

**KANDIYOHI COUNTY AND CITY OF WILLMAR ECONOMIC DEVELOPMENT COMMISSION (EDC)**  
**JOINT OPERATIONS BOARD (OB)**  
**FINANCE COMMITTEE**  
**MINUTES**  
**April 9, 2013**  
**EDC Board Room, Willmar**

Present: Matt Behm, Nick Dalton, Les Nelson, Rick Nordin, Bruce Peterson, Justin Schnichels, Russ Weeks and Randy Zinda

Staff: Jean Spaulding, Assistant Director

Secretarial: Nancy Birkeland, Legal & Administrative Assistants, Inc. (LAA)

Chairperson Russ Weeks called the meeting to order at approximately 12:00 p.m.

**MINUTES—**

IT WAS MOVED BY Les Nelson, SECONDED BY Nick Dalton, to approve the minutes of the February 12, 2013 meeting as emailed. MOTION CARRIED.

**UNFINISHED BUSINESS—**There was no unfinished business.

**NEW BUSINESS**

**Loan review.** Jean Spaulding informed the committee that Berny Berger of Southwest Initiative Foundation (SWIF) was unable to attend today's meeting, but is available by telephone, if needed. The loan request is for \$12,500 from the EDC and \$12,500 from SWIF with SWIF's loan being contingent upon the EDC's loan approval. SWIF is entertaining the loan as it is an enterprise business within a nonprofit corporation.

[Chris Davis joined the meeting.]

Committee members introduced themselves to Chris Davis. Davis provided background information on his Famous Davis business. Davis started The Goodness coffee shop as he wanted to start an outreach business to encourage and develop relationships in Christian ministry, independent of any church, and share conversations. To help change the perception of downtown Willmar's image, The Goodness started having music Saturday nights. Davis stated the previous coffee shop, Northern Grounds, did not close due to a lack of customers according to its owners and employees. The Goodness opened March 7 as a nonprofit. The coffee shop is to provide jobs and fund the goals of the nonprofit corporation. The Goodness has free weekend music Saturdays and a conversation café Sunday evenings with a guided conversation on a particular topic. The Goodness met its March sales goals. The Goodness will be doing direct marketing this month, looking at better signage and additional marketing. The Goodness has 46 seats, is open from 7 a.m. to 5 p.m. Monday-Friday and 8 a.m. to 9 p.m. Saturday. They will have extended hours in the summer. They plan to open the drive-up window once a menu board is purchased. Davis is attempting to raise \$5,000 from Kiva, an

online lending platform. Chris Davis and his wife will provide a personal guaranty. They applied for a 501(c)(3) mid-December, but have not yet received approval. The Goodness coffee shop is a for profit business and the nonprofit corporation is Goodness Incorporated.

The committee reviewed the Revolving Loan Fund loan application and supporting documents of The Goodness Incorporated. Spaulding indicated SWIF is basing its loan approval on the guidelines of the USDA's Rural Entrepreneur program, which allows nonprofit funding so she does not believe there is a concern that the business it is a nonprofit faith-based organization. The business plan indicates it is a paraministry and does not indicate it is Christian. SBA does not do such loans, if it produced thought provoking information.

Chair Weeks removed the loan application on the grounds that it does not meet the EDC's loan guidelines and that it is an application by a nonprofit business.

**ADJOURNMENT**—There being no further business,

IT WAS MOVED, SECOND AND CARRIED to adjourn the meeting.

The meeting was adjourned at approximately 12:55 p.m.

**NEXT MEETING**—The next committee meeting is **noon, Tuesday, May 14, 2013** at the EDC Office, 333 Litchfield Avenue SW, Suite 100, Willmar.