



City of Northfield Economic Development Authority

# 2019 SUMMARY REPORT: EXPLORATION OF BUSINESS ENVIRONMENT FOR MINORITY- OWNED BUSINESSES

Prepared by Strong & Starlike Consulting, Inc.

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## ABOUT THE CITY OF NORTHFIELD ECONOMIC DEVELOPMENT AUTHORITY

The City of Northfield Economic Development Authority (EDA) seeks to improve the economic condition of Northfield. Focusing on appropriate commercial and industrial development, the EDA works to establish a higher tax base and additional job opportunities for the citizens of Northfield. The EDA provides resources and tools, including loans and grants, to support this kind of development.

<https://www.ci.northfield.mn.us/103/Economic-Development-Authority>

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## ABOUT STRONG & STARLIKE CONSULTING, INC.

Strong & Starlike Consulting, Inc. seeks to build bridges between communities and institutions through community engagement efforts and working with institutions to research and develop policies, procedures and practices that are accessible, equitable, and promote good business practices. Through our community and client-centered approach we seek to create more holistic, sustainable and impactful programs and policies that can lead to more people in more communities thriving.

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## EXECUTIVE SUMMARY

**Background:** Across the United States, communities are becoming more diverse. With demographic shifts at a national, regional and local scale, it is important to examine its impact on economic development and the local economies they support. The table below highlights some of the demographic shifts taking place at the national level and within Northfield. This summary highlights findings and recommendations that consider how demographic shifts in Northfield intersect with economic development. The majority of the data below is from various surveys conducted by the U.S. Census Bureau, as well as other reports and local sources analyzing and citing to such data.

Area	Description
National Demographic Snapshot	<ul style="list-style-type: none"><li>Between 1994-2015 the rate of immigrant-owned enterprises in the United States more than doubled increasing from 8.6% to 19.5%.<sup>i</sup></li><li>By 2045, collectively people of color are projected to make up the majority of the population in the United States.<sup>ii</sup></li></ul>
Northfield Demographic Snapshot	<ul style="list-style-type: none"><li>90 out of 1542 businesses in Northfield are minority-owned businesses.<sup>iii</sup></li><li>Between 2000 and 2010 Northfield experienced an 11.91% increase in the white population. The number of minority community members increased by 60 % between 2000 and 2010. Asian and Hispanic populations increased by over 70% during that time period.<sup>iv</sup></li><li>12% of community members speak another language besides English in their homes. Spanish and Asian or Pacific Islander languages represent the next highest languages spoken in Northfield besides English.<sup>v</sup></li></ul>
Why this Matters Now?	<ul style="list-style-type: none"><li>Demographics present data that describe the population of a place. The population of a place is more than a number, it represents a community's leaders, business owners, workforce, clients/customers and neighbors. Essentially, the community of a place.</li><li>When a community changes, it can present an opportunity for community members to build new connections and identify opportunities that support all community members thriving. Building new connections across different perspectives can generate innovative ideas. Such ideas can foster economic opportunities and economic growth for all within a community.</li></ul>

## Community Listening Overview

The table below provides an overview of the listening sessions conducted with minority and immigrant business owners in Northfield.

<b>Goals</b>	<ul style="list-style-type: none"><li>• Get a sense of current barriers to entry and operation that exist in Northfield for local minority and immigrant business owners and entrepreneurs</li><li>• Determine financing gaps and develop entrepreneurial and minority-owned business incentive package</li><li>• Connect with diverse communities and be genuine and authentic in engagement of new communities</li></ul>
<b>Who to Engage</b>	Minority and immigrant business owners running businesses in Northfield
<b>Engagement Methods</b>	Community listening sessions in the form of in-depth interviews
<b>Deliverables &amp; Anticipated Outcomes</b>	<ul style="list-style-type: none"><li>• Conduct listening sessions between business owners, entrepreneurs and Economic Development Authority (EDA) Socioeconomic Sub-Committee members</li><li>• Propose services and/or programs that the EDA could develop to support minority-owned and immigrant-owned businesses</li><li>• Provide a summary of themes / key findings</li><li>• Offer recommendations for next steps</li></ul>

## Engagement Process & Methodology Summary

The community listening sessions sought to (1) engage a diverse range of minority-owned and immigrant-owned businesses in alignment with Northfield demographics and (2) engage staff and EDA Socioeconomic Sub-Committee members. Through the engagements, 8 business owners were engaged. The engagements were intended as a beginning step in community building between local minority and immigrant business owners and the City of Northfield (City) EDA. In addition to the engagements, our methodology included: (1) an assessment of existing City policy, programmatic and entity infrastructure through information gathering and check-in calls and (2) research on local, regional and national trends in the field. A more detailed overview of our methodology is included in Appendix B.

With a vision to accomplish the goals identified above, the engagements were designed to:

- Provide the City with a pulse of barriers and financing gaps for minority-owned and immigrant-owned businesses;
- Highlight opportunities surfaced through the community listening; and
- Based off of 1 and 2, determine how the City may use its existing assets and infrastructure to further support minority-owned and immigrant-owned businesses, as well as uplift the existing assets in the diverse communities it engages.

## Key Findings

The three findings below summarize the major themes that emerged across listening sessions with business owners.

- FINDING 1:** Assisting with Access to Capital Would Be Responsive to a Need of Local Minority-Owned Businesses.
- FINDING 2:** Improving Communication About City Resources and Services May Increase Accessibility of City Services to Minority-Owned and Immigrant-Owned Businesses.
- FINDING 3:** Access to Mentorship, Networking, & Technical Assistance May Aid in Business Retention and Expansion.

## Recommendations

The three recommendations below are intended to provide a foundation for strategies, work planning and action steps that may be advanced in the next phase of this effort.

- RECOMMENDATION 1:** Provide Access to Capital for Minority-owned and Immigrant-Owned Businesses Through (1) Micro-Grants and (2) Existing Grant and Loan Programs.
- RECOMMENDATION 2:** Increase Accessibility and Connection by Improving Communication and Relationship Building with Communities and Within the City.
- RECOMMENDATION 3:** Provide Technical Support to Minority-Owned and Immigrant-Owned Businesses Through Strategic Partnerships.

## How to Use This Summary Report

This summary report is intended to be used in the following ways:

1. As a tool to update key stakeholders of the findings from the community listening sessions.
2. To raise awareness of and present links to data, practices and trends across other jurisdictions that may be informative for the City as it considers new programs, practices and packages.
3. The detail in the Recommendations section is provided so that current staff, or future staff, tasked with implementing aspects of the report have a tool to come back to with (a) enough detail to get them up to speed and (b) phased recommendations that may aid them in implementation.
4. It is recommended that a shorter three-pager or graphic summary of the report be shared with those only needing an overview.

## FINDINGS

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### **Foundation: What Does it Mean for Northfield to be Welcoming to Minority-Owned Businesses?**

In 2016, the City passed Resolution 2016-115, “Resolution Affirming the City of Northfield’s Commitment to be a Safe, Inclusive, and Welcoming Community for All”.<sup>vi</sup> Northfield’s FY2018-2020 Strategic Plan identified Diversity, Equity and Inclusion as a strategic priority.<sup>vii</sup> In addition, the EDA 2018-2020 Work Plan noted a desire to attract and retain businesses. The EDA Work Plan also had the following strategic initiatives: (1) develop EDA Socioeconomic Sub-Committee to address current conditions for minority, women and veteran owned businesses and (2) determine financing gaps and develop entrepreneurial and minority owned business incentive packages.<sup>viii</sup> In engaging minority-owned and immigrant-owned businesses in Northfield, a foundational element of the community listening was to assess whether Northfield is a welcoming environment for minority-owned and immigrant-owned businesses such that business owners want to retain and grow their businesses in Northfield.

**Northfield Strengths, Assets and Existing Infrastructure:** The City currently offers support to businesses in the form of grants, loans and other resources. In addition, the Northfield Enterprise Center (NEC) works with the EDA to provide guidance and assistance to entrepreneurs and business owners.

**Threats to Minority and Immigrant Business Retention:** The EDA 2018-2020 Work Plan highlights a desire for the EDA to, “strengthen our appeal as a place to do business”. Part of the community listening sought to (1) assess whether minority and immigrant business owners felt a sense of connection and belonging within Northfield such that remaining in the community and doing business there is appealing and (2) if they do not feel like doing business in Northfield is appealing, what would have to change to allow for that.

- **Examples of Barriers:** 75% of those engaged indicated that they experienced barriers in starting and running their business in Northfield. 62.5% of business owners engaged shared examples of feeling isolated, unsupported, stereotyped and/or discriminated in Northfield as a minority-owned or immigrant-owned business. Examples included conduct by the community at large, but also interactions with City of Northfield staff.
- **Examples of Solutions:** The following are recommendations directly from those engaged: (1) increasing outreach and relationship building with minority and immigrant communities; (2) improving communication channels with minority and immigrant community members through translation/interpretation services and cultural competency training for City staff; (3) increase representation of minority and immigrant communities in City leadership; (4) increase City advertising of local minority-owned businesses; (5) provide access to legal advice or resources for businesses facing discrimination and (6) creating a multi-lingual business plan checklist and guide to City services that support minority-owned businesses and immigrant-owned businesses in how to start a business in Northfield.



**Opportunities to Explore:** Although business owners provided examples of barriers, all were excited to be invited to be engaged through this process and hopeful for what may come out of this. Throughout the findings, the blue boxes highlight both (1) Northfield's existing assets or infrastructure and (2) opportunities and ideas shared by those engaged in the community listening sessions. The recommendations are the result of assessing and analyzing (1) Northfield's assets or existing infrastructure; (2) opportunities and ideas shared during the community listening sessions and (3) research, best practices and insight from expertise in the field of minority-owned business economic opportunities. All of this is done with a lens towards positioning the City to (1) build on infrastructures and practice that exist, rather than reinventing the wheel and (2) take steps that may result in broader positive impact.

## FINDING 1: Assisting with Access to Capital Would Be Responsive to a Need of Local Minority-Owned and Immigrant-Owned Businesses.

**Background/Foundation.** Access to capital has historically and continues to be cited as one of the major barriers facing diverse entrepreneurs across the country.<sup>ix</sup> According to the Ewing Marion Kauffman Foundation’s report, *Access to Capital for Entrepreneurs: Removing Barriers*, “at least 83% of entrepreneurs do not access bank loans or venture capital at the time of startup. Almost 65% rely on personal and family savings for startup capital, and close to 10% carry balances on their personal credit cards.”<sup>x</sup> During the early years of a business, capital plays a critical role in the success of the business.<sup>xi</sup> New businesses participating in accelerators that offered financial and nonfinancial support discovered that within two years of raising capital such companies achieved 30% more growth in revenue and 50% more growth in employment than businesses failing to raise funding.<sup>xii</sup>

*I have always used my savings. It's hard for MBE's to get loans from banks in Northfield, so I don't even consider it a possibility.*

—Community Listening Participant

**Community Listening.** 75% of those engaged identified financial related barriers when starting up their companies. When asked, “what do you see as the biggest challenge to the growth of your business”, 50% identified access to capital. When asked, “are there things your business can use additional money for now”, 87% said ‘yes’. 50% of business owners engaged could use money now for updates and improvements to the physical space of their businesses. Of the physical improvements desired, 38% are seeking exterior building signage. 38% of business owners engaged could use money now for business operation related expenses such as marketing. For several, their financial requests ranged from \$2,000-\$5,500.

### City of Northfield’s Existing Assets or Infrastructure

Currently, the City of Northfield has grants and loans available to business owners. Such grants and loans include the following:

- Clement F. Shearer Micro-Grant Program
- Downtown Revolving Loan Fund Program
- Northfield Revolving Loan Fund Program
- Façade Improvement Program  
(launching in 2020)

The grants and loans above do provide many opportunities for all business owners, provided they are aware of the resources.

### Community Listening Participant Suggestions

- A loan program for MBE's that is a flat fee percent and then takes a small percentage of sales over the course of time (participant sees these as easy/safe loans that can work for some MBE's). Participant would like to see the City offer a business service collective for MBE's.
- A micro grant of at least \$5,000 that can help business owners that experienced a rough season get back on their feet.
- Grants around \$2,000 that would help business owners translate their websites and marketing materials.

## FINDING 2: Improving Communication About City Resources and Services May Increase Accessibility of City Services to Minority-Owned and Immigrant-Owned Businesses.

**Background/Foundation.** Between 1994-2015 the rate of immigrant-owned enterprises in the United States more than doubled, increasing from 8.6 % to 19.5%.<sup>xiii</sup> In 2017, immigrants accounted for 30% of all new entrepreneurs in the United States and were twice as likely to start businesses as non-immigrants.<sup>xiv</sup> The City of Northfield's community is changing demographically.<sup>xv</sup> Although the white population is the largest population, the minority population is increasing at a faster rate. Between 2000 and 2010 the City of Northfield experienced an 11.91% increase in the white population. The number of minority community members increased by 60%. Asian and Hispanic populations increased by over 70%.<sup>xvi</sup> In Northfield, 12% of community members speak another language besides English in their homes. Within that 12%, Spanish (55.15%) and Asian or Pacific Islander languages (22.88%) represent the next highest languages spoken besides English in Northfield.<sup>xvii</sup>

*I am not at all aware of the specific resources or support the City has to offer. Translation would be helpful. More outreach from the City would also be helpful. It would be most helpful if the City had one central contact I, as a minority/immigrant business-owner, can go to when I have questions or need to navigate the many departments. I have jumped through all of the hoops I've needed to so far but would really appreciate a more streamlined process that is supported by a culturally competent, bilingual support person.*

– Community Listening Participant

**Community Listening.** Business owners were asked, “Do you believe that you are well informed of how the City of Northfield may assist you with your business needs?” 87.5% of business owners said “No”. 75% of business owners have had to go to City Hall for business related needs. Of those business owners, 50% of those engaged found the experience to be challenging because they needed translation or interpretation services. Without such services, they found the information they needed and navigating the City processes to be inaccessible. Business owners engaged were also asked, “Have you tried to get a loan or grant from the City of Northfield?” 75% have not. When asked why, 33% indicated that they could not determine if they met the requirements and 67% did not know that the City has grants and loans available to business owners. Although several business owners identified in-person or phone communication as the best way to receive updates, 100% of business owners engaged said it would be helpful for them if there were a document or website that provided an overview of what they needed to do to start their business, get financing, and access mentors/people who have gone through the process before. It was also noted that such materials should be accessible in other languages.

### **City of Northfield's Existing Assets or Infrastructure**

- The FY2018-2020 strategic plan identified a key takeaway from the Community Forum as, “a desire for improved communication from the City”. The strategic plan further noted Operational Effectiveness as strategic priority with ‘improved external communication’ as desired outcome.
- There are currently multiple website links to different types of resources the City has available for business owners, as well as a “Doing Business” page found here: <https://www.ci.northfield.mn.us/159/Economic-Development>
- The City has recently engaged in multi-departmental efforts related to the use of an interpretation service provider. This presents an opportunity for using such services related to EDA efforts.
- The City may share updates and resources through the Link Services Newsletter that is published monthly in English and Spanish.

### **Community Listening Participant Suggestions**

- The City should create an app for Northfield business owners. Participant would like the City to share quarterly updates with business owners. If that's too much for the City to take on, then annual updates at a minimum. Participant would like to be kept up to date about the City's strategic and comprehensive plans. Participant would also like to be aware of funding, workshops, and mentorship opportunities when available. Lastly, Participant would love to know about streamlined ways to navigate the City and resources for launching businesses.
- A translated brochure would be a helpful first step.
- Access to onsite interpreters who may interpret when business owners must go to the City or the NEC to discuss a business need or resource.

### FINDING 3: Access to Mentorship, Networking, & Technical Assistance May Aid in Business Retention and Expansion.

**Background/Foundation.** As noted in Finding 1, access to capital is an important factor related to the success of diverse small businesses. However, even when diverse small business owners have access to capital, business owners “do not know what [they] do not know”.<sup>xviii</sup> In reports across the country, diverse entrepreneurs, including women, people of color, veterans and immigrants, have identified a desire and need for mentorship in addition to access to capital when starting their businesses.<sup>xix</sup> In Northfield, the Northfield Enterprise Center (NEC) “strives to be the preferred source existing or potential businesses turn to for guidance and assistance in starting, growing or improving their business in Northfield.”<sup>xx</sup> Mentorship and technical assistance may play a role in bridging gaps in connection and access to information for minority-owned and immigrant-owned businesses.

*I would like one person who I could rely on to call and connect with when I have questions or need support. This person would need to speak Spanish, because so much has been lost in translation for me in the past.*

– Community Listening Participant

**Community Listening.** 100% of businesses owners indicated that it would be helpful if they had another successful business owner they could call on to ask business related questions. 7 out of 8 businesses engaged indicated that having access to a group of minority-owned and/or immigrant-owned business owners would be useful for them. The one participant not seeking this indicated that it is because the business is seeking to sunset. When asked to reflect on their own personal development as business owners, as well as ways they are thinking to expand their businesses, 75 % of business owners highlighted a need for support or assistance related to marketing and social media. 63% of business owners discussed needs pertaining to website design, development and or support. 50% of businesses need additional assistance pertaining to accounting and bookkeeping.

Throughout community listening sessions 50% of business owners shared stories that gave rise to a need for access to legal counsel. Themes that emerged in their stories pertained to (1) commercial landlord-tenant issues; (2) fears around displacement due to rent hikes; (3) navigating commercial real estate and owning their business property; and (4) understanding business tax law related issues. 62.5% of the businesses engaged are currently leasing. Of those business owners, 60% of them do have a desire to own their business property. However, several have concerns related to City taxes and having the appropriate capital in place to afford it. Several requested support in understanding the pros and cons of renting versus owning in Northfield and the costs associated with each option.

#### **City of Northfield's Existing Assets or Infrastructure**

- The City of Northfield seeks to attract, retain and grow businesses. The EDA has a relationship with the NEC.
- The NEC currently offers Lunch and Learn sessions, workshops and technical assistance to business owners.
- NEC offers assistance to individuals looking to start a business.

#### **Community Listening Participant Suggestions**

- Workshops/trainings around "How to start a Business" in Northfield.
- More workshops and support for entrepreneurs trying to kickstart or grow a businesses.
- Technical assistance related to business planning, accounting, website development, social media presence, and navigating the internet.
- Internships for minority-owned businesses wanting to start businesses so that they can build experience before starting their own business.
- Wishes there was more of a City-wide effort to support entrepreneurs and harness the energy in the City for growth.
- Creation of a group of immigrant entrepreneurs who can support each other.
- Creation of a centralized way to support business owners would streamline things and make the speed of working with the City more workable.

## RECOMMENDATIONS

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Often, when it comes time to implement changes after assessments or recommendations have been made, those tasked with doing the work may feel as if this is yet another task on their full plates. It is encouraged to consider this work as an opportunity to create City-wide efforts that further the City's goal to be a 'safe, inclusive and welcoming community for all', including the City's diverse business owners. The recommendations provided should not be considered in a vacuum. Instead, they are intended to (1) improve efficiency and connection for both Northfield business owners and City staff; (2) leverage opportunities that build on existing infrastructure and comparatively require less effort to implement, but have great potential to yield high impact for local minority-owned and immigrant-owned businesses, as well as all local business owners; and (3) provide recommendations in order of priority so that work planning how to implement recommendations may be a smooth process and may result in greater sustainability of the effort.

Below are three recommendations intended to provide a foundation for strategies, work planning and action steps.

- |                   |  |
|-------------------|--|
| Recommendation 1: | Provide Access to Capital for Minority-Owned and Immigrant-Owned Businesses Through (1) Micro-Grants and (2) Existing Grant and Loan Programs. |
| Recommendation 2: | Increase Accessibility and Connection by Improving Communication and Relationship Building with Communities and Within the City.               |
| Recommendation 3: | Provide Technical Support to Minority-Owned and Immigrant-Owned Businesses Through Strategic Partnerships.                                     |

The following pages provide further detail for each recommendation.

RECOMMENDATION 1: Provide Access to Capital for Minority-Owned and Immigrant-Owned Businesses Through (1) Micro-Grants and (2) Existing Grant and Loan Programs.

**Connect Minority-Owned and Immigrant-Owned Businesses to Information About the**

**Existing Clement F. Shearer Micro-Grant Program.** A number of business owners engaged highlighted needs they believed a grant in the amount of \$2,000-\$5,500 would make a great impact. The City currently has a micro-grant program, the Clement F. Shearer Micro-Grant Program. This grant program is available to business owners who have been in business for at least 12 months and less than 10 years. The maximum amount of grant funding per business is \$5,000. One of the grant priorities includes businesses owned by women, minorities and veterans. During the listening sessions, 75% of the business owners engaged have not tried to get a grant or loan from the City of Northfield.

**Recommendation:** The grant requires applicants to have a business plan or seek assistance with it. It also requires submission of a cash flow projection. It is recommended that the City work with the NEC on workshops that occur at least quarterly during the year to provide an overview of grant opportunities and offer onsite assistance with preparing necessary materials, such as business plans, for grant applications. As detailed in Recommendation 2 below, it is further recommended that grant materials are available in multiple languages online and in paper formats to be handed out at workshops, as well as available between workshop sessions. To streamline this, it is recommended to consider that within the quarterly workshops that occur during the year that at least one is specifically for Spanish speaking community members, since 55.15% of non-English speaking Northfield residents speak Spanish. Lastly, with a few business owners mentioning that they were uncertain if they met the requirements of the grant, it is recommended to assess during workshops which grant requirements may be resulting in the most confusion. Once determined, City staff should assess if there is clarifying language or examples that may be provided that may minimize the confusion and questions for staff from applicants.

**Provide Quarterly Workshops on Existing Loan Programs and the New Façade Improvement**

**Program.** A number of business owners indicated that access to capital for exterior signage, façade improvements and other renovations could be extremely impactful. The City already has such programs in place. As with the micro-grant program, some business owners may be uncertain if they qualify or may need assistance related to business planning and cash flow projection requirements.

**Recommendation:** As further detailed in Recommendation 2 below, it is recommended to create improved mechanisms for communicating existing resources to minority-owned and immigrant-owned businesses. In addition, it is recommended to create similar quarterly workshops as those described above for the micro-grant program.

**Micro-Lending and Grant Programs Through Partners May Address Financing Gaps.** In researching and reviewing existing City grant and loan programs with staff and mapping what exists over what community members identified as a need, the following financing gaps emerged: (1) financing for start-ups and/or launching businesses; (2) financing in the form of



loans for those with significant personal savings, but have not been approved for a bank loan; and (3) explicit sharia compliant financing options.

**Recommendations:** (1) Start-ups/launching businesses: Currently, the City does not offer grants for start-ups and the loans available do not appear to cover the wide range of needs identified through the community listening sessions. In addition, a number of business owners had concerns regarding whether they would qualify for a bank loan such that they could qualify for the City loans. As a result, it is recommended that in the next 1-2 years that the City develop a micro-lending program that may meet the needs of local entrepreneurs. It is recommended that this program be developed by (a) researching regional practices and programs that have done well and (b) engaging local small businesses and entrepreneurs to hear more about their needs. In the interim, it is recommended that (a) the City provide NEC funds to offer micro-grants to businesses seeking to launch and/or (b) the NEC's budget sets aside a set amount each year that may be offered as micro-grants to businesses seeking to launch. Lastly, the website updates noted in Recommendation 2 below consider headings and links along the lines of "Launching Your Business/Start-Ups"; "Growing Your Business"; "Sunsetting Your Business". The City of Northfield website has a lot of great information here: <https://mn-northfield2.civicplus.com/168/Get-Financing>. However, it may be hard for an entrepreneur looking to start a business to know where to begin. It is recommended that under a heading related to launching or start-ups that links to financial resources specific to start-ups are highlighted. Below are two examples of resources:

- Minnesota Department of Employment and Economic Development (DEED), Launch Minnesota: New effort targeting start-ups <https://mn.gov/deed/newscenter/social-media/deed-developments/#/detail/appld/1/id/397512>
- Southern Minnesota Initiative Foundation, Small Enterprise Loan Program: [https://smifoundation.org/what-we-do/econ\\_development/business\\_financing/](https://smifoundation.org/what-we-do/econ_development/business_financing/)

(2) Loans for those not approved for a bank loan: Throughout the engagements it was noted that several feared they would not qualify for a loan, but they had significant personal savings available to invest in their business, they just needed additional capital. National research further supports trends of minority-owned businesses using personal funds to launch businesses as well as grow businesses due to challenges accessing capital. If a business owner in Northfield cannot qualify for a loan with a local bank, its options for a loan become limited. Again, a micro-lending program may be available to respond to this need. In addition, it is recommended that the City of Northfield website expand the list of community development financial institutions (CDFIs) that may be available to business owners who do not qualify for a loan from a bank. (3) Sharia compliant financing options: As it relates to sharia compliant financing options, the Twin Cities is home to a large Somali and Muslim community, it is not outside of the realm of possibilities that in future years Northfield may attract business owners who are Muslim. It is recommended that City staff familiarize themselves with current regional efforts pertaining to sharia compliant financing in economic development. The following link is to an example from the City of Minneapolis: [http://www.minneapolismn.gov/cped/ba/cped\\_alternative\\_financing](http://www.minneapolismn.gov/cped/ba/cped_alternative_financing)

**Engage the City of Northfield City Attorney Pertaining to Legality of Any Race-Conscious Programs Created.**

At least one business owner engaged expressed a desire to do business with the City in the future. Several provided ideas around incentives, financing programs and support programs specifically for minority-owned and immigrant-owned businesses. Government entities across the country have contracting and economic development related programs that are designed for minority-owned businesses (MBEs). When creating such MBE programs, sometimes there are legal parameters that must be considered when a government entity is seeking to implement such race-conscious programs.

**Recommendation:** It is recommended that the City of Northfield EDA consult with its City Attorney to ensure if it seeks to create any race-conscious contracting or incentive programs that the requirements and guidelines of the programs pass legal thresholds and Constitutional requirements, such as those related to the Equal Protection Clause. The goal is to ensure that such programs can be sustainable and impactful in Northfield, as well as legally sound.

**RECOMMENDATION 2: Increase Accessibility and Connection by Improving Communication and Relationship Building with Communities and Within the City.**

**Remove Language Barriers and Increase Connection Through Translation/Interpretation.** 5 out of 8 business owners engaged articulated needing translation and interpretation services to feel fully engaged. Without being able to effectively communicate, navigating complex processes becomes more complicated. The City has recently contracted with a service provider offering interpretation services in limited languages.

**Recommendation:** To allow for the most impact and reach, it is recommended to have both translation and interpretation services available that are reflective of the language spoken in Northfield. Based off of Census data for Northfield, the top two languages spoken outside of English include (1) Spanish and (2) Asian or Pacific Islander languages. It is encouraged to periodically assess the languages spoken in Northfield to ensure what is being offered is reflective of community needs. The Limited English Proficiency (LEP) federal guidelines and resources are available to aid government entities in having translation and interpretation resources available. In addition, it provides processes for how to build this resources out. The following link is to the City of Saint Paul's efforts as an example:

[https://www.stpaul.gov/departments/human-rights-equal-economic-opportunity/contract-compliance-business-development/limited#lang\\_es](https://www.stpaul.gov/departments/human-rights-equal-economic-opportunity/contract-compliance-business-development/limited#lang_es)

**Continue to Expand Cultural Competency of Staff Through Efforts Like GARE.** City staff have been engaged with the Government Alliance on Race and Equity (GARE) in recent years. In addition, the FY2018-2020 strategic plan identified Diversity, Equity and Inclusion (DEI) as a strategic priority. One of the desired outcomes within the DEI priority was to have "staff and volunteers" reflect the community.

**Recommendation:** During engagements several business owners shared stories where they felt some City staff they engaged with could benefit from increased cultural competency training. It is recommended that City leadership and staff in roles that deeply interface with diverse communities engage in ongoing professional development related to cultural competency. Over the course of the next couple of years, it is recommended that all City departments assess

their DEI plans and strategies for how they interface with and engage diverse communities. Upon completing such an assessment, it is recommended to craft a position that works City-wide, and with partners such as the NEC, on community engagement. It is recommended that the position posting seek a person who is bilingual and has experience working with diverse communities.

**Engage in Ongoing Outreach and Relationship Building.** According to the 2012 Census data, there are 90 minority-owned businesses in Northfield.<sup>xxi</sup> None of the business owners engaged knew who they could contact at the City for a business-related question. 3 out of 8 believed they could figure it out if they had a little help. The FY2018-2020 strategic plan listed the creation of a community engagement plan as a strategic initiative.<sup>xxii</sup>

**Recommendations:** Those engaged were grateful to be contacted to share their stories. It is recommended for City staff to follow-up with those engaged after the EDA makes a determination of next steps related to this work. Participants engaged shared their preferred means of communication for updates. This will be shared with staff. Since the listening sessions were a starting point and did not reach all minority and immigrant business owners in Northfield, it is recommended to create a place for those not engaged to share thoughts or be engaged in the future. This may be a paper form available at the City or a place on the website where people may take a survey or share comments. This information may be reviewed by staff monthly and used for future business engagements. It is recommended for the Socio-Economic Sub-committee, NEC staff and City staff to develop a plan for ongoing outreach, community engagement and relationship building each year. With under 100 minority-owned businesses in the community, that breaks out to engaging 7-8 businesses per month or hosting 4 workshops a year that engage 22-23 business owners. The capacity needed to build out this infrastructure may be multiplied by creating strategic partnerships with community-based organizations, consultants and companies that are bilingual and well versed in economic development. For example, the NEC and Link Services may collaborate on sharing updates and resources with the Spanish-speaking community members. There are many creative ways to think about this, but the goal remains the same – build connections such that business owners want to remain business owners in Northfield and are aware of resources available to support their business expansion and growth.

**Engage in Website and Documentation Updates to Increase Accessibility to City Resources.** Once infrastructure related to translation/interpretation is further developed, website and documentation updates may be extremely impactful.

**Recommendation:** (1) The City website is used by both City residents and City staff. It is recommended to review the website to assess whether it is easy to navigate for all who have to use it. If areas are identified where information may be streamlined, it is encouraged to make adjustments. (2) Rather than completely redoing the City website, it is recommended as an initial first step to create one landing page that has all the relevant hyperlinks for business owners. This page should provide information about LEP and include PDFs with information that is translated. It is recommended that the page have an FAQ section and also headings related to the phase of the business (ex: start-up, growth, renovation) and/or need (ex: access to capital or technical support). As noted in the findings, the City has a “Doing Business” page

here: <https://www.ci.northfield.mn.us/159/Economic-Development>. This page may be a good starting point. An example for the website page heading could be, “Equal Economic Opportunity: How Northfield Supports All of Its Small Businesses”. The page could reiterate the City of Northfield’s commitment to “being a safe, inclusive and welcoming community for all.

**Streamlining Processes and Impact by Taking Multi-Departmental Approaches to Shared Efforts.** Often, implementing recommendations may result in more work for a small number of individuals. During the information gathering for this project it was noted that there are a number of multi-departmental efforts that are underway or have taken place recently. Such include the recent training on the selected interpretation service provider. It has also been noted that to make website updates other departments will now have to be engaged.

**Recommendation:** With a lens towards increasing connection and efficiency for all City staff, it is recommended to identify where multiple City departments may need to be involved or could benefit from recommendations here and developed streamlined processes and solutions. Based off of information gathering and assessment, a number of recommendations present an opportunity for the Library, IT, Communications and Human Resources departments to intersect with this effort.

#### RECOMMENDATION 3: [Provide Technical Support to Minority-Owned and Immigrant-Owned Businesses Through Strategic Partnerships.](#)

##### **Consider the City of Northfield’s Entire Ecosystem Supporting Entrepreneurs and How Cross-Sector Partnerships May Increase Opportunities to Network, Learn and Grow for Local Businesses.**

Northfield is home to colleges and universities, small business owners, nonprofits and a local government entity. Throughout the engagements, 63% of participants brought up questions regarding how the City may connect with local colleges and universities and universities more (ex: internships, professional development/workshops). In addition, 50% of business owners indicated that a significant portion of their revenue comes from local colleges or college students. 100% of participants highlighted that it would be helpful if they had a successful business owner they could call on to ask business related questions. All listed areas where they could use technical assistance. Most found navigating government systems to be challenging, confusing or time consuming.

**Recommendations:** It is recommended to take a holistic approach to providing technical assistance with a lens towards the sustainability of such efforts. This may be accomplished by (1) mapping what resources and connections exist in Northfield to support entrepreneurs; (2) building strategic cross-sector partnerships that may expand the reach and ways the City may provide business owners support and allow them opportunities to connect and (3) seeking funding that supports such initiatives in communities.

***Identifying and Mapping the Resources and Connections:*** Below are some sectors and systems that business owners, or City staff, identified as those business owners would have to navigate:

- **Government Entities:** Both the City and State of Minnesota departments, such as the Secretary of State or Department of Employment and Economic Development

- **Financial Institutions / Financial Assistance:** Local banks or regional community development financial institutions (CDFIs)
- **Colleges & Universities:** Either as clients, resources, or potential employees
- **Nonprofit Service Providers:** Those offering technical assistance across service areas, mentorship, and networking opportunities
- **Chambers & Other Associations:** The local chamber and regional associations supporting minority-owned and immigrant-owned businesses

**Building Strategic Cross-Sector Partnership:** Strategic partnerships can help to streamline shared efforts and minimize the amount of work on one individual or entity. In addition, it can help business owners access what they need in a more holistic manner. It is recommended to expand strategic partnerships with additional resource providers and partners who may address the broad needs of the business owners, in multiple languages. In building on the workshops mentioned in Recommendation 1, it is strongly encouraged that through strategic partnerships a business owner could access a workshop or coaching needed every month or on an as needed basis. For example, there could be a quarterly “Access to Capital” workshop series and a quarterly “Starting a Business Series.” Below are some examples as a starting point for cross-sector partners. It is recommended for the City to engage in detailed mapping of its connections and resources internally to assess where connections may exist across departments. Then, to broaden the mapping of Northfield as a whole. Taking a holistic approach will not only assist the minority-owned and immigrant-owned businesses, it can assist any business owner seeking assistance. In addition, such approaches often help City staff who must also navigate these systems.

- **Government Entities:** A business owner in Northfield may navigate multiple City departments and government entities while starting and running a business. Currently, the City of Northfield website does link to its programs and other government entities that may have programs that support entrepreneurs. As noted in Recommendation 2, there should be one page focusing on business owners that has everything they need to know in one place. In addition, there should be brochures or handouts that summarize government entity policies, programs and resources they must navigate. These should be in multiple languages.
- **Financial Institutions / Financial Assistance:** Some business owners may think that getting a loan from a bank is their only option and if denied, there is nothing more they can do. Regional CDFIs and/or nonprofits offering grants and loans present other options. Below are a few nonprofits that work with minority-owned and immigrant-owned businesses that may be a resource and potential collaborator.
  - Metropolitan Economic Development Association (MEDA): <http://meda.net/services/business-financing/loan-program/>
  - Latino Economic Development Center (LEDC): <http://ledc-mn.org/index.php/en/loans/>
  - Asian Economic Development Association (AEDA): <http://www.aedamn.org>
  - African Development Center (ADC): <http://adcmnnesota.org/>

- African Economic Development Solutions (AEDS): <http://aeds-mn.org/>
- **Colleges & Universities:** Business owners noted Carlton College and St. Olaf College as current or potential clients; resources for professional development or providing potential employees or interns. It is recommended to explore how the City and the NEC may work with local colleges and universities to further the support of local business owners.
- **Nonprofit Service Providers:** The NEC works directly with the City of Northfield EDA and offers a number of resources and assistance to business owners. Half of the participants engaged were unaware of the NEC. With a lens towards expanding the reach of the NEC and its capacity through potential partners, below are some nonprofits or programs that might be engaged.
  - LegalCORPS: This is a Minnesota-based nonprofit that does regional work. Through volunteer attorneys, it provides free or reduced legal services to entrepreneurs and inventors. With at least half of the business owners engaged seeking legal services, this may be a partnership worth exploring. <https://legalcorps.org/>
  - Service Corps of Retired Executives (SCORE): The City of Northfield website does link to SCORE. With all business owners engaged seeing value in having a mentor, it is recommended to explore what a deeper relationship with SCORE may look like. <https://southcentralminnesota.score.org/>
  - 1 Million Cups: Created by the Ewing Marion Kauffman Foundation, 1 Million Cups occurs on Wednesdays across the country as a space for entrepreneurs to connect and share their business ideas. <https://www.1millioncups.com/>
- **Chambers & Other Associations:** 87.5% of business owners noted that having access to a group of minority-owned and/or immigrant-owned business owners be useful for them. Only one business owner engaged identified being aware of and feeling connected to the Northfield Area Chamber of Commerce. Opportunities may exist to explore how more minority-owned and immigrant-owned businesses may connect with the Northfield Area Chamber of Commerce. Below are a couple regional associations focused on minority-owned businesses as examples. Opportunities to learn from, share practices, or build local models may exist.
  - Minnesota Minority Goods & Services Association (MMGSA) <https://www.mmgsa.org/>
  - National Association of Minority Contractors-Upper Midwest Chapter (NAMC) <https://www.namc-um.org/home-1>

**Seeking Funding That Supports Cross-Sector Initiatives:** In looking to build cross-sector partnerships, funding opportunities may exist for the City of Northfield and/or the NEC to support these efforts. Below are a couple of examples where funding opportunities in this area have previously existed. It is recommended to research funding opportunities and models that

will support the sustainability of this work from both a staffing and capacity perspective and access to capital / resources perspective for business owners.

- *AdvancingCities*: <https://www.jpmorganchase.com/corporate/Corporate-Responsibility/advancingcities.htm>
- Ewing Marion Kauffman Foundation: <https://www.kauffman.org/currents/2019/07/inclusion-open-inclusive-entrepreneurship-funding>

**Providing Support or Direction to Minority-Owned and Immigrant-Owned Businesses with Complaints.** 50% of business owners engaged shared examples of experiences with landlords that resulted in fears of displacement and a desire for legal counsel. The City ordinance outlining the purpose, duties and responsibilities of the Human Rights Commission addresses how the commission seeks to implement the State of Minnesota Human Rights Act. As noted in the foundation section of the report, 62.5% of business owners engaged shared stories where they believed they had experienced discrimination. The Minnesota Human Rights Act does address business discrimination.

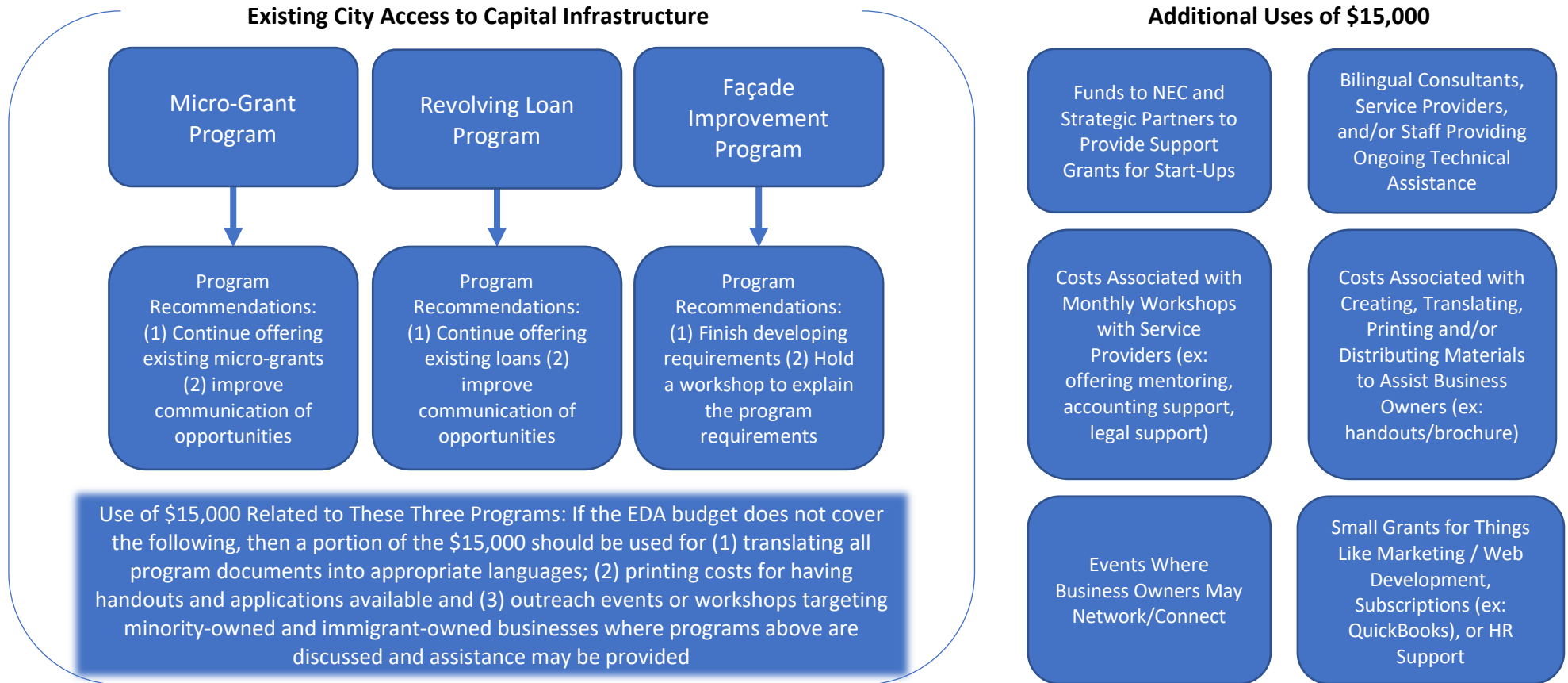
**Recommendations:** Below are suggestions on how such experiences or complaints may be handled if brought to the attention of City staff or Commission members. In recognizing that the Northfield business community may be a small, tight community the goal would be to provide avenues for resolution that do not ostracize business owners involved in complaint processes.

- An FAQ on the City of Northfield website (and the handouts) should have a question along the lines of, “Where do I make a complaint regarding commercial rental property?” and information on how someone may proceed. Once the website updates in Recommendation 2 are made, it is recommended to add this question to the FAQ there or the FAQ here: <https://www.ci.northfield.mn.us/faq.aspx>. Currently, a question already exists regarding complaints regarding residential rental property.
- Direct business owners to LegalCORPS or Southern Minnesota Regional Legal Services (SMIRLS) where they may connect with an attorney to assist them.
- Direct business owners to the Minnesota Human Rights Department or Northfield Human Rights Commission to investigate complaints.
- If a landlord or business owner is found to engage in practices that are discriminatory by the Minnesota Human Rights Department or Northfield Human Rights Commission, then that landlord or businessowner should not be listed on City of Northfield websites/links as a commercial space for rent for an established period of time or after a period of time until such conduct is remedied—it is recommended that the Northfield City Attorney be engaged as it relates to this determination and parameters of how to structure this.



## APPENDIX A: BUDGET CONSIDERATIONS

**Recommended Immediate Use of \$15,000:** The EDA has approved \$15,000 to advance efforts related to this project. In considering the recommendations above, below is a visual that highlights recommendations on how the funds may be used. \$15,000 will not cover full implementation of every recommendation immediately but may seed several. It is recommended to review existing budgets and develop a workplan with a corresponding budget to implement recommendations. Immediate Financing Gaps to Address: Financing for (1) start-up and emerging entrepreneurs; (2) businesses that do not qualify for a bank loan and are unaware of other options and (3) physical improvements and growth. Additional Needs: Access to resource providers and technical assistance. MBE Priorities and MBE-Specific Programming: Upon the City Attorney completing legal research related to race-conscious programs in contracting and economic development programs, it is recommended that, where legally able, the City (1) allow for a local, MBE priority and (2) develop MBE-specific programming.



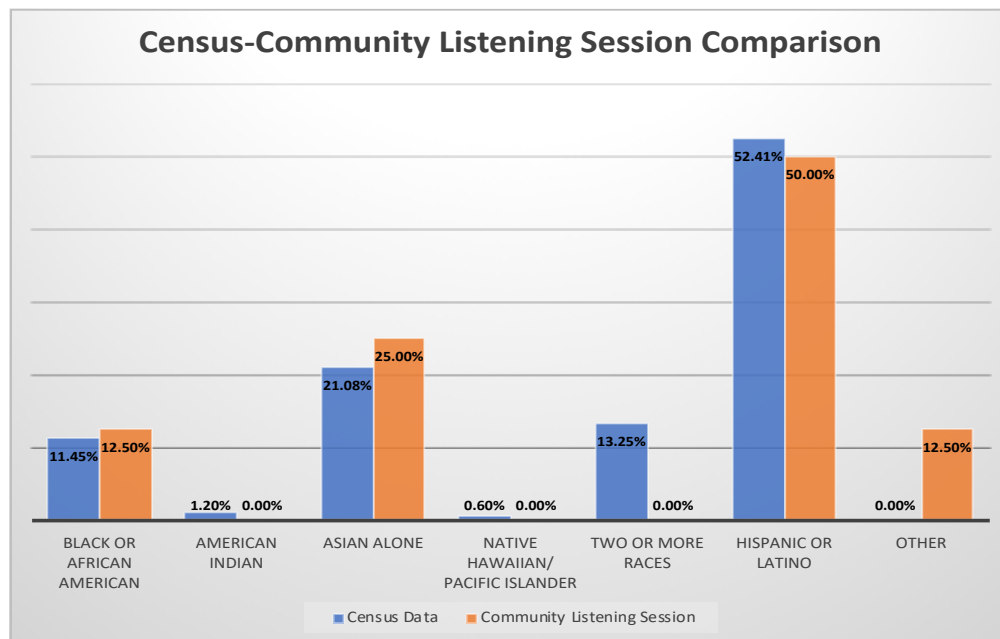


## APPENDIX B: METHODOLOGY

**Scan Question Guide.** A Community Listening Session Question Guide was developed to create consistency between all sessions. The table below identifies the areas addressed in the Guide. Per section, there were a series of questions. Some questions were not applicable for some participants. In such instances, those questions were not asked.

Question Categories
Section 1: Understanding What the Business Does and Relationship with City
Section 2: Assessing Barriers
Section 3: Access to Capital/Financing/Grants/Loans
Section 4: Access to Knowledge/Mentoring/Networking
Section 5: Navigating Systems/Communication/Toolkits for the City's Infrastructure
Section 6: Space (Leasing & Owning)
Section 7: Sustainability – Attraction, Retention and Growth
Section 8: Anything Else?

**Finalizing Engagement List and Facilitating Listening Sessions.** Often, the reach of the engagements is directly tied to the depth of existing relationships. The use of stipends may sometimes increase engagement in focus groups or in-depth interviews with community members who do not have a relationship with the engaging entity. For this project, a list of 15 local businesses was provided by City staff. Some had a relationship with the City, many did not. The listening sessions sought to engage community members in alignment with Northfield minority population demographics. According to the 2018 Census estimates, the minority population is 16.60%. The graph below breaks down the demographic information within the 16.60% and compares that with the demographic breakdown of the community listening sessions.



Our listening sessions were limited to 8 sessions that could have been 8, 1-hour one-on-one in-depth interviews; 8 small focus groups; or a combination of both. When business owners responded to the invitation to participate, we were informed that participants preferred sharing their personal stories in one-on-one sessions instead of a small focus group. As a result, 8 one-on-one listening sessions were conducted.

**Analysis.** Upon completion of all listening sessions, data was analyzed by transcribing and inputting all information from all handouts and notes into an analysis matrix. All of this data was reviewed and coded for themes. Once themes were surfaced, tables, graphs and charts were created to visualize the data. The top three findings emerged as a result of the themes that surfaced from the coding.

**Assessment of Local Infrastructure.** The 8 listening sessions were conducted with a lens of (1) listening to a small sample size of local minority-owned and immigrant-owned businesses and (2) beginning to build or grow relationships between the City of Northfield EDA and the local minority-owned and immigrant-owned businesses; and (3) make connections between the business community to knowledge about City of Northfield EDA resources. In addition to listening to community members, through recurring staff check in calls the existing City infrastructure was assessed in terms of policies, systems, programs and resources available to local business owners.

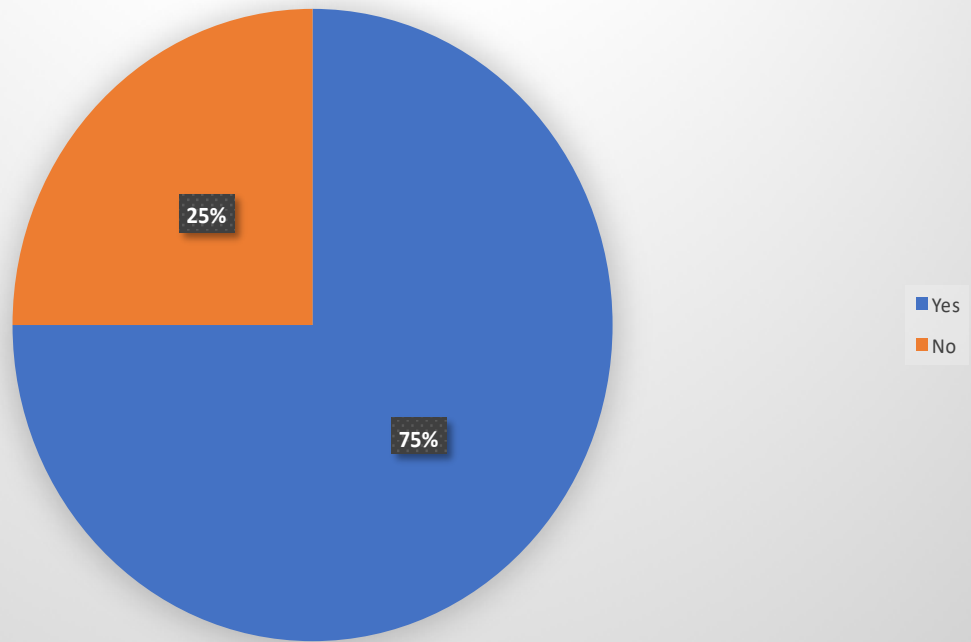
**Research of Local, Regional and National Trends.** The input and stories shared by community listening session participants was also analyzed against local, regional and nation research and trends. This was done in an effort to assess practices that have been successful in responding to barriers or challenges faced by minority-owned and immigrant-owned businesses.

**Comprehensive Analysis and Summary Drafting.** In drafting the summary and recommendations, all community input; staff input; and research was reviewed and analyzed to produce the final summary and make recommendations that were (1) community informed and (2) building on practices and recommendations that have been implemented within the region.

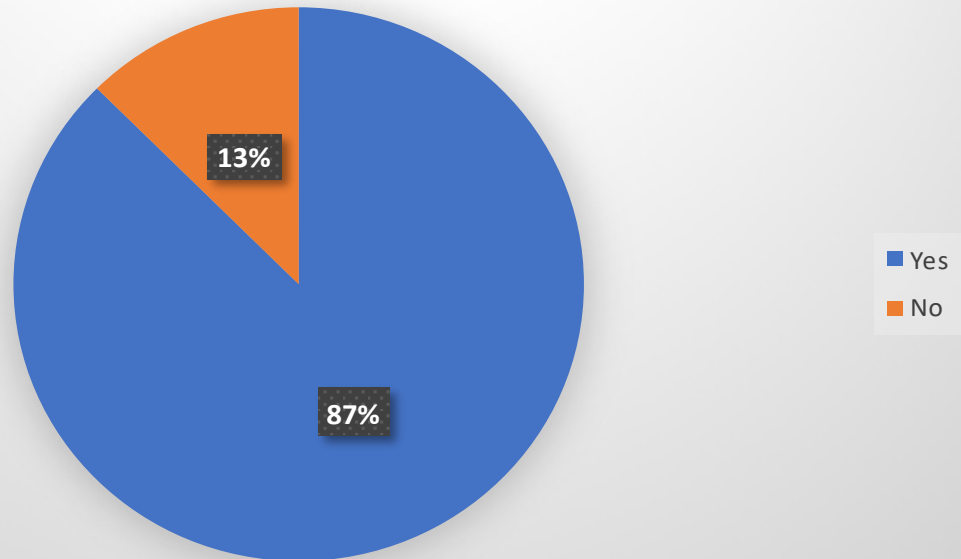
## APPENDIX C: LISTENING SESSION GRAPHS

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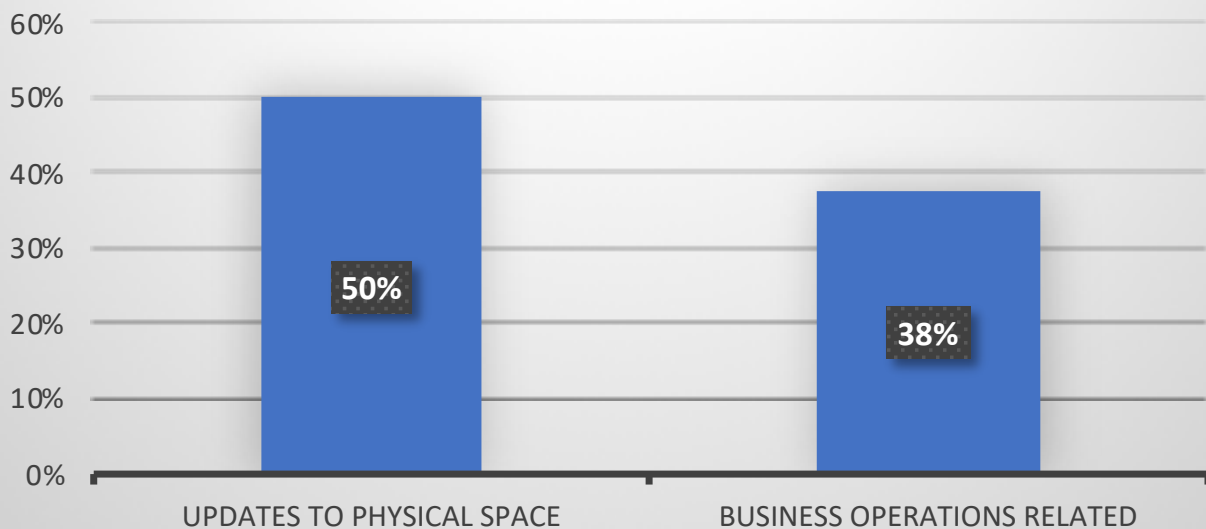
**% of Business Owners Who Described Experiencing  
Barriers in Northfield Starting and Running Their  
Businesses**



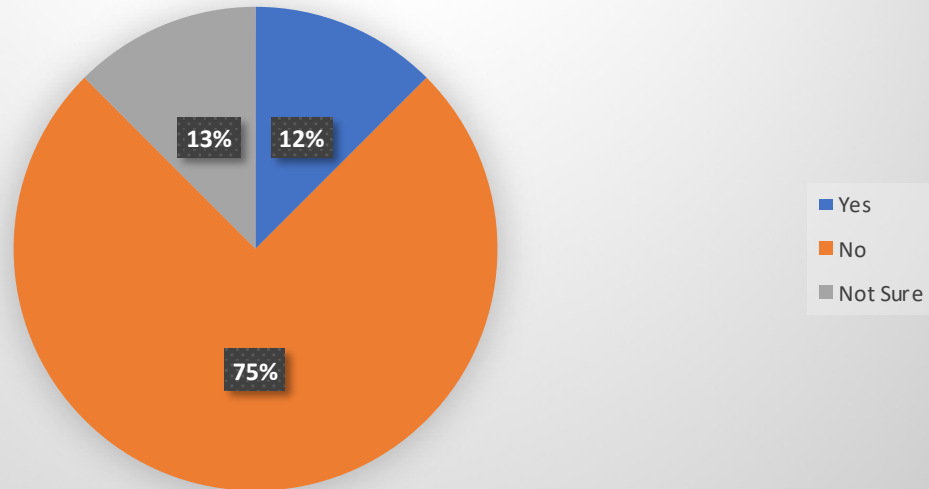
## Are there things your business can use additional money for now?



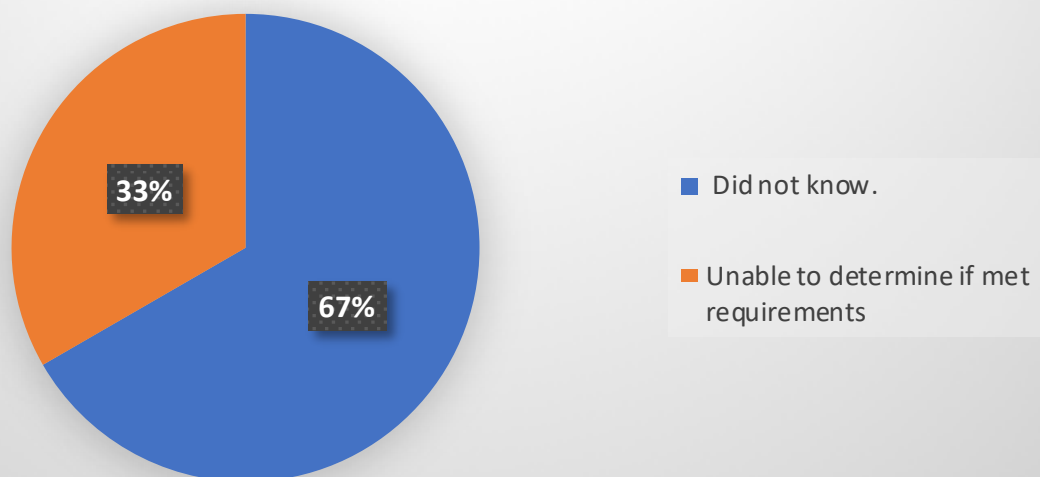
## How Business Owners Would Use a Grant or Loan Now

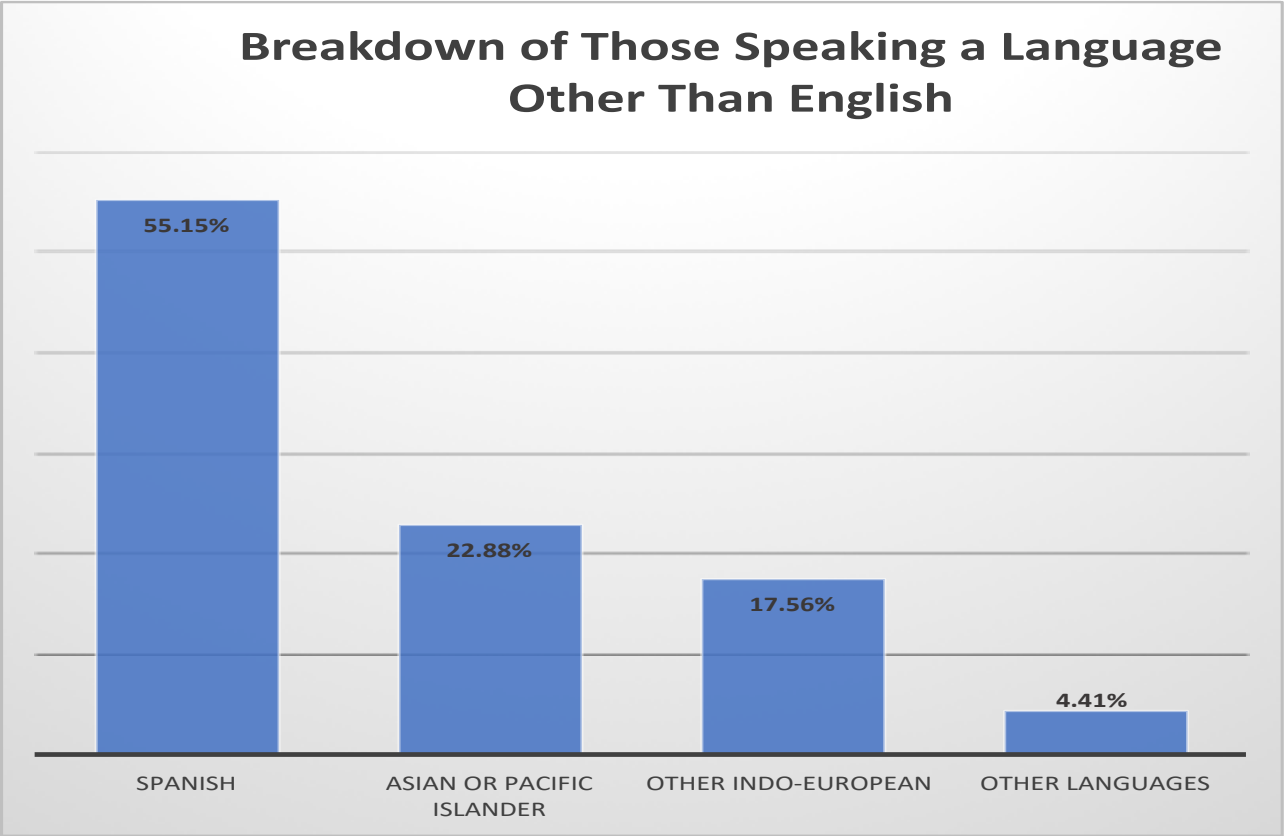


### Have you tried to get a loan or a grant from the City of Northfield?

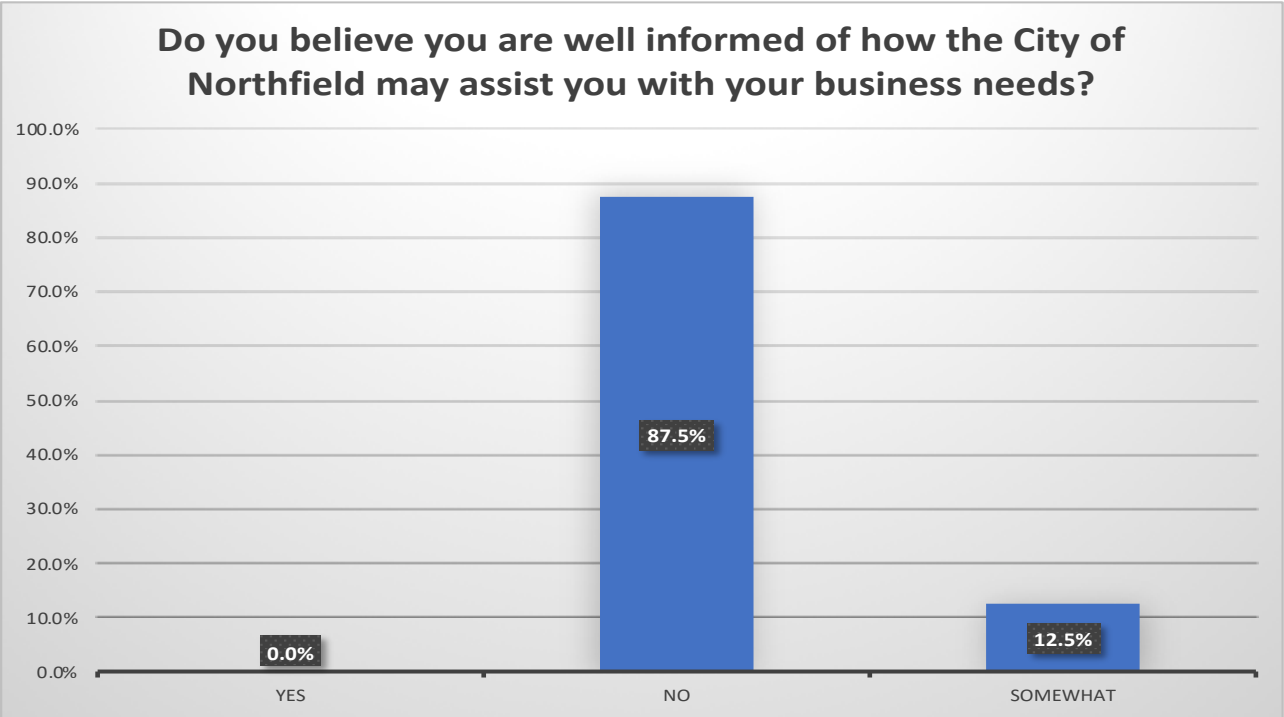


### Why business owners have not tried to get a grant or loan from the City of Northfield.

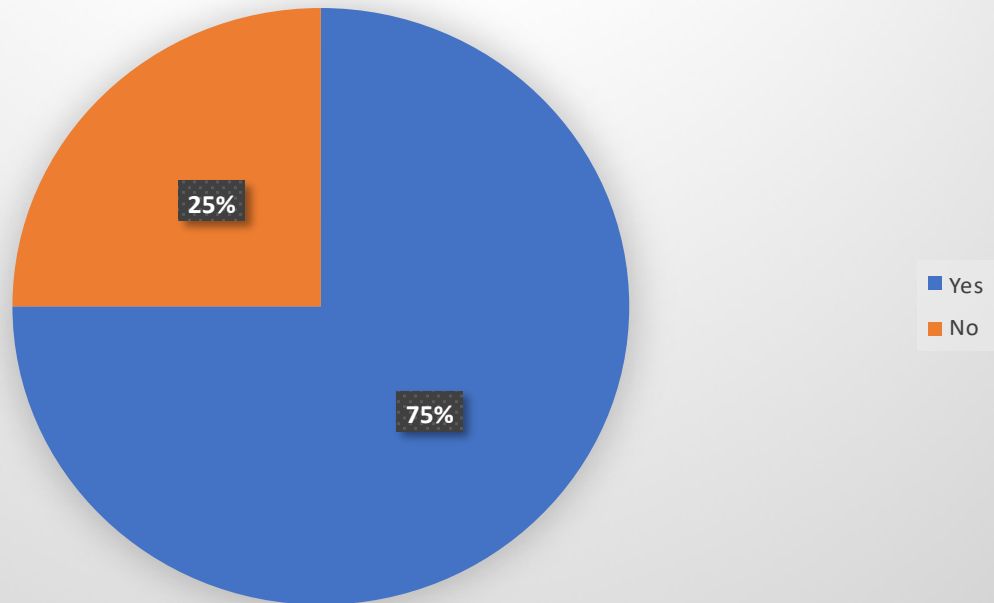




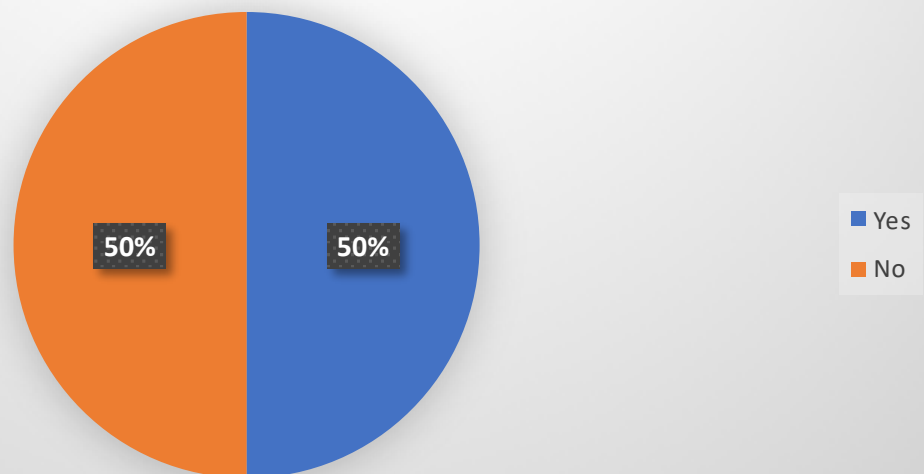
*The graph above provides a breakdown within the 12% of languages spoken in Northfield besides English.xxiii*



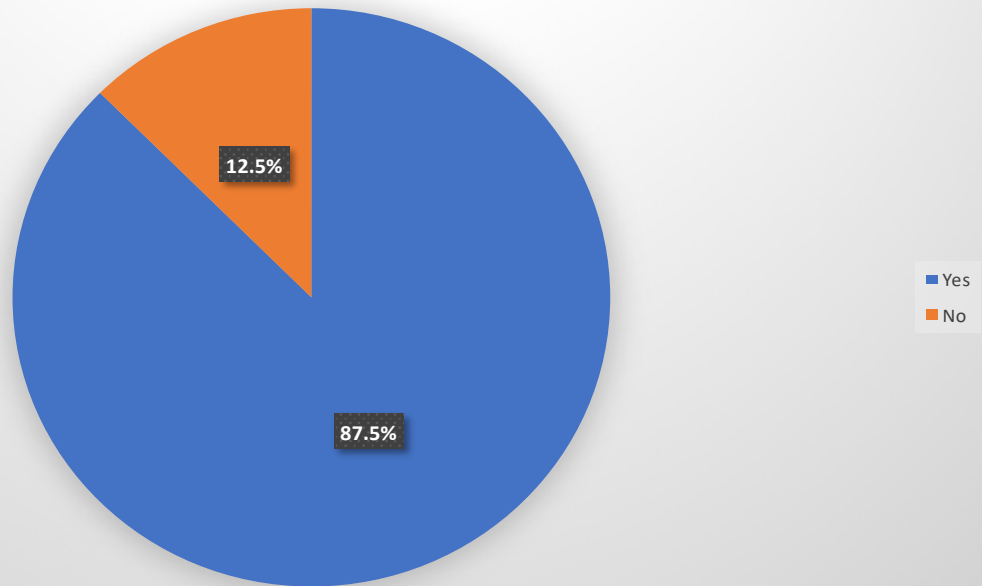
**Have you ever had to go to City Hall for something for your business (ex: permit or other business information)?**



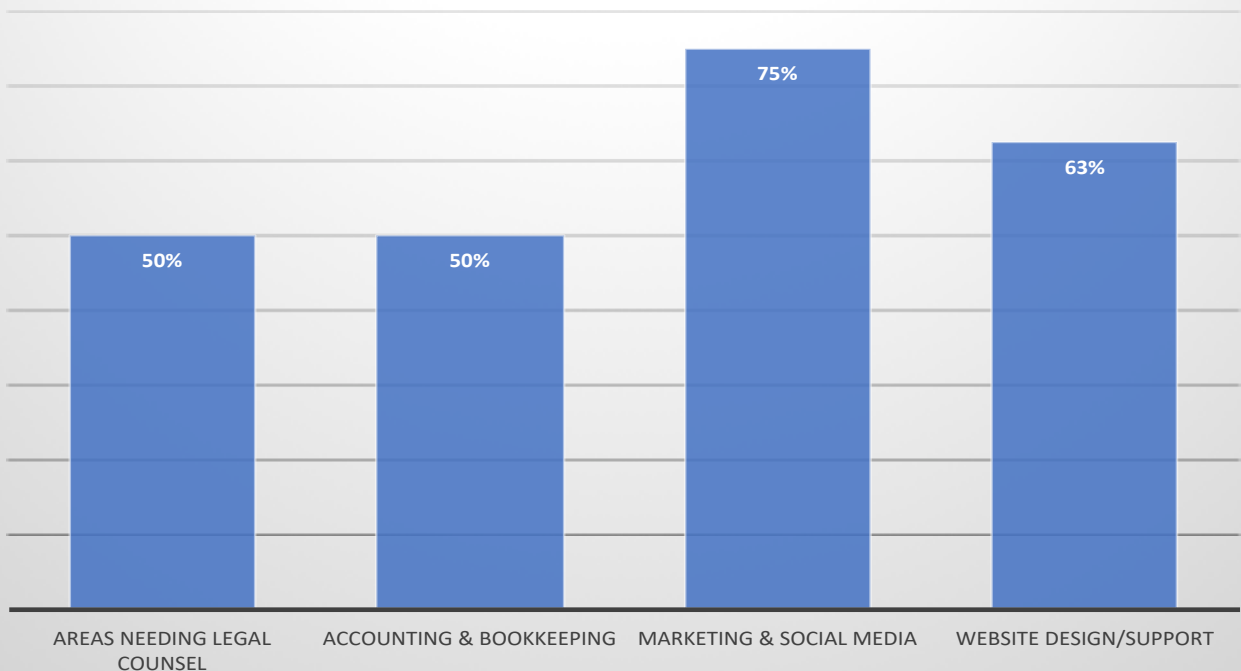
**% Of those who have been to City Hall for their business needing translation and interpretation**



**Would having access to a group of minority-owned and/or immigrant/New American-owned business owners be useful for you?**

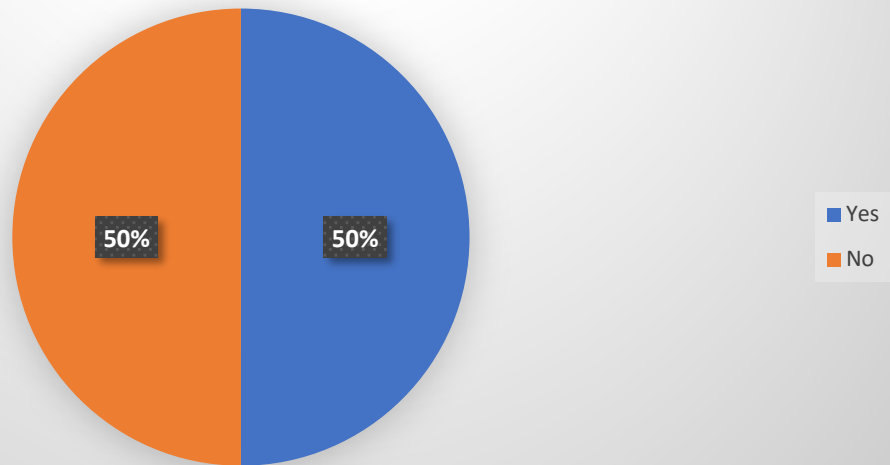


**Areas of running a business participants wish they knew more about (areas with 50% or higher)**

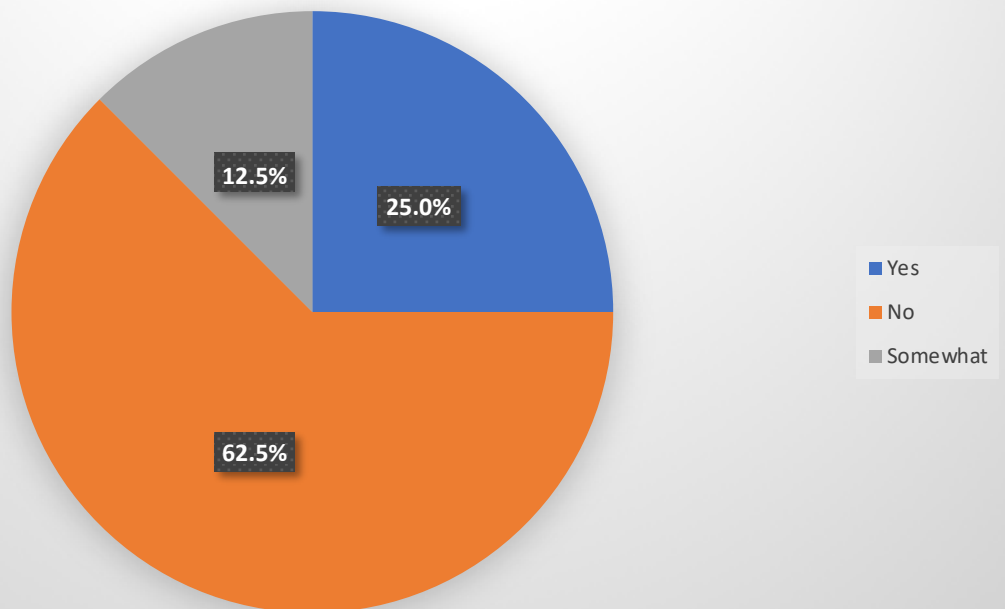




### Are you familiar with the Northfield Enterprise Center?



### Do you feel connected to the larger City of Northfield business community?



## APPENDIX D: REFERENCES

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- <sup>i</sup> Dr. Daniel Wilmoth, United States Small Business Administration Office of Advocacy, *The Arrival of the Immigrant Entrepreneur* (2016), <https://www.sba.gov/sites/default/files/advocacy/Arrival-Immigrant-Entrepreneur.pdf>, last visited 24 May 2019.
- <sup>ii</sup> United States Census Bureau, *Demographic Turning Points for the United States: Population Projections for 2020 to 2060*, p.1, [https://www.census.gov/content/dam/Census/library/publications/2018/demo/P25\\_1144.pdf](https://www.census.gov/content/dam/Census/library/publications/2018/demo/P25_1144.pdf), last visited 21 May 2019.
- <sup>iii</sup> QuickFacts Northfield, MN, United States Census Bureau, <https://www.census.gov/quickfacts/northfieldcityminnesota>, last visited 30 September 2019.
- <sup>iv</sup> CensusViewer, <http://censusviewer.com/city/MN/Northfield>, last visited 30 September 2019.
- <sup>v</sup> 2013-2017 American Community Survey 5-Year Estimates. The total percentage of those speaking only English is 88% and those speaking a language other than English is 12%. This is a breakdown of languages within the 12%.
- <sup>vi</sup> City of Northfield, Resolution 2016-115, <https://weblink.ci.northfield.mn.us/weblink/DocView.aspx?id=154433&page=1&searchid=90878a15-212c-4bca-b014-11f7c92ec75b>, last visited 30 September 2019.
- <sup>vii</sup> City of Northfield FY2018-2020 Strategic Plan, <https://www.ci.northfield.mn.us/DocumentCenter/View/5833/Northfield-Strategic-Plan-2018---2020?bidId=>, last visited 30 September 2019.
- <sup>viii</sup> City of Northfield, Economic Development Authority 2018-2020 Work Plan, [https://www.ci.northfield.mn.us/DocumentCenter/View/6380/Final-2018---2020-EDA-Work-Plan\\_APPROVED?bidId=](https://www.ci.northfield.mn.us/DocumentCenter/View/6380/Final-2018---2020-EDA-Work-Plan_APPROVED?bidId=), last visited 30 September 2019.
- <sup>ix</sup> U.S. Small Business Administration, *Access to Capital among Young Firms, Minority-owned Firms, Women-owned Firms, and High-tech Firms* (2013) <https://www.sba.gov/content/access-capital-among-young-firms-minority-owned-firms-women-owned-firms-and-high-tech-firms>, last visited 24 May 2019.; National Minority Supplier Development Council, *National Survey Access to Capital Among Minority Business Enterprises*, <https://www.nmsdc.org/wp-content/uploads/National-Access-to-Capital-Survey15.pdf>, last visited 24 May 2019; Federal Reserve Bank of Boston, *Bridging Disparities in Small Business Access to Capital* (2015) <https://www.bostonfed.org/publications/communities-and-banking/2015/fall/bridging-disparities-in-small-business-access-to-capital.aspx>, last visited 24 May 2019; U.S. Senate Committee on Small Business and Entrepreneurship, *21st Century Barriers to Women's Entrepreneurship*, (2014), [https://www.sbc.senate.gov/public/\\_cache/files/3/f/3f954386-f16b-48d2-86ad-698a75e33cc4/F74C2CA266014842F8A3D86C3AB619BA.21st-century-barriers-to-women-s-entrepreneurship-revised-ed.-v.1.pdf](https://www.sbc.senate.gov/public/_cache/files/3/f/3f954386-f16b-48d2-86ad-698a75e33cc4/F74C2CA266014842F8A3D86C3AB619BA.21st-century-barriers-to-women-s-entrepreneurship-revised-ed.-v.1.pdf), last visited 24 May 2019; U.S. Small Business Administration and Federal Reserve Bank of New York, (2018), *FINANCING THEIR FUTURE: Veteran Entrepreneurs and Capital Access*, <https://www.newyorkfed.org/medialibrary/media/smallbusiness/2017/Report-on-Veteran-Entrepreneurs-and-Capital-Access.pdf>, last visited 20 May 2019.
- <sup>x</sup> Hwang, V., Desai, S., and Baird, R., Ewing Marion Kauffman Foundation: Kansas City (2019) *Access to Capital for Entrepreneurs: Removing Barriers*, [https://www.kauffman.org/-/media/kauffman\\_org/entrepreneurship-landing-page/capital-access/capitalreport\\_042519.pdf](https://www.kauffman.org/-/media/kauffman_org/entrepreneurship-landing-page/capital-access/capitalreport_042519.pdf), last visited 24 May 2019.
- <sup>xi</sup> Hwang, V., Desai, S., and Baird, R., Ewing Marion Kauffman Foundation: Kansas City (2019) *Access to Capital for Entrepreneurs: Removing Barriers*, p. 6, [https://www.kauffman.org/-/media/kauffman\\_org/entrepreneurship-landing-page/capital-access/capitalreport\\_042519.pdf](https://www.kauffman.org/-/media/kauffman_org/entrepreneurship-landing-page/capital-access/capitalreport_042519.pdf), last visited 24 May 2019.
- <sup>xii</sup> Hwang, V., Desai, S., and Baird, R., Ewing Marion Kauffman Foundation: Kansas City (2019) *Access to Capital for Entrepreneurs: Removing Barriers*, pp. 6-7, [https://www.kauffman.org/-/media/kauffman\\_org/entrepreneurship-landing-page/capital-access/capitalreport\\_042519.pdf](https://www.kauffman.org/-/media/kauffman_org/entrepreneurship-landing-page/capital-access/capitalreport_042519.pdf), last visited 24 May 2019.
- <sup>xiii</sup> Dr. Daniel Wilmoth, United States Small Business Administration Office of Advocacy (2016) *The Arrival of the Immigrant Entrepreneur*, <https://www.sba.gov/sites/default/files/advocacy/Arrival-Immigrant-Entrepreneur.pdf>, last visited 24 May 2019.
- <sup>xiv</sup> Fairlie, Robert, Sameeksha Desai, and A.J. Herrmann, Ewing Marion Kauffman Foundation: Kansas City (2019) *2017 National Report on Early-Stage Entrepreneurship, Kauffman Indicators of Entrepreneurship*, [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3340026](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3340026), last visited 23 May 2019.

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- <sup>xv</sup> 2013-2017 American Community Survey 5-Year Estimates. The total percentage of those speaking only English is 88% and those speaking a language other than English is 12%. This is a breakdown of languages within the 12%.
- <sup>xvi</sup> CensusViewer, <http://censusviewer.com/city/MN/Northfield>, last visited 30 September 2019.
- <sup>xvii</sup> 2013-2017 American Community Survey 5-Year Estimates. The total percentage of those speaking only English is 88% and those speaking a language other than English is 12%. This is a breakdown of languages within the 12%.
- <sup>xviii</sup> Keen Independent Research (2017) *State of Minnesota 2017 Disparity Study*, Appendix J, pp. 6-7, [https://mn.gov/admin/assets/KeenIndependentAdminDisparityStudyFullReport03122018\\_tcm36-331963.pdf](https://mn.gov/admin/assets/KeenIndependentAdminDisparityStudyFullReport03122018_tcm36-331963.pdf), last visited 24 May 2019.
- <sup>xix</sup> Federal Reserve Bank of Boston (2015) *Bridging Disparities in Small Business Access to Capital*, <https://www.bostonfed.org/publications/communities-and-banking/2015/fall/bridging-disparities-in-small-business-access-to-capital.aspx>, last visited 24 May 2019; Keen Independent Research, *State of Minnesota 2017 Disparity Study*, Appendix J, pp. 6-7, [https://mn.gov/admin/assets/KeenIndependentAdminDisparityStudyFullReport03122018\\_tcm36-331963.pdf](https://mn.gov/admin/assets/KeenIndependentAdminDisparityStudyFullReport03122018_tcm36-331963.pdf), last visited 24 May 2019.
- <sup>xx</sup> Northfield Enterprise Center, <http://northfieldenterprisecenter.com/who/mission-values/>, last visited 30 September 2019.
- <sup>xxi</sup> QuickFacts Northfield, MN, United States Census Bureau, <https://www.census.gov/quickfacts/northfieldcityminnesota>, last visited 30 September 2019.
- <sup>xxii</sup> City of Northfield FY2018-2020 Strategic Plan, <https://www.ci.northfield.mn.us/DocumentCenter/View/5833/Northfield-Strategic-Plan-2018---2020?bidId=>, page 2, last visited 30 September 2019.
- <sup>xxiii</sup> 2013-2017 American Community Survey 5-Year Estimates. The total percentage of those speaking only English is 88% and those speaking a language other than English is 12%. This is a breakdown of languages within the 12%.