



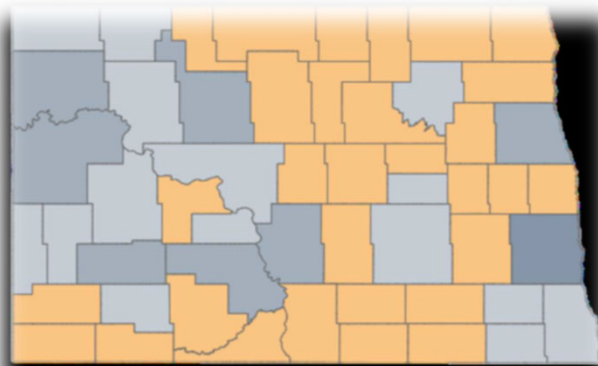
1

THE NEED in North Dakota

Small towns matter

- 355 cities in North Dakota
 - ✓ 92 > 500 population
 - ✓ 263 < 500 population
- Approx. 50 have local or county economic development staff
- Many can't afford a dedicated economic development professional.

Counties that Lost Population 2010-2020 (30)



2

WHY this work matters

Rural North Dakota is resilient — and still facing real pressures

- Essential services remain fragile
 - Emergency response, healthcare, grocery, childcare, housing
- Small businesses face capital gaps
 - Startups, expansions, transitions
- Communities need tools to compete for workforce & investment

Rural electric & broadband co-ops are uniquely positioned to help.



McClusky Grocery
RDFC loan for JDA purchase of store

3

The cooperative ADVANTAGE

Natural rural development partners

- Trusted conveners & community connectors
- Strong track record
 - Community involvement
 - Operation Round Up
 - Revolving loan funds
 - Partners in use of the USDA Rural Economic Development Loan & Grant (REDLG) program
- Ability to leverage partnerships & outside dollars
- Cooperative principles in action
 - Cooperation among cooperatives
 - Concern for community



RURAL DEVELOPMENT SERVICES ADVISORY COMMITTEE
Rural electric & broadband co-op leaders
@ Mott Health Care Center

4

			
Ellen Huber	Keiara Lesmeister	Brian Gion	Chris Gessele



OUR ROLE: expand capacity of co-ops to strengthen communities

- Provide cooperative development education & assistance
- Coordinate regional and statewide strategies and initiatives to address rural challenges
- Help obtain grants & financing for small business & community development projects

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North Dakota
Rural Electric Cooperatives
Foundation

An integrated approach to serving RURAL AREAS

- 3 affiliated organizations
- Led by rural electric and broadband co-ops operating in North Dakota
 - Providing technical assistance
 - Connection to resources
 - Funding & financing

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Providing TECHNICAL ASSISTANCE
Focusing on co-ops, rural businesses and organizations, plus systems-building



USDA National Institute of Food & Agriculture: Rural Cooperative Development Grant

7

STRATEGIC priorities

Expand access to essential services, create economic opportunities & strengthen communities.

Grocery access

Value-added agriculture

New co-op models

Regional collaboration



8

COOPERATIVE Development Services

1. To address an unmet need.
2. To accomplish together what people can't do individually.
3. To create ownership, wealth and local control.

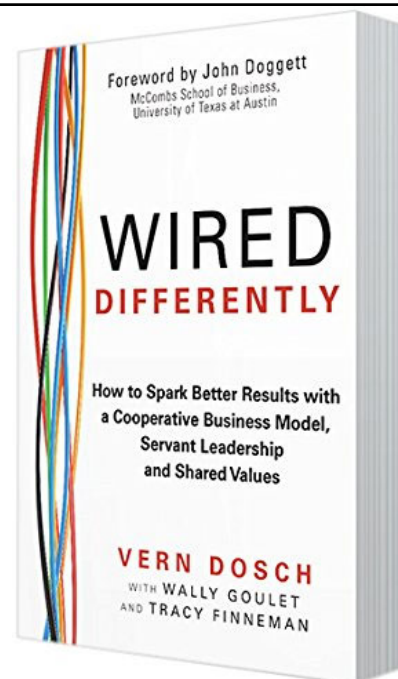


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The cooperative BUSINESS MODEL

“... designed to produce goods and services in such a way that the cost of production is met and the goods and services are made affordable for the member/owners’ advantage.”

– From *Wired Differently* by Vern Dosch, former CEO of National Information Solutions Cooperative



10



11

2026 GRANT PROGRAM

\$2,000 PER MEMBER (RURAL ELECTRIC & BROADBAND COOPERATIVES)

To support community entities, non-profits & community-based projects

- Apply via local co-op(s)
- Match need: \$4 for every \$1 sought
- Not for operating costs or fundraisers to assist with individual medical expenses

Allocated:

- Northern Plains Electric – Great Plains Food Bank

Unallocated:

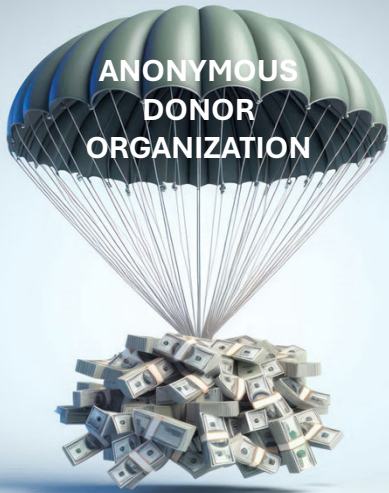
- North Central Electric
- United Communications
- SRT Communications



Rural Development
Finance Corporation
GROWING COMMUNITIES



12



2024: Nearly \$500,000 in grants

- Drayton – grocery store repairs
- Devils Lake – Ramsey County Event Center
- Rolla – Legion Hall (rebuilding after a fire)
- Fort Ransom – community club addition & ADA family restroom

2025: \$463,874 in grants

- Mott – Health Care Center
- Elgin – Jacobson Memorial Hospital Care Center
- New England – Community Store (replace grocery store flooring)

ELIGIBILITY CRITERIA

- ✓ Non-profit, community-owned or cooperative
- ✓ Serve rural, low-income areas
- ✓ Last \$ in
- ✓ Not for operating costs

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American Legion Post #235, Rolla

- Rebuilding after 2022 fire
- \$400,000 gap after insurance
 - Northern Plains Electric Cooperative Operation Round Up donation
 - NDAREC prepared application to anonymous donor
 - **\$118,301 matching grant in 2024**




14

Shepherd's Hill At the Crossroads Camp

- Located in Turtle Mountains by St. John
 - Borders the Wakopa State Wildlife Area and Tribal Lands
- \$600,000 camp rehabilitation
 - Gymnasium, added kitchen and eating area, improvements to stables and corrals, expanded campsites.
- NDAREC prepared application to anonymous donor
 - **\$50,000 matching grant in 2022**



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LOW INTEREST
LOANS



16

FLEXIBLE financing for rural vitality

REVOLVING LOAN FUND

Supporting

- Small businesses
- Community facilities & rural services

Partnering with local lenders & community entities

Generally 2% interest rate

- Participation loans ($\leq 50\%$)
- Interest buydowns (50%)
- Community capital loans ($\leq 50\%$)

Rural electric & broadband co-ops

- 15 other revolving loan pools



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2025-2026 COMMUNITY & SMALL BUSINESS LOANS

Rutland Oil, Rutland

TC Window Tint, Lisbon

Grand Valley Co., LaMoure

Kenmare Park District

Hazelton Development Corp.

Grade Co, Lisbon

Hankinson Community Development Corp.

Hi-way Servicer, LaMoure & Edgely

Underwood Fire District

Wash Rack, New Salem

Schaff's Hardware & Gunsmithing, Carson

City of Walthalla



Grand Valley general store, LaMoure



18

PAST PROJECT: COMMUNITY CAPITAL LOAN



Rolla Job Development Authority



\$48,480 loan from RDFC in 2012
(additional loan from Northern
Plains Electric)



Retain Rolla Community Day Care



19



Frontier Meats, Minot (opened July 2026)

NORTH DAKOTA FOOD IMPACT FUND

- \$10 million allocation from USDA Meat & Poultry Intermediary Lending Program with 10% RDFC match
 - \$8.4 million loaned 2026 year-to-date to support the start-up, retention & expansion of 13 meat processing businesses + 1 egg processor
- \$2.6 million remaining to lend by May 2027
- Loans structured as a participation with a lead lender
 - Up to 80% of total loan
 - Generally, a 2% interest rate

PROGRESS TOWARD GOAL

\$11 MILLION



\$8.4 MILLION



20



NORTH DAKOTA FOOD IMPACT FUND

- Projects approved to date
 - Kramlich-Deede Meats, Medina
 - Yellowstone River Beef, Williston
 - T&L Meats, Pettibone
 - 6 In 1 Meats, New Salem
 - Frontier Meats, Minot
 - The Butcher Shop, Oakes
 - R3 Meats, Carrington
 - Planted, Kindred
 - St. Anthony Meats, St. Anthony
 - Quality Meats & Seafood, West Fargo
 - Maple Valley Locker, Enderlin
 - Carnis Meats, Bismarck
 - Wishek Sausage, Wishek
 - Bauer's Butcher Barn, Baldwin



Bismarck (Travis Maddock, partner)



Pettibone

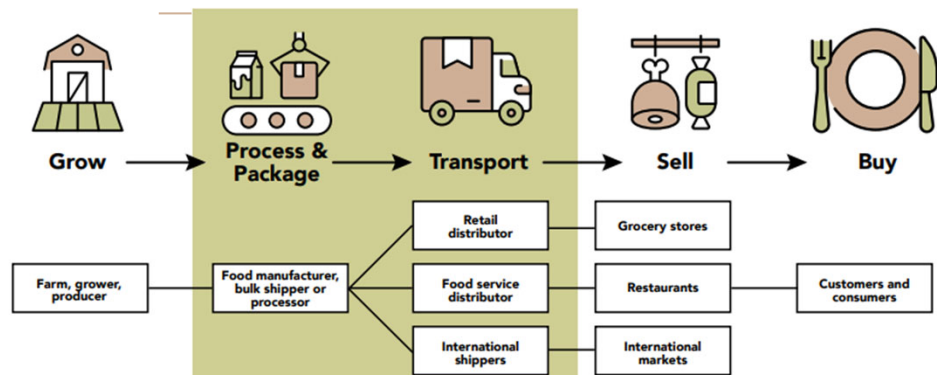
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NORTH DAKOTA FOOD IMPACT FUND

Revolved Funds May Be Loaned For Other Food Industry Projects



Eligible Projects Are in the Mid-Tier of the Food Supply Chain



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Grant writing & Loan Application Assistance



Rural Economic Development Loan & Grant Program (REDLG)

- Projects in areas of 50,000 or less in population
- 0% interest loan to local utility cooperative
- Financing: up to 80% of a project, capped at \$1M (whichever is less)
 - Requires resolution of support from eligible Rural Utilities Service (electric or telecommunications) borrower/intermediary.
 - If approved, co-op receives funding; loans it to ultimate recipient (0% interest, 10 years).
 - Local business or community facility project.
 - Applications submitted quarterly.
 - Competitively scored on several criteria.

23



REDLG scoring criteria

What makes for a strong application?

- Jobs creation
- Leveraging of supplemental funds (owner equity or “skin in the game”)
- Strength of the business plan
- Nature of the project (business or non-profit community facility)
- Consistency with rural development strategic plans, mission and priorities
- County trends: population, per capita income, any loss in employment, long-term deterioration, or disaster declaration
- Any past REDLG project participation by the sponsoring co-op
- Whether the location is rural

24



REDL \$2 million loan

2023 approval; 2024 loan disbursement

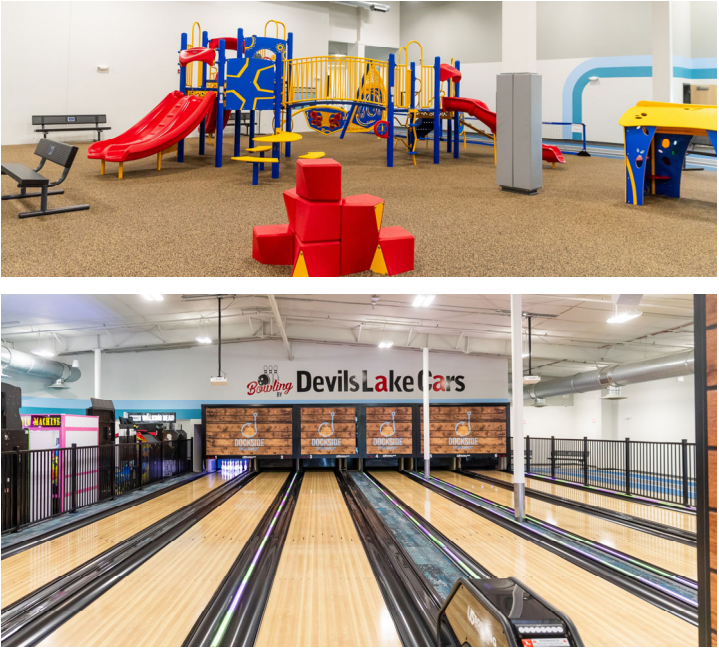
1173 Mall, LLC, Dickinson (Consolidated Telcom)

- Subsidiary of ABLE, Inc.
- Purchased & renovated mall, using many spaces for retail services and employment of people with

25



- REDL \$2 million loan
- 2023 approval; 2024 disbursement
- Devils Lake Park Board
- \$3.6 million renovation of a former 30,000 sf grocery store into a family entertainment center (Nodak Electric)



26



- REDL \$2 million loan (2023 approval; 2025 loan disbursement)
- Expansion of Two Track Malting, LLC, Menoken (Capital Electric)

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We can't help everyone, but
everyone can help **someone**!

LEAN on us

You're the bridge between needs in your service areas & action.

You hear the signals first (businesses for sale due to retirement, expansion needs, pain points)

Connect people to tools early.

Contact us:
ehuber@ndarec.com or 701-667-6444

Learn more: ndarec.com/ruraldevelopment

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Register by
Aug. 28 to
receive the
early bird
rate of \$50

Rural on the Rise



Featuring keynote speaker
Lorie Vincent, CEcD

**“Stand Up Rural America:
Forging a New Path of Growth & Prosperity”**

**“Regionalism: Winning Together Instead of
Losing Alone”**

Hosted by:



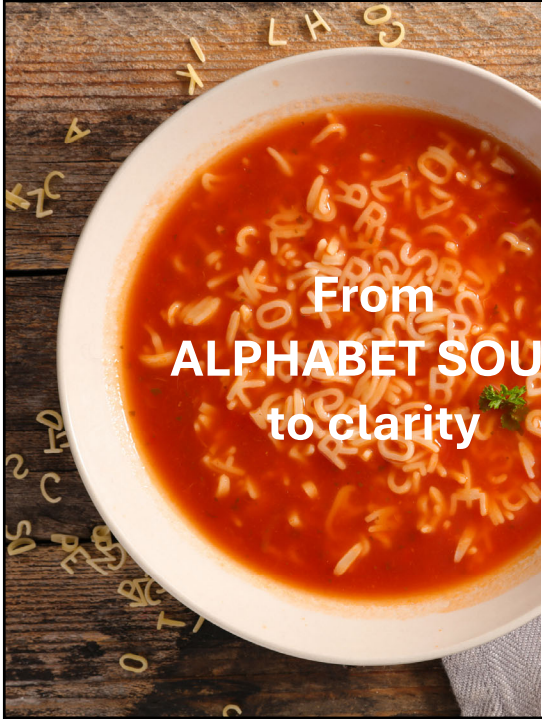
North Dakota Rural Electric Cooperatives
Foundation

Sept. 29, 2026

NDAREC Cooperative Center | 3201 Nygren Drive NW | Mandan, ND

ndarec.com/ruralontherise

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From
ALPHABET SOUP
to clarity

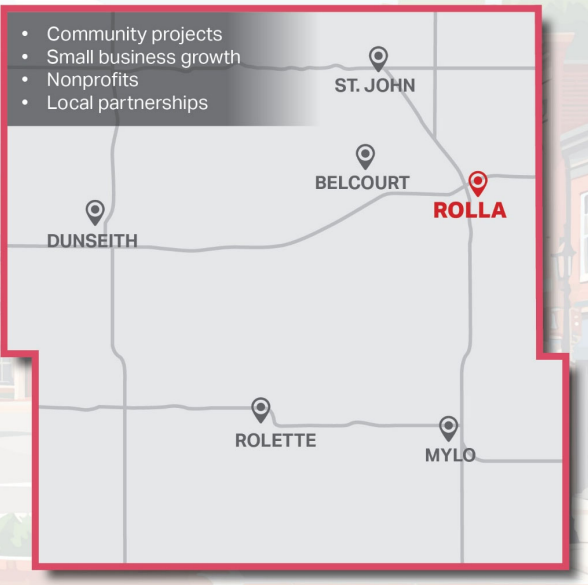
Questions?

30

		
	RESOURCES from area service providers	
		

31

Local Resources



- Community projects
- Small business growth
- Nonprofits
- Local partnerships

ST. JOHN

BELCOURT

ROLLA

DUNSEITH

ROLETTE

MYLO

32

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it’s the only thing that ever has.”

- Margaret Mead, anthropologist



33



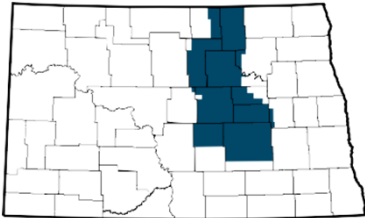
Complete our evaluation
Please share your
feedback

34



NORTHERN PLAINS ECONOMIC DEVELOPMENT

Northern Plains Electric Cooperative Facts



Member Owners: 8,242

Locations Served: 12,127

Counties Served: Benson, Eddy, Foster, Griggs, Kidder, Pierce, Ramsey, Rolette, Stutsman, Towner and Wells

Number of Miles of Line: 6,632

Overhead: 3,719 **Underground:** 2,913

Services per Mile: 1.83

System Reliability: 99.93%

Offices: Cando & Carrington

Outposts: 6

Employees: 42

Power Suppliers: Central Power Electric Cooperative
Basin Electric Power Cooperative
Western Area Power Administration

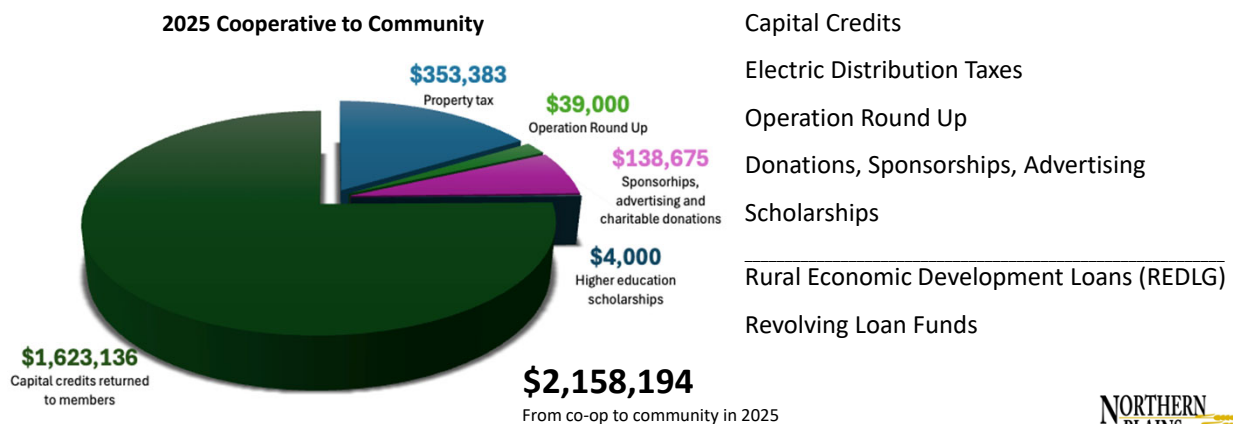


Cooperative Board of Directors



3

Northern Plains Community Contributions



4

Northern Plains Community Contributions



Operation Round Up

- Participating members voluntarily round up their electric bill to the next whole dollar. The donation averages 50 cents a month and raises about \$37,000 each year
- Contributions are kept within the community to address local needs
- Over **\$39,000** was awarded to assist 55 individuals and organizations in 2025
- Maximum grant per organization/member is \$2,500 a year

Volunteer Board Members

- Joan Copenhaver, Carrington (President)
- Deb Leapaltdt, Woodworth (Vice President)
- Laura Dease, Munich
- Rachelle Williams, Maddock
- Peg Hendrickson, Rock Lake



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Northern Plains Community Contributions

Revolving Loan Funds

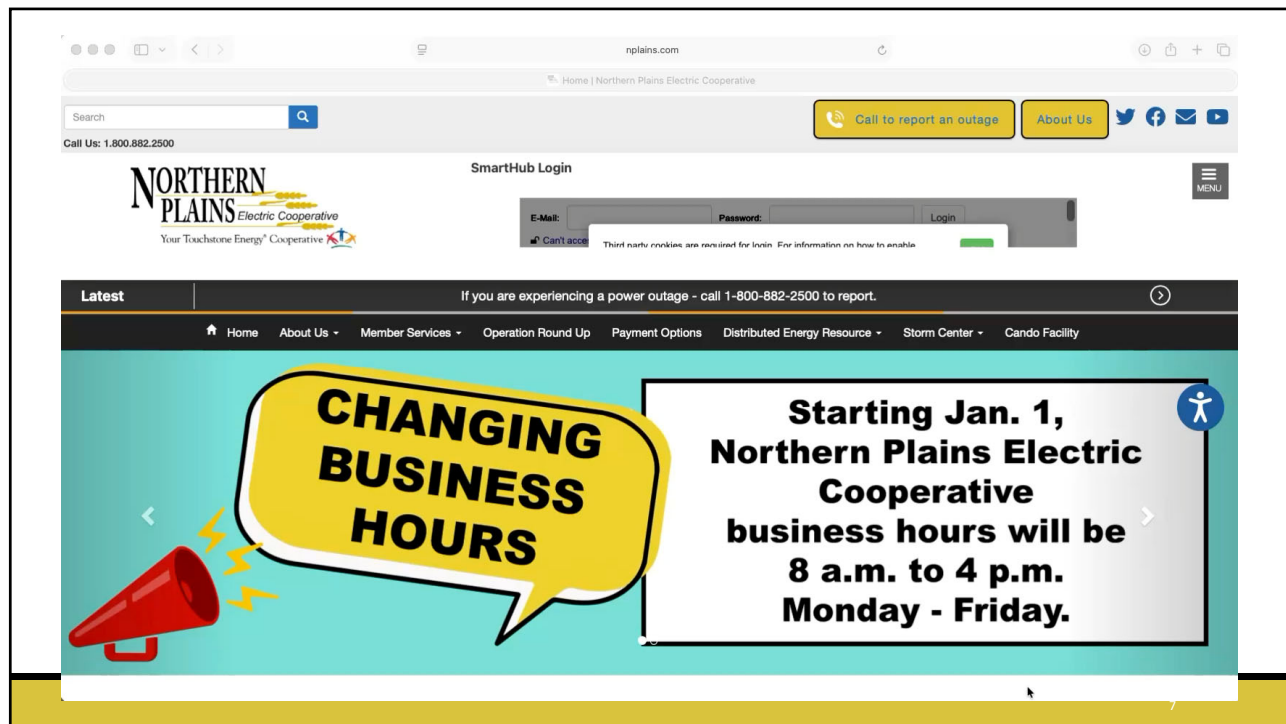
- Loans can be made to for-profit businesses, not-for-profit organizations and local governments.
 - Small and medium sized business and cooperatives engaged in manufacturing, retail, service and tourism industries
 - Community projects relating to water/wastewater, healthcare, education, public safety, recreation and the arts
 - Producer owned business and cooperatives that add value to agriculture
- Approximately \$300,000 available
 - Loans provided at 2% for up to 10 years. Minimum loan of \$10,000. 20% supplemental funding required by applicant.
 - Will partner with RDFC for additional funding

Rural Economic Development Loans (REDLG)

- Facilitate loans with USDA for projects that provide financial stimulus to the area, complements existing business and industry and creates employment opportunities
 - 0% interest for up to 10 years, up to \$1 million. Up to 80% of project costs, 20% to be provided by ultimate recipient
 - Funds can be used for new and expanding for-profit businesses and non-profit organizations for construction, equipment, expansions and working capital



6



Thank you!

Brittnee Wilson
Communications Specialist
Northern Plains Electric Cooperative
Cando, ND
1-800-882-2500
brittneew@nplains.com

Cheryl Belle
Business Manager
Northern Plains Electric Cooperative
Cando, ND
1-800-882-2500
cheryl@nplains.com

Seth Syverson
General Manager
Northern Plains Electric Cooperative
Carrington, ND
701-652-1842
seths@nplains.com





NORTH CENTRAL ELECTRIC COOPERATIVE, INC.

538 11th St. W, Suite 1 • Bottineau, ND 58318-1913

Telephone: (701) 228-2202 • Fax: (701) 228-2592

Toll Free in Service Area: 800-247-1197

www.nceci.com Email: nceci@nceci.com

NORTH CENTRAL ELECTRIC COOPERATIVE, INC. **REVOLVING LOAN FUND (RLF)**

Fund Establishment

North Central Electric Cooperative received a Rural Development Grant through USDA/Rural Development to create a revolving loan fund (RLF). This helped establish a \$396,000 revolving loan fund in 1999.

Application Process

The RLF is administered by Jon Beyer, Manager of North Central Electric Cooperative, Inc.

Applications for funding are available and can be requested at the following:

Jon Beyer, General Manager
North Central Electric Cooperative, Inc.
538 11th St. West Suite #1
Bottineau, ND 58318

Telephone #701-228-2202

Fax #701-228-2592

Email: j.beyer@nceci.com

A brief pre-application starts the process to determine whether a project is eligible for consideration. Based upon the pre-application, a full application may be requested.



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Fund Objectives

- To enhance the development and expansion of businesses and jobs that significantly benefit rural areas.
- To provide financing alternatives for new or expanding businesses, or community facilities that have an economically productive or socially desirable purpose.
- To position the RLF to adapt to varying economic, technological and competitive conditions.
- To leverage owner equity and other financing sources.
- To maintain a diversified portfolio of investments in the RLF which will limit the overall risk to the fund.

Eligibility Requirements

- The RLF is targeted to primary sector business job creation or retention. Primary sector business is defined as an individual, partnership, or association, which through the employment of knowledge or labor, adds value to a product, process, or export service that results in the creation of new wealth. The term includes tourism and export services but does not include production agriculture.
- The business or community facility must be located in a rural area without restriction to service area.



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- Eligible projects will include retail businesses and community facilities but those projects must demonstrate an impact on local economy and critical need. Types of projects include industrial and commercial development, small business expansion or starting business incubators, community infrastructure and facilities, medical facilities, training and educational facilities and tourism projects.
- Eligible entities include corporations, partnerships, sole proprietorships, limited liability companies, cooperatives, governmental entities, and nonprofit entities.
- The RLF may be used to provide interim or permanent financing for building construction or renovation, real estate, machinery and equipment, and working capital.
- The RLF cannot be used to refinance existing debt.
- The total investment by the RLF in any one project cannot exceed 80 percent of the total capital requirements of the business. The remainder is to be derived from owner equity and public or private financing.
- The minimum loan size from the RLF is \$5,000. The maximum loan size is restricted to funds available in the RLF at the time of application.
- A minimum of ten percent equity must be provided by the project owners(s). This equity can be in the form of cash or other tangible balance sheet equity.
- Personal guarantees from partners or majority stockholders may be required for all corporate or partnership borrowings where the equity requirement is not met by cash.



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-Adequate collateral will be required to protect the interest of the RLF. The collateral must be of such a nature that repayment of a loan is reasonably assured. Examples of acceptable collateral may include:

1. Accounts receivable and inventory for short-term loan.
2. Machinery and equipment which have a developed market.
3. Securities issued by the Federal Government or its agencies.
4. Letters of credit from acceptable financial institutions.
5. Real Estate

The RLF may consider subordinating its security position.

-The borrowers will be required to maintain hazard insurance on secured assets, and in some cases, credit life or key man insurance with the RLF as loss payee.

-The rate of interest may range from zero percent and no higher than the prevailing prime rate as published in the Wall Street Journal and will be set taking into consideration such factors as risk, liquidity of collateral, equity position.

-Repayment terms will vary depending upon the use of the proceeds as well as the overall nature of the business. The following maturities will be used as a general guideline:

Real Estate	10 years
Equipment	5 to 7 years
Working Capital	1 to 3 years



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The RLF will consider deferment of principal repayment for up to two years, with the balance amortized over remaining life of loan provided the project can demonstrate that the deferral is merited and will enhance the project's ability to succeed.

Project Evaluation Criteria

The following criteria will be analyzed in any loan request review.

- Job creation and retention including the number of jobs to be created or retained, whether the jobs will be full-time, part-time or seasonal, and the cost per job created or retained.
- The quality of the jobs to be created or retained including wage rates, benefit package offered, potential for longevity in employment, ability to advance in the organization, and the working environment.
- Impact on area economy and environment.
- Leveraging of other funds, both public and private.
- Financial strength.
- Likelihood of success.
- Likelihood of repayment.
- Need and appropriateness for funds and terms.
- Management strength, expertise, and past performance.
- Evidence of a market and marketing plans.

Resources via SRT

USDA REDLG & RDFC

USDA REDLG

- Rural Economic Development Loan & Grant
- 0% interest loan via SRT
- Established in 2009 with USDA funding
- Designated for economic development and job creation in rural communities

USDA REDLG

- Stipulations
 - Minimum Revolving Loan Fund amount of \$5,000
 - SRT cannot be a lender of last resort
 - Not meant to compete with local banking institutions
 - Limited to financing a maximum of 75%
 - Payment terms will not exceed 10 years
 - Building – 10 years
 - Real estate – 10 years
 - Equipment – 5-7 years
 - Working capital – 1-3 years

USDA REDLG Eligibility

- Business ventures
- Municipals, county government, regional authorities, tribal authorities
- Non-profits
- Industrial/commercial development
- Community facilities
- Medical facilities
- Training/educational facilities
- Tourism

Pre-app process to confirm eligibility, followed by full business plan with application

USDA REDLG Examples at SRT

- United Rural Ambulance – Berthold
- Precision Farm Parts – Sherwood
- Border H Veterinary Clinic – Sherwood
- How to inquire
 - Download pre-application at www.srt.com/srtcares

RDFC

- Rural Development Finance Corporation
- 2026 – Two \$1,000 matching grants
 - via NDAREC (\$2,000 total)
- Eligible projects; community owned businesses (café, grocery store, etc.), community facilities (first responders, recreation, hospital/clinic, community center), workforce development, school/youth projects
- Projects should contribute to community betterment

RDFC

- Matching funds: \$4:\$1 RDFC funds
 - Ex.) \$8,000 in matching funds needed for \$2,000 grant request)
- Past examples; Our Lady of Grace Food Pantry, Westhope 3D Print Club, Velva American Legion, Towner Youth Baseball, Emmanuel Lutheran Cemetery (Butte)

The background of the image is a field of yellow flowers, likely rapeseed, under a sunset sky. The sky transitions from a deep blue at the top to a warm orange and yellow near the horizon. Overlaid on this scene is a complex digital network of glowing white and yellow lines and dots, resembling a fiber-optic or data network. The lines form various geometric shapes and connect points across the frame, with some points being particularly bright. The overall effect is a blend of nature and technology.

United & Turtle Mountain Communications



RDFC Grant Opportunity

Looking for 2026 Applicants

\$2,000 allotment from RDFC

Open to Rolette County businesses and organizations

Apply by contacting Tara Mikkelsen

Past Recipients

Gorge Arts & Heritage Council

City of Walhalla Swimming Pool

Turtle Mountain Mikinaak Ode Shelter

Rolla Day Care





USDA Rural Economic Development Loan and Grant (REDLG) Program





Revolving Loan Fund

\$215,398

Total Revolving Loan Fund

Next round opens as loans repay

- Walhalla Clinic
- Bully Brew Coffee – Dunseith
- Smoke Wagon Meats
- City of Walhalla Pool





Business Services Offered in Rolette County

Business

The dependable services your business needs to thrive.

[HOME](#) >

SUPERCHARGE YOUR BUSINESS WITH RELIABLE INTERNET, TV, AND
PHONE SERVICES

[> INTERNET](#) [> OUTDOOR ROUTERS](#) [> ADVANCED SERVICES](#) [> PHONE](#) [> TV](#)





SmartTalk by UTMA

- Cloud-based business phone solution
- Allows users take their office phone system with them on their smart phone
 - Use your business phone number from a mobile device
 - Make and receive calls from anywhere
 - Access voice mail, call history, contacts and call settings in one place
- Ideal for employees who are frequently away from their desk





SmartTV by UTMA



- App-based streaming
- No need for bulky cable boxes
- Works on Roku, Amazon Firestick, Apple TV, iPhone/iPad, Android devices

SMARTtv
BY UTMA





Three Things to Remember

24/7 Technical Support

LANGDON

701.256.5156

411 7th Ave
P.O. Box 729
Langdon, ND 58249

8AM – 5PM

ROLLA

701.477.1101

617 Main Ave West
P.O. Box 238
Rolla, ND 58367

8AM – 4:30PM

BOTTINEAU

701.228.1101

1119 11th St East
Bottineau, ND 58318

8AM – 4:30PM

After Hours 800.844.9638

- \$2,000 RDFC grant - apply for 2026
- Revolving loan fund – keep in mind because repayment funds will replenish fund
- SmartTalk & SmartTV for your business
- Tara Mikkelsen | 701.256.1112
- taram@corp.utma.com





North Dakota Region 3 Planning District

Benson, Cavalier, Eddy, Ramsey, Rolette, Towner
Counties

- Comprehensive Economic Development Strategy (CEDS) – EDA funded
- Community & Economic Development
- Revolving Loan Funds
- Business Development
- Regional Housing Study
- Regional Labor Study
- Regional Livestock Planning
- Catalyst Grant Fund
- Rural Health Transformation Program



Revolving Loan Funds

NCPC & EDA Funded RLF
USDA RD Funded IRP

- Maximum per borrower is \$200,000
- Require a lead lender
- Up to 45% of a project – gap financing
- Rate set at time of application
- Require 10% borrower equity
- Term:
 - Building & Real Estate – 20 years
 - Equipment & Machinery – 10 years
 - Inventory – 5 years
 - Working Capital – 5 years
- Lending area – Benson, Eddy, Cavalier, Ramsey, Rolette and Towner Counties



Application Requirements

- ❖ NCPC Application Packet:
 - Request for Financial Assistance application form
 - Credit Report Request Form
 - EIN/SS Request Form
- ❖ 1 Year (3 preferred) Business Historical Financials (if available):
 - Balance sheet
 - Income statement
 - Statement of Cash Flow
- ❖ Most Recent Year (3 preferred) Tax Returns – Business and Personal
- ❖ Letter from primary lender stating need for NCPC participation or that credit is not otherwise available.
- ❖ Personal Financial Statement for management or any owner of 20% or greater.
- ❖ Bids or estimates (if any construction). Davis Bacon applies.
- ❖ Appraisal (if applicable).
- ❖ Business Plan with a three-year proforma projection.
- ❖ Application Fee of \$100.
- ❖ Closing costs of 1% up to \$1,000 maximum.



Sandy Shively
 Executive Director
 425 College Drive S., Suite 13
 Devils Lake, ND 58301
sandy@ncpcr3.com
 701-662-8131
www.northcentralplanningcouncil.com



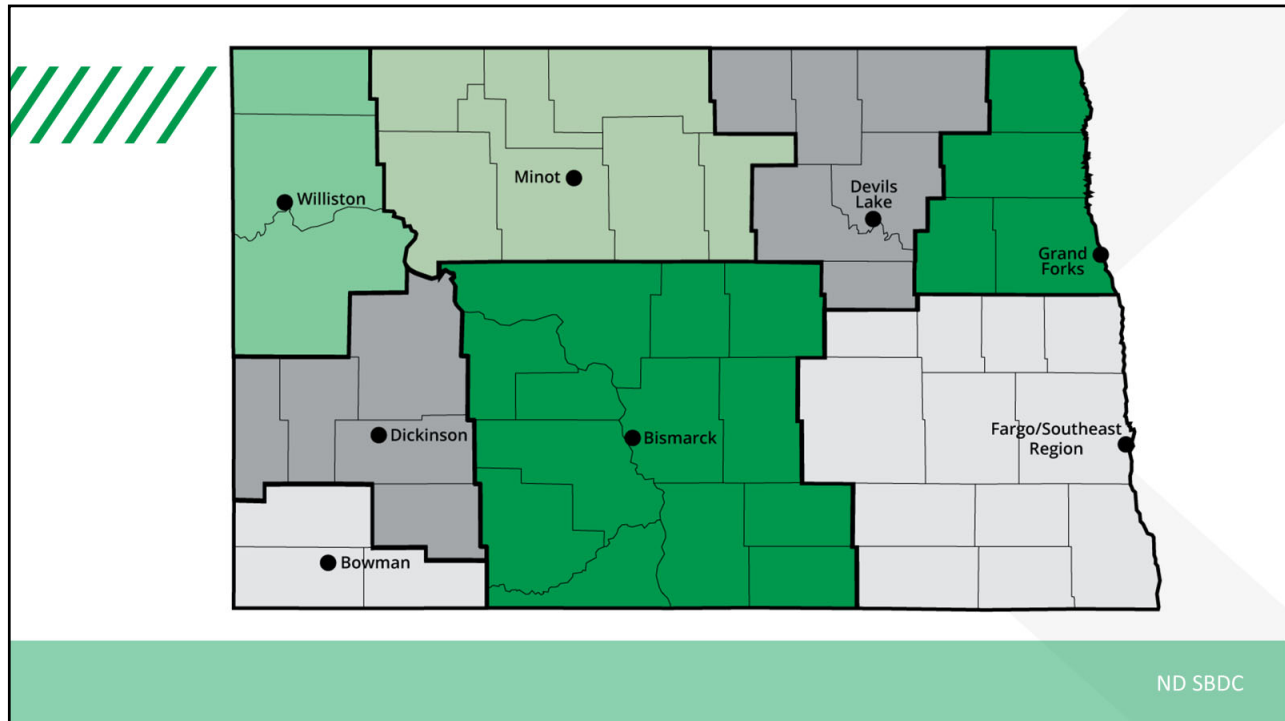
ND SBDC Overview



ND SBDC Services

- Start-up Logistics
- Feasibility Analysis
- Purchase or Sale of a Business
- Business Plans
- Financial Projections and Budgeting
- Assistance with Access to Capital
- Market Research / Industry Analysis
- Marketing
- Business Expansion
- Operating Challenges
- Exit & Success Planning
- Government Contracting
- Exporting
- Cybersecurity

ND SBDC



ND SBDC

Region 3 Office & Contact Information

425 College Dr. S. STE 13

Devils Lake, ND

701.662.8131

ashley@ncpcr3.com

ND SBDC