

Learning and Sharing an Urban Program in Greater Minnesota

Neighborhood Development Center



October 24, 2017



NDC's Priority Communities

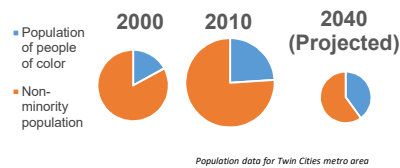
- 80% of NDC's resources focus on four lowest income neighborhoods in Twin Cities:
 - 62 – 80% persons of color
 - 31 – 42% below poverty
 - 12 – 24% unemployment
- 51% of NDC trainees are under 30% of AMI, and 81% are under 50% of AMI.



Jawad Almalki
Owner, Winnipeg Grocery

Opportunity to “Build from Within”

- Communities of color and immigrants start businesses at a high rate.
 - 14% of businesses in the US are owned by immigrants.
 - 26% of businesses in St Paul and 21% in Minneapolis are owned by people of color.



Dwayne Etheridge
Owner, New Image Construction
NDC Training Alumni & Loan Client

- In 2012, Minnesota business owners of color
 - Employed over 58,000 workers
 - Made over \$7.8 billion in sales.

Business statistics from 2010 SBO
Demographics from Nel/Conrad per Decennial Census

What Barriers Do NDC's Entrepreneurs Face?

- Language
- Access to business financing
- Relevant technical assistance
- Peer networks and role models
- Cultural and religious barriers
- Trust in institutions

These entrepreneurs are great assets to communities and contributors to economic growth



Big Daddy's BBQ
St. Paul, MN

The NDC Model – 26 Years in the Twin Cities

A proven model based on:

Community partnerships

Comprehensive supports:

- Training
- Lending
- Technical assistance
- Business incubators

Clustering entrepreneurs in high-visibility neighborhood locations

Results:

- 5000+ persons trained, \$18M financed
- 500 businesses currently open
- 2400+ jobs
- \$61M added to regional economy annually



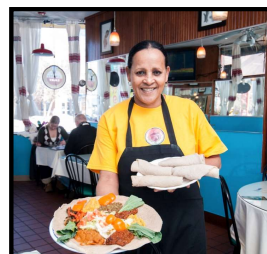
Phyllis Gilliam
Owner, Sunday's Best Clothing

Sharing the NDC Approach in Greater Minnesota

Why: Requested and funded by MN Legislature 2016

How: The Basics are just like going into any new community:

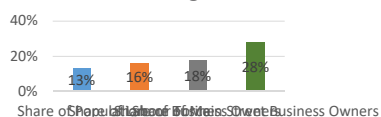
- Listen and learn
- Respect for all local people and communities - their assets, their uniqueness, their efforts and plans
- Share and train on Levels 1-5, determined by their interest and "fit"



Opportunities on Main Streets

Incubating businesses in vacant spaces means low entry costs to new entrepreneurs and revitalization for underused areas

28% of Main Street Business Owners in the US are Immigrants



Fiscal Policy Institute analysis of ACS 2013 5-year data

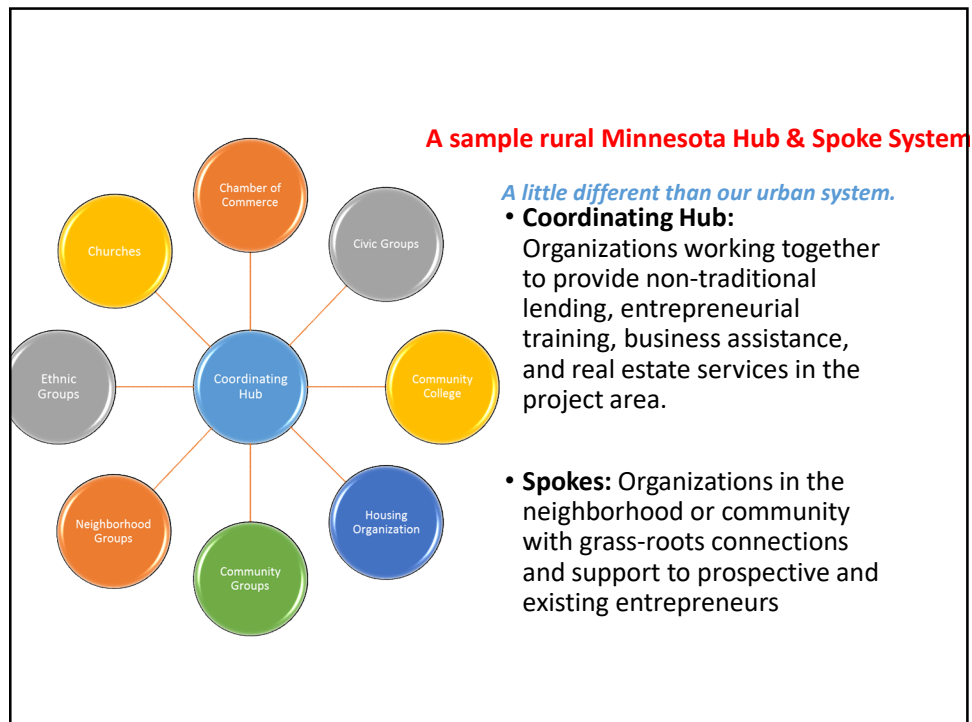


Photo: Tim Kiser, Red Lake Falls MN

The Starting Point: Community Partnerships

- Partnerships with existing networks, key people, or organizations within diverse communities can help to build trust
- Partnerships help us listen as communities define their own goals







Congressman Rick Nolan
8th Congressional District
Minnesota





Hudda Ibrahim

Former refugee

College faculty
member

2017-18 Initiator
Fellow

St. Cloud-based
author and social
entrepreneur



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East African Business Planning Class

St. Cloud - Fall, 2016

Tarabi Jama, Gateway Institute



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Adapting the 4 Elements of urban NDC model

1. Entrepreneur Training & Small Business Workshops

- Start small and partner!

2. Small Business Loans & Sharia-Acceptable Financing

- Direct lending and partner!

3. Business Services & Technical Assistance

- Map TA assets & build a network

4. Commercial Real Estate & Incubator Development

- Build landlord partnerships



EXERPTS:

A RESOLUTION IN SUPPORT OF A JUST AND WELCOMING COMMUNITY

WHEREAS, the Fourteenth Amendment of the United States Constitution, the Equal Protection Clause, guarantees to all persons the "equal protection of the laws,"

WHEREAS, the City Council has been asked to consider a resolution recommending a moratorium on refugee resettlement in the City of St. Cloud; and

WHEREAS, the Refugee Act of 1980 (8 U.S.C. § 1522) directs Federal Agencies to develop and implement policies and strategies for the placement and resettlement of refugees within the United States; and

NOW THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF ST. CLOUD, MINNESOTA:

1. That the City of St. Cloud is welcoming to all residents without regard to age, gender, sexual orientation, socio-economic status, race, ethnicity, religion, or country of origin, and we renew our commitment to foster a community in which all people have the right to pursue life, liberty and happiness; and
2. That the City of St. Cloud has the capacity to provide municipal services to the aforementioned prospective new residents without an impact on the City budget or quality of life.

Adopted this 23rd day of October 2017.



Thank you!



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Development
Center

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