



HOW CAN WE HELP?

Overview of Resources & Programs

Information Session · Fort Yates · Sept. 17, 2026

WHY this work matters

Rural North Dakota is resilient — and still facing real pressures

- Essential services remain fragile
 - o Emergency response, healthcare, grocery, childcare, housing
- Small businesses face capital gaps
 - o 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



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



North Dakota
Rural Electric Cooperatives
Foundation



Rural Development
Finance Corporation
GROWING COMMUNITIES

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



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

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

STRATEGIC priorities

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

Grocery access

Value-added agriculture

New co-op models

Regional collaboration



COOPERATIVE Development Services

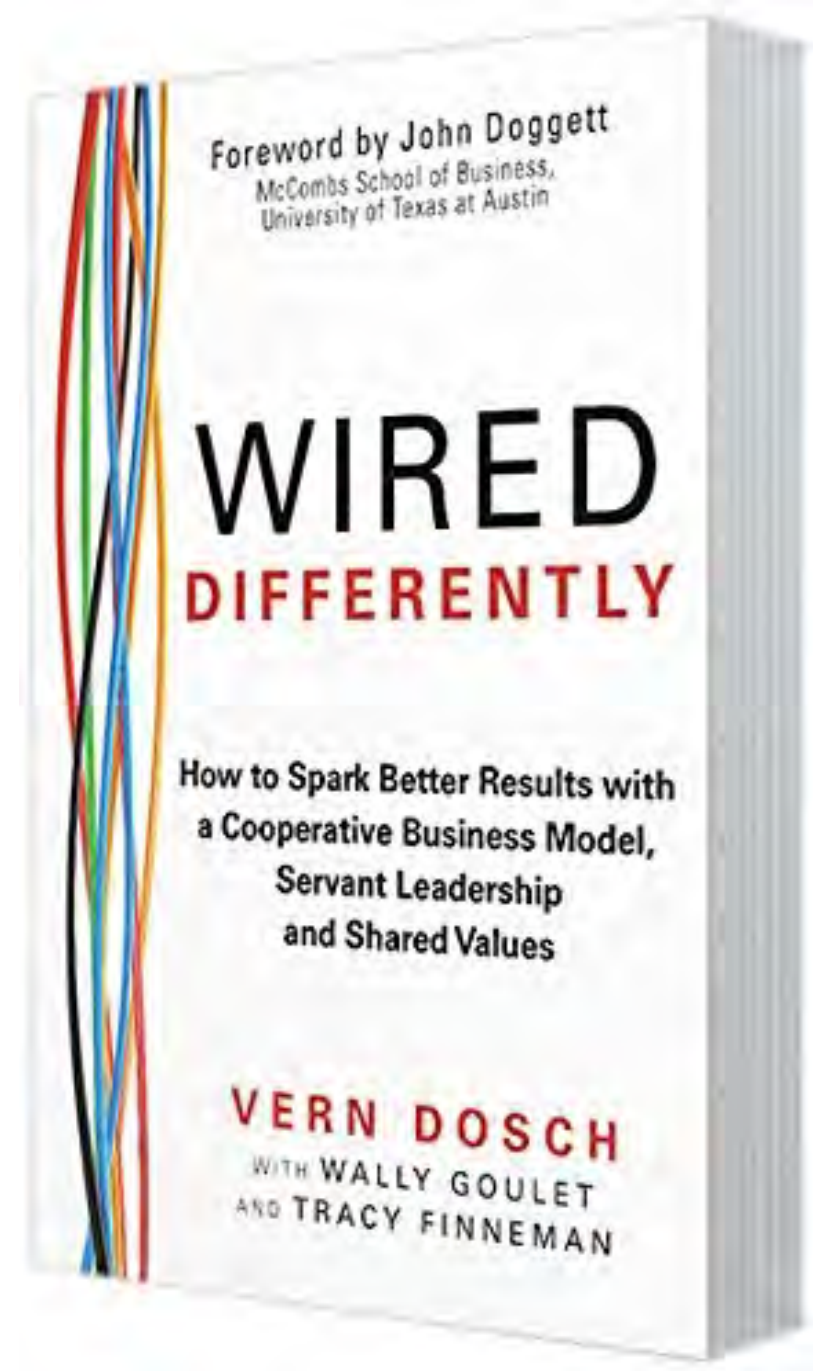
1. To address an unmet need.
2. To accomplish together what people can't do individually.
3. To create ownership, wealth and local control.



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





GRANTS



ANONYMOUS DONOR ORGANIZATION

ELIGIBILITY CRITERIA

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

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)

CITY OF SOLEN

**\$55,000 grant
(2016)**





SITTING BULL COLLEGE

Entrepreneurial Center

Credit Counseling Program

- 2017: \$51,000 grant for 3 years
- 2021: \$34,000 grant for 2 years



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

Pending:

Mor-Gran-Sou Electric Cooperative

Not yet allocated:

- West River Telecom



Rural Development
Finance Corporation

GROWING COMMUNITIES



**LOW INTEREST
LOANS**



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



Rural Development
Finance Corporation
GROWING COMMUNITIES



2026 COMMUNITY & SMALL BUSINESS LOANS

Wash Rack, New
Salem

Schaff's Hardware &
Gunsmithing, Carson

City of Walhalla



The Wash Rack, New Salem



Rural Development
Finance Corporation
GROWING COMMUNITIES



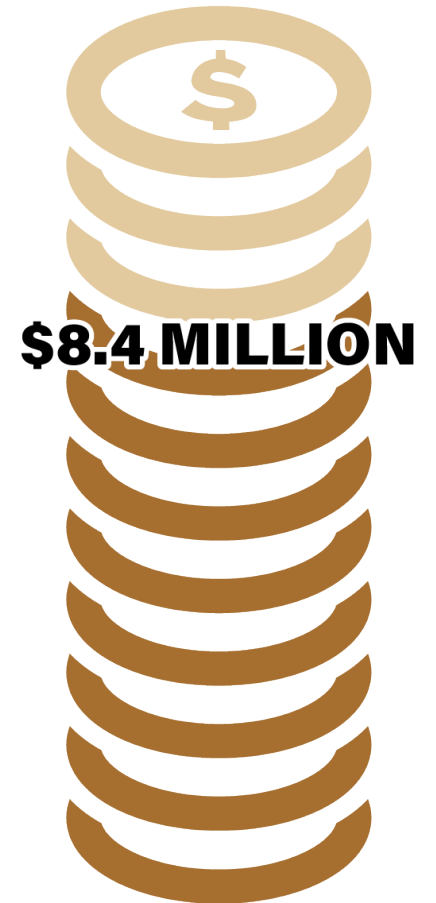
Frontier Meats, Minot (opened July 2026)

NORTH DAKOTA FOOD IMPACT FUND

- \$10 million allocation from USDA Meat & Poultry Intermediary Lending Program with 10% RDFC match
- \$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



NORTH DAKOTA FOOD IMPACT FUND

\$8.4 million loaned to support 13 meat processing businesses + 1 egg processor

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



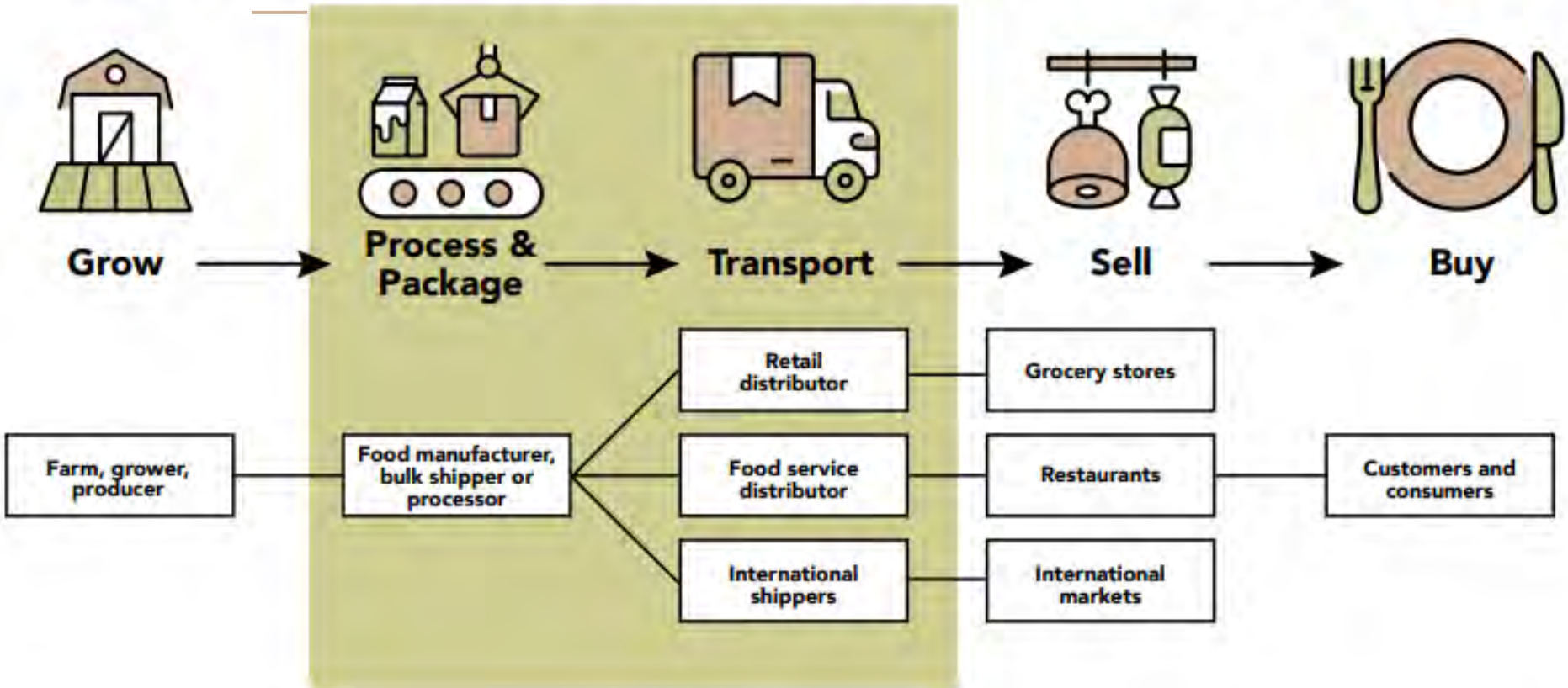
St. Anthony Meats

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



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.



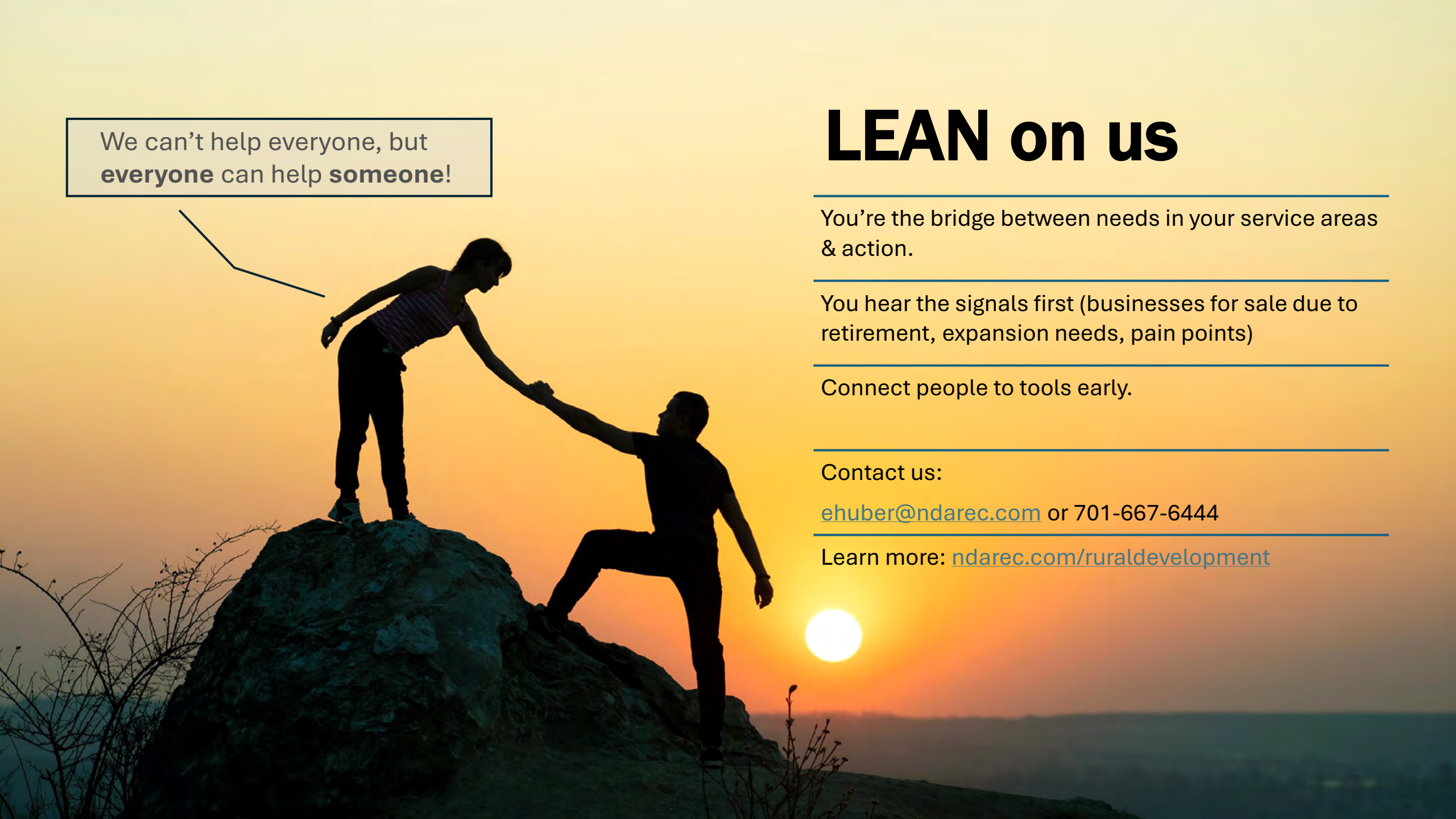
REDLG scoring criteria

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



- REDLG \$961,577 loan (2024 approval; disbursed in 2026)
- **Prairie Pit Stop, Elgin (West River Telecommunications)**

A silhouette of a woman standing on a large rock, leaning forward and reaching out to help a man climb up. The man is on the ground, reaching up to grasp the woman's hand. The background is a bright orange sunset sky with a large sun low on the horizon. The scene is set on a rocky outcrop with some sparse vegetation in the foreground.

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

Registration
deadline is
Sept. 21

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:

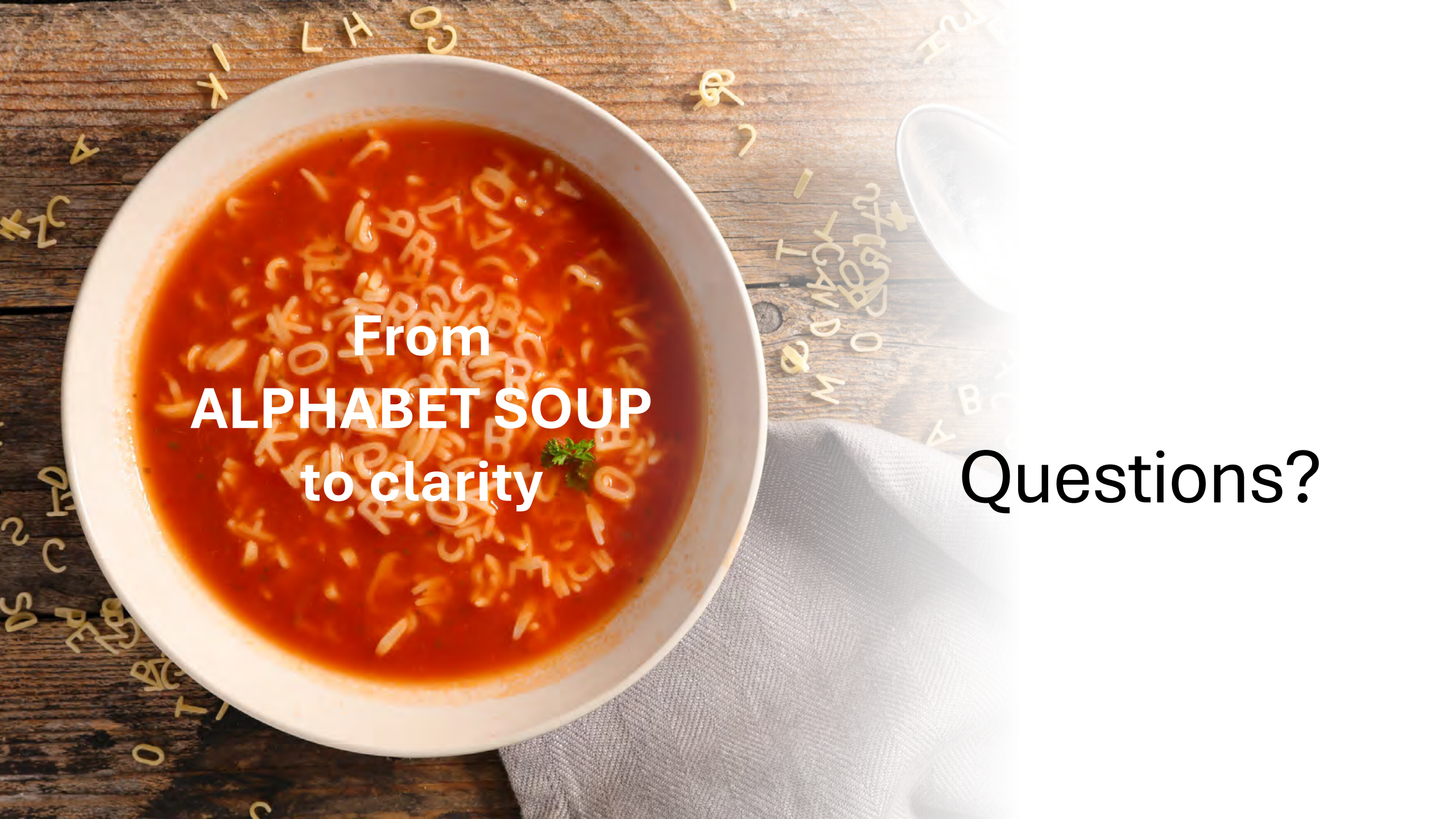


North Dakota Rural Electric Cooperatives
Foundation

Sept. 29, 2026

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

ndarec.com/ruralontherise

A top-down view of a white bowl filled with red tomato soup. The soup contains small, ring-shaped pasta that are shaped like various letters of the alphabet. A small green herb garnish is on the surface of the soup. The bowl sits on a dark wooden table. Scattered around the bowl are several small, yellow, letter-shaped pasta pieces. To the right of the bowl, a white ceramic spoon rests on a light-colored, textured cloth napkin. The right side of the image fades into a white background.

From
ALPHABET SOUP
to clarity

Questions?



**Mor-Gran-Sou
Electric Cooperative**

Your Touchstone Energy® Cooperative 

RESOURCES

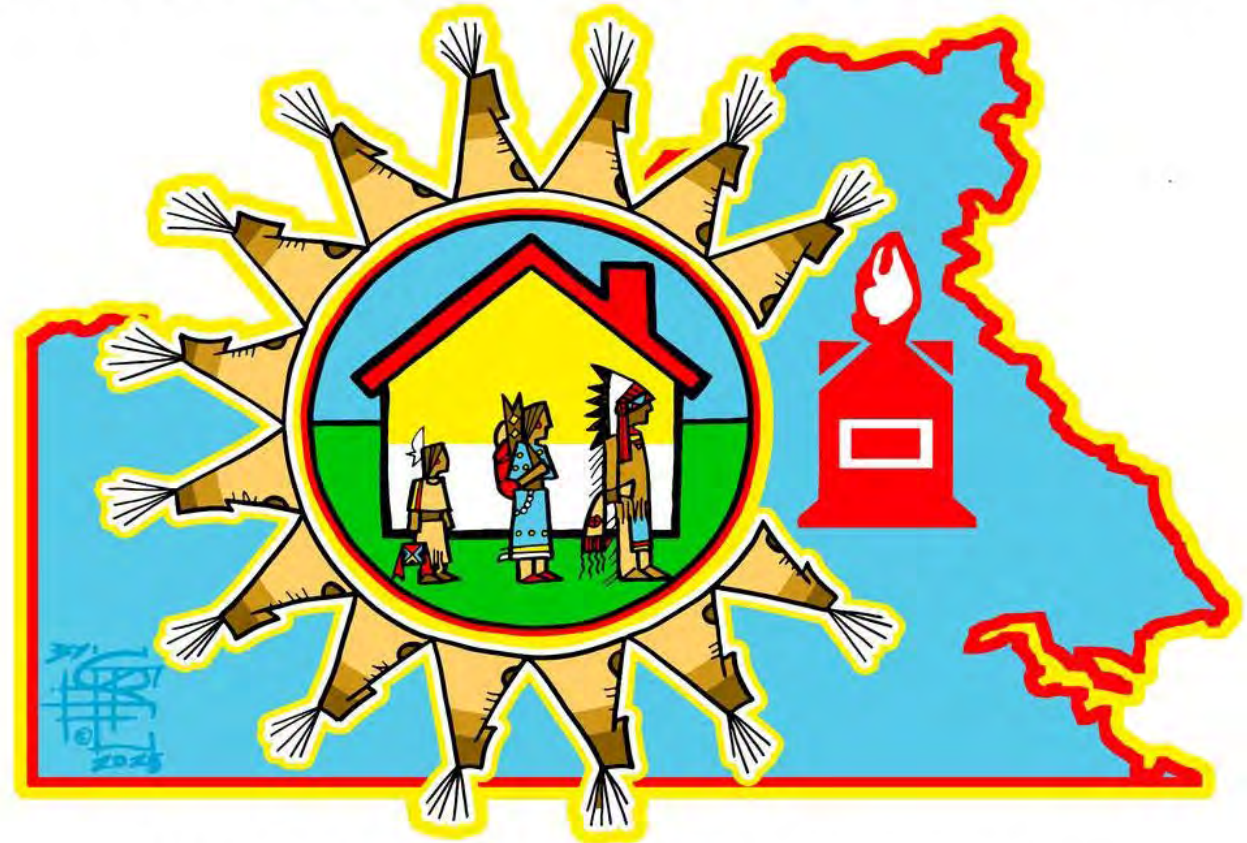
from area service providers



Lewis & Clark
DEVELOPMENT GROUP

**Local
Resources**

STANDING ROCK SIOUX TRIBE



HOUSING AUTHORITY

“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





Complete our evaluation

**Please share your
feedback**



MOR-GRAN-SOU
ELECTRIC COOPERATIVE

Member Loan Programs – RDFC Presentation

Julie Armijo, Chief of Staff / Member Services Manager
September 17, 2026

Loan Options

- Alternate Energy
- ERC – Energy Resource Conservation Loan
- Economic Development
- Marketing Loan



ALTERNATE ENERGY

An Alternate Energy Source Loan provides a low-cost alternative method of supplying affordable and reliable electric service. At the sole discretion and choice of Mor-Gran-Sou, the member may be offered a choice of an alternate energy source system, in lieu of installing a new line to a seasonal-use site.

- Mor-Gran-Sou will offer low-interest loans to a member who purchases an alternate energy source system. Mor-Gran-Sou will finance up to 75 percent of the purchase price and installation. A loan of \$4,000 or greater shall not exceed 10 years. The maximum loan is \$10,000. A loan less than \$4,000 shall not exceed five years.
- Currently the cooperative will charge an interest rate of 8 percent simple interest annually on the balance. Minimum contract payment will be \$25 per month. The member shall have a good credit rating and is free to purchase the system from any distributor.

Uses: Wind, solar, stand-by generators and other alternative energy sources.

ERC – ENERGY CONSERVATION LOAN

An Energy Resource Conservation Loan provides low-interest loans that allow members to make energy conservation improvements to their homes and businesses.

- Borrow \$3,000 (up to \$10,000 for electric heat installations with board approval) at 5 percent interest with payment periods of up to 84 months. Payments are made with monthly electric billing statement.

Uses: Caulking, weather-stripping, insulation, doors, storm doors, windows, storm windows, heat pumps, electric heating and cooling systems, electric water heaters, attic fans and load-control devices.

ECONOMIC DEVELOPMENT

Mor-Gran-Sou offers technical assistance for new business enterprises, cooperative development and business retention. Loans are available. Some projects we have assisted with include Frontier Marketing Group, Flasher, N.D.; Dakota Agri-Board, Hebron, N.D.; and Dakota Dairy Specialties, Hebron, N.D.

Economic development loans assist members in the expansion or start-up of their small business, which will employ people in the area and help diversify the economy.

- A current member may borrow up to \$3,000 at 5 percent interest with a payment period of up to 36 months. Also, a substantial business plan with current numbers must be made available to Mor-Gran-Sou.

Uses: Any legitimate business purpose to enhance the business operation, including equipment and inventory purchases, research and development, and facility remodeling.

MARKETING LOAN

A Marketing Loan allows current members to purchase energy-efficient appliances that are not allowed under the Energy Resource Conservation Loan Program.

- Mor-Gran-Sou will loan 80 percent of the cost of an electric appliance up to \$2,000 maximum. The minimum loan amount is \$240. Interest rate is currently at 8 percent. Loan duration is from 12 to 36 months. Payments are made with monthly electric billing statement.

Uses: Electric clothes washers/dryers, stoves/ranges, air conditioners or other such electric appliances.

Operation Round Up

- Applications Accepted 3 times per year
- \$5,000 annual grant limit
- Money comes from cooperative members
- Charitable Foundation Board awards

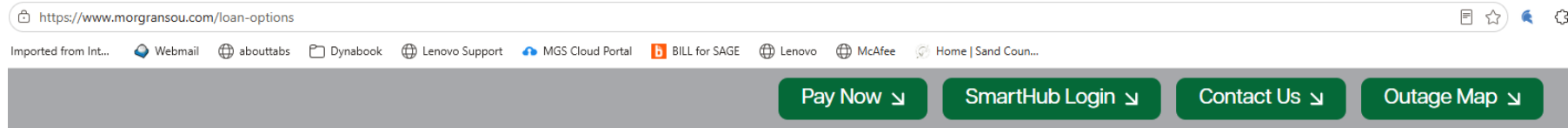


General Donations

- Commitment to Community
- Cash Donation; Surplus Asset Donations
- Activity Sponsorships
- Promotional giveaways/advertising
- In-Kine services



Mor-Gran-Sou Electric Cooperative Website



[Account Information](#) ▾ [Member Information](#) ▾ [Community](#) ▾ [Energy & Outage Information](#) ▾ [About Us](#) ▾ [Search](#)

Loan options

Mor-Gran-Sou Electric Cooperative offers loan options designed to help members improve efficiency and support growth.

Loans are available for installing energy conservation devices, purchasing energy-efficient appliances, investing in alternate energy sources, and supporting local economic development.

These programs are created to benefit both individual members and the broader community.

[Loan Application](#)





Grants & Donations

Mor-Gran-Sou Electric is committed to serving our local area because we believe in the cooperative spirit. Explore the ways Mor-Gran-Sou Electric gives back, and look at the options below to find the best fit for you!



General
Donations



Operation
Round Up



Rural
Development

Questions?





Lewis & Clark
DEVELOPMENT GROUP

Who We Are



- **Lewis & Clark Regional Development Council (RDC)**
- **Lewis & Clark Certified Development Company (CDC)**
- **CommunityWorks North Dakota (CWND)**
- **Lewis & Clark Property Management**
- **Lewis & Clark Housing Developers**

Our Purpose

Expanding Affordable Housing

Providing single-family and multi-family financing, down payment assistance, property management and development.



Advancing Economic Development

Delivering low-interest capital, SBA 504 loans, and revolving loan funds across North Dakota



Strengthening Communities

Partnering with financial institutions and municipalities to foster sustainable growth



Our Billion Dollar Impact

From 1990 through September 30, 2025

Business Loans:

- Total RDC Loans: \$ 183,000,000
- Total Leverage from RDC Loans: \$ 574,000,000
- Total Jobs Created: 1,045

Housing:

- Single-Family: \$ 40,300,000
- Total Single-Family Homes: 1,172
- Multi-Family: \$ 14,200,000
- Total Multi-Family Homes: 1,579
- Total Leverage from Housing: \$ 325,510,000

Total Loans & Leverage: \$1.1 Billion

Small Business Lending & Economic Development



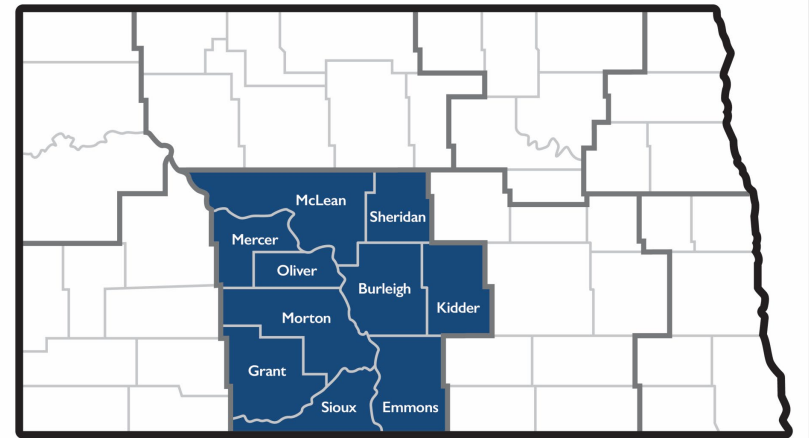
LCRDC Regional Programs

Eligible Applicants:

Small businesses located in our ten-county region

Eligible Uses:

Real estate, equipment, inventory, working capital, Flex PACE Local Match

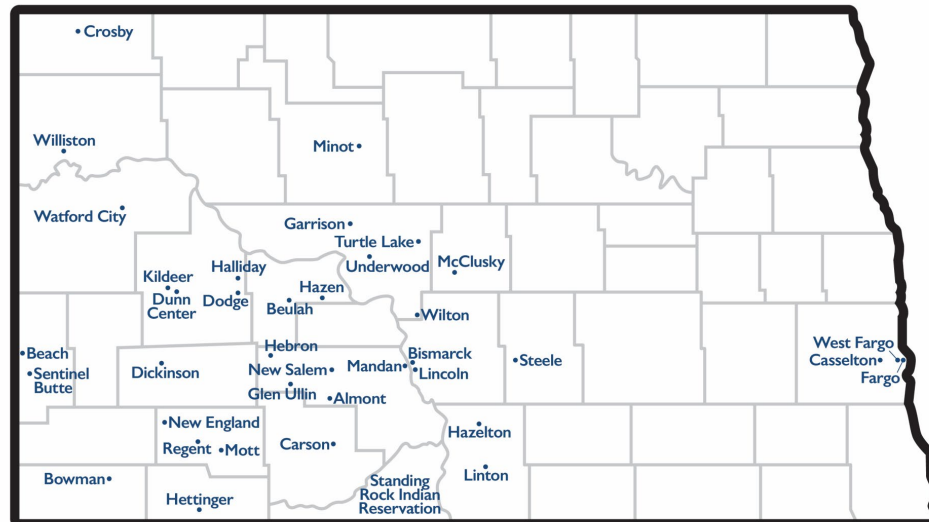


Rates: Project-by-project basis, generally at market rate

Terms: Terms vary based on the useful life of the collateral

N.D. Opportunity Fund

- Innovative Revolving Loan Fund available to small businesses and manufacturers in a 38-community consortium
- Since its inception, NDOF has funded **\$39.8M** in loans across over \$360M in projects.



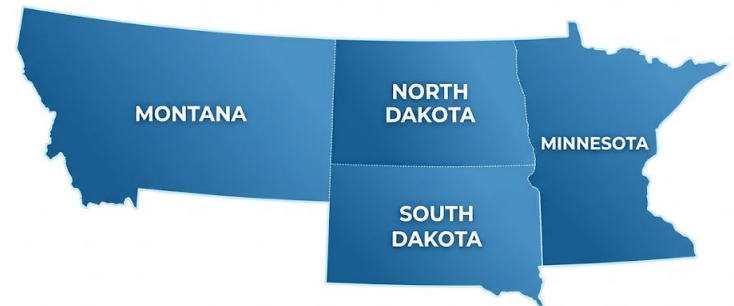
NPFIF

Northern Plains Food Infrastructure Fund:

USDA Grant-funded RLF aimed at strengthening local meat supply and expanding consumer choices

Revolved funds may be used to:

- Acquire an existing meat processing business
- Purchase and develop land and buildings
- Modernize and expand
- Buy equipment
- Working capital
- Cover start-up costs



Lewis & Clark CDC

Charge: Administer and facilitate the SBA 504 loan program throughout North Dakota

Services:

- Provide up to \$5 million to growing small businesses with long-term and fixed-rate financing for major fixed assets such as land and buildings, FF&E
- Typically finance up to 40% of eligible project costs
- Fixed-rate financing for the entire loan repayment period of 10, 20, or 25 years



Housing, Property Management & Community Development



Housing Programs

DREAM Fund – Single Family

DREAM II Fund – Multi-Family

Essential Public Employees Program – (EP2)

Housing Developers

- **Launched in 2026 upon acquisition of Affordable Housing Developers, Inc. (AHDl)**
- **Federal Designation:** Federally designated Community Housing Development Organization (CHDO)
- **Strategic Focus:**
 - ✓ Housing development
 - ✓ Rehabilitation
 - ✓ Stability for tenants and communities



Property Management



- **More than 900 residential units** managed in more than **20 communities**
- **Tailored Support:** Income-qualified families and independent seniors
- **Commitment to Excellence:** Asset preservation, compliance, online tenant portals, prompt maintenance
- **Depth of Experience:**
Team has more than 100 years of housing, community development, and property management experience.



Grants & Resource Development

- **Expert Support:** Full-spectrum guidance for communities, businesses, and organizations to identify and pursue targeted funding opportunities.
- **Application Assistance:** Technical support to build stronger, highly competitive proposals and increase project success.
- **Community Alignment:** Customized funding strategies tailored to local economic growth, housing, and infrastructure needs.
- **End-to-End Partnership:** Direct collaboration from initial grant research through final application submission.

Rural Health Transformation

- **\$200 Million in Federal Funding:**
Once-in-a-generation investment in rural health systems with focus on:
 - ✓ Stabilizing Workforce
 - ✓ Enhancing preventative wellness
 - ✓ Improved local access
 - ✓ Modernizing digital infrastructure
- **LCD Group's Supportive Role:**
 - ✓ Coordination and technical expertise
 - ✓ Support with resource development and grant applications
 - ✓ Identifying opportunities for communities

RURAL HEALTH
TRANSFORMATION



Let Us Help You



Lewis & Clark Development Group

200 1st Avenue NW
Mandan, ND 58554
(701) 667-7600

www.lcdgroup.org

