

CONNECT

Spring/Summer 2021



WOMEN MEAN BUSINESS

Women-owned businesses in southwest Minnesota drive economic growth and provide a path to economic success and mobility.

Pullout Section

Writing Southwest Minnesota's Success Story

Celebrating 35 Years



SOUTHWEST INITIATIVE
FOUNDATION

SOUTHWEST MINNESOTA'S SUCCESS STORY

President/CEO Diana Anderson

For 35 years, Southwest Initiative Foundation has been part of writing southwest Minnesota's success story. The most recent chapter has been a hard one. A year ago, I could not have imagined the challenges our communities would face as a result of the pandemic. Many businesses and nonprofits have struggled to survive, and despite efforts to create safety nets, some did not. Since March of 2020, Southwest Initiative Foundation has distributed \$15.2 million in emergency grants, loans and community support.

While we have been deep into the immediate relief, we are also looking ahead to rebuilding our regional economy in a way that creates opportunity with all people who call our region home. We're committed to building vibrant and welcoming communities and working with Black, Indigenous and People of Color, women, and families making lower incomes - people who are vital to our communities and aspire to make a great life for their families here.

At the second annual Cultures on the Prairie event earlier this year, southwest Minnesotans shared their personal stories of migration and immigration. In this issue, you'll hear from Charlie Rattler III, who came from Texas and has built a life in Marshall. Cultures on the Prairie sparked meaningful and insightful conversations around race, culture, history and belonging.

As I hear stories of struggle and triumph from across our region, it brings to mind the narratives that shaped my experience growing up. My elders often encouraged me to "pull yourself up by your bootstraps." It inspired me to work hard, but it reinforced a notion that everyone had boots. As I got older, I realized that hard work wasn't enough because some people, through no fault of their own, simply don't



Diana Anderson, President/CEO

have boots. At the foundation, we're committed to changing that and removing barriers that prevent full participation in southwest Minnesota's abundant opportunities.

While there are stories of hardship in our shared history, the spirit of innovation and collaboration that defines small towns across our region is an incredible asset. I'm thrilled in this issue to share stories from several women entrepreneurs who have used our business finance programs to follow their dreams and create self-employment opportunities. I consider it an honor to be part of the incredible network of people working daily to offer southwest Minnesotans the inspiration and tools to make their ideas a reality.

Southwest Initiative Foundation is in a unique position to take an asset-based approach to regional community and economic development. And the events of the past year have accelerated our commitment to create inclusive opportunities for social and economic growth that makes life better for us all. I'm more hopeful than ever that we can move toward an economy that works for all. It's an exciting time to be doing this work! We are grounded in current data and inspired by bold new ideas to move from response to recovery and beyond. Our story is far from over: There's more work to do, and we'll continue it together.

Here are a few of the **BOLD NEW IDEAS** we're working on.



The Initiators Fellowship equips early stage social entrepreneurs with the support they need to transform their ideas into scalable, sustainable ventures that serve and enrich Greater Minnesota. Applications for the Initiators Fellowship are open May 24 through June 15. Applications are encouraged from up-and-coming leaders and entrepreneurs served by the Initiative Foundation, Northwest Minnesota Foundation, Southwest Initiative Foundation and West Central Initiative.

Our third cohort of loan clients just completed Startup Reinvention, a 10-week workshop designed to lead small business owners through a hands-on collaborative process to help them navigate today's challenging circumstances and create a new vision for the future of their businesses. The workshop is led by Betsy Bonnema of Redstar creative agency in Willmar and has helped our microloan and business finance clients reimagine their business models in the wake of the pandemic.

Elevate provides hands-on training in business planning and management tailored to underserved entrepreneurs. Kandiyohi County & City of Willmar Economic Development Commission is offering the Elevate course at no cost to entrepreneurs in Kandiyohi County with funding from Southwest Initiative Foundation. The program's goal is to create economic opportunity for all.

Graduate students in the MIT Sloan Action Learning project are creating a framework for helping communities assess how welcoming they are to newcomers and identify opportunities for becoming more inclusive. Their research and recommendations will provide a list of best practices and a road map to create more welcoming communities.

We're piloting an Employer Resource Network® (ERN) in our region with help from a Bush Foundation Community Innovation Grant. This private-public partnership can help employees navigate life's challenges and improve workforce retention through employee support and training. The pilot will include a local network of employers from Kandiyohi, Meeker, Renville and Redwood counties.

Wilder Research just completed a report on progress toward Grow Our Own goals in southwest Minnesota. We commissioned the report to better understand progress across indicators like socioeconomic status, community wealth and English proficiency that influence the cradle-to-career path to success for our kids and their families. Watch for data from the report to be released this summer.

We are working with a team of third-year Harvard Law students to produce a regional assessment of the social and economic landscape through the Harvard Negotiation & Mediation Clinical Program. This academic program at Harvard Law School focuses on cutting edge work in dispute systems design, negotiation, mediation, facilitation, and conflict engagement. Following the students' research, which includes interviews and focus groups, they will provide a report and recommendations on ways to bridge differences in our communities.



Here For Good

**You can make a difference
in your community every month:**

Support our mission, your local community foundation or another fund with a monthly gift. Visit swifoundation.org/donate, make your selection and then choose "Monthly Gift."

Kristi and Anthony Hanson have three children – Samuel, Audrey and Jacob – and make their home in Hutchinson. You can find them at church, at the hockey rink, at the gym, at a baseball game, at a local parade. Cheering, supporting, encouraging, coaching and engaging with the people around them. In many ways, Kristi and Anthony practice Southwest Initiative Foundation's mission of connecting people, investing in ideas and building communities.

Kristi, born and raised in Hutchinson, thought living in a big city would be the life for her. "It was fun right out of college, but I soon realized that I couldn't be as involved as I would like to be." After some time working in the metro area, Kristi returned to her hometown and has spent the past 20 years working as a registered nurse at Hutchinson Health. Kristi likes that she can "really get involved and make an impact in all the different parts of life here."

Civic engagement comes naturally to Anthony. Raised in St. James, his family still operates a small business, and his mom serves as a city council member. His parents have modeled ways to be active citizens, which served as a guide when Anthony moved to Hutchinson to pursue banking after college. Immediately getting involved in volunteer opportunities and civic life, Anthony secured his commitment to strengthening his community.

Currently the President of Citizen's Bank & Trust, Anthony volunteered with Southwest Initiative Foundation (SWIF) as a member of the loan review team and serves on the Hutchinson EDA Finance Team and the city's utilities commission. In reflecting on their decade-long financial support of Southwest Initiative Foundation, Anthony says **"Not everyone looks long term. SWIF has had the ability to look at the bigger picture."** The Hanson family continues to support many organizations locally and understands the importance of the impact Southwest Initiative Foundation has economically in our region. "We wouldn't be able to be here if there weren't jobs here for us. **SWIF supports the fabric of our community."**

WOMEN MEAN BUSINESS



Kathryn Vacek-Wiese, Decora Klips Mobile Pet Spa



Angela Smith, Tee-Riffic Kids Daycare

Women-owned businesses drive economic growth and provide a path to economic success and mobility. Over the past five years, the annual growth rate in the number of women-owned businesses in the U.S. has been more than double that of all businesses. But women still face significant barriers as entrepreneurs, including securing funding, assembling a good team and finding the tools to grow and manage their business.

"Women entrepreneurs have been left out of the market in many ways," said Jackie Turner, Southwest Initiative Foundation Economic Development Officer. "Here in southwest Minnesota, we see the potential women hold as business owners and community leaders. At SWIF, we want to help them launch their dreams and unleash their power to lead."

Southwest Initiative Foundation supports women-owned businesses in our region with access to capital and one-to-one business coaching. And it's not just at the start-up phase: We're here for southwest Minnesota's entrepreneurs in the wake of challenges and change, as their businesses grow and evolve. The following collection of stories from SWIF loan clients highlights the importance of creating equitable access to resources, capital and networks so that every business owner has the opportunity to reach their full potential.





GINA RAUK

We really appreciate the community and foundations like SWIF that believe in small towns and ultimately small business. It's something you don't think about until it's gone. We appreciate the people who appreciate that we're here and all the help we have to stay going.

*Pipestone Floral, Pipestone
Opened July 2018*



NATHALIE NAKASHAMA

Many elders depend on their family members in the Twin Cities to bring African groceries to them. Now they can count on World Mart the store on wheels. I am serving everyone, not just Africans but everyone who likes our products. I have more customers than I had when I had the storefront. It's a rebirth for me, for the communities. It's not just about food. We are the leaders in bridging the gap between people, knowledge, cultures, food and much more.

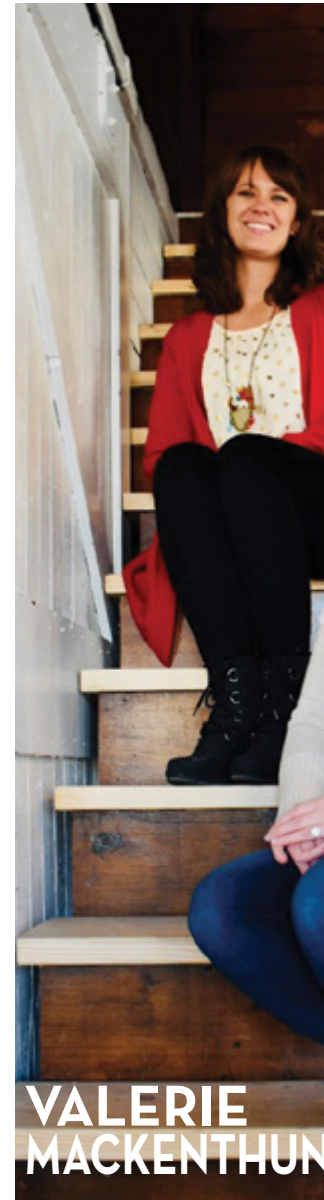
*World Mart grocery store, Worthington
Opened June 2018*



HEATHER OLSON

We moved July 15, right as we were just opening back up after all gyms were shut down. The building was initially a garage for the National Guard. It's come full circle: I started with a little tiny space you couldn't fit 10 people. Now we have this big space with overhead doors. I never could have moved if it weren't for SWIF. Now we have this big space that kicks ass. This is where we're supposed to be. People have room to breathe. It's so exciting.

*The Workroom, Montevideo
Opened September 2014*



VALERIE MACKENTHUN

I don't think you get into it initially thinking, "I'm going to be a female entrepreneur." But then that label gets put on you, and you realize really what that means and kind of the responsibility you have when people see you that way. I'm just proud that we've made it this far and are continuing to grow.

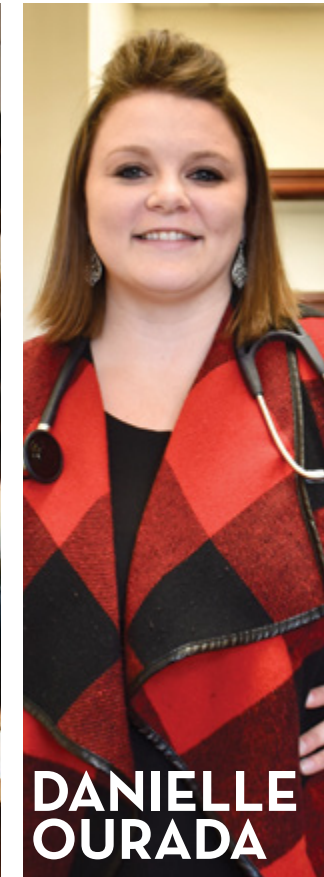
*Compass Occasions, Hutchinson
Opened January 2015*



KAYLA ZUIDEMA

I'm proud that we can get invested with our clients to where they become like family. That's something at the end of the day that makes you feel pretty good. We're there for all that stuff. Not a lot of people get to say that.

*Compass Occasions, Hutchinson
Opened January 2015*



DANIELLE OURADA

There was a need for chiropractors in Redwood Falls, and I knew I wanted to be here. Michael, my husband, is from Wabasso, and I'm from Franklin, and my parents still live there. This is where my family is, and I would not have a business without my family. There were bumps along the road, and my parents were always there to remind me, "This is what you want." When I was a sophomore, I said, "Mom, if I do this, will you come help me?" And now she's my receptionist. It's just me and my mom. It's simple. It works.

*Active Life Chiropractic, Redwood Falls
Opened September 2015*



RACHEL BAKEBERG

There are many different things I like about being a veterinarian. With small animals, it's the mystery of it, in a way. Sometimes you have to solve a problem without any clues. I like the idea of being a detective and figuring out problems without all the facts laid out for you. And you get to snuggle some of these guys - when they don't hate you. Best yet, I also get to form an emotional bond with their owners. I love people and animals. It really ties both together.

*Appleton Veterinary Clinic, Appleton
Purchased September 2005*



ANGELA SMITH

I love to be busy. When I'm busy I stay motivated. Other jobs I've had, I've sat at a desk and had to keep asking for things to do. It's just so underwhelming. It makes me really want to just keep doing well and to do better every day for these kids. I honestly never really saw myself being an entrepreneur. I always was like, "Who am I going to work underneath?" It's just very fulfilling to own my own business and do things for myself. It's very satisfying.

*Tee-Riffic Kids Daycare, Worthington
Opened September 2019*



KATHRYN VACEK-WIESE

I really want my business to expand to where I have people on a waiting list and need to hire another groomer. Being able to expand and to give back to the community is important to me, making donations or hosting little fundraisers. The community growing is a big interest of mine. The more we have going on, the more opportunities there are for everyone - whether that's housing, jobs, kids' activities or community events. It brings us together in different ways and makes stronger connections.

*Decora Klips Mobile Pet Spa, Lakefield
Opened May 2020*

WOMEN MEAN BUSINESS



Rachel Bakeberg, Appleton Veterinary Clinic

“ I needed somebody to help me with my dream, and SWIF did. With the help of local lenders and SWIF, I was able to make that dream become reality. I wouldn't have been able to build the building and start this beautiful business without them. ”

Southwest Initiative Foundation champions people and projects that advance entrepreneurship, business retention and expansion and the creation and retention of good jobs. Loan programs have been a key function of the foundation since its inception to support communities and businesses throughout southwest Minnesota. The foundation has distributed more than \$53 million in loan funds over the last 35 years, creating and retaining a total of more than 9,600 jobs.

Find out how to apply for a business loan at swifoundation.org.



Photography by Jess Gorman of Jess Gorman Arts. In addition to her art, Jess is opening Falls Cafe and Canoe with help from Southwest Initiative Foundation's Business Finance Program.



Charlie Rattler III

'CULTURES ON THE PRAIRIE'

Spotlighting stories, history and cultures in southwest Minnesota

Charlie Rattler III was born and raised in Dallas, Texas. He moved to Minnesota in 2009 and earned a degree in management at Southwest Minnesota State University. Charlie met his wife, Jesmine, at SMSU, and today they are raising six daughters ages 16 to 2. Charlie enjoys playing basketball in his free time, mentoring and inspiring others. He shared his experiences as part of the employer and workforce panel at the second annual Cultures On the Prairie earlier

this year, a chance to experience the stories, history and cultures throughout southwest Minnesota. Below is part of Charlie's story, in his words.

I graduated from SMSU with my business management degree. Why I chose management is as a little kid I wanted to do everything. I wanted to be a doctor, a lawyer. So, I would go to the career center and take these series of tests that tell you what types of jobs you'd be good at. Management or some type of leadership role always stood out.

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I love my job. I'm general manager here at the McDonald's in Marshall and I employ so many people with different cultures and ethnicities.

I love my job. I'm general manager here at the McDonald's in Marshall and I employ so many people with different cultures and ethnicities. It was important to myself because when I first started working here, I was the only Black guy. Coming up in the ranks of McDonald's, I wasn't just your ideal Caucasian person. I wasn't clean cut. I had these long dreadlocks. Everyone would write me off, and I'm winning department manager of the month and all these different accolades. It just goes to show, don't judge a book by its cover. We just took over second place in sales throughout our franchise.

I was working at a different local store when I started college, and they just didn't seem to care what I was going through. I would get racially profiled at work. It was my first time going to college, and they didn't care about being flexible with my schoolwork or the time I needed to study. It was just that something that made me say I want to go and learn how to be a manager because my bosses weren't very good leaders. I don't know if it was training or

personal error. I wanted to go and learn so I could be a bridge for people of color. I'm just very understanding now as a boss, anybody that's going back to school, single mothers.

One thing I like to do is help people out by providing guidance, mentoring and or coaching in the right direction. There's many people who I answer phone calls for those things, and to be honest, it gives me purpose and provides fulfillment in my life, to be able to help others figure things out! I guess with human beings, they have a trait where seeing is believing. If you have businesses or schools that have people of color representing a certain position, they see it so then more and more people will be like, 'Hey you're doing that, so I want to do that. I'll go to SMSU.' There's more and more people of color. I remember there was a handful

I like to see more and more people speaking up on social injustices - just reaching out and saying, 'Ohmigosh. I've been so ignorant. I'm so sorry. I'll never be silent again.'

of people of color at SMSU (when I started), and now it's a lot more than what it was.

I was thinking about moving back to Texas, or to New York where my wife is from. We stayed because I like the people, and it's safe and quiet to raise a family. The people are very friendly here, minus the racial things from time to time. One of my kids was bullied because she was wearing her hair in an afro. It's a lot of awareness - parents paying attention to the type of conversations they're having with kids.

I like to see more and more people speaking up on social injustices - just reaching out and saying, 'Ohmigosh. I've been so ignorant. I'm so sorry. I'll never be silent again.' The easiest thing to do is be quiet and not say anything. We have to first just acknowledge, and know when, and be willing to have those conversations because sometimes people are unaware how others feel until it's brought up.

Cultures on the Prairie is a collaboration with Southwest Adult Basic Education, City of Marshall Community Services, Southwest Minnesota Private Industry Council, Southwest Minnesota State University and Southwest Initiative Foundation.

LISTENING AND LEARNING from people who have different backgrounds and experiences is a great place to start in realizing a region where all our kids and their families feel like they belong and can contribute to community life. We're excited to see people coming together in our southwest Minnesota communities to create space for meaningful conversations and positive change. Visit [swifoundation.org/communities-advancing-racial-equity](https://www.swifoundation.org/communities-advancing-racial-equity) to read more.

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I think the biggest thing for myself is just the willingness to want to help others and to want people to feel included. When I first came, I wanted to be included in everything. I was in all types of organizations at SMSU; I was in everything. I didn't live on campus because I was a nontraditional student. I lived off-campus, but I wanted to be in everything. I wanted to just absorb and soak up as much as I could, and so when I started working I wanted to create those same opportunities for others who were kind of timid and shy and just moving from so many areas of the world.

I come from poverty and government assistance. I was the first to graduate high school, and college - the second to own a house from nine kids. I've been on my own since I was 17. Jefferson Lee was my mentor when I first moved here. He just kind of helped me along the way. I called him a zillion times about life things. He's been awesome. So has Michele Sterner. They were just great, helping me figure it out and pointing me in the right direction. (Jefferson Lee is Director of SMSU's Offices of Diversity and Inclusion and Access Opportunity Success (AOS). Michele Knife-Sterner is associate director of AOS.)



**SOUTHWEST INITIATIVE
FOUNDATION**

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THE POWER OF **ONE**

OUR KIDS NEED US MORE THAN EVER

We believe that all southwest Minnesota kids are our kids, and that now, more than ever, our kids need us to provide connection, care, and encouragement. Award-winning author and youth advocate Josh Shipp's Social-Emotional Learning Curriculum is a great tool for parents, grandparents, educators, faith leaders and all caring adults who want to prepare kids with the behaviors, skills and confidence they need to be successful. It covers a variety of topics especially geared towards teens and young adults. A video library has trainings designed for adults and students.

Access the curriculum through our website at no cost by visiting swifoundation.org. Let's Grow Our Own and ensure that all our kids can reach their full potential!

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