



ATNI-EDC UPDATE

May, 2022

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A Message from the Board



T'a'c le'ehayn, good day, I am the most junior member of the ATNI-EDC Board joining less than three years ago. It has been a privilege to serve on the Board. Not only is the nation moving into spring weather, the time for renewal. We are also finally by all indications moving away from the effects of the Covid-19 pandemic. As a form of recovery, many tribes are taking stock of their economic condition and looking for ways to remain economically resilient to meet their community needs.

My name is Ann McCormack-Adams. I am an enrolled Nez Perce tribal member. Many in my family are entrepreneurs. I studied business in college and once owned a small business myself. Years ago, when I read

“Reservation Capitalism, Economic Development in Indian Country” by Robert J. Miller, I became a follower of his. He had substantiated answers to what I believe in about Tribal small businessmen as traditional traders in a barter society were before reservations existed and what the new Tribal entrepreneurs are advancing to today. I have presented this book to my scholarly friends and laypeople alike because the book is good reading and Miller provides such an excellent explanation of the history and loss the Tribes have gone through for more than a century economically. He also summarizes exceptionally well how Tribes through self-determination are gaining ground from these losses to diversify and grow their reservation economies. Miller places individual Tribal entrepreneurship at the center of what a thriving reservation economy looks like.

When I came to the office I now hold as the Economic Development Planner for the Nez Perce Tribal government, one of my top priorities was and has been to **create a healthier small business environment for tribal entrepreneurs on and near the reservation.**

Under Lilly Kauffman, the Enterprises Economic Development Planner for the Nez Perce Tribe, we co-wrote an application to the US Department of Treasury that was funded to form a Nez Perce community development fund in 1995, now called the Nimiipuu (*We the People*) Community Development Fund. It took time for the Fund to grow a firm foundation, but under the direction of Jonelle Yearout as the Executive Director, it now has been separated from the Tribe for the last three years. **Nimiipuu Community Development Fund has deployed nearly 500 loans of \$1.15 million to the Nez Perce Reservation** and surrounding homelands from credit builder to small business loans. This includes assisting the Tribe with one-time grant making with CARES Funding to deploy nearly \$300,000 of small business grants for disaster/recovery due to the COVID-19 pandemic. The fund made it through the Covid pandemic and has remained a thriving lending institution for Tribal entrepreneurs. Tribal leadership believes in the future success of the Fund as a proven institution.

A brand-new investment opportunity has come to the Tribes for the very first time.

On March 21, 2021 President Biden signed the American Rescue Plan Act or ARPA which re-authorized an Act that established the State Small Business Credit Initiative (SSBCI). The program was amended to include Tribes as eligible jurisdictions and allocated \$500 million in funding to Tribal governments. The SSBCI program falls under the Department of Treasury, and funds may be used for Native entrepreneurs and small businesses financing programs and small business credit support and investment programs. Tribes had until December 11, 2021 to submit its Notice of Intent to participate in the SSBCI program. Tribes that completed their Notice of Intent are invited to submit a completed application by September 1, 2022. One of the requirements for participating in this initiative is to have the capacity to be a lender through a formal institution, like a credit union, a credit office, or a CDFI.

Ann's letter continues on the following page.

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Ann's Letter Continued

Early on, Amber Schulz-Oliver and her staff recognized some ATNI Tribes would not be able to meet the stipulation to have the capacity to disburse SSBCI funds. **They formed a working group** with Tribes to interact with top consultants like Pilar Thomas and Mark Bowman to mentor Tribes to make the most informed decision possible on how to best apply for these new funds. And the ATNI-EDC staff also formalized a lender technical assistance referral network called **Northwest Native Lenders Network** (NNLN). Ms. Thomas is a lawyer and a member of the Pascua Yaqui Tribe of Arizona, for which she has served as attorney. Among other accomplishments she has worked in water rights, treaty rights, gaming law, and coordinated federal agency policies and efforts in tribal energy development. Mark Bowman currently is the Sustainable Agriculture Coordinator for North Olympic Development Council (NODC). Additionally, Mark manages several consulting contracts through NODC helping non-profit loan funds train lending staff, work through credits, and strategic planning. For seventeen years he has worked with tribal CDFI's.

The EDC staff and consultants also worked behind the scenes with the US Department of the Treasury and **developed a regional SSBCI strategy**. This program is open to Tribal participation from ATNI Member Tribes and others. Participating Tribes can sign administrative authority over to ATNI-EDC to manage the Tribes' SSBCI allocations to provide administration, oversight, reporting, and support services in compliance with the SSBCI grant program for each participating Tribe. Another option for those Tribes that intend to submit their own SSBCI application is to collaborate with the ATNI-EDC SSBCI working group to have them provide the desired support that the Tribe thinks works best for their application.

ATNI-EDC is hosting weekly information sessions on Tuesdays at 9:00 am PST available to Tribes to take advantage of the ATNI-EDC SSBCI Strategy program. The first application with Tribes who have entered into the regional strategy will be submitted on June 15, 2022. A second application may be submitted before the September 1st deadline if more Tribes join the strategy beyond this date. If a Tribe is interested in learning more about the SSBCI program and to join the weekly informational calls, please **contact Casey Pearlman at (casey@atniedc.com) for more information.**

The Nez Perce Tribe by resolution recently has determined that they and the Nimiipuu Community Development Fund **will jointly apply to the SSBCI as a partner Tribe with the ATNI-EDC** MOA through the new program. This step was taken to better ensure that 100% of the expected funds going to the Nez Perce tribe will be able to be deployed within the schedule determined by the US Department of the Treasury, because the SSBCI Strategy assumes all administrative duties, to provide us the opportunity to lend to the Tribe's enterprises, to realize lower interest rates, to have the security to avoid conflicts of interest within the tribal structure, to expand the Tribe's regional geographic footprint, and to support building a stronger tribal economy with the other participating ATNI Tribes.

After getting through the particulars of the application I began to think about the unwind in ten years. That's what the SSBCI calls the conclusion of the program. Any funds that were deployed and returned in the SSBCI program may be unwound from the SSBCI program to keep the funds in the SSBCI program, have 50% go to the Tribes and 50% go to the ATNI-EDC/FS small business lending or 100% go back to the Tribe to support their CDFI, or negotiate another plan. To date, that amount is \$ 909,313 for the Nez Perce Tribe. And that sum may go up in the near future if fewer Tribes submit applications to the Treasury by the deadline. These decisions do not need to be made now but it is something in the future to think about.

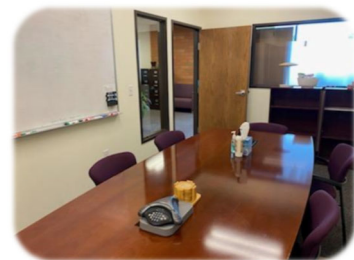
Sharing this information **makes me proud as a board member** that the ATNI-EDC staff has demonstrated such wise and prudent professional leadership to provide the ATNI Tribes with the assistance to not pass up the SSBCI opportunity to provide your entrepreneurs and Tribe's small businesses the opportunity to increase their capacity to capital. I think this program is going to be **a real game changer** for all ATNI Tribes to have the potential to possibly grow financially stronger. Yox-kalo, that is all.

Respectfully,

Ann McCormack-Adams
ATNI-EDC Board Member

ATNI-EDC Office Services Available By Appointment

Need a workspace or meeting room? Reserve space at ATNI-EDC by the hour or the day. Appointments include access to our premium business amenities including a desktop computer with business software, high-speed wifi, printers, copiers, conference room seating 8, kitchen and lounge. **Email info@atniedc.com to book your visit!**



Need a Notary?

If you are in the Portland area and need a document notarized, we are pleased to offer this complementary service to ATNI Tribes and Tribal Citizens. Schedule a time by emailing info@atniedc.com with "Notary Services" in the subject.

Our office is located at: 9836 E Burnside St Portland, OR 97216

A Letter From the Executive Director



Greetings! I am so looking forward to our first in-person ATNI Convention in two years! And what a treat to meet in the beautiful homelands of the **Lummi Nation**.

The Midyear Convention is always a special one for me because it marks my anniversary at ATNI-EDC (6 years, if anyone's counting). As always, we have been keeping very busy. A lot of my time

has been spent on developing the **ATNI-EDC Regional State Small Business Credit Initiative Regional Strategy**. When we last met in January, we were still learning about the opportunities and challenges of the SSBCI program. Because it was a program designed for States in 2010, many Tribes have found it difficult to navigate. Under the regional strategy, we are localizing the administration and deployment of SSBCI Funds on behalf of participating Tribes. We currently have about 12 Tribes that have either committed to or are interested in joining the strategy, and we have room for more partners. I'd like to take just a moment here to recognize the consultants and partners that are supporting the regional SSBCI Strategy. **Pilar Thomas** of Quarles and Brady and **Mark Bowman** of North Olympic Development Council have been vital in helping us understand the SSBCI

program and develop the regional strategy. Our friends at the Department of Treasury are proactively reaching out and making themselves available to Tribes across the Nation. There's more information on the ATNI-EDC Regional SSBCI Strategy in this newsletter and on our website.

We have also moved forward on the **ATNI-EDC Organizational Strategy**. The board recently approved our new Mission and Vision Statements. We expect to complete the Strategic plan by Spring 2023. Next steps are to hone the values that guide our organization and complete a Timeball, which informs the journey of ATNI-EDC and some highlights and milestones.

We are so blessed to have such strong staff like Casey and Guy who are dedicated to their jobs and passionate about developing Native-owned Small Businesses in the ATNI Region. We're going to continue to grow our team to respond to the economic development needs in our region. With the increased capacity, we decided to open up the ATNI-EDC office! Please stop by if you're passing through Portland.

I'm really looking forward to seeing your faces [even if they're partially covered by a mask].

Best,

Amber Schulz-Oliver

ATNI-EDC Executive Director

State Small Business Credit Initiative: ATNI-EDC's Regional Strategy

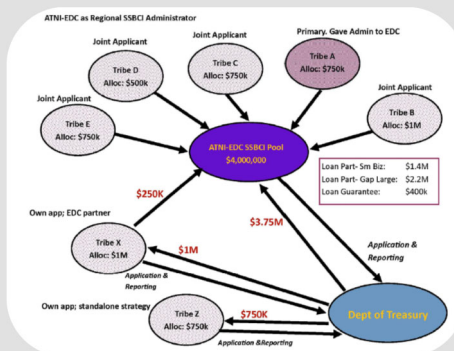
When it was re-funded under ARPA to include Tribes, the State Small Business Credit Initiative (SSBCI) program did not consider how Tribal Governments are different than States. After closely following the SSBCI opportunity and understanding the allowable uses of the funds, we created the ATNI-EDC Regional SSBCI Strategy. Under the strategy, eligible ATNI-Member Tribes (and some outside Tribes) will join our consortium that will localize administration and deployment of the program.

The Strategy: The ATNI-EDC Regional SSBCI Strategy eases the administrative burden of the SSBCI Funds from the Tribes while serving partner communities. Administrative tasks such as submitting the application, requesting funds, and reporting will fall on ATNI-EDC. We're also building capacity internally to deploy the regional strategy, which relies on loan underwriting standards of partner financial institutions like Native CDFI's, CDFI's, Tribal Credit programs, credit unions, banks, and other lenders. The SSBCI Funds will be deployed as participation loans or as an 80% loan guarantee.

Responsibilities and Liabilities: ATNI-EDC holds the relationship with the Department of Treasury for the SSBCI program. When the Tribe releases the administrative authority to ATNI-EDC, they also hand over any liability or

responsibility associated with the SSBCI program and Funds.

Fund Deployment: Our priority is that the SSBCI resources support Tribal Enterprise and Tribal Citizen Entrepreneurs of the participating Tribes. To achieve this, we meet with the Tribe to identify suitable projects. Loan funds and guarantees will also be available for non-participating Tribal Enterprise/Citizen entrepreneur projects. To gain the maximum leverage points of the SSBCI Funds, we must deploy the funds as quickly as possible to access subsequent disbursements.



Can Your Tribe Join? Any Tribe that submitted a Notice of Intent in December 2021 is eligible to apply for the SSBCI funds, whether through the ATNI-EDC Regional Consortium or as a stand-alone. If you don't know if your Tribe submitted an NOI, ask one of our team members.

What is the Process? The first step is to reach out to ATNI-EDC and set-up a call. To participate in the regional consortium, the Tribe will need to turn over administrative authority of the SSBCI Funds to ATNI-EDC, likely through a Tribal Council resolution. We will set up a MOU to outline roles and responsibilities. Finally, we will generate a plan to deploy the funds in your community. We have template resolutions, MOUs, and non-disclosure agreements.

Benefits to the Tribe: The primary benefit is that the Tribe will be able to access the SSBCI Funds through loans and loan guarantees without having to stand-up their own program. Funds will also grow the overall private sector in Indian Country in the Pacific Northwest. The SSBCI program has also authorized funds for business technical assistance, but only Tribes that submit an application will be able to apply for the technical assistance funds. Finally, any SSBCI funds that are deployed and returned will go back to the Tribe at the conclusion of the SSBCI program (likely 10 years). We are studying the feasibility of a Regional Tribal credit union. Tribes could opt these "unwind" funds to seed the financial institution or use funds to set-up a Tribal CDFI or Credit program.

ATNI-EDC Regional SSBCI Strategy Timelines

ATNI-EDC will submit two SSBCI Applications

Submission Date 1: June 15

Need Tribal resolution and MOU by **June 10, 2022**

Submission Date 2: August 26

Need Tribal resolution and MOU by **August 19, 2022**

Borrower Spotlight: Eric Trevan, Ph.D., CEO of aLocal Solutions

Meet Eric S. Trevan, Ph.D., a national advocate for entrepreneurship, innovation and economic development and participant in ATNI-EDC's business loan program. He is especially focused on working with small, minority and Native American business. He provides policy/research recommendations on a variety of community, planning, business, entrepreneurial and economic issues. Currently, he is President of aLocal Solutions, a new AI market research software platform. Dr. Trevan is also the Assistant Professor (Community and Economic Development) at California State University San Marcos, College of Humanities, Arts, Behavioral and Social Sciences (CHABSS), American Indian Studies. We took a few minutes of his time for an interview.



What is the problem your business is trying to solve?

I'll answer this with a story. I went back to college to really understand economics and I ended up becoming a professor, though I am much more of an entrepreneur. It started when I was a planning director for a small city in Southeast North Carolina. I had just finished my masters and wanted to move somewhere warm and close to the beach. The second week I was there, a large corporation came to my office and said "we're going to do all these great things, improve the economy and create all these jobs." All the small businesses in the area said "you're going to put us out of business! We do not get the same subsidies and you have unfair labor practices - we can't compete." One of my good friends in IT Sageous Suggs and I had a conversation where we posed the question, "Shouldn't we just know? Why is this always a complicated process that only the companies that come in have the information?" My friend said, "If you tell

me the algorithm for that, I think we can create some software to make some money and make a big difference." **That has always been in the forefront: how to create an equitable playing field in the data space.** We see the opportunities to generate revenue, but we also see opportunities to make a difference. I always had it in my head that I would go back for my doctorate to really understand what makes things tick. In 2018, my friend Sageous called and told me he lost his CIO job, but that he had an equity partner who loved the aLocal idea. From that point, we developed the company from scratch.

How do you differ from your competition?

I learned a new term when I moved into the technology sector called GovTech. There are a lot of different kinds of GovTech solutions. We like to say we are not in competition with anyone, but we are in competition with everyone because what we are doing is so new. We have automated something that was done by hand. aLocal is not stacking data. A lot of consultants are paid to stack data: add up census numbers, charging thousands of dollars for their services and it's awful. aLocal analyzes data, it does not summarize. **We take on a community approach because we want the community to use the data rather than a gigantic corporation force-feeding the data.** We take a more of a net community impact approach looking at everything rather than just focusing on the 'big number'. We call it creative destruction. We creatively look at something that's been so consistent for so long and now

that we are doing things differently, a lot of people are noticing.

How do you make money?

I am a professor and my business partner Sageous is a senior developer for a large company and we all have families. We are trying to disrupt the current model while still maintaining a quality of life. We are subscription based and we really believe in the equity model. We think that everybody needs to access the data therefore we need to build it around people - making it accessible, available and affordable. That is very different from the 'non-equitable' model where one side possesses all of that and you are forced fed information. We make money on that and backend analytical services such as work we've done for partners such as Heritage Distilling. We are also software developers working in industries such as gaming, education and planning, with a geo-spatial planning component that we've been working on for the past year. All these different lines will be profitable this year, which gets us to our next opening with our eyes on starting federal contracting next year. **Our cost point and the amount of data we are able to provide is unmatched in the market and on top of that we are the only ones using AI type service delivery.**

What advice do you have for budding entrepreneurs?

Just start somewhere. You do not have to have it all figured out. You can't grow without that first step. If someone is willing to take a little initiative, people will want to get behind them.

Eric's interview continues on next page.

ATNI-EDC and our partners at Northwest Native Development Fund hosted the **2022 NW Native CDFI Summit and Reception** in Portland, Oregon last April. Thank you to our supporters Northwest Area Foundation, Oregon Community Foundation, Meyer Memorial Trust, Occam Advisors, Lenderfit, KeyBank, Umpqua Bank, Nixyaawii Community Financial Services, Oregon Native American Chamber of Commerce and Center for Native Arts and Cultures for your support!



What's your favorite part about being an entrepreneur?

It's creativity. I get energized. I'm an early-riser, but I can wake up earlier and stay up later than ever before because it's so energizing. I've been able to solely be an entrepreneur a couple times in my life. To see the first time the code came to life, I almost cried. I am not a coder but I could understand all the information that was there on the screen because we built it from scratch. You get very excited about that, and we were excited because we were doing it differently on our own terms. **We don't need a permission slip to provide data equity or data sovereignty.** We are able to do that and make a difference from Tribes, cities, counties and states. Going through K-12, the word entrepreneur was not talked about once and kids might not know that that's an option. **I've been fortunate with good friends, professionals and situations that I was able to build this up and I am going to make sure to take advantage of the opportunities that were presented.**

What does wild success look like for you?

We have financial goals. We have development goals. Wild success would be



Eric, Sageous and friends with Heritage Distillery's Cocoa Bomb.

that we are a household name. We want to be the ones to help bring data sovereignty to the table. Wild success looks like aLocal being trusted and a resource that people can rely on. **In order to honor your past you have to honor your future.** There have been a lot of people who have made a lot of sacrifices and they did all that for a reason. You have to embrace that or risk discrediting that support that people have given.

What's your favorite Native business?

I always like those that are being innovative. Anything at Chehalis is pretty cool from the Great Wolf Lodge to Heritage Distilling. I like those that are doing things differently. It doesn't have to be a technology platform. It can be anyone who is really embracing where they can participate, saying **"we don't need a permission slip for this."** I'm proud of things my Tribe has done where they have worked with other Tribes to purchase different entities. The lending space is incredible right now where Tribes are exercising their sovereignty and have won over and over again ways to grow those businesses. I can't say I have one favorite - it's just really cool to be in the Native business space to see everything that's going on. If you are able to step back and witness some of the incredible entrepreneurs, investors and advocates, it's just a pretty cool space to be in right now.

Check out aLocal Solutions at alocalsolutions.com.

From our partners

Schedule Your Native American Entrepreneurial or Tribal Enterprise Workshop Today with RedWind Group

Native American Enterprises and Native American Entrepreneurs face a unique set of challenges in starting and growing. In order to meet those challenges two types of business development workshops are being offered.

The first is the Tribal Enterprise workshop that targets tribal leaders, boards, planners, and management teams. A second workshop targets Native Entrepreneurs.

These in-person workshops are funded by the SBA's Office of Native American Affairs and delivered by RedWind at no cost to you.

Last year was very challenging, but we were able deliver workshops to more than 234 Native Americans/Native Alaskans from more than 65 tribes.

We are finalizing our in-person workshop schedule for 2022 and looking to partner with host organizations who want to support their Native Entrepreneurs and Enterprises.

To find out more about these workshops visit www.nativesmallbusiness.org or contact Kyle Smith (ksmith@redwindgroup.com, 713.522.2472) to reserve and schedule your workshop today.

Limited number of workshops available so please act quickly.

RedWind is an American Indian management-consulting firm that specializes in the design and development of high-performance organizations. With more than 25 years of experience in economic and business development. RedWind has worked in a number of industries including tribal government, telecommunications, energy, electronics, financial services, and transportation.



Join ATNI-EDC for the Vibrant Tribal Economies Webinar Series!

This series explores the building blocks of “Vibrant Tribal Economies,” supported by Northwest Area Foundation. In partnership with economist Michael Shuman, ATNI-EDC invites anyone who is interested in restoring prosperity of Tribal communities through diversifying, strengthening and expanding their businesses to attend our free monthly webinars.

To register, find recordings of past sessions, and learn more visit atniedc.com/events!

Date	Topic
June 17, 2022 at 12—1:15pm PST	Local Purchasing
July 15, 2022 at 12—1:15pm PST	Promoting Entrepreneurship
August 19, 2022 at 12—1:15pm PST	Business Incubators
September 16, 2022 at 12—1:15pm PST	Community Capital
October 14, 2022 at 12—1:15pm PST	Tribal Policies



ATNI-EDC Is Hiring!

Interested in supporting economic development in the ATNI region? Join our growing team.

We offer a competitive salary and benefits package that includes 13 holidays, 20 days PTO, 100% employer paid medical for employee, and a 401(k).

Visit atniedc.com/jobs for more information about open positions as they become available and how to apply!

CAPITAL CORNER

ATNI-EDC's Economic Resiliency Loans

Who is eligible?

Native-owned businesses operating in the ATNI region (Oregon, Washington, Idaho and beyond). Businesses must demonstrate that the funds will be used to mitigate hardships associated with the Covid-19 pandemic. Businesses that have received other financial relief are welcome to apply.

Economic Resiliency Loan Amounts, Terms and Rates:

- No payments are required for the first six months
- Terms available up to 3 years
- Interest starting at 2.5%
- Closing fees are waived—no collateral required for loans up to \$10,000

How to apply:

Online: Download the application on our website www.atniedc.com/rif/covid-19/

Via Mail: Let us know where to mail the application.

Contact ATNI-EDC's Loan Officer Guy Belfiore if you have any questions or would like to apply: loans@atniedc.com or call (503) 206-6162.

ATNI-EDC's Agriculture Loans

Who is eligible?

Native-owned agricultural businesses. Agriculture is broadly defined as:

- **Farming**
- **Ranching**
- **Fisheries**
- **Timber industries**

What We Fund:

- Equipment
- Working Capital
- Expansion Projects

Loan amounts range from \$5,000-\$125,000. Rates determined by level of collateralization. Inquire at loans@atniedc.com to learn more.



Affiliated Tribes of Northwest Indians
Economic Development Corporation
PO Box 66592
Portland, OR 97290-6592

The mission of ATNI-EDC is to support ATNI Member Tribes and Tribal Citizens to achieve economic prosperity.

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