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 websites 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.

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
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  Entrepreneurship
  Small Business & Economic Development
  Small Farms
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  Workforce Development

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  Workforce Development

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  Technical Assistance/Leadership Development/Planning
  Workforce Development

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Workforce Development

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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.

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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

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Oklee, MN 56742
Toll Free: 888-778-4008
Phone: 218-796-5144
Fax: 218-796-5175
Website: www.intercountycc.org

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

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102 N. Broadway
Crookston, MN 56716
Toll Free: 800-584-7020
Phone: 218-281-5832
Website: 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.

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2401 Lowry Ave NE #210
Minneapolis, MN 55418
Northwest Minnesota Habitat Affiliates
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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

Northwood’s Habitat for Humanity
PO Box 1067
Bemidji, MN 56619
Phone: 218-751-4649
Website: www.habitatbemidji.org

Red River Valley Habitat for Humanity
PO Box 5415
Grand Forks, ND 58206
Phone: 701-772-4418
Website: 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 (MCPP). 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 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.

**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

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

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.
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

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  
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
Website: www.nwmf.org
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
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
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
Counties served: Pennington, Marshall, Red Lake, Roseau, Kittson, and Polk
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2401 Lowry Ave NE #210
Minneapolis, MN 55418
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**Lakes Area Habitat for Humanity**
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**Northwood’s Habitat for Humanity**
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Bemidji, MN 56619
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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
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 lifestyle
- 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

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.

Rural Minnesota Community & Economic Development Resource Guide: Northwest Minnesota
**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](#).

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

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**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

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

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
Website: www.nwmf.org
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
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 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 (MCPP). 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

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 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.

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

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

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

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

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.

The 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...
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 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

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

*Rural Minnesota Community & Economic Development Resource Guide: Northwest Minnesota*
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](http://www.northwestcap.org).

**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](http://www.northwestcap.org).

**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](http://www.northwestcap.org) and the [Community Foundation](http://www.northwestcap.org).

*Rural Minnesota Community & Economic Development Resource Guide: Northwest Minnesota*
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
Website: www.nwmf.org
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

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
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

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

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

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
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
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
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
Website:   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
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

Northeast Minnesota Contact Information
Phone: 218-726-6146
Website: 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, Mahnomen, 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
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
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.

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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

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.

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**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
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- 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**

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

809 8th St. SE
Detroit Lakes, MN 56501
Phone: 218-847-9392, ext. 4
Website: 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
Counties served: Pennington, Marshall, Red Lake, Roseau, Kittson, and Polk

University of Minnesota Extension Service
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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

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
Website: 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:

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- **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
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.

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

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 Street
Oklee, MN 56742
Toll Free: 888-778-4008
Phone: 218-796-5144
Fax: 218-796-5175
Website: 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
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

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

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 (MCPP). 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

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 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.

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

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

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
  Website: www.whiteearthinvestmentinitiative.com

Rural Minnesota Community & Economic Development Resource Guide: Northwest Minnesota
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

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
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, 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

**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
Website: [www.nwmf.org](http://www.greaterminnesota.net/northwest_foundation.html)

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

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

*Rural Minnesota Community & Economic Development Resource Guide: Northwest 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](http://www.rurdev.usda.gov/MNHome)

**Community Economics:** Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](http://www.rurdev.usda.gov/MNHome)

**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 the [Water Resources](http://www.rurdev.usda.gov/MNHome)
**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  
Website: 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  
Website: 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, Mahnomen, 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 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.

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

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

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, 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](#)

**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  
Website: www.nwmf.org  
http://www.greaterminnesota.net/northwest_foundation.html

**Northwest Private Industry Council**

The Northwest Private Industry Council (NW PIC) believes workforce development is the key economic development issue in our economy. NW PIC’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, 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
### Appendix A: Community Development Opportunity Types

<table>
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<tr>
<th>Agency</th>
<th>LENDING</th>
<th>INVESTMENT</th>
<th>SERVICE</th>
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<td>Business Development Specialists</td>
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<td>Center for Community Vitality</td>
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<td>Center for Rural Entrepreneurial Studies</td>
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<td>Clean Energy Resource Teams</td>
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<td>Inter County Community Council</td>
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<td>Midwest Minnesota Community Development Corporation (MMCDC)</td>
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<td>Minnesota Business Finance Corporation</td>
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<td>North Star Electric Cooperative</td>
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<td>Northwest Minnesota Foundation (NMF)</td>
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<td>Northwest Regional Development Commission (Region 1)</td>
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<td>Paul Bunyan Communications</td>
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<td>PKM Electric Cooperative</td>
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<tr>
<td>The Beltrami County Housing and Redevelopment Authority</td>
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<td>The Hubbard County Housing and Redevelopment Authority</td>
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<td>The White Earth Investment Initiative</td>
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<td>The Partnership to Supply Affordable Housing</td>
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<td>Tri-Valley Opportunity Council, Inc.</td>
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<td>Regional Sustainable Development Partnerships</td>
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<td>Rural Minnesota Concentrated Employment Program</td>
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<td>Small Business Development Centers</td>
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<td>State Small Business Credit Initiative</td>
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<td>University of Minnesota Extension Service</td>
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<td>USDA Rural Development Minnesota</td>
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<tr>
<td>West Central Telephone Association</td>
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</tbody>
</table>
Northeast Minnesota

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
Website: 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 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.

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
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
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
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
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/](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

**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

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.

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**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
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
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
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.

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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 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).

**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
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
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
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
Website:   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/](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

**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

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

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
Website: www.gracf.org
Geographic Focus: Grand Rapids, MN area, Itatska County, MN

The Virginia Community Foundation
P.O. Box 559
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
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
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
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

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
**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
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 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.

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

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
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

Arrowhead Regional Development Commission

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**Contact Information**
*Arrowhead Regional Development Commission*
221 West 1st Street
Duluth, MN 55802
Phone:  218-722-5545
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

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

Northeast Minnesota Contact Information
Phone: 218-726-6146
Website: 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
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
MJSSP 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

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](http://www.positivelyminnesota.com/index), to find an SBDC near you.

**Northeast Minnesota Region DEED Contact Information**
(Counties Served: Carlton, Cook, Itasca, Koochiching, Lake, St. Louis)

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

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**
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

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
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
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
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
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
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

**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
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
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
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
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
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
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
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
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.

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

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/](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  
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
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

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

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
**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

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

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

- **Community Economics:** Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](http://www.rurdev.usda.gov/MNHome).

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

**Northeast Minnesota Offices**  
Grand Rapids Regional Extension Office
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
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

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.

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.
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
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

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.
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

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

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

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

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West Central Minnesota

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 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.

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

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
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

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

HFH of Douglas County
911 Highway 29N #200
Alexandria, MN 56308
Phone: 320-762-4255
Website: 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
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 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

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
Counties served: Becker and Clay.

Rural Minnesota Community & Economic Development Resource Guide: West Central Minnesota
Alexandria Area Office
900 Robert St. NE, Suite 103
Alexandria, MN 56308
Phone: 320-763-3191, ext. 4
Website: 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 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.

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Lakes & Prairies Community Action Partnership, Inc.
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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
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.
Community Service

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
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
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

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

HFH of Douglas County
911 Highway 29N #200
Alexandria, MN 56308
Phone: 320-762-4255
Website: 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

Members Serving West Central Minnesota
Traverse Electric
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

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/

Clean Energy Resource Teams

Rural Minnesota Community & Economic Development Resource Guide: West Central Minnesota
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

West Central Minnesota Contact Information
Phone: 320-212-4405
Website: 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

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
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

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
Website: 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.

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
Entrepreneurship

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.

**West Central Initiative Foundation**

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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

*Rural Minnesota Community & Economic Development Resource Guide: West Central Minnesota*
- Childcare Loans: a small loan fund to help home childcare providers
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**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)
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Contact Information
West Central MnSBDC
Concordia College
901 8th Street South
Moorhead, MN 56562
Phone: 218-299-3035
Website: 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 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

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

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

**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.

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- 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

Members Serving West Central Minnesota
Traverse Electric
1618 Broadway, PO Box 66
Wheaton, MN 56296
Phone: 320-563-4863
Website: 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:**

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*Small Business & Economic Development*
• 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](http://www.extension.umn.edu/extension/subject/agriculture/cropfarms/smallfarms/).
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
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
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
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

Morris Regional Extension Office
WC Research & Outreach Center
46352 State Highway 329
Morris, MN 56267-2135
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

West Central Minnesota Contact Information
Phone: 320-212-4405
Website: 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
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To date, the Regional Partnerships have funded over 182 projects for a total of approximately $3,000,000.

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  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
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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)
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

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 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.

Rural Minnesota Community & Economic Development Resource Guide: West Central Minnesota
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

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.
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• 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

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
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.
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](#).

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**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

**West Central Minnesota Contact Information**
Phone: 320-212-4405  
Website: 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
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.

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

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
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.
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Contact Information
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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

Business Development Specialists
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Toll Free:  800-417-7736

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

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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Contact Information
West Central Initiative
1000 Western Avenue
PO Box 318
Fergus Falls, MN 56538-0318
Phone: (218) 739-2239
Website: www.wcif.org
## Appendix C: Community Development Opportunity Types

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<td>University of Minnesota, Morris: Center for Small Towns</td>
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<td>West Central Minnesota Communities Action Inc.</td>
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Central Minnesota

_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
Website: 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 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.

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
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
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
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
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

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

Morrison County Habitat for Humanity
PO Box 321
Little Falls, MN 56345
Phone: 320-616-2084
Website: www.hfhmorrisoncounty.org

East Central MN Habitat for Humanity
PO Box 529
Cambridge, MN 55008
Phone: 763-689-0288
Website: 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

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

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...
Affordable Housing

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
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
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
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

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
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

Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota
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.

**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
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

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
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
Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine, and Wright

Habitat for Humanity of Minnesota
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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

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
Morrison County Habitat for Humanity
PO Box 321
Little Falls, MN 56345
Phone: 320-616-2084
Website: www.hfhmorrisoncounty.org

East Central MN Habitat for Humanity
PO Box 529
Cambridge, MN 55008
Phone: 763-689-0288
Website: 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](http://www.extension.umn.eduсмотреть/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](http://www.extension.umn.eduсмотреть/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](http://www.extension.umn.eduсмотреть/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
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
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](http://www.extension.umn.edu)

**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

North Central Minnesota Small Business Development Center
Central Lakes College
501 West College Drive
Brainerd, MN 56401
Phone: 218-855-8140
Fax: 218-855-8141
Website: www.mnsbdc.com

Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota
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
Website: 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
Website: 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
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

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
Entrepreneurship

• 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

Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota
Entrepreneurship

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 [revising 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

*Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota*
Alexandria, MN 56308  
Phone:  320-763-3191, ext. 4  
Website:  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  
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.

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

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

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
Website: 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 leader-ship 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
Website: 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
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

Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota
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
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 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

Minnesota Business Finance Corporation

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**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

Satellite Centers

**Brainerd Lakes Area Economic Development Corporation**
Phone:   218-828-0096
Website:   www.growbrainerdlakes.org

**Cass County Economic Development Corporation**
Phone:   218-947-7522
Website:   www.casscountyedc.com

**Chisago County HRA/EDA**
Phone:   651-674-5664
Website:   www.chisagocounty.org

**City of Pine City EDA**
Website:   320-629-2575
Phone:   pinecity.govoffice.com

**Todd County Development Corporation**
Phone:   320-732-2128
Website:   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
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 as 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  
Website: 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
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
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
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
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
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
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
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
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

Central Minnesota Contact Information
Phone: 218-760-6837
Website: 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
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
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
Website:  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.

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- 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)

*Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota*
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.

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

Community Economics: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](http://www.rurdev.usda.gov/MNHome).

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

**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)
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:

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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

Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota
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

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
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

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
Website: 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
Technical Assistance/Leadership Development/Planning

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
Website: 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
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
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 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

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)

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**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

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
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

Satellite Centers

Brainerd Lakes Area Economic Development Corporation
Phone: 218-828-0096
Website: www.growbrainerdlakes.org

Cass County Economic Development Corporation
Phone: 218-947-7522
Website: www.casscountyedc.com

Chisago County HRA/EDA
Phone: 651-674-5664
Website: www.chisagocounty.org

City of Pine City EDA
Website: 320-629-2575
Phone: pinecity.govoffice.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

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

**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...
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
Website: 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
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
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
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.

Rural Minnesota Community & Economic Development Resource Guide: Central Minnesota
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.

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**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
Website: 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
Website: www.extension.umn.edu

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**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
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
Counties Served: Chisago, Isanti, Kanabec, Mille Lacs, Pine, and Wright
Latino Economic Development Center

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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
Website: 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:

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- **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.
- **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
Sauke 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

Satellite Centers

Brainerd Lakes Area Economic Development Corporation  
Phone:  218-828-0096  
Website:  www.growbrainerdlakes.org

Cass County Economic Development Corporation  
Phone:  218-947-7522  
Website:  www.casscountyedc.com

Chisago County HRA/EDA  
Phone:  651-674-5664  
Website:  www.chisagocounty.org

City of Pine City EDA  
Website:  320-629-2575  
Phone:  pinecity.govoffice.com

Todd County Development Corporation  
Phone:  320-732-2128  
Website:  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

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<td>Regional Sustainable Development Partnerships</td>
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<td>Stearns-Benton Employment and Training Council</td>
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<td>West Central Telephone Association</td>
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Southwest Minnesota

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 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.

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
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
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
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
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

View the complete list of all Habitat Minnesota Affiliates

Southwest Minnesota Habitat Affiliates

Rural Minnesota Community & Economic Development Resource Guide: Southwest Minnesota
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/](http://www.crhfh.org/)

- **Southwestern MN Habitat for Humanity**
  PO Box 212
  Pipestone, MN 56164
  Phone: 507-562-1001
  Website: [www.swmn4h.org](http://www.swmn4h.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

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.

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
Affordable Housing

1567 North McMillian
Worthington, MN 56187
Phone:  507-372-7784, ext. 4
Website:  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
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
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
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 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.

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Worthington, MN 56187
Phone: 507-376-4195
Fax: 507-376-3636
Website: [www.smoc.us](http://www.smoc.us)
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Marshall, MN 56258
Phone: 507-537-1416
Fax: 507-537-1849
Website: [www.wcainc.org](http://www.wcainc.org)
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Phone:   320-235-0850
Toll Free:   800-992-1710
TDD:   320-235-8470
Website:   www.heartlandcaa.org
Counties Served: Renville, Kandiyohi, Meeker, and McLeod,

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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

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

**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
Community Service

- 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

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

Rural Minnesota Community & Economic Development Resource Guide: Southwest Minnesota
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
Website: 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
Website: 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
Website: 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

Southwest Minnesota Contact Information
Phone: 507-836-1631
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
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

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
Entrepreneurship

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)

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**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  
Website: 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...
Entrepreneurship

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

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
Website: 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.

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Partnering banks include

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- 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
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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

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
Entrepreneurship

Phone: 605-256-4536
Website: 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
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
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
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
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.

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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

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

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
Website: 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
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

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
Website: 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](#)

**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

Members Serving Southwest Minnesota
Lyon-Lincoln Electric
West Hwy 14
Tyler, MN 56178
Phone: 507-247-5505
Website: www.llec.coop

Renville-Sibley Co-op Power Association
103 Oak St.
Danube, MN 56230
Phone: 320-826-2593
Website: www.renville-sibley.coop

Sioux Valley Energy
47092 Sd Hwy 34
Colman, SD 57017
Phone: 605-534-3535
Website: 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

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

### 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.

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.

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
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
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
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
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
Counties served: Kandiyohi, Meeker, Renville, Big Stone, Swift, and Chippewa.

Cambridge Area Office
380 South Garfield St.
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: rckillmar@umn.edu
Website: 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
Website: www1.extension.umn.edu/about/offices

Regional Extension Office, Worthington
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](http://www.extension.umn.edu)

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
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

**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
Website: 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.

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.

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

**Community Economics**: Extension provides an array of technical assistance programs for small business development in rural communities. Find out more about the [Community Economics](http://www.rurdev.usda.gov/MNHome)

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

**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:  rcsurvey@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.

Website:  www.cleanenergyresourceteams.org

Southwest Minnesota Contact Information
Phone:  507-836-1631
Website:  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.

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**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

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.
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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
Website: 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**

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

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
Website: 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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**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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- 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

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: rckillmar@umn.edu
Website: 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
Website: 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: rcoworthington@umn.edu
Website: 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 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/
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](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 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).

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
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
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
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
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
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

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
Website: 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.

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growing numbers of people choose to live. To date, the Foundation has contributed over $53 million to southwest Minnesota through grants and loans.

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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.

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**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

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

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*Rural Minnesota Community & Economic Development Resource Guide: Southwest Minnesota*
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Southeast Minnesota

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 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.

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
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
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

**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](http://www.hfhmn.org)

**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

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
Affordable Housing

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

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.

Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota
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
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
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
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
Counties served: Watonwan and Martin
Community Service

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.

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Fax: 507-864-2440  
Website: [www.semcac.org](http://www.semcac.org)  
Counties Served: Steele, Dodge, Mower, Fillmore, Freeborn, Winona, and Houston

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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.
Community Service

- 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:

Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota
Community Service

- 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:
  o good character
  o a strong commitment to their business
  o 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

**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
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

*Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota*
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)

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**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
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

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  
Website: 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.
**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.

**Southern Minnesota Initiative Foundation**
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Entrepreneurship

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.

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Entrepreneurship

- **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.
Entrepreneurship

Cambridge, MN 55008
Phone: 763-689-3354, ext. 4
Website: 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
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
Counties served: Watonwan and Martin

Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota
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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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

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

**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, Le Sueur, 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
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

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.

*Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota*
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)

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**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
507-455-3215
P.O. Box 695
Owatonna, MN 55060
Phone: 507-455-3215
Fax: 507-455-2098
Website: **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
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
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
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
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
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
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
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
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
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
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

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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**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)

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**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](http://www.extension.umn.edu/cit/)

**South Central Minnesota Offices**

(Blue Earth, Brown, McLeod, Meeker, Nicollet, Renville, Sherburne, Sibley, Stearns, Wright)

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*Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota*
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](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
  o 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
  o working capital
  o land
  o buildings
  o equipment

• Loan Terms
  o $10,000 minimum/$100,000 maximum
  o 4% below prime rate (minimum 6% – maximum 10%)
  o working capital = 5 years
  o machinery and equipment = 10 – 15 years or useful life
  o real estate = 20 years maximum
  o 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
  o working capital
  o land
  o buildings
  o equipment
  o Loan Terms
    o $10,000 minimum/$60,000 maximum
    o 4% below prime rate (6% minimum)
    o working capital = 5 years
    o machinery and equipment = 15 years or useful life
    o real estate = 20 year maximum
    o 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.
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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

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.
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

### 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

*Rural Minnesota Community & Economic Development Resource Guide: Southeast 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
Small Farms

- 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
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
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
Counties served: Mower, Dodge, Winona, Blue Earth, Freeborn, Fillmore, Houston, and Olmsted.

Worthington Area Office
1567 North McMillian
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

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
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

Southeast Minnesota Contact Information
Phone:  612-325-1441
Website:  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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Mankato Regional Extension Office
1961 Premier Drive, Suite 110
Mankato, MN 56001-6493
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Toll Free: 888-241-3214
Fax: 507-389-6787
Website: 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
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Website: www.cleanenergyresourceteams.org

Southeast Minnesota Contact Information
Phone: 612-325-1441
Website: 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
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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
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

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

Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota
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

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.

Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota
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

Southeast Region
Rochester Community & Technical College
Heintz Center
1926 College View Drive SE
Rochester, MN 55904
Phone: 507-285-7536
Website: 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%)
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.

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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.
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  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**
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- **Counseling**
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  - Start-up or expanding business consulting
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  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.

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- **SME Toolkit**
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**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

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

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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

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
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](http://www.extension.org)

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
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 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.

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
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
Counties Served: Goodhue, Rice, and Wabasha

SEMCAC

Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota
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

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

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• **Referral to other business organizations**
• **Education seminars and workshops on business topics**

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**SME Toolkit**

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**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)

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**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.

*Rural Minnesota Community & Economic Development Resource Guide: Southeast Minnesota*
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/](http://www.workforcedevelopmentinc.org/)

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**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

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<th>SERVICE</th>
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Statewide/Regional/National Organizations Serving Minnesota

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.


Contact Information
AgStar Financial Services, ACA
1921 Premier Drive P.O. Box 4249
Mankato, MN 56002
Phone: 866-577-1831
Website: 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
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)

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**Corporation for Supportive Housing**

*Rural Minnesota Community & Economic Development Resource Guide: Statewide/Regional/National Organizations Serving Minnesota*
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

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

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: Iskoy@metroplains.com
Website: 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.
Affordable Housing

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

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
Website: 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
Website:  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

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
Website: 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
Website: [http://www.ncdf.coop](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
Website: www.opportunityfinance.net

List of OFN Members located in the State of Minnesota:
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
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
Website: 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

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

**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  
Website: 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/](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
Website: 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
Website: 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
Website: [http://nativephilanthropy.org/](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
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 assistance 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](http://directory.sba.gov)

**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: inquirymgf@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
**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.


**Contact Information**

AgStar Financial Services, ACA  
1921 Premier Drive P.O. Box 4249  
Mankato, MN 56002  
Phone: 866-577-1831  
Website: ruralcapitalnetwork.agstar.com

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**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**
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  
Website: 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

**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
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

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

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:
Small Business & Economic Development

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
Website: 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.

Serving Minnesota
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
Website: 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

St. Cloud office
616 Roosevelt Road, Suite 200
St Cloud, MN 56301
Phone: 320-258-5000
Fax: 320-255-1815
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
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

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 Mahnomen.
- 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**
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
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
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
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
Website: www.opportunityfinance.net

List of OFN Members located in the State of Minnesota:
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

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

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
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](http://www.sba.gov)

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
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.


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](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 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

**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

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 fairly 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
Website: 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/](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
2610 University Ave. W., Suite 450
St. Paul, MN 55114
Phone: 651-287-0187
Fax: 651-287-0190
E-mail: contact@accountabilitymn.org
Website: 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/](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**

101 Fifth Street East, Suite 2400
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
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  
525 Park Street Suite 470  
St. Paul, MN 55103  
Phone: 651-225-8840  
E-Mail: info@gmnp.org  
Website: [http://gmnp.org/](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  
Website: [http://www.floor99hosting.com/~heartlan/](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  
401 N Robert St., Suite 150  
St. Paul, MN 55101  
Phone: 612-312-1692  
E-Mail: info@hispanicmn.org  
Website: [http://www.hispanicmn.org/](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 Bank 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
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
Website:  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
Website:   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  
Website: [http://www.maicc.org/](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  
Website: 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

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

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
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
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
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

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

Website: www.occ.treas.gov/topics/community-affairs/index-community-affairs
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

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
Website: 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

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

Please see the Workforce Development sections of the other regions listed in this Resource Guide for additional information.
### Appendix G: Community Development Opportunity Types

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# Appendix H: Alphabetical Listing of Agencies

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<th>Region</th>
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| Arrowhead 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 |
| 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>| Central |
| 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>
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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
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