

ATNI-EDC



EXECUTIVE DIRECTOR

Casey Pearlman, Inupiaq
casey@atniedc.com

ECONOMIC DEVELOPMENT DIRECTOR

Michelle Gladstone-Wade, Suquamish, Nooksack & Shxwháy Village First Nation
michellegw@atniedc.com

FINANCIAL SERVICES DIRECTOR

Mark Bowman
mark@atniedc.com

LOAN OFFICER

Guy Belfiore
guy@atniedc.com

OPERATIONS SPECIALIST

Angie Uribe, Yaqui
angie@atniedc.com

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

BOARD MEMBERS AT-LARGE

TED PICCOLO

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



FROM THE BOARD

My how time flies! I mean it seems like only yesterday... Or at least that's how the story normally goes. However, in this case it's true. ATNI-EDC is turning 30 this year and yet, in the annals of history, it was only yesterday. Even though we have as a people been in existence for millennia, the fact that ATNI-EDC has been here for 30 years deserves a moment of reflection and celebration. Maybe some of us can ask where we were 30 years ago. Maybe you were helping to create ATNI-EDC. Maybe you were beginning your travels into Indian Country Economic Development. Either way we are here and we all should take a moment to celebrate that.

1, 2, 3, breath - Ok. Celebration over. Back to work.

Even though I have been on the ATNI-EDC Board of Directors for several years, this has been my first year to serve on the Financial Services Loan Committee. We have been very active in accepting, reviewing and in many cases approving a record amount of small business loans to Native entrepreneurs here in the Northwest. Businesses run the gamut from Timber industry to childcare to fishing and more. Each endeavor works to build our own Tribal economy in its own way. In each case someone had to have vision, courage and dedication to get to the point of financing. We at ATNI-EDC are thankful we get to play but a small role.

We at ATNI-EDC have been able to play this small role in the formulation or advancement of Native enterprise much through the deployment of Tribal SSBCI allocation. We have deployed over \$3m in SSBCI dollars DIRECTLY INTO INDIAN COUNTRY right here in the pacific northwest. Think about that for a moment. That \$3m has had to have a 1 to 1 private match somewhere, so the grand total of investment in Indian Country is over \$6 million dollars. That is not small potatoes. Meanwhile we are looking at other new Tribal enterprise investments that will be in the multiple millions of dollars in single transactions. We could very well be doubling our deployment in one transaction! Fingers are crossed that the next letter you read from us will have more details.

Finally, in conclusion, perhaps because of all this groundbreaking economic activity, we at ATNI EDC were recently recognized by the CDFI industry trade organization Opportunity Finance Network (OFN) with the Native CDFI Leadership Award. This award was presented at the annual OFN CDFI conference in Washington DC with a mainstage presentation in front of over 2,000 industry professionals. It was truly an amazing and rewarding development considering that OFN incorporates all the CDFI industry both Native and non-Native. But wait – there's more. This was the inaugural award for this category so our little organization, this small but mighty team of professionals at ATNI-EDC have been working away and getting noticed thousands of miles away.

Thirty (30) years. So many years laying foundations. So many years working through the hard times. So many decades of building something with pure dedication to the dirt. In these times of chaos and discord, it is indeed good to take some time and reflect, not just on the full 30 years, but the recent accomplishments. As a Board member of ATNI-EDC I could not be prouder of the hard work and dedication our small but mighty staff have shown in order to build on the foundation of decades. Now after taking a few moments of reflection, let's take a few moments to dream. Let's keep it simple and dream about the next 12 months.

3, 2, 1, dream!



Ted Piccolo
**Member at Large (The
Confederated Tribes of the
Colville Reservation)**

Haluugivsi (Hello!)

I hope you and your loved ones are safe in these turbulent times.

Lately my heart has been heavy with grief for the complete failure of many safeguards of a peaceful and functional society. The violence on the streets of Portland and Minneapolis is horrific and shocking to bear witness to. Empire's boundless hunger for control is manifesting in brutality, and it's an unacceptable low we cannot accept. We find ourselves navigating a society that is increasingly dangerous for our relatives, allies, friends. We must resist fascism and persist despite the darkness. ICE must be held accountable for their lawlessness and the terror they are causing in our communities.

In reflecting on the role of the narrative in the situation we find ourselves in, it is so important to redefine the metrics by which we are measured. ATNI-EDC is in the process of creating a working definition of economic development representative of Indigenous worldviews across the Tribes we serve. The very language we use to describe our work and the environment surrounding it has very real implications to how we are perceived and treated.

This work has always been complex. Our work as a conduit can seem contradictory, trying to overlay two opposing values systems. It can be hard to translate this work to those coming from what we call 'traditional' lending. It's so important that we continue to safeguard the institution of Truth. We must fiercely protect the rights our ancestors fought to preserve, the right to tell our story on our own terms.

This work has been catalyzed by our latest development: we have brought on Michelle Gladstone-Wade as our Director of Economic Development! Please join me in welcoming her to the team and learn more about her journey to ATNI-EDC on the next page.

Her first big project with us has been to complete the Comprehensive Economic Development Strategy (CEDS) that ATNI-EDC develops to encapsulate our role in economic development across the ATNI Member Tribes. This strategy is about to enter into its public comment period and we would love to hear from you. Check our page 7 to sign up for our series of strategy review meetings.

It is a wild experience to be growing as a team, growing as a leader in this space and growing as a person stepping into my next phase of life. I view celebration as an act of resistance. It's important to reflect on a year of continual learning and finding our place in the national conversation on community investment. This last fall, we won OFN's Native CDFI Leadership Award, signifying our success in building an innovative lending model and supporting Native lenders across the Northwest. ATNI-EDC is a leader of a movement toward a more just economy that centers Native Peoples and now is not the time to shrink ourselves to fit a narrative that never served us.



Casey Pearlman
Executive Director



Michelle and her amazing, cheese-obsessed sons Hunter (left) and Hudson (right).

MEET MICHELLE GLADSTONE-WADE

ATNI-EDC's Economic Development Director

CP: It's really exciting to have you join the ATNI-EDC team! Why don't you tell us a little bit about your background?

MG: My name is Wesidult and my English name is Michelle Gladstone-Wade. I am from the Webster family from the Suquamish Tribe and the Gladstone family from the Nooksack Tribe and the Shxwháy Village First Nation and I am extremely excited to join the ATNI-EDC team! The entirety of my formal education and career has been dedicated to advancing tribal communities and I am looking forward to continuing down this path!

I started my rabbleroxing during my undergraduate work at Dartmouth College where I fell in love with social sciences and learned how people work together. Little did I know it was my spirit finding its way back to living and learning in relationship. My exploration of relationships carried me through my graduate work where I earned a Master of Business Administration and a Master of Science in Leadership. I even dipped my toes into the doctoral space, but a move to state service and a promotion within the Washington Department of Commerce caused me to take a sabbatical from my studies.

CP: After all that schooling taking a sabbatical seems almost necessary. What did that move in your career teach you or give you?

MG: The most serendipitous aspect of this sabbatical is that I am living my research. I was interested in the intersection of tribal and nontribal economics, tribal and nontribal organizational development and how they weave together to impact regional economics. I am so lucky that I can work in an area that I love so much.



*Michelle and her son Hudson (left).
Taco the intrepid orange rez cat
(below)*

CP: Why did you choose to join the ATNI-EDC team?

MG: I believe that the ideas of economic development have been pushed on tribal communities by the colonial governments and it is about time we redefine economic development to fit who we are and reflect our ways of life. This more encompassing idea of economic development is what drives me to ask the hard questions and say the quiet part out loud in order to create space for tribal communities to truly flourish.

CP: What are you most excited about working for ATNI-EDC?

MG: Moving to an organization that has such a lofty vision for the betterment of tribal communities and being welcomed to a team that embraces outside the box thinking is so refreshing! I have been lifted out of a culture that did not honor tribal sovereignty and discouraged creative solutions. Having been liberated from the pressure of having to fit into a colonial box I am ready to hit the ground running and shake up the status quo.

CP: Thank you Michelle and welcome to the team!



Northwest Native Economic Summit & Fashion Show

April 21-23

Ilani Casino Resort Hotel

Ridgefield, WA

Register now!



<https://ticketstripe.com/nwnativeeconomicsummit2026>

ATNI-EDC CEDS: COMMUNITY REVIEW AND REQUEST FOR FEEDBACK

We invite you to review our draft CEDS!
We will be holding 4 sessions to go over
Goals 1-3 and then to review edits.

Scan QR code for more details and to sign
up to participate in our review process!





SMALL BUSINESS SPOTLIGHT: SPIEL-YI LEARNING CENTER

Spiel-Yi Learning Center opened in August 2024, filling a critical need for quality childcare in the White Swan, Harrah, and Brownstown areas. The Native-owned preschool operates under dual licensing with both the Yakama Nation's Child Care and Development Fund and Washington State's Department of Children, Youth, and Families.

Owner Joel D. John, a Yakama Nation Tribal member and lifelong White Swan resident, brought deep business experience to the venture.

He has managed Yakamart, a gas station and convenience store, for the past 8 years. Joel explains, "I also have about 8 years of gaming experience with gaming regulatory.

And I have prepared taxes for individuals for 13 years. So, while I don't have experience in early care and education, I am experienced managing personnel and complying with oversight and rules." For Craft3, relevant business experience is always a huge plus.

Joel worked with ATNI-EDC, with Craft3 participating as a lending partner. This lending partnership created two benefits: it allowed government funds to be leveraged and mitigated risk for both funding entities. Joel explains, "My lender assisted me in every part of the application, helping me address any concerns as they arose, preparing the application and providing summaries of my business plan and my biography."

A loan from ATNI-EDC and Craft3 enabled owner Joel to build essential infrastructure including a parking lot, front and back sidewalks, and a 16'x40' addition with additional restrooms. The financing also provided six months of operational funding to cover payroll and taxes.

Like many entrepreneurs, Joel faced uncertainty during the startup phase. "I had some doubts and uncertainties about how the funding would flow," he admits. "For a good chunk of time I was utilizing my own personal money to fund payroll and taxes." His advice to other Tribal entrepreneurs is this: "I encourage you to never settle. Don't give up easily. Resources and assistance are available."

We asked Joel a few questions about his business and the enterprise process and here is what he had to say:

EDC: What sparked the creation of this Enterprise?

JJ: One of my tax clients that I prepare taxes for, and also was my foster child daycare inspired me. She is the one that also assisted me in the licensing requirements and with the initial set up of Spiel Yi.

EDC: How did you come up with the name for the learning center?

JJ: Spiel-Yi, is Native for Coyote. I want to honor the passing of my unborn son. I.J.

I was told during his services that when we were burying his mom and my son, that an officiant of the service seen a coyote in the am. The officiant took this as a sign of I.J.

EDC: How does this enterprise fit into the strategic plan for your Tribe?

JJ: I can't speak for the strategic plan of the tribe, but I believe any economic ventures help build the community and strengthen its overall sustainability.

EDC: What has been the biggest surprise during the process of having this Enterprise so far?

JJ: The biggest surprise was the impact that the Spiel Yi Learning Center is causing. I didn't realize that this business, although I am operating for profit, is actually a social service that enables my community to maintain their jobs. Also it enables myself to hire staff that provides income as well. Being part of the community through this service helps with kids and parents.

EDC: What is the best advice or support you have received (and from whom) with respect to the Enterprise start-up process?

JJ: I leaned onto Casandra Patterson for guidance on set up and opportunities with other programs that supplement her daycare. Also, I give credit to my girlfriend who also supported me in my venture and assists in any capacity in maintaining the operations.

EDC: Imagine your Tribe's Enterprise becomes wildly successful. What does that look like?

JJ: Opening a 2nd site and earning more revenue.

EDC: What role has ATNI-EDC played in your enterprise? How has ATNI-EDC helped your tribe?

JJ: ATNI-EDC, SSBCI played a role with the funding opportunity. The funds I received enabled my facility to double in size, adding a 16x40 addition, parking space for 3-4 cars, concreted sidewalks back and front, and supplementing operational funds in order to pay wages and federal taxes.

EDC: How does your Enterprise make money?

JJ: The enterprise earns revenue from the YN CCDF (Child Care Development Fund) and WA State DCYF (Division of Child, Youth, Families) applicants. These applicants primarily reside in White Swan, Harrah, Brownstown Areas.

EDC: What is your Enterprise's biggest success?

JJ: The biggest success is maintaining the operations and also the opportunity to work with primary lead Renna Bill, she brings almost about 2-3 years of early child learning.

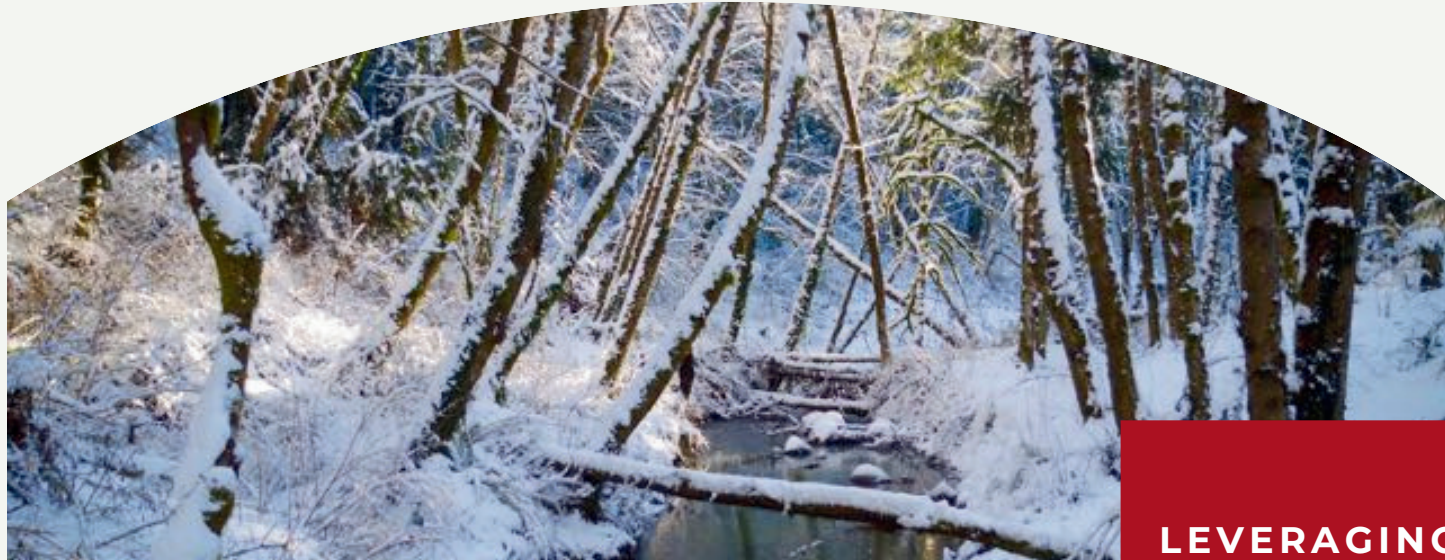


OFN'S NATIVE CDFI *Leadership Award Winners*

The Affiliated Tribes of Northwest Indians Economic Development Corporation is the recipient of Opportunity's Finance Network's inaugural Native Community Development Financial Institution Leadership Award! Executive Director Casey Pearlman traveled last October to Washington D.C. to receive this award on behalf of the organization, pictured above with fellow awardees and Harold Pettigrew, CEO of OFN. We are honored for this recognition and for the work OFN does to convene and support CDFI's nationally. Thank you!

It wouldn't be possible without the team that makes this work happen, the Tribes, native entrepreneurs, our staff, our board, our consultants, the ecosystem of economic development and lending in Indian Country, our funders, partners, and friends. While much work has gone into the services that this award uplifts, we will use this recognition to further commit to the mission of building economic prosperity for the Tribes and Tribal Members we serve.

We were joined by fellow Northwest-based CDFI NW Access Fund who received the Emerging Growth CDFI Award. We send them our congratulations!



LEVERAGING CAPITAL

\$18M:\$3M

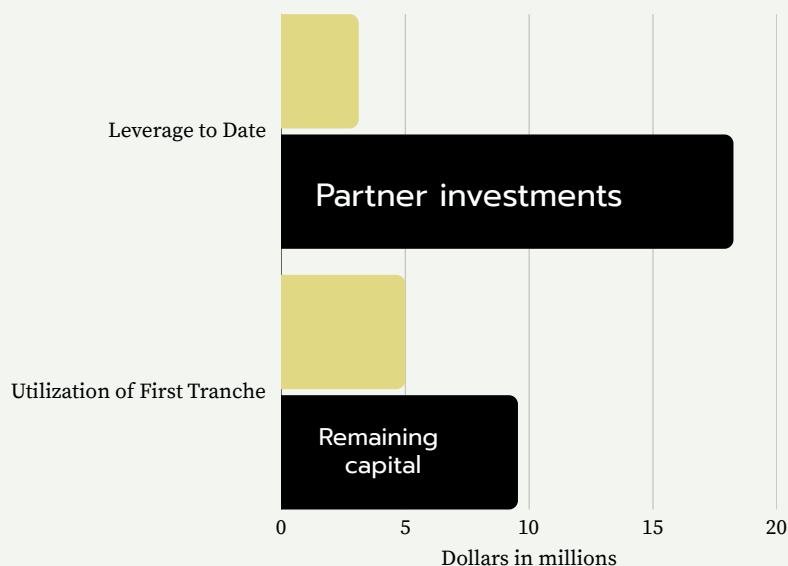
For every dollar of
SSBCI funding that
ATNI-EDC invests, we
activate \$6 from our
partner lenders.

MID-PROGRAM UPDATE: SSBCI

SSBCI has activated lenders across the region to invest in Native businesses and Tribal enterprises. ATNI-FS is managing a total allocation of \$33 Million in financing with participation from 36 Tribes. This funding is at risk of being rescinded without congressional action. The SSBCI program is facing an early sunset in 2027 and ATNI-FS is committed to successfully deploying these funds in order to secure them for our partners across Indian Country.

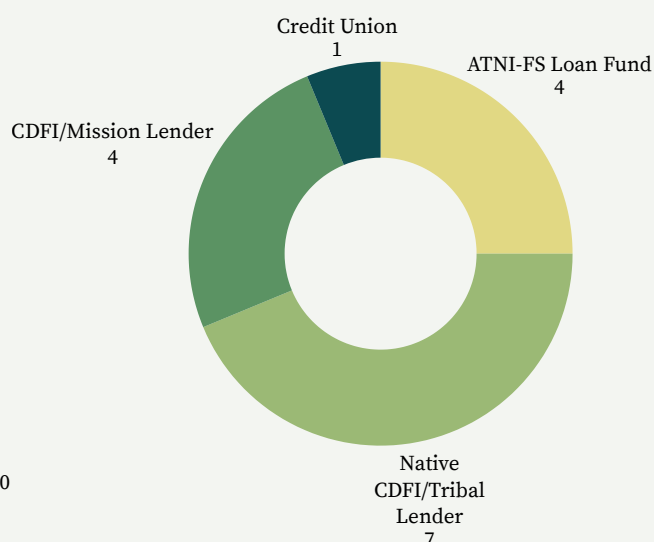
The Road to the Next Tranche

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



Activating a Network of Lenders

Here is a breakdown of the types of participation lenders engaged in deploying SSBCI in tandem with our funding deployed thus far.



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 re-emerging 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



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.