**Section 1: Applicant Information**

***1A.*** *Enter the name of the Applicant:* City of Mandan and Co-Applicants

***1B.*** *Enter information below about the specific department, agency, or political subdivision of the Applicant that has been designated to implement the program(s) described in this application.*

Organization Name: City of Mandan Business Development & Communications Department

**Section 2: Amount Requested**

***2D.*** *For both CAPs and OCSPs, use the space provided below to indicate how the Applicant plans to use SSBCI funds to provide access to capital for small businesses (1) in low- and moderate-income communities, (2) in minority communities, (3) in other underserved communities, and to (4) women- and minority-owned small businesses. The Applicant's plans must include a narrative on how the Applicant will monitor the performance of its plans to provide access to capital to small businesses meeting these criteria.*

PROVIDING ACCESS TO CAPITAL FOR SMALL BUSINESSES IN TARGETED SUBGROUPS

Information about programs will be distributed and communicated through a number of means to help generate awareness about the loan participation fund among these subgroups. Conduits will include but are not limited to:

• News releases to statewide media
• Websites and newsletters of participating municipalities
• Website and any publications of the Lewis and Clark Regional Development Council, which serves a 10-county area
• Website of the Lewis & Clark Certified Development Company, a state-wide SBA 504 lender
• Websites and newsletters of economic development organizations and chambers of commerce that serve participating municipalities.
• Features in printed materials made available at public locations such as city halls, public libraries, Small Business Development Centers, SCORE, economic development organizations, chambers of commerce, and career centers at institutions of higher learning including tribal colleges.
• Seminars held by state, area and local economic development organizations.
• Mailings to financial institutions and businesses in participating communities.
• Face-to-face meetings with financial institutions, economic development organizations, and business leaders
• LCRDC will sponsor at least 6 community or regional seminars to provide an overview of the SSBCI programs for commercial lenders, economic development professionals, small business development centers and others who come in contact with prospective entrepreneurs and existing businesses that are seeking to expand within the first year following allocation of funds.
• LCRDC will sponsor at least 1 community or regional meeting on the Standing Rock Indian Reservation within the first year following allocation which will target the under-served population.

The Loan Committee may approve reduced loan origination fees or interest rates for projects that fill a significant gap in under-served communities, all when taken into consideration with a risk calculation formula.

ACCESS TO MINORITIES AND UNDERSERVED INDIVIDUALS

According to the 2010 Census, the population of North Dakota is comprised of 11.1 percent minorities with the majority (5.4 percent) being American Indian. Statistics from the 2010 Census regarding household income are not yet available. Many cities that are part of this joint application lack important retail and service sector businesses. The Standing Rock Sioux Tribe as joint applicant will have access to the funds. Projects located on the Standing Rock Reservation will be given a higher level of consideration due to the high unemployment rate and poverty rate on the reservation.

Historically, 7% of the loans provided through LCRDC have been to minority borrowers. The current level of loans to minorities makes up 3% of the portfolio. The historic percentage of loans to minority owned businesses is in line with the population of the area served by LCRDC. The overall minority population of the region including the Standing Rock Reservation makes up 7.6% of the total population. LCRDC consistently performs outreach to the Reservation and other areas to ensure access to their programs by minority individuals. To assist in their outreach efforts and provide guidance LCRDC provides seats on their Board of Directors for the Standing Rock Sioux Tribe and a Minority Representative as well as a Minority Representative on their loan committee.

LCRDC also performs outreach to female business owners and entrepreneurs. Currently women owned businesses account for 27% of the LCRDC loan portfolio.

The LCRDC, with assistance from the participating municipalities, will in the first year following Treasury approval of an allocation for the consortium, conduct a minimum number of outreach activities for under-served communities to include:
• Direct mailing of fact sheets or other printed material providing a program overview to commercial lending institutions in participating municipalities.
• At least 6 community or regional seminars to provide an overview of the SSBCI programs for commercial lenders, economic development professionals, small business development centers and others who come in contact with prospective entrepreneurs and existing businesses that are seeking to expand. One of these seminars will be held on the Standing Rock Reservation.

MONITORING PERFORMANCE RELATIVE TO THE PLAN

The Applicant and Lewis and Clark Regional Development Council will track outreach activities. Specifically, this will include tracking numbers for the following:
• news releases issued and dates issued,
• city and economic development web sites publicizing information about the programs,
• city newsletters in which program information appears,
• locations of sites where printed materials are available,
• locations and dates for seminars, bank briefings and other outreach activities, and
• any targeted, direct mailings of information on programs.

The Lewis and Clark Regional Development Council, will monitor the number of applications received for loans including dollar amounts requested, and the number of applications or percentages from minorities and under-served individuals. Likewise, the LCRDC will track the number of actual loan transactions including the numbers to the different subgroups. Reports will be provided at least annually to the Loan Committee and to the Steering Committee.