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Key Assets

Guide to Minnesota Economic Resources

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Key Assets: Guide to Minnesota Economic Resources was prepared by Becky Buhler at Minnesota Planning for the Advisory Council on Minnesota's Economic Future.

Minnesota Planning develops long-range plans for the state, stimulates public participation in Minnesota's future and coordinates activities among all levels of government.

Upon request, *Key Assets: Guide to Minnesota Economic Resources* will be provided in an alternative format, such as Braille, large print or audio tape. For TTY, contact Minnesota Relay Service at 800-627-3529 and ask for Minnesota Planning.

February 1998

For additional copies, contact:

MINNESOTA PLANNING



658 Cedar Street
St. Paul, MN 55117
612-296-3985

www.mnplan.state.mn.us

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GUIDE TO MINNESOTA ECONOMIC RESOURCES

This guide presents a sampling of key economic organizations and programs available in Minnesota. These groups may provide technical or financial assistance or policy leadership. They may serve businesses, government, academics and others concerned with the state's economic growth.

The guide describes the purpose, services, membership and history of each group. It does not include local organizations, utilities or professional organizations such as associations of builders or real estate professionals. The brief national section serves primarily as a reminder that federal resources are available. The information in this guide is prone to frequent change. Listings do not imply an endorsement of any group.

Key Assets: Guide to Minnesota Economic Resources was compiled to assist the Advisory Council on Minnesota's Economic Future. The 1997 Minnesota Legislature created the council to recommend strategic goals to guide the state's economic development through 2010.

Statewide organizations and programs

Advantage Minnesota, Inc.

30 E. Seventh St., St. Paul, MN 55101
612-224-990 Contact: Vicki Strong

This public-private partnership attracts new businesses to Minnesota through marketing programs that promote the state and by providing business expansion services to growing companies. The focus is on profitable technology-based growth companies.

Business expansion services include proposal packaging, professional referrals and business alliances. Advantage Minnesota also provides companies with information about doing business in Minnesota — site locations, facilities, capital resources, incentives, industry and community profiles, cost projections, labor statistics, training programs, tax profiles and regulatory review.

Created in 1992 by legislative mandate (Minnesota Statute 116J.693), the corporation is financed by Minnesota-based utilities, banks, corporations and foundations, along with an investment grant from the state through the Department of Trade and Economic Development.

Council of Economic Advisors

Minnesota Department of Finance
658 Cedar St., St. Paul, MN 55155
612-297-2799 Contact: Tom Stinson, State Economist

The council advises state government about the accuracy of the economic forecasts the state receives from national groups and reviews Minnesota's state forecasts.

The advisory council issues a two- to three-page opinion on the condition of Minnesota's economy. This review is included in the forecast report.

Created in 1984 by Governor Perpich to advise the Governor and Legislature, the council now serves as an advisory group to the Commissioner of Finance, who appoints the members. Meetings are not open to the public, but each legislative caucus may send an observer. The group meets twice before the November forecast and twice before the February forecast.

Economic Development Association of Minnesota

26 E. Exchange St., St. Paul, MN 55101
612-290-6296 Contact: Doug Ohlsen

This volunteer-run organization advances the profession of economic development through education, networking, leadership programs and legislative involvement.

The association provides networking opportunities, educational programs and forums for idea sharing, and informs members of legislation that affects retention and growth of Minnesota business and industry.

Established in 1967 as the Minnesota Industrial Development Association, this group includes members from business, government development organizations and community development agencies.

Economic Resource Group

Minnesota Planning, 658 Cedar St., St. Paul, MN 55155
612-296-3985 Contact: Tom Gillaspy, State Demographer

This informal consortium shares policy information among its members — state agencies, the Metropolitan Council, Minnesota Tax Payers Association, the Humphrey Institute at the University of Minnesota and private businesses.

The group also co-sponsors the annual Conference on Policy Analysis with the University of Minnesota. In the past, the Economic Resource Group has prepared reports for the Governor on Minnesota's economic growth and development.

The organization was formed in 1985. It receives no funding.

Minnesota Agricultural and Economic Development Board

612-297-1391

The seven-member board supports agricultural and economic development projects throughout the state.

It issues revenue bonds, backed by a state reserve, and provides loans and loan guarantees to private firms for the purchase of real estate and capital equipment.

Created by the Legislature (Minnesota Statute 41A.02), the board is appointed by Minnesota Technology, Inc. Its members include two private citizens with experience in finance; the commissioners of Finance, Agriculture, Trade and Economic Development and the Pollution Control Agency; and the president of Minnesota Technology, Inc. The board meets monthly.

Minnesota Bankers Association

700 Peavey Building, 730 Second Ave. S.,
Minneapolis, MN 55402-2416
612-338-7851 Contact: Joan Archer

This group provides leadership, services and support to the financial industry. Its economic development committee provides banker education and community leadership training, and promotes economic development initiatives.

The association holds an annual economic development conference with the Department of Trade and Economic Development. It also provides speakers for conferences, offers economic development mentoring and classroom training, and funds the 4-H and University of Minnesota "Ag in the Classroom" program. This group also created the *Economic Development Resource Guide*, a manual for businesses that emphasizes financing options.

Members of the association are Minnesota banking professionals.

Minnesota Chamber of Commerce

30 E. Seventh St., Suite 1700, St. Paul, MN 55101
612-292-4656

The state's largest business organization, the chamber represents Minnesota business on state public policy and regulatory issues.

The group's priorities include tax reform, transportation systems, health care costs, solid waste reduction and the price of government.

The chamber represents nearly 3,000 businesses of many types and sizes. About half its members are outside the Twin Cities area. A 49-member board governs the organization.

Minnesota Competitiveness Council

This council was dissolved by the 1997 Minnesota Legislature. Its purpose was to recommend long-range economic policy for the state.

The council monitored implementation of the economic blueprint created by the Department of Trade and Economic Development. It held forums on economic development and job creation, advised the Legislature and the commissioner of DTED, and scrutinized all legislation that could affect the state's economic future or the competitiveness of Minnesota businesses.

The Legislature created the task force in 1993 (Minnesota Statute 116J.581 and 116J.990, subdivision 7). Members included the Governor; the commissioners of Economic Security, Trade and Economic Development, Commerce, and Labor and Industry; the chancellor of Minnesota State Colleges and Universities; the president of the largest labor organization; deans of the University of Minnesota and University of St. Thomas business schools and the Hubert H. Humphrey Institute of Public Affairs; the Governor's science and technology advisor; and representatives from private business, environmental interests and the Minnesota Legislature.

Minnesota Council for Quality

2850 Metro Dr., Suite 300, Bloomington, MN 55425
612-851-3181

With strong support from business and labor, the council promotes quality improvement practices throughout the state, in part by funding community quality councils outside the Twin Cities area.

Services for members include networking, workshops, seminars and conferences. The council administers the Minnesota Quality Award program, based on the Malcolm Baldridge National Quality Award. The award recognizes leadership, strategic planning, customer relations, information analysis, human resources, process management and business results.

The council, created in 1987, includes members from Minnesota businesses, state agencies, educational institutions, professional associations and nonprofit organizations.

Minnesota Economic Development Center

328 Steward Hall, St. Cloud State University
720 S. Fourth Ave., St. Cloud, MN 56301-4498
320-255-4934 Contact: Dr. Hal Lofgren, Director

The center serves all of Minnesota outside the Twin Cities area, fostering economic development in areas experiencing economic stress.

Its services complement the efforts of development agencies and other organizations to promote economic and business development. The center links regional development commissions, counties and cities with university services and other public and private resources. It conducts economic impact analysis and provides economic, demographic and financial data for counties and regions.

The center was established through a federal grant from the Economic Development Administration under the National University Center Program.

Minnesota Indian Economic Development Fund

1000 LaSalle Ave., Suite 331, Minneapolis, MN 55403
612-962-4502

This nonprofit corporation serves as a catalyst for business start-ups and as a "gap" financier for projects with good economic potential. It serves Indian people living on or next to Minnesota reservations, and also aids Indian tribal governments and their subdivisions.

The fund provides technical assistance, grants and loans. It does not directly support the establishment, expansion or promotion of gambling activities.

The Minnesota Indian Economic Development Fund was founded in 1991 by the McKnight Foundation.

Minnesota Project Innovation, Inc.

111 Third Ave. S., Suite 100,
Minneapolis, MN 55401
612-338-3280

This nonprofit economic development organization works to preserve and increase jobs in Minnesota.

It helps Minnesota companies obtain federal research and development funds and increase government procurement opportunities. It also provides strategic marketing assistance to businesses.

The corporation is a specialized Small Business Development Center (described under the Department of Trade and Economic Development section).

Minnesota Technology, Inc.

111 Third Ave. S., Suite 400,
Minneapolis, MN 55401
612-338-7722

This nonprofit organization brings technical expertise to help with the start-up and development of technology-based small and medium-size manufacturers, with a focus on rural Minnesota.

The corporation's duties include applied research; technology transfer and research; development assistance to individuals, businesses and nonprofit organizations; and assistance for bringing new products to the marketplace.

The Minnesota Legislature created Minnesota Technology (Minnesota Statute 1160.03, Subdivision 2). Appointing authority rests with the Governor. The corporation is chaired by a citizen from the private sector who also serves as chief science advisor to the Governor and Legislature. The other 13 directors include the deans of the Institute of Technology and Graduate School of the University of Minnesota, and the commissioner of the Department of Trade and Economic Development. The Speaker of the House, House Minority Leader, Senate Majority Leader and Senate Minority Leader each appoint a member from outside the Legislature. All members have experience in manufacturing, the technology industry or research and development.

State Data Center

(formerly the Economic and Business Information Network)
Minnesota Planning, 658 Cedar St., St. Paul, MN 55155
612-296-3985 Contact: Tom Gillaspy, State Demographer

The State Data Center provides access to census, economic and demographic information.

It belongs to a national network of state, business and industry data centers. Minnesota affiliates include libraries, development funds and universities.

University of Minnesota — Duluth Center for Economic Development

10 University Dr., Duluth, MN 55812
218-726-7298

This center offers free technical assistance and training to entrepreneurs for business planning, market research, loan packaging, operation reviews, new product development and business research.

The center is located at UMD with satellite offices in Virginia, Hibbing (Hibbing Community College), Grand Rapids (Itasca Development Corp.), International Falls (Rainy River Community College) and Ely and Two Harbors (both through the North Shore Business Enterprise Center).

Works in Progress, Inc.

P.O. Box 282, Sauk Rapids, MN 56379
320-259-1956

This nonprofit organization helps individuals and organizations start and grow small businesses, expand career options, and work toward interests and goals.

Works in Progress serves small businesses, future entrepreneurs, women in business, nonprofit organizations and business leaders.

The organization was founded in 1995.

Department of Economic Security

390 N. Robert St., St. Paul, MN 55155
612-296-3644
www.des.state.mn.us

The following list highlights several programs of the Department of Economic Security that relate closely to economic development. It is not a complete list of department programs.

The Department of Economic Security trains Minnesota workers in essential job skills. It also provides Minnesota employers with labor market information and connections to available workers.

Governor's Workforce Development Council
612-296-3700

This council develops, implements and evaluates a state-coordinated work force development policy.

The council reviews federal, state and local education, job skills training and youth employment programs, and makes recommendations to the Governor and Legislature for establishing an integrated system for work force development.

The council also administers grants and advises the Governor on statewide and local performance measures related to federal human resource programs.

Currently, the council is studying job-training programs funded wholly or partly by the state. This report is due to the Legislature in January 1999.

The Legislature created this council in 1995 (Session Law, Chapter 131). Appointing authority rests with the Governor. The council's 33 members include the commissioners of Economic Security, Children, Families & Learning, Human Services, and Trade and Economic Development; the chancellor of Minnesota State Colleges and Universities; and representatives of business, industry, labor organizations, community-based organizations, education, local government and the Legislature. The council meets bimonthly and has no expiration date.

America's Talent Bank
www.atb.org

This national Internet service allows employers to search for qualified job candidates among a nationwide database of resumes. Any job seeker, whether currently employed or not, may post a resume on this World Wide Web site. The service is sponsored by the U.S. Department of Labor.

Workforce Centers

This statewide system brings together all state employment and training programs under one roof for employers and job seekers.

The primary goals of Workforce Centers are to assure a good match between workers and jobs and to build work force skills to meet future needs.

The Workforce Centers system began in 1995 with a grant from the U.S. Department of Labor. Fifty-five workforce centers will be established throughout the state.

Minnesota's Job Bank
www.des.state.mn.us/jobs

This Internet service allows Minnesota employers to list job openings and search electronic resumes. Job seekers can also search for Minnesota employment opportunities. The listings on the web site are the same as those found at the Job Service office.

Internet System for Education and Employment Knowledge
(formerly Minnesota Career and Education Planning System)

ISEEK is an Internet career and educational planning system that is currently being developed. It will offer a library of career and academic offerings, labor market data, job opportunities and educational support services. The project supports Minnesota's school-to-work, work-to-work and welfare-to-work initiatives.

The system is a joint effort among the Department of Economic Security, Minnesota State Colleges and Universities, and the University of Minnesota. It was funded by the Minnesota Legislature in the 1997 Higher Education and K-12 bills.

Labor Market Information
www.des.state.mn.us/lmi

This Internet service provides Minnesota labor market information to employers, job seekers, students and organizations that provide job development, placement, counseling and training assistance.

Information includes current and future job categories, the training and skills needed for those jobs, where they are primarily located and how much they pay.

This program also publishes *Minnesota Economic Trends*, the *Minnesota Labor Market Review* and other reports on careers and salaries.

The service was created with funds from the U.S. Department of Labor's Employment and Training Administration. Additional funds come from employment and training programs within and outside the Minnesota Department of Economic Security.

Minnesota SkillsNet
www.des.state.mn.us/skillnet/skllsnt
390 N. Robert St., St. Paul, MN 55101-1812
612-282-6680

Job seekers can scan their resumes into this electronic database. Resumes are screened continuously for matches with job openings listed with the Workforce Center and Job Service.

Department of Trade and Economic Development

Contact: Gary Fields, Deputy Commissioner, Business and Community Development Division
612-296-4039

The department promotes Minnesota job growth and tourism revenue.

The following list highlights several key programs for economic development, and is not a complete list of department programs.

- **Capital Access**
  This program provides limited guarantees to private lenders for loans to start-up businesses.

- **Contaminated Site Cleanup Fund**
  This fund makes grants to assist in cleanup of polluted industrial sites.

- **Minnesota Investment Fund**
  The fund makes grants to expanding businesses, with emphasis on manufacturing and technology businesses. The money must be used to create jobs that pay "living wages."

- **Minnesota Export Finance Agency**
  This agency guarantees loans for businesses conducting international trade.

- **Minnesota Job Skills Partnership**
  The partnership brings together employers who have specific training needs with educational or other nonprofit organizations that can fill those needs. Grants support business training at educational institutions.

- **Public Facilities Authority**
  This agency provides low-interest loans for facilities that treat drinking water, waste water or storm water.

- **Rural Challenge Grant**
  Low-interest loans aid new and expanding businesses.

- **Small Business Development Loan**
  This program lends to industrial, manufacturing and agricultural businesses.

- **Small Cities Grants**
  These grants encourage housing and commercial rehabilitation in small Minnesota cities.

- **Tourism Loans**
  The Department of Trade and Economic Development provides low-interest loans to help resorts and other tourism businesses improve their facilities.

Small Business Development Center Network
612-297-5770

This network assists small companies in industries with demonstrated potential for economic growth.

The centers advise small businesses throughout the state on topics like business planning, capital formation, financial projections, loan packaging, accounting and record keeping, market research and analysis, process improvement, technology transfer, exporting, procurement and small business innovation research. The network also sponsors training programs.

Eight regional offices and a specialized center, Minnesota Project Innovation, are partially funded by the U.S. Small Business Administration.

The federal funding requires an advisory board. The Minnesota Small Business Development Center Advisory Board was established by Minnesota Statute 116J.68(N).

Urban Initiative Program
612-296-5022

This program focuses on urban development, particularly economic diversification through minority businesses and job creation for members of minorities and persons who live in low-income areas.

The program lends to businesses in 10 cities: Minneapolis, St. Paul, Hopkins, Columbia Heights, Mendota, Lauderdale, South St. Paul, West St. Paul, Hilltop and St. Anthony.

The Governor appoints the 11 board members, including eight private citizens, six of whom must come from minority businesses. Other members include the commissioners of Trade and Economic Development and Economic Security and the chair of the Metropolitan Council. The board holds quarterly meetings and has no scheduled expiration date. It was created by the Minnesota Legislature (Minnesota Statute 116M.15)

Regional organizations and programs

Iron Range Resources and Rehabilitation Board
P.O. Box 441, Highway 53 South, Eveleth, MN 55734
218-749-7721 800-765-5043

This state agency promotes the long-term economic vitality of the Taconite Tax Relief Area.

The board encourages many kinds of economic development, including tourism, wood products, minerals and small businesses. The agency works with businesses, foundations, development corporations and local economic development councils to create jobs.

The board is funded by a portion of the taconite production taxes paid by mining companies.

Metro East Development Partnership
332 Minnesota St., Suite N-205, St. Paul, MN 55101
612-223-5002 Contact: Debra Barkley

This broad partnership of more than 100 public and private organizations promotes economic growth and diversification in Dakota, Ramsey and Washington counties.

The organization assists start-up companies and provides access to business information. It works to retain and attract growing businesses.

It serves manufacturers, distributors, service-oriented companies, governments, economic development groups, brokers, developers, contractors and utilities.

Membership fees and contributions fund the partnership's activities.

Metropolitan Council
612-602-1888

This regional coordinating council guides development in the seven-county Twin Cities area and delivers regional services including waste water treatment, public transit and affordable housing.

The council establishes policies for airports, regional parks, highways and public transit, sewers, air and water quality, land use and affordable housing. It also provides planning and technical assistance to Twin Cities communities.

The *Metropolitan Council Regional Blueprint* outlines policies and steps the council believes are needed for the short-term and long-term health of the region. The blueprint focuses on regional economic vitality, reinvestment and redevelopment, strong communities, preserving the natural environment and orderly regional growth.

The council was created by the Minnesota Legislature in 1967.

Minnesota Initiative Funds
(also known as McKnight Initiative Regions)
The McKnight Foundation, 600 TCF Tower,
121 S. Eighth St., Minneapolis, MN 55402
612-332-3833

These are six independent, nonprofit philanthropic organizations that serve six geographic regions outside the Twin Cities area.

They work for more prosperous rural communities by making grants and loans; establishing partnerships with local governments, businesses and agencies; and promoting regional leadership and employee development through training.

- Northwest Minnesota Initiative Fund — Bemidji
- West Central Minnesota Initiative — Fergus Falls
- Northland Foundation — Duluth
- Southwest Minnesota Foundation — Granite Falls
- Central Minnesota Initiative Fund — Little Falls
- Southeastern Minnesota Initiative Fund — Owatonna (also known as Initiative Fund of Southeastern and South Central Minnesota)

Created in 1986 by the McKnight Foundation in partnership with citizens of greater Minnesota. Each fund reports to a board of directors from its region. The funds receive support from McKnight and from local donors, state, national and local governments and other foundations.

Minnesota Rural Partnership

St. Cloud State University, 328 Stewart Hall,
720 Fourth Ave. S., St. Cloud, MN 56301
320-255-3834

This state-federal partnership promotes the well-being of rural Minnesota. Its guiding principles include sustainable communities and public and private collaboration.

The partnership has no money to distribute or programs to administer. It builds relationships within and among governments, promotes strategic development, makes use of existing resources, intervenes in a problem-solving role, and addresses regulatory and administrative barriers.

Members of the Minnesota Rural Partnership represent federal, state, local and tribal governments and educational, private and nonprofit organizations.

Regional Development Commissions

Each of these independent organizations promotes community development and economic development. The commissions collaborate with the Department of Trade and Economic Development to assist businesses with grants and loans.

Regional development commissions are funded by local taxes and private fundraising.

- East Central Regional Development Commission — Mora
- Headwaters Regional Development Commission — Bemidji
- Mid-Minnesota Development Commission — Willmar
- Northwest Regional Development Commission — Warren
- Region 5 Development Commission — Staples
- Region 9 Development Commission — Mankato
- Southwest Regional Development Commission — Slayton
- Upper Minnesota Valley Regional Development Commission — Appleton
- Arrowhead Regional Development Commission — Duluth

Rochester-Olmsted Council of Government

2122 Campus Dr. S.E., Rochester, MN 55904
507-285-8232

The council coordinates transportation planning for the area. It also studies other regional issues, such as sewer expansion.

Members include the Olmsted County Board, Rochester City Council, two representatives each from small cities and area townships, two citizen members and two members from local school districts.

Rural Policy and Development Center

Mankato State University, P.O. Box 8400,
Mankato, MN 56002-8400
507-389-1111

This group identifies social and economic issues that affect rural Minnesota, and uses alliances and partnerships to find practical solutions.

Its 15 members represent the Farm Bureau, the Farmers Union, a regional initiative organization, a town of less than 5,000 people, rural business, private foundations with demonstrated commitment to rural issues, rural county government, rural regional government, legislators and the president of Mankato State University.

The center was created by the Legislature in 1997 (Minnesota Laws, Chapter 200, Section 31) and has no expiration date.

St. Cloud Area Planning Organization

665 Franklin Ave. N.E.,
St. Cloud, MN 56304-0225
320-252-7568

This group promotes cooperative planning on issues that transcend political boundaries. It serves as a transportation planning agency under federal regulations. It also deals with land use, sewer expansion and other regional issues.

The organization does not focus on economic development but works with the St. Cloud Economic Development Partnership.

The planning organization began in 1964 but took its current form in 1970. The 51 members include 11 from St. Cloud and three from each of the following jurisdictions: Sauk Rapids, Sartell, Waite Park, St. Joseph, Benton County, Stearns County, Sherburne County and six townships.

St. Cloud Economic Development Partnership

P.O. Box 1091, St. Cloud, MN 56302
320-252-2177 Contact: Tony Goddard

This partnership recruits local, regional and national businesses to build or expand in the St. Cloud area.

Members include cities, counties, utilities, colleges and universities, the St. Cloud Area Chamber of Commerce and the St. Cloud Housing and Redevelopment Authority.

The Northspan Group

330 Canal Park Drive, Duluth, MN 55802
218-722-5545 Contact: Jim Wrobleski

The Northspan Group consults with regional, state and national clients. The group works with government, foundations and private business. It also operates the Arrowhead Business Connection, a recruitment and expansion program.

This private, nonprofit organization promotes the economic development and diversification of northeastern Minnesota.

WomenVenture

Midtown Commons, Suite 200, 2324 University Ave.
St. Paul, MN 55114
612-646-3808

WomenVenture is a nonprofit organization that helps women find jobs, plan careers, and start and grow businesses.

It provides career and business development training and administers microloans in partnership with the U.S. Small Business Administration. Loans are intended for women, minorities, low-income business start-ups and existing businesses with potential for success, located within the seven-county Twin Cities area plus Isanti, Chisago and Wright counties.

WomenVenture was founded in 1978.

National organizations and programs

Community Reinvestment Fund

2400 Foshay Tower, 821 Marquette Ave.,
Minneapolis, MN 55402
612-338-3050

This nonprofit corporation creates and operates a secondary market that enables community-based lenders to sell their development loans.

The fund specializes in nontraditional, "non-bankable" loans. This frees up cash for community lenders to finance further economic and community development.

The Community Reinvestment Fund was created in 1988. It aids development throughout the United States. Headquartered in Minneapolis, the corporation also has offices in Washington and Colorado.

Council on Competitiveness

1401 H St. N.W., Suite 650,
Washington, DC 20005
202-682-4292

The council's purpose is to set a national agenda for global market leadership, technological innovation, and work force education and training. It is known for its policy recommendations and its international benchmarking of U.S. competitiveness.

The council publishes reports and position statements and hosts forums on technology, trade and fiscal policies. In 1997, it convened bipartisan regional summits of corporate executives, university presidents, governors, members of Congress and senior administration officials.

The council is a private, nonprofit organization supported through contributions from its members, foundations and other granting institutions. Members include chief executives of U.S. businesses, leaders from higher education and organized labor, and the heads of more than 40 research organizations, professional societies and trade associations.

Federal Reserve Bank of Minneapolis

250 Marquette Ave., Minneapolis, MN 55480
612-340-2345

The Federal Reserve Bank serves banks, savings and loan associations and credit unions. It also puts businesses in contact with state economic development finance programs and provides research and economic data.

The Minneapolis branch is one of 12 Federal Reserve Banks. It serves the Ninth Federal Reserve District, which includes Minnesota, Michigan's Upper Peninsula, Montana, North Dakota, South Dakota and portions of Wisconsin.

United States Department of Agriculture, Rural Development Agency

410 Farm Credit Building, 375 Jackson St.,
St. Paul, MN 55101-1853
612-602-7800

This agency promotes the development of rural communities through several technical and financial assistance programs.

The Rural Utilities Service offers telecommunications, electric power, water and sewer programs.

The Rural Housing Service includes rural housing programs and rural community loan programs.

The Rural Business-Cooperative Service provides cooperative development and technical assistance, plus other business development programs. It also includes the Alternative Agricultural Research and Commercialization Center.

The Rural Development Agency was created in 1994 when rural economic and community development programs from various USDA agencies were joined under this agency.

United States Department of Commerce

The Minority Business Development Agency encourages the creation and growth of minority-owned businesses.

The Economics and Statistics Administration makes available the statistical, economic and demographic information collected by the federal government.

The Office of Technology Policy encourages national policies that use technology to build economic strength.

The Economic Development Administration focuses on job development and business growth in areas with high unemployment, low incomes or economic crisis.

The International Trade Administration provides information and advice on exporting.

The department works with American businesses to promote economic growth and new jobs. Its responsibilities include expanding U.S. exports, developing technology, gathering and disseminating statistical data, measuring economic growth, granting patents, promoting minority entrepreneurship and predicting the weather.