The Northland Foundation is a publicly supported foundation serving seven counties and all or parts of five Tribal Nations in rural northeastern Minnesota. Its mission is to invest in people and communities to support a thriving northeastern Minnesota. Northland awards approximately $1.5 million per year in grants to nonprofits; implements children, youth, and intergenerational initiatives through its nationally known KIDS PLUS Program; and provides flexible financing and technical assistance to businesses and community organizations. Northland also hosts its regional Small Business Development Center. Since 1986, the foundation’s Business Finance Program has made more than 670 loans totaling $69 million to regional businesses, which have leveraged over $366 million in private funds and helped create or retain 8,200 jobs. It has frequently been selected as a partner by the State of Minnesota to administer programs that support small businesses, nonprofit human services organizations, and early care and education in northeastern Minnesota.

**CDFI Story: Aftenro Home, Duluth, MN**

For 100 years, Aftenro Home has fulfilled its mission to care for older adults in northern Minnesota. The nonprofit boarding care facility is licensed for 54 residents; nearly all receive financial assistance. The Northland Foundation provided Aftenro a working capital loan several years ago when the organization was unable to secure a bank loan. More recently, Northland made a second loan to finance a resident call system.

“As a CDFI, we understand the challenges that nonprofit entities can have securing capital. We are happy to be able to fill that role,” stated Northland’s Business Finance Director, Michael Colclough.