Northside Seed Grant Program
...a program of the Center for Urban and Regional Affairs (CURA)

North Mpls LAC Business Start-up & Growth Guide

Prepared in partnership with
Lao Assistance Center

Prepared by
Kristen Cici
Research Assistant
University of Minnesota

2012

NSG Report # 016

This report is available on the CURA website:
http://www.cura.umn.edu/publications/search
NSG is coordinated by the Center for Urban and Regional Affairs (CURA) at the University of Minnesota and funded by the Office of the Senior Vice President for System Academic Administration at the University of Minnesota.

This is a publication of the Center for Urban and Regional Affairs (CURA), which connects the resources of the University of Minnesota with the interests and needs of urban communities and the region for the benefit of all. CURA pursues its urban and regional mission by facilitating and supporting connections between state and local governments, neighborhoods, and nonprofit organizations, and relevant resources at the University, including faculty and students from appropriate campuses, colleges, centers or departments. The content of this report is the responsibility of the author and is not necessarily endorsed by NSG, CURA or the University of Minnesota.

© 2012 by The Regents of the University of Minnesota.

This work is licensed under the Creative Commons Attribution-NonCommercial-ShareAlike 3.0 Unported License. To view a copy of this license, visit http://creativecommons.org/licenses/by-nc-sa/3.0/ or send a letter to Creative Commons, 444 Castro Street, Suite 900, Mountain View, California, 94041, USA. Any reproduction, distribution, or derivative use of this work under this license must be accompanied by the following attribution: “© The Regents of the University of Minnesota. Reproduced with permission of the University of Minnesota’s Center for Urban and Regional Affairs (CURA).” Any derivative use must also be licensed under the same terms. For permissions beyond the scope of this license, contact the CURA editor.

This publication may be available in alternate formats upon request.

Center for Urban and Regional Affairs (CURA)
University of Minnesota
330 HHH Center
301-19th Avenue South
Minneapolis, Minnesota 55455
Phone: (612) 625-1551
Fax: (612) 626-0273
E-mail: cura@umn.edu
Web site: http://www.cura.umn.edu

The University of Minnesota is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, creed, religion, national origin, sex, age, marital status, disability, public assistance status, veteran status, or sexual orientation.
# Table of Contents

Executive Summary ...................................................................................................................................................................... 3  
Introduction...................................................................................................................................................................................... 4  
Methodology..................................................................................................................................................................................... 4  
North Minneapolis Business Resources ........................................................................................................................................... 5  
Capacity of Business Resources .............................................................................................................................................. 15  
Conclusion ...................................................................................................................................................................................... 15
Executive Summary

Today, the Lao Assistance Center of Minnesota (LACM) touches the lives of hundreds of Lao-Americans in Minnesota each year. LACM was formed by ethnic Lao refugees in 1981 and attained its nonprofit charitable status in 1983. It was founded to respond to the emerging needs of new arriving Lao refugees who were not Hmong. LACM’s diverse programs range from youth advancement and elder empowerment, to employment, health outreach prevention and intervention, and cultural engagement.

LACM partnering with the Asian Economic Development Association (AEDA), seeks to better serve the Lao business community by examining the capacity of business resources to serve the Lao community.

This project specifically looked at resources, both monetary and non-monetary, that serve businesses that aim to start-up or grow in North Minneapolis. These resources ranged from grants and loans to technical assistance and training.

Research and interviews with fourteen monetary and/or non-monetary resources for businesses led to the discovery that none have their information and program materials available in Lao and only one organization had materials available in languages other than English. None of the organizations indicated they had a set protocol in place for dealing with individuals that speak Lao or Hmong. Two organizations suggested that individuals interested in starting a business should be able to speak English because it is our “official language” and they will be dealing with American suppliers, manufacturers, and clients. Although several did indicate they would (or had in the past) contacted a translator to assist the individual. Only one of the fourteen organizations mentioned using an ethnic media outlet, and that organization indicated the marketing they did was tabling and working with the Asian Chamber of Commerce. Three organizations solely provided monetary support, three organizations provided only non-monetary support, and eight provided both monetary and non-monetary support. Several organizations indicated they had partnerships with the City of Minneapolis to use their translators, but did not have the in-house capacity to serve those that did not speak English.
Introduction

The Lao Assistance Center’s (LAC) is a 501(c)3 nonprofit organization in Minneapolis, Minnesota. The mission of the Lao Assistance Center of Minnesota (LACM) is to increase the capacity of the Lao-American population in Minnesota by responding to community-identified needs through developing programs and services that will promote the well-being of families and children while retaining their cultural heritage.

LAC’s goals include meeting basic needs, increased self-reliance and youth development, reduced social isolation and promoting cultural equity. LAC’s five interconnected programs annually serve Lao families including at-risk low and moderate-income households:

- Youth Advancement
- Elder Empowerment
- Adult Stability
- Health Outreach: Prevention Education
- Cultural Engagement

LAC partnered with AEDA on this project. The mission of AEDA is to cultivate vibrant, diverse communities by creating economic opportunities for thriving sustainable multicultural neighborhoods based on strong community leadership and economic justice. AEDA was founded in 2006 by a group of Asian small business owners concerned about the development of the Central Corridor Light Rail Transit project on University Avenue in Saint Paul, and is a 501c3 community driven nonprofit with a special emphasis on Asian small businesses in low-income communities.

In 2012 LAC received funding from the Center for Urban and Regional Affairs (CURA) at the University of Minnesota, Twin Cities to embark on a project about businesses in North Minneapolis. This program was a partnership with the Asian Economic Development Association (AEDA). The focus of the project was to research available resources for businesses to start and grow in North Minneapolis, specifically, to look at the capacity of those resources to effectively serve the community.

Methodology

This report was compiled using two different methodologies, document review and interviews. First, research was conducted to compile a list of organizations that may provide resources to businesses to start and/or grow. Each organization on this list was reviewed to determine whether they provided resources to businesses in North Minneapolis and specific information about the resources they provided was gathered (monetary assistance, technical assistance, etc). Program information for these resources was reviewed to attempt to answer the key research questions.
Program staff were contacted to gather further information about the organization’s decision making process and its capacity to serve the community. Program staff were interviewed to fill in gaps in document review research and were asked questions to further clarify the organization’s ability to effectively serve the community. Staff were also asked to share any demographics they had specific to race/ethnicity of business owners they had served. Questions staff were asked included:

- If you have someone that only speaks a language other than English approach your organization for assistance, how do you handle that? Do you work with another organization to help them? If yes, which organization?
- Do you have bi-/multi-lingual staff? Or an interpreter? If yes, what languages can they speak?
- Is any of your information available in another language? If yes, what languages?
- Does your business assistance program give extra weight to applications from disadvantaged communities? From applicant’s of specific races/ethnicities?
- Would you be able to share the demographics of applicants? The demographics of those funded?
- What are your current successes to serving Asian small-business owners?
- What are your current barriers to serving Asian small-business owners?
- How do individuals learn about your programs and how do you market them?

Information from both document review and interviews with program staff were compiled into the below resource list for North Minneapolis Businesses.

**Key Research Questions**

- What resources are available for businesses to start and grow in North Minneapolis?
- What is the decision making process for where those resources are invested?
- What is the capacity of those resources to effectively serve the community?

**North Minneapolis Business Resources**

Fourteen resources are available for businesses to start and grow in North Minneapolis. Below is information about each resource, including the type (monetary versus non-monetary, the details about the resource, the capacity of the resource, and the contact for that resource). Please note that information about Façade Improvement Grants were included in this, but staff at those organizations were not interviewed because the Façade Improvement Grants did not fall under the focus of this project (resources specifically for businesses to start or grow).

**Harrison Neighborhood Association (Façade Improvement Grants)**
Resource Type: Monetary

Resource Details: Harrison Neighborhood Association provides a façade improvement grant for exterior business improvements. Details about this grant were not provided on their website.

Resource Capacity: Harrison Neighborhood Association did not have any information or application materials posted on their website and noted such information would be "coming soon." Staff were not interviewed from this organization because they only provide Façade Improvement Grants.

Lind-Bohanon Neighborhood Association (Social Entrepreneur Program)

Resource Type: Monetary (amounts and details to be determined)

Resource Details: Lind-Bohanon Neighborhood Association (LBNA) is finalizing their program details for business start-up/growth funding. LBNA plans to use the tools they already have in place to promote the program. They currently use their website, YouTube, their newsletter, local media, and word of mouth. They do not plan to specifically target any cultural media sources.

Resource Capacity: According to program staff, their current program materials are only available in English and they do not have the current capacity to have them available in another language. They only have one person employed by them (an independent contractor) and that individual does not speak any languages other than English. They are seeking resources to have program materials translated at a later time. They will publish program details on their website once they finalize funding parameters. Because the program is new, it has not been promoted (other than a mention on their website) nor have applications been made available to individuals (and as such, they do not have demographics available on applicants/recipients). They plan that their new program will have similar criteria to their home loan program, focused on low to moderate income levels (without any focus on race/ethnicity). LBNA also has not experienced any successes/barriers with the program because it is new.

Resource Contact: Amy Luesebrink, Lind-Bohanon Staff, aluesebrink@aol.com

Kindred Kitchen

Resource Type: Non-monetary

Resource Details: Kindred Kitchen has a food business incubator program that provides participants with an affordable commercial kitchen to produce their product/service; guidance to obtain proper licensing, insurance and certifications; business training and technical assistance to formally launch and grow their businesses; and product
Kindred Kitchen has used word of mouth, social media, and some forms of mainstream media to promote their organization.

**Resource Capacity:** Kindred Kitchen's services and information are only available in English at this time (they do not offer multi-lingual services). They noted that they have not had any inquires that they were not able to help due to language barriers. They have had a few non-native English speakers contact them, but those individuals brought their children with and helped ask questions. Additionally, program staff noted it is likely they do not receive inquiries for multilingual services because they do not promote this as an option. They have worked with 84 businesses and have had 60 individuals graduate from their workshop (24 of the 60 graduates were on scholarship). They have 24 individuals rent their kitchen and have given out 28 scholarships for their program (almost half of their graduates were on scholarship). Program staff shared that at least 50% of scholarship recipients have been African American and they do not have any specific services for Asian small businesses. Staff did not share detailed demographics on program participants, and did not respond directly to request to share successes and barriers in serving Asian Americans – though they did note language was a barrier.

**Resource Contact:** Kathy Keys, Communications & Administration, kathy@kindredkitchen.org

**Metropolitan Consortium of Community Developers**

**Resource Type:** Monetary and non-monetary

**Resource Details:** The Metropolitan Consortium of Community Developers provides loans ranging from $2,000 - $25,000. They can provide larger loans by partnering with a local financing institution. They also provide technical assistance to help write and develop business plans.

**Resource Capacity:** According to program staff, they currently only have one staff member that can speak a language other than English, that staff member can speak Chinese. All applications and information is available in English with the exception of a small amount of information that is available in Spanish. If they are approached by an individual for assistance that does not speak English, they said they would find an interpreter so they could help the individual. Approximately 70% of their borrower are people of color, with an average of 6% being Asian (data from 2003 – 2009). No information was available for applicants, only those that were approved for financial assistance. Jim Roth noted that while their numbers seem low for lending to Asian Americans, it is due to their partnerships with the African Development Center and the Latino Economic Development
Center. Roth explained, “Much of our lending over the years has been in partnership with our members. Since we stared lending in 1989, it has been our members that bring loans to us. It is only in the last year or so that we have established relationships with the Hmong American Partnership and the Asian Economic Development Association.” Roth expects to see an increasing proportion of Asian American business owners funded with these new relationships. Additionally, they help around 50 businesses per year access start-up or expansion funds (55 in 2010, 51 in 2009). The Metropolitan Consortium of Community Developers relies heavily on their partnerships with other economic development organizations to market their funding. Staff did not have any successes to share, only reiterated that a barrier to serving Asian Americans has been the absence of a community partner to bring in applicants from that community.

**Resource Contact:** Jim Roth, Executive Director, jroth@mccdmn.org

**Minneapolis**

**Resource Type:** Monetary and Non-monetary

**Resource Details:** The city of Minneapolis has a variety of different programs available to businesses to start and grow. Technical assistance includes city staff help with permits/licensing, export assistance, site selection, workforce recruitment and training, and business plan assistance. They also have several helpful guides for small businesses on their website. Minneapolis has a plethora of in-house financing programs; 2-percent loans (bank-city partnership of up to $100,000 for building improvements and production equipment), commercial corridors/commercial nodes 2-percent loans (bank-city partnership of up to $150,000 for building improvements and production equipment), business development fund (partially forgivable loans of up to $75,000 if living-wage jobs are filled by Minneapolis residents for capital improvements/business operations), capital acquisition loans (bank-city partnership of up to $1 million for small commercial/industrial properties), emerging-entrepreneur capital acquisition loan program (bank-city partnership for newer businesses to buy commercial/industrial property), and micro-loans (up to $10,000 for new/existing businesses). In addition to their in-house financiering, they publish an extensive list of loans and grants for Minneapolis businesses: ([http://www.ci.minneapolis.mn.us/www/groups/public/@cped/documents/webcontent/convert_265115.pdf](http://www.ci.minneapolis.mn.us/www/groups/public/@cped/documents/webcontent/convert_265115.pdf)).

**Resource Capacity:** According to program staff, they had all their materials translated into the six major languages in Minneapolis. They did not experience a high demand for these materials and had difficulties keeping them updated as the program changed and evolved. As such, they no longer have any information/materials in languages other than English. If they are approached by someone that does not speak English, they have interpreters at the City that they make referrals for every language. They do not track demographic data for
their business assistance programs and said they could not share that. They said they do have targeted areas for assistance (Cedar-Riverside and North Minneapolis) but their programs are city-wide. Bob Lind did share that it was his perception that they do fund Asian-Americans at a lower rate and he indicated that a barrier seems to be a “reluctance to come forward and seek assistance”, that Asian-Americans tend to be self-supporting or seek assistance within their own community. He did share that they have promoted the programs to the community, so he was unsure whether it was a cultural issue or a lack of awareness issue having lower numbers of Asian-Americans as part of the business assistance programs. The program is typically promoted through city publications and neighborhood organizations. Through the different financial assistance programs that Minneapolis has, it helps between 100 – 125 businesses each year. The program does not give weight to individuals of a specific race or ethnicity.

**Resource Contact:** Bob Lind, City of Minneapolis, 612-673-5068

**Minority Business Development Agency/Metropolitan Economic Development Association (MEDA)**

**Resource Type:** Monetary and Non-monetary

**Resource Details:** MEDA provides entrepreneurs of color loans between $25,000 - $400,000 (loans of $400,000 or more are available, but require additional bank participation). The loans can be used for working capital, lines of credit, equipment, franchise fees, build outs, business acquisition, or project financing. Additionally, MEDA provides technical assistance for small business owners. Their technical assistance services include; business plan/financial projection assistance, Leadership Program, Pacesetter Program, financial planning, marketing/subcontracting/procurement assistance, and business certification assistance. MEDA markets their services through a variety of different methods, including: seo for website, e-newsletter, general press, and tabling at conferences and events. They do target some of their promotion to specific ethnic communities by having information and tables at events through the Asian, Hispanic, Native American Chambers of Commerce.

**Resource Capacity:** MEDA does not have any Hmong or Lao staff members, nor do any staff speak Lao or Hmong. They do have several staff members that are fluent in other languages (Spanish and Chinese). They do not have any information or materials available in languages other than English. The number of loans MEDA provides each year varies, but according to staff it is between 7 – 10 loans per year. MEDA “touches” 500 clients per year, 49% are African American or African, 23% are Asian, 13% are Hispanic, and 15% are Native American. These demographics vary year to year slightly, but “represent the community.” They did not have an easy way to pull demographics specifically for their loans, though they do collect that information for all their programs. They do not give extra
weight to clients of a specific race/ethnicity or from a specific community. They have had clients with language difficulties before, and would seek a translator to help assist any individuals that approached their organization that could not speak English. Staff did note that they recommend business owners learn and speak English for business purposes because “English is our official language” and they will be working with American suppliers, clients, etc. They shared a success of a recent Hmong client they funded that was an optometrist – they noted that he spoke English well. The main barrier they face is that they are perceived as a government agency (they are a nonprofit) and there is not a lot of trust for government.

Resource Contact: Jan Jordet, Director of Business Consulting and Financing, 612-332-6332, jjordet@meda.net

Neighborhood Development Center

Resource Type: Monetary and Non-monetary

Resource Details: The Neighborhood Development Center provides loans up to $50,000 for small businesses. Additionally, they provide an Entrepreneur Training Program that covers a range of topics (accounting, marketing, operations management, etc). They also have six business incubator sites where new businesses can rent space, and have business resource centers with computer and internet available for entrepreneur use. Lastly, they offer business consulting for businesses (general business management, recordkeeping & accounting, marketing & merchandising, food business management, legal assistance, credit counseling, and language & cultural issues). The Neighborhood Development Center does not do much formal marketing, they primarily focus on word of mouth marketing and promotion through their partnerships with other organizations. They seek partners that have a similar mission.

Resource Capacity: The Neighborhood Development Center does not have loan information/application materials available in a language other than English. Their Entrepreneur Training Program does have the application for the program available in English or Spanish, and the training program is offered in five languages; English, Hmong, Oromo, Somali, and Spanish. They do have an individual on staff that represents the Lao community and speaks Lao. Additionally, they have a partner organization they work with to provide assistance in Hmong. The Neighborhood Development typically provides between 30 – 40 loans per year. Staff shared they use Wilder Research for their evaluation, but did not believe they had any breakdowns that could tell the race/ethnicities for their loans. Staff shared they have not experienced many barriers, that sometimes language can be a barrier, but they always arrange for an interpreter so they can assist that individual. They noted that if they don’t have someone who can help, they will work to find someone that can.
**Resource Contact:** Brian Singer, Loan Department Director, 651-379-8422 (also spoke with Becky - 651-379-8119)

**Northeast Community Development Corporation**

**Resource Type:** Non-monetary

**Resource Details:** The Northeast Community Development Corporation offers a range of technical assistance services for businesses, including; accounting and bookkeeping, board development, development and fundraising, grant writing, GIS/mapping services, IT consultation, meeting facilitation, small business planning, social networking strategy, press and outreach strategy, stakeholder analysis, and strategic planning. They do not have any financial assistance available.

**Resource Capacity:** The Northeast Community Development Corporation’s services are geared towards the general public and the majority of their services are used by the large immigrant population in their community. They do not have any information available in a language other than English nor do they have any staff that represent the Lao or Hmong community. They did not provide any additional information about their ability to serve Asian American business owners, but were emailed with the request.

**Northside Economic Opportunity Network**

**Resource Type:** Monetary and Non-monetary

**Resource Details:** The Northside Economic Opportunity Network (NEON) provides extensive technical assistance services to businesses including; marketing, space design/management, basic repairs, business plan development, collateral design, entrepreneur training, business site selection, and pro bono legal assistance. They also provide microloans to businesses in North Minneapolis. Their loans range from $5,000 - $50,000.

**Resource Capacity:** NEON does not have anyone on staff that speaks Lao or Hmong and does not have any of their materials available in languages other than English. They could not share the demographics of their loans as they are currently building their database right now. They weight applications and aim to serve African Americans and North Minneapolis businesses (they noted they have some funding that is specific to that). They do fund others though. They believed culture was the biggest barrier to serving Asian Americans, they did not have any successes they could share. Their primary method of promotion is referrals. They work with a network of other organizations that refer individuals to their organization. They do not have a community development plan but are going through a planning process right now. They have only held entrepreneur classes in English but would be open to having classes in other languages.
**Resource Contact:** Grover Jones, Executive Director, (612) 302-1505

**North Minneapolis Business Center**

**Resource Type:** Non-monetary

**Resource Details:** The North Minneapolis Business Center serves as an incubator for small businesses in North Minneapolis. Essentially, they provide office space for businesses to use. They also offer several services à la carte for their participants (phone answering, secretarial, etc).

**Resource Capacity:** The North Minneapolis Business Center does not have any information available in languages other than English – nor do they have any staff that represents or speaks Hmong or Lao. They do not have any established relationships with translators or interpreters, and they noted that it would be expensive to translate their documents. Staff also mentioned that they have had non-English speaking individuals visit their space infrequently and when they have, they have always had someone with them that could speak English. Their tenants are about 50% African American (none are Asian). Staff could not share any successes specific to Asian American businesses, but did note that their location tends to be more focused on manufacturing and they believed that Hmong “aren’t into manufacturing” and do more with textiles and food – which they believed to be a possible barrier.

**Resource Contact:** Dennis, (612) 522-4707

**Small Business Administration – Minnesota Office**

**Resource Type:** Monetary and non-monetary

**Resource Details:** The Small Business Administration (SBA) provides financial and educational assistance to businesses to start and grow. They have several loan programs designed to help with all aspects of operating a business from land acquisition to cash flow help. Their loans are up to $2 million. Business owners looking for assist work with a bank, nonprofit, or community development corporation to submit an application to the SBA. They also have a range of information online developed to assist individuals with starting their own business.

**Resource Capacity:** The Small Business Administration does not have materials or information in languages other than English. They do work with the Asian American Chamber of Commerce and said that if they needed assistance with an applicant that did not speak English they would contact them for help. They do give some preference to businesses started by minorities/women for some of their programs. Because the SBA office does not directly work with business owners, they could not share successes and
barriers they had experienced. Additionally, they could not share demographics on their applicants.

**Victory Neighborhood Association (Façade Improvement Grants)**

**Resource Type:** Monetary ($500 - $5,000 matching grant)

**Resource Details:** Victory Neighborhood Association provides a façade improvement matching grant (business owners must match funds provided by program) for exterior business improvements including; exterior lights, permanent landscape improvements, environmental improvements, building restoration projects, and coordinated business façade improvements.

**Resource Capacity:** Victory Neighborhood Association was not contacted about their program as they do not provide funds for organizations to start/grow under the goals of this project. A review of information and application on their website suggests they do not have any materials translated in any languages (all materials and information in English).

**West Broadway Business & Area Coalition**

**Resource Type:** Monetary & Non-monetary

**Resource Details:** The West Broadway Business & Area Coalition has two resources available for business owners; and façade improvement matching grant and a web and social media promotion program. Additionally, they have extensive lists of other resources available to business owners on their website. The façade improvement matching grant program provides up to up to $15,000 or 50 percent of the total project cost (whichever is lower) for façade improvements. The web and social media promotion program enables businesses to have their information on the Coalition’s website at no cost and provides technical assistance to businesses to market themselves through social media. Additionally, they have a business committee of businesses along Broadway and in North Minneapolis that meet monthly and provide businesses with an opportunity to connect and discuss community issues. They promote their programs through their website and the internet, and they do some outreach door-to-door. For door-to-door outreach, they focus along West Broadway.

**Resource Capacity:** The West Broadway Business & Area Coalition does not have any information or application materials available in a language other than English. They do have a partnership with the city of Minneapolis to use their translators and have worked with them previously for translation assistance. They do not have anyone on staff that represents or speaks Lao or Hmong. Staff also shared that they do not have race/ethnicity data, but they believed most of the people they serve are African American. They noted that they did not believe there were not many Asian American businesses in their target area.
(West Broadway) and suggested that might be a barrier to serving more Asian businesses. Staff did not believe language was a barrier. They also noted there might not be a lot of awareness in the Asian community of their services, and that they do refer individuals to AEDA as needed. They also refer business owners looking for financing to NEON for financial assistance.

Resource Contact: Erin Jerabek-erin@westbroadway.org

**WomenVenture**

**Resource Type:** Monetary and Non-monetary

**Resource Details:** WomenVenture provides both financial and technical assistance to businesses. They provide micro-loans up to $50,000 to new or existing small businesses. Additionally, they have financial education and consultation assistance for a fee available to entrepreneurs.

**Resource Capacity:** According to program staff, they do not have any information or applications available in languages other than English. They also do not have anyone on staff that can speak Lao or Hmong. They do work with several community development corporations that they refer individuals to, and they have coordinated translators for previous small business owners they have worked with. They do collect demographic information about their loan program, but do not have the information available to the public at this time (they just started using a new database and are in the process of “cleaning up the data”). The staff person said approximately 1 of the 20 loans they do are to an Asian American business owner. She shared that a challenge they face in serving Asian American business owners is that other places have the capacity to serve them better. She did not have any successes to share. WomenVenture is a small organization with limited resources and although they try to attract a diverse pool of applicants, language is a barrier for them. Their loan program historically was not really marketed and didn’t have a marketing plan (relied on social media and word of mouth). About six months ago their hired a new marketing person and there are launching a new marketing plan this summer. Will be using all types of media to promote program, will be using print, television, and radio. Will also be partnering with other organizations that serve potential start-ups and can hold events for entrepreneurs. They have included ethnic media in their proposal for marketing (for example,

**Resource Contact:** Alyssa Samuelson, Loan Fund Specialist, 651-251-0679
Capacity of Business Resources to Serve Asian Americans

The vast majority of the resources available for businesses to start and/or grow in North Minneapolis do not have the capacity to serve Asian American individuals who do not speak English well. In fact, two organizations explicitly stated that they believed business owners should be able to speak English as it is our “official language.” Almost all of the resources had materials available only in English. Only one organization, the Neighborhood Development Center, had a portion of their training materials available in languages other than English (Hmong, Oromo, Somali, and Spanish). None of the resources had materials available in Lao.

Several of the resources did note that they would contact the City of Minneapolis for assistance from a translator if it was needed. Additionally, Lind-Bohanon Neighborhood Association noted it was seeking funding to translate its materials in other languages. The City of Minneapolis shared that in the past, they did have their materials translated into six languages but there was little demand for them and with constantly changing guidelines and applications they decided to no longer translate them.

Kindred Kitchen shared that, “A few times non-native English speakers have come in with their children who have helped ask questions.” This was not unique to their organization and couple other organizations mentioned similar experiences. Several organizations indicated that they don’t feel there are any barriers to serving Asian American business owners. The organizations that shared barriers to serving Asian Americans indicated that they felt a lack of community partnerships with Asian organizations, cultural differences, and lack of awareness were barriers to their serving more Asian American business owners. Only two organizations were able to share information about the number of loans they made to Asian Americans, which demonstrated that Asian American businesses are clearly underserved by financial resources in North Minneapolis.

Conclusion

This project answered the question, what is the capacity of North Minneapolis business resources to serve Asian-Americans. The answer is that there is not significant capital to serve them unless they speak English.

There are several questions that have come out of this project that may be potential projects and questions to further explore:

1. What percent of Asian-Americans living in North Minneapolis do not speak English?
This is an important question to answer, particularly since the City of Minneapolis noted limited demand for materials in other languages. If there is a significant population of individuals that cannot speak English, that may suggest a large population of people that are not being served due to language barriers.

2. What are the experiences of Asian-Americans who have attempted to seek help with the start-up or growth of their North Minneapolis business?

Speaking with Asian-American business owners, and those that have sought assistance will provide critical insight into their perceptions of the process and further inform what the capacity of resources truly is to serve Asian-Americans. Specifically, a case about an individual that does not speak English that has sought assistance would be particularly desirable to explore how the organization handled the situation and how the individual felt about how everything was handled.

Additionally, several organizations noted that they believed they hadn’t served many Asian Americans because of cultural issues. One mentioned they believed one cultural aspect that might influence their serving low numbers of Asian Americans, is that they may try to raise their own capital from family and friends. Another mentioned that they have not historically worked with Asian-American organizations, and that their partners bring them individuals that need funding. With no Asian-American partners, they have funded few Asian-Americans.

Further exploring these two questions will provide valuable insight into the experience, process, and capacity of funding start-up and growth of Asian American businesses in North Minneapolis.