




African
Development
Center
of Minnesota





ADC's mission is to work within African communities in Minnesota to start and sustain successful businesses, build assets, and promote community reinvestment. To our clients, we are “your guide to financial success in America.”



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Introduction



“ADC – like the African immigrant and refugee community we serve – will continue to grow both in relevance to Minnesota’s economy and in influence globally.”

Gaining in influence, at home and abroad

by Hussein Samatar, ADC Executive Director

From Hamburg, Germany, to Hutchinson in Central Minnesota, ADC covered a lot of territory in 2007.

Traveling on a Marshall Memorial Fellowship, I visited Hamburg, Paris, Rome, Belgrade, Brussels to observe the conditions of African immigrants and refugees in these European capitals and share the strategies that have succeeded in catalyzing upward mobility among the Twin Cities’ own African population. In summer, I and ADC outreach coordinator Nimo Farah accompanied Minneapolis City Council Member Robert Lilligren to Sweden and Norway, where we presented our local success stories to civic leaders helping Somali refugees in Northern Europe.

In May, I addressed the need for new financing products tailored to observant Muslims at a workshop sponsored by the Federal Deposit Insurance Corporation (FDIC) and hosted by the Minnesota Bankers Association. This invitation came on the strength of ADC’s precedent-setting partnership with the City of Minneapolis to introduce public loans for small business development with Sharia-compliant terms.

ADC also hosted several notable guests: the Pan African Community Endowment of SpectrumTrust; Urban Adventure, a professional-development program for emerging business leaders in the Twin Cities; and a delegation of Ugandan Members of Parliament that made ADC its only stop outside of Washington, DC in order to witness the progress of African immigrants in the United States.

Though ADC has been recognized for its effectiveness, it’s also true that ADC still attracts attention because of its uniqueness. For good and for bad, we remain a singular example of a successful grassroots effort to integrate African immigrants and refugees with the economic system in their adopted homeland.

Here in Minnesota, rural cities are responding to an influx of African immigrants more energetically than the capitals of Europe. ADC is now in full swing of outreach to growing African populations in St. Cloud, Rochester, Mankato, Owatonna, Willmar and Marshall.

As our micro-loan portfolio rises toward the \$2 million mark, our financial literacy efforts lead to impressive rates of entrepreneurship and home ownership, and as we gain more traction encouraging lenders to create financing products that observant Muslims can take advantage of, ADC – like the African immigrant and refugee community we serve – will continue to grow both in relevance to Minnesota’s economy and in influence globally.

ADC partners with Minneapolis to launch alternative financing program

In 2007, ADC and the City of Minneapolis partnered to launch a new alternative financing program for Minneapolis small business owners. Investment repayment is based on a profit model rather than interest. This type of financing opens doors for the city's growing number of Muslim business owners whose religious beliefs restrict them from receiving traditional interest-based financing.

The program's first loan recipient, **Shukri Gedi**, has owned a clothing and accessories store in the Karmel

Mall in south Minneapolis since 2000. Seeking financing to expand her stock with the goal of doubling sales, she contacted ADC, which packaged a loan using the new city funding and its own profit-based micro-loan program.

"This program is very good for Muslims and immigrants," said Mrs. Gedi, who started her business on savings and operated entirely on revenues before receiving her loan in February. "It will help us grow faster and compete alongside other American businesses."

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Programs

Business development

Increasing the vitality of African businesses in Minnesota by providing workshops, technical assistance, financing assistance and micro-lending.

Home ownership

Increasing home ownership opportunities for African immigrants by developing and delivering culturally sensitive education, counseling, and related support services.

Financial literacy

Increasing understanding of the American financial system, especially credit-worthiness. In 2007, we will debut training for savings and investment.



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The program is available to all Minneapolis small business owners who may not be able to get commercial loans through banks. The loan is designed to assist businesses such as retail, service, or light manufacturing with financing to purchase equipment and/or make building improvements.



“The community developers have designed some amazing financing tools to help immigrants invest in business. The City is getting involved

in these programs because, for the public sector as well, it’s a very cost-effective investment in the future of Minneapolis neighborhoods.”

—Mayor RT Rybak

A private lender like ADC provides half of the investment at its rate of return, and the City provides the rest, up to \$50,000, at a two-percent rate of return. The loan term (up to 10 years) and rate are set by the lender.

The city program, catalyzed by ADC’s advocacy, is the first of its kind in the United States. It enables ADC to help more individuals like Shukri Gedi succeed in business and integrate into the American system. In the big picture, Minneapolis will prosper through stronger neighborhoods, a higher tax base and the special human capital that diversity and entrepreneurship add to the value of city life.

Now serving Greater Minnesota

ADC’s unique expertise, professional approach and record of accountability made our organization a useful partner for larger economic development initiatives in the Twin Cities. Such success in partnering has driven ADC’s recent expansion into new territory: Greater Minnesota communities that lack resources for engaging their growing African populations. ADC’s decision to begin serving these cities in 2007 was driven by requests from private lenders, local community groups, foundation initiatives and service providers.

Our role in Greater Minnesota is that of forming and adding resources to local partnerships between the individual advocates or grassroots groups and established economic development agencies that have been challenged to provide services to newly-arrived Africans.

So far, ADC’s outreach to groups in St. Cloud, Rochester, Mankato, Owatonna, Willmar and Marshall has begun to produce culturally sensitive home ownership training and funding for new business starts. By serving these communities in addition to the



Twin Cities, ADC has extended its reach to 95 percent African immigrants and refugees in Minnesota.

This will address a dramatic need. An example: currently there are only 15 homeowners within the total African population of 15,000 in these Greater Minnesota cities. In 2007 ADC welcomed a full-time staffer, Abdirashid Said, dedicated to outreach and program development in Greater Minnesota.

Islam requires that all parties to a financial transaction share the actual profit or loss of a venture—thus, guaranteed compensation such as interest is forbidden. To achieve return on investment, lenders must share the risk. Islamic finance is sometimes said to be asset-based instead of currency based. An investment is structured on an exchange of assets. Money is just the payment mechanism.



ADC launches mortgage company



Building on the success of ADC's first-time home buyer training program, ADC deepened its commitment to increasing rates of homeownership by launching ADC Financial Services, Inc. An independent company sharing management with African Development Center, ADC Financial Services is positioned as a trustworthy resource for home financing for immigrants and minorities—emerging markets in which predatory lending has been a special problem.

Operating now as a loan origination company packaging public and private capital, ADC Financial Services offers a culturally sensitive, nonprofit alternative to banks and other mortgage originators. Its products include conventional, fixed-rate financing as well as Murabaha financing that substitutes an up-front service fee for interest payments, making the loan acceptable to observant Muslims.

2007 by the numbers

- 45 entrepreneurs were trained through business plan workshops and technical assistance.
- \$352,000 in business development lending, bringing the value of ADC's portfolio to \$1.4 million and the total business investment leveraged by ADC to \$8.1 million.
- 16 of 27 commercial lending clients opted for profit-based, Sharia compliant financing, a special product originated locally by ADC
- 15 small business clients received matching funds from the City of Minneapolis Alternative Finance Program, also profit-based, launched in 2007 in response to ADC's advocacy.
- 137 families trained for first-time home ownership via ADC's value-added Home Stretch curriculum.
- 44 percent of these families have purchased a home, tripling the statewide Home Stretch rate.
- 0 ADC home ownership training clients have reported being victimized by predatory lenders, attesting to the value of ADC's financial literacy curriculum that is incorporated into our workshops.
- 6 Greater Minnesota cities offered ADC program and technical assistance to develop culturally-sensitive economic development resources for their growing African populations.

Spotlight: Abdi Duh, Greater Minnesota partner

Call him “our man in Willmar.”

In 2007, **Abdi Duh**, founder of the Coalition of African Community Services of Kandiyohi County, became ADC’s first partner in serving growing African populations in Greater Minnesota. Working as a part-time volunteer on a shoestring budget, Duh (pronounced Dooh) has led a small group of community advocates in

In Willmar, population 15,000, Duh witnessed what he calls “total culture shock running both ways.”

organizing an array of social, education and economic services for the area’s estimated 2,000 African immigrants.

For Duh, Willmar marks the latest step in a long journey of service. His career in refugee assistance began in California, where he earned a masters degree in public administration from San Diego State University. Seeing an influx of Somali refugees unprepared for life in a new country that was itself unprepared to integrate them, Duh, himself a Somali native, dedicated his energies to “do whatever was needed” to bridge the vast cultural gap.

In the late 1990s, while traveling through the Twin Cities, friends introduced him to the African community. He soon moved here and networked his way into political advocacy. In 2002, he was appointed to the city’s Human Rights Commission. He also joined the board of LegalCORPS, a pro bono service providing nonprofits and micro-businesses in Minnesota free legal assistance on transactional matters.



Meanwhile, Duh had stopped to check in on friends who had headed into rural Minnesota for the city of Willmar, where a large turkey processing plant offered plenty of unskilled jobs that immigrants could qualify for. In Willmar, population 15,000, Duh witnessed what he calls “total culture shock running both ways.” The African immigrants, predominately fellow Somalis, lived in utter isolation near the campus of a local community college. They had no social contact with the town, and the local people were baffled at best by their presence. “Each group was completely foreign to the other,” Duh recalls.

So he put his expertise to work, driving the creation of the Coalition of African Community Services in 2000. He took a job as a translator for the local health system in order to deepen

his connections and fund the operation of the nonprofit.

In the years since, Duh and core of volunteers have provided a wide range of services: acculturation, transportation, legal, employment, housing, health and financial education, business development, youth empowerment and after-school tutoring. Duh has become a well-known advocate by public services, banks, schools, employers, landlords and churches in Willmar.

In the near term, ADC hopes to organize funding that would enable Duh to hire two professional staffers. ADC will also contribute program expertise in financial literacy education, home ownership training and business development, with the hope of eventually becoming a source of commercial micro-lending.



Success!

ADC's success is really the success of our clients. We like nothing better than to tell their stories of talent, persistence and adaptation to their home in Minnesota.

City Market opens big



It's now the the largest African-owned business on Lake Street.

City Market, opened in autumn 2007, is the move-up venture of **Mohammed Ahmed**, a Somali immigrant and seasoned entrepreneur. To launch the new business, Mohammed invested \$480,000 earned in part as the proprietor of Midwest Halal Supermarket at Franklin and Portland Avenues in Minneapolis. ADC and the City of Minneapolis partnered to complete the financing for City Market, investing a total of \$70,000 through the city's Alternative Financing Program.

"Supermarket" may have been an optimistic name to describe the dimensions of Mohammed's first store,

Asked how he raised a large family, worked several jobs and took on the challenges of entrepreneurship, he says modestly, with a weary smile, "No sleep."

a tiny, no-frills cinderblock building that has since been torn down to make room for redevelopment (Midwest Halal relocated to a storefront in a new building on the same block).

But with five stores in one—a halal meat shop, grocery, money wiring service, coffee shop and restaurant—City Market spreads comfortably over 10,000 square feet in a recently redeveloped building in the Cedar-Lake commercial node.

It's now the the largest African-owned business on Lake Street and is establishing itself in its diverse neighborhood by catering to many interests. Somalis come from throughout Minneapolis and from as far away as



Eden Prairie to shop the store's wide selection of traditional products. The store also carries a large section of Hispanic groceries, and Latinos from the neighborhood make up the store's fastest growing segment. Slowly, says Mohammed, the coffee shop and restaurant are catching on as neigh-



neighborhood social spots, thanks in part to the free Wi-Fi internet they offer.

Mohammed's is the classic story of leaving behind a life of accomplishment to start again with nothing — then moving up through an amazing combination of faith, hard work and business acumen.

Mohammed's family, including seven children, arrived in Texas in the early 1990's as refugees from Somalia's civil war. A university professor of math and physics back home, Mohammed's first job in America was washing dishes. The family moved to Minneapolis in 1995 and a series of jobs followed.

Mohammed drove school buses for 12 years, even as he ran his first store.

Asked how he raised a large family, worked several jobs and took on the challenges of entrepreneurship, he says modestly, with a weary smile, "No sleep."

But one gets the sense that a strong value system figured prominently in Mohammed's accomplishments. Today, he is the father of nine. Incredibly, he's sending four daughters to college at



once. Three of them, along with other family members, also work in the store. City Market also has six employees not in the family.

Says daughter Suad, a marketing major who has interrupted her studies to manage the store full-time, "My father has provided us a future and placed it in our hands to help it succeed. We are living a great story of what you can do in America if you are willing to try."



Kulan: getting together

In May, with financing and technical assistance from ADC, **Osman Kulmie** and partner Abdirahman Hassan purchased the Tariq restaurant on Franklin Ave. Once the premier Somali restaurant of the Twin Cities, Tariq had declined in recent years. So it was with great expectation that Kulan Restaurant (Somali for “getting together”) opened this July after an equipment remodel. The restaurant’s menu, with its combination of family recipes and experienced

local cooks, has proven popular with Somalis and non-Somalis alike.

And with as many as five catering events per month (many of them traditional Somali weddings with hundreds of guests), earnings have exceeded projections.

Tam Tam’s Restaurant: ingredients for success

Stephen Kaggwa immigrated from Uganda in 2002 and worked a series of

restaurant jobs before becoming an entrepreneur. He carefully conceived Tam Tam’s to attract both the neighborhood’s dense East African population and the epicurean West Bank crowd of University of Minnesota students, theater goers and co-op shoppers.

This approach has rewarded Kaggwa with critical success and loyal customers. But if ADC hadn’t stepped in with start-up financing in 2006, Tam Tam’s might never have had the chance to succeed as it has.

“Stephen is exactly why ADC was created,” said ADC’s loan manager Hussein Farah. “Stephen has his niche in Ugandan cooking, and we have our niche in exceeding other banks and development organizations to help African-owned business.” Stephen was recognized with an ADC Achievement Award in 2007.



Mustaqbal Computer: a growing niche

Understanding computers is hard enough. Equally challenging can be finding a polite and knowledgeable salesperson in the towering canyons of gadgetry at the big-box electronics mart. For many Africans new to the United States, the problem doubles. So rather than dealing with superstores and computer-speak, many seek out the handful of immigrant-owned shops like Mustaqbal Computer Center in Minneapolis' Village Market.



“We meet the need in the community,” says Mustaqbal’s owner, **Salah Ahmed**. “The immigrants want to be wired like anyone else, they want to get good deals just like anyone. They just need someone who speaks their language because there’s a lot to understand when you’re dealing with computers and you want to trust the store. We are the real deal, like a Best



Buy only at a size and scale and location that our customers want.”

Ahmed operated a money-wiring agency in the Village Market for three years before opening Mustaqbal in 2005 with partner Nur Elmi. That first year of breaking into business, they took a loss. But after word spread about the store, and Salah made adjustments like adding laptops to the stock, Mustaqbal turned a profit in 2006. The partners also began a wholesale computer reconditioning businesses from a separate warehouse site.

By 2007, Mustaqbal needed a larger sales floor and a service counter. With ADC financing, the store doubled its space by remodeling the adjoining stall, which had contained the money-wiring agency.

Lucky Fashion: perfect timing

Amina Ahmed started her clothing boutique in 2005 after receiving training and financing through ADC. She has steadily grown her business at the 24th Street Mall and has a perfect payment record on her ADC micro-loan.

Amina has used profits from her business to pay for tuition at Hennepin Technical College, where she is studying to become a medical technician. Amina was recognized with an ADC Achievement Award in 2007.

Community hero

In Somalia, **Abdiqafar Adan** had a good life. He studied law for a time. He owned a thriving wholesale business and gave private English lessons to university students. Then the country fell apart. In 1994, he sent his wife to America to escape the bloody chaos. Four years later, when hope of a return to normalcy had evaporated, he followed her to



Minneapolis and the Cedar-Riverside neighborhood that was, and remains, the nucleus of Minnesota's Somali population.

In these new surroundings, Abdi observed the shortage of Somali groceries. In 2000, Abdi organized seven other partners to start the Afrik grocery store and wholesale operation on Cedar Ave. The business prospered and began filling another resource shortage by becoming an unofficial neighborhood service center for recent arrivals to the United States.





His customers brought him their paperwork – leases, contracts, bills – and wide-ranging questions about the American system that his background and English proficiency implicitly qualified him to interpret and advise. He was asked to mediate disputes, opine on domestic issues, provide recommendations and make referrals. Such services he offered friends and strangers at no cost from behind the counter of his small store.

By 1995, Abdi had bought out his partners and was eager to expand. But to take the next step, Abdi himself needed resources. For these, he turned to ADC, which provided financing and technical support to move Afrik to a larger location on Cedar Ave. and remodel the storefront.

For this entrepreneur, friend, father of four and neighborhood home owner, ADC was honored to be of service. And in recognition of his service to others, ADC has awarded Abdikafar Aden its Community Hero Award for 2007. Humble and soft-spoken, Abdi allows that it's "very difficult" running his business but he is happy. His ambitions, he says, lie not in business growth but in carrying on as a fixture of the community.

Vision



"I'd like ADC to create a statewide brand not as a nonprofit per se, but as an adult education center, a niche financial institution."

Building the ADC brand

by Bamson Fadipe, ADC Board Chair

I am honored to serve this small and hard-working organization. ADC still numbers less than 20 staff and board, yet, through many partnerships, its work is being felt now across Minnesota and especially in the Twin Cities where I work.

As ADC's third board chair, I have been reflecting that this wonderful upstart effort has earned a history, though this history is still compact enough to trace in the personalities of its founding board chairs, whose legacies I inherit.

In 2003, Hussein Samatar, then ADC's only staff member, wisely moved to establish a community-based board and elect as chair Tim Mungavan of West Bank Community Development Corp. Though not an African himself, Tim is an old hand in the Twin Cities community development industry and saw to it that ADC was a properly run nonprofit with services and an approach complementary to its peers.

Next came Mahmoud Bah, a Sierra Leone native, solving the "indigenous" leadership question and adding important market-focused professional credentials. Then an account executive for Ameriprise Financial, Mahmoud articulated a vision of client service and targeted products. On his watch ADC delivered the Alternative Financing Program with the City of Minneapolis that is featured in this report.

Now it's my turn. I came to the U.S. from Nigeria to study mass communications at North Dakota State University and have wound up a district manager for Wells Fargo bank.

My background leads me to focus on a vision of organizational growth, of deepening ADC's connections to African communities throughout the Twin Cities and across Minnesota, of becoming more of a presence in client's businesses and homes. I'd like ADC to create a statewide brand not as a nonprofit *per se*, but as an adult education center, a niche financial institution.

Such goals proudly proclaim the African immigrant community in Minnesota as economically consequential, and this is the direction we at ADC are determinedly heading.

Famous in Freetown

by RT Rybak

As a native of Minneapolis it has been truly incredible to witness small businesses give rise to the American Dream. Yet much has changed since I was a kid growing up in the Phillips neighborhood. Financing has grown incredibly more complex. So has the marketplace: suburban expansion and the prevalence of big-box retail have hit hard at neighborhood businesses and, consequently, at neighborhoods.

Perhaps the most significant change is that today's "new Minnesotans" come from all over the world, including places like Somalia that could not be more different from the Upper Midwest. The adjustment is tremendous, not only for the immigrants themselves – many of whom are arriving as refugees – but also for the city government that's on the front lines of funding and delivering services for them. I am proud that my hometown has become famous in the streets of Mogadishu, in Mombasa and Monrovia and Freetown. But there is much hard, resource-intensive work that must be done to help immigrants benefit the community. This includes their becoming economically productive.

Minneapolis lacks not for good intentions and inspired programs to create opportunities in immigrant communities and the inner city. But workable, durable, extensible solutions remain the elusive goal of public spending on economic development.

Which brings us to ADC, in a few short years this organization has become a mighty champion of solutions that are guiding African immigrants into the



American financial mainstream on sound footing. The alternative financing partnership with Minneapolis featured in this report is a great example, but hardly the only one in which the city's partnership with ADC has paid off. ADC loves to celebrate the success of its individual clients. Likewise, I am thrilled to celebrate the macro-economic success created in Minneapolis by ADC's innovation and advocacy.

I have no doubt that the ADC model will continue to succeed as the organization expands into Greater Minnesota and, hopefully, inspires similar, much-needed efforts across America.

RT Rybak is serving his second term as Mayor of Minneapolis.

"I am thrilled to celebrate the macro-economic success created in Minneapolis by ADC's innovation and advocacy."

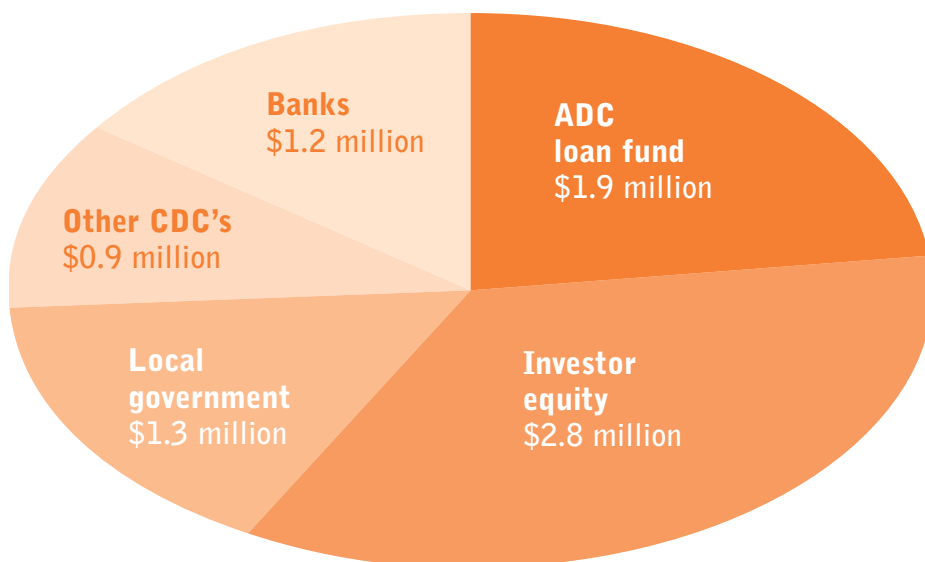
Financials

Delivering for the community

ADC was founded in 2003 on a \$10,000 budget. In 2007, our operating budget topped \$600,000. Even more dramatic is the capital we've mobilized for our clients. In 2005, we became Minnesota's first ethnic-based community developer to deploy its own loan fund. This portfolio, which debuted at \$25,000 and one client, grew to nearly \$2 million and 100 clients by the end of 2007. Using ADC micro-loans as leverage, we have packaged business financing totaling \$8.1 million.

ADC's 2007 audited financial statement is available at adcmnnesota.org.

ADC leverage: \$8.1 million



Detail of ADC lending to clients through 2007

| Type of loan | Loans made | Total amount |
|--|------------|--------------|
| Profit-based financing loans | 52 | \$626,915 |
| Conventional loans | 10 | \$74,890 |
| EQ2 loans | 13 | \$34,461 |
| Goodwill loans (principal repaid only) | 4 | \$18,860 |
| ADC loans from operating budget | 2 | \$552,672 |
| TOTAL | 81 | \$1,307,798 |

2007 statement of activities and changes in net assets

Support and revenues

| | |
|-----------------------------------|------------------|
| Contributions | \$626,915 |
| Government grants | \$26,250 |
| Program service fees | \$74,890 |
| Interest income / loans | \$34,461 |
| Interest income / cash accounts | \$18,860 |
| Miscellaneous income | \$2,449 |
| TOTAL SUPPORT AND REVENUES | \$783,825 |

Expenses

| | |
|-----------------------------|------------------|
| Program services | \$436,076 |
| Management and general | \$127,692 |
| Fundraising | \$44,262 |
| TOTAL EXPENSES | \$608,030 |
| CHANGE IN NET ASSETS | \$175,795 |

| | |
|--------------------------------|-----------|
| NET ASSETS / BEGINNING OF YEAR | \$552,672 |
|--------------------------------|-----------|

| | |
|--------------------------|------------------|
| NET ASSETS / END OF YEAR | \$728,467 |
|--------------------------|------------------|

2007 statement of financial position

Assets

| | |
|---|------------------|
| Cash | \$361,727 |
| Cash/restricted | \$149,661 |
| SUBTOTAL | \$511,388 |
| Temporary cash investment | \$50,643 |
| Accounts receivable | \$2,450 |
| Contributions receivable | \$210,000 |
| Loans receivable | \$1,362,439 |
| Prepaid expenses and lease deposit | \$995 |
| Office and computer equipment, less accumulated depreciation | \$81,171 |

| | |
|---------------------|--------------------|
| TOTAL ASSETS | \$2,219,086 |
|---------------------|--------------------|

Liabilities and net assets

| | |
|--------------------------|--------------------|
| Accounts payable | \$12,734 |
| Contract advances | \$6,750 |
| Funds held for loans | \$28,218 |
| Note payable | \$250,000 |
| UIP undisbursed loans | \$13,969 |
| UIP loan participations | \$561,199 |
| MCCD loan participations | \$223,831 |
| NDC loan participations | \$113,274 |
| CPED loan participations | \$178,419 |
| Deferred profit on loans | \$102,225 |
| TOTAL LIABILITIES | \$1,490,619 |

| | |
|-----------------------------------|------------------|
| Unrestricted net assets | \$420,467 |
| Temporarily restricted net assets | \$308,000 |
| TOTAL NET ASSETS | \$728,467 |

| | |
|---|--------------------|
| TOTAL LIABILITIES AND NET ASSETS | \$2,219,086 |
|---|--------------------|

ADC board & staff

Board of Trustees

Bamson Fadipe, President

West Lakes District Manager –
Wells Fargo

Tim Mungavan, Vice President

West Bank Community
Development Corporation

Verge Granger, Treasurer

Business Owner

Jo Ann Vano, Secretary

Vano Associates

Mahmoud Bah

Ameriprise Financial Services

Paul Jones, Esq.

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Business Owner

Mercy Ruto

ProStaff Finance and Accounting

Loan Committee

Sara Goettsch

Franklin Bank

Farooq Bhatti

Associated Bank

Jeff Alexander

Restaurant Consultant

Mahmoud Bah

Ameriprise Financial Services

Bisrat Alenayehu

Business Owner

Mercy Ruto

Accountant

Hussein Samatar

Executive Director



Hussein has 10 years of experience in commercial and corporate lending, small business

financing and community economic development. Prior to founding ADC, Hussein was a Senior Lender/Special Projects Manager for the Neighborhood Development Center in St. Paul. He was a commercial banker for Wells Fargo in Minneapolis (1996-2003); a Humphrey Institute Policy Fellow in 2003; a German Marshall Memorial Fellow in 2007; and serves on numerous boards. Hussein holds an MBA from St. Thomas University and speaks five languages.

Hussein Farah

Business Programs Director



Hussein is ADC's primary contact for business development clients and manages ADC's loan

portfolio. In addition, he conducts home ownership and financial literacy workshops. Hussein was the Database and Financial Administrator at the Jane Goodall Institute and held corporate IT positions in the United States and Malaysia. He holds a BS in Economic and Management Sciences from the International Islamic University in Malaysia and is fluent in six languages.

Stephen Wreh-Wilson

Home Ownership and Financial Literacy Director



Stephen has 15 years of organizing and advocacy experience. He served as National

Director of the Peace and Justice Commission in his native Liberia. In the United States, he earned an MA in Communications and trained in immigration law, human rights advocacy and conflict-resolution. Stephen worked with African immigrants and refugees in several positions before joining ADC. He is a licensed real estate agent and conducts home ownership workshops.

Nasibu Sareva

Senior Business Lender



Nasibu provides technical assistance, loan packaging, bookkeeping and general advisory

services to small and emerging businesses. Nasibu previously worked at Pricewaterhouse-Coopers as a field researcher. He has also worked as an administrative assistant, business analyst, staff accountant and marketing researcher for various organizations. A native of Tanzania, he holds an MBA in accounting from Lincoln University in Jefferson City, Missouri.

Nimo Farah*Community Organizer*

Nimo organizes ADC's outreach to clients and the community at large. She also conducts home ownership workshops. She holds a BA in Global Studies and African American and African Studies from the University of Minnesota.

Abdirashid Said*Program Development Director,
Greater Minnesota*

Abdirashid facilitates partnerships between established local development organizations and grassroots community leaders in cities such as St. Cloud, Mankato, Rochester, Owatonna, Willmar and Marshall. Before joining ADC, he was a personal banker for Wells Fargo. In addition to expertise in financing and savings, Abdirashid has valuable experience in small business management. He holds a BS in accounting from Franklin University in Columbus, Ohio.

Shukri Yusuf*Business Lender*

Originally hired as ADC's office manager, Shukri has also taken on the role of a business lender following extensive professional development training and client contact during the past year. The owner of a home care business, she is a model of African immigrant entrepreneurship. She holds an Associate Degree in Computer Engineering from St. Paul College.

Sulafa Simsaa*Fund Development Manager*

ADC's newest staff member, Sulafa has begun to work with the Executive Director in grant-writing, fundraising and campaigning. Sulafa is a University of Minnesota senior studying Global Studies. She recently interned abroad with the African Development Bank in Tunisia.

Volunteers**Zuhur Ahmed**

University of Minnesota

Naima Bashir

University of Minnesota

Harriet Oyena

Community Volunteer

Adel El-Huni

Wells Fargo

Nancy Healy

The Kate Wilson Team

Andy Swanson

Farmers Insurance

Jeff Wasburne

City of Lakes Community Land Trust (CLCLT)

Henry Rucker

US Bank

John Trostle

Housing Consultant

Emily Green

Sandy Green Realty

Interns**Bodhari Abdi**

University of Minnesota

Victor Llanque Zonta

Macalester College

Diego Ponce de León Barido

Macalester College

Kim van der Weerd

Macalester College

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Carl and Eloise Pohlad Family Foundation
Catholic Campaign for Human Development
F. R. Bigelow Foundation
McKnight Foundation
Minneapolis Foundation
Otto Bremer Foundation
Payne-Lake Community Partners
St. Paul Travelers Foundation
The St. Paul Foundation
US Bancorp Foundation
Wells Fargo Foundation

Corporations

CDC Associates
Franklin Bank
Fredrikson & Byron
HRI, Inc.
Local Initiatives Support Corporation
Marquette Financial Companies
M&I Bank
Wells Fargo Bank
Western Bank

Partners

Public agencies

Blue Earth County Employment,
Mankato
City of Mankato EDA
City of Minneapolis
Federal Reserve Bank of Minneapolis
Minnesota Housing Finance Agency
Owatonna HRA
Region 9 Development Commission,
Mankato
Three Rivers Community Action Agency,
Rochester

Private sector

Bremer Bank, Marshall
Freddie Mac
Iftiin, Inc., Marshall

Community developers

Central MN Housing Partnership,
St. Cloud
CommonBond Communities
Community Housing Partnership,
Rochester
Emerging Markets Homeownership
Initiative
Habitat for Humanity, Mankato
HECAT
Heartland Community Action Agency
(HCAA), Willmar
Initiative Foundation, St. Cloud
Immigrant Education Center, Owatonna
Latino Economic Development Center
Metropolitan Consortium of Community
Developers (MCCD)
Minnesota Home Ownership Center
Neighborhood Development Center
SW Minnesota Housing Partnership,
Marshall
University of Minnesota Extension
Service

Grassroots organizations

Aden Abdule Osman School, Rochester
Coalition of African Community Services
Center, Willmar
Confederation of Somali Communities
in Minnesota
Minnesota African Women's Association
(MAWA)
Powderhorn Resident Group
St. Cloud Area Somali Salvation Org.
(SASSO)
Somali-American Self Development Org.,
Owatonna

Consultants

Amalgam Communications
LegalCORPS
Smith Partners, P.L.L.P.
Triangle Park Creative



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