



ATNI-EDC UPDATE

January 2019

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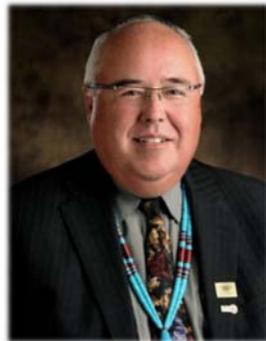
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FROM THE PRESIDENT



Greetings friends and relatives!

In spite of my objections, I was elected President of the ATNI Economic Development Corporation at our annual meeting on November 15th. Although I have served in this position years ago, I'm particularly proud and honored to serve the Northwest peoples again!

The ATNI-EDC has undergone some **significant developments** in the last year. It was with a heavy heart that one of our most long-standing and loyal board members, Wally Jackson, passed away. We were and continue to be inspired by his constant admonition that we can do great things if we work together. We were also saddened to have our past EDC President Mike Marchand step down. We know that like many of us ATNI veterans, he will be back!

Earlier last year, we began recruiting for new ATNI-EDC board members. After considering a number of interested applicants, we recommended to the ATNI Executive Board to appoint **four new EDC board members**—Shannon Wheeler, Ted Piccolo, Kahseuss Jackson, and Heidi Khokhar. Shannon of course is the Chairman of the Nez Perce Tribal Executive Committee; Ted is Executive Director of the Northwest Native Development Fund; Kahseuss is an economic development practitioner and former Tribal Council member; and Heidi is Executive Director of Rural Development Initiatives (RDI). It is exciting to have new blood join us and we're looking forward to great things.

Our Executive Director, Amber Schulz-Oliver, continues to serve all staffing roles for the EDC. Through her hard work and effective networking, she has secured a couple of critical pieces of organizational support. We were so pleased and surprised that the **Yakama Nation Credit Enterprise**, led by ATNI Treasurer and ATNI-EDC Secretary Sharon Goudy, has provided a donation of \$5,000 to the EDC. **Thank you Yakama Nation and Sharon for your belief in and support of our mission!**

The other important development is that we were recently informed that we have received a substantial grant from **Wells Fargo Bank**. This resource will allow us to hire a full-time loan officer to oversee our Financial Services subsidiary loan program, which is also a certified Community Development Financial Institution (CDFI). This has been a long-term goal of the EDC going back a number of years. **Thank you Wells Fargo!**

The other aspect of these resources will be the formal organization of the **Northwest Native Lending Network**. This is a follow-up to a gathering wherein the lending entities among the Northwest Tribes requested there be a network to provide support and technical assistance to the 7 current or developing Native CDFI's in the ATNI region along with Tribal credit enterprises and partner organizations providing loans or resources. Given my own new role as Executive Director of our developing CDFI at Umatilla, we can work collectively to expand financial resources to Northwest Indian people and businesses. **Capital formation within Northwest Indian Country was the core of the development of EDC back in the 90's** and is even more important as our Tribal economies continue to grow.

Thank you and wishing you the best in this Winter Convention!

FROM THE EXECUTIVE DIRECTOR



Amber posing with Pahto on Yakama Nation Reservation

Greetings!

2018 was an eventful year for ATNI-EDC! Two initiatives are highlighted in this newsletter: a small group formed the originating idea for the **Northwest Native Lending Network** (page 3). We also wrapped up our contract work on the **N'chi Wana Housing Project** with NAYA and CRITFC (page 7).

We are leaping in to 2019 with a full schedule. We were fortunate to receive a two-year, \$257,000 grant from **Wells Fargo** as part of their five-year, \$50 million commitment to support the unique economic, social and environmental needs of American Indian/ Alaska Native communities. The grant is open to national organizations, but they allowed ATNI-EDC to apply as a regional organization that serves many Native communities. The funds

will be used for **capacity building**: Funds will be used to rent **office space** and build **infrastructure** that will be suitable for a growing organization (We are very grateful to ATNI for letting us use office space rent-free for the past few years!). The funds will also be used to **hire a Loan Program Manager**, and facilitate a **travel budget** to visit ATNI tribes and tribal enterprises. The only way to truly understand how tribes are engaging with economic development is to visit you where you are. The Wells Fargo grant is a game changer for this small organization!



We are busily planning the **2019 ATNI-EDC Economic Summit** that will take place at the *Embassy Suites by Hilton Portland Airport* in Portland, Oregon, April 8-10. The theme, **"Defining Wealth :: Growing Prosperity"** explores how tribes consider economic development and achieve economic parity. We are planning presentations on **capital development, small and micro-business support, non-traditional lending institutions, and readiness**.

We are looking forward to working with **Ecotrust** and the team of esteemed partners associated with the **Tribal Forestry Workforce Development** project in the coming years to learn about existing workforce development initiatives, and share what we learn with the broader ATNI community. Learn more about the project on page 6, and attend the break-out session on Wednesday afternoon!

As always, we will continue with the ATNI Revolving Loan fund program, and we are looking forward to growing the Northwest Native Lending Network. We at ATNI-EDC are energized to seek new opportunities, grow this organization, and better serve ATNI Tribes with community and economic development! **I can feel that 2019 is going to be a transformational year!**

Respectfully,



Amber Schulz-Oliver
Executive Director

Thank you, Funders!

We at ATNI-EDC would like to extend a hearty **THANK YOU** to our 2018 grant funders! Our work is possible with your support. We have received direct or indirect support from the following:

- ◆ Wells Fargo
- ◆ Yakama Nation Credit Enterprises
- ◆ USDA Rural Development
- ◆ Economic Development Agency
- ◆ Oweesta First Nations

ATNI Economic Development Committee

Agenda Highlights

Monday at 1:15 pm

- ◆ Local & Regional Tribal Economic Development Initiatives
- ◆ Tribal Forestry Workforce Development
- ◆ Native CDFI Panel

Tuesday at 3:15 pm

- ◆ Joint Meeting with Gaming Committee
- ◆ WA State Dept of Revenue
- ◆ New Market Tax Credits

Northwest Native Lending Network

A Regional Community of Practice

The **Northwest Native Lending Network** (NNLN) is a **community-of-practice** designed to support Native Community Development Financial Institutions (CDFIs) and other lending institutions to better serve Native entrepreneurs in the Pacific Northwest. The vision of the NNLN is to **increase the visibility** of Native lending in the Pacific Northwest, **support lending institutions** that serve Indian Country, pool and **share technical and financial resources** and best practices, **create tools and systems** to better facilitate lending in Indian Country, **demonstrate the value** of CDFIs and lenders to the broader Native community, and **strengthen relationships** to create a robust regional lending network. We are a values-based network. We are the best at what we do because we live in the communities that we serve. We view each other as sources of knowledge and as partners- not as competition. Our end goal is to build entrepreneurs and develop our communities, and we know that the best way we can do that is by working together and learning from each other. We support each other; we collaborate with each other; everyone is welcome. We work to support sovereignty. We do our work in the spirit of Potlatch: to give back and distribute wealth. The Northwest Native Lending Network will strengthen our ability to better serve our communities.

Increase Visibility of Native Lending in the Pacific Northwest

The NNLN will serve as a platform to tell the stories of the impact that lending institutions are making in Indian Country. A goal of the NNLN is to have a stronger presence among ATNI member tribes. We will do this through stories in the ATNI-EDC tri-annual newsletter, Social Media, and by creating a video that tells the inspiring influential stories of successful Native entrepreneurs and impact in the region.

Support Lending Institutions that serve Indian Country

Many of the Native CDFI's and tribal credit/ loan programs are lean and have limited capacity. The NNLN will support lending institutions through shared resourced including back-office and underwriting support, consultant vetting and referrals, staff and board trainings, policy development, and capacity building support.

Pool & Share Technical Assistance and Financial Resources

The NNLN can cast a broad net to provide technical assistance to emerging and established entrepreneurs. The expertise to provide technical assistance on a wide-range of topics resides within the network, and we can tap our collective knowledge to spread it far and wide. Through collective fundraising, lending institutions can create a more flexible, centralized capital pool that NNLN participants can draw from as they need to serve their community. As one foundation representative stated: it is easier to give one large grant to an intermediary organization to distribute than it is to give ten small grants.

Create tools and Systems to Facilitate Lending in Indian Country

The NNLN will provide a centralized platform to overcome barriers to lending in Indian Country. For example, the members of NNLN can review existing Uniform Commercial Code template and work to either adopt or create a template that is appropriate and conducive for outside investment into the Pacific Northwest. The NNLN can also create a best-practice when it comes to participation loans- a great way to distribute risk over several loan portfolios.

Demonstrate value of CDFI's

CDFI's provide capital to community members that may not be able to acquire a traditional bank loan. They are a conduit for capital into Native communities and enables tribal members to realize entrepreneurial dreams. Investments into CDFI funds mean direct investment into tribal communities for them to thrive and grow.

Strengthen Key Relationships

As a networking organization, the NNLN is well-poised to create and strengthen key relationships among not just fellow local lending institutions, but also funders (Tribal, U.S. Government, and Private Foundations), national and regional CDFIs, commercial banks and credit unions, and technical assistance providers.

Structure & Membership

The NNLN is housed in and managed by ATNI-EDC because of its regional scope. Institutions and organizations that provide loans to Native entrepreneurs in the Pacific Northwest are welcome to opt-in. There aren't any dues or fees required to participate. ATNI-EDC will work to secure grants to facilitate annual meetings and special projects.

Current NNLN Members

- ◆ ATNI-EDC
- ◆ Chehalis Tribal Loan Fund
- ◆ Community Lending Works
- ◆ Craft 3
- ◆ Jamestown S'Klallam Tribal Capital
- ◆ Lummi CDFI
- ◆ Niimiipuu Community Development Fund
- ◆ Northwest Native Development Fund
- ◆ Taala Fund
- ◆ Umatilla CDFI
- ◆ Yakama Nation Credit Enterprises

Meet Tracy Kennedy, Burns-Paiute Tribe

Last Fall, Tracy Kennedy of the Burns-Paiute Tribe called ATNI-EDC to learn about what we do and resources we offer. Tracy generously agreed to a brief interview so we can learn more about Tracy and Burns-Paiute economic development projects.

Amber Hart Schulz-Oliver: Hi Tracy! Let's begin with you telling me a little bit about yourself!

Tracy Kennedy: My name is Tracy Kennedy. I am a Burns-Paiute tribal member, and I currently work as the Community Economic Development Coordinator. I was born and raised on the Burns-Paiute Reservation in Harney County. I left the reservation in 2000 to pursue higher education with both of my two kids with me- I was a single parent. I finally graduated in 2009 from the University of Oregon with a degree in Economics and moved back to the reservation in 2012 to use my education to advance the Tribe.

AHSO: Great! What drew you to the Economic Development Coordinator position?

TK: While I was at the Lindquist College of Business at University of Oregon- initially I was going to study business- we were required to take economic classes. While I was in a macro-economics class, we studied and analyzed why some countries achieve wealth and others fail to do so. That peaked my interest as I applied that same concept to different tribal

nations, and specifically my own tribe, which hasn't been as progressive as other tribes in that realm. The values of Burns-Paiute Tribe do not include living in poverty. That for us- as the Wadatika Band of Paiutes- for 1000s of years we have been able to support ourselves- I would say that at levels that would exceed current economic standards. What we



haven't learned is how to take that same concept and apply it in today's world. I truly believe that Native people understand those principals today we call private property rights, or entrepreneurship free markets. Working to support our tribe and our family isn't new to the Burns Paiute Tribe. We have not figured out how to translate that in today's era and by today's standards.

AHSO: Yeah! Native people have been engaging in economic development for a long time. We just haven't called it that.

TK: Exactly! What drew me to this position is it's truly a dream job for me. When it came open, I was super excited, and it's one of the first times that the Burns Paiute Tribe has had an economic development position.

AHSO: Awesome! Can you discuss some of your priority projects and initiatives that you're working on?

TK: In 2015, the tribe went through the process and created the Burns-Paiute tribal Community and Economic Development Strategic Plan. It's a well-developed plan, and it included a lot of different bodies of local, county people, and even other tribes traveled here to participate. The number one goal right now is heritage and cultural development. The Tribe wants to significantly improve our ability to demonstrate our culture to a broader audience. The Burns-Paiute Tribe owns a 7,500-sf facility in the downtown area, right off Main Street. There, we will to develop a cultural heritage center, where artisans can create and display wares. We will host small cultural events, space will be provided for tribal member businesses, and display our history to visitors.

AHSO: Wow! That sounds like a big project. It also sounds like one of those projects that is really rewarding and fulfilling even while you're working on it.

(Continued on page 5)



2019 ATNI-EDC Economic Summit
Defining Wealth :: Growing Prosperity
April 8-10, 2019 :: Portland, Oregon



The Affiliated Tribes of Northwest Indians Economic Development Corporation is partnering with ONABEN to present the **2019 ATNI-EDC Economic Summit**. The theme, "**Defining Wealth :: Growing Prosperity**" explores how tribes consider economic development and achieve economic parity.

The Summit will host presentations on **capital development, small and micro-business support, non-traditional lending institutions, and readiness.**

Location: Embassy Suites by Hilton Portland Airport

Visit <https://atniedc.com/events/2019edceconsummit/>



Loan Program Manager

Location: ATNI-EDC Office in Portland, OR
Closing Date: February 15, 2019
Anticipated Start Date: March 25, 2019

The Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC) is seeking a dedicated **Loan Program Manager** who will oversee all lending activities for the organization. The position offers an excellent opportunity to work hands-on with a historically marginalized population and facilitate access to capital and appropriate loan products, as well as provide

technical assistance to emerging and established Native entrepreneurs that are seeking to start or scale their business. The successful candidate will be a **community-oriented self-starter**, a **strong communicator**, and **creative problem solver**, and will have a passion for providing access to capital to Indigenous communities. Under the supervision of the Executive Director, the Loan Program Manager will be responsible for managing and operating the Revolving Loan Fund which includes underwriting loans, managing the portfolio, marketing the program, growing loan capital, and offering training and technical assistance. ATNI-EDC is a lean organization, and the *Loan Manager may be asked to use their skill set to perform tasks outside of this position description on a case-by-case basis.*

Visit <https://atniedc.com/jobs/> to view full position description and to apply!

(Burns Paiute, Continued from page 4)

TK: It is! Unfortunately, the building has been vacant since 2004 and its on our Main Street. We haven't been able to do anything with it. Being able to step up and make that dream come true is really fulfilling. A lot of work, but definitely fulfilling. The second priority I have is to do capacity building around economic development with tribal council, community leaders, and youth. The overall goal is to create a strong foundation for long-term structure of the tribe that relates to economic development. Because we haven't moved forward on economic development, we lack a lot in policies and general capacity building and decision making- those elements aren't currently available.

AHSO: I understand that Burns-Paiute experiences a lot of the same challenges as other rural communities of being remote and having pretty small populations and not a lot of foot traffic that comes through. You definitely see a big difference in how tribes are engaging in economic development that are on the I-5 corridor versus those that are located in rural areas.

TK: Like Burns!

AHSO: Do you have any ideas on how an organization like ATNI-EDC might be able to help your tribe meet some of its goals?

TK: Yes! When I started in this position in late October, I was excited to start a new

job. But because this is the first position of its kind, you quickly realize you're in a silo. You don't have people that can really help you. So, I've been doing a lot of outreach to other agencies, and ATNI-EDC was one of them. You've already connected us with some other partners to do some work. I really see networking as a huge priority. ATNI-EDC can connect us with other tribes and other professionals who have been successfully able to sustain their tribal economies and their organizations. Connecting us with those who are willing to share both their challenges and successes. By today's economic standards, we truly believe that helping each other- tribe to tribe or on a personal level- it benefits all. ATNI-EDC can help make connections.

AHSO: Yeah! I'm really glad that you said that. I think that one area where ATNI-EDC could be helpful is to try to facilitate those relationships. We are working to learn about what tribes are doing and what their goals are so we can start making connections. I hope that we're able to help you out in a way that's beneficial to your tribe. I envision us as eventually being a "repository of resources."

TK: Sure! I think that's a good goal for ATNI and your organization.

AHSO: I think you're doing a great job. I'm really glad that you agreed to do this interview with me. I think that this is going to be a great article for the newsletter, and I think that people are

going to be super interested in what you're doing. Are you going to make it to the ATNI Winter Convention?

TK: Not in January, but I will defiantly make the (ATNI-EDC Economic summit) in April.

AHSO: Awesome! Tracy, I'm so glad that you took the time to do this! Let's keep in touch, and I look forward to seeing you and meeting you in April!

TK: Sounds like a plan. Thank you, Amber.

Stay up-to-date on ATNI-EDC Happenings!

◆ Follow our blog!

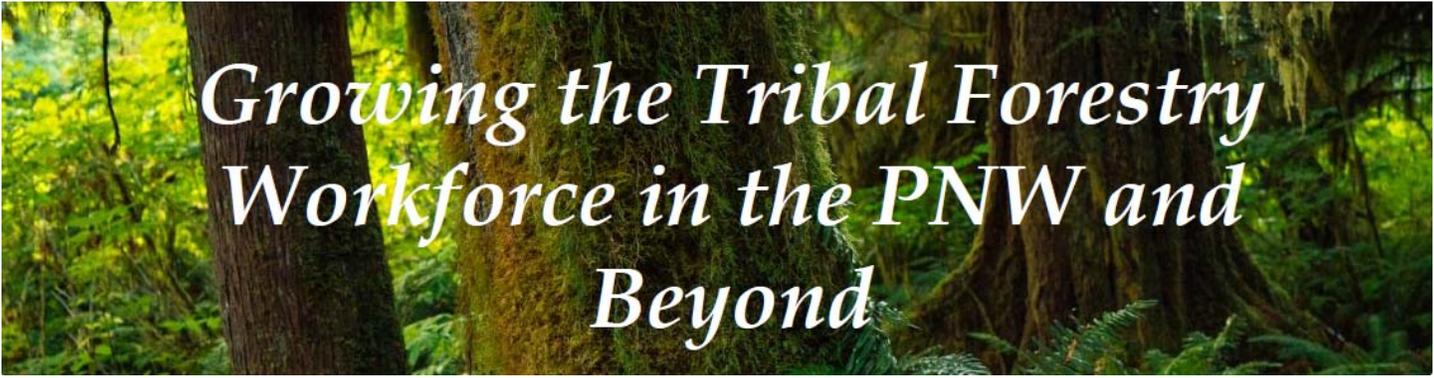
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Growing the Tribal Forestry Workforce in the PNW and Beyond

Introducing the Tribal Forestry Workforce Development Project— A Collaboration

Portland, OR. Tribal forestry and green infrastructure are growing sectors both in and out of Indian country. The economic opportunities and aging of the current natural resource management workforce highlights the need for training and engaging current and future generations in these growing sectors.

In the fall of 2018, the Affiliated Tribes of Northwest Indians Economic Development Corporation (**ATNI-EDC**), the **Intertribal Timber Council (ITC)**, **Heritage University**, **United South and Eastern Tribes (USET)**, and **Ecotrust** began a joint-collaborative project that seeks to identify key leaders, success stories, barriers, and learning and employment opportunities in tribal forestry and green infrastructure projects and programs. This project brings together partners with similar goals and expertise in economic, natural resource management, research, and education fields to address the tribal forestry and green infrastructure workforce need. The final report will synthesize research findings, and connect Native youth and underemployed adults to tribal forestry and green infrastructure projects.

In this early stage, we are **identifying gaps** in existing research on tribal forestry and green infrastructure and engaging in **knowledge-sharing** with partners working in these fields. At the 2019 ATNI Winter Convention, we will begin collecting feedback in a **breakout session** and **paper and digital surveys**. While there will be additional opportunities to provide feedback through the duration of our project, your initial feedback will help guide and shape our survey methodology and help spark connections to match Native youth and underemployed adults with learning and employment opportunities in tribal forestry and green infrastructure. Other feedback opportunities will include sessions at USET and ITC gatherings, one-on-one interviews, and site visits.

While most of 2019 will focus on gathering feedback and identifying our workforce and education partners and opportunities, 2020's focus will shift to **marketing** and **communicating** these identified opportunities to Native youth and underemployed adults, resulting in 3-5 internships or seasonal employment placements. From our initial conversations with partners, we have learned that, from both an applicant and employer and education organization standpoint, the biggest hurdles are communicating these opportunities and applying for them. We hope to facilitate this barrier through our project and contribute to developing the current and future workforce for these growing sectors, but **we need your participation**.

The economic opportunities and aging of the current natural resource management workforce highlights the need for training and engaging current and future generations in these growing sectors.

Please join us at the 2019 ATNI Winter Convention and look for a digital and paper survey to complete beginning in January 2019. If you have any questions, wish to speak further about potential opportunities or learn more about our project, please contact Stephanie Cowherd, Project Coordinator for the Tribal Forestry Workforce Development project, at scowherd@ecotrust.org.

This article was written by Stephanie Cowherd. Ms. Cowherd is an employee of Ecotrust, and is serving as a Project Coordinator and as an Indigenous Resilience Fellow. She is a member of the San Carlos Apache Tribe.

Nch'i Wana Housing—An Intertribal Housing Entity

Since Columbia River dam construction began in the 1930s, tribal communities along the river have been displaced and the federal obligation to address this injustice remains today. At the tribes' insistence, recent federal support indicates movement to address the tribal housing crisis along the Columbia River. Tribal housing authorities have limited resources and focus their programming towards on-reservation services. There are substantial logistical constraints to support the tribal communities that live along the Columbia River who would benefit from the creation a **new Columbia River intertribal housing entity** to support immediate housing needs and access to social services.



In 2016, the **Yakama** and **Warm Springs** tribes authorized the exploration of developing a new Columbia River tribal housing entity, with the understanding that the **Umatilla** and **Nez Perce** tribes would have the option to join later at their request. The **Columbia River Inter-Tribal Fish Commission (CRITFC)** secured funding from the **Meyer Memorial Trust** to carry out this function. CRITFC selected a Project Team comprised of the **Native American Youth and Family Center** and the **Affiliated Tribes of Northwest Indians Economic Development Corporation**. The Project Team began their work on June 27, 2017 and concluded on December 31, 2018.

The original project included the development of a new intertribal housing authority, but the tribes expressed concern for competition with federal funding from the Native American Housing Assistance and Self Determination Act and requested a different governance model that is supportive of the 4 tribes housing programs. The name “Columbia River Intertribal Housing Entity” has been used to describe this project and project deliverables were amended to reflect this new direction.

Nch'i Wana Housing

The focus of a new entity will be Columbia River tribal housing services and could also provide a structure for governance and management of any tribal housing that may be constructed by the four treaty tribes or the Federal Government. Services would not duplicate tribal programs and would augment those services. Tribal housing developments will retain ownership of assets that it constructs and will remain in the leadership role for a federally funded Village Development Project located along the Columbia River. A governance structure was developed with the Columbia River tribal community as well as criteria for delivery of housing services. The proposed name for the new entity is **Nch'i Wana Housing** (Big River Housing). A governance structure of the new entity was also developed with the tribal community along the river.

The project team is hoping to secure tribal resolutions from each of the 4 Lower Columbia River Treaty Tribes in support of the formation of Nch'i Wana Housing.

ATNI Financial Services Loan Committee

Scott Clements, Chair

Non-tribal

Justin Parker

Makah Tribe

Sharon Goudy

Yakama Nation

Jack Lenox

Coquille Indian Tribe

Bill Tovey

The Confederated Tribes of the Umatilla Reservation

The Loan Committee oversees all lending activity including reviewing applications, recommending policies and procedures, and establishing program goals.

CAPITAL CORNER

Formerly “Loan Corner”. ATNI-EDC operates a subsidiary organization, ATNI Financial Services, that is a Certified Financial Development Institution (CDFI). Funds are loaned to tribal governments, enterprise, Native American entrepreneurs, and other eligible entities to develop new and/ or expand existing businesses. Loaned funds will leverage private investment, create and retain job opportunities for the benefit of low and moderate-income persons, and result in the development of wealth in Tribal communities.

For more information, visit <https://atniedc.com/rlf>.

ATNI-EDC Loan Portfolio

Capital Available to Loan:	\$120,000
Current Capital Obligated/ Loaned:	\$445,100
Current Capital Leveraged via Partners:	\$48,588

as of 1/21/19

Affiliated Tribes of Northwest Indians
Economic Development Corporation
6636 NE Sandy Boulevard
Portland, OR 97213



2019 ATNI-EDC Economic Summit

Defining Wealth :: Growing Prosperity

April 8-10, 2019 :: Portland, Oregon



JOIN US

For the Semi-Annual

2019 ATNI-EDC Economic Summit



ONABEN

“*Defining Wealth :: Growing Prosperity*” explores how tribes consider economic development and achieve economic parity. will host presentations on **capital development, small and micro-business support, non-traditional lending institutions,** and **readiness.** The Summit is designed to connect tribal economic development leadership, tribal economic development staff (including general managers, economic development-related directors, planners, and tribal lenders), small-business and micro entrepreneurs, funders, and industry professionals.

Date: April 8-10, 2019

Location: Embassy Suites by Hilton Portland Airport

www.atniedc.com/2019EconSummit