owners desirous of expanding their operations. The Minnesota Small Business Development Centers are funded in part through a cooperative agreement with the U.S. Small Business Administration.

### Directory of Regional Offices

View the complete directory of [regional offices](#), to find an SBDC near you.

***South Central/Southeast Minnesota Contact Information***

(Counties Served: Blue Earth, Brown, Faribault, LeSueur, Martin, Nicollet, Sibley, Waseca, Watonwan; Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

South Central Region

**Alumni Foundation Center**

1536 Warren Street

Mankato, MN 56001

Phone: 507-389-8875

Website: [www.myminnesotabusiness.com](http://www.myminnesotabusiness.com)

Southeast Region

**Rochester Community & Technical College**

Heintz Center

1926 College View Drive SE

Rochester, MN 55904

Phone: 507-285-7536

Website: [www.rochestersbdc.com](http://www.rochestersbdc.com)

Satellite Centers

**Albert Lea**

Greater Jobs, Inc.

Phone: 507-373-3930

**Chatfield**

SE Minnesota Development Corp.

Phone: 507-867-3164

**Faribault**

Rice County Small Business Development Center

Phone: 507-334-4381

**Owatonna**

Owatonna Business Incubator, Inc.

Phone: 507-451-0517

**Winona**

Minnesota State College-Southeast Technical

Phone: 507-453-2740

**Business Development Specialists**

DEED's Business Development Specialists are stationed in the Twin Cities metro area and key regions throughout the state. They work closely with companies of all types to help them locate and expand in

communities throughout Minnesota.

Their clients include:

- Companies doing business in Minnesota
- Industry professional and trade organizations
- Out-of-state companies considering expansion in Minnesota
- Government agencies at all levels
- Local development organizations

### ***Southeast Minnesota Region Contact Information***

(Counties served: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona)

Phone: 507-453-2926

Toll Free: 888-438-5627

### **State Small Business Credit Initiative**

The State Small Business Credit Initiative (SSBCI) uses federal funding to stimulate private-sector lending and improve access to capital for small businesses and manufacturers that are creditworthy but not getting loans they need to expand and create jobs.

The initiative allocates up to \$15.4 million into four state programs:

- The Capital Access Program
- Emerging Entrepreneurs Fund
- Small Business Loan Guarantees
- Early Stage Fund

With a goal of attracting \$10 of private investment for each federal dollar invested, the SSBCI is expected to spur more than \$150 million in lending to small businesses statewide and fuel the creation of more than 3,000 new jobs in Minnesota.

#### ***Contact Information***

Phone: 651-259-7424

Other Phone: 651-259-7446

Toll Free: 800-657-3858

Read more about the [SSBCI state programs](#)

### **South Central Workforce Council**

The South Central Workforce Council serves Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca, and Watonwan Counties. It is a member of the Minnesota Workforce Council Association.

#### ***Contact Information***

**South Central Workforce Council**

706 North Victory Drive  
Mankato, MN, 56001  
Phone: 507-345-2418  
Website: <http://www.workforcecouncil.org/>

## **Southern Minnesota Initiative Foundation**

The Southwest Initiative Foundation (SWIF) is part of a network of six independent community foundations established by the McKnight Foundation in 1986. The Minnesota Initiative Foundations serve six geographic regions outside the Twin Cities area. They work to make Minnesota's rural communities stronger and more prosperous. With programs tailored to the particular social and economic needs of each region, they make grants and loans; establish partnerships with local governments, businesses, and agencies to address problems cooperatively; and promote regional leadership and employee development through workshops and other training. Each foundation reports to a board of directors from its region. The foundations receive support from McKnight and local donors; state, national, and local governments; and other foundations. Each foundation is independent and serves its region with unique grants, business loans, leadership programs and donor services.

The Southern Minnesota Initiative Foundation (SMIF), a donor-supported foundation, invests for economic growth in 20 Minnesota counties. The Foundation has provided over \$42 million in grants and loans within the region during the past 26 years. SMIF's key interests include early childhood programs, workforce readiness, and economic development with a focus on emerging bioscience and renewable energy businesses.

### **Business Development Lending Programs**

- **Business Loan Fund**  
Their Business Loans target six key industries: bioscience, renewable energy, food/agriculture, manufacturing, technology, and healthcare. The Business Loan Program works in partnership with local lending institutions, economic development organizations, and government agencies to help "fill the gap" between available and necessary financial resources.
- **Small Enterprise Loan Fund**  
Small businesses are the anchor of the economy. For the past 10 years, SMIF has provided micro loans through a partnership with the Small Business Administration (SBA). These loans support small business owners or start-up entrepreneurs who create service, retail, local foods, and manufacturing businesses. Even though these businesses are very small individually, they create the fabric necessary for community vitality.
- **Seed Fund**  
The Seed Fund supports start-up stage businesses that need capital, business expertise, and networking opportunities. This fund helps companies perform research and analysis, patent opinions and filings, and product testing and analysis.

### **Business Development Technical Assistance**

- **Counseling**  
Many individuals need one-on-one counseling to help them launch their business successfully. Most often they need marketing and/or financial help. SMIF's assistance, primarily to small enterprise loan clients, may include the following components:

- Start-up or expanding business consulting
  - One-on-one counseling
  - Business plans
  - Marketing plans and strategic planning
  - Referral to other business organizations
  - Education seminars and workshops on business topics
- CEO Peer Council  
Business owners come together to learn from each other, pose challenges, and give advice to peers about business-related issues. The CEO Peer Council, started in 2005 in partnership with Enterprise Minnesota, has become a place where entrepreneurs engage with one another once a month.
  - SCORE  
South Central Minnesota SCORE Branch is housed at Southern Minnesota Initiative Foundation. They are a volunteer organization that provides business experience and expertise to an aspiring or existing business owner. Individuals work with an identified business owner one-on-one.
  - Minnesota Angel Network  
The Minnesota Angel Network (MNAN) is a way to accelerate financing and growth of entrepreneurial companies throughout the state of Minnesota. SMIF is a regional intake center and supports this systems-approach to connecting entrepreneurs who need financing with investors seeking good investment deals. MNAN also facilitates easier access for investors, standardizes business plans, documentation and presentation, along with mitigating risk for investors and new companies.
  - SME Toolkit  
The SME Toolkit, brought to you by the International Finance Corporation and IBM Corporation, has business assistance in multiple languages. For valuable tools, content, resources, advice, mentoring, and more, register your business for free.

### ***Contact Information***

#### **Southern Minnesota Initiative Foundation**

525 Florence Avenue

P.O. Box 695

Owatonna, MN 55060

Phone: 507-455-3215

Fax: 507-455-2098

Website: [www.smifoundation.org](http://www.smifoundation.org)

### **Workforce Development, Inc.**

Workforce Development, Inc. (WDI) is an independent, non-profit agency serving the needs of job seekers and employers in Southeast Minnesota. WDI is dedicated to developing and advancing the workforce to meet the current and future needs of the communities they serve.

They work with thousands of people annually, serving 10 counties in Southeast Minnesota. Six of their ten locations include Minnesota WorkForce Centers where multiple agencies deliver related services for job seekers and employers. They have offices located in the following communities: Albert Lea, Austin, Caledonia, Faribault, Kasson, Owatonna, Preston, Red Wing, Rochester, and Wabasha.

All services by professional WDI staff members are free. They include assessment, career counseling, skills training, job search guidance, resources and preparation for further training and education. All of their offices use MN Relay 711. The 711 relay service allows people with hearing impairments to converse with the hearing over the phone through an operator.

WDI serves Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, and Wabasha Counties. It is a member of the Minnesota Workforce Council Association.

***Contact Information***

**Workforce Development, Inc.**

1302 Seventh St. NW

Rochester, MN 55901

Phone: 507-292-5180

Website: <http://www.workforcedevelopmentinc.org/>

**Winona WorkForce Center**

The Minnesota WorkForce Center - Winona works in collaboration with key partners to make sure that area job seekers find employment and training and area businesses find the skilled workers they need

WDI serves Winona County. It is a member of the Minnesota Workforce Council Association.

***Contact Information***

**Winona WorkForce Center**

1250 Homer Road, Suite 200

Winona, MN 55987-4897

Phone: 507-453-2920

E-Mail: [winona.wfc@state.mn.us](mailto:winona.wfc@state.mn.us)

Website:



## Appendix F: Community Development Opportunity Types

Agency	Community Development Opportunity Type			
✓ - Opportunity type available	LENDING	INVESTMENT	SERVICE	COMMUNITY DEVELOPMENT ASSISTANCE
7 Rivers Alliance	✓	✓	✓	✓
Association of Small Business Development Centers	✓		✓	✓
BENCO Electric Cooperative	✓		✓	✓
Business Development Specialists	✓			✓
Center for Community Vitality			✓	✓
Clean Energy Resource Teams			✓	✓
Community and Economic Development Associates	✓	✓	✓	✓
Freeborn-Mower Cooperative Services	✓		✓	✓
Habitat for Humanity Minnesota	✓	✓	✓	✓
McLeod Cooperative Power	✓		✓	✓
Minnesota Angel Network	✓		✓	✓
Minnesota Department of Employment and Economic Development	✓			✓
Minnesota Valley Action Council	✓	✓	✓	✓
Minnesota Valley Electric Cooperative	✓		✓	✓
Olmsted Community Action Program	✓	✓	✓	✓
People's Energy Cooperative	✓		✓	✓
Region Nine Development Commission	✓		✓	✓
Regional Sustainable Development Partnerships			✓	✓
Rochester Area Foundation		✓	✓	✓
Rural Electric Economic Development	✓			✓
SEMCAAC	✓	✓	✓	✓
Small Business Development Centers	✓			✓
South Central Workforce Council		✓	✓	✓
Southern Minnesota Initiative Foundation	✓	✓	✓	✓

Southern Minnesota Regional Competitiveness Project	✓	✓	✓	✓
State Small Business Credit Initiative	✓			✓
Steele-Waseca Cooperative Electric	✓		✓	✓
Three Rivers Community Action	✓	✓	✓	✓
University of Minnesota Extension Service			✓	✓
USDA Rural Development Minnesota	✓		✓	✓
Winona Community Foundation		✓	✓	✓
Winona WorkForce Center		✓	✓	✓
Workforce Development, Inc.		✓	✓	✓

# Statewide/Regional/National Organizations Serving Minnesota

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*The information contained in this resource guide was obtained from publicly available sources. To provide consistency in form and style, some entries have received limited editing. Users are advised to consult the original Web sites for complete descriptions of programs and resources. Inclusion of an organization, its information, or hyperlinks in this guide does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC Web sites and cannot guarantee the accuracy of the information.*

## **AgStar Rural Capital Network**

AgStar Financial Services, ACA is a cooperative in Mankato, MN owned by over 23,000 client-shareholders. The company operates in 69 counties located in Minnesota and northwest Wisconsin, and is one of the larger Farm Credit associations in the nation. AgStar provides a full range of financial services, including accounting, appraisals, business management, consulting, farm cash management, fleet management, online banking and tax planning and preparation. The financial products include a wide range of agricultural loans, leases, crop insurance, life insurance, and home mortgages.

To help keep rural communities healthy and prosperous, AgStar created the Rural Capital Network unit – a team devoted to supporting community and economic development, infrastructure needs, and revitalization projects. Primarily, AgStar invests in projects through the purchase of bonds issued by local communities, organizations or businesses.

Working in collaboration with community and industry leaders, rural businesses and other financial institutions and individuals, AgStar Rural Capital Network provides long-term (up to 30 years), fixed-rate bond financing of rural critical community projects focused primarily on health care, business and industry, and multi-family housing.

Additionally, the Rural Capital Network unit has unique access to a correspondent lending program enabling further collaboration between AgStar Rural Capital Network and other financial institutions. This investment source provides institutions with additional lending opportunities and capacity with long-term, competitive rates.

Minnesota Counties: Aitkin, Anoka, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Cook, Cottonwood, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Hennepin, Houston, Isanti, Itasca, Jackson, Kanabec, Lake, LeSueur, Martin, McLeod, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Olmsted, Pine, Pipestone, Ramsey, Rice, Rock, Scott, Sherburne, Sibley, St. Louis, Stearns, Steele, Todd, Wabasha, Waseca, Washington, Watonwan, Winona and Wright.

### ***Contact Information***

#### **AgStar Financial Services, ACA**

1921 Premier Drive P.O. Box 4249

Mankato, MN 56002

Phone: 866-577-1831

Website: [ruralcapitalnetwork.agstar.com](http://ruralcapitalnetwork.agstar.com)

## **Centers for Independent Living**

Virtual Centers for Independent Living (CIL) is a web-based national directory of Centers for Independent Living or organizations providing social services, including housing, for people with disabilities.

### ***Contact Information***

Website: [www.virtualcil.net/cils/index](http://www.virtualcil.net/cils/index)

## **CommonBond Communities**

CommonBond Communities, the Midwest's largest nonprofit provider of affordable housing with services, has served the region for over 40 years. They develop, own or manage 5,000 affordable rental apartments and townhomes throughout 50 cities in Minnesota, Wisconsin and Iowa. Close to 8,000 people - families, seniors, and people with disabilities and other barriers - call CommonBond home. More than 2,000 of these individuals are children. On average, resident household income is \$14,000 a year.

CommonBond is considered a national leader and innovator in the affordable housing and community development field. Their quality affordable housing, expert management, and onsite Advantage Services for residents transform lives and provide long-term assets to the larger community

## **Housing Programs**

Housing programs make it possible for low and median-income earners to live in safe, quality apartments and townhomes. Most of their housing includes supportive services for children, families, and seniors.

- Section 8 Housing

CommonBond has Section 8 housing in Minnesota and Wisconsin. Residents pay a set rent amount based on their income: applicants who income-qualify will pay just 30% of their monthly-adjusted income for housing. Residents in these communities must also meet their credit, criminal and previous rental history criteria in order to qualify.

- Section 42/Tax Credit Housing

CommonBond has Section 42 - Tax Credit housing in Minnesota, Iowa, and Wisconsin. Residents pay a set rent amount determined by the Area Median Income (AMI): income-qualifying residents who make 30-60% of AMI pay lower than market rate. Residents in these communities must prove they make enough income to pay the rent and meet their credit, criminal, and previous rental housing standards.

## **Senior Housing**

- Assisted Living

CommonBond's Assisted Living community provides care options 24 hours a day to adults in need of supportive living. Assisted Living and Memory Care programs promote independence with reassurance by providing customized care choices to residents.

- Housing for People with Disabilities

CommonBond offers several different housing options with supportive services designed specifically for people living with disabilities.

### ***Contact Information***

#### **CommonBond Communities Affordable Housing with Services**

328 Kellogg Blvd. West

St. Paul MN 55102

Phone: 651-291-1750

Fax: 651-291-1003

Website: [www.commonbond.org](http://www.commonbond.org)

## **Corporation for Supportive Housing**

The Corporation for Supportive Housing (CSH) helps communities create permanent housing with services to prevent and end homelessness. CSH strives to solve homelessness by making supportive housing work for the most vulnerable people in their communities, including chronically homeless people, veterans, kids in foster care, Native Americans, the elderly, and people involved in the criminal justice system.

CSH provides leadership to the supportive housing professional community. They shape the national supportive housing agenda by leading conversations about the field, its future, and how it relates to current issues.

CSH also infuses supportive housing projects and initiatives with funding to drive expansion and progress. Their financial support ensures a diverse set of supportive housing options and encourages the use of cutting-edge financing models and architectural design. In so doing, CSH collaborates with public, private and nonprofit stakeholders to create solutions for communities' toughest problems.

For 20 years, CSH has led the national movement to end chronic homelessness through supportive housing. Now, they're also using supportive housing to change the way communities respond to a range of vulnerable people.

## **Lending**

CSH is a certified community development financial institution (CDFI). They focus their lending services on the specific needs of developers creating supportive housing. To date, CSH has made over \$310 million in loans.

CSH focuses their lending services on the specific needs of developers creating supportive housing. Their financial products expedite development of supportive housing projects, enabling them to better prepare and compete for funding. CSH loan products are available as stand-alone or combined with their other loan products. They also provide training and technical assistance.

- Project Initiation Loans (PILs)  
These early stage loans are a unique CSH offering. They encourage developers to get projects off the ground with flexible terms that may include 0% interest for the first 24 months. PILs are typically up to \$50,000—just large enough to move a project through the feasibility stage of the development process.
- Acquisition Loans  
These loans finance for real estate acquisition in connection with the development of supportive housing. Whether combined with predevelopment funds or on their own, their acquisition loans offer the same rates and flexibility of all their financial products.
- Predevelopment Loans  
CSH offers funding for predevelopment costs associated with the development of supportive housing. Priced with a competitive interest rate, CSH predevelopment loans are flexibly structured to meet you're a project's financing needs. Unlike many CDFIs, they will consider loan amounts of over 100% of collateral value.
- Construction Loans  
CSH offers loans for construction or rehabilitation for projects of all sizes. If need be, CSH can partner with other construction lenders on a single transaction.
- Mini-permanent Loans

For projects that have completed construction, they offer amortizing loans typically structured with terms of up to five years

**Contact Information**

CSH has an office in Minneapolis, which is home to program staff that works on projects throughout Minnesota, as well as members of their Consulting and Training, Government Affairs and Innovations, and Executive teams.

**Minnesota Field Office**

2801 21st Avenue South, Suite 230

Minneapolis, MN 55407

Phone: 612-721-3700

Fax: 612-721-9903

Central Region Website: [www.csh.org/centralregion](http://www.csh.org/centralregion)

National Website: [www.csh.org](http://www.csh.org)

**Federal Home Loan Bank of Des Moines**

The Federal Home Loan Bank of Des Moines is committed to helping its member financial institutions support affordable housing and economic development initiatives in the communities they serve. The Bank fund grant programs and provides low cost advances to support these initiatives.

Each year, the Bank sets aside 10 percent of its net earnings for affordable housing grant programs. These grants provide funding for the acquisition, construction or rehabilitation of low- to moderate-income affordable housing units for families and individuals. Programs include:

- Affordable Housing Program (AHP)
- Native American Homeownership Initiative (NAHI)
- Rural Homeownership Fund (RHF)
- Urban First-time Homebuyer Fund (UFT)

In addition, the Bank provides its members low-cost, long-term fixed rate advances to support affordable housing and economic development projects through its Community Investment Advance (CIA) Program. These advances can also be used to assist households, businesses and farms recovering from natural disasters. Programs include:

- Commercial Lending Advance
- Residential Lending Advance
- Federal Disaster Areas

Affordable Housing Program

The Affordable Housing Program (AHP) is a competitive grant award program that awards funds to projects that create or rehabilitate affordable housing. Grants are awarded for both owner occupied and rental housing projects. Households served must be at or below 80 percent of the area median income.

Applications are made by sponsors that are supporting affordable housing projects. Sponsors are typically non-profit corporations, government entities, local housing authorities and Native American Tribes. Sponsors require the support of a Federal Home Loan Bank of Des Moines member financial institution to apply for funds.

Read more about the [Affordable Housing Program](#)

#### Rural Homeownership Fund

The Rural Homeownership Fund is a grant program available to members that provides down payment and closing cost assistance to low-to-moderate income homebuyers in rural areas.

Read more about the [Rural Homeownership Fund](#)

#### Urban First-time Homebuyer Fund

The Urban First-time Homebuyer Fund is a grant program available to members that provides down payment and closing cost assistance to low-to-moderate income first-time homebuyers in urban areas.

Read more about the [Urban First-time Homebuyer Fund](#)

#### Commercial Lending Advance

A Commercial Lending Advance, under the Community Investment Advance program, provides a member with a low-cost, long term fixed rate advance for commercial and agricultural loans that promote economic development. Eligible loans include small business loans, small agricultural production loans and small agricultural land loans. Advances can also be used to support public or private infrastructure projects and social service and public facility projects as well as activities that meet small business size limitations. Eligible loans would include direct loans, purchase of a participation interest in a loan or purchase of mortgage revenue bonds where all of the loans financed by the bond are for CIA eligible projects. Loans may be new originations or refinance of existing loans.

Read more about the [Commercial Lending Advance](#)

#### Residential Lending Advance

The Bank's Community Investment Advance provides members a low cost, long term fixed rate advance to support loans originated to purchase, construct, rehabilitate, improve or refinance owner-occupied and rental residential housing. Advances may also be taken to support purchased loan participations and the purchase of mortgage revenue bonds or mortgage-backed securities if all of the loans purchased or financed by such bonds or securities can be shown to meet the eligibility requirements of the CIA program. These funds are at a discounted rate to the member and are intended to assist their members in meeting affordable housing needs of homeowners and renters.

Read more about the [Residential Lending Advance](#)

### ***Contact Information***

**Federal Home Loan Bank of Des Moines**



801 Walnut Street, Ste. 200  
Des Moines, IA 50309-3513  
Phone: 515.281.1000  
Toll Free: 800.544.3452  
Fax: 515.699.1293  
Website: [www.fhlbdm.com](http://www.fhlbdm.com)

## **Greater Minnesota Housing Fund**

Greater Minnesota Housing Fund (GMHF) is a nonprofit affordable housing intermediary and Community Development Financial Institution (CDFI) with a mission to invest in affordable housing and sustainable development to strengthen communities in Greater Minnesota and ensure that everyone has a safe, decent and affordable place to call home. GMHF was born out of a vision shared by The McKnight Foundation and Blandin Foundation to create a responsive, innovative intermediary that could address the unique affordable housing needs of Greater Minnesota's rural areas, small towns, city centers and tribal lands. In 1996, these foundations committed \$25 million to create GMHF and continued to provide major ongoing support in the years since, committing over \$97 million.

Thanks to their support and that of other funders and investors, GMHF is now the largest affordable housing intermediary in Minnesota. GMHF operates a \$26+ million revolving loan fund, provides gap financing for homebuyers and affordable rental housing development and preservation, supports local communities and housing organizations through specialized grant support, and offers housing development and technical assistance training to communities across their service area of the 80 counties of Greater Minnesota.

View the [regional Impact](#) of the Greater Minnesota Housing Fund.

### ***Contact Information***

#### **Greater Minnesota Housing Fund**

332 Minnesota Street, Suite 1201-East  
Saint Paul, MN 55101  
Phone: 651.221.1997  
Toll Free: 800.277.2258  
Fax: 651.221.1904  
Website: [www.gmhf.com](http://www.gmhf.com)

## **Housing and Redevelopment Authorities (HRAs)**

HUD maintains an on-line nationwide list of Housing and Redevelopment Authorities (HRAs) and Public Housing Agencies (PHAs). This information is useful for assessing affordable housing resources in communities, urban and rural, across the country.

Find your [Local Public Housing Agency](#) (PHA) contact information

## **MetroPlains**

MetroPlains, LLC develops and acquires housing and commercial properties in the Midwest. Their principals have developed over 100 developments since 1978.

MetroPlains has substantial experience in new construction, historic rehabilitation, adaptive reuse and redevelopment projects - both rental and for-sale. Working with local business, government and neighboring property owners to incorporate their needs into often-complex infill urban development sites, is an area of particular expertise.

In addition to market rate properties, MetroPlains utilizes various financing sources to provide housing that is affordable to people with low and more moderate incomes. MetroPlains has developed properties that range from 5% to 100% market rate. These developments have been targeted to family and senior occupancies.

MetroPlains usually completes three to four projects annually ranging in size from \$1,000,000 to \$25,000,000. They have significant experience in mixed use and urban housing developments.

### **Contact Information**

#### **MetroPlains Development, LLC**

MetroPlains Properties, Inc.  
1600 University Avenue, Suite 212  
St. Paul, MN 55104-3825  
Phone: 651-646-7848  
Fax: 651-646-8947  
Email: [lskoy@metroplains.com](mailto:lskoy@metroplains.com)  
Website: [www.metroplains.com](http://www.metroplains.com)

## **Minnesota Equity Fund**

The Minnesota Equity Fund (MEF), a joint venture of Greater Minnesota Housing Fund (GMHF) and [Great Lakes Capital Fund](#) (GLCF) is designed to help socially responsible corporations and financial institutions invest in affordable housing in Minnesota communities.

The Greater Minnesota Housing Fund, a non-profit Community Development Financial Institution (CDFI) has raised over \$128 million in charitable grant funds and has financed over 10,000 units of affordable housing in its 15 year history. Great Lakes Capital Fund is a nationally recognized syndicator of low income housing tax credits (LITHC) tax credits which has raised over \$1.5 billion in equity.

MEF raises capital from corporations and financial institutions, and invests these resources into real estate development partnerships.

- Developers receive critically needed equity for State-supported and fully funded developments.
- Communities receive high quality; energy-efficient, affordably-priced housing that provides social and economic benefits for area residents.
- Investors receive a competitive internal rate of return on their investment through tax benefits, plus Community Reinvestment Act credit for bank investors.

**Contact Information**

**Minnesota Equity Fund**

c/o Greater Minnesota Housing Fund  
332 Minnesota Street Suite 1201 East  
Saint Paul, MN, 55101  
Phone: 651-221-1997  
Website: [mnequityfund.org](http://mnequityfund.org)

**Minnesota Homeownership Center**

The Minnesota Homeownership Center leads a statewide network of more than 50 community-based public, private, and non-profit providers offering education and counseling services for homebuyers and homeowners. This statewide network of organizations is known as the "Homeownership Advisors Network".

**Contact Information**

**Minnesota Homeownership Center**

1000 Payne Avenue, Suite 200  
St. Paul, MN 55130  
Phone: 651-659-9336  
Toll Free: 866-462-6466  
Fax: 651-659-9518  
Email: [info@hocmn.org](mailto:info@hocmn.org)  
Website: [www.hocmn.org/en/index](http://www.hocmn.org/en/index)

**Minnesota Housing Finance Agency**

As the State Housing Finance Agency, Minnesota Housing finances and advances affordable housing opportunities for low- and moderate-income Minnesotans in order to enhance quality of life and foster strong communities. The Agency has four strategic priorities:

- Finance new affordable housing opportunities
- Preserve existing affordable housing
- Prevent and end long-term homelessness
- Mitigate foreclosure through prevention and remediation

Minnesota Housing administers four residential lending programs for participating lenders:

- Mortgage Loan Programs
- Foreclosure Prevention and Assistance Programs
- Fix-Up Fund Program
- CRV Program

View [participating lenders](#) that provide homeownership and home improvement loans.

**Contact Information**

**Minnesota Housing Finance Agency**

400 Sibley Street, Suite #300

St. Paul, MN 55101

General Information: 651-296-7608 or 800-657-3769

Single Family Housing: 651-296-8215 or 800-710-8871

Multifamily Housing: 651-296-9832 or 800-657-3647

E-Mail: [mn.housing@state.mn.us](mailto:mn.housing@state.mn.us)

Website: [www.mnhousing.gov](http://www.mnhousing.gov)

**Minnesota Housing Partnership (MHP)**

MHP promotes homeownership statewide by Minnesota communities in the creation and preservation of housing affordable to low- and moderate-income people. MHP believes local organizations should be active in the creation and maintenance of affordable housing and their primary goal is to support local organizations in their attempts to build the capacity to create and sustain affordable housing while ensuring equal access to this housing.

MHP provides the following support services:

- Housing policy advocacy and expertise on state and federal legislation
- Customized technical assistance and capacity-building support for communities and developers
- Reports, data, and timely information with analysis to build public understanding of housing issues
- Training for affordable housing providers and developers
- Resources and support for journalists and media covering housing issues in Minnesota
- Public forums, conferences, and events that explore policies and affordable housing trends

MHP serves as a funding intermediary for the following government agency programs:

- Department of Human Services: MHP administers a Crisis Housing Fund that pays housing costs for those receiving treatment for mental illness.
- U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture: MHP delivers project-based and organizational technical assistance (TA), including as lead TA-provider for a national/Midwest consortium for HUD's Neighborhood Stabilization Program.

**Contact Information**

**Minnesota Housing Partnership**

2446 University Avenue West, Suite 140

Saint Paul, MN 55114

Phone: 651-649-1710

Toll Free: 800-728-8916

Fax: 651-649-1725

Website: [www.mhponline.org](http://www.mhponline.org)

**National Rural Housing Coalition**

In 1969, a group of concerned rural community activists, public officials, and non-profit developers formed the National Rural Housing Coalition (NRHC) to advocate for better housing and community facilities for low-income rural families. Today, NRHC works to promote and defend the principle that rural people have the right — regardless of income — to a decent, affordable place to live, clean drinking water, and basic community services.

NRHC works to focus policy makers on the needs of rural areas through direct advocacy and by coordinating a network of rural housing advocates around the nation. NRHC regularly sponsors conferences to develop specific policies and legislative proposals with direct input from housing experts in the field. Over the years, NRHC has worked to:

- Analyze federal policies and programs in light of the need for better housing and community facilities in rural America;
- Design new programs to serve the rural poor and improve existing ones. NRHC has advocated for programs to provide rental assistance, preserve rental housing units for low-income families, promote self-help housing, help families repair their home;
- Ensure adequate funding for rural housing programs. Although current funding is not adequate, NRHC has played a key role in defending these programs from cuts suffered by many other federal programs; and
- Support non-profit organizations that operate rural housing and community development programs. NRHC has advocated to increase funding for self-help housing grants, farm worker housing programs, and rural community assistance programs administered by non-profit organizations.

Minnesota Membership: Southwest Minnesota Housing Partnership, Minnesota. See Southwest Minnesota Region of this Guide.

### **Contact Information**

#### **National Rural Housing Coalition**

1331 G Street, NW, 10th FL

Washington, DC 20002

Phone: 202-393-5229

Fax: 202-393-3034

E-Mail: [nrhc@ruralhousingcoalition.org](mailto:nrhc@ruralhousingcoalition.org)

Website: [www.ruralhousingcoalition.org](http://www.ruralhousingcoalition.org)

### **Northcountry Cooperative Development Fund**

Northcountry Cooperative Development Fund (NCDF) is a cooperatively owned community-development loan fund committed to fostering economic democracy by investing in cooperative enterprises. Based in Minneapolis, Minnesota, NCDF provides financing to natural food, consumer, producer, housing and worker-owned cooperatives throughout the US. A federally certified Community Development Finance Institution (CDFI), NCDF creates opportunities for cooperatives and social investors to invest in the national cooperative movement, with an emphasis on community development within economically challenged and underserved communities. Since its founding in 1978, NCDF has originated over \$31 million in cooperative financing.

NCDF was organized in 1978 when several Twin Cities area natural food consumer and worker cooperatives pooled about \$4,000 of their savings to form their own revolving loan fund. At that time, NCDF was known as North Country Development Fund. Their aim was to establish a self-help loan fund that would encourage the growth and development of community-owned cooperative enterprises throughout the upper Midwest. Since its founding as one of the first such community development loan funds in the country in 1978, NCDF has originated over \$31 million in cooperative financing to consumer, worker, housing and producer cooperatives and their members throughout the US.

Loans to cooperative businesses include:

- Expansions and Relocations
- Real Estate Acquisition
- Leasehold Improvements
- Equipment
- Inventory
- Working Capital

Loans to housing cooperatives include:

- Mortgage on property
- Rehab and improvements

### ***Contact Information***

#### **Northcountry Cooperative Development Fund**

2600 E. Franklin Avenue, #2

Minneapolis, MN 55406

Phone: 612-767-2114

E-Mail: [info@ncdf.coop](mailto:info@ncdf.coop)

Website: <http://www.ncdf.coop>

### **Opportunity Finance Network**

Opportunity Finance Network (OFN) is the national network of Community Development Financial Institutions (CDFIs)—private financial institutions that are 100% dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

OFN Members are performance-oriented, responsible investors that finance community businesses, sparking job growth in the areas that need it most, and delivering both sound financial returns and real changes for people and communities.

OFN Members originated more than \$23.2 billion in financing in urban, rural, and Native communities through 2009. With cumulative net charge-off rates of less than 1.4%, they assert an ability to lend prudently and productively in unconventional markets often overlooked by conventional financial institutions.

Community development financial institutions (CDFIs) are private financial institutions that are 100 percent dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

By financing community businesses—including small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing—they spark job growth and retention in hard-to serve markets across the nation.

CDFIs are profitable but not profit maximizing. They put community first, not the shareholder. They have had great success over the past 30 years, and have a proven track record of making an impact in those areas of America that need it most.

**Contact Information**

**Opportunity Finance Network**

Public Ledger Building

620 Chestnut Street, Suite 572

Philadelphia, PA 19106

Phone: 215.923.4754

E-Mail: [info@opportunityfinance.net](mailto:info@opportunityfinance.net)

Website: [www.opportunityfinance.net](http://www.opportunityfinance.net)

List of OFN Members located in the State of Minnesota:

[http://www.opportunityfinance.net/industry/industry\\_locator\\_proc.asp](http://www.opportunityfinance.net/industry/industry_locator_proc.asp)

List of OFN Members serving the State of Minnesota:

[http://www.opportunityfinance.net/industry/industry\\_locator\\_proc.asp](http://www.opportunityfinance.net/industry/industry_locator_proc.asp)

## **AccountAbility Minnesota**

AccountAbility Minnesota assists Minnesotans to move out of poverty by providing pathways to increase income, build assets and become financially secure, and by advocating for change that breaks down barriers to financial success. They do this by...

- Providing free tax assistance each year to thousands of low-income working taxpayers and sole-proprietors in the Twin Cities, and helping them to maximize the tax credit refunds they are due to significantly boost their incomes.
- Partnering with financial institutions and community organizations to expand access to financial products and services that encourage low- and moderate-income taxpayers to use their cash credits to build assets and improve their long-term financial security.
- Providing technical assistance to other organizations throughout Minnesota, training them to provide these vital services.

### ***Contact Information***

#### **AccountAbility Minnesota**

2610 University Ave. W., Suite 450

St. Paul, MN 55114

Phone: 651-287-0187

Fax: 651-287-0190

E-mail: [contact@accountabilitymn.org](mailto:contact@accountabilitymn.org)

Website: [www.accountabilitymn.org](http://www.accountabilitymn.org)

## **Centers for Independent Living**

Virtual Centers for Independent Living (CIL) is a web-based national directory of Centers for Independent Living or organizations providing social services, including housing, for people with disabilities.

### ***Contact Information***

Website: [www.virtualcil.net/cils/index](http://www.virtualcil.net/cils/index)

## **CommonBond Communities**

CommonBond Communities, the Midwest's largest nonprofit provider of affordable housing with services, has served the region for over 40 years. They develop, own or manage 5,000 affordable rental apartments and townhomes throughout 50 cities in Minnesota, Wisconsin and Iowa. Close to 8,000 people - families, seniors, and people with disabilities and other barriers - call CommonBond home. More than 2,000 of these individuals are children. On average, resident household income is \$14,000 a year.

CommonBond is considered a national leader and innovator in the affordable housing and community development field. Their quality affordable housing, expert management, and onsite Advantage Services for residents transform lives and provide long-term assets to the larger community

## **Housing Programs**



Housing programs make it possible for low and median-income earners to live in safe, quality apartments and townhomes. Most of their housing includes supportive services for children, families, and seniors.

- Section 8 Housing  
CommonBond has Section 8 housing in Minnesota and Wisconsin. Residents pay a set rent amount based on their income: applicants who income-qualify will pay just 30% of their monthly-adjusted income for housing. Residents in these communities must also meet their credit, criminal and previous rental history criteria in order to qualify.
- Section 42/Tax Credit Housing  
CommonBond has Section 42 - Tax Credit housing in Minnesota, Iowa, and Wisconsin. Residents pay a set rent amount determined by the Area Median Income (AMI): income-qualifying residents who make 30-60% of AMI pay lower than market rate. Residents in these communities must prove they make enough income to pay the rent and meet their credit, criminal, and previous rental housing standards.

### Senior Housing

- Assisted Living  
CommonBond's Assisted Living community provides care options 24 hours a day to adults in need of supportive living. Assisted Living and Memory Care programs promote independence with reassurance by providing customized care choices to residents.
- Housing for People with Disabilities  
CommonBond offers several different housing options with supportive services designed specifically for people living with disabilities.

#### **Contact Information**

##### **CommonBond Communities Affordable Housing with Services**

328 Kellogg Blvd. West  
St. Paul MN 55102  
Phone: 651-291-1750  
Fax: 651-291-1003  
Website: [www.commonbond.org](http://www.commonbond.org)

### Headwaters Foundation for Justice

Headwaters Foundation for Justice is a catalyst for social, racial, economic and environmental justice. They increase the organizations' capacity by raising money for progressive action and create opportunities for education and debate on issues critical to a just democracy.

#### **Contact Information**

2801 21st Ave S., Suite 132-B  
Minneapolis, MN 55407  
Phone: 612-879-0602  
Fax: 612-879-0613  
Email: [info@headwatersfoundation.org](mailto:info@headwatersfoundation.org)  
Website: [www.headwatersfoundation.org](http://www.headwatersfoundation.org)  
Geographic Focus: MN, WI



## **BusinessLoanFunds.com**

BusinessLoanFunds.com is an online directory of small business loan programs made available through the states, counties, cities, local economic development agencies and not-for-profits in cooperation with Small Business Administration (SBA), Economic Development Administration (EDA), United States Department of Agriculture (USDA), Housing and Urban Development (HUD), Department of Treasury, etc.

These loan programs are available as a tool to help communities prosper and provide financing for entrepreneurs who are not able to secure sufficient capital. These programs focus more on the job creation than on a credit score, making access to funding a small business possible for entrepreneurs.

Local, Regional, Statewide, and National small business development lending programs are listed by states and counties in which they do business. Each county listing includes all agencies providing small business lending services within that county.

### **Contact Information**

Website: [www.businessloanfunds.com/minnesota](http://www.businessloanfunds.com/minnesota)

## **Indian Land Tenure Foundation**

The Indian Land Tenure Foundation (ILTF) originated in the 1990s when a group of concerned Indian landowners, land rights advocates, and tribal leaders came together to do something about the serious problems affecting Indian land tenure—the terms and conditions by which Indians hold land. From their own experiences living and working in Indian Country, these individuals saw firsthand the many challenges and injustices Indian people were facing in respect to the ownership and management of their lands.

Since inception, the Indian Land Tenure Foundation has awarded more than \$7.9 million in grants and contracts and has provided \$5.4 million in direct program services (as of July 2010). ILTF continues to expand its grantmaking capabilities through its investments and the generous support of foundations, Indian nations, corporations and individual donors.

### Foundation Strategies

- Educate every Indian landowner about Indian land management, ownership, and transference issues so that knowledge becomes power when decisions about land assets are made.
- Use Indian land to help Indian people discover and maintain their culture.
- Increase economic assets of Indian landowners by gaining control of Indian lands and creating financial models that convert land into leverage for Indian landowners.
- Reform the legal mechanisms related to recapturing the physical, cultural, and economic assets for Indian people and strengthening sovereignty of Indian land.

### **Contact Information**

#### **Indian Land Tenure Foundation**

151 East County Road B2

Little Canada, MN 55117-1523

Phone: 651-766-8999

Website: <http://www.iltf.org/>

## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### ***Contact Information***

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

## **Minnesota Angel Network**

The Minnesota Angel Network (MNAN) accelerates the growth of emerging companies in Minnesota by educating entrepreneurs, connecting capital with investments, and catalyzing entrepreneurial success statewide.

MNAN's certification program prepares entrepreneurs for successful fundraising and the rigors of investors' due diligence. Once certified, they are introduced to a network of investors that spans Minnesota and stretches to the coasts. At the same time, through partner organizations, MNAN connects companies with potential business partners, facilities, and other funding and community supports around the state that can help them grow far beyond an angel round of investment.

Seasoned investors, entrepreneurs, and professional service providers serve on MNAN's selection and advisory teams. They screen entrepreneurs for readiness to participate in the program, then guide them through gap analysis and risk mitigation sessions to improve their business plans and fundraising position. These advisors, all pro bono volunteers, set the certification requirements that entrepreneurs must meet before they're presented to investors.

## **Minnesota's Angel Tax Credit**

The Minnesota Angel Network is a partner to the state's Angel Tax Credit program, helping to spread the benefits of the tax credit to entrepreneurs and investors statewide. The tax credit program, which is managed by the Minnesota Department of Employment and Economic Development:

- Gives a 25 percent credit to individuals or funds that invest in Minnesota's emerging companies, particularly those that are developing new technologies
- Issues the tax credit as a tax refund for investors outside of Minnesota who have no Minnesota income tax liability
- Allows a maximum credit of \$125,000 per individual per year, or \$250,000 for those married and filing joint tax returns
- Determines which companies and investors qualify to participate in the program

### ***Statewide Contact Information***

#### **Minnesota Angel Network**

1550 Utica Ave. S, Suite 740

St. Louis Park, MN 55416

Phone: 952-746-3832

E-Mail: [info@mnan.org](mailto:info@mnan.org)

Website: [mnan.org](http://mnan.org)

The Minnesota Angel Network maintains regional contacts in some regions of the state of Minnesota, but not all. See the following sections of this resource guide for regional contacts: Southeast Minnesota, Southwest Minnesota, West Central Minnesota, and Central Minnesota.

## **Minnesota Business Finance Corporation**

Minnesota Business Finance Corporation (MBFC) is a Certified Development Company authorized by the U.S. Small Business Administration to originate and service SBA 504 loans. As a nonprofit CDC, MBFC, a member of the National Association of Development Companies (NADCO), promotes economic development throughout Minnesota.

The SBA 504 loan program is economic development financing specifically designed to stimulate private-sector investment in long-term fixed assets to increase productivity, create new jobs and increase the local tax base. This is done by providing long-term, low down payment, reasonably priced, fixed-rate loans to businesses, which have the highest probability of successfully creating new jobs and competing in the world marketplace.

MBFC was created in 1983 as Opportunities Minnesota Inc. (OMNI), which was then a division of the Minnesota Department of Trade and Economic Development. In 1993, through the enactment of state legislation, the organization became a quasi-public agency, and in 1996, it was privatized and renamed the Minnesota Business Finance Corporation (MBFC). MBFC serves the entire state of Minnesota from offices in Minneapolis, St. Cloud and Bemidji.

MBFC's subsidiary, the Minnesota Center for Business Development, LLC, owns and operates a regional economic development center at 616 Roosevelt Road in St. Cloud, which is essentially a one-stop shop for small businesses seeking financing, equity capital, and managerial and technical assistance. Tenants include MBFC, the Anderson Entrepreneurial Center, the Small Business Development Center, SCORE, and the Procurement and Technical Assistance Center.

### **Contact Information**

#### **Minneapolis office**

100 South Fifth Street, Suite 2400  
Minneapolis MN 55402  
Phone: 612-746-6900  
Fax: 612-746-6901  
Website: [www.mbfc.org](http://www.mbfc.org)

#### **St. Cloud office**

616 Roosevelt Road, Suite 200  
St Cloud, MN 56301  
Phone: 320-258-5000  
Fax: 320-255-1815

#### **Bemidji office**

1710 Paul Bunyan Drive N.W., Suite 105  
Bemidji, MN 56601  
Phone: 218-759-8481  
Fax: 218-759-9826

The Minnesota Business Finance Corporation maintains offices in some regions of the state of Minnesota, but not all. See the following sections of this resource guide for regional contacts: Northwest Minnesota and Central Minnesota.

## **Minnesota Department of Agriculture (MDA)**

The three general areas of responsibility of the Minnesota Department of Agriculture (MDA) include the following:

- Protecting our food supply;
- Protecting our natural resources; and
- Cultivating our agricultural economy.

MDA ensures that farmers have quality seed, fertilizer, pesticides and animal feed so that the final product is also high quality. The MDA also provides a long list of services targeted directly to Minnesota farmers. These services include risk-management education, organic and sustainable ag technical support and dairy and livestock development support.

In the processing and distribution segments of the food chain, the MDA performs duties such as dairy and food processing facility inspections and international market development. Their service delivery concludes at the consumer level with services such as consumer food safety education, ag chemical spill response, and grocery store inspections.

The MDA provides a variety of grant programs to assist individuals and organizations with agricultural development. Notable among them are the following:

Bioenergy and Biochemical Grant Program – funds used through the Agricultural Growth, Research, and Innovation (AGRI) fund that may be used for projects involving bioenergy, bio-based content, or a bio-based formulated product. Grants for owners of Minnesota facilities producing bioenergy, bio-based content, or a bio-based formulated product; for organizations that provide for on-station, on-farm field scale research and outreach to develop and test the agronomic and economic requirements of diverse stands of prairie plants and other perennials for bioenergy systems; or for certain nongovernmental entities.

Specialty Crop Grants - grants to help specialty crop growers in Minnesota remain competitive in the marketplace. Specialty crops are defined in law as fruits and vegetables, tree nuts, dried fruits, horticulture and nursery crops, including floriculture. These funds may be used to further a specialty crop industry or segment; they will not be granted for the benefit of a single organization, institution, business or individual. Non-profit organizations, producer organizations, government agencies, universities and other agricultural groups are encouraged to apply.

Sustainable Agriculture Grant - awarded to innovative, promising and worthwhile demonstrations of sustainable agricultural methods or systems in Minnesota. The purpose of the Grant Program is to fund practices that promote environmental stewardship and conservation of resources as well as improve profitability and quality of life on farms and in rural areas.

The MDA provides many comprehensive loan programs to assist farmers in improving and expanding their current operations. Whether you are in need of new equipment, changing your farm management practices or expanding your farm, the MDA is here to assist you in making the process a little easier. Notable among their many loan programs are the following:

### Aggie Bond Beginning Farmer Loan Program

The Aggie Bond Loan Program is a federal bonding program administered by the State through its Rural Finance Authority. The program offers affordable financing for a qualified beginning farmer. This is accomplished by securing for the applicant a reduced interest rate on the loan they are submitting for approval under the program.

### Agriculture Best Management Practices (AgBMP) Loan Program

The AgBMP Loan Program is a water quality program that provides low interest loans to farmers, rural landowners, and agriculture supply businesses. The purpose is to encourage agricultural Best Management Practices that prevent or reduce runoff from feedlots, farm fields and other pollution problems identified by the county in local water plans.

### Methane Digester Loan Program

The MDA developed the Methane Digester Loan Program in 1998 to help supplement the funds needed for livestock producers in Minnesota to begin installing digesters on their farms. This loan program has helped one dairy farmer in Minnesota install manure digester. One additional farm has been conditionally approved for a loan.

### Pilot Agricultural Microloan Program

The Pilot Agricultural Microloan Program was established to assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow up to \$10,000 to be used for working capital (annual inputs such as seed, feed, fertilizer, land rent, etc.) or equipment and other farm asset purchase with a common useful life of 10 years or less. Real estate, cooperative stock, and refinance of current debts are ineligible.

The borrower must be a member of a Protected Group as defined under Minn. Stat. § 43A.02, subdiv. 33 (minority, woman, disabled) or qualified non-citizen as defined under Minn. Stat. § 256B.06, subdiv. 4, par. (b) (refugee, immigrant, asylum, etc.). Funds must be utilized towards the production and marketing of specialty crops (direct market fruits & vegetables, cut flowers and herbs, etc.) or eligible livestock, (open range poultry, sheep, goats).

Participating Lenders: While all lending institutions are eligible to be part of the program, they are not required to do so. Their decision to join the RFA program is voluntary. Any lending institution, or other organizations of a non-profit or for-profit nature, that is in good standing with the State of Minnesota, has the appropriate business structure, and suitable staffing to distribute and collect loan funds, may become an Intermediary Lender with the Pilot Agricultural Microloan Program. Once they agree to join, each lender must enter into an agreement with the RFA and offer Agricultural Microloans based upon certain pre-established rules in order to qualify for RFA participation. Interest rates and other specific terms will vary from lender to lender depending upon the conditions the loan.

### Sustainable Agriculture Loan

The purpose of this loan is to enable farmers to adopt practices that will lead them to a more sustainable farming system. Loans are for capital purchases, which enhance the environmental and economic viability of the farm. Eligible purchases may include: rotational grazing systems, tree plantings, on-farm energy production, composting equipment, solar-powered equipment, low-cost livestock housing, hoop buildings,



processing equipment, reduced or no herbicide weed control, equipment to handle cover crops, alternative fertilizer management equipment, soil conserving equipment and more.

### Value-Added Stock Loan Program

The 1994 Legislature passed a bill that established a value-added agricultural product loan program to help farmers finance the purchase of stock in a cooperative, limited liability company, or limited liability partnership proposing to build or purchase and operate a facility located in Minnesota to process or produce marketable products from agriculture crops. Stock in certain cooperatives proposing to own and operate livestock processing facilities or farm-generated wind energy production facilities may also be eligible.

This is a loan participation program available through the Rural Finance Authority (RFA). The farmer will work through their local lender. If the lender agrees to make a secured loan to the applicant, the lender and applicant will jointly complete an application for an RFA participation. The RFA must have a completed Master Participation Agreement with the lender on file.

#### **Contact Information**

##### **Minnesota Department of Agriculture**

625 Robert Street North

St. Paul, MN 55155-2538

Phone: 651-201-6000

Toll Free: 800-967-2474

Website: [www.mda.state.mn.us/Home](http://www.mda.state.mn.us/Home)

### **Native Americans in Philanthropy**

Native Americans in Philanthropy is an association of nonprofits, tribal communities, and foundations committed to the beliefs, traditions, and resources of Native peoples. They advocate on behalf of philanthropic investments in support of Native communities.

Through interviews and community outreach, Native Americans in Philanthropy identified 89 nonprofit organizations and programs serving the Native American community in Minnesota, including:

- 65 Native-led nonprofit organizations (such as the American Indian Center in Minneapolis or the White Earth Land Recovery Project in Callaway);
- 12 programs that serve Native Americans based in other nonprofit organizations (including the Division of Indian Work as part of the Minneapolis Council of Churches); and
- 12 programs or institutions that serve Native Americans sponsored by one or more of Minnesota's 11 federally recognized tribal governments (including Fond du Lac Community College in Cloquet).

#### **Contact Information**

##### **Native Americans in Philanthropy**

2801 21st Street South, Suite 132D

Minneapolis, MN 55407

Tel: 612.724.8798, ext. 2

E-Mail: [info@nativephilanthropy.org](mailto:info@nativephilanthropy.org)

Website: <http://nativephilanthropy.org/>

## **Native CDFI Network**

The Native CDFI Network was formed in 2009 to provide leadership and technical assistance to Native CDFIs serving Native trust land communities, American Indians, Alaska Natives, and Native Hawaiians. In addition, the Native CDFI Network works to ensure that Native peoples are represented in the national policy dialogue and innovative solutions created by CDFIs are effectively communicated to Native communities.

The Native CDFI Network maintains four foundational goals:

- Build a Strong Membership Network and Infrastructure
- Commit to Gathering Members Annually
- Create CDFI-to-CDFI Peer Mentoring and Sharing Opportunities
- Identify Native CDFI Policy Priorities

### **Contact Information**

#### **Native CDFI Network**

c/o Four Bands Community Fund

101 S. Main Street,

PO Box 932

Eagle Butte, SD 57744

Phone: 605-964-3687

Website: <http://nativecdfi.net/>

## **Neighborhood Development Center**

Neighborhood Development Center (NDC) is a community-based non-profit organization that works in the low-income communities of St. Paul, Minneapolis, surrounding suburbs, and Greater Minnesota to help emerging entrepreneurs develop successful businesses that serve their community, and to help community groups build a stronger neighborhood economy. NDC originates loans for Business, Community Facilities, and Microenterprise purposes.

NDC's business development and capacity building programs help neighborhood entrepreneurs, businesses and organizations maximize their positive impact within their own communities.

- Entrepreneur Training Program – NDC partners with community-based organizations to provide culturally sensitive entrepreneur training programs for low-income residents who do not have access to traditional sources of capital and want to learn the skills to successfully start and operate a business. This core program is currently offered twice each year, in five languages.
- Small Business Lending & Reba-Free Financing – NDC provides access to credit for start-up and existing businesses that are unable to access traditional loans and sources of capital.
- Small Business Incubators – NDC engages in targeted real estate development projects to transform strategically located commercial buildings into business incubators that support small businesses while serving as catalysts for the revitalization of the surrounding communities.
- Capacity Building Program – NDC assists community organizations both locally and nationally to build effective collaborations and to expand capacity of their organizations.

- Community Collaboratives - NDC also convenes, facilitates and provides administrative support for collaborative community initiatives. Current collaboratives include the Northside Economic Opportunity Network (NEON) and the University Avenue Business Preparation Collaborative (U7).

**Contact Information**

**Neighborhood Development Center**

663 University Avenue, Suite 200

St. Paul, MN 55104

Phone: 651-291-2480

E-Mail: [mtemali@ndc-mn.org](mailto:mtemali@ndc-mn.org)

Website: <http://www.ndc-mn.org>

**RUPRI Center for Rural Entrepreneurship**

The Rural Policy Research Institute (RUPRI) Center for Rural Entrepreneurship provides communities across rural America with the resources for implementing entrepreneurship as a core economic development strategy. The Center, located jointly in North Carolina, Nebraska, and Missouri, applies practice-driven research, development tools, and consultation services in participation with many partners – rural communities, development practitioners, researchers, and policymakers.

Created in 2001 with founding support from the Ewing Marion Kauffman Foundation and RUPRI, the Center is an outgrowth of the Rural Entrepreneurship Initiative (REI) supported by the Kauffman Foundation, the National Rural Development Partnership, Partners for Rural America, and the Nebraska Community Foundation.

The Center's mission is to enable every rural resident to achieve his or her full entrepreneurial potential. To achieve this mission, the Center's work focuses on three key concepts – study, learn, and engage. The Center actively studies entrepreneurship development through practice-driven research in collaboration with a wide range of partners. Building on this knowledge base, the Center creates opportunities for community leaders and policy makers to learn about rural entrepreneurship through training, an electronic newsletter, development tools, and other mechanisms for learning in person and virtually. The Center also engages community and regional leaders by bringing new models, such as HomeTown Competitiveness, and new tools, such as Transfer of Wealth, directly to rural regions in a more hands-on, strategic approach. By applying these three concepts, the Center is committed to connecting economic development practitioners and policy makers across rural America to the resources needed to energize entrepreneurs and to implement entrepreneurship as a core rural economic development strategy.

**Nebraska Office**

421 S 9th St. Suite 245

Lincoln, NE 68508

Phone: 402-323-7336

**North Carolina Office**

199 Valley Meadow Drive

Chapel Hill, NC 27516

Phone: 919-932-7762

## Small Business Administration

Since its founding on July 30, 1953, the U.S. Small Business Administration (SBA) has delivered millions of loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses. SBA provides assistances primarily through its four programmatic functions:

- **Access to Capital (Business Financing)**  
SBA provides small businesses with an array of financing for small businesses from the smallest needs in micro lending --- to substantial debt and equity investment capital (venture capital).
- **Entrepreneurial Development (Education, Information, Technical Assistance & Training)**  
SBA provides free individual face-to-face, and internet counseling for small businesses, and low-cost training to nascent entrepreneurs and established small businesses in over 1,800 locations throughout the United States and US territories.
- **Government Contracting (Federal Procurement)**  
In keeping with the mandate of Section 15(g) of the Small Business Act, SBA's Office of Government Contracting sets goals with other federal departments and agencies to reach the statutory goal of 23 percent in prime contract dollars to small businesses. This office also provides small businesses with subcontracting procurement opportunities, outreach programs, and training.
- **Advocacy (Voice for Small Business)**  
Created in 1978, this Office reviews Congressional legislation and testifies on behalf of small business. It also assesses the impact of the regulatory burden on behalf of small businesses. Additionally, it conducts a vast array of research on American small businesses and the small business environment. The Chief Counsel of this office is appointed by the President of the United States.

Website: [www.sba.gov](http://www.sba.gov)

## Small Business Investment Companies

The Small Business Investment Company (SBIC) Program works with private investment funds licensed as SBICs to provide growth capital to U.S. small businesses. Although SBICs regulated by SBA, they are private, profit-seeking investment companies that make independent investment decisions.

View the [Directory of SBICs](#)

### Milestone Growth Fund, Inc.

Provides long-term financing to minority-owned businesses. Requires lead investor for opportunities outside of Minnesota.

#### **Contact Information**

527 Marquette Avenue, Suite 1915

Minneapolis, MN 55402

Phone: 612-338-0090

Fax: 612-338-1172

Email: [inquiryngf@milestonegrowth.com](mailto:inquiryngf@milestonegrowth.com)

## Local Assistance

SBA has regional and district offices as well as works with a number of local partners nation-wide to counsel, mentor, and train small businesses.

- SBA District Offices offer counseling, training and business development specialists to help you start and grow your business.
- SCORE is a nonprofit association comprised of over 13,000 volunteer business counselors, advisors, and mentors who offer free counseling and mentoring throughout the U.S. and its territories.
- Small Business Development Centers (SBDCs) are partnerships primarily between the government and colleges/universities aimed at providing educational services to small business owners.
- Women's Business Centers (WBCs) represent a national network of educational centers designed to assist women to start and grow small businesses.
- U.S. Export Assistance Centers (USEACs) are designed to provide export assistance and make worldwide commerce achievable for your small- or medium-sized business.
- Veterans Business Outreach Centers (VBOCs) are designed to provide entrepreneurial development services and referrals for eligible veterans owning or considering starting a small business.
- Certified Development Companies (CDCs) are nonprofit corporations certified and regulated by the SBA, which work with participating lenders to provide financing to small businesses.
- SBA Disaster Field Offices offer counseling and financial assistance to those who are rebuilding their homes and businesses after natural disasters.
- Procurement Technical Assistance Centers (PTACs) provide technical assistance to businesses that want to sell products and services to federal, state, and/or local governments.
- SBA Regional Offices support local district offices and work to advocate economic development, growth and competitiveness within their geographic area.

Website: [www.sba.gov/local-assistance/MN/local-resources](http://www.sba.gov/local-assistance/MN/local-resources)

## AgStar Rural Capital Network

To help keep rural communities healthy and prosperous, AgStar created the Rural Capital Network unit – a team devoted to supporting community and economic development, infrastructure needs, and revitalization projects. Primarily, AgStar invests in projects through the purchase of bonds issued by local communities, organizations or businesses.

Working in collaboration with community and industry leaders, rural businesses and other financial institutions and individuals, AgStar Rural Capital Network provides long-term (up to 30 years), fixed-rate bond financing of rural critical community projects focused primarily on health care, business and industry, and multi-family housing.

Additionally, the Rural Capital Network unit has unique access to a correspondent lending program enabling further collaboration between AgStar Rural Capital Network and other financial institutions. This investment source provides institutions with additional lending opportunities and capacity with long-term, competitive rates.

Minnesota Counties: Aitkin, Anoka, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Cook, Cottonwood, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Hennepin, Houston, Isanti, Itasca, Jackson, Kanabec, Lake, LeSueur, Martin, McLeod, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Olmsted, Pine, Pipestone, Ramsey, Rice, Rock, Scott, Sherburne, Sibley, St. Louis, Stearns, Steele, Todd, Wabasha, Waseca, Washington, Watonwan, Winona and Wright.

### **Contact Information**

#### **AgStar Financial Services, ACA**

1921 Premier Drive P.O. Box 4249

Mankato, MN 56002

Phone: 866-577-1831

Website: [ruralcapitalnetwork.agstar.com](http://ruralcapitalnetwork.agstar.com)

## BusinessLoanFunds.com

BusinessLoanFunds.com is an online directory of small business loan programs made available through the states, counties, cities, local economic development agencies and not-for-profits in cooperation with Small Business Administration (SBA), Economic Development Administration (EDA), United States Department of Agriculture (USDA), Housing and Urban Development (HUD), Department of Treasury, etc.

These loan programs are available as a tool to help communities prosper and provide financing for entrepreneurs who are not able to secure sufficient capital. These programs focus more on the job creation than on a credit score, making access to funding a small business possible for entrepreneurs.

Local, Regional, Statewide, and National small business development lending programs are listed by states and counties in which they do business. Each county listing includes all agencies providing small business lending services within that county.

### **Contact Information**

Website: [www.businessloanfunds.com/minnesota](http://www.businessloanfunds.com/minnesota)

## Center for Rural Affairs

Established in 1973 in an old storefront in a Northeast Nebraska town of 1,000, the Center for Rural Affairs has grown to a national organization with 30,000 supporters across the country. They remain rooted in agriculture and rural communities to this day. Their staff live in rural communities of less than 5,000 or the countryside surrounding them. They have evolved into one of the nation's leading rural organizations, known for their pioneering work to rebuild rural America and reform federal policy.

They are committed to...

- Advocating for policies that support rural communities reduce poverty, reward stewardship, and strengthen small farms and businesses.
- Creating opportunities to earn a living in rural communities though work with small businesses and family farms and ranches.
- Advancing communities by working to develop leaders, create innovative new approaches and provide resources for individuals working in small towns.

### **Contact Information**

#### **Center for Rural Affairs**

145 Main St

Lyons, NE 68038

Phone: 402-687-2100

## Community Development Financial Institutions (CDFI's)

A community development financial institution (CDFI) is a financial institution, which provides credit and financial services to underserved markets and population. A CDFI may be a community development bank, a community development credit union (CDCU), a community development loan fund (CDLF), a community development venture capital fund (CDVC), a microenterprise development loan fund, or a community development corporation.

CDFIs are certified by the Community Development Financial Institutions Fund (CDFI Fund) at the U.S. Department of the Treasury, which provides funds to CDFIs through a variety of programs. The CDFI fund and the legal concept of CDFIs were established by the Reigle Community Development and Regulatory Improvement Act of 1994. Broadly speaking, a CDFI is defined as a financial institution that has a primary mission of community development, serves a target market, is a financing entity, provides development services, remains accountable to its community, and is a non-governmental entity.

View the list of [Minnesota CDFIs](#):

## Community Reinvestment Fund

The Community Reinvestment Fund (CRF) is a nonprofit organization that has developed a secondary market for economic development loans. It purchases economic development loans from government agencies and nonprofit lenders such as revolving loan funds across the country. They have purchased many portfolios in Minnesota. The loans they purchase are typically made to small businesses that are expanding and creating jobs.

**Contact Information**

**Community Reinvestment Fund, USA**

801 Nicollet Mall, Suite 1700 West

Minneapolis, MN 55402

Phone: 612-338-3050

Toll Free: 800-475-3050

Fax: 612-338-3236

E-mail: [crfusa@crfusa.com](mailto:crfusa@crfusa.com)

Website: [www.crfusa.com](http://www.crfusa.com)

**Economic Development Association of Minnesota**

The Economic Development Association of Minnesota (EDAM) is a statewide association of city, county, state and regional economic development agencies as well as businesses, utilities, non-profit economic development organizations, and other economic development professionals. They share a common mission to provide development professionals a forum for exchanging information and staying abreast of current economic development strategies and practices and by provide economic developers with valuable networking and educational opportunities. EDAM members are leading economic developers in the state of Minnesota. EDAM consults with the state on public policy issues related to economic development, and helps continually define and improve the profession.

**Contact Information**

**Economic Development Association of Minnesota**

1000 Westgate Drive, Ste. 252

St. Paul, MN 55114

Phone: 651-290-6296

Fax: 651-290-2266

Website: [www.edam.org](http://www.edam.org)

**Economic Development Directory**

This is an internet directory of the websites of economic development agencies. Not every agency website is listed -- only websites with information useful to consultants and business people deciding on communities or regions to contact for site selection negotiations.

**Contact Information**

Website [www.ecodevdirectory.com/index](http://www.ecodevdirectory.com/index)



## Enterprise Minnesota

Enterprise Minnesota helps small and mid-sized manufacturers develop and implement strategies to grow business. Whether walking through the lean manufacturing process or advising on the latest management strategies, they help businesses compete and grow profitably. Their industry experts are located across Minnesota.

### **Contact Information**

#### **Enterprise Minnesota, Inc.**

310 4th Ave So, Suite 7050

Minneapolis, MN 55415

Phone: 612-373-2900

Toll Free: 800-325-3073

Fax: 612-373-2901

Website: [www.enterpriseminnesota.org](http://www.enterpriseminnesota.org)

## Indian Land Tenure Foundation

The Indian Land Tenure Foundation (ILTF) originated in the 1990s when a group of concerned Indian landowners, land rights advocates, and tribal leaders came together to do something about the serious problems affecting Indian land tenure—the terms and conditions by which Indians hold land. From their own experiences living and working in Indian Country, these individuals saw firsthand the many challenges and injustices Indian people were facing in respect to the ownership and management of their lands.

Since inception, the Indian Land Tenure Foundation has awarded more than \$7.9 million in grants and contracts and has provided \$5.4 million in direct program services (as of July 2010). ILTF continues to expand its grantmaking capabilities through its investments and the generous support of foundations, Indian nations, corporations and individual donors.

### Foundation Strategies

- Educate every Indian landowner about Indian land management, ownership, and transference issues so that knowledge becomes power when decisions about land assets are made.
- Use Indian land to help Indian people discover and maintain their culture.
- Increase economic assets of Indian landowners by gaining control of Indian lands and creating financial models that convert land into leverage for Indian landowners.
- Reform the legal mechanisms related to recapturing the physical, cultural, and economic assets for Indian people and strengthening sovereignty of Indian land.

### **Contact Information**

#### **Indian Land Tenure Foundation**

151 East County Road B2

Little Canada, MN 55117-1523

Phone: 651-766-8999

Website: <http://www.iltf.org/>

## Institute for Agriculture and Trade Policy

Founded in 1986, the Institute for Agriculture and Trade Policy (IATP) works locally and globally at the intersection of policy and practice to ensure fair and sustainable food, farm and trade systems. IATP's pioneering work is assembling the building blocks of a new, sustainable model for food and agriculture based on a system of fair trade; eliminating contaminants in their food system; connecting rural and urban communities; rebuilding local food and energy systems; improving access to healthy food for all; and rewarding environmental stewardship in farming. IATP collaborates with grassroots organizations and local leaders working in schools, neighborhoods and rural communities, as well as the public health, scientific and business communities, policymakers and global leaders. Among IATP's areas of work are:

- Creating new business models that protect the environment and fair compensate producers and workers
- Developing climate solutions that respect farmers' and rural concerns while increasing food security
- Increasing access to healthy food, especially for children and low income communities, by working with schools, corner stores, farmers markets, hospitals and other institutions
- Strengthening rural leaders in the Midwest by connecting economic policy, local democratic decision-making and sustainable resource management
- Working for a safe food system that eliminates unnecessary antibiotics, chemical contaminants, nanotechnology and genetic engineering
- Advocating for better farm policies to ensure all farmers are paid fairly for what they produce
- Challenging international trade rules that contribute to rising hunger rates and hurt farmers in poor countries
- Challenging inequities in the industrial food system from field to farm, particularly as they affect farmers, farm and food processing workers, low income populations and communities of color.

IATP is a committed advocate of, and a tremendous resource for, issues relating to sustainable rural development.

### **Contact Information**

#### **Institute for Agriculture and Trade Policy**

2105 First Avenue South

Minneapolis, Minnesota 55404

Phone: 612-870-0453

Fax: 612-870-4846

Website: [www.iatp.org](http://www.iatp.org)

## Latino Economic Development Center

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

#### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

#### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### **Contact Information**

##### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

#### **Metropolitan Economic Development Association**

Metropolitan Economic Development Association (MEDA) provides one-on-one business consulting, training, leadership development, government contracting assistance, access to financing, networking with peers, assistance with minority certifications, strategic planning, and more to businesses owned and managed by ethnic minorities. MEDA's services are directed toward new and existing businesses whose owners are committed to making an impact through job creation, their firms' growth and profitability, and community involvement.

**Contact Information**

**Metropolitan Economic Development Association (MEDA)**

250 Second Avenue South, Suite 106

Minneapolis, Minnesota 55401

Phone: 612-332-6332

Fax: 612-317-1002

E-Mail: [info@meda.net](mailto:info@meda.net)

Website: [www.meda.net](http://www.meda.net)

**Minnesota Business Finance Corporation**

Minnesota Business Finance Corporation (MBFC) is a Certified Development Company authorized by the U.S. Small Business Administration to originate and service SBA 504 loans. As a nonprofit CDC, MBFC, a member of the National Association of Development Companies (NADCO), promotes economic development throughout Minnesota.

The SBA 504 loan program is economic development financing specifically designed to stimulate private-sector investment in long-term fixed assets to increase productivity, create new jobs and increase the local tax base. This is done by providing long-term, low down payment, reasonably priced, fixed-rate loans to businesses, which have the highest probability of successfully creating new jobs and competing in the world marketplace.

MBFC was created in 1983 as Opportunities Minnesota Inc. (OMNI), which was then a division of the Minnesota Department of Trade and Economic Development. In 1993, through the enactment of state legislation, the organization became a quasi-public agency, and in 1996, it was privatized and renamed the Minnesota Business Finance Corporation (MBFC). MBFC serves the entire state of Minnesota from offices in Minneapolis, St. Cloud and Bemidji.

MBFC's subsidiary, the Minnesota Center for Business Development, LLC, owns and operates a regional economic development center at 616 Roosevelt Road in St. Cloud, which is essentially a one-stop shop for small businesses seeking financing, equity capital, and managerial and technical assistance. Tenants include MBFC, the Anderson Entrepreneurial Center, the Small Business Development Center, SCORE, and the Procurement and Technical Assistance Center.

**Contact Information**

Minneapolis office

100 South Fifth Street, Suite 2400

Minneapolis MN 55402

Phone: 612-746-6900

Fax: 612-746-6901

Website: [www.mbfc.org](http://www.mbfc.org)

St. Cloud office

616 Roosevelt Road, Suite 200

St Cloud, MN 56301

Phone: 320-258-5000

Fax: 320-255-1815

Bemidji office

1710 Paul Bunyan Drive N.W., Suite 105

Bemidji, MN 56601

Phone: 218-759-8481

Fax: 218-759-9826

The Minnesota Business Finance Corporation maintains offices in some regions of the state of Minnesota, but not all. See the following sections of this resource guide for regional contacts: Northwest Minnesota and Central Minnesota.

## **Minnesota Community Capital Fund**

The Minnesota Community Capital Fund (MCCF), a nonprofit corporation, works with local communities and economic development agencies throughout Minnesota to help small businesses and nonprofits secure the capital investment.

MCCF is a bank participation loan fund that leverages underutilized local economic development funds through the pooling of resources. The Fund provides its members (local communities and economic development agencies) with greater lending flexibility and the capability of offering much larger loans to their local small businesses and nonprofit organizations than would be possible with their own limited and restricted resources.

MCCF currently has 70 members, which represent more than 600 communities throughout Minnesota. To date, MCCF has closed 91 loans to support projects ranging from the \$14 million expansion of the Cloquet Community Hospital (MCCF loan was \$2.5 million) to the construction of a new \$660,000 nonprofit early childhood daycare center in Red Wing (\$64,000 MCCF loan). With an average loan size of \$403,000, MCCF has approved a total of more than \$36 million in loans during its nine year history.

In recent years, MCCF has approved subordinated, long-term debt financing for projects that include manufacturing plant expansions, a veterinary clinic, a resort expansion, an assisted living / nursing facility, a sporting goods business, dental office, hardware store, environmental testing lab, and the expansion of a medical center support business. Several of these loans were made under the federal New Markets Tax Credit program, which offers significantly lower interest rates and even longer term fixed-rate financing than are available under their standard loan program. Loan products include SBA 7(a) and 504.

### ***Contact Information***

#### **Minnesota Community Capital Fund**

13911 Ridgedale Dr, Suite 260

Minneapolis, MN 55305

Toll-free: 800-860-6223

Fax: 952-541-9684

Website: [mncommunitycapitalfund.org](http://mncommunitycapitalfund.org)

## Minnesota Department of Agriculture (MDA)

The three general areas of responsibility of the Minnesota Department of Agriculture (MDA) include the following:

- Protecting our food supply;
- Protecting our natural resources; and
- Cultivating our agricultural economy.

MDA ensures that farmers have quality seed, fertilizer, pesticides and animal feed so that the final product is also high quality. The MDA also provides a long list of services targeted directly to Minnesota farmers. These services include risk-management education, organic and sustainable ag technical support and dairy and livestock development support.

In the processing and distribution segments of the food chain, the MDA performs duties such as dairy and food processing facility inspections and international market development. Their service delivery concludes at the consumer level with services such as consumer food safety education, ag chemical spill response, and grocery store inspections.

The MDA provides a variety of grant programs to assist individuals and organizations with agricultural development. Notable among them are the following:

Bioenergy and Biochemical Grant Program – funds used through the Agricultural Growth, Research, and Innovation (AGRI) fund that may be used for projects involving bioenergy, bio-based content, or a bio-based formulated product. Grants for owners of Minnesota facilities producing bioenergy, bio-based content, or a bio-based formulated product; for organizations that provide for on-station, on-farm field scale research and outreach to develop and test the agronomic and economic requirements of diverse stands of prairie plants and other perennials for bioenergy systems; or for certain nongovernmental entities.

Specialty Crop Grants - grants to help specialty crop growers in Minnesota remain competitive in the marketplace. Specialty crops are defined in law as fruits and vegetables, tree nuts, dried fruits, horticulture and nursery crops, including floriculture. These funds may be used to further a specialty crop industry or segment; they will not be granted for the benefit of a single organization, institution, business or individual. Non-profit organizations, producer organizations, government agencies, universities and other agricultural groups are encouraged to apply.

Sustainable Agriculture Grant - awarded to innovative, promising and worthwhile demonstrations of sustainable agricultural methods or systems in Minnesota. The purpose of the Grant Program is to fund practices that promote environmental stewardship and conservation of resources as well as improve profitability and quality of life on farms and in rural areas.

The MDA provides many comprehensive loan programs to assist farmers in improving and expanding their current operations. Whether you are in need of new equipment, changing your farm management practices or expanding your farm, the MDA is here to assist you in making the process a little easier. Notable among their many loan programs are the following:

Aggie Bond Beginning Farmer Loan Program

The Aggie Bond Loan Program is a federal bonding program administered by the State through its Rural Finance Authority. The program offers affordable financing for a qualified beginning farmer. This is accomplished by securing for the applicant a reduced interest rate on the loan they are submitting for approval under the program.

#### Agriculture Best Management Practices (AgBMP) Loan Program

The AgBMP Loan Program is a water quality program that provides low interest loans to farmers, rural landowners, and agriculture supply businesses. The purpose is to encourage agricultural Best Management Practices that prevent or reduce runoff from feedlots, farm fields and other pollution problems identified by the county in local water plans.

#### Methane Digester Loan Program

The MDA developed the Methane Digester Loan Program in 1998 to help supplement the funds needed for livestock producers in Minnesota to begin installing digesters on their farms. This loan program has helped one dairy farmer in Minnesota install manure digester. One additional farm has been conditionally approved for a loan.

#### Pilot Agricultural Microloan Program

The Pilot Agricultural Microloan Program was established to assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow up to \$10,000 to be used for working capital (annual inputs such as seed, feed, fertilizer, land rent, etc.) or equipment and other farm asset purchase with a common useful life of 10 years or less. Real estate, cooperative stock, and refinance of current debts are ineligible.

The borrower must be a member of a Protected Group as defined under Minn. Stat. § 43A.02, subdiv. 33 (minority, woman, disabled) or qualified non-citizen as defined under Minn. Stat. § 256B.06, subdiv. 4, par. (b) (refugee, immigrant, asylum, etc.). Funds must be utilized towards the production and marketing of specialty crops (direct market fruits & vegetables, cut flowers and herbs, etc.) or eligible livestock, (open range poultry, sheep, goats).

Participating Lenders: While all lending institutions are eligible to be part of the program, they are not required to do so. Their decision to join the RFA program is voluntary. Any lending institution, or other organizations of a non-profit or for-profit nature, that is in good standing with the State of Minnesota, has the appropriate business structure, and suitable staffing to distribute and collect loan funds, may become an Intermediary Lender with the Pilot Agricultural Microloan Program. Once they agree to join, each lender must enter into an agreement with the RFA and offer Agricultural Microloans based upon certain pre-established rules in order to qualify for RFA participation. Interest rates and other specific terms will vary from lender to lender depending upon the conditions the loan.

#### Sustainable Agriculture Loan

The purpose of this loan is to enable farmers to adopt practices that will lead them to a more sustainable farming system. Loans are for capital purchases, which enhance the environmental and economic viability of the farm. Eligible purchases may include: rotational grazing systems, tree plantings, on-farm energy production, composting equipment, solar-powered equipment, low-cost livestock housing, hoop buildings, processing equipment, reduced or no herbicide weed control, equipment to handle cover crops, alternative fertilizer management equipment, soil conserving equipment and more.



### Value-Added Stock Loan Program

The 1994 Legislature passed a bill that established a value-added agricultural product loan program to help farmers finance the purchase of stock in a cooperative, limited liability company, or limited liability partnership proposing to build or purchase and operate a facility located in Minnesota to process or produce marketable products from agriculture crops. Stock in certain cooperatives proposing to own and operate livestock processing facilities or farm-generated wind energy production facilities may also be eligible.

This is a loan participation program available through the Rural Finance Authority (RFA). The farmer will work through their local lender. If the lender agrees to make a secured loan to the applicant, the lender and applicant will jointly complete an application for an RFA participation. The RFA must have a completed Master Participation Agreement with the lender on file.

#### **Contact Information**

##### **Minnesota Department of Agriculture**

625 Robert Street North

St. Paul, MN 55155-2538

Phone: 651-201-6000

Toll Free: 800-967-2474

Website: [www.mda.state.mn.us/Home](http://www.mda.state.mn.us/Home)

### **Minnesota Regional Development Commissions**

See Regional Sections of this resource guide for information concerning the Minnesota network of regional development commissions:

- **Region 1 - Northwest Regional Development Commission**  
Serving Minnesota counties of Kittson, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau.
- **Region 2 - Headwater Regional Development Commission**  
Serving North Central Minnesota counties of Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen.
- **Region 3 - Arrowhead Regional Development Commission**  
Serving Northeast Minnesota counties of Aikin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis.
- **Region 4 - West Central Initiative**  
Serves Minnesota counties of Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, and Wilkin.
- **Region 5 Development Commission**  
Serving Central Minnesota counties of Cass, Crow Wing, Morrison, Todd, and Wadena.
- **Regions 6E - Mid-Minnesota Regional Development Commission**  
Serving Minnesota counties of Kandiyohi, McLeod, Meeker, and Renville.
- **Regions 6W - Upper Minnesota Valley Regional Development Commission**  
Serving Minnesota counties of Big Stone, Chippewa, Lac Qui Parie, Swift, and Yellow Medicine.
- **Region 7W – Currently no regional development commission.**  
Minnesota counties surrounding St. Cloud including Benton, Sherburne, Stearns, and Wright
- **Region 7E - East Central Regional Development Commission**  
Serving the counties of Chisago, Isanti, Kanabec, Pine, and Mille Lacs.



- Regions 8 - Southwest Regional Development Commission  
Serving the counties of Cottonwood, Lincoln, Lyon, Redwood, Pipestone, Murray, Rock, Nobles, and Jackson.
- Region 9 Development Commission  
Serving the South Central Minnesota counties of Blue Earth, Brown, Faribault, La Sueur, Martin, Nicollet, Sibley, Waseca, and Watonwan.
- Region 10 - Currently no regional development commission.  
Minnesota counties of Dodge, Goodhue, Houston, Fillmore, Freeborn, Mower, Olmsted, Rice, Steele, Wabasha, and Winona
- Region 11 - Metropolitan Council  
Serving the Mpls/St. Paul area counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington

### **National Institute of Standards and Technology: Manufacturing Extension Partnership**

The National Institute of Standards and Technology's Hollings Manufacturing Extension Partnership (MEP) works with small and mid-sized U.S. manufacturers to help them create and retain jobs, increase profits, and save time and money. The nationwide network provides a variety of services, from innovation strategies to process improvements to green manufacturing. MEP also works with partners at the state and federal levels on programs that put manufacturers in position to develop new customers, expand into new markets, and create new products.

MEP field staff has over 1,400 technical experts – located in every state – serving as trusted business advisors, focused on solving manufacturers' challenges and identifying opportunities for growth. As a program of the U.S. Department of Commerce, MEP offers its clients a wealth of unique and effective resources centered on five critical areas: technology acceleration, supplier development, sustainability, workforce and continuous improvement.

Innovation is at the core of what MEP does. Manufacturers that accelerate innovation are far more successful and realize greater opportunities to participate in the global economy. By placing innovations developed through research at federal laboratories, educational institutions and corporations directly in the hands of U.S. manufacturers, MEP serves an essential role sustaining and growing America's manufacturing base. The program assists manufacturers to achieving new sales, leading to higher tax receipts and new sustainable jobs in the high paying advanced manufacturing sector.

As a public/private partnership, MEP delivers a high return on investment to taxpayers. For every one dollar of federal investment, the MEP generates around \$30 in new sales growth. This translates into \$3.6 billion in new sales annually. For every \$2,067 of federal investment, MEP creates or retains one manufacturing job.

America needs a robust manufacturing base and MEP is critical to the small and mid-sized U.S. manufacturers who strengthen that base.

Website: [www.nist.gov/mep/about](http://www.nist.gov/mep/about)

### **Statewide Minnesota Contact Information**

**Enterprise Minnesota, Inc.**

310 4th Ave So, Suite 7050

Minneapolis, MN 55415

Phone: 612-373-2900

Toll Free: 800-325-3073

Fax: 612-373-2901

Website: [www.enterpriseminnesota.org](http://www.enterpriseminnesota.org)

## Neighborhood Development Center

Neighborhood Development Center (NDC) is a community-based non-profit organization that works in the low-income communities of St. Paul, Minneapolis, surrounding suburbs, and Greater Minnesota to help emerging entrepreneurs develop successful businesses that serve their community, and to help community groups build a stronger neighborhood economy. NDC originates loans for Business, Community Facilities, and Microenterprise purposes.

NDC's business development and capacity building programs help neighborhood entrepreneurs, businesses and organizations maximize their positive impact within their own communities.

- Entrepreneur Training Program – NDC partners with community-based organizations to provide culturally sensitive entrepreneur training programs for low-income residents who do not have access to traditional sources of capital and want to learn the skills to successfully start and operate a business. This core program is currently offered twice each year, in five languages.
- Small Business Lending & Reba-Free Financing – NDC provides access to credit for start-up and existing businesses that are unable to access traditional loans and sources of capital.
- Small Business Incubators – NDC engages in targeted real estate development projects to transform strategically located commercial buildings into business incubators that support small businesses while serving as catalysts for the revitalization of the surrounding communities.
- Capacity Building Program – NDC assists community organizations both locally and nationally to build effective collaborations and to expand capacity of their organizations.
- Community Collaboratives - NDC also convenes, facilitates and provides administrative support for collaborative community initiatives. Current collaboratives include the Northside Economic Opportunity Network (NEON) and the University Avenue Business Preparation Collaborative (U7).

### **Contact Information**

**Neighborhood Development Center**

663 University Avenue, Suite 200

St. Paul, MN 55104

Phone: 651-291-2480

E-Mail: [mtemali@ndc-mn.org](mailto:mtemali@ndc-mn.org)

Website: <http://www.ndc-mn.org>

## Nonprofits Assistance Fund

Nonprofits Assistance Fund was incorporated as an independent nonprofit in 1998. For the previous 18 years, the loan funds and programs had operated as a program of The Minneapolis Foundation. In 2000, Nonprofits Assistance Fund opened a financial center for nonprofits with the goal of providing extensive training as well as loan programs. Nonprofits Assistance Fund was certified as a Community Development Financial Institution by the US Department of the Treasury CDFI Fund in 2001. In 2005, Nonprofits Assistance Fund changed its name from Community Loan Technologies. Over the years the organization has housed several loan funds, including the Minnesota Nonprofits Assistance Fund® (MNAF), the Minnesota Primary Care Loan Fund, and the Working Capital Fund. In 2008 the programs were expanded to include special initiatives, consulting, and online learning.

Nonprofits Assistance Fund provides debt financing, technical assistance, and management consulting services to non-profit organizations.

- Loans for a wide range of nonprofits of different sizes and fields of service to expand programs, manage cash flow, and finance real estate projects
- Financial Strategy Consulting focused on more complex financial management challenges
- Training designed to develop practical management skills, strategic thinking, and advanced financial management capabilities

### **Contact Information**

#### **Nonprofits Assistance Fund**

2801 21st Avenue South, Suite 210

Minneapolis, MN 55407

Phone: 612-278-7180

E-Mail: [kbarr@nonprofitsassistancefund.org](mailto:kbarr@nonprofitsassistancefund.org)

Website: <http://www.nonprofitsassistancefund.org>

### **Northcountry Cooperative Development Fund**

Northcountry Cooperative Development Fund (NCDF) is a cooperatively owned community-development loan fund committed to fostering economic democracy by investing in cooperative enterprises. Based in Minneapolis, Minnesota, NCDF provides financing to natural food, consumer, producer, housing and worker-owned cooperatives throughout the US. A federally certified Community Development Finance Institution (CDFI), NCDF creates opportunities for cooperatives and social investors to invest in the national cooperative movement, with an emphasis on community development within economically challenged and underserved communities. Since its founding in 1978, NCDF has originated over \$31 million in cooperative financing.

NCDF was organized in 1978 when several Twin Cities area natural food consumer and worker cooperatives pooled about \$4,000 of their savings to form their own revolving loan fund. At that time, NCDF was known as North Country Development Fund. Their aim was to establish a self-help loan fund that would encourage the growth and development of community-owned cooperative enterprises throughout the upper Midwest. Since its founding as one of the first such community development loan funds in the country in 1978, NCDF has originated over \$31 million in cooperative financing to consumer, worker, housing and producer cooperatives and their members throughout the US.

Loans to cooperative businesses include:

- Expansions and Relocations
- Real Estate Acquisition
- Leasehold Improvements
- Equipment
- Inventory
- Working Capital

Loans to housing cooperatives include:

- Mortgage on property
- Rehab and improvements

### **Contact Information**

#### **Northcountry Cooperative Development Fund**

2600 E. Franklin Avenue, #2

Minneapolis, MN 55406

Phone: 612-767-2114

E-Mail: [info@ncdf.coop](mailto:info@ncdf.coop)

Website: <http://www.ncdf.coop>

### **Opportunity Finance Network**

Opportunity Finance Network (OFN) is the national network of Community Development Financial Institutions (CDFIs)—private financial institutions that are 100% dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

OFN Members are performance-oriented, responsible investors that finance community businesses, sparking job growth in the areas that need it most, and delivering both sound financial returns and real changes for people and communities.

OFN Members originated more than \$23.2 billion in financing in urban, rural, and Native communities through 2009. With cumulative net charge-off rates of less than 1.4%, they assert an ability to lend prudently and productively in unconventional markets often overlooked by conventional financial institutions.

Community development financial institutions (CDFIs) are private financial institutions that are 100 percent dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

By financing community businesses—including small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing—they spark job growth and retention in hard-to-serve markets across the nation.

CDFIs are profitable but not profit maximizing. They put community first, not the shareholder. They have had great success over the past 30 years, and have a proven track record of making an impact in those areas of America that need it most.

**Contact Information**

**Opportunity Finance Network**

Public Ledger Building  
620 Chestnut Street, Suite 572  
Philadelphia, PA 19106  
Phone: 215.923.4754  
E-Mail: [info@opportunityfinance.net](mailto:info@opportunityfinance.net)  
Website: [www.opportunityfinance.net](http://www.opportunityfinance.net)

List of OFN Members located in the State of Minnesota:  
[http://www.opportunityfinance.net/industry/industry\\_locator\\_proc.asp](http://www.opportunityfinance.net/industry/industry_locator_proc.asp)

List of OFN Members serving the State of Minnesota:  
[http://www.opportunityfinance.net/industry/industry\\_locator\\_proc.asp](http://www.opportunityfinance.net/industry/industry_locator_proc.asp)

**Prairieland Economic Development Corporation**

Prairieland EDC is a private, non-profit corporation founded in 1983 as a Certified Development Company. They provide loans to small businesses in the entire state of Minnesota, the Iowa counties of Dickinson, Lyon, and Osceola, and the South Dakota counties of Brookings, Deuel, Grant, Lincoln, Minnehaha and Moody.

Prairieland EDC provides technical assistance and lending services to small businesses. It is primarily a gap finance lender utilizing SBA 504 and USDA IRP programs.

**Contact Information**

**Prairieland Economic Development Corporation**

1 Prairie Drive, Slayton, MN 56172  
Phone: 507-836-6656  
Website: [www.prairielandedc.com/index](http://www.prairielandedc.com/index)

**Rural Electric Cooperatives: Revolving Loan Funds**

Rural Electric Cooperatives across the country are recipients of Rural Economic Development Loans and Grants through USDA RD. These funds are administered through revolving loan programs and used to make loans that promote rural economic development and job creation projects.

USDA RD publishes a statewide listing of [revolving loan](#) funds organized by county.

**Rural LISC**

Rural LISC is dedicated to helping rural Americans transform distressed rural communities into healthy and sustainable communities of choice and opportunity—good places to work, do business, and raise children. They work to build the capacity of resident-led rural community development corporations (CDCs), increase

their production and impact, demonstrate the value of investing in and through rural CDCs and make the resource and policy environment more supportive of rural CDCs and their work.

Rural LISC works with 60 partner community development corporations (CDCs) working to transform distressed communities in 1,019 counties across 32 states.

Recognizing that rural communities' needs are not focused on agriculture alone, Rural LISC provides a wide range of services, including training, technical assistance, information and financial support, to help rural community developers address the problems rural communities face. Rural LISC staff collaborates with CDCs to help identify priorities and challenges, delivering the most appropriate support to meet local needs.

Rural LISC forges alliances among rural organizations, funders, lenders and policy makers, mobilizing corporate, government and philanthropic support to provide rural community development organizations with...

- loans, grants and equity investments
- local, statewide and national policy support
- technical and management assistance

Rural LISC's strategies follow the five goals of LISC's Building Sustainable Communities model:

1. Expanding Investment in Housing and Other Real Estate
2. Increasing Family Income and Wealth
3. Stimulating Economic Development
4. Improving Access to Quality Education
5. Supporting Healthy Environments and Lifestyles

Rural LISC is governed by a 19-member Rural Advisory Committee comprised of donors, lenders, rural community developers and other supporters.

### ***Contact Information***

#### **Rural LISC**

119 North Church Street, Suite 201

Kalamazoo, MI 49007

Phone: 269-343-5472

Website: [www.lisc.org/rural\\_lisc](http://www.lisc.org/rural_lisc)

#### ***Minnesota Rural LISC Affiliates***

##### **Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100

Detroit Lakes, Minnesota 56501-3034

Phone: 218-847-3191

Fax: 218-844-6345

Website: [www.mmcdc.com](http://www.mmcdc.com)

##### **Southwest Minnesota Housing Partnership**

2401 Broadway Avenue, Suite 4

Slayton, MN 56172

Phone: 507-836-1608

Fax: 507-836-8866

Website: [www.swmhp.org/default](http://www.swmhp.org/default)

## Small Business Administration

Since its founding on July 30, 1953, the U.S. Small Business Administration (SBA) has delivered millions of loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses. SBA provides assistances primarily through its four programmatic functions:

- **Access to Capital (Business Financing)**  
SBA provides small businesses with an array of financing for small businesses from the smallest needs in micro lending --- to substantial debt and equity investment capital (venture capital).
- **Entrepreneurial Development (Education, Information, Technical Assistance & Training)**  
SBA provides free individual face-to-face, and internet counseling for small businesses, and low-cost training to nascent entrepreneurs and established small businesses in over 1,800 locations throughout the United States and US territories.
- **Government Contracting (Federal Procurement)**  
In keeping with the mandate of Section 15(g) of the Small Business Act, SBA's Office of Government Contracting sets goals with other federal departments and agencies to reach the statutory goal of 23 percent in prime contract dollars to small businesses. This office also provides small businesses with subcontracting procurement opportunities, outreach programs, and training.
- **Advocacy (Voice for Small Business)**  
Created in 1978, this Office reviews Congressional legislation and testifies on behalf of small business. It also assesses the impact of the regulatory burden on behalf of small businesses. Additionally, it conducts a vast array of research on American small businesses and the small business environment. The Chief Counsel of this office is appointed by the President of the United States.

Website: [www.sba.gov](http://www.sba.gov)

## Small Business Investment Companies

The Small Business Investment Company (SBIC) Program works with private investment funds licensed as SBICs to provide growth capital to U.S. small businesses. Although SBICs regulated by SBA, they are private, profit-seeking investment companies that make independent investment decisions.

View the [Directory of SBICs](#)

### Milestone Growth Fund, Inc.

Provides long-term financing to minority-owned businesses. Requires lead investor for opportunities outside of Minnesota.

#### **Contact Information**

527 Marquette Avenue, Suite 1915

Minneapolis, MN 55402

Phone: 612-338-0090

Fax: 612-338-1172

Email: [inquiry@gf@milestonegrowth.com](mailto:inquiry@gf@milestonegrowth.com)

### Local Assistance

SBA has regional and district offices as well as works with a number of local partners nation-wide to counsel, mentor, and train small businesses.

- SBA District Offices offer counseling, training and business development specialists to help you start and grow your business.
- SCORE is a nonprofit association comprised of over 13,000 volunteer business counselors, advisors, and mentors who offer free counseling and mentoring throughout the U.S. and its territories.
- Small Business Development Centers (SBDCs) are partnerships primarily between the government and colleges/universities aimed at providing educational services to small business owners.
- Women's Business Centers (WBCs) represent a national network of educational centers designed to assist women to start and grow small businesses.
- U.S. Export Assistance Centers (USEACs) are designed to provide export assistance and make worldwide commerce achievable for your small- or medium-sized business.
- Veterans Business Outreach Centers (VBOCs) are designed to provide entrepreneurial development services and referrals for eligible veterans owning or considering starting a small business.
- Certified Development Companies (CDCs) are nonprofit corporations certified and regulated by the SBA, which work with participating lenders to provide financing to small businesses.
- SBA Disaster Field Offices offer counseling and financial assistance to those who are rebuilding their homes and businesses after natural disasters.
- Procurement Technical Assistance Centers (PTACs) provide technical assistance to businesses that want to sell products and services to federal, state, and/or local governments.
- SBA Regional Offices support local district offices and work to advocate economic development, growth and competitiveness within their geographic area.

Website: [www.sba.gov/local-assistance/MN/local-resources](http://www.sba.gov/local-assistance/MN/local-resources)



## AgStar Financial Services

AgStar Financial Services, ACA is a cooperative in Mankato, MN owned by over 23,000 client-shareholders. The company operates in 69 counties located in Minnesota and northwest Wisconsin, and is one of the larger Farm Credit associations in the nation. AgStar provides a full range of financial services, including accounting, appraisals, business management, consulting, farm cash management, fleet management, online banking and tax planning and preparation. The financial products include a wide range of agricultural loans, leases, crop insurance, life insurance, and home mortgages.

Minnesota Counties: Aitkin, Anoka, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Cook, Cottonwood, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Hennepin, Houston, Isanti, Itasca, Jackson, Kanabec, Lake, LeSueur, Martin, McLeod, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Olmsted, Pine, Pipestone, Ramsey, Rice, Rock, Scott, Sherburne, Sibley, St. Louis, Stearns, Steele, Todd, Wabasha, Waseca, Washington, Watonwan, Winona and Wright.

In addition, AgStar supports rural communities through a variety of initiatives including the following:

- [AgStar Fund for Rural America](#)  
Created in 2001, the AgStar Fund for Rural America enhances quality of life and invests in future opportunities for rural residents and their communities through scholarships, grants and sponsorships.
- [Young & Beginning Farmers](#)  
AgStar's Young, Beginning and Small Farmer program provides ongoing access to credit, related financial services and outreach programs.
- [Rural Capital Network](#)  
They support rural communities through community and economic development, infrastructure development and revitalization projects. AgStar can provide rural bond funding across a wide variety of rural community needs.
- [Minority Lending](#)  
The Minority Lending Program provides flexible financing options for minority agricultural producers.

### **Contact Information**

1921 Premier Drive

P.O. Box 4249

Mankato, MN 56001

Phone: 866-577-1831

Website: <http://agstar.com/enhancingamerica/Pages/rural%20america.aspx>

## Center for Rural Affairs

Established in 1973 in an old storefront in a Northeast Nebraska town of 1,000, the Center for Rural Affairs has grown to a national organization with 30,000 supporters across the country. They remain rooted in agriculture and rural communities to this day. Their staff live in rural communities of less than 5,000 or the countryside surrounding them. They have evolved into one of the nation's leading rural organizations, known for their pioneering work to rebuild rural America and reform federal policy. They are committed to...

- Advocating for policies that support rural communities reduce poverty, reward stewardship, and strengthen small farms and businesses.

- Creating opportunities to earn a living in rural communities through work with small businesses and family farms and ranches.
- Advancing communities by working to develop leaders, create innovative new approaches and provide resources for individuals working in small towns.

**Contact Information**

**Center for Rural Affairs**

145 Main St

Lyons, NE 68038

Phone: 402-687-2100

**Federal Home Loan Bank of Des Moines**

The Federal Home Loan Bank of Des Moines is committed to helping its member financial institutions support affordable housing and economic development initiatives in the communities they serve. The Bank funds grant programs and provides low cost advances to support these initiatives.

Each year, the Bank sets aside 10 percent of its net earnings for affordable housing grant programs. These grants provide funding for the acquisition, construction or rehabilitation of low- to moderate-income affordable housing units for families and individuals. Programs include:

- Affordable Housing Program (AHP)
- Native American Homeownership Initiative (NAHI)
- Rural Homeownership Fund (RHF)
- Urban First-time Homebuyer Fund (UFT)

In addition, the Bank provides its members low-cost, long-term fixed rate advances to support affordable housing and economic development projects through its Community Investment Advance (CIA) Program. These advances can also be used to assist households, businesses and farms recovering from natural disasters. Programs include:

- Commercial Lending Advance
- Residential Lending Advance
- Federal Disaster Areas

Affordable Housing Program

The Affordable Housing Program (AHP) is a competitive grant award program that awards funds to projects that create or rehabilitate affordable housing. Grants are awarded for both owner occupied and rental housing projects. Households served must be at or below 80 percent of the area median income.

Applications are made by sponsors that are supporting affordable housing projects. Sponsors are typically non-profit corporations, government entities, local housing authorities and Native American Tribes. Sponsors require the support of a Federal Home Loan Bank of Des Moines member financial institution to apply for funds.

Read more about the [Affordable Housing Program](#)

### Rural Homeownership Fund

The Rural Homeownership Fund is a grant program available to members that provides down payment and closing cost assistance to low-to-moderate income homebuyers in rural areas.

Read more about the [Rural Homeownership Fund](#)

### Urban First-time Homebuyer Fund

The Urban First-time Homebuyer Fund is a grant program available to members that provides down payment and closing cost assistance to low-to-moderate income first-time homebuyers in urban areas.

Read more about the [Urban First-time Homebuyer Fund](#)

### Commercial Lending Advance

A Commercial Lending Advance, under the Community Investment Advance program, provides a member with a low-cost, long term fixed rate advance for commercial and agricultural loans that promote economic development. Eligible loans include small business loans, small agricultural production loans and small agricultural land loans. Advances can also be used to support public or private infrastructure projects and social service and public facility projects as well as activities that meet small business size limitations. Eligible loans would include direct loans, purchase of a participation interest in a loan or purchase of mortgage revenue bonds where all of the loans financed by the bond are for CIA eligible projects. Loans may be new originations or refinance of existing loans.

Read more about the [Commercial Lending Advance](#)

### Residential Lending Advance

The Bank's Community Investment Advance provides members a low cost, long term fixed rate advance to support loans originated to purchase, construct, rehabilitate, improve or refinance owner-occupied and rental residential housing. Advances may also be taken to support purchased loan participations and the purchase of mortgage revenue bonds or mortgage-backed securities if all of the loans purchased or financed by such bonds or securities can be shown to meet the eligibility requirements of the CIA program. These funds are at a discounted rate to the member and are intended to assist their members in meeting affordable housing needs of homeowners and renters.

Read more about the [Residential Lending Advance](#)

#### ***Contact Information***

#### **Federal Home Loan Bank of Des Moines**

801 Walnut Street, Ste. 200

Des Moines, IA 50309-3513

Phone: 515.281.1000

Toll Free: 800.544.3452

Fax: 515.699.1293

Website: [www.fhlbdm.com](http://www.fhlbdm.com)

## **Institute for Agriculture and Trade Policy**

Founded in 1986, the Institute for Agriculture and Trade Policy (IATP) works locally and globally at the intersection of policy and practice to ensure fair and sustainable food, farm and trade systems. IATP's pioneering work is assembling the building blocks of a new, sustainable model for food and agriculture based on a system of fair trade; eliminating contaminants in their food system; connecting rural and urban communities; rebuilding local food and energy systems; improving access to healthy food for all; and rewarding environmental stewardship in farming. IATP collaborates with grassroots organizations and local leaders working in schools, neighborhoods and rural communities, as well as the public health, scientific and business communities, policymakers and global leaders. Among IATP's areas of work are:

- Creating new business models that protect the environment and fair compensate producers and workers
- Developing climate solutions that respect farmers' and rural concerns while increasing food security
- Increasing access to healthy food, especially for children and low income communities, by working with schools, corner stores, farmers markets, hospitals and other institutions
- Strengthening rural leaders in the Midwest by connecting economic policy, local democratic decision-making and sustainable resource management
- Working for a safe food system that eliminates unnecessary antibiotics, chemical contaminants, nanotechnology and genetic engineering
- Advocating for better farm policies to ensure all farmers are paid fairly for what they produce
- Challenging international trade rules that contribute to rising hunger rates and hurt farmers in poor countries
- Challenging inequities in the industrial food system from field to farm, particularly as they affect farmers, farm and food processing workers, low income populations and communities of color.

IATP is a committed advocate of, and a tremendous resource for, issues relating to sustainable rural development.

### **Contact Information**

#### **Institute for Agriculture and Trade Policy**

2105 First Avenue South  
Minneapolis, Minnesota 55404  
Phone: 612-870-0453  
Fax: 612-870-4846  
Website: [www.iatp.org](http://www.iatp.org)

### **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.

- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

#### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

#### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### **Contact Information**

##### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

#### **Minnesota Department of Agriculture (MDA)**

The three general areas of responsibility of the Minnesota Department of Agriculture (MDA) include the following:

- Protecting our food supply;
- Protecting our natural resources; and
- Cultivating our agricultural economy.

MDA ensures that farmers have quality seed, fertilizer, pesticides and animal feed so that the final product is also high quality. The MDA also provides a long list of services targeted directly to Minnesota farmers. These

services include risk-management education, organic and sustainable ag technical support and dairy and livestock development support.

In the processing and distribution segments of the food chain, the MDA performs duties such as dairy and food processing facility inspections and international market development. Their service delivery concludes at the consumer level with services such as consumer food safety education, ag chemical spill response, and grocery store inspections.

The MDA provides a variety of grant programs to assist individuals and organizations with agricultural development. Notable among them are the following:

Bioenergy and Biochemical Grant Program – funds used through the Agricultural Growth, Research, and Innovation (AGRI) fund that may be used for projects involving bioenergy, bio-based content, or a bio-based formulated product. Grants for owners of Minnesota facilities producing bioenergy, bio-based content, or a bio-based formulated product; for organizations that provide for on-station, on-farm field scale research and outreach to develop and test the agronomic and economic requirements of diverse stands of prairie plants and other perennials for bioenergy systems; or for certain nongovernmental entities.

Specialty Crop Grants - grants to help specialty crop growers in Minnesota remain competitive in the marketplace. Specialty crops are defined in law as fruits and vegetables, tree nuts, dried fruits, horticulture and nursery crops, including floriculture. These funds may be used to further a specialty crop industry or segment; they will not be granted for the benefit of a single organization, institution, business or individual. Non-profit organizations, producer organizations, government agencies, universities and other agricultural groups are encouraged to apply.

Sustainable Agriculture Grant - awarded to innovative, promising and worthwhile demonstrations of sustainable agricultural methods or systems in Minnesota. The purpose of the Grant Program is to fund practices that promote environmental stewardship and conservation of resources as well as improve profitability and quality of life on farms and in rural areas.

The MDA provides many comprehensive loan programs to assist farmers in improving and expanding their current operations. Whether you are in need of new equipment, changing your farm management practices or expanding your farm, the MDA is here to assist you in making the process a little easier. Notable among their many loan programs are the following:

Aggie Bond Beginning Farmer Loan Program

The Aggie Bond Loan Program is a federal bonding program administered by the State through its Rural Finance Authority. The program offers affordable financing for a qualified beginning farmer. This is accomplished by securing for the applicant a reduced interest rate on the loan they are submitting for approval under the program.

Agriculture Best Management Practices (AgBMP) Loan Program

The AgBMP Loan Program is a water quality program that provides low interest loans to farmers, rural landowners, and agriculture supply businesses. The purpose is to encourage agricultural Best Management Practices that prevent or reduce runoff from feedlots, farm fields and other pollution problems identified by the county in local water plans.

### Methane Digester Loan Program

The MDA developed the Methane Digester Loan Program in 1998 to help supplement the funds needed for livestock producers in Minnesota to begin installing digesters on their farms. This loan program has helped one dairy farmer in Minnesota install manure digester. One additional farm has been conditionally approved for a loan.

### Pilot Agricultural Microloan Program

The Pilot Agricultural Microloan Program was established to assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow up to \$10,000 to be used for working capital (annual inputs such as seed, feed, fertilizer, land rent, etc.) or equipment and other farm asset purchase with a common useful life of 10 years or less. Real estate, cooperative stock, and refinance of current debts are ineligible.

The borrower must be a member of a Protected Group as defined under Minn. Stat. § 43A.02, subdiv. 33 (minority, woman, disabled) or qualified non-citizen as defined under Minn. Stat. § 256B.06, subdiv. 4, par. (b) (refugee, immigrant, asylum, etc.). Funds must be utilized towards the production and marketing of specialty crops (direct market fruits & vegetables, cut flowers and herbs, etc.) or eligible livestock, (open range poultry, sheep, goats).

Participating Lenders: While all lending institutions are eligible to be part of the program, they are not required to do so. Their decision to join the RFA program is voluntary. Any lending institution, or other organizations of a non-profit or for-profit nature, that is in good standing with the State of Minnesota, has the appropriate business structure, and suitable staffing to distribute and collect loan funds, may become an Intermediary Lender with the Pilot Agricultural Microloan Program. Once they agree to join, each lender must enter into an agreement with the RFA and offer Agricultural Microloans based upon certain pre-established rules in order to qualify for RFA participation. Interest rates and other specific terms will vary from lender to lender depending upon the conditions the loan.

### Sustainable Agriculture Loan

The purpose of this loan is to enable farmers to adopt practices that will lead them to a more sustainable farming system. Loans are for capital purchases, which enhance the environmental and economic viability of the farm. Eligible purchases may include: rotational grazing systems, tree plantings, on-farm energy production, composting equipment, solar-powered equipment, low-cost livestock housing, hoop buildings, processing equipment, reduced or no herbicide weed control, equipment to handle cover crops, alternative fertilizer management equipment, soil conserving equipment and more.

### Value-Added Stock Loan Program

The 1994 Legislature passed a bill that established a value-added agricultural product loan program to help farmers finance the purchase of stock in a cooperative, limited liability company, or limited liability partnership proposing to build or purchase and operate a facility located in Minnesota to process or produce marketable products from agriculture crops. Stock in certain cooperatives proposing to own and operate livestock processing facilities or farm-generated wind energy production facilities may also be eligible.

This is a loan participation program available through the Rural Finance Authority (RFA). The farmer will work through their local lender. If the lender agrees to make a secured loan to the applicant, the lender and



applicant will jointly complete an application for an RFA participation. The RFA must have a completed Master Participation Agreement with the lender on file.

***Contact Information***

**Minnesota Department of Agriculture**

625 Robert Street North

St. Paul, MN 55155-2538

Phone: 651-201-6000

Toll Free: 800-967-2474

Website: [www.mda.state.mn.us/Home](http://www.mda.state.mn.us/Home)

**Rural Advancement Foundation International-USA**

The Rural Advancement Foundation International-USA's mission is to cultivate markets, policies, and communities that sustain thriving, socially just, and environmentally sound family farms. RAFI works nationally and internationally, focusing on North Carolina and the southeastern United States. RAFI is a 501(c)(3) nonprofit organization based in Pittsboro, North Carolina and incorporated in 1990.

RAFI's programs address the trends and changes in agriculture that have both local and global impacts. This approach allows them to bring lessons from the farm to national strategy discussions and bring those national resources and connections back to farm families.

They combine on-the-ground services with national and international policy advocacy in order to ensure that farmers have access to the tools they need to make the right choices for their farm and families, and to ensure that the best choice for farmers will also be the best choice for the environment and their communities.

Their strategy and organization style is collaborative, achieving results through coalitions, partnerships and affiliations. Working with a variety of farm, community, university and government groups, RAFI promotes sustainability, equity and diversity in agriculture through policy changes, practical assistance, market opportunities, and access to financial and technical resources.

***Contact Information***

**Rural Advancement Foundation International-USA**

274 Pittsboro Elem School Rd

Pittsboro, NC 27312

Phone: (919) 542-1396

Website: <http://rafiusa.org/>



## **AccountAbility Minnesota**

AccountAbility Minnesota assists Minnesotans to move out of poverty by providing pathways to increase income, build assets and become financially secure, and by advocating for change that breaks down barriers to financial success. They do this by...

- Providing free tax assistance each year to thousands of low-income working taxpayers and sole-proprietors in the Twin Cities, and helping them to maximize the tax credit refunds they are due to significantly boost their incomes.
- Partnering with financial institutions and community organizations to expand access to financial products and services that encourage low- and moderate-income taxpayers to use their cash credits to build assets and improve their long-term financial security.
- Providing technical assistance to other organizations throughout Minnesota, training them to provide these vital services.

### **Contact Information**

#### **AccountAbility Minnesota**

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St. Paul, MN 55114

Phone: 651-287-0187

Fax: 651-287-0190

E-mail: [contact@accountabilitymn.org](mailto:contact@accountabilitymn.org)

Website: [www.accountabilitymn.org](http://www.accountabilitymn.org)

## **Blandin Foundation**

Blandin Foundation is a private foundation based in Grand Rapids, Minnesota. Founded by Charles K. Blandin in 1941, they are the state's largest rural-based and rural-focused foundation. As of Dec. 31, 2012, the foundation leveraged the proceeds from a trust worth more than \$350 million. Their mission is to strengthen communities in rural Minnesota, especially the Grand Rapids area. Their vision is to build healthy rural communities grounded in strong economies where the burdens and benefits are widely shared.

Blandin Foundation takes a range of approaches to help strengthen rural Minnesota communities. These include the following:

- Granting money and providing other types of resources that support the innovative work of rural Minnesota organizations.
- Providing world-class instruction for rural community leaders.
- Convening and supporting diverse stakeholders around critical issues.
- Strengthening rural Minnesota's voices in statewide decision-making that especially affects rural communities.

### Community Leadership Programs

The Blandin Community Leadership Program (BCLP) is designed to develop and sustain healthy community by building on community strengths. Healthy community is a place to live where all people can meet their economic, social, physical, cultural and spiritual needs, work together for the common good, and participate in creating their future.

The BCLP program couples residential retreats with ongoing workshops to build participants' competencies in three major areas:

- Framing opportunities and challenges that lead to effective action
- Building social capital for collaboration and resource sharing, and
- Mobilizing a critical mass of resources to achieve specific outcomes.

BCLP also conducts programs around specific topics, including poverty and leadership in ethnically diverse communities.

**Contact Information**

**Blandin Foundation**

100 North Pokegama Avenue

Grand Rapids, MN 55744

Toll Free: 877-882-2257

Phone: 218-326-0523

Fax: 218-327-1949

Website: <http://www.blandinfoundation.org/>

**Bush Foundation**

Since 1953, the Bush Foundation has invested more than \$800 million to improve the quality of life for people living in Minnesota, North Dakota and South Dakota. Until 2007, most of those funds came to the community through grants to nonprofit organizations who shared a commitment to the Foundation's mission. Their mission is to be a catalyst for the leadership necessary to create sustainable solutions to tough public problems and ensure community vitality. The Foundation was established in 1953 by 3M executive Archibald Bush and his wife, Edyth, and today works in communities across Minnesota, North Dakota, South Dakota and the 23 Native nations that share the same geographic area.

Since 2007, the Bush Foundation has focused on creating partnerships with many types of organizations, including units of government, for-profit companies and sovereign tribal nations, as well as some nonprofits. They also partner with communities by offering fellowships to individual leaders who are willing to inspire and organize their communities to solve the tough problems they face.

Leadership Program

Supporting individual leaders has been at the core of the Bush Foundation for nearly 50 years:

- Bush Fellowship Program continues to provide individuals with opportunities to increase their understanding of, capacity for and practice of leadership to work with others to improve the quality of life in their community.
- Native Nation Rebuilders Program selects cohorts of individuals to learn about nation-building and to deepen their leadership skills.
- MCF Fellowship Program, which aims to increase the number of people from under-represented communities holding leadership positions in philanthropy.

**Contact Information**

**Bush Foundation**

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Saint Paul, Minnesota 55101  
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Website: <http://www.bushfoundation.org/>

## **Corporation for Supportive Housing**

The Corporation for Supportive Housing (CSH) helps communities create permanent housing with services to prevent and end homelessness. CSH strives to solve homelessness by making supportive housing work for the most vulnerable people in their communities, including chronically homeless people, veterans, kids in foster care, Native Americans, the elderly, and people involved in the criminal justice system.

CSH provides leadership to the supportive housing professional community. They shape the national supportive housing agenda by leading conversations about the field, its future, and how it relates to current issues.

CSH also infuses supportive housing projects and initiatives with funding to drive expansion and progress. Their financial support ensures a diverse set of supportive housing options and encourages the use of cutting-edge financing models and architectural design. In so doing, CSH collaborates with public, private and nonprofit stakeholders to create solutions for communities' toughest problems.

For 20 years, CSH has led the national movement to end chronic homelessness through supportive housing. Now, they're also using supportive housing to change the way communities respond to a range of vulnerable people.

### Lending

CSH is a certified community development financial institution (CDFI). They focus their lending services on the specific needs of developers creating supportive housing. To date, CSH has made over \$310 million in loans.

CSH focuses their lending services on the specific needs of developers creating supportive housing. Their financial products expedite development of supportive housing projects, enabling them to better prepare and compete for funding. CSH loan products are available as stand-alone or combined with their other loan products. They also provide training and technical assistance.

- Project Initiation Loans (PILs)  
These early stage loans are a unique CSH offering. They encourage developers to get projects off the ground with flexible terms that may include 0% interest for the first 24 months. PILs are typically up to \$50,000—just large enough to move a project through the feasibility stage of the development process.
- Acquisition Loans  
These loans finance for real estate acquisition in connection with the development of supportive housing. Whether combined with predevelopment funds or on their own, their acquisition loans offer the same rates and flexibility of all their financial products.
- Predevelopment Loans  
CSH offers funding for predevelopment costs associated with the development of supportive housing. Priced with a competitive interest rate, CSH predevelopment loans are flexibly structured to meet

you're a project's financing needs. Unlike many CDFIs, they will consider loan amounts of over 100% of collateral value.

- **Construction Loans**

CSH offers loans for construction or rehabilitation for projects of all sizes. If need be, CSH can partner with other construction lenders on a single transaction.

- **Mini-permanent Loans**

For projects that have completed construction, they offer amortizing loans typically structured with terms of up to five years

### ***Contact Information***

CSH has an office in Minneapolis, which is home to program staff that works on projects throughout Minnesota, as well as members of their Consulting and Training, Government Affairs and Innovations, and Executive teams.

#### **Minnesota Field Office**

2801 21st Avenue South, Suite 230

Minneapolis, MN 55407

Phone: 612-721-3700

Fax: 612-721-9903

Central Region Website: [www.csh.org/centralregion](http://www.csh.org/centralregion)

National Website: [www.csh.org](http://www.csh.org)

## **Enterprise Minnesota**

Enterprise Minnesota helps small and mid sized manufacturers develop and implement strategies to grow business. Whether walking through the lean manufacturing process or advising on the latest management strategies, they help businesses compete and grow profitably. Their industry experts are located across Minnesota.

### ***Contact Information***

#### **Enterprise Minnesota, Inc.**

310 4th Ave So, Suite 7050

Minneapolis, MN 55415

Phone: 612-373-2900

Toll Free: 800-325-3073

Fax: 612-373-2901

Website: [www.enterpriseminnesota.org](http://www.enterpriseminnesota.org)

## **Federal Deposit Insurance Corporation**

Congress created the Federal Deposit Insurance Corporation (FDIC) in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at financial institutions and it promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars – insured financial institutions fund its operations.

**The Community Affairs Program** supports the FDIC's mission to promote stability and public confidence in the nation's financial system by...

1. Encouraging financial institutions to invest in and meet the credit needs of the communities they serve
2. Promoting laws, regulations, policies and programs that protect and inform consumers

The Community Affairs staff assists financial institutions in developing strategies that are responsive to the credit, service and investment needs of their communities:

- Fostering initiatives that create positive banking relationships between consumers and financial institutions and move unbanked and underserved consumers into mainstream banking relationships
- Promoting community development partnerships and access to capital in historically underserved markets
- Working with financial institutions, national and regional, and local organizations by collaborating on community development and asset-building projects
- Developing products and presenting training programs on financial education.
- Serving as subject matter experts at industry and community conferences and meetings;
- Providing technical assistance, as necessary, to financial institutions and compliance staff
- Producing articles, publications and other materials on current and emerging issues
- Increasing knowledge of Community Reinvestment Act regulations and fair lending laws

### ***Contact Information***

Kansas City Regional Office (Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota)

1100 Walnut St, Suite 2100

Kansas City, MO 64106

Phone: 816-234-8151

Toll Free: 800-209-7459

Email: [KSCommunityAffairs@fdic.gov](mailto:KSCommunityAffairs@fdic.gov)

Website: [www.fdic.gov/consumers/community/index](http://www.fdic.gov/consumers/community/index).

Minneapolis Office

7500 Olson Memorial Highway

Golden Valley, MN 55427

Phone: 763-531-0440, ext 4930

### **Federal Reserve Bank of Minneapolis**

Each of the 12 Federal Reserve Banks in the Federal Reserve System has a **Community Development Office** that promotes community development in a variety of ways. Across the System, Community Development fosters collaboration and provides information for the improvement of communities and the lives of people who live in them.

The mission of Community Development at the Federal Reserve Bank of Minneapolis is to support the Federal Reserve System's economic growth objectives by promoting community development through fair, impartial and efficient access to credit and related financial services.

The Community Development Department at the Minneapolis Fed offers information on public/private partnerships, resources, and innovative models that foster access to credit and investment in the low- and moderate-income communities of the metropolitan areas, rural areas, small communities and Indian reservations that make up the Ninth Federal Reserve District.

To further the department's mission, members of Community Development engage in a number of activities in the Ninth District, such as...

- Conducting outreach to learn about the most pressing issues for communities in the District
- Providing information through publications and educational events to promote understanding about the availability of public and private community and economic resources
- Fostering public/private partnerships to bridge the gap that often exists between projects needing capital and lenders seeking community development opportunities

### ***Contact Information***

#### **Federal Reserve Bank of Minneapolis**

Community Development

90 Hennepin Avenue

Minneapolis, MN 55480-0291

Phone: 612-204-5166

Website: [www.minneapolisfed.org/community\\_education/community/program/](http://www.minneapolisfed.org/community_education/community/program/)

### **First Children's Finance**

First Children's Finance (FCF) provides financing and technical assistance to childcare businesses serving low- and moderate-income families in Minnesota. They also provide consulting and planning assistance to government agencies, intermediaries and regional childcare organizations. A nonprofit Community Development Financial Institution (CDFI), they currently lend in Iowa, Kansas, Michigan, Minnesota, Missouri, North Dakota, South Dakota, Texas, Washington and Wisconsin. They manage a loan fund in which banks are among the institutional investors.

### ***Contact Information***

#### **First Children's Finance**

212 Third Ave. N., Suite 310

Minneapolis MN 55401-1437

Toll free: 866-562-6801

Website: [www.firstchildrensfinance.org](http://www.firstchildrensfinance.org)

Minnesota, North & South Dakota Regional Office: 612-279-6528

### **Greater Minnesota Housing Fund**

Greater Minnesota Housing Fund (GMHF) is a nonprofit affordable housing intermediary and Community Development Financial Institution (CDFI) with a mission to invest in affordable housing and sustainable development to strengthen communities in Greater Minnesota and ensure that everyone has a safe, decent and affordable place to call home. GMHF was born out of a vision shared by The McKnight Foundation and

Blandin Foundation to create a responsive, innovative intermediary that could address the unique affordable housing needs of Greater Minnesota's rural areas, small towns, city centers and tribal lands. In 1996, these foundations committed \$25 million to create GMHF and continued to provide major ongoing support in the years since, committing over \$97 million.

Thanks to their support and that of other funders and investors, GMHF is now the largest affordable housing intermediary in Minnesota. GMHF operates a \$26+ million revolving loan fund, provides gap financing for homebuyers and affordable rental housing development and preservation, supports local communities and housing organizations through specialized grant support, and offers housing development and technical assistance training to communities across their service area of the 80 counties of Greater Minnesota.

View the [regional Impact](#) of the Greater Minnesota Housing Fund.

**Contact Information**

**Greater Minnesota Housing Fund**

332 Minnesota Street, Suite 1201-East

Saint Paul, MN 55101

Phone: 651.221.1997

Toll Free: 800.277.2258

Fax: 651.221.1904

Website: [www.gmhf.com](http://www.gmhf.com)

**Greater Minnesota Partnership**

The Greater Minnesota Partnership is a nonprofit corporation advocating for state economic development policies and resources that benefit Greater Minnesota. The Partnership consists of businesses, chambers of commerce, economic development authorities, cities and nonprofits from throughout Greater Minnesota.

The Partnership originated as a task force of the Coalition of Greater Minnesota Cities in 2012. Due to a growing interest in its programs and the desire to branch out to additional stakeholders, the Partnership was established as a separate nonprofit corporation in 2013. During its inaugural year, the Partnership's members consisted of nine chambers of commerce, 19 economic development authorities, six initiative foundations, five businesses, and numerous cities.

**Contact Information**

**Greater Minnesota Partnership**

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St. Paul, MN 55103

Phone: 651-225-8840

E-Mail: [info@gmnp.org](mailto:info@gmnp.org)

Website: <http://gmnp.org/>

**Heartland Center for Leadership Development**

Based in Nebraska, the Heartland Center was organized in 1985 by a group of Great Plains leaders as an outgrowth of Visions from the Heartland, a grassroots futures project. Today the Center is known throughout

North America for its field research on *Clues to Community Survival* and for its hands-on programs in community leadership development.

A major focus of the Heartland Center's activities is practical resources and public policies for rural community survival, including leadership training, citizen participation, community planning, facilitation, evaluation and curriculum development. Programs and publications emphasize that local capacity is critical, and renewing local leadership essential, as towns, cities and states work to remain competitive today and in the future.

The Center is governed by a Board of Directors consisting of 10 members from around the nation who are experts in leadership and community development. The Center's co-directors, Vicki Luther and Milan Wall, continue to serve as the primary trainers and facilitators, while a diverse group of talented associates carry out the Center's work in communities throughout the United States and Canada.

Each year the Heartland Center works with almost 2,500 leaders, citizens and practitioners from 300 communities nationwide.

***Contact Information***

**Heartland Center for Leadership Development**

3110 N. 40th Street, Suite A

Lincoln, Nebraska 68504

Phone: 800-927-1115 or 402-474-7667

E-Mail: [info@heartlandcenter.info](mailto:info@heartlandcenter.info)

Website: <http://www.floor99hosting.com/~heartlan/>

**Hispanic Chamber of Commerce Minnesota**

The Hispanic Chamber of Commerce Minnesota is a nonprofit community and economic development organization that provides training, technical assistance, college and careers pipeline, home ownership counseling, financial literacy, college scholarships, mentoring and other resources to Latino individuals, students, families and entrepreneurs.

HCCM facilitates economic, civic and educational opportunities for the Hispanic community in the state. They engage in developing Latinos through collaboration with key partners, leadership, trainings and customized programs to prepare them to succeed in Minnesota.

Latinos comprise the largest ethnic minority group in Minnesota, positioning it among the top ten states nationally in terms of Hispanic population growth and sixth in the nation for fastest growing economically or buying power.

***Contact Information***

**Hispanic Chamber of Commerce Minnesota**

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St. Paul, MN 55101

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E-Mail: [info@hispanicmn.org](mailto:info@hispanicmn.org)

Website: <http://www.hispanicmn.org/>



## **Indian Affairs Council: State of Minnesota**

Established in 1963, the Indian Affairs Council is the oldest council in the nation and serves as a liaison of the Indian tribes and the state of Minnesota. The Indian Affairs Council Offices, located in St. Paul and Bemidji, Minnesota, carry out the mission of the Indian Affairs Council, which is "to protect the sovereignty of the eleven Minnesota tribes and ensure the well being of all American Indian citizens throughout the state of Minnesota."

The Indian Affairs Council maintains a website that provides a single source for accessing information about the seven Anishinaabe and four Dakota communities in the State of Minnesota.

Bois Forte Band of Chippewa

<http://www.boisforte.com/index.htm>

Fond Du Lac Band of Lake Superior Chippewa

<http://www.fdlrez.com/>

Grand Portage Chippewas

<http://www.grandportage.com/home.php>

Leech Lake Band of Ojibwe

<http://www.llojibwe.com/>

Lower Sioux Indian Community

<http://www.lowersioux.com/>

Prairie Island Indian Community

<http://www.prairieisland.org/>

Red Lake Nation

<http://www.redlakenation.org/>

Shakopee Mdewakanton Sioux Community

<http://www.shakopeedakota.org/>

Upper Sioux Community

<http://www.upperSiouxcommunity-nsn.gov/pages/boardoftrustees.htm>

White Earth Nation

<http://www.whiteearth.com/>

### **Contact Information**

**Indian Affairs Council: State of Minnesota**

Saint Paul Office

161 Saint Anthony Ave, Suite 919

Saint Paul, MN 55103

Bemidji Office  
113 2nd Street NW, Suite 110A  
Bemidji, MN 56601

Website: <http://mn.gov/indianaffairs/index.html>

## **Indian Land Tenure Foundation**

The Indian Land Tenure Foundation (ILTF) originated in the 1990s when a group of concerned Indian landowners, land rights advocates, and tribal leaders came together to do something about the serious problems affecting Indian land tenure—the terms and conditions by which Indians hold land. From their own experiences living and working in Indian Country, these individuals saw firsthand the many challenges and injustices Indian people were facing in respect to the ownership and management of their lands.

Since inception, the Indian Land Tenure Foundation has awarded more than \$7.9 million in grants and contracts and has provided \$5.4 million in direct program services (as of July 2010). ILTF continues to expand its grantmaking capabilities through its investments and the generous support of foundations, Indian nations, corporations and individual donors.

### Foundation Strategies

- Educate every Indian landowner about Indian land management, ownership, and transference issues so that knowledge becomes power when decisions about land assets are made.
- Use Indian land to help Indian people discover and maintain their culture.
- Increase economic assets of Indian landowners by gaining control of Indian lands and creating financial models that convert land into leverage for Indian landowners.
- Reform the legal mechanisms related to recapturing the physical, cultural, and economic assets for Indian people and strengthening sovereignty of Indian land.

### ***Contact Information***

#### **Indian Land Tenure Foundation**

151 East County Road B2  
Little Canada, MN 55117-1523  
Phone: 651-766-8999  
Website: <http://www.iltf.org/>

## **Institute for Agriculture and Trade Policy**

Founded in 1986, the Institute for Agriculture and Trade Policy (IATP) works locally and globally at the intersection of policy and practice to ensure fair and sustainable food, farm and trade systems. IATP's pioneering work is assembling the building blocks of a new, sustainable model for food and agriculture based on a system of fair trade; eliminating contaminants in their food system; connecting rural and urban communities; rebuilding local food and energy systems; improving access to healthy food for all; and rewarding environmental stewardship in farming. IATP collaborates with grassroots organizations and local

leaders working in schools, neighborhoods and rural communities, as well as the public health, scientific and business communities, policymakers and global leaders. Among IATP's areas of work are:

- Creating new business models that protect the environment and fair compensate producers and workers
- Developing climate solutions that respect farmers' and rural concerns while increasing food security
- Increasing access to healthy food, especially for children and low income communities, by working with schools, corner stores, farmers markets, hospitals and other institutions
- Strengthening rural leaders in the Midwest by connecting economic policy, local democratic decision-making and sustainable resource management
- Working for a safe food system that eliminates unnecessary antibiotics, chemical contaminants, nanotechnology and genetic engineering
- Advocating for better farm policies to ensure all farmers are paid fairly for what they produce
- Challenging international trade rules that contribute to rising hunger rates and hurt farmers in poor countries
- Challenging inequities in the industrial food system from field to farm, particularly as they affect farmers, farm and food processing workers, low income populations and communities of color.

IATP is a committed advocate of, and a tremendous resource for, issues relating to sustainable rural development.

### ***Contact Information***

#### **Institute for Agriculture and Trade Policy**

2105 First Avenue South

Minneapolis, Minnesota 55404

Phone: 612-870-0453

Fax: 612-870-4846

Website: [www.iatp.org](http://www.iatp.org)

### **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### **Contact Information**

##### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)

### **Metropolitan Economic Development Association**

Metropolitan Economic Development Association (MEDA) provides one-on-one business consulting, training, leadership development, government contracting assistance, access to financing, networking with peers, assistance with minority certifications, strategic planning, and more to businesses owned and managed by ethnic minorities. MEDA's services are directed toward new and existing businesses whose owners are committed to making an impact through job creation, their firms' growth and profitability, and community involvement.

#### **Contact Information**

##### **Metropolitan Economic Development Association (MEDA)**

250 Second Avenue South, Suite 106

Minneapolis, Minnesota 55401

Phone: 612-332-6332

Fax: 612-317-1002

E-Mail: [info@meda.net](mailto:info@meda.net)

Website: [www.meda.net](http://www.meda.net)

## **Minnesota American Indian Chamber of Commerce**

One of the first American Indian Chambers in the United States and the first and oldest Chamber for people of color in Minnesota, the Minnesota American Indian Chamber of Commerce (MAICC) was founded and incorporated in August of 1986 as a non profit entity, receiving its 501(c)3 status in January of 1989.

The MAICC was organized with the following purposes in mind:

- Work to expand the economic opportunities for American Indians in Minnesota, promote the development of American Indian business activity, expand job opportunities, and promote the entrance of American Indian Entrepreneurs in Minnesota's competitive business community
- Help small business enterprises expand their market share and sales through advocacy in the community
- Represent the American Indian business person's point of view at various levels of government to positively affect legislative and other policy activity impacting Indian businesses
  - No substantial part of the activities shall consist of carrying on propaganda or otherwise attempting to influence legislation, and not participate in, or intervene in any political campaign on behalf of or in opposition to any candidate for public office
- Manage the internal affairs of the Chamber to effectively and efficiently meet the needs of the origination and its members

The Chamber's membership encompasses both the private and the public sector:

- American Indian Tribes located in Minnesota (7 Ojibwe & 4 Dakota)
- American Indian Owned Businesses located in Minnesota
- American Indian Professionals located in Minnesota
- American Indian Organizations and Non-Profits located in Minnesota
- Federal, State and Local organizations, corporations, and government agencies that wish to support, buy from or sell to American Indian owned businesses and communities.

The Chamber's primary market includes Minnesota Tribal Governments, American Indian owned Businesses and Non-Profits, and American Indian Professionals. Their secondary market includes Federal, State and Local organizations, companies, and government agencies that wish to support, buy from or sell to American Indian owned businesses.

### ***Contact Information***

#### **Minnesota American Indian Chamber of Commerce**

1308 East Franklin Avenue, Suite 203

Minneapolis, MN 55404-2944

Phone: 612-877-2117

E-Mail: [info@maicc.org](mailto:info@maicc.org)

Website: <http://www.maicc.org/>

## **Minnesota Business Finance Corporation**

Minnesota Business Finance Corporation (MBFC) is a Certified Development Company authorized by the U.S. Small Business Administration to originate and service SBA 504 loans. As a nonprofit CDC, MBFC, a member of

the National Association of Development Companies (NADCO), promotes economic development throughout Minnesota.

The SBA 504 loan program is economic development financing specifically designed to stimulate private-sector investment in long-term fixed assets to increase productivity, create new jobs and increase the local tax base. This is done by providing long-term, low down payment, reasonably priced, fixed-rate loans to businesses, which have the highest probability of successfully creating new jobs and competing in the world marketplace.

MBFC was created in 1983 as Opportunities Minnesota Inc. (OMNI), which was then a division of the Minnesota Department of Trade and Economic Development. In 1993, through the enactment of state legislation, the organization became a quasi-public agency, and in 1996, it was privatized and renamed the Minnesota Business Finance Corporation (MBFC). MBFC serves the entire state of Minnesota from offices in Minneapolis, St. Cloud and Bemidji.

MBFC's subsidiary, the Minnesota Center for Business Development, LLC, owns and operates a regional economic development center at 616 Roosevelt Road in St. Cloud, which is essentially a one-stop shop for small businesses seeking financing, equity capital, and managerial and technical assistance. Tenants include MBFC, the Anderson Entrepreneurial Center, the Small Business Development Center, SCORE, and the Procurement and Technical Assistance Center.

### **Contact Information**

#### **Minneapolis office**

100 South Fifth Street, Suite 2400

Minneapolis MN 55402

Phone: 612-746-6900

Fax: 612-746-6901

Website: [www.mbfc.org](http://www.mbfc.org)

#### **St. Cloud office**

616 Roosevelt Road, Suite 200

St Cloud, MN 56301

Phone: 320-258-5000

Fax: 320-255-1815

#### **Bemidji office**

1710 Paul Bunyan Drive N.W., Suite 105

Bemidji, MN 56601

Phone: 218-759-8481

Fax: 218-759-9826

The Minnesota Business Finance Corporation maintains offices in some regions of the state of Minnesota, but not all. See the following sections of this resource guide for regional contacts: Northwest Minnesota and Central Minnesota.

## **Minnesota Campus Compact**

Minnesota Campus Compact supports civic engagement and democratic renewal through its diverse network of colleges and universities. They are the only coalition in Minnesota that brings together a critical mass of all types of higher education institutions—public and private; two-year and four-year; rural, urban, and suburban—dedicated to the civic purposes of higher education. It is also affiliated with the national Campus Compact network, which includes more than 1,100 campuses in all 50 states.

Their ultimate goals are to contribute to healthy, just, and democratic communities and to develop informed and active citizens. In order to advance those goals, they offer professional development opportunities, individualized technical assistance, publications, grants, awards, and other types of resources that build member institutions' and community organizations' capacity for mutually beneficial partnerships.

### **Contact Information**

#### **Minnesota Campus Compact**

2211 Riverside Ave. S.  
Campus Box 48  
Minneapolis, MN 55454

### **Office Location**

624 21st Ave. S.  
Minneapolis, MN 55454  
Phone: 612-436-2080  
E-Mail: [info@mncampuscompact.org](mailto:info@mncampuscompact.org)  
Website: [www.mncampuscompact.org](http://www.mncampuscompact.org)

## **Minnesota Department of Agriculture (MDA)**

The three general areas of responsibility of the Minnesota Department of Agriculture (MDA) include the following:

- Protecting our food supply;
- Protecting our natural resources; and
- Cultivating our agricultural economy.

MDA ensures that farmers have quality seed, fertilizer, pesticides and animal feed so that the final product is also high quality. The MDA also provides a long list of services targeted directly to Minnesota farmers. These services include risk-management education, organic and sustainable ag technical support and dairy and livestock development support.

In the processing and distribution segments of the food chain, the MDA performs duties such as dairy and food processing facility inspections and international market development. Their service delivery concludes at the consumer level with services such as consumer food safety education, ag chemical spill response, and grocery store inspections.

The MDA provides a variety of grant programs to assist individuals and organizations with agricultural development. Notable among them are the following:

Bioenergy and Biochemical Grant Program – funds used through the Agricultural Growth, Research, and Innovation (AGRI) fund that may be used for projects involving bioenergy, bio-based content, or a bio-based formulated product. Grants for owners of Minnesota facilities producing bioenergy, bio-based content, or a bio-based formulated product; for organizations that provide for on-station, on-farm field scale research and outreach to develop and test the agronomic and economic requirements of diverse stands of prairie plants and other perennials for bioenergy systems; or for certain nongovernmental entities.

Specialty Crop Grants - grants to help specialty crop growers in Minnesota remain competitive in the marketplace. Specialty crops are defined in law as fruits and vegetables, tree nuts, dried fruits, horticulture and nursery crops, including floriculture. These funds may be used to further a specialty crop industry or segment; they will not be granted for the benefit of a single organization, institution, business or individual. Non-profit organizations, producer organizations, government agencies, universities and other agricultural groups are encouraged to apply.

Sustainable Agriculture Grant - awarded to innovative, promising and worthwhile demonstrations of sustainable agricultural methods or systems in Minnesota. The purpose of the Grant Program is to fund practices that promote environmental stewardship and conservation of resources as well as improve profitability and quality of life on farms and in rural areas.

The MDA provides many comprehensive loan programs to assist farmers in improving and expanding their current operations. Whether you are in need of new equipment, changing your farm management practices or expanding your farm, the MDA is here to assist you in making the process a little easier. Notable among their many loan programs are the following:

#### Aggie Bond Beginning Farmer Loan Program

The Aggie Bond Loan Program is a federal bonding program administered by the State through its Rural Finance Authority. The program offers affordable financing for a qualified beginning farmer. This is accomplished by securing for the applicant a reduced interest rate on the loan they are submitting for approval under the program.

#### Agriculture Best Management Practices (AgBMP) Loan Program

The AgBMP Loan Program is a water quality program that provides low interest loans to farmers, rural landowners, and agriculture supply businesses. The purpose is to encourage agricultural Best Management Practices that prevent or reduce runoff from feedlots, farm fields and other pollution problems identified by the county in local water plans.

#### Methane Digester Loan Program

The MDA developed the Methane Digester Loan Program in 1998 to help supplement the funds needed for livestock producers in Minnesota to begin installing digesters on their farms. This loan program has helped one dairy farmer in Minnesota install manure digester. One additional farm has been conditionally approved for a loan.

#### Pilot Agricultural Microloan Program

The Pilot Agricultural Microloan Program was established to assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow up to \$10,000 to be used for working capital (annual inputs such as seed, feed, fertilizer, land rent,



etc.) or equipment and other farm asset purchase with a common useful life of 10 years or less. Real estate, cooperative stock, and refinance of current debts are ineligible.

The borrower must be a member of a Protected Group as defined under Minn. Stat. § 43A.02, subdiv. 33 (minority, woman, disabled) or qualified non-citizen as defined under Minn. Stat. § 256B.06, subdiv. 4, par. (b) (refugee, immigrant, asylum, etc.). Funds must be utilized towards the production and marketing of specialty crops (direct market fruits & vegetables, cut flowers and herbs, etc.) or eligible livestock, (open range poultry, sheep, goats).

Participating Lenders: While all lending institutions are eligible to be part of the program, they are not required to do so. Their decision to join the RFA program is voluntary. Any lending institution, or other organizations of a non-profit or for-profit nature, that is in good standing with the State of Minnesota, has the appropriate business structure, and suitable staffing to distribute and collect loan funds, may become an Intermediary Lender with the Pilot Agricultural Microloan Program. Once they agree to join, each lender must enter into an agreement with the RFA and offer Agricultural Microloans based upon certain pre-established rules in order to qualify for RFA participation. Interest rates and other specific terms will vary from lender to lender depending upon the conditions the loan.

#### Sustainable Agriculture Loan

The purpose of this loan is to enable farmers to adopt practices that will lead them to a more sustainable farming system. Loans are for capital purchases, which enhance the environmental and economic viability of the farm. Eligible purchases may include: rotational grazing systems, tree plantings, on-farm energy production, composting equipment, solar-powered equipment, low-cost livestock housing, hoop buildings, processing equipment, reduced or no herbicide weed control, equipment to handle cover crops, alternative fertilizer management equipment, soil conserving equipment and more.

#### Value-Added Stock Loan Program

The 1994 Legislature passed a bill that established a value-added agricultural product loan program to help farmers finance the purchase of stock in a cooperative, limited liability company, or limited liability partnership proposing to build or purchase and operate a facility located in Minnesota to process or produce marketable products from agriculture crops. Stock in certain cooperatives proposing to own and operate livestock processing facilities or farm-generated wind energy production facilities may also be eligible.

This is a loan participation program available through the Rural Finance Authority (RFA). The farmer will work through their local lender. If the lender agrees to make a secured loan to the applicant, the lender and applicant will jointly complete an application for an RFA participation. The RFA must have a completed Master Participation Agreement with the lender on file.

#### **Contact Information**

##### **Minnesota Department of Agriculture**

625 Robert Street North

St. Paul, MN 55155-2538

Phone: 651-201-6000

Toll Free: 800-967-2474

Website: [www.mda.state.mn.us/Home](http://www.mda.state.mn.us/Home)

## **National Institute of Standards and Technology: Manufacturing Extension Partnership**

The National Institute of Standards and Technology's Hollings Manufacturing Extension Partnership (MEP) works with small and mid-sized U.S. manufacturers to help them create and retain jobs, increase profits, and save time and money. The nationwide network provides a variety of services, from innovation strategies to process improvements to green manufacturing. MEP also works with partners at the state and federal levels on programs that put manufacturers in position to develop new customers, expand into new markets, and create new products.

MEP field staff has over 1,400 technical experts – located in every state – serving as trusted business advisors, focused on solving manufacturers' challenges and identifying opportunities for growth. As a program of the U.S. Department of Commerce, MEP offers its clients a wealth of unique and effective resources centered on five critical areas: technology acceleration, supplier development, sustainability, workforce and continuous improvement.

Innovation is at the core of what MEP does. Manufacturers that accelerate innovation are far more successful and realize greater opportunities to participate in the global economy. By placing innovations developed through research at federal laboratories, educational institutions and corporations directly in the hands of U.S. manufacturers, MEP serves an essential role sustaining and growing America's manufacturing base. The program assists manufacturers to achieving new sales, leading to higher tax receipts and new sustainable jobs in the high paying advanced manufacturing sector.

As a public/private partnership, MEP delivers a high return on investment to taxpayers. For every one dollar of federal investment, the MEP generates around \$30 in new sales growth. This translates into \$3.6 billion in new sales annually. For every \$2,067 of federal investment, MEP creates or retains one manufacturing job.

America needs a robust manufacturing base and MEP is critical to the small and mid-sized U.S. manufacturers who strengthen that base.

Website: [www.nist.gov/mep/about](http://www.nist.gov/mep/about)

### ***Statewide Minnesota Contact Information***

**Enterprise Minnesota, Inc.**

310 4th Ave So, Suite 7050

Minneapolis, MN 55415

Phone: 612-373-2900

Toll Free: 800-325-3073

Fax: 612-373-2901

Website: [www.enterpriseminnesota.org](http://www.enterpriseminnesota.org)

## **National Rural Economic Developers Association**

The National Rural Economic Developers Association (NREDA) was formed to promote rural development opportunities through electric and telephone cooperatives. At the time of the Rural Electrification Administration (REA), cooperatives had been a long time advocate of marketing rural locations as a competitive and low cost alternative for business investment. The creation of a national organization,

structured to coordinate recruitment resources would provide all members a greater presence to corporate America. In 1988, a handful of cooperative members responsible for economic development, met in Platte City, MO, to evaluate this idea and its many benefits. In the spring of 1989, NREDA was formally organized.

### **Contact Information**

#### **National Rural Economic Developers Association**

1255 SW Prairie Trail Parkway

Ankeny, IA 50023

(515) 284-1421

E-Mail: [director@nreda.org](mailto:director@nreda.org)

Website: <http://www.nreda.org/>

### **Nonprofits Assistance Fund**

Nonprofits Assistance Fund was incorporated as an independent nonprofit in 1998. For the previous 18 years, the loan funds and programs had operated as a program of The Minneapolis Foundation. In 2000, Nonprofits Assistance Fund opened a financial center for nonprofits with the goal of providing extensive training as well as loan programs. Nonprofits Assistance Fund was certified as a Community Development Financial Institution by the US Department of the Treasury CDFI Fund in 2001. In 2005, Nonprofits Assistance Fund changed its name from Community Loan Technologies. Over the years the organization has housed several loan funds, including the Minnesota Nonprofits Assistance Fund® (MNAF), the Minnesota Primary Care Loan Fund, and the Working Capital Fund. In 2008 the programs were expanded to include special initiatives, consulting, and online learning.

Nonprofits Assistance Fund provides debt financing, technical assistance, and management consulting services to non-profit organizations.

- Loans for a wide range of nonprofits of different sizes and fields of service to expand programs, manage cash flow, and finance real estate projects
- Financial Strategy Consulting focused on more complex financial management challenges
- Training designed to develop practical management skills, strategic thinking, and advanced financial management capabilities

### **Contact Information**

#### **Nonprofits Assistance Fund**

2801 21st Avenue South, Suite 210

Minneapolis, MN 55407

Phone: 612-278-7180

E-Mail: [kbarr@nonprofitsassistancefund.org](mailto:kbarr@nonprofitsassistancefund.org)

Website: <http://www.nonprofitsassistancefund.org>

### **Northwest Area Foundation**

The Northwest Area Foundation supports the work of nonprofits and other organizations within eight states – Minnesota, Iowa, North Dakota, South Dakota, Montana, Idaho, Washington and Oregon – a geography shared with 75 Native nations. We see these communities as places of creativity, dignity, cultural depth,

achievement and potential, as well as pressing need. Forty percent of their grants advance programs and innovative approaches in Indian Country.

The Foundation's current strategic plan seeks to answer one fundamental question: How can they most effectively use their assets to reduce poverty and advance sustainable prosperity in their service region? They are committed to support the work of organizations deeply rooted within their communities and to build conversations and relationships that promote innovation and the sharing of practical lessons learned.

According to 2012 U.S. Census Bureau data, the last full year for which there are figures, 15-percent or 46.5 million Americans live at or below the federal poverty threshold. Because poverty is complex, building sustainable prosperity demands integrated approaches, diverse perspectives, and the ideas and energies of partners in the public and private sectors. It is why they are committed to building strong relationships with nonprofits, peer funders, civic and business leaders, educators and policymakers; relationships that will help low-income people build better futures for themselves and their families, and which will yield lessons to share.

### **Contact Information**

#### **Northwest Area Foundation**

60 Plato Boulevard E, Suite 400

St. Paul, MN 55107

Phone: 651.224.9635

Website: <http://www.nwaf.org/home.aspx>

## **Office of the Comptroller of the Currency**

**Community Affairs** supports the OCC's mission to ensure a vibrant banking system by helping national banks and federal savings associations to be leaders in providing safe and sound community development financing and making financial services accessible to underserved communities and consumers, while treating their customers fairly. Community Affairs conducts outreach and develops publications to support this goal, in addition to...

- Administering the national bank public welfare investment authority (12 CFR 24) and the comparable authority for federal savings associations (12 CFR 560.36)
- Providing community development training and technical assistance
- Offering customized consultations to help banks identify community development finance opportunities and resources
- Facilitating communication among lenders, community groups, and government officials through workshops and conferences
- Publishing community development information on best practices and investment opportunities
- Compiling Resource Directories on a range of community development topics

### **Contact Information**

#### **Central District Office**

Office of the Comptroller of the Currency

One Financial Place, Suite 2700

440 South LaSalle Street

Chicago, IL 60605-1073

Phone: 312-660-8713, 312-360-8876

Website: [www.occ.treas.gov/topics/community-affairs/index-community-affairs/](http://www.occ.treas.gov/topics/community-affairs/index-community-affairs/)

## **Rural LISC**

Rural LISC is dedicated to helping rural Americans transform distressed rural communities into healthy and sustainable communities of choice and opportunity—good places to work, do business, and raise children. They work to build the capacity of resident-led rural community development corporations (CDCs), increase their production and impact, demonstrate the value of investing in and through rural CDCs and make the resource and policy environment more supportive of rural CDCs and their work.

Rural LISC works with 60 partner community development corporations (CDCs) working to transform distressed communities in 1,019 counties across 32 states.

Recognizing that rural communities' needs are not focused on agriculture alone, Rural LISC provides a wide range of services, including training, technical assistance, information and financial support, to help rural community developers address the problems rural communities face. Rural LISC staff collaborates with CDCs to help identify priorities and challenges, delivering the most appropriate support to meet local needs.

Rural LISC forges alliances among rural organizations, funders, lenders and policy makers, mobilizing corporate, government and philanthropic support to provide rural community development organizations with...

- loans, grants and equity investments
- local, statewide and national policy support
- technical and management assistance

Rural LISC's strategies follow the five goals of LISC's Building Sustainable Communities model:

1. Expanding Investment in Housing and Other Real Estate
2. Increasing Family Income and Wealth
3. Stimulating Economic Development
4. Improving Access to Quality Education
5. Supporting Healthy Environments and Lifestyles

### ***Contact Information***

#### **Rural LISC**

119 North Church Street, Suite 201

Kalamazoo, MI 49007

Phone: 269-343-5472

Website: [www.lisc.org/rural\\_lisc](http://www.lisc.org/rural_lisc)

#### ***Minnesota Rural LISC Affiliates***

##### **Midwest Minnesota Community Development Corporation**

119 Graystone Plaza, Suite 100

Detroit Lakes, Minnesota 56501-3034

Phone: 218-847-3191

Fax: 218-844-6345

Website: [www.mmcdc.com](http://www.mmcdc.com)

### **Southwest Minnesota Housing Partnership**

2401 Broadway Avenue, Suite 4

Slayton, MN 56172

Phone: 507-836-1608

Fax: 507-836-8866

Website: [www.swmhp.org/default](http://www.swmhp.org/default)

### **RUPRI Center for Rural Entrepreneurship**

The Rural Policy Research Institute (RUPRI) Center for Rural Entrepreneurship provides communities across rural America with the resources for implementing entrepreneurship as a core economic development strategy. The Center, located jointly in North Carolina, Nebraska, and Missouri, applies practice-driven research, development tools, and consultation services in participation with many partners – rural communities, development practitioners, researchers, and policymakers.

Created in 2001 with founding support from the Ewing Marion Kauffman Foundation and RUPRI, the Center is an outgrowth of the Rural Entrepreneurship Initiative (REI) supported by the Kauffman Foundation, the National Rural Development Partnership, Partners for Rural America, and the Nebraska Community Foundation.

The Center's mission is to enable every rural resident to achieve his or her full entrepreneurial potential. To achieve this mission, the Center's work focuses on three key concepts – study, learn, and engage. The Center actively studies entrepreneurship development through practice-driven research in collaboration with a wide range of partners. Building on this knowledge base, the Center creates opportunities for community leaders and policy makers to learn about rural entrepreneurship through training, an electronic newsletter, development tools, and other mechanisms for learning in person and virtually. The Center also engages community and regional leaders by bringing new models, such as HomeTown Competitiveness, and new tools, such as Transfer of Wealth, directly to rural regions in a more hands-on, strategic approach. By applying these three concepts, the Center is committed to connecting economic development practitioners and policy makers across rural America to the resources needed to energize entrepreneurs and to implement entrepreneurship as a core rural economic development strategy.

### **RuralxChange.net**

RuralxChange.net is an online community for rural advocates to share information, ideas and encourage coordinated action on issues of concern to rural communities. The RuralxChange is in part populated by members of the nearly 90 organizations that make up The Rural Policy Networks: five specific geographic regions and two at-large or national networks. These networks and their organizational members are working collaboratively on policy change in support of rural families and communities. Issues include economic vitality, immigration, access to broadband, funding mandates for early childhood education, development and promotion of anti-predatory lending platforms, state legislation to promote agri-tourism, and policies that strengthen the rural role in federal and state transportation planning.

The RuralxChange was launched in 2006 under an initiative undertaken by the W.K. Kellogg Foundation under the name The Rural People, Rural Policy Initiative. This initiative designed as a multi-year national effort to energize and equip rural organizations and networks to shape policy that would improve the lives of rural people and the vitality of rural communities.

**Contact Information**

**The RuralxChange**

Website: <http://www.ruralxchange.net/>

**USDA National Agriculture Library/Rural Information Center**

The USDA Rural Information Center provides access to information for community development in each of the following subject areas:

- **Arts and Humanities:** Rural American Heritage is a part of any community. Find resources and information on American heritage and folk life through local programs, museums and online publications
- **Business:** Includes how to start a business, business plans, statistical data, and where to look for funding with state and local contacts
- **Economic and Rural Development:** Provides links to agencies and organizations, planning guides, case studies, funding programs, contacts, statistical data, and publications
- **Employment and Job Growth:** Utilizes links to employment resources, labor statistical data, and job growth planning items as well as additional online publications and funding programs for this topic.
- **Law Enforcement and Crime:** Police and first responder informational resources that include planning documents, case studies, statistical data, funding programs and online publications
- **Legislation and Regulations:** Provides links to major rural legislation and regulations and utilizes data resources such as the U.S. Government Printing office programs GPO Access and U.S. Code, National Conference of State Legislatures and the Library of Congress' Thomas database
  
- **Native Americans:** Contains links to Native American organizations, planning tools, case studies, funding programs, federal, state and local contacts, statistical data and online publications
- **State and Local Resources:** These resource links provide planning tools, best practices database, general funding programs, statistical resources, online publications and more
- **Telecommunications:** Provides links to community resources for telecommunications including planning resources, case studies, funding programs, contact directories, organizations and federal agencies working in this area, and online publications

**Contact Information**

**USDA National Agriculture Library/Rural Information Center**

Website: <http://ric.nal.usda.gov/community-development-resources>



## **Latino Economic Development Center**

The Latino Economic Development Center (LEDC) is a statewide membership-based non-profit organization whose headquarters are located in Minneapolis with one satellite office in West St. Paul, and one in Willmar. An ethnic/membership-based Community Development Financial Institution (CDFI), it is certified by the US Department of Treasury and by the MN State Council of OICs and OIC America as an Opportunities Industrialization Center (OIC).

LEDC's Core Functions:

- To establish, stabilize, and expand businesses through orientations, classes, development consulting, technical assistance, and access to capital for new, and existing entrepreneurs.
- To revitalize or develop community "public markets" and commercial corridors in the Twin Cities and rural Minnesota that allow for Latino businesses to fully participate in the business community.
- To create a process, and structure with which the Latino business community may access other institutions (such as banks, foundations, and elected officials).
- To create a membership base that actively shapes the agenda of LEDC.

### Greater Minnesota Small Business and Small Farm Assistance

As well as serving Latinos in the Twin Cities area, LEDC has expanded opportunities for Latinos in the Greater Metro and rural areas of Minnesota. They provide influence and resources in the area of business development in rural Minnesota, as well as business technical assistance, through two service areas: Small Business Start Up and Development and Agricultural Business Start Up and Development. LEDC provides small business start-ups 1) assistance with writing and development of business plans, 2) access to capital and loans, 3) economic development projects, and 4) one-on-one technical assistance. Agricultural opportunities development in particular provides training and assistance in 1) Co-op training, 2) Business basics, 3) Farm as business, and 4) Farming skills.

### Greater Minnesota Culturally Appropriate Approaches to Economic Development

In 2002 LEDC began providing technical assistance and training to existing service providers in rural communities and continues to invest resources and staff to achieve the goal of building local capacity for community organizing and economic development work with Latino entrepreneurs. Through their work with rural partners in these communities, they are seeing the evolution of a network which brings together the many segments of these towns. They currently engage in economic development partnerships in the Willmar and Saint Cloud areas. [And though they have staff in these areas they apparently do not provide contact information on their website.]

#### ***Contact Information***

#### **Latino Economic Development Center**

1516 E Lake St. Suite 201

Minneapolis, MN 55407

Phone: 612-724-5332

Fax: 612-729-5342

E-Mail: [info@ledc-mn.org](mailto:info@ledc-mn.org)

Website: [www.ledc-mn.org](http://www.ledc-mn.org)



## **The Minnesota Workforce Council Association**

The Minnesota Workforce Council Association believes workforce development is the key economic development issue in our economy. They represent the cooperative efforts of 16 area workforce councils across the state. Each area's workforce board and local elected officials provide leadership and direction for local workforce development programs, which are tailored to meet the specific needs of their communities.

It is the mission of the Minnesota Workforce Council Association to provide Minnesota with a skilled and competitive workforce through engaged and proactive local elected officials, workforce boards, and One-Stop partners. The Association provides a central forum for the partners to discuss common interests, develop policy consensus, share successful strategies and maintain lines of communication with state and federal governments.

### **Contact Information**

#### **The Minnesota Workforce Council Association**

125 Charles Avenue

Saint Paul, MN 55103-2108

Phone: 651-789-4323

Website: <http://www.mwca-mn.org/index.html>

## **National Institute of Standards and Technology: Manufacturing Extension Partnership**

The National Institute of Standards and Technology's Hollings Manufacturing Extension Partnership (MEP) works with small and mid-sized U.S. manufacturers to help them create and retain jobs, increase profits, and save time and money. The nationwide network provides a variety of services, from innovation strategies to process improvements to green manufacturing. MEP also works with partners at the state and federal levels on programs that put manufacturers in position to develop new customers, expand into new markets, and create new products.

MEP field staff has over 1,400 technical experts – located in every state – serving as trusted business advisors, focused on solving manufacturers' challenges and identifying opportunities for growth. As a program of the U.S. Department of Commerce, MEP offers its clients a wealth of unique and effective resources centered on five critical areas: technology acceleration, supplier development, sustainability, workforce and continuous improvement.

Innovation is at the core of what MEP does. Manufacturers that accelerate innovation are far more successful and realize greater opportunities to participate in the global economy. By placing innovations developed through research at federal laboratories, educational institutions and corporations directly in the hands of U.S. manufacturers, MEP serves an essential role sustaining and growing the American manufacturing base. The program assists manufacturers to achieving new sales, leading to higher tax receipts and new sustainable jobs in the high paying advanced manufacturing sector.

As a public/private partnership, MEP delivers a high return on investment to taxpayers. For every one dollar of federal investment, the MEP generates around \$30 in new sales growth. This translates into \$3.6 billion in new sales annually. For every \$2,067 of federal investment, MEP creates or retains one manufacturing job.

America needs a robust manufacturing base and MEP is critical to the small and mid-sized U.S. manufacturers who strengthen that base.

Website: [www.nist.gov/mep/about](http://www.nist.gov/mep/about)

***Statewide Minnesota Contact Information***

**Enterprise Minnesota, Inc.**

310 4th Ave So, Suite 7050

Minneapolis, MN 55415

Phone: 612-373-2900

Toll Free: 800-325-3073

Fax: 612-373-2901

Website: [www.enterpriseminnesota.org](http://www.enterpriseminnesota.org)

**Please see the Workforce Development sections of the other regions listed in this Resource Guide for additional information.**

## Appendix G: Community Development Opportunity Types

Agency	Community Development Opportunity Type			
✓ - Opportunity type available	LENDING	INVESTMENT	SERVICE	COMMUNITY DEVELOPMENT ASSISTANCE
AccountAbility Minnesota	✓	✓		✓
AgStar Rural Capital Network	✓	✓		✓
Blandin Foundation				✓
Bush Foundation				✓
BusinessLoanFunds.com	✓			✓
Center for Rural Affairs	✓			✓
Centers for Independent Living				✓
CommonBond Communities	✓	✓	✓	✓
Community Development Financial Institutions (CDFI's)	✓	✓	✓	✓
Community Reinvestment Fund	✓	✓	✓	✓
Corporation for Supportive Housing	✓	✓	✓	✓
Economic Development Association of Minnesota				✓
Economic Development Directory				✓
Enterprise Minnesota				✓
Federal Deposit Insurance Corporation				✓
Federal Home Loan Bank of Des Moines	✓	✓	✓	✓
Federal Reserve Bank of Minneapolis				✓
First Children's Finance	✓	✓	✓	✓
Greater Minnesota Housing Fund	✓	✓	✓	✓
Greater Minnesota Partnership				✓
Headwaters Foundation for Justice		✓	✓	✓
Heartland Center for Leadership Development				✓
Hispanic Chamber of Commerce Minnesota		✓	✓	✓
Housing and Redevelopment Authorities (HRAs)				✓

Indian Affairs Council: State of Minn.				✓
Indian Land Tenure Foundation		✓	✓	✓
Institute for Agriculture and Trade Policy				✓
Latino Economic Development Center	✓	✓	✓	✓
MetroPlains	✓	✓		✓
Metropolitan Economic Development Association	✓	✓	✓	✓
Minnesota American Indian Chamber of Commerce		✓	✓	✓
Minnesota Angel Network	✓	✓		✓
Minnesota Business Finance Corporation	✓			✓
Minnesota Campus Compact			✓	✓
Minnesota Community Capital Fund	✓	✓	✓	✓
Minnesota Department of Agriculture (MDA)				
Minnesota Homeownership Center	✓	✓		✓
Minnesota Housing Finance Agency	✓	✓		✓
Minnesota Housing Partnership (MHP)			✓	✓
Minnesota Regional Development Commissions	✓		✓	✓
Minnesota Workforce Council Association		✓	✓	✓
National Institute of Standards and Technology				✓
National Rural Economic Developers Association				✓
National Rural Housing Coalition				✓
Neighborhood Development Center	✓	✓	✓	✓
Nonprofits Assistance Fund	✓	✓	✓	✓
Northcountry Cooperative Development Fund	✓	✓	✓	✓
Northwest Area Foundation				✓
Office of the Comptroller of the Currency				✓
Opportunity Finance Network	✓	✓	✓	✓
Prairieland Economic Development	✓		✓	✓

Corporation				
Rural Advancement Foundation International-USA		✓	✓	✓
Rural Electric Cooperatives: Revolving Loan Funds	✓		✓	✓
Rural LISC	✓	✓	✓	✓
RUPRI Center for Rural Entrepreneurship				✓
RuralxChange.net				✓
Small Business Administration	✓		✓	✓
USDA National Agriculture Library/Rural Information Center				✓

## **Appendix H : Alphabetical Listing of Agencies**

<b>Region</b>	<b>Name of Agency</b>
<b>Northwest</b>	Bi-County Community Action Programs Business Development Specialists Center for Community Vitality Center for Rural Entrepreneurial Studies Clean Energy Resource Teams Community Development Bank, FSB Habitat for Humanity of Minnesota Headwater Regional Development Commission (Region 2) Inter County Community Council Mahube Community Council, Inc. Midwest Minnesota Community Development Corporation (MMCDC) Minnesota Business Finance Corporation Minnesota Department of Employment and Economic Development Minnesota Power Nevis School Partnership North Star Electric Cooperative Northwest Community Action, Inc. Northwest Minnesota Housing Cooperative Northwest Minnesota Multi-County Housing & Redevelopment Authority Northwest Minnesota Foundation (NMF) Northwest Private Industry Council Northwest Regional Development Commission (Region 1) Paul Bunyan Communications PKM Electric Cooperative Regional Sustainable Development Partnerships Rural Minnesota Concentrated Employment Program Small Business Development Centers State Small Business Credit Initiative The Beltrami County Housing and Redevelopment Authority The Hubbard County Housing and Redevelopment Authority The Partnership to Supply Affordable Housing The White Earth Investment Initiative Tri-Valley Opportunity Council, Inc. University of Minnesota Extension Service USDA Rural Development Minnesota West Central Telephone Association
<b>Northeast</b>	1 Roof Community Housing Area Partnership for Economic Expansion

Arrow head Regional Development Commission  
 Arrowhead Economic Opportunity Agency  
 Arrowhead Electric Cooperative  
 Association of Small Business Development Centers  
 Blandin Foundation  
 Bois Forte Band of Chippewa  
 Business Development Specialists  
 Center for Community Vitality  
 Central Minnesota Housing Partnership  
 Clean Energy Resource Teams  
 Cooperative Light and Power  
 Duluth-Superior Area Community Foundation  
 Entrepreneur Fund  
 Grand Rapids Area Community Foundation  
 Habitat for Humanity of Minnesota  
 Iron Range Resources & Rehabilitation Board  
 Itasca Economic Development Corporation  
 KOOTASCA Community Action  
 Lake Country Power  
 Lakes and Pines Community Action Council  
 Leech Lake Band of Ojibwe  
 Mille Lacs Electric Cooperative  
 Minnesota Department of Employment and Economic Development  
 Minnesota Power  
 Northeast Minnesota Office of Job Training  
 Northland Connection  
 Northland Foundation  
 Paul Bunyan Communications  
 Regional Sustainable Development Partnerships  
 Small Business Development Centers  
 State Small Business Credit Initiative  
 The Northspan Group, Inc.  
 The Virginia Community Foundation  
 University of Minnesota Extension Service  
 USDA Rural Development Minnesota

**West Central**

Association of Small Business Development Centers  
 Business Development Specialists  
 Center for Community Vitality  
 Clean Energy Resource Teams  
 East Otter Tail Telephone  
 Habitat for Humanity of Minnesota  
 Lakes and Prairies Community Action Partnership  
 Mahube Community Council, Inc

	<p>Midwest Minnesota Community Development Corporation (MMCDC)  Minnesota Angel Network  Minnesota Department of Employment and Economic Development  Regional Sustainable Development Partnerships  Runestone Electric Association  Rural Electric Economic Development  Rural Minnesota Concentrated Employment Program  Small Business Development Centers  State Small Business Credit Initiative  Stearns Electric Association  Traverse Electric Coop  University of Minnesota Extension Service  University of Minnesota, Morris: Center for Small Towns  USDA Rural Development Minnesota  West Central Initiative Foundation  West Central Minnesota Communities Action Inc</p>
<p><b>Central</b></p>	<p>Association of Small Business Development Centers  Bi-County Community Action Programs, Inc.  Business Development Specialists  Center for Community Vitality  Center for Nonprofit Excellence &amp; Social Innovation  Central Minnesota Community Foundation  Central Minnesota Housing Partnership  Central Minnesota Jobs and Training Services  Clean Energy Resource Teams  Consolidated Telecommunications Company  Cross Lake Communications  Crow Wing Power  East Central Energy  East Central Regional Development Commission (Region 7E)  Greater St. Cloud Development Corporation  Habitat for Humanity of Minnesota  Initiative Foundation  Lake Country Power  Lakes and Pines Community Action Council  Latino Economic Development Center  Midwest Minnesota Community Development Corporation (MMCDC)  Minnesota Angel Network  Minnesota Business Finance Corporation  Minnesota Chippewa Tribe Finance Corporation  Minnesota Department of Employment and Economic Development  Minnesota Power  Region Five Development Commission</p>



	<p>Regional Sustainable Development Partnerships  Rural Minnesota Concentrated Employment Program  Small Business Development Centers  State Small Business Credit Initiative  St. Croix Valley Community Foundation  Stearns-Benton Employment and Training Council  Stearns Electric Association  Todd-Wadena Electric Coop  Tri-County Action Program, (Tri-CAP)  Tri-County Community Action, Inc., (TCC)  University of Minnesota Extension Service  USDA Rural Development Minnesota  West Central Telephone Association</p>
<p><b>Southwest</b></p>	<p>Association of Small Business Development Centers  Business Development Specialists  Central Minnesota Jobs and Training Services  Center for Community Vitality  Clean Energy Resource Teams  Federated Rural Electric  Habitat for Humanity of Minnesota  Heartland Community Action Agency, Inc  Kiva Zip  Latino Economic Development Center  McLeod Cooperative Power  Mid-Minnesota Development Commission  Minnesota Angel Network  Minnesota Department of Employment and Economic Development  Prairie Five Community Action Council  Regional Sustainable Development Partnerships  Rural Electric Economic Development  Small Business Development Centers  State Small Business Credit Initiative  Stearns Electric Association  Southern Minnesota Regional Competitiveness Project  Southwest Minnesota Housing Partnership  Southwest Minnesota Private Industry Council  Southwest Regional Development Commission  Southwestern Minnesota Opportunity Council  The Southwest Initiative Foundation  University of Minnesota Extension Service  Upper Minnesota Valley Regional Development Commission  USDA Rural Development Minnesota  Western Community Action</p>

<p><b>Southeast</b></p>	<p>7 Rivers Alliance  Association of Small Business Development Centers  BENCO Electric Cooperative  Business Development Specialists  Center for Community Vitality  Clean Energy Resource Teams  Community and Economic Development Associates  Freeborn-Mower Cooperative Services  Habitat for Humanity of Minnesota  McLeod Cooperative Power  Minnesota Angel Network  Minnesota Department of Employment and Economic Development  Minnesota Valley Action Council  Minnesota Valley Electric Cooperative  Olmsted Community Action Program  People’s Energy Cooperative  Region Nine Development Commission  Regional Sustainable Development Partnerships  Rural Electric Economic Development  SEMCAC  Small Business Development Centers  South Central Workforce Council  Southern Minnesota Initiative Foundation  Southern Minnesota Regional Competitiveness Project  Small Business Development Centers  State Small Business Credit Initiative  Steele-Waseca Cooperative Electric  Three Rivers Community Action  University of Minnesota Extension Service  USDA Rural Development Minnesota  Winona Community Foundation  Winona WorkForce Center  Workforce Development, Inc.</p>
<p><b>Statewide/Regional/National</b></p>	<p>AccountAbility Minnesota  AgStar Rural Capital Network  Blandin Foundation  Bush Foundation  BusinessLoanFunds.com  Center for Rural Affairs  Centers for Independent Living  CommonBond Communities  Community Development Financial Institutions (CDFI’s)  Community Reinvestment Fund</p>

Corporation for Supportive Housing  
Economic Development Association of Minnesota  
Economic Development Directory  
Enterprise Minnesota  
Federal Deposit Insurance Corporation  
Federal Home Loan Bank of Des Moines  
Federal Reserve Bank of Minneapolis  
First Children's Finance  
Greater Minnesota Housing Fund  
Greater Minnesota Partnership  
Headwaters Foundation for Justice  
Heartland Center for Leadership Development  
Hispanic Chamber of Commerce  
Housing and Redevelopment Authorities (HRAs)  
Indian Affairs Council: State of Minn.  
Indian Land Tenure Foundation  
Institute for Agriculture and Trade Policy  
Latino Economic Development Center  
MetroPlains  
Metropolitan Economic Development Association  
Minnesota American Indian Chamber of Commerce  
Minnesota Angel Network  
Minnesota Business Finance Corporation  
Minnesota Campus Compact  
Minnesota Community Capital Fund  
Minnesota Department of Agriculture (MDA)  
Minnesota Homeownership Center  
Minnesota Housing Finance Agency  
Minnesota Housing Partnership (MHP)  
Minnesota Regional Development Commissions  
Minnesota Workforce Council Association  
National Institute of Standards and Technology  
National Rural Economic Developers Association  
National Rural Housing Coalition  
Neighborhood Development Center  
Nonprofits Assistance Fund  
Northcountry Cooperative Development Fund  
Northwest Area Foundation  
Office of the Comptroller of the Currency  
Opportunity Finance Network  
Prairieland Economic Development Corporation  
Rural Advancement Foundation International-USA  
Rural Electric Cooperatives: Revolving Loan Funds

Rural LISC  
RUPRI Center for Rural Entrepreneurship  
RuralxChange.net  
Small Business Administration  
USDA National Agriculture Library/Rural Information Center