

BUSINESS LENDING

Flexible Commercial Financing for Growing Communities. Midwest Minnesota Community Development Corporation (MMCDC) provides commercial lending solutions designed to expand access to capital in communities where traditional financing may not fully meet a project's needs.



Loan Purposes Include:




- ✓ Real estate acquisition
- ✓ Construction, renovation, or business expansion
- ✓ Equipment purchases
- ✓ Inventory and working capital
- ✓ Business acquisition

Our Mission

MMCDC exists to create greater financial opportunity for low-income individuals and communities that lack access to affordable financial products. By supporting stable, successful businesses, we strengthen local economies and expand long-term opportunity.

If you are evaluating a project that may benefit from flexible commercial financing, we invite you to connect with our lending team.

Contact Us:

-  218-847-3191
-  www.MMCDC.com
-  119 Graystone Plaza, Suite 100,
Detroit Lakes, MN 56501

Partnership-Focused Lending

MMCDC is a mission-driven lender serving businesses throughout Minnesota and surrounding states.

We work with:

- Banks and financial institutions
- Small Business Development Centers (SBDCs)
- Economic development organizations
- Nonprofit lenders and community partners
- For-profit and nonprofit enterprises

What Sets MMCDC Apart

Our lending structure is designed to create access and long-term stability:

- Fixed interest rates
- Flexible repayment terms
- Affordable origination fees
- Flexible debt service coverage
- Ability to utilize secondary or alternative collateral sources

This often results in:

- Reduced cash required at closing
- Improved early-stage cash flow
- Predictable long-term repayment structure
- Increased likelihood of project completion & success

When to Consider MMCDC

MMCDC may be a strong fit when:

- A project is viable but falls outside conventional underwriting
- Additional flexibility in debt service coverage is needed
- Collateral is limited or non-traditional
- Longer amortization would improve cash flow
- Gap financing would support a bank loan
- The project contributes to economic stability in a low-income or underserved area

Each loan is evaluated individually. We do not use a one-size-fits-all approach.

Lending Capabilities


Loan amounts:

Up to \$2,000,000 per borrower/related entity
(We frequently partner on larger projects.)

Service Area

Currently serving MN, ND, and SD.

Additional service areas may be available.

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