

# 2011

## ANNUAL REPORT

Increasing Success across the State



**African  
Development  
Center**  
of Minnesota

Dear Friends,

When the African Development Center was just a notion back in 2002, we never would have guessed that 10 short years later it would evolve to the level of reach, impact, and recognition that it holds today. We are extremely grateful for the countless supporters, funders, and partners that helped us reach these levels and, more importantly, helped ADC continue to provide the education, consultations, and resources necessary for the economic and financial success of the growing new American communities of African immigrants and refugees throughout Minnesota.

We cherish the opportunity this Annual Report gives us to update you on the accomplishments of ADC in 2011, as well as the potential created for the future of this organization and the community it serves. 2011 was a truly a year of growth, partnerships, and impact, as we:

- Opened a satellite office in Rochester, Minnesota to serve the growing community of African entrepreneurs in that region of the state;
- Purchased and renovated an office building in downtown Willmar, Minnesota to serve as the ADC Central Minnesota satellite location;
- Joined with the Rochester Area Chamber of Commerce to conduct the first-ever survey of African-owned businesses in the region;
- Collaborated with 5 other public and private institutions in Willmar to conduct the first community meeting focused on building cultural awareness discussions related to the growing African community in that region;
- Named as an official Micro-Lender by the Small Business Administration of the United States;
- Completed the process necessary to be successfully approved by the Charities Review Council to assist potential funders and contributors to ADC;
- Celebrated the 1st Anniversary of the Afro Deli and Coffee - our social venture and delicious restaurant located within our Main Office building;
- Transformed our Business Breakfast Roundtable into a consistent and impressive monthly meeting of the area's most influential decision makers;
- Partnered with the Wilder Foundation to conduct an economic impact analysis of the work of ADC - the impressive results of which are available on our website

We are truly proud of all of the strides of ADC, but the economic impact report is uniquely special. ADC can go through the motions of activities and create hundreds of partnerships, but unless our actions have a direct impact on the clients and communities we serve, it means nothing.

Please enjoy the stories in this report on some of 2011's biggest accomplishments, but be sure to visit our website and social media to review the many other write-ups and stunning pictures and videos that did not make it into this limited space. Thank you all for your support to make these successes possible, and we welcome your continued friendship in the years to come.

Sincerely,



*Hussein Samatar*

Hussein Samatar  
ADC Executive Director



*Bamson Fadipe*

Bamson Fadipe  
ADC Board President

# ADC Program Impact

## Business Development

- 79 graduates from our entrepreneur training workshops throughout the year
  - 47% of businesses financed by ADC have graduated from these classes
- \$583,800 in loans given to 19 African-owned businesses in the Twin Cities
  - 5 of these businesses were start-ups and 12 were existing
  - 100% of loans placed in low income areas of need
  - Gender breakdown of 2011 loan recipients was 53% female & 47% male
- Delinquency Rate of ADC portfolio at year-end was an astonishing 3%
- Equity injected into economy by ADC business clients was \$471,500 in 2011

## Housing Education and Counseling

- 27 first-time homebuyer workshops held with 255 graduating families
  - 12 held in Minneapolis and 15 held in Greater Minnesota
  - 46% of all graduates successfully purchased homes (117 families)
    - Avg home price: \$125,000 = \$14,625,000 total injected into market
    - Avg down-payment & closing assistance: \$6500 = \$760,500 in total
- 112 families received one-on-one counseling state-wide
  - 18% successfully purchased homes (20 families)
    - Avg home price: \$125,000 = \$2,500,000 total injected into market
    - Avg down-payment & closing assistance: \$6500 = \$130,000 in total

## Financial Literacy Education

- 7 financial literacy education workshops held state-wide
  - 2 held in Minneapolis and 5 held in Greater Minnesota
  - 82 households attended and successfully completed these workshops

# ADC Financial Information

## Statement of Financial Position

### Assets

Total Current Assets

**2011**

\$1,225,515

**2010**

\$1,061,921

Long-Term Assets

\$5,190,067

\$4,805,239

**Total Assets**

**\$6,415,582**

**\$5,867,160**

### Liabilities and Net Assets

Total Current Liabilities

\$ 685,539

\$ 757,881

Long-Term Liabilities

\$4,055,599

\$3,565,439

**Total Liabilities**

**\$4,741,138**

**\$4,323,320**

Unrestricted Net Assets

\$ 419,094

\$ 701,940

Temporary Restricted Net Assets

\$1,255,350

\$ 841,900

**Total Net Assets**

**\$1,674,444**

**\$1,543,840**

**Total Liabilities and Net Assets**

**\$6,415,582**

**\$5,867,160**

## Statement of Activities

Total Support and Revenue

\$1,335,653

\$1,303,432

Total Expenses

\$1,205,049

\$1,137,941

**Change in Net Assets - Operating**

**\$ 130,604**

**\$ 165,491**



# Meeting the Demands of Greater Minnesota

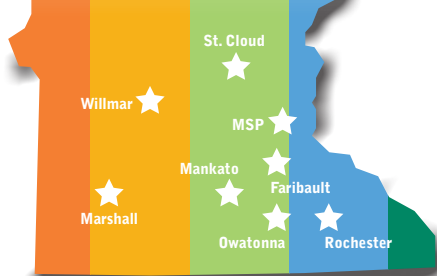
Almost 13% of Minnesota's foreign-born residents are from Africa: a percentage higher than any other state in the nation. Most African immigrants are from Somalia, Liberia, and Sudan, but there's an increasing influx from Nigeria, Ethiopia, and Eritrea as well. The African Development Center was born to plug in the holes left by mainstream development institutions when it comes to the complex needs of this community of new Americans.

Against historical trends of settlement, the newest African communities have moved beyond urban pockets and cities, and into various regions of Greater Minnesota. According to Executive Director, Hussein Samatar, "The pattern of movement of immigrants is changing. Gradually, they have started moving outside the metro in search of better jobs and spacious housing opportunities."

To meet the growing demands of this expanding community, ADC has spent the last few years developing strategies, systems, and tools to reach these new Americans state-wide.

Offering workshops, seminars, and services in more than seven Minnesota cities, ADC has worked diligently to create relationships and networks with partners in various regions of the state that are proving to be crucial components of success.

2011 saw the opening of two new ADC satellite offices in the cities of **Rochester** and **Willmar**. Each of these cities has their own unique set of opportunities and challenges, and ADC is excited to bring change and prosperity to these regions of Minnesota.



## Rochester, MN: Growing Opportunities

The area within and around Rochester, Minnesota continues to experience a tremendous amount of population growth, which has historically included a substantial percentage of immigrants from across the globe. Of the most recent arrivals, includes a substantial and growing number of African immigrants and refugees.

ADC expanded its operations and services to this region a few years ago to offer its culturally-competent economic development products and services to this emerging community of Southeastern Minnesota. Now, with a generous donation of office space from the **Rochester Math and Science Academy**, ADC has increased its commitment and capacity to this city and region, and begun to develop important partnerships with crucial public and private institutions.

One such partner is the **Rochester Area Chamber of Commerce**, with whom ADC recently released the first-ever report on African-owned businesses in the region. Available on the ADC website, this project



illustrates the understanding that is growing throughout the region, regarding the positive economic impact this new group of American entrepreneurs can have on the entire community and economy of Southeastern Minnesota.

*Left: Ribbon Cutting - ADC Rochester  
Below Left: John Wade - RACC President  
Right: ADC Willmar Office Building  
Mid Right: Bremer Bank St. Cloud  
Bottom Right: Ribbon Cutting - Willmar*

## Willmar, MN: Educate and Empower

Another historic area for immigrant growth, the Central Minnesota region around the city of Willmar has been a location of ADC activity since 2007. In 2011, the African Development Center substantially increased its commitment and investment in the area, with the purchase and full renovation of a beautiful downtown office building. Once the Willmar Chamber of Commerce headquarters, this location is now serving as the regional ADC satellite office for the Central Minnesota cities of Willmar, St. Cloud, and Marshall.

The Grand Opening event in September brought a large crowd to the facility - newly glowing in a fresh paint of ADC green - on Litchfield Avenue. From community members to local officials and business owners, this crowd represented precisely the incorporation of diverse groups called for by those who spoke that day.

The needs of this region are both substantial and quite diverse, but rely on an increased level of community education and discussion. Increasing this level of shared engagement was an envisioned and deliberate purpose of ADC purchasing this building. With this functional and symbolic move to Central

Minnesota, ADC is now better able to initiate and facilitate the conversations and partnerships necessary to not only bring financial success to the growing African communities of the area but also greater economic prosperity to the region.

In addition to providing counseling and training to its clients on financial issues, ADC facilitated a number of discussions in



the region on some of the cultural topics impacting the financial process and perception of many within this new community of Americans. ADC was also proud co-lead the first public discussion in Willmar on these exact topics, which brought more than 650 participants.

Like Rochester, ADC is proud to partner with **Willmar Area Chamber of Commerce** in much of its work in the region, and invites you to read the joint survey report on the African-owned businesses within the city, when it is released in the summer of 2012.





# International Recognition

The economic development model of ADC continues to attract attention not just at the state level, but nationally, as well as across the globe. In addition to the recent support from national foundations and federal programs, ADC has acquired a number of new international partners over the last few years. One of the most prominent years of international activity and relationships for ADC, 2011 was a milestone year due to the following events:

- In the spring, ADC co-hosted, with the Minnesota International Center, a group of 10 Somali delegates from the Nordic countries of Sweden, Norway, Finland, and Denmark, as they examined the integration of Somali immigrants into American society.

Being from European countries feeling a similar growth of Somali immigrants and refugees, these delegates were most interested in the visits to Somali businesses in the city, and looked forward to ways of duplicating this entrepreneurial drive in their Nordic countries.

- Around the same time, Executive Director, Hussein Samatar, travelled to Sweden as part of an invitation to speak at a national conference on integration, as well as meet and discuss these issues with many local officials across the country. With visits to nearly a dozen cities, seminars and meetings with academics, Ministers, and Ambassadors, this was a fascinating experience, with much learned by all involved. We invite you to read more about this trip in Hussein's blog within the ADC website ([www.adcminnesota.org](http://www.adcminnesota.org)).



- As part of her visit in the Twin Cities, U.S. Ambassador to Denmark, Laurie S. Fulton, made a point to meet with ADC staff and discuss the issues of integration and entrepreneurship in hopes of bringing proven strategies and suggestions to the current and future discussions within her host country. As mentioned, Denmark is one of the Nordic countries grappling with an influx of East African immigrants and refugees.



- As a direct result of this meeting with Ambassador Fulton, ADC hosted a delegation from Denmark in the fall. This group, from the city of Aarhus, toured a number of African-owned businesses, as well as the Wells Fargo Metro South Branch, which is led and largely staffed by members of the East African community. This, like the previous activities, was a wonderful opportunity to showcase the positive economic impact this community of new and driven entrepreneurs can have on a region and state.



ADC is proud of these new relationships, and excited to contribute to this important international discussion.

# Funding and Support - 2011

## Organizations

### *Over \$100,000*

Surdna Foundation

### *\$50,000 - \$100,000*

Blandin Foundation

Otto Bremer Foundation

Twin Cities LISC

### *\$20,000 - \$45,000*

Carolyn Foundation

Comcast Foundation

HECAT

Minneapolis Foundation

Wells Fargo

### *\$5000 - \$15,000*

Marbrook Foundation

Willmar Area Community Fund

### *\$1000 - \$2500*

Associated Bank

Augsburg College

Fidelity National Information Services

Smith Partners, PLLP  
Triangle Park Creative  
U.S. Bank  
Western Bank

### *\$100 - \$1000*

A-Z Merchandise  
Brabbit & Salita, PA  
Flannery Construction  
Food Facilities Design  
Jeylani Transportation  
Lottsa Tax & Accounting  
Royal Transportation  
Twin Cities Airport Taxi  
University Halal

Felicia Ravelomanantsoa  
Joe Selvaggio  
Jo Ann Vano  
Steve & Marilyn Wellman

### *Key Volunteers & In-Kind*

Nimo Ali  
Mary Barghout  
Brandon Baumbach  
Hodan Bile  
Rose Carr  
Leo Ekpee  
Emily Green  
Barbara Lightsey  
Ward Monroe  
Sylvester Ndhlovu  
Aziz Osman  
Kim Quayson  
Henry Rucker  
Al Smith  
Brea Turner  
Jeff Washburne

## Individuals

### *Donors*

Nelson & Charisse Adamson  
Lanora Brooks  
Nancy & Jim Hendrickson  
Gary Hesser & Nancy Homans  
Karen Kelly-Ariwoola  
Jeri Nelson

## How to Get Involved

The work of ADC would not have been possible in 2011 without the support of those listed above. Further, there are countless others who gave their time and support to the African Development Center in a variety of other ways. As ADC expands to serve the growing number of African communities throughout the entire state of Minnesota, so does the need for continued support from organizations and individuals such as yourself.

There are many opportunities for you to get involved with the efforts and impact of ADC. Please consider a *financial contribution*, or one of the following activities:

**Events** - from the *Annual Gala* to our monthly *Business Breakfast Roundtables*, these are wonderful occasions of discussion, education, and celebration.

**Visit Us** - Stop by anytime to visit our beautiful public art gallery, *AfroUniversal*, or enjoy a delicious meal from our social venture, *Afro Deli & Coffee*, at our Main Office.

**Spread the Word** - Keep abreast of ADC activities through its website, social media accounts, and newsletter, and share the developments and impact with others.



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[www.adcminnesota.org](http://www.adcminnesota.org)



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ADC offers services statewide, including the eleven-county metro area of the Twin Cities, as well as seven Greater Minnesota sites: Faribault, Mankato, Marshall, Owatonna, Rochester, St. Cloud, and Willmar.

**ADC Rochester**

415 16th Street SW  
Rochester, MN 55902  
507-282-7333

**ADC Willmar**

518 Litchfield Ave. SW  
Willmar, MN 56201  
320-262-8545

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[www.adcminnesota.org](http://www.adcminnesota.org)

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