NMF Responds to COVID-19

MESSAGE FROM THE PRESIDENT

IMPACT 20/20 DAY AT THE CAPITOL

COVID-19 RESOURCES FOR SMALL BUSINESSES

LAO-AMERICAN WOMAN SERVES UP BIG FLAVOR IN SMALL TOWN OF WARROAD
We’ve all seen our lives changed dramatically and at an unprecedented rate over the past 30 days. I’ve personally experienced emotional highs and lows as I’ve seen images of despair and loss of life across the nation and the world, and also images of neighbor helping neighbor and communities coming together in new ways as we follow social distancing guidelines.

During these uncertain times, the entire Northwest Minnesota Foundation team wishes you, your families, and your employees safety and good health.

To our front-line workers across the region, tribal communities, state, nation, and world, including emergency response and healthcare workers, child care providers and school staff providing care and meals, food service workers, and everyone else putting themselves in harm’s way to keep others safe—THANK YOU! Your sacrifice is saving lives. You are the heroes of this pandemic and we owe you a debt of gratitude.

To all of the many, many small businesses throughout the region who have been impacted by the COVID-19 pandemic—we know that navigating the various relief options can be a challenge. We have been posting information for employers/small businesses to our COVID-19 response page and updating this page with the latest information we receive. https://www.nwmf.org/covid-19-updates-and-resources/ If you need additional assistance, please reach out to the Northwest Small Business Development Center at (218) 755-4255 or nwsbdc@nwmf.org. We are here to help.

At the Northwest Minnesota Foundation we worked hard and swiftly to move our operations remotely. The safety of our employee was our main priority to ensure we would be able to continue serving small businesses, non-profits, child care providers, and others now and into recovery.

The Northwest Minnesota Foundation was born of the farm crisis in the 1980s. We haven't forgotten our history and we are ready and able to help the region through these difficult times.

We acted to launch and seed the Northwest Minnesota Emergency Disaster Recovery Fund and to offer loan payment deferrals to our small business loan clients.

Thank you to those who donated to the Northwest Minnesota Emergency Disaster Recovery Fund. We appreciate your generosity. Be assured that 100% of your donation will directly impact emergency disaster relief and recovery throughout the region. Your gift makes a difference and helps to Build Better Lives for those who call the region home.

During times like these, I often refer to one of my favorite quotes:

“When I was a boy and I would see scary things in the news, my mother would say to me, “Look for the helpers. You will always find people who are helping.” Mr. Fred Rogers

Keep in mind, always, that kindness, tolerance, and accurate information will help us get through this difficult time together.

Stay safe and stay healthy,

Karen White
President
On March 12, 2020, the day after Minnesota announced it had its first two confirmed cases of COVID-19, the Northwest Minnesota Foundation (NMF) Leadership Team came together to review and finalize its plans for moving forward. This planning enacted a Continuous Operations Plan for internal organization workflow, and set in place further plans to quickly respond to the needs of the region as this unprecedented viral outbreak was about to disrupt our everyday lives virtually overnight.

NMF staff began working remotely on Monday, March 16th, and the office has been closed to the public ever since. As staff began to settle in to a “new normal” routine, they also began meeting as teams to identify ways to respond to needs relative to the various demographics we serve. First and foremost, NMF created a landing page on the website dedicated to COVID-19 Updates and Resources. This page is reviewed and updated daily and it contains links to the latest COVID-19 situation updates along with resources for business owners, nonprofits, child care providers, and the general public. A link to this page can be found on the homepage at www.nwmf.org.

Our Economic Development team immediately developed a plan to defer loan payments for current clients for three months in an effort to relieve some financial burden on their business finances. NMF is also one of the certified lenders for our region to process applications for the Minnesota Department of Employment and Economic Development (DEED) Small Business Emergency Loans. The Economic Development team has been hard at work processing these loan applications, and they continue to receive 50-100 inquiries a day from business owners looking for financial resources. The Northwest Minnesota Small Business Development Center (SBDC) team has also come together to provide support services to business owners. The SBDC staff and consultants are able to help business owners sort through the multitude of resources available through state and federal programs. You can learn more about how NMF is supporting small businesses by reading the “COVID-19 Resources for Small Businesses” section of this newsletter.

On March 20th, the NMF Board of Directors took action to establish the Northwest Minnesota Emergency Disaster Recovery Fund. The purpose of this fund is to support charitable, educational and public purpose activities, projects and support, to include, but is not limited to, grants and loans to nonprofit and public organizations and businesses meeting the needs of people and communities in the twelve-county and two tribal nation region, and to ensure we have the resources to target the region’s long-term recovery efforts after a disaster. NMF seeded this fund with an initial $100,000 and has raised an additional $7,500 from individual donations. The fund also received a $50,000 gift from the Minnesota Emergency Disaster Recovery Fund.

To make a gift to support our COVID-19 relief efforts around the region, go to www.nwmf.org and click “Give Now” or text SUPPORTNORTHWESTMN to 50155.
The IMPACT 20/20 Leadership Council and Northwest Minnesota Foundation staff made their annual trip to the State Capitol on March 11, 2020 to discuss our region’s needs and priorities. The team split up and met with local legislators and department heads. This visit occurred just as everyone was learning about and adapting to the rapid spread of COVID-19.

IMPACT 20/20 was established in 2008 with the purpose to be a catalyst for economic prosperity and well-being in Northwest Minnesota. This group is comprised of 24 leaders that serve in a variety of capacities throughout Northwest Minnesota. The Leadership Council meets throughout the year to track progress of these issues that impact our region, and to keep these needs in the forefront of our representatives’ minds as they serve at the state level.


The priority issues that the teams were able to discuss with legislators include:

- Child Care
- Affordable Housing
- Workforce
- Education
- Economic Development/Support for Small Businesses

“This is a great opportunity to share issues and solutions to help our rural economy thrive,” says Nate Dorr Vice President for Advocacy at Northwest Minnesota Foundation. “These are already hot topics for our state lawmakers and leadership, so it was reassuring to hear them talk about their work.”

We encourage our readers to reach out to their local representative’s and advocate for these critical needs facing our communities. The best way to find contact information for your legislators is to visit www.gis.leg.mn/iMaps/districts and type in your zip code. You can learn more about IMPACT 20/20 by visiting www.impact2020.org.

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COVID-19 RESOURCES FOR SMALL BUSINESSES

The NMF Economic Development team has been hard at work to assist current loan clients and other small business owners navigate this difficult time. There are many different resources and financial relief programs available to small businesses in our region, and our program officers have stepped up to help in this area. Many nonprofit organizations also qualify for these small business loans and grants.

NMF is a certified lender for the Minnesota DEED Small Business Emergency Loan program. That meant any small business owner in our region who was eligible for this funding could submit the loan application to one of our program officers to process the paperwork and receive their funding. Our region was allotted $1 million in loan funding, and NMF has received requests totaling more than $1.4 million. Due to the high volume of applications that were received, NMF now has a waiting list for any new applications that come in that they will hold in case the legislature takes action to provide more funding for our region's small business owners. For more information on this program, please visit our COVID-19 Resources page for Employers, Businesses and Nonprofits at www.nwmf.org/covid-19-updates-and-resources/businesses. Our team keeps this page updated with the most recent information and resources that we find as they relate to COVID-19 relief programs.

NMF is also the host of the Northwest Minnesota Small Business Development Center (SBDC). The SBDC staff and team of consultants are available to help entrepreneurs go through any loan or grant application process, identify additional funding opportunities, and they can also provide free consulting for business operations and planning during the COVID-19 pandemic. To request assistance from the SBDC team, go to www.nwsbdc.org and click on the “Request Assistance” button.

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Fund and $25,000 from the Blandin Foundation. This funding is being used to award grants to nonprofit, government and tribal agencies that are providing critical services and resources to the region in response to COVID-19.

In the first grant round, we were able to award a total of $43,000 to 9 organizations:

- City of Newfolden
- Lutheran Social Services serving Kittson County
- Thief River Falls Area Food Shelf
- Loaves and Fishes serving Fosston and East Polk County
- White Earth Tribal and Community College
- Peoples Church in Bemidji
- Helping Hands serving Mahnomen County
- Heritage Community Center serving Pennington County
- White Earth Band of Ojibwe

These organizations are focused on providing food and housing security. These were critical need areas that were identified through a region-wide survey NMF put together and distributed on March 18th. NMF reviewed a second round of grant applications on April 15th and awarded another $90,000 to organizations addressing the ongoing COVID-19 relief efforts.

NMF also recently awarded $184,000 in grant funding to 173 child care providers around the region. This emergency funding was awarded in an effort to support providers who are caring for children of emergency and essential workers. NMF also now has a Child Care Emergency Disaster Recovery Fund, and any charitable dollars that come through that fund will be used to award additional grant dollars to Northwest Minnesota’s child care providers.

As our team continues to work closely with regional partners to find ways to help, we encourage our readers to consider supporting our efforts by making a gift to our Northwest Minnesota Emergency Disaster Recovery Fund. A gift of any amount makes a difference, and you can be sure that your dollars will stay local and help provide critical relief to our most vulnerable neighbors. You can make a gift today by visiting www.nwmf.org and clicking “Give Now”; from there you will see a button to give directly to the Northwest Minnesota Emergency Disaster Recovery Fund. You can also make a gift directly from your mobile phone by texting “SupportNorthwestMN” to 50155.

To find more information about COVID-19 resources for employers, businesses, and nonprofits, visit www.nwmf.org and click on the “COVID-19 Updates and Resources” button at the top of the homepage.
LAO-AMERICAN WOMAN SERVES UP BIG FLAVOR IN SMALL TOWN OF WARROAD

Boba tea (also known as bubble tea) is a Taiwanese tea-based drink that traditionally contains milk or a similar creamer, with chewy tapioca “bubbles” that fall to the bottom. The drink became popular in most parts of Asia in the 1980s and made its way to America’s west coast in the 1990s. Today, specialty Boba tea shops can be found in most major U.S. cities, and as of June 2019, you can even find it in Warroad, Minnesota at Boba Cottage.

Mani Harren, owner of Boba Cottage, has been living in Warroad for about 20 years. She became a mom in 2017 and wanted to focus on raising her son, Joseph Chakrit, at home. On top of being a full-time mom, she also works as a project manager for Warroad Community Development and volunteers to help found and lead the Millennium Lao Association in town. Harren has a passion for food, and even had the opportunity to work as a server under celebrity chef Takashi at the Slurping Turtle in Chicago while she was attending college for business. While there are a number of places in Warroad where you can go out and have a great meal, Harren noticed right away when she moved to town that options were limited in terms of cuisine diversity. Aside from the Sap Sap Kitchen and Mimi’s food trucks, which offer Laotian foods, egg rolls, lo mein, and fried rice, there was only one year-round place for locals and tourists to get authentic Asian food, Daisy Gardens, which closed its doors in 2018. With the support of her husband, Joseph, Harren left her job at Marvin in 2017 and decided to step in to help diversify Warroad’s food scene.

“To be perfectly honest, I didn’t know how bubble tea was going to go over in Warroad,” said Harren, “but it’s a thing I know well, and we decided we needed to just go for it. Our numbers were better in our first year than we were expecting.” She brainstormed a number of different business models before landing on a bubble tea shop. Harren had worked at a bubble tea shop called Bubble Island in East Lansing, Michigan, and carried the knowledge, experience, and love for bubble tea with her ever since. Another appealing aspect of bubble tea was the low overhead costs needed to put together a quality Boba menu, and the ability to grow and add additional offerings down the road. Harren worked with the Small Business Development Center (SBDC) and consultants Grant Oppegaard and Deb McGregor at Warroad’s local Discovery and Development Hub.
Harren said, “The ethos of my company is inclusivity and kindness, and I want all of my customers to feel that when they walk in the door.”

to help work through the numbers. “Their help was really instrumental in completing my business plan and moving forward,” she said. Once her business plan was ready to go, the next step was finding a space.

Harren toured a few vacant spaces in Warroad to see where she could move in with minimal renovations. She found a space that had ample square footage, but the building needed around $30,000 in plumbing renovations alone to get it up to code. When she found her current location, which is just 284 square feet with only 76 of those square feet allocated to her kitchen, she knew she could get creative and make the space her own. “When I found out I would only need to invest about $8,000 in plumbing updates versus $30,000, I was ready to do big things in a small space,” said Harren.

Boba Cottage officially opened its doors on June 22, 2019, and sold out on the same day. Since that day, Harren has expanded her bubble tea flavor options and added a few Asian food items in limited quantities. She makes fresh egg rolls, maki, rice bowls, and baked cookies for customers to enjoy whether they stop in for a lunch break or an afternoon snack. Harren said she keeps in touch with her friend and advisor, Maxwell Zumwalt, who is a chef and owner of the newly opened Dokkdo in New York City. “I’m always texting him asking about recipes and other questions about running a restaurant. He’s been a big help throughout this process,” she said.

Quality is Harren’s number one priority when it comes to her business. She spends a lot of time sourcing her ingredients and making sure they are fresh and taste the way her cuisine is meant to taste. “I’d rather take a cut in profits than serve food that is not up to my standards,” said Harren. Her time spent learning about and exploring different foods while she was in Chicago has greatly influenced her everyday work now that she owns and operates her own restaurant. She is also focused on efficiency; everything she offers is quick and affordable. “When I was developing the menu, I was very mindful of pricing,” she said. “Growing up as a refugee status immigrant, my family didn’t have a lot of money to spend on a luxury like dining out. I wanted all families, including those like mine, to be able to afford coming out to eat.”

Most rewarding for Harren are the relationships she has built with her customers.

“Believe it or not I have regulars that I see in here every week,” she told us. “My customers will come in, order their favorite Boba drink and some food, and they enjoy just hanging out on the couches and talking to me while I keep cooking away.” Harren feels a strong sense of community among her customers, and has noticed that more and more her customers are getting to know each other as well. In the summertime, she also enjoys meeting the many tourists who come into town and stop in to try some Boba tea.

Harren said, “The ethos of my company is inclusivity and kindness, and I want all of my customers to feel that when they walk in the door.”

With Boba Cottage’s first successful year almost in the books, it is looking to expand its menu and hire additional part-time staff.

Boba Cottage received funding from the Warroad Economic Development Loan Fund to support the new venture. If you find yourself in the Warroad area, be sure to stop in for some bubble tea and Asian cuisine at Boba Cottage! Current hours are: Saturday 12:00PM - 5:00PM and Sunday 11:00AM - 4:00PM, and closed on the last weekend of each month. For the latest updates, you can follow Boba Cottage on Facebook, Instagram, Snapchat, or visit www.bobacottage.com.
Support COVID-19 relief efforts in our region by texting “SupportNorthwestMN” to 50155 to make a gift to our Emergency Disaster Recovery Fund today.

HAVEN YOU CREATED A PLAN FOR YOUR FUTURE?

CREATE YOUR PLAN

Visit www.nwmfgifts.org and click on “Wills Planner” at the top of the page to request a FREE estate planning guide from our Philanthropic Services team.