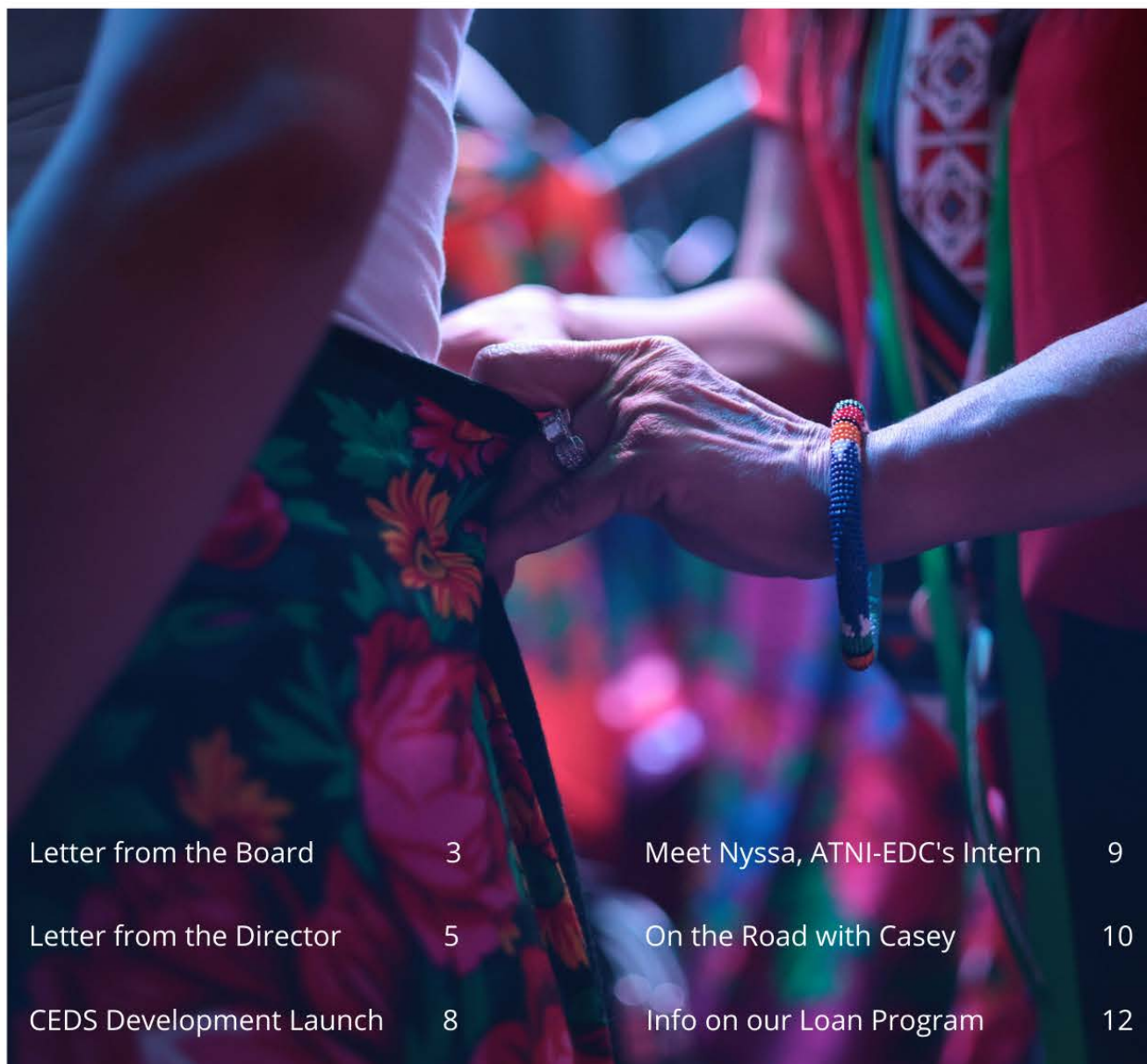




# ATNI-EDC

Affiliated Tribes of Northwest Indians Economic  
Development Corporation & Financial Services



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[WWW.ATNIEDC.COM](http://WWW.ATNIEDC.COM)  
[FACEBOOK.COM/ATNIEDC](https://FACEBOOK.COM/ATNIEDC)

## — Meet the Team

# Board of Directors

### Executive Committee

**J. David Tovey, Jr**

*The Confederated Tribes of the Umatilla Reservation*

President

**Jack Lenox**

*Coquille Indian Tribe*

Vice President

**Sharon Goudy**

*Yakama Nation*

Secretary

**Justin Parker**

*Makah Tribe*

Treasurer

### Members-At-Large

**Antone Minthorn**

*The Confederated Tribes of the Umatilla Reservation*

**Heidi Khokar**

*Non-tribally Affiliated*

**Ted Piccolo**

*The Confederated Tribes of the Colville Reservation*

**Bill Tovey**

*The Confederated Tribes of the Umatilla Reservation*





## — *A Message from the Board*

# Dai s'la! (Greetings friends!)



Well, we made it through the pandemic, and we are well into 2023 in the 70th year of ATNI and the 26th for ATNI-EDC. It is becoming a very exciting and productive year for ATNI-EDC.

Many ATNI member Tribes have achieved economic parity and now are working to achieve economic prosperity through diversification. ATNI-EDC is expanding our technical services and financial offerings to better meet the needs of Tribal small business development as well as Tribal entrepreneurs. This also means augmenting our dedicated and skilled staff by hiring additional staff and partnering or contracting with other native American resources.

Treasury has made available for the first time SSBCI (State Small Business Credit Initiative) for Tribes. Providing \$10 billion to support small businesses and empower them to access the capital needed to invest in job-creating opportunities in underserved communities. ATNI-EDC has been available to work with a number Tribes to apply for the funds and will be administering the funds for those Tribes. Of the Northwest Tribes participating EDC has agreements with 25 Tribes amounting to around \$22,000,000. The staff has been working with Treasury to understand the complexities of administration. Certainly, needed funds for Indian Country.

EDC's CDFI is also available to ATNI Tribes and Tribal entrepreneurs through our ATNI Financial Services.

With the current administration in Washington, DC it is certainly favorable for Indian Country. We now have many highly placed Native Americans in the administration. We need to take advantage of this unparalleled opportunity to achieve our goals as we pursue Economic Prosperity.

Our dedicated, enthusiastic, and highly skilled staff, Casey Pearlman, Guy Belfiore, Mark Bowman, and Natalie Charley along with our new Executive Director Stacey McQuade-Eger, J.D. are continuing to pursue additional funding, and resources while developing additional skills. I am confident that EDC is in good hands and positioned to be of great benefit to the ATNI member Tribes in 2023 and beyond.

*Jack Lenox*





## — Meet the Staff



**Stacey McQuade-Eger, J.D.**  
Executive Director

Confederated Salish & Kootenai Tribes  
stacey@atniedc.com



**Guy Belfiore**

Loan Officer  
guy@atniedc.com



**Casey Pearlman**

Business Development  
Specialist

Iñupiaq  
casey@atniedc.com

*Many thanks  
to our  
amazing  
consultants!*



**Natalie Charley**

Economic Strategy Consultant  
Quinault  
nataliec@atniedc.com



**Mark Bowman**

Financial Services Consultant  
mark@atniedc.com



**Shiho Fuyuki**

NNLN Program Manager





## A Letter from the Executive Director

# Xest SxIxalt Pesya (Good Day Everyone)!

I hope this letter finds you well and enjoying the changing seasons. In the past five months under review, ATNI-EDC continued to achieve strong performance in providing support to tribal businesses while assessing and undergoing internal organization transitions. Organizational events involving change require teams to rethink their work and adapt to a changing workforce. Pressure to achieve results and to satisfy what are often competing demands can build intensity. External factors – the economy, industry, and market trends, political and social concerns, and rapid technological changes – all combine to make transitions a complex, difficult undertaking.

In my learning and experience there are three (3) stages of navigating transition: (1) an ending – to what is known and familiar and admitting that change has occurred or will occur; (2) a neutral zone – the realization that uncertainty is an integral stage between an ending and a new beginning so we should not expect to know everything but rather set short-term goals to move through the uncertainty while maintaining connection to our values; and (3) a new beginning – as you learn, give all relevant parties a place in the new beginning and create strategies for tackling new problems along with finding ways to acknowledge and celebrate successes.

Together the ATNI-EDC staff has come together as a team to actively engage in transition stages 1 and 2 while maintaining our day-to-day operations. The focus has been to stabilize under the new reformation, understanding the organization's unique operating dynamics, and to continue connecting with stakeholders, partners and clients.

In early April I was invited to travel to Washington D.C. to provide testimony regarding President Biden's proposed 2024 Budget as it relates to economic development within Indian Country to the Senate Committee on Indian Affairs. The priorities presented included requesting but is not limited to the following:

### **Native American CDFI Assistance Program**

- Increase Native American CDFI Assistance Program (NACA) and Capacity Building Initiative trainings;
- Establish a New Market Tax Credit (NMTC) set-aside for NCDFI/Native Community Development Entities (CDEs) at a respective percentage of annual NMTC allocation;
- Adopt CDFI Fund Certification Requirements that Strengthen Not Disenfranchise NCDFIs;
- Cooperative Agreement with CDFI Fund to improve census mapping, Service County designations, and Data Sovereignty through data interpretation.



### **USDA**

- Make permanent & national, USDA 502 NCDFI Direct Lending Pilot (new mfg. homes eligible for financing or loan note guarantee through USDA/Rural Development);
- Support 2023 Farm Bill that enhances flow of subsidies /capital to Indian Country farmers/ranchers;
- Cooperative agreement with Native CDFI Network (NCN) to increase Farm Service Agency/Rural Microentrepreneur Assistance Programs (RMAP) in tribal areas.

### **Dol**

- Cooperative agreement with NCN to support funding flow of existing BIA business programs and delivery of financial literacy in BIA schools;
- Streamline lease processing /recordation on mortgages & security instruments;
- Implement Resilience Fund in partnership with Dol and OWEESTA Corporation – (grant making mechanism equipping individuals with the financial means, capacity and skills building tools to create resilience networks and seek innovative approaches to economic security and prosperity in Indian Country.

### **OTHER**

- Establish a White House Office on Non-Profit Organizations;
- Create a Federal Home Loan Bank (FHLB) program for economic prosperity similar to the Affordable Housing Program it successfully operates, with designated seats for NCDFIs on FHLB advisory boards;
- Establish Office of Native Americans or Native Advisory Boards within Consumer Financial Protection Bureau & Office of the Comptroller of the Currency;
- Cooperative agreement to support Community Reinvestment Act (CRA) regulations that improve services in Indian Country; and - Cooperative agreement with Small Business Administration (SBA) to facilitate Navigators & SBA Program into Tribal Area.



Staff met with 22 Tribal clients regarding business related ventures; we continue to hold regular meetings with the Department of Treasury to track the progress of the State Small Business Credit Initiative (SSBCI) as well as working with regional members to identify and address barriers to the current funding process for SSBCI and future similarly situated programming. In the last year and a half ATNI-EDC loan portfolio has grown to a total of 19 successful loans, two of which are currently pending the receipt of SSBCI funding.

We have much to look forward to with our growing organization, programs and events such as our upcoming Northwest Native Economic Summit & Fashion Show slated for October 3rd through the 6th at Wildhorse Resort & Casino in Pendleton, Oregon, brought to you in partnership with our friends at Nixyáawii Community Financial Services. We hope to host you this fall and look forward to working with you as we build economic prosperity across the Northwest.

Lem Lmts,

*Stacey McQuade-Eger*

# Northwest Native Economic Summit & Fashion Show

## SAVE THE DATE

OCTOBER 3 - 6, 2023

WILDHORSE RESORT & CASINO | PENDLETON, OR

ATNI-EDC | NCFS







## Launching ATNI-EDC's Comprehensive Economic Development Strategy Process

**Coeur D'Alene, ID** – We are excited to announce the commencement of the planning process for ATNI-EDC's next Five-Year Comprehensive Economic Development Strategy (CEDS).

The goal of the session, slated for Wednesday, May 10 at 11:20 AM during the economic development committee meeting, is to generate excitement about the CEDS Strategy and recruit CEDS Strategy Committee members.

Natalie Charley, point person on the 5-Year CEDS, explains more about the process: "We will conduct a visioning exercise designed to spark interest in participating in the CEDS development. Then the group will engage in lively discussion on questions inspired through the 'appreciative inquiry' process."

Those committed to fostering NW Tribal economies are encouraged to attend the session and serve on the CEDS Strategy Committee. We are seeking a cross-section of Tribal leaders, community leaders, planners, private businesses, tribal enterprises, natural resources and related representatives to serve on this committee. A CEDS Strategy Committee sign-up sheet will be available and will serve as a means for future Zoom sessions, or scan the QR code above.

"My team and I look forward to working with each of you on this important project," said ATNI-EDC Director Stacey McQuade-Eger. "The new 5-Year CEDS will guide ATNI-EDC to better serve as catalysts for the economic prosperity of the northwest Tribes."

**By Natalie Charley, ATNI-EDC Economic Strategy Consultant**



## — Profile

# Meet Nyssa Schulz- Rodriguez

ATNI-EDC's intern is growing her skills and our organization.



Hello, my name is Nyssa Schulz-Rodriguez, and for nearly a year now, I have had the privilege of working as an intern at ATNI-EDC, a truly remarkable non-profit organization. My experience here has been nothing short of rewarding. I joined the team during the pandemic, a challenging time for everyone, but especially business owners. Witnessing the resilience in my community made me want to work for an organization that prioritizes giving back to my people. At ATNI-EDC, our mission is to promote economic development within the Indigenous community, and I couldn't be prouder to be part of it as I am from Yakama and Celilo Falls Tribe and I want to give back however I can.

Part of my role has been to streamline office paperwork processes and improve overall functionality in the workplace. With the guidance from Casey Pearlman, I have seen firsthand how it directly benefits business owners and allows us to provide top-quality services. Her expertise and eloquence has been especially inspiring through the last year and getting to know our new executive director Stacey McQuade-Eger, I feel very grateful to be surrounded by such intelligent Native women who are doing such important work. This experience has been invaluable as I pursue my studies in becoming a UX designer. I have gained a deep understanding of people's needs and learned how to efficiently and effectively produce solutions to improve their experience. This will soon translate when I finish designing and developing a website for ATNI-EDC: Coming soon!



## *State Small Business Credit Initiative & Other Updates*

# On the Road with Casey Pearlman



### **Olympic Peninsula**

In a continuation of our commitment to visit each of the participating Tribes within our State Small Business Credit Initiative Regional Consortium, we traveled up the Olympic Peninsula. Mark and I visited with Native CDFIs ***Chehalis Tribal Loan Fund*** and ***Jamestown S'klallam Capital*** to discuss the program and began building out our project pipeline.

### **Native Financial Resource Fair**

On March 9th our dear friend Andrea Alexander and her organization ***Tribal Technology Training*** hosted the first Native Financial Resource Fair in Seattle, WA since 2008! ATNI-EDC helped to bring together technical assistance organizations serving Seattle-based Natives and we tabled so we could share about our programs and services while networking with all the amazing resource providers that came together for the event.



### **Nation Building Business Conference & Fashion Show**

It was a pleasure to join our friends from the ***Nimiipuu Community Development Fund*** at their "'in timmíyunu' "I will plan/We will plan" Nation Building Business Conference at the Clearwater River Casino & Lodge in Lewiston, ID. The fashion show was an amazing showcase of Nimiipuu talent like Wetalu Henry's ***Nchi.Wana*** and ***Terri Carnes*** who were two of the featured designers, and the speakers were insightful and so inspiring.





## Reservation Economic Summit

I received the opportunity to attend my first RES this last April. ATNI-EDC was invited to speak on the U.S. Department of the Treasury's panel on the State Small Business Credit Initiative's loan participation program. I had the honor to join Sean Lawrence, Director of Economic Policy for the Lummi Indian Business Council, Jon Bittner, State Director of Alaska's Small Business Development Center and Zech Harjo, Acting Secretary of the Muscogee Nation. Together the panel represented over half of the entire SSBCI Tribal allocation.

## Northwest Native CDFI Summit

At the end of April, we convened in Missoula, MT for the second annual Northwest Native CDFI Summit. Our friends at the **Northwest Native Development Fund** put on an amazing training and were kind enough to invite ATNI-EDC to host the welcome reception. The Headwaters Foundation generously provided their amazing venue and we had a great time catching up and enjoying a Tribal welcome from Confederated Salish & Kootenai Councilwoman Carole Lankford and delicious food prepared by CSK Tribal member Trina Fyant's **Qene's Catering**. The connections made through the **Northwest Native Lending Network** are so rewarding. It was great to see everyone again and reminisce on how far we've come since last year's summit. A big thank you to **Northwest Area Foundation** for supporting>NNLN!



We are still waiting in anticipation for the release of SSBCI funds. In the meantime we turn our attention to the technical assistance portion of the initiative and building internal capacity to ensure our success in managing this program.

Lenders looking to participate in building economic prosperity within Northwest Tribal economies, please contact [casey@atniedc.com](mailto:casey@atniedc.com).

Find more on our SSBCI webpage at <https://atniedc.com/rlf/ssbci>





# AFFILIATED TRIBES OF NORTHWEST INDIANS ECONOMIC DEVELOPMENT CORPORATION

# NATIVE BUSINESS FINANCING



## ABOUT US

The Affiliated Tribes of Northwest Indians Economic Development Corporation provides financial and technical assistance to the 57 ATNI Member Tribes and their Tribal Members. ATNI-EDC is a Community Development Financial Institution that invests in Native small businesses and Tribally-owned enterprises. We make loans that launch startups, support business growth, and build Tribal economic prosperity across the Northwest.

☎ 503-477-8568

✉ [info@atniedc.com](mailto:info@atniedc.com)

🌐 [www.atniedc.com](http://www.atniedc.com)

📍 9836 E Burnside St  
Portland, OR 97216



Get started with a brief  
inquiry form by  
scanning the QR code or  
find it on our website!

## OUR SERVICES



### Business Financing

ATNI-EDC is here to help your business! We offer business loans from \$10,000 to \$150,000. We can work with borrowers who have imperfect credit or limited collateral. We are committed to working with you so you know your options.



### Types of Capital

We can help with startups, business acquisition, working capital, equipment, commercial real estate, tribal project financing and agricultural projects in farming, ranching, fishing and timber.



### Technical Assistance

We work with technical assistance providers across the region. Need help developing a business plan? Let us know and we will match you with a provider in your area.



### Co-Work With Us

Need a workspace or meeting room in Portland? Email [info@atniedc.com](mailto:info@atniedc.com) to book time at our office. Appointments include business amenities such as a desktop computer with business software, Wi-Fi, printers, copiers and a conference room seating up to 8.

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

Interested in sharing a story in our next newsletter? Email [casey@atniedc.com](mailto:casey@atniedc.com)!