

MISSION:

UNLOCK THE POWER
OF CENTRAL MINNESOTA
PEOPLE TO BUILD AND
SUSTAIN THRIVING
COMMUNITIES.

OUR COMMITMENT

DEAR FRIENDS,

Thank you for sharing your time, talents and resources—this year, and every year. You're powering possible and improving the quality of life in the 160 hometowns and two tribal nations that make up the 14-county Initiative Foundation service area.

What is important to you—healthy children, quality education, living-wage jobs and thriving communities—is equally important to us. It's been that way for three decades. And with the vision and guidance of a diverse and informed board of trustees, the Initiative Foundation will be a mighty presence for decades to come.

Through your giving spirit we've seen the Foundation's endowment grow to **\$46.3 million** and total assets reach **\$63 million**. Interest earnings and other financial diversifications allow us to make smart and impactful investments throughout the region.

It's evident in our grants program, which has distributed **\$28 million** since the Initiative Foundation's inception to create opportunity and reduce barriers. And it's evident in our loan programs, through which we have invested \$46 million in 932 locally owned businesses. These investments have leveraged an additional \$290 in private investment—all for the greater good of the local economy.

As our demographics shift, it's increasingly important that we make way for our up-and-coming leaders. Our year-long Emerging Leaders program for 18- to 35-year-olds encourages generational diversity while helping participants discover new ways to thrive at work and within their community.

To complement the Emerging Leaders program, the Initiative Foundation in 2015 is launching the **Initiators Program**—a two-year partnership that provides a stipend, education, mentorship and resources for promising individuals to develop and launch their social enterprise and business ideas.

It's about social impact. It's about strategic investing. It's about you, your quality of life and your community. We want to make Central Minnesota a destination of choice to live, work and play.

Thank you, as always, for your past and future support.

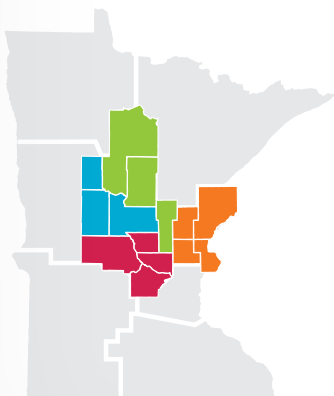


LARRY KORF
Board Chair



KATHY GAALSWYK
President

28 Years of Impact 1986-2014



\$46 Million
invested in 932
locally owned
businesses

\$290 MILLION
leveraged in private
investment

\$9.6 MILLION
held in 75
hosted funds

\$28 MILLION
awarded through
4,626 grants

12,300 JOBS
secured

7,200
community
leaders
trained

\$694,000
awarded
through
scholarships

OUR PEOPLE

BOARD OF TRUSTEES



Larry Korf,
Board Chair
DeZURIK



John E. Babcock
Board Vice-Chair
The Bank of Elk River



John J. Babcock
Rotochopper



Mayuli Bales
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Granite Equity Partners



Charles Black Lance
Central Lakes College



Reggie Clow
Clow Stamping



Linda Eich DesJardins
Past Chair
Eich Motor Company



Pat Gorham
Gorham Companies



Lee Hanson
Past Chair
Gray Plant Mooty



Dan Meyer
Atomic Learning



Earl Potter
St. Cloud State
University



Steve Shurts
East Central Energy



Traci Tapani
Wyoming Machine



Wayne Wolden
City of Wadena

FOUNDATION STAFF

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President

Kristin Ackley
Turn Key Specialist

Kendra Botzek
Program Assistant for Community
& Economic Development

Daniel Bullert
Business Finance Manager

Mike Burton
Planned Giving Officer

Lynn Bushinger
Chief Financial Officer & Treasurer

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Organizational Development

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& Economic Development

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& Economic Development

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LaRae Foehrenbacher
Fund Development Assistant

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Community & Economic
Development Specialist

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Early Childhood Dental
Network Specialist

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Accounting Associate

MaryAnn Lindell
Executive Assistant

Amanda Magnan
Program Assistant for
Organizational Development

Bob McClintick
Marketing &
Communications Manager

Eric Stommes
Vice President for
External Relations

Alyson Twardowski
Marketing & Communications
Assistant

Amanda Whittemore
VISTA Program Specialist

OUR WORK: Our community, organizational and economic development approach is steeped in the knowledge that economy, community and philanthropy are intertwined. Working with our partners we ...

- Provide loans to businesses that create quality jobs
- Award grants to nonprofits, local governments and schools
- Help generous people give back to their communities
- Publish illuminating information on local trends and solutions

OUR NUMBERS



2014 Financial Summary

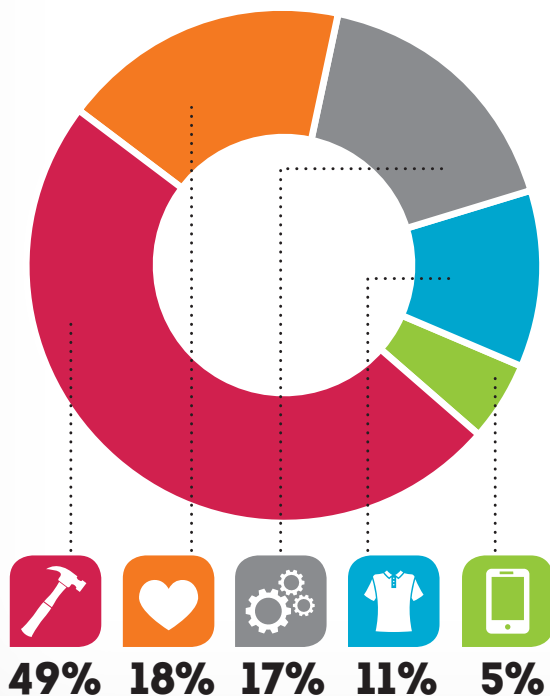
Sources of Funds: \$7,937,705

Grants & Contributions	\$ 3,181,253	40%
Investment Income	\$ 2,403,877	30%
Business Financing Revenue & Repayments	\$ 2,124,865	27%
Other Operating Revenue	\$ 227,710	3%

Economic Development, Business Financing, Investments Inspire Local Ownership, Quality Jobs

Investment Total **\$3,169,641**

• Manufacturing/Construction.....	\$ 1,545,931	49%
• Healthcare/Service.....	\$ 585,625	18%
• Operations/Technical Assistance.....	\$ 545,045	17%
• Retail/Wholesale.....	\$ 330,500	11%
• Technology/Green.....	\$ 162,540	5%



Uses of Funds: \$7,766,145

Economic Development,		
Business Financing, Investments.....	\$ 3,169,641	41%
Grants, Scholarships.....	\$ 1,761,053	23%
Programs	\$ 1,348,039	17%
Foundation Operations	\$ 707,650	9%
Communications & IQ Magazine	\$ 402,513	5%
Fund Development	\$ 377,249	5%

Grants & Scholarships Unlock the Power of People

Investment Total **\$1,761,053**

Turn Key Funds	\$857,063	49%
Innovation Fund	\$352,250	20%
Economic Development.....	\$156,945	9%
Organizational Development	\$130,000	8%
Early Childhood/Dental Network.....	\$115,345	7%
Thriving Communities Initiative.....	\$ 79,000	4%
Scholarships	\$ 70,450	3%

Programs Create Thriving Communities

Investment Total **\$1,348,039**

Thriving Communities/Early Childhood	\$ 535,297	40%
Thriving Organizations Partnership.....	\$ 344,801	25%
Volunteers in Service to America	\$ 298,388	22%
Turn Key Funds/Special Projects.....	\$ 169,553	13%

ENDOWMENT VALUE
\$45.4 MILLION

TOTAL ASSETS
\$62.9 MILLION

OUR FRIENDS

Initiative Foundation Program & Endowment Contributors 2012-2014

Our connection with you helps us stay true to the promise of our mission:

"To unlock the power of Central Minnesota people to build and sustain thriving communities."

Your support of the Initiative Foundation's unrestricted endowment fund is the financial backbone of our long-term success. The endowment provides resources each year for staff to work with local leaders to encourage economic development, help businesses get started or expand, provide workforce and leadership skills and build early childhood programs to help communities thrive.

Crimson \$50,000+

Blandin Foundation
Bush Foundation
Cass County
City of Hanover - Loan Fund
Community Development Financial Institutions Fund
Corp for Nat'l & Community Svc
Crow Wing County
Lessard-Sams Outdoor Heritage Council
Morgan Family Foundation
Opportunity Finance Network
Otto Bremer Foundation
State of MN Dept of Emp. & Ec Dev.
The McKnight Foundation
USDA Rural Dev.

Partner \$30,000+

Connexus Energy
Delta Dental of MN
East Central Energy
Minnesota Power
Stearns County
West Central Telephone Assoc.

Principal \$20,000+

Benton County
BCBS of MN
Bremer, St Cloud
City of Little Falls
Fundrers' Network for Smart Growth & Livable Communities
GNP Company
Isanti County
Morrison County
Pine County
Schlagel, Inc.
Sherburne County
Wright County

Executive \$15,000+

Bremer, Brainerd
City of Baxter
City of St. Cloud
Stearns Electric
US Bancorp

Leader \$10,000+

Anonymous Donor
City of Brainerd
Clow Stamping Co
DeZURIK, Inc.
Eich Motor Co
Essentia Health
Kathy & Neal Gaalswyk
Larson Boats
Mardag Foundation
Mid-Minnesota Federal Credit Union, Baxter
Todd County

Director \$7,500

AgStar Fund for Rural America
Arvig, Perham
Cambridge Med Ctr
City of Elk River
City of Milaca
City of Monticello
City of Princeton
City of Sartell
First Nat'l Bank, Milaca
Manufacturing Fund of Central MN

Associate \$5,000+

American Heritage Nat'l Bank
Avantech
Benton Coop. Telephone Co.
Brainerd Lakes Area Comm. Foundation
CentraCare Health Foundation
Chisago Cty HRA-EDA
Citizens State Bank of Waverly
City of Long Prairie
City of Mora
City of Saint Michael
CliftonLarsonAllen LLP, Saint Cloud
Consolidated Telecommunications Company
Falls Fabricating
Farmers & Merchants State Bank, Pierz

The Hyduke Foundation of the Saint Paul Foundation on behalf of the Peoples Bank of Commerce
LINDAR Corporation
Little Falls Area Chamber of Commerce
Marco, Inc.
MINPACK, Inc.
Neighborhood Nat'l Bank, Mora
NOR-SON, Inc.
Pequot Tool & Manufacturing, Inc.
Pine Country Bank, Little Falls
SEH, Inc
Rita and Everett Sobania
Stern Rubber
Widseth Smith Nolting & Assoc.
Xcel Energy Foundation

Entrepreneur \$2,500+

Atomic Learning, Inc
Bank of the West, Little Falls
BankVista,Sartell
City of Becker
City of Big Lake
City of Braham
City of Cambridge
City of Clarissa
City of Crosslake
City of Lake Shore
City of Maple Lake
City of Melrose
City of Menahga
City of Pierz
City of Rockford
City of Saint Joseph
City of Sandstone
City of Sauk Rapids
City of Staples
City of Wadena
City of Waite Park
CliftonLarsonAllen LLP, Brainerd
Crow Wing Power
Bruce & Mary Fogle
Pat & Carmel Gorham
David Gruenes
Lee & Jan Hanson

Don Hickman & Sandra Kaplan
Kanabec County
Jo & Larry Korf
Medica Foundation
Daniel & Sue Meyer
Midwest Security & Fire
Mille Lacs County
Earl & Christine Potter
Randall State Bank
Rotochopper, Inc.
Schlenner Wenner & Co.
Todd-Wadena Electric Cooperative
Wadena County
Gene & Bernie Waldorf
West Central Initiative Foundation

Investor \$1,000+

John E & Nancy Babcock
Rick & Helga Bauerly Family Fund of Central MN Community Foundation
BlackRidgeBank, Baxter
Dick & Mimi Bitzan Family Fund of Central MN Community Foundation
Dan & Marie Bullert
Lynn & Darren Bushinger
Central MN Community Foundation
City of Albany
City of Albertville
City of Annandale
City of Backus
City of Belgrade
City of Bertha
City of Breezy Point
City of Cass Lake
City of Cold Spring
City of Eagle Bend
City of East Gull Lake
City of Emily
City of Foley
City of Freeport
City of Isanti
City of Isle

City of Motley
City of Nisswa
City of Onamia
City of Pine City
City of Randall
City of Rockville
City of Sauk Centre
City of Sebeka
City of Swanville
City of Verndale
City of Walker
City of Waverly
Diamond Tool & Engineering, Inc.
Donlar Construction
Falcon National Bank, Foley
Chris Fastner & Kathy Hakes-Fastner
First State Bank, Wyoming
Dan & Annette Frank
Granite Equity Partners, LLC
HBH Consultants
Happy Dancing Turtle
Anita & Brad Hollenhorst
Linda Holliday & Harry Brodmarkle
Matt & Jeanne Kilian
Landmark Community Bank, N.A.
Larry & Karen Lundblad
McDowall Company
Minnesota Econ Dev Foundation
Minnesota National Bank, Sauk Centre
Shelly Funeral Chapels Inc, Little Falls
Steve & Leila Shurts
SPEDCO Economic Development Foundation of The Saint Paul Foundation
State of Minnesota (AIS)
Jan Tenold
The Whitney Foundation
Unity Bank, Brainerd
Mil A Voelker

OUR FRIENDS

Continued from previous page

Under \$1,000

Kristi & Levi Ackley
Adventure Creative Group
Alpine Cabinetry, LLC
Anderson Center
Duane & Barb Anderson
Anonymous Donor
John J & Debbie Babcock
Mayuli & James Bales
Lori & David Barron
Jason Bernick
Ebert Construction
Charles & Kathryn Black Lance
Katy & Steve Botz
Kendra & Josh Botzek
Braham Area Chamber
of Commerce
Brainerd Lakes Area
Chamber of Commerce
Bridges of Hope
Harriet Isobel Brown
Marsha Bunger &
the late Bob Bunger
Central Lakes College
Central McGowan
City of Avon
City of Belgrade
City of Bowlus
City of Brooten
City of Burtrum
City of Center City

City of Chickamaw Beach
City of Clearwater
City of Cokato
City of Delano
City of Eden Valley
City of Fifty Lakes
City of Garrison
City of Genola
City of Grasston
City of Grey Eagle
City of Hackensack
City of Hanover
City of Harding
City of Henriette
City of Hewitt
City of Hinckley
City of Holdingford
City of Howard Lake
City of Ironton
City of Jenkins
City of Kimball
City of Lindstrom
City of Longville
City of Manhattan Beach
City of Montrose
City of Motley
City of Nimrod
City of Otsego
City of Paynesville
City of Pease

City of Pequot Lakes
City of Pillager
City of Remer
City of Rice
City of Richmond
City of Rock Creek
City of Royalton
City of Rush City
City of Saint Martin
City of Saint Rosa
City of South Haven
City of Stacy
City of Taylors Falls
City of Upsala
City of Wahkon
City of Wyoming
City of Zimmerman
Core Value Consulting, LLC
DeGraaf Financial, Inc.
Sara E Dahlquist
Virginia Duel
East Central RDC
Alison Edgerton
Don & Deanna Engen
Tammy Feige Filippi & Pete Filippi
LaRae & Tom Foehrenbacher
Frandsen Bank & Trust, Baxter
Jeff Fromm
Ray & Gwynne Gildow
Glenn Metalcraft, Inc.
Lee & Colette Goderstad

Andrea Goedderz
Brad Goskowicz
Chuck & Sharon Gottwalt
Gramstad Homes, Inc.
Gray Plant Mooty
Douglas Larsen & Cathy Hartle
Lois & Chuck Head
Tricia & John Holig
Jolene Howard & Ben Blooflat
IPEX, Inc.
Catherine E. Jackson
Lois & Len Kallsen
KDV, Ltd.
Cheryl A. Key
Michelle Kiley
Mike Kneeland
Michou F Kokodoko
Terri & Dennis Konczak
Kris & Ken Kowalzek
Lake Country Synergic
Elizabeth F Larsen
MaryAnn & Peter Lindell
Pamela Mahling
Mahowald Ins Agency
Bob & Lisa McClintick
Bob & Terri McLean
Microbiologics
MN Business Finance Corp.
The Moran Family Fund of the
Central MN Community Foundation
James D Muchow

Municipal Development Group
Walter & Adele Munsterman
National Joint Powers Alliance
Robert & Marilyn Obermiller
Onanogozie RC&D Council, Inc
Abdirahim Osman
Martin & Susan Paradeis
Katrina L. Pierson
Pine Tech & Comm College
Region Five Dev Comm
Katie & Tom Riitters
Elise Ristau
Eric Rittmann
Julie Schueller & Brian Pederson
James & Wendy Shear
St. Cloud Tech & Comm College
Start Early Funders Coalition
Eric Stommes
Traci Tapani
Christopher & Beth Thorson
Dianne C Tuff
Blake & Alyson Twardowski
Unity Bank, Staples
US Bank Foundation
Sandy Voigt
Wayne & Lori Wolden
Mike & Connie Wood
Lynda Woulfe

Endowment Contributions

Thanks to **334 generous donors**,
the Foundation has raised more than
\$995,094 in endowment contributions,
representing more than 77% of our
five-year goal (2012-2016).



OUR PARTNERS

Loans & Equity Investments

The Initiative Foundation invested \$2.5 million in 28 locally owned businesses in 2014.

Through those loans, 315 quality jobs were secured and \$22,374,040 in private investment was leveraged.

AJ Metalworks, Inc. dba AJ Outdoors, LLC—Crosby
Automotive Parts Solutions, Inc.—Rockville
Battery Wholesale, Inc.—St. Joseph
BK Properties, LLC—St. Michael
CNC Cops, LLC—Becker
Havco, Inc. dba Seitz Stainless—Avon
Hibbs Properties, LLC—Princeton
Legacy Place, LLC—St. Cloud
LEI Packaging, LLC—Chisago City
Mala Mills, LLC—Pierz
Maple Lake Veterinary Properties, LLC—Maple Lake

Midwest Enterprises of Central Minnesota LLC
dba Midsota Manufacturing, Inc.—Avon
New Earth Technologies, LLC—Brainerd
New Ventures Enterprises, LLC—Becker
North Star Properties of Pequot Lakes, LLC
—Pequot Lakes
On the Wing Investments,
LLC dba Syvantis Technologies—Baxter
Palmer Properties, LLC, Rice
Probar Properties, LLC dba Interior
Components Group, Inc.—St. Cloud
River Systems, LLC—Wadena

Team Solara, Inc.—Little Falls
The Asphalt Company, Inc.—Monticello
The Club's Thrift Store, Inc.—Little Falls
Total Wellness Coaching, LLC—Cambridge
Touchstone Home Inspection—Sauk Rapids
Wolf Properties L.L.C. dba Wolf Auto, LLC—Buffalo
Woodard Enterprises, LLC dba Sunrise Laundry
—St. Cloud
Woods Property, LLC dba Woods Farmer
Seed & Nursery—St. Cloud
Zimmerman Veterinary Clinic, Inc.—Zimmerman

Turn Key Funds

The Foundation currently hosts 73 Turn Key component funds valued at \$9.6 million. These funds allow donors to focus on charitable needs while leaving the administrative tasks to the Initiative Foundation. This partnership ensures that local needs are addressed and all financial transactions adhere to state and federal guidelines.

Community Funds

Delano Community Foundation
Greater Pine Area Endowment
(Pine City)
Isle Area Community Foundation
Longville Area Community
Foundation Endowment
Morrison County Area
Foundation
Rum River Community
Foundation (Milaca Area)
Staples-Motley Area Community
Foundation
Three Rivers Community
Foundation (Elk River)

Education Funds

Cuyuna Lakes Education
Foundation (Crosby-Ironton)
Pillager Education Foundation
Sauk Rapids-Rice Education
Foundation
The 482 Education Foundation
of Little Falls Community Schools

Donor-Advised Funds

Anderson Brothers Family Fund
(Brainerd)
Bob & Marsha Bunker
Endowment Fund (Milaca)

Bruce & Diane Gohman Fund
(Clearwater)
Chuck Christian Community
Spirit Fund (Elk River)
Edeburn Family Fund (St. Cloud)
Gaalswyk Family Fund (Brainerd)
Granite Equity Partners Fund
(St. Cloud)
Hanowski Family Fund (Little Falls)
Jane & Patrick Mitchell
Foundation (Cold Spring)
John & Bonnie Schlagel
Endowment (Cambridge)
Josh Richardson Family Fund
(Elk River)
Julius & Tracy Kurpius Fund
(Staples)
Loren & Kathy Morey Family
Fund (Staples)
Mark Wood Foundation (Little
Falls)
Mel & Jeanette Beaudry Fund
(Elk River)

Scholarship Funds

Alternative Sources of Energy
Fund (Milaca)
Archie & Isabelle Powell
Scholarship Fund (Elk River)
Betty Ford Menzel Scholarship
Fund (Crosby-Ironton)

Beverly M. Pantzke Scholarship
Fund (Little Falls)
Bob & Pauline Johnson
Scholarship Fund (Isle)
Bob Wright Memorial IFPA
Scholarship Fund (Regional)
Holdingford Scholarship Fund
Little Falls Scholarship Fund
Madden's Pine Beach
Scholarship Fund (Pillager)
Pillager Scholarship Fund
Shawn Grittner Memorial
Scholarship Fund (Little Falls)
Staples KoC-Lloyd & Marion
Giddings Scholarship Fund
William & Ethel Nelson-
Zimmerman Scholarship Fund
(Royalton)
ZES Scholarship Fund
(Zimmerman)

Committee Advised Funds

Crow Wing Environment
Protection Advised Fund
Thrive Fund (Sauk Rapids-Rice)

Nonprofit Endowment Funds

Big Birch Lake Endowment Fund
Conservancy Fund of Big Fish
Lake Association Fund

Conservancy Fund of Roosevelt
and Lawrence Area Lakes
Association
Central MN CEO Fund (Staples)
Fish Trap Lake Endowment Fund
Friends of Sherburne Nat'l
Wildlife Refuge Fund
Gull Chain Preservation
Endowment Fund
Horizon Health Partnership in
Life Fund (Pierz)
Lake Region Conservation Club
Fund (Pierz Area)
Land and Waters Preservation
Trust (Cass & Crow Wing)
Leech Lake Area Watershed
Foundation
Minnesota Pioneer Park
Endowment Fund (Annandale)
Paws & Claws Animal Shelter
(Hackensack)
Quiet Oaks Hospice House Fund
(St. Cloud)
Sacred Heart-Knights of
Columbus Fund (Staples)
Wright County Historical
Society Fund

Field of Interest Funds

Delano Emergency Family Fund
Family Farm Fund (Regional)
Manufacturing Fund of Central
MN (Regional)
The Initiators' Fund

Special Projects

Hewitt Area Relief Fund
Oakland Cemetery Fund (Little
Falls)
Sartell Wheel Park Fund
Sartell DOGPAC Fund
Veteran's Art Project Fund
(Camp Ripley)
Wadena Regional Wellness
Center Fund

Business Loan Funds

Menahga Loan Fund
Princeton Economic
Development Loan Fund
St. Cloud State University
Microlending Fund
Todd-Wadena Economic
Development Loan Fund
Wadena Tornado Relief
Loan Fund

OUR PARTNERS

Continued from previous page

Grant Awards

More than \$675,000 was awarded in 2014 to 141 regional nonprofits in support of their critical services and social enterprise activities. Turn Key Fund and scholarship award listings are available on ifound.org.

A Place for You, Pine City
Advocates Against Domestic Abuse, Regional
Agriculture Utilization Research Institute, Little Falls
Amherst Wilder Foundation, Little Falls
Anderson Center, Saint Cloud
Annandale Area Community Team, Annandale
Arc Midstate, Saint Cloud
BestPrep, Saint Cloud
Boy Scouts of America - Central MN Council Inc,
Long Prairie
Boys & Girls Club of Elk River, Little Falls
Boys & Girls Club of the Leech Lake Area, Cass Lake
Boys & Girls Clubs of Central MN, Saint Cloud
Brainerd Baxter Youth Center, Brainerd
Brainerd Lakes Area Chamber of
Commerce Education Association, Brainerd
Brainerd Lakes Area Economic
Development Corp, Brainerd
Brainerd Lakes Area Economic
Development Corp, Crosby
Bridges of Hope, Brainerd
Casa Guadalupe Multicultural Community, Cold Spring
Casa Guadalupe Multicultural Community, Saint Cloud
Catholic Charities of the Diocese of St. Cloud, Saint Cloud
Center for Nonprofit Excellence
& Social Innovation (CNESI), Saint Cloud
Center for Service-Learning & Social Change, Saint Cloud
Central Lakes College Foundation, Brainerd
Central MN Council on Aging, Saint Cloud
Central MN Housing Partnership, Saint Cloud
Central MN Jobs & Training, Monticello
Central MN Sustainability Project, Saint Cloud
Children's Dental Services Inc, Saint Cloud
City of Becker, Becker
City of Big Lake, Big Lake
City of Cokato, Cokato
City of Crosslake, Cross Lake
City of Elk River Economic
Development Authority, Elk River
City of Foley, Foley
City of Hewitt, Hewitt
City of Ironton, Ironton
City of Isanti, Isanti
City of Jenkins, Jenkins
City of Montrose, Montrose
City of Mora, Mora
City of Princeton, Princeton
City of Randall, Randall

City of Rockford, Rockford
City of Rush City, Rush City
City of Saint Martin, Saint Martin
Cloverleaf Youth Partnership
dba Cyber Cafe, Wadena
Community Legacies Foundation, Inc, Sauk Centre
Council on Foundations, Regional
Crow Wing County Housing and
Redevelopment Authority, Nisswa
Crow Wing County, Brainerd
Cura Center Inc dba New Beginnings, Saint Cloud
Eagle's Healing Nest, Sauk Centre
Employment Enterprises, Inc, Little Falls
Essentia Health Foundation, Brainerd
First American Financial Services
on behalf of WCEDA, Sebeka
GiveMN, Little Falls
Goodwill/Easter Seals MN, Saint Cloud
Great River Family Promise, Elk River
Great River Greening, Little Falls
Greater MN Partnership, Little Falls
Greater St. Cloud Development Corporation, Saint Cloud
Greater Twin Cities United Way, Saint Cloud
Helping Hands Outreach, Holdingford
Higher Ground Church, Saint Cloud
HOWA Family Center, Walker
Industries Incorporated, Mora
Junior Achievement of the Upper Midwest, Brainerd
Junior Achievement of the Upper Midwest, Little Falls
Kanabec County, Mora
Lakes & Pines Community Action Council Inc, Mora
Lakes Area Habitat for Humanity, Brainerd
Lakes Area Interfaith Caregivers, Brainerd
Lakes Area Restorative Justice Project, Brainerd
Lakes Area Youth Service Bureau, Regional
Leech Lake Area Watershed Foundation, Walker
Leech Lake Band of Ojibwe, Walker
LegalCORPS of Saint Cloud, Little Falls
Metropolitan Economic Development
Association (MEDA), Little Falls
Mille Lacs Band of Ojibwe, Onamia
Mille Lacs Health System, Onamia
Mississippi Headwaters Board, Brainerd
MN Assistance Council for Veterans, Saint Cloud
MN Council of Nonprofits, Saint Cloud
MN Council on Foundations, Little Falls
MN Council on Foundations, Regional
Morrison County, Little Falls

Northland Area Family Service Center, Remer
Paul Bunyan Arboretum, Baxter
Pillager Family Council, Pillager
Pine County, Pine City
Pine River-Backus Family Center, Walker
Pine River-Backus School District, Pine River
Pine Technical College, Pine City
Pokegama Lake Association, Pine City
Pregnancy Resource Center of Cambridge, Cambridge
Prepare & Prosper, Saint Cloud
Prevent Child Abuse Minnesota, Saint Cloud
Princeton School District, Princeton
RESOURCE, Saint Cloud
Richmond Economic Development Authority, Richmond
Rivers of Hope, Monticello
RiverWorks Community Development Organization,
Rockford
Roosevelt & Lawrence Area Lakes Association, Emily
Rose Country Dental, Inc., Pillager
Saint Cloud Area School District, Saint Cloud
Saint Cloud State University, Elk River
Saint Cloud State University, Monticello
Saint Cloud State University, Saint Cloud
Second Harvest North Central Food Bank Inc, Brainerd
Shepherd of the Lake Lutheran Church, Garrison
SPROUT MN, Brainerd
St. Cloud Area Somali Salvation
Organization, Saint Cloud
Staples Motley School District, Motley
Staples Motley School District, Staples
Stearns Benton Employment &
Training Council, Saint Cloud
Stearns County Housing &
Redevelopment Authority, Belgrade
Todd County, Long Prairie
Tool Shed Inc, Little Falls
Tri-County Action Program Inc, Elk River
Tusen Tack, Brahm
United Cerebral Palsy of Central MN, Saint Cloud
United Way of Central MN, Saint Cloud
University of Minnesota, Regional
Verndale School District, Verndale
West Central Initiative, Little Falls
Wright County Economic
Development Partnership, Buffalo
Wright County Economic
Development Partnership, Rockford

The Initiative Foundation is certified as a Community Development Financial Institution by the U.S. Department of the Treasury and proudly bears certification from the U.S. Small Business Administration as a Community Advantage Lender. The Foundation meets rigorous national standards established by the Council on Foundations, has attained the highest four-star rating on financial health, accountability and transparency from Charity Navigator and is recognized for meeting standards for accountability and openness through the Charities Review Council.

