

ISSUE 26 - OCT 2025

ATNI-EDC

www.atniedc.com



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HEIDI KHOKAR

Non-tribally Affiliated

From our partners.



Txtáyma (TieEma) Food Truck Park



Business Development
Services Manager
Jacob Wallis

Support small, support local

The Txtayma (TieEma) food Truck Park is a 3 year project from Nixyaawii Community Financial Services - Business Development services department to drive more community inspired industry and commerce. This food truck park will act as a small business incubator, food truck park, and diversify industry for the Umatilla Indian Reservation and surrounding areas. We are 98% complete with the project and looking to be operational in October 2025 with 6 vendors and Commissary Kitchen Trailer to engage more agriculture and community producers.

FTP operations:



Food Truck Park Manager

We recently hired Adrienne Sampson as the FTP manager. as a small business owner herself and years of experience in agriculture she is a great fit to lead this operation.



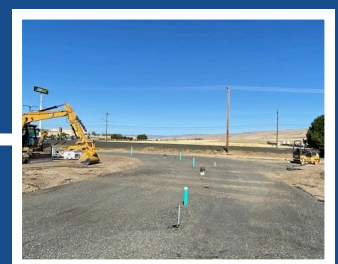
Commissary Trailer

This trailer will be for hourly/daily use as a commercial kitchen for our local producers to process their foods for retail or commercial production



NCFS incubator Trailer

This trailer is for NCFS business clients to use to test their concept and gain hands-on experience with their operation before they purchase their own trailer.



Tenant spaces

5 Tenant spaces are available for who are already operating out of their own truck/trailer. Open to our target market(s) and surround rural communities to apply for.



www.nixyaawii-cdfi.org



adriennesampson@nixyaawii-cdfi.org

LETTER FROM THE BOARD

Dai s'lal, (Greetings friends)

The last 9 plus months have been very unsettling for us all. Certainly impacting Native Entrepreneur's and Enterprise's endeavors to procure financing for their projects. Although federal government grants and loans for the next 3 plus years will be challenging ATNI-EDC's nationally recognized Financial Services (CDFI) can help.

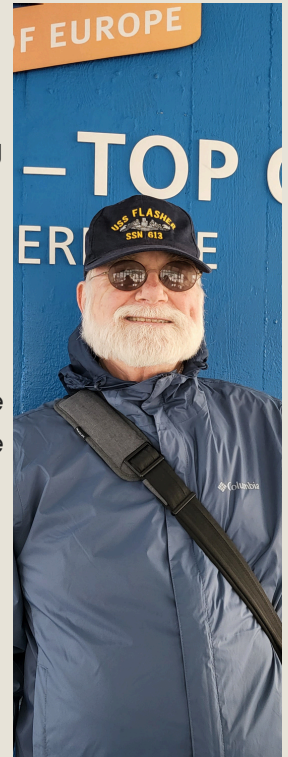
Our team has been building relationships with financial institutions throughout the Northwest to secure loans for a variety of projects, from Day Care facilities, to commercial fishing boats. Our staff has been working closely with the Department of Treasury specifically on the State Small Business Credit Initiative (SSBCI) loan program, ensuring that funding continues and is being utilized to its maximum potential for our ATNI member tribes.

Our staff has been securing non-governmental resources to continue to build our loan funds. ATNI Financial Services does not just provide financing, we also provide Technical Support services usually free of charge using our expert staff or vetted partners. Through our dynamic staff's pursuit of excellence we are expanding. EDC will be adding additional staff in the next few months, so keep an eye out for our announcements.

Although we will continue to experience tumultuous times, I am confident that ATNI-EDC will meet the challenges and thrive. As Vice President of ATNI-EDC and Chair of ATNI-FS I would like to thank our Staff and Board members for their expertise, hard work and dedication.

We can all be proud of our ATNI member Tribes, in that most have achieved Economic parity and are moving quickly toward Economic prosperity, resilience, and independence.

Shuenhalni! (Take care!)



Jack Lenox

VP EDC/Chair FS (Coquille)

FROM THE DIRECTOR



Haluugivsi (Hello!)

It is my pleasure to write this letter and share some updates on the work happening here at ATNI-EDC. I hope that you are taking time to tend to yourself and your loved ones in this time of the changing season and federal havoc.

In our work to build access to capital for Tribes and Native owned businesses, we continue to gain traction and strengthen our partnerships across the Member Tribes of ATNI along with the participating Tribes and many lenders and resource providers that are a part of our State Small Business Credit Initiative (SSBCI) Tribal Consortium. We are now moving into what may be the half-way point of the program with an early sunset on the horizon in just 2 years if there is no congressional action taken to continue it. This certainly puts constraints on the potential impact with limited time to draw down the available resources.

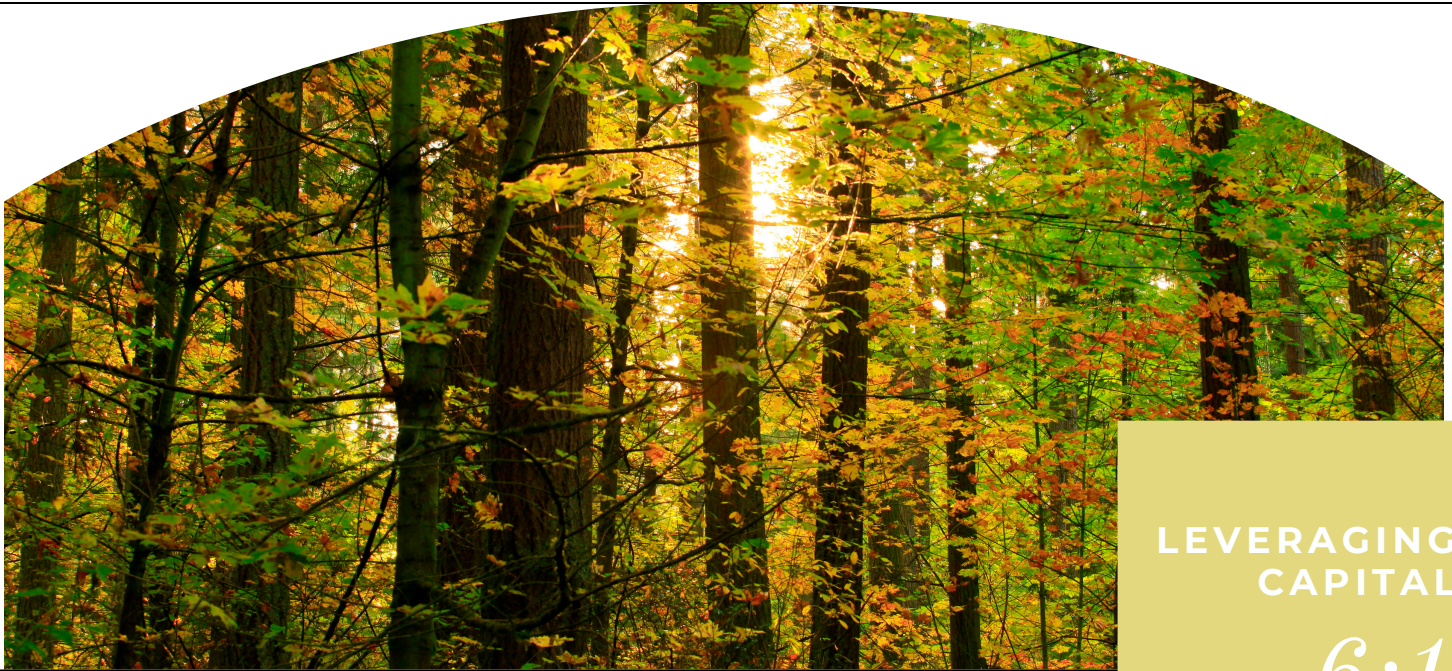
On a more positive note, deals are flowing and capital beyond SSBCI funding is coming into Indian Country. Every dollar of ATNI-EDC's SSBCI capital we have deployed has been matched with six dollars in outside capital, which is a strong leverage ratio that illustrates the outsized potential this program holds. One of the most clear outcomes I can foresee is that it will be a resounding confirmation that Community Development Financial Institutions (CDFIs) and other impact-focused investment programs are filling the gaps and investing in small businesses and building thriving economies across our communities.

We sit on the precipice of the technical assistance program which is coming to us in the form of a grant from the United States Department of the Treasury, two years into our SSBCI capital lending program. Our team is preparing a program designed to support Native entrepreneurs and ensure that they have the opportunity to access this funding opportunity along with support to develop and grow their businesses. Our organization will be growing too, and we have several new positions that will be posted in the near future on both sides of the work we do: economic development and financial services.

While I feel deliberately optimistic about the trajectory we are on, there are barriers and some are squarely within our control. One thing that is pivotal for our success is that we continue to align our efforts across our resilient and rich communities and organizations. Through innovative partnerships like ATNI-EDC shares through the Northwest Native Lending Network and many other partners we continue to find ways to fund more small businesses, create new streams of capital and bring in much needed capacity to build our programs, services and the vital network of relationships needed to make it all become reality.

It also takes a community of collaborators, funders, and dreamers to make this work possible, and for that I am exceptionally grateful to get to do that with all of you.

Casey Pearlman
Executive Director



LEVERAGING
CAPITAL

6:1

For every dollar of
SSBCI funding that
ATNI-EDC invests, we
activate \$6 from our
partner lenders.

LENDING AGAINST THE CLOCK: SSBCI UPDATE

SSBCI has activated lenders across the region to invest in Native businesses and Tribal enterprises, but funding is at risk without congressional action.

Our lending program is growing at an exponential rate, largely due to our Tribal Consortium in the State Small Business Credit Initiative. This has brought a transformative opportunity into Indian Country as it allocated specific amounts of funding to each Tribe with the promise that once the funds are utilized and the program is complete, the original amount will go back to each participating Tribe as unrestricted income.

It is with this understanding we set forth on this journey back in 2022. Much has changed in the years since and now the program is facing potential rescissions. The message is clear: use it or lose it.

SSBCI is on course for an early sunset. The original guidelines stated that the program would run for 10 years once the application was complete, but this no longer appears to be the case. The program is potentially ending in 2028, and there is a threat that other specifics could change on the whims of the current administration. ATNI-EDC is firmly advocating for the adherence to the original agreement made between ourselves, the participating Tribes and the federal government.

We encourage participating Tribes to join us in pushing to ensure the continuation of this program for the full 10 year duration and for the de-federalization of funding at its conclusion.

The ATNI-FS team is growing to meet the moment and expand our services. As we build relationships and support Tribal economic development projects, we are investing in many different kinds of businesses that create vibrant, thriving economies. We are working to grow our own pool of capital beyond SSBCI in addition to activating investment across many other financial institutions who participate in our lending.

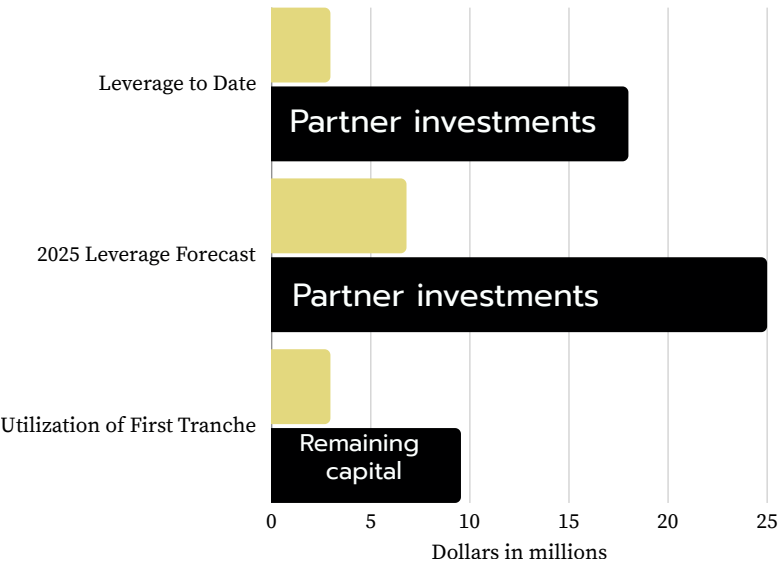
The need for more investors to join the movement toward reparative investment is abundantly clear. Our continued success is a case study on the unmet demand across Indian Country and the lack of perceived risk that is sometimes a stonewalling tactic that banks and other lending institutions hide behind. In addition to the dollars flowing through our organization, we will leverage our data to reframe risk and return as it relates to lending on Tribal lands and to Native-owned businesses.

For information on how to apply for a loan, see the back page of this newsletter.



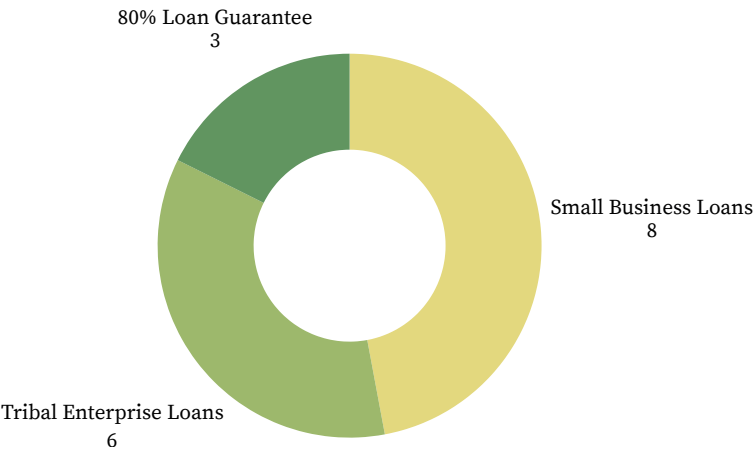
The Road to the Next Tranche

The following chart shows how ATNI-FS (yellow) is performing as we develop our SSBCI program.



Snapshot of Investments To Date

Here is a breakdown of the types of investments that have been made in the last 2 years. This reflects number of deals made.



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 invests in Native small businesses and Tribally-owned enterprises. We make loans that launch startups, support business growth, and build Tribal economic prosperity.



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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.