



MINNESOTA RURAL WATER ASSOCIATION

217 12TH Avenue SE • Elbow Lake, MN 56531
Telephone: 800-367-6792 ~ Fax: 218-685-5272

MRWA Financial & Management Services

MRWA puts together ALL the financial and management services you need in one place as a free membership benefit.

Rate Analysis & Revenue Reqmts

MRWA's financial team can assist you in providing utility rate studies. We can help analyze your revenue requirements to determine whether your utility user rates are adequate to meet full operational costs and sustain community assets into the future. We recommend rational and evenhanded rates to spread costs appropriately to customers while encouraging residential and commercial growth.



Utility Management Seminars

MRWA offers training sessions which focus on management topics for supervisory personnel working in the water and wastewater utility industry. Attendees will learn to improve management skills and the productivity of employees to meet the demands of today's challenging work environment.

Water Audits & Infiltration / Inflow

Water Audits provide analysis of water losses and unaccounted-for-water resulting in lost revenues. Infiltration & Inflow wastewater assistance quantify "clear water" that may enter a sewage collection system under wet weather or wet soil conditions.

Capacity Development Compliance

MRWA can assist systems with capacity development to help them develop managerial, financial, and technical capacity for their systems.



Regulatory Updates & Assistance

MRWA closely monitors and is actively involved with legislative and regulatory activities. MRWA helps disseminate this information to systems in the form of our Web site, monthly newsletter *TA Times*, and quarterly magazine, *Today*.

Finance Programs, Grants, Loans...

We help you find dependable sources for grants and loans for your projects -- short-term, interim, long-term, and small micro-loan financing options.

Interim Finance Program

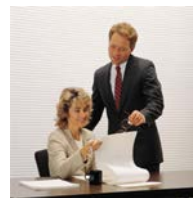
Interim Loans are available for construction projects for systems that have received a letter of commitment from USDA-RD for long-term financing.



RD Grant/Loan Application Assistance

Let us help you start the RD Application and coordinate the Pre-Application with your local RD Area Office. MRWA's ARRA Circuit Riders will come on-site to your system and give one-on-one assistance with new and current projects.

Board Management Training



MRWA offers System Planning & Management training sessions 6 times per year for systems looking to build a water and/or wastewater system in the near future. Sessions are geared toward Board Members, Council Members, and Decision Makers and offer topics such as assessing the community's needs, technologies, how to hire an engineer, sources of funding, rules and regulations, and keeping the system running.

System Development

MRWA offers advice and on-site assistance to systems that are newly forming, including rural water and wastewater districts. MRWA's experience and knowledge can help systems upfront with the managerial, financial, and technical knowledge that systems need to know.

MRWA's Team of Experts

- Lori Blair**..... Executive Director
- Teri Osterman** Financial Services Planner
- Kurt Haakinson**..... Technical Advisor
- Jeff Dale** Technical Advisor
- Kyle Kedrowski** Technical Advisor
- Tim Hagemeyer** Wastewater Technician
- Joe Janson**..... Wastewater Technician