

# ATNI-EDC

January 2025

Issue 24



**Affiliated Tribes of Northwest Indians  
Economic Development Corporation**

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



UPDATES AND  
LETTERS FROM  
THE TEAM

GOOD WORDS  
AND GOOD  
WORK



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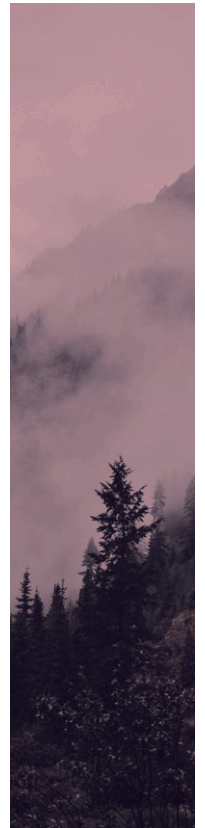
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## ATNI-EDC Board of Directors

### EXECUTIVE BOARD

#### PRESIDENT

J. DAVE TOVEY

The Confederated Tribes of the Umatilla Indian Reservation

#### VICE PRESIDENT

JACK LENOX

Coquille Indian Tribe

#### TREASURER

JUSTIN PARKER

Makah Tribe

#### SECRETARY

SHARON GOUDY

Yakama Nation

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The Confederated Tribes of the Colville Reservation

ANTONE MINTHORN

The Confederated Tribes of the Umatilla Indian Reservation

BILL TOVEY

The Confederated Tribes of the Umatilla Indian Reservation

HEIDI KHOKAR

Non-tribally Affiliated

# LETTER FROM THE BOARD



"WE ARE A RESILIENT PEOPLE  
AND WILL CONTINUE TO FIGHT  
FOR OUR TRIBAL  
SOVEREIGNTY."

Greetings and Happy New Year ATNI Member Tribes,  
Tribal Members and friends!

For those that do not know me I am the executive director of the Northwest Indian Fisheries Commission and have had the pleasure working there for almost 25 years. Prior to that I worked for my Tribe (Makah). I have served on the ATNI-Economic Development Corporation (ATNI-EDC) board for about 15 years and the ATNI-Financial Services (ATNI-FS) loan committee for over 20 years.

As we transition into the new year, I thought it would be a good time to reflect on some of the successes this past year. We have seen significant growth over the past few years and our EDC staff continues to deploy capital through the management of the State Small Business Credit Initiative (commonly referred to as SSBCI funds). The tribal allocation of \$523.0 million from the Treasury department is the largest federal investment in Indian Country's small businesses in history. We are managing some of those investments for tribally owned enterprises and native small businesses on behalf of 30+ tribes.





Fishing boats continue to be a good percentage of our loan portfolio. And yes, I am known as the “fish guy” and probably the only reason they keep me on the loan committee! With that said, we take each loan at face value based on its own merits. As long as it meets the eligibility criteria and funds are available, we will thoroughly vet the loan application.

This past summer the EDC board held a strategic planning session and from this process, we helped refine some of the work that staff is currently engaged in and what we envision as emerging issues over the next several years. One aspect we are focused on is our governance structure. It will take some time internally to see this through but the idea is to adapt to better serve our membership.

This past fall we were selected as part of Meyer Memorial Trust’s “Our Collective Prosperity” portfolio and received a grant of \$450,000 for operational support over the next three years. We will continue to lean on and grow our philanthropic funding base. This is especially important as the Bipartisan Infrastructure Law and Inflation Reduction Act funds are on the back end of their shelf life. These philanthropic opportunities are important whether we are dealing with a worldwide pandemic or reductions to the federal budget. We look forward to continuing to build off this phase of growth to better assist Tribes and tribal members in achieving their economic goals.

These are a few examples of successes in 2024, but it’s also important to realize the political reality we will face over the next four years. We will continue to monitor and adjust as necessary to these political changes. The current administration advanced several executive orders, most of which were expected, but now we are beginning to see additional executive orders that were not a part of their campaign rhetoric. While these actions bring enthusiasm from their base, it can add consternation for those less fortunate.

Throughout history, Indian Country has always faced significant challenges and we continue to be impacted by those disparities. The historically poorly written Indian policies continue to be impediments in accessing investment opportunities. Yet despite this, tribes have seen significant economic growth in their communities over the past few decades and continue to be economic drivers in their respective areas. This latest threat to our Native communities will no doubt be a challenge – but this is nothing new to Indian Country. We are a resilient people and will continue to fight for our tribal sovereignty.

In closing, I want to give a shoutout to the ATNI-EDC board and staff who dedicate their time for the cause. I appreciate how we have been able to strategically build our capacity and broaden the work we are doing to help increase capital investments and technical assistance to our Northwest Tribes and tribal members.

KLECKO (THANK YOU),



*Justin R. Parker*

NWIFC EXECUTIVE DIRECTOR  
ATNI-EDC TREASURER

# LETTER FROM THE DIRECTOR

Casey Pearlman

**Photography by Indigenous  
Creatives, LLC**

Picture of Casey co-hosting the  
2024 NW Native Fashion Show  
in Portland, Oregon. Check out  
the recap on page 7.



Hello good people. It is my honor to be here writing this letter to you. I hope you and your loved ones are taking good care as we welcome the new year and enter a time of transition. These past few months have been a journey, sometimes affectionately dubbed the Affiliated Tribes of Northwest Indians Economic Development Corporation roadshow.

Despite our small (and growing!) size, ATNI-EDC has covered a lot of ground these past few months. We've continued our meetings with Tribes, mapping out the diverse landscape of Tribal economic development across the vast region we serve. We've been called in to meetings with market makers in their silvery high rises in Manhattan. We've met with federal policy leaders in the White House and in the marbled rooms of the Treasury. We've presented to funders, regulators, and resource providers on a local, regional and national level. Our message is consistent: there is no shortage of demand in Indian Country; there is an egregious deficit of resources to meet those demands. There is much work to do in addressing the lack of funding to support our businesses, the rigidity of funders' processes without connection to lived experiences, and the failure of many local lenders and resource providers to form 'right relationships' with the Tribes they purport to serve. Despite the nagging feeling that I am pouring all this energy into an expanding void, we've seen the helpers emerge from within these various institutions. Though the future is shrouded in uncertainty, it is these people that have limned this exploration with their commitment to and love of community.

It's been a personal journey, too. Since stepping into the executive director position time has gone by in a blink, punctuated by shining moments of connection across this ecosystem of Tribal economic development. This work requires resilience and I find it everywhere I go. If these words find you at the ATNI Winter Convention, maybe you can sense that electric charge in the air. The strength of the familiarity and shared history radiating through the halls. Our collective wealth pooled in the shape of this group of diverse and incredible people. It is an act of wealth-building to gather like this and collectively vision a better future for our Native People. That is something institutional economics will never be able to quantify and something that is uniquely ours. I say this to offer my humble gratitude for the richness we create together, on our own terms.

Acknowledging that I am a relentless optimist, this is a message of hopefulness. Though so much is unknown, I am certain about the resolve I see in our friends and relatives and it gives me strength to commit to the hard path ahead. We've spent much time in these past few months aligning our efforts to Tribal priorities, deepening our understanding of our place as a single entity within the broader community of this work. This process continues and could not be successful without *you*.

Quyanaqpak (thank you very much!)

A handwritten signature in white ink on a black background. The signature is written in a cursive, flowing style and reads "Casey Pearlman".

Executive Director of ATNI-EDC





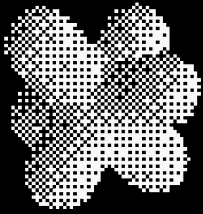
# UPDATE FROM ATNI-FS

Photography by Roxanne Best

ATNI-FINANCIAL SERVICES IS THE LENDING ARM OF ATNI-EDC. HERE'S THE LATEST FROM DIRECTOR MARK BOWMAN.

For the past year, I have been pondering what are the business or industry gaps that Native Small Business Owners (NSBO) could fill in Native communities and on reservation? We see that Tribal Enterprises fill a role in some of the larger infra-structure or more complex profit generating opportunities.





But there is a point to which an Enterprise cannot solve all the business opportunity gaps that exist in a community. So the question requires an answer “where does the work of Enterprises end and NSBO’s flourish to fill a community’s economic development gap?”. There are small business opportunities that support an Enterprise itself. There are small businesses that support the on-going support and health of the Tribe and its members. There are small businesses that fill gaps and niche’s in the social fabric of a community. And there are small businesses that support and generate revenue from a larger audience of consumers that just their own Tribal members.

As we look at the landscape of each Tribal community, we see that each Tribe is unique in its specific gaps, but there are some themes that arise, especially in rural oriented communities. So at the last NW Native Economic Summit in October 2024 we posed the question to Tribal economic development leaders. What are the largest needs or gaps to be filled with Enterprises or NSBO on or near reservations?

- 🏠 HVAC
- 🏠 Co-packing and processing facilities
- 🏠 Childcare
- 🏠 Mental health services
- 🏠 Native “Costco” type facility
- 🏠 Food carts or pods
- 🏠 Electricians
- 🏠 Service center (plumbing, electrical, home repair supplies)
- 🏠 Full-service grocery store
- 🏠 Apprentice program facility
- 🏠 General contractors
- 🏠 Restaurant options for families
- 🏠 Propane company and distribution
- 🏠 Inter-tribal transportation services

There are a few answers on this list that are more oriented towards Tribal Enterprise, but most could be filled by a NSBO. So the question to you: Thinking about the community you live in; what are the gaps that support an opportunity for a NSBO to fill and succeed? I would love to hear your answer and dialogue more about how your Tribal leadership and ATNI-EDC can be helpful in seeing those gaps filled?

Sincerely,

*Mark Bowman*  
Financial Services Director







# 2024 NW NATIVE ECONOMIC SUMMIT

We gathered in Portland, Oregon last October for an incredible event: the NW Native Economic Summit and NW Native Fashion Show, co-hosted with Nixyaawii Community Financial Services.

Photography by Roxanne Best & Indigenous Creatives, LLC





The 2024 NW Native Economic Summit convened at the Portland Marriott Downtown Waterfront overlooking the Willamette River. The theme was “Trade Roots/Routes and was designed as a broad-range examination of Tribal economic development across our region, the event brought together a diverse group of Tribal leaders, economic development professionals, Native business owners, Federal agency counterparts, non-profit leaders and more for two and a half days.

The summit covered topics such as: #LandBack funding strategies, Tribal procurement, energy sovereignty, incubators & accelerators, Native agriculture projects, housing & workforce development, indigenous journalism, capital stacking and cultural tourism. **A very warm thank you to all our speakers who shared their tremendous knowledge with our group!**

Concurrently, we also had the first meeting of the ATNI-EDC Tribal SSBCI consortium. This group and other regional stakeholders took part in a two-day work shop diving into key areas of impact centered around uses of SSBCI funds. We were honored to welcome visitors from the Department of the Treasury’s SSBCI and Tribal & Native Affairs teams who took part in these sessions.

**A BIG THANK YOU TO OUR SPONSORS: PACIFIC POWER, WELLS FARGO, TRAVEL OREGON, MEYER MEMORIAL TRUST, ROUNDHOUSE FOUNDATION, OWEESTA, ENERGY TRUST OF OREGON, AND COYOTE BUSINESS PARK**

The summit also included a resource fair and Native Marketplace in the halls of the second floor of the Marriot. Pacific Power brought their new interactive display and Native vendors sold jewelry, sage bundles, blankets, and other stunning wares.

An additional element was the hosting of the First People’s Fund Artist Development Training, facilitated by Nimiipuu Fund. Some of our designers from the NW Native Fashion Show participated, enriching their trip to Portland with some extra business support. And speaking of the fashion show....

We hosted the third annual NW Native Fashion Show! The event took place on October 17, 2024 at The Redd on Salmon Street in Portland. The show included an amazing performance by Scattered Roots with dance, poetry and music. Our designers included Lydia Skahan, Terri Carnes, Paula Wallis, Celeste Reeves, Joy Ramirez, Dorothy Cyr, Michelle Burke & Cassandra Franklin Burke, Syreeta Thompson, and Lulu Henry. We worked with Native vendors such as our incredible models, catering by Javelina, cookies by Hifi Baking Co., lights and sound by the Peoples A/V, DJ Big Whispr, model director Celilo Miles, and hair & make-up. Pendleton Whiskey hosted the VIP bar, and Booze Trucks poured libations in their camper outside. A huge thank you to the team at Ecotrust and all of our incredible vendors and sponsors for making this an incredible night!





# NW NATIVE FASHION SHOW

Co-hosted by ATNI-EDC and NCFS







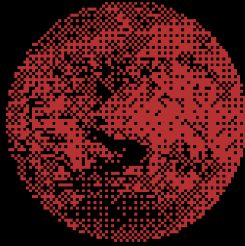
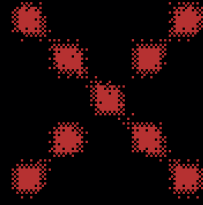
# THANK OUR



# STARS

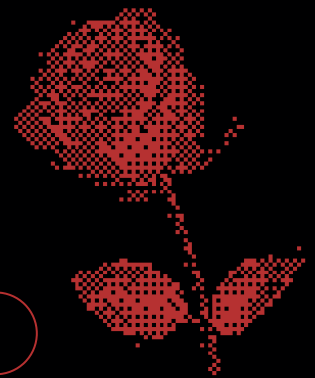


# MEET



# ANGIE

# URIBE



**ATNI-EDC's new Operations Specialist**

PLEASE JOIN US IN  
WELCOMING ANGIE URIBE TO  
THE TEAM! DROP THEM A LINE  
AT [ANGIE@ATNIEDC.COM](mailto:ANGIE@ATNIEDC.COM).

Casey Pearlman (CP): Angie, welcome to the ATNI-EDC team! We're excited to have you as our new Operations Specialist. To start off, can you share a little about your background?

Angie Uribe (AU): Thank you, Casey! I'm thrilled to be here. I grew up in Tucson, Arizona, just about an hour north of the Mexican border. It's a place steeped in rich cultural history, but also marked by the deep scars of colonization. Growing up in a state that's a crossroads of cultures, you can see how the history of colonization still echoes today—especially with the glorification of “wild west” culture by some. It shaped my perspective and fueled my desire to protect Tribes and the natural world.

CP: That's an insightful way to look at it. I know your journey to ATNI-EDC has been a bit non-traditional. Can you tell us more about why you chose to join the team here?

AU: Absolutely. As a reconnecting Native person of Yaqui/Chicanx and mixed settler descent, I've always felt a calling to serve my community. I've had a diverse career, moving between environmental science, technical writing, legal admin, and even electrical construction. It's not always been a clear path, but it's been a deeply fulfilling one. I've always believed in following my heart, and joining ATNI-EDC felt like the right next step. I want to bring my unique skill set to help build financial and economic sovereignty for Native Tribes and people. ATNI-EDC's mission resonates with my values, and I see this as an opportunity to serve both my community and the greater cause of collective Native sovereignty.





CP: It's great to see someone so passionate about their work! You have such an interdisciplinary background—from climate science to legal admin to electrical construction. How do you see all of these different skills contributing to your role here?

AU: It's an interesting mix, isn't it? Each step in my career has added a layer of understanding that I hope will serve ATNI-EDC well. My time working in environmental science has deepened my commitment to protecting the Earth, while my technical writing and legal experience have given me a sharp eye for detail and an ability to communicate complex topics clearly. The experience in commercial electrical construction has also been valuable—it's given me a keen awareness of the challenges within construction and energy sectors, and the need to approach these areas with a critical eye toward sustainability and justice. I hope to bring all these perspectives together to help strengthen ATNI-EDC's operations and contribute to our share mission of economic empowerment.

CP: You've clearly had a broad and varied career. What's something most people don't know about you, something that helps paint the picture of who you are?

AU: That's a great question! Many might not know that I've always been someone who seeks to connect dots between seemingly unrelated things. My background in ecology and biogeochemistry has given me a unique perspective on interconnectedness—not just in the natural world, but in the way communities, economies, and ecosystems rely on one another. This drives my work in sustainability and collective sovereignty. I'm also someone who values humor and resilience—being able to laugh in tough times is important, especially when you're working toward something as big as collective sovereignty and self-determination.

CP: Well, we're definitely glad to have someone who brings both expertise and a sense of humor to the team! Before we wrap up, what's your vision for the future here at ATNI-EDC?

AU: My vision is to help create a strong, sustainable foundation that supports economic sovereignty for Tribes and Tribal members. It's about ensuring that our communities have the tools, resources, and opportunities to thrive on their own terms. I'm excited to support the operational side of things as we build systems that make that possible. And personally, I'm looking forward to growing alongside such a passionate and dedicated team, learning from everyone, and contributing wherever I can.

CP: Thank you, Angie. We're so excited to have you as part of the team, and we can't wait to see all the great things we'll accomplish together!



# NORTHWEST NATIVE ASSET BUILDING COALITION

*taking action & building communities*

## Native Financial Empowerment Training 2025 Schedule

Join us for training designed to provide practical tools and empower you with the knowledge to take control of your financial future. Our online classes are tailored to support our Native community and beyond in building financial confidence and achieving lasting success.

**\*\* Classes held every Wednesday from 11am-12:30 pm via Zoom \*\***

February 5, 2025	--	Native Home Ownership Opportunities
February 12, 2025	--	Managing Money and Cash Flow
February 19, 2025	--	Everything You Need to Know about Credit Scores
February 26, 2025	--	Reading Credit Reports and Scores
March 5, 2025	--	Debt Repayment Options & Debt Collections
March 12, 2025	--	Choosing Financial Services & Products
March 19, 2025	--	How to Borrow Funds - Rules of the Game
March 26, 2025	--	Savings Success
April 2, 2025	--	Protecting Your Identify
April 9, 2025	--	Paying for College

**Register for Classes at: <https://nativeabc.org/financial-empowerment-training/>**

**In Partnership With**



a nonprofit credit  
counseling agency



Register here



We will send you a  
zoom link and  
calendar invite

### **Have Questions?**

Contact Andrea Alexander

[Andrea@NativeABC.org](mailto:Andrea@NativeABC.org)

***Building Wealth, Honoring Traditions: Empowering Native Futures  
Through Financial Literacy***



## Connect with us at RES 2025!

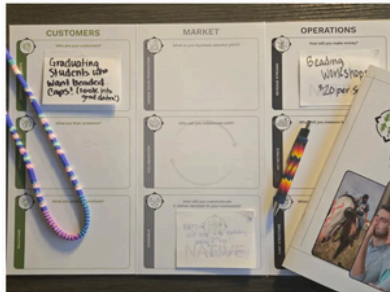
Sister Sky Inc. is excited to share our Native Business Canvas (NBC) training, a culturally customized business planning tool made by native entrepreneurs, for native entrepreneurs. Our one-day training covers the basics of business, turns your ideas into pitches, and simplifies a traditional business plan into nine manageable concepts. The training provides a complete learner's kit, including the laminated NBC tool, a comprehensive workbook, and additional supplies—everything participants need to drive their business growth and development.

Our mission at Sister Sky with the NBC training is simple, to empower small businesses. We do this by incorporating and honoring Indigenous knowledge and values into our training and delivery.

We're thrilled to announce that we'll be attending the Reservation Economic Summit (RES) 2025 in Las Vegas, March 10-13! Stop by Booth 702 to connect with us and explore how the Native Business Canvas can support your community's economic development. Visit our website for more information: [nativebusinesscanvas.com](https://nativebusinesscanvas.com). We look forward to seeing you there!

~ Sister Sky Inc.

### ABOUT NATIVE BUSINESS CANVAS



#### THE CANVAS

The Native Business Canvas is a culturally adapted business planning tool that **simplifies a traditional business plan into nine manageable concepts.**

Specifically designed for Native entrepreneurs, it customizes an industry-standard template used by leading companies like Microsoft, PepsiCo, and USBank. This practical framework helps Native-owned businesses plan, grow, and succeed with clarity and efficiency.



#### LEARNER RESOURCES

The NBC training provides a **complete learner's kit** to ensure success.

It includes a laminated Native Business Canvas tool, a comprehensive workbook, and additional supplies—everything participants need to fully engage and complete the training. This all-in-one package equips learners with the resources and support necessary to understand and apply key concepts, driving their business growth and development.



#### BY NATIVES, FOR NATIVES

The Native Business Canvas was designed by **Native entrepreneurs, for Native entrepreneurs** to address the unique needs and opportunities within Indian Country.

Our team of experienced professionals are dedicated to empowering small businesses through culturally customized training and tools. By integrating Indigenous knowledge and values, we help Native entrepreneurs build thriving, sustainable businesses that honor their traditions and strengthen their communities.



Nixyaawii Community Financial Services (NCFs) was able to purchase a brand-new build to suit 16' trailer with the help of the EEIP (Economic Equity and Inclusion Program) grant through Business Oregon. This Food Trailer will act as a small business accelerator, workshop space, and Cultural Education of First foods. This is a shiny turquoise beacon of how NCFs and partners are helping to build a small business ecosystem on the Umatilla Indian Reservation and create opportunities for safe, convenient, and sustainable places for continued commerce. Our hope is to have the Food Truck Park open Spring 2025 and have 6 tenants (including our Food Trailer) filling those spaces right off I-84. We invite you to come see what we have cooking out on the reservation come this Spring!

*Jacob Wallis*  
Business Development Services Manager





# NW NATIVE FASHION SHOW

TRADE ROOTS/ROUTES

## NOW HIRING

ATNI-EDC is seeking a Portfolio Coordinator to join our team.  
Check out our website to learn more and apply: [atniedc.com](http://atniedc.com)

13 holidays

4 weeks PTO

Employer-paid medical insurance

401(k) Match



# 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, their Tribal Members and the ATNI-EDC SSBCI Tribal Consortium.

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.

-  971-442-3002
-  [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 \$250,000. 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 provide loan capital for startups, business acquisition, working capital, equipment, commercial real estate, tribal project financing and agricultural projects in farming, 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.