The mission of the Northland Foundation is to be a resource for people, businesses, and communities in northeastern Minnesota working toward prosperity through economic and social justice. Founded in 1986, the Northland Foundation was created to generate economic opportunity in northeastern Minnesota at a time when crises in the region’s farming and mining industries were devastating rural communities. In 1988, the Foundation expanded upon the work of its grant program with the addition of a loan fund to finance small businesses. Later, an operating program, KIDS PLUS, was established to improve the well-being of children and youth. The organization’s products and services include direct and participation loans, royalty investments, loan guarantees, and grants to provide financial and technical resources to nonprofits. From its headquarters in Duluth, the Foundation serves a seven-county region that is home to more than 322,000 people.

**Success Story: Northern Communities Land Trust, Duluth, MN**

In 2006, a Northland Foundation pilot program to stimulate social enterprise enabled Northern Communities Land Trust (NCLT)—a nonprofit dedicated to revitalizing neighborhoods and creating affordable housing—to assess every aspect of its operations and to develop new strategies to achieve its mission. In 2009, the Foundation also provided a line of credit for working capital to ensure that NCLT would continue to prosper. “We now have a whole new set of tools to make sure our organization and mission not only survive but thrive,” said Jeff Corey, the Executive Director of NCLT.

**Financial and Social Impact**

- Business loans made to for-profit and nonprofit entities: More than 425, totaling $40 million
- Amount leveraged in additional investments: Nearly $250 million
- Jobs created or retained: More than 6,000
- Grants awarded to nonprofits: 2,800, totaling more than $21 million

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