



ATNI-EDC UPDATE

January 2021

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Greetings fellow travelers!

In spite of lying low our estimable Executive Director Amber was successful at pulling me into the fray. For those who may not know me, I am Ted Piccolo and I am the Executive Director of the **Northwest Native Development Fund (NNDF)** on the Colville Reservation and currently a Board member for ATNI-EDC.

The NNDF is a **10 year old Native CDFI in North Central Washington**. The majority of our portfolio is made up of small businesses and of that most of them are logging and fishing operations. Ten years ago the NNDF started with zero and now finds itself with **over \$10 million in assets** and growing.

What does this mean? It means that **there is indeed a great need in Indian Country for small business capital**. Native CDFIs service privately owned small business and individual homeowners. Why is this germane? Because ATNI-EDC also operates a Native CDFI and also **supports Native small business owners in the region**.

There are in fact a number of Native CDFIs in the ATNI service area. If you are reading this and you know of a tribal member who owns a small business and is looking for capital, I would strongly recommend they look to see if their Tribe has a CDFI or there is one close by. These funds are difficult to create and operate, yet **Native CDFIs throughout the northwest have been quietly working behind the scenes to help people realize their dreams in small business or home ownership** by among other things providing creative financing.

Many Native CDFIs have a funded and provided **IDA's** or **"matched savings accounts"** that help individuals build a savings account by **MATCHING** the dollars saved while also providing education to buy a first home or to start a business.

The Native CDFIs in the Northwest have come together to form the **Northwest Native Lending Network or>NNLN**. We have shared knowledge, worked together to help clients on other Reservations and are working together nationally to help grow funding for the Native CDFI industry. The>NNLN is a loose knit group and ATNI-EDC is the home entity to coordinate functions and trainings.

So, if you have funding needs, know someone who has funding needs or are just, in general, curious about Native CDFIs reach out to ATNI-EDC or myself. The odds are that we would know how and who could best help you bridge that funding gap in a creative fashion.

So until the next time that Amber lassos me into writing another column **I wish you and your family all the best for 2021!**

Ted Piccolo is the Executive Director of the Northwest Native Development Fund. A private non-profit lending institution located on the Colville Indian Reservation.

New Year: New Opportunities



Well, we made it: 2021 is here!

And what a year it was. We're circling around to nearly a year of living with COVID-19, and all of the repercussions of the global pandemic. I like to take this time to reflect on the year, and 2020 was a hard one. But it isn't all so bleak: it was also an opportunity to find new ways to connect with each other, leverage partnerships and existing relationships to support Native-owned small businesses, and grow the capacity of ATNI-EDC. Several 2020 projects were put on hold or resources diverted to respond to the pandemic. Though we aren't through it yet, **we can begin to imagine the light at the end of the tunnel.**

2020 COVID-19 RESPONSE: ATNI-EDC was in the fortunate position to support Native-owned small businesses last year. From April to December, **we disbursed nearly \$600,000 in financial support to over 100 small businesses.** In November, we opened the ATNI-EDC COVID-19 Emergency Loan Fund, which will remain open into 2022. Without the support of a strong staff, we would not have been able to push those dollars out the door. I would like to extend a **Thank you to Crystal and Michelle** for your dedication and hard-work!

ATNI-EDC ORGANIZATIONAL STRATEGIC PLANNING: We have recently reinvigorated our organizational strategic planning effort! This work was planned for last year, but like many other projects, it was delayed. We are using the **2019 ATNI-EDC Comprehensive Economic Development Strategy**, that was accepted by a resolution at the 2019 ATNI Annual Convention, as a roadmap to inform our organizational strategy. **Please take a moment to take the short survey** to help us understand how ATNI-EDC can best assist your Tribe. Survey link: <https://www.questionpro.com/t/ABJNTZkaWe>

INFRASTRUCTURE STUDY: ATNI-EDC is positioning to be prepared for an Infrastructure Bill in 2021. Soon, we will release a survey to learn more about your Tribe's infrastructure priorities and readiness. This information will allow us to be proactive in **asserting the infrastructure needs of Indian Country.**

ATNI-EDC ECONOMIC SUMMIT: Back by popular demand, we are planning to host the **2021 ATNI-EDC Economic Summit in late Summer or early Fall.** We're optimistic that we will be able to host the summit at a physical venue! Stay tuned for details!

I sure do miss gathering together and hearing your stories. I hope that we can meet again sooner than later. Take care of yourselves and your families! **In love and peace,**

Amber Schulz-Oliver, ATNI-EDC Executive Director

THANK YOU FUNDERS!

ATNI-EDC is blessed to receive strong financial and in-kind support from foundations, government agencies, non-profit organizations, and private businesses. We would like to take a moment to extend a hearty THANK YOU to each of these entities. Our work is only possible through your generosity and support.

- ◆ Akana
- ◆ Anonymous Private Donor
- ◆ Business Oregon
- ◆ Economic Development Administration
- ◆ Ecotrust
- ◆ Meyer Memorial Trust
- ◆ Native American Agriculture Fund
- ◆ NDN Collective
- ◆ Northwest Area Foundation
- ◆ Oregon Community Foundation
- ◆ Oweesta First Nations
- ◆ Sayer Jones
- ◆ Small Business Administration
- ◆ Umpqua Bank
- ◆ USDA
- ◆ Wells Fargo
- ◆ Yakama Nation

Small Business Success Through the Pandemic

Shoshone-Bannock tribal member, Georgette Running Eagle, is about to celebrate the second year of her business, Shokota Pow-Wow supply in February. Shokota Pow-Wow Supply began as an online shop selling things such as jingles, ribbons, and hair pipe bone and has grown to be so much more.

The name “Shokota” is a unique blend of Shoshone and Lakota, which pays tribute to her children’s bloodlines. Aside from her full-time job, Georgette is wife, mother of 4, as well as a seamstress, jingle dancer and bead worker, so it only seemed natural to start her business to include her passions.

Georgette worked with ATNI-EDC to expand her business so that she can open a small storefront which is conveniently located next to her home on the reservation. She has long term goals to be able to operate Shokota Pow-Wow Supply full time and hire employees. Originally, Georgette had plans to travel to pow-wows and other events throughout the year to promote the business and sell supplies but as we all know, COVID-19 had other plans. Similar to most small business owners, Georgette restructured to accommodate today’s market. Continuing online sales at Shokotapowwowsupply.com, in addition to taking appointments for customers to visit the store safely. “That’s more important now than ever, for people to keep minds occupied and keep their hands busy.

Just to keep those creative flows going.” Georgette said. With everyone being stuck at home, Shokota Pow-Wow Supply has just what you would need to help keep you busy while carrying on wonderful traditions.

ATNI-EDC is very proud to be working with Shokota Pow-Wow Supply and watching it thrive and succeed throughout such uncertain times. Thank you, Georgette, for being such a solid entrepreneur and a great example of how to stay focused and successful no matter what is thrown your way. If you would like more information about how ATNI-EDC can help your small business flourish, please contact us at info@atniedc.com.



Coyote Business Park Announces Redesigned Logo and Website

MISSION, OR – Coyote Business Park, owned by the Confederated Tribes of the Umatilla Indian Reservation (CTUIR), has unveiled a redesigned logo and website as part of its rebranding efforts to promote the development opportunities of the business park.

“The updated logo and website provides some new energy for Coyote Business Park,” said Bill Tovey, Director of the Department of Economic Development. “The property has great potential and the more ways we can promote that, the better.”

The redesigned logo hones in on the central location Coyote Business Park has in the Pacific Northwest. Website visitors will notice improved functionality, with easy navigation and an interactive map showing the availability and infrastructure. By strengthening and modernizing this feature, the website becomes a stronger tool for highlighting this enterprise zone.

In addition, four signs located on Interstate 84,

which is directly adjacent to Coyote Business Park, will also be replaced.

Coyote Business Park is owned and operated by the CTUIR and is designated as an IRS-certified Opportunity Zone. Located 7 miles east of Pendleton, Oregon with easy access to Interstate 84 at exit 216, you will find Coyote Business Park is a perfect location for your next business move. With more than 170 acres of commercial and industrial use potential, Coyote Business Park has certified shovel-ready sites, unique tax incentives, and flexible lease terms. For information about shovel ready sites and development opportunities at Coyote Business Park, please visit <https://www.coyotebusinesspark.com/>.

The Confederated Tribes of the Umatilla Indian Reservation is made up of the Cayuse, Umatilla, and Walla Walla Tribes, formed under the Treaty of 1855 at the Walla Walla Valley, 12 statute 945. In 1949, the Tribes adopted a constitutional form of government to protect, preserve and enhance the treaty rights guaranteed under federal statute.



CAPITAL CORNER

ATNI-EDC and subsidiary CDFI, **ATNI Financial Services**, have several programs to support emerging and established Native-owned businesses operating in the ATNI region. For more information, visit <https://atniedc.com/rlf/borrower-inquiry/>, or contact Michelle Ramey at michelle@atniedc.com or (971) 284-3165. We are also developing **technical assistance** workshops to support business owners. More information will be posted on our website and Facebook page!

Revolving Loan Fund

ATNI-EDC operates a subsidiary organization, ATNI Financial Services, that is a Certified Financial Development Institution (CDFI). Funds are loaned to **tribal governments, tribal enterprises, Native American entrepreneurs**, and other eligible entities to **establish new or expand existing businesses**. Loaned funds 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.

Agriculture Loans

We have recently been awarded funds from the Native American Agriculture fund to support agriculture projects. "Agriculture" is broadly defined, and includes farming, ranching, fisheries, and timber industries. These funds also have technical assistance and project dollars attached to them. Stay tuned for ag-related workshops and trainings!

ATNI-EDC/ FS Available Capital

Revolving Loan Fund:	\$280,000
Agriculture Loans:	\$150,000
COVID Emergency Loans:	\$500,000

as of 1/24/21

COVID-19 Emergency Loans

The Department of Commerce Economic Development Administration's Revolving Loan Fund Program provided \$500,000 of capital to respond to the COVID-19 pandemic. ATNI-EDC is using this capital by providing a low-interest loan to businesses that have been adversely affected by the COVID-19 pandemic. Loans are available for Native-owned businesses operating on or near tribal areas in the ATNI region (broadly Oregon, Washington, and Idaho). Businesses must demonstrate that the loan funds will be used to mitigate hardships associated with the COVID-19 pandemic. Businesses that have received other financial relief will not be disqualified from this loan program and are welcome to apply. Loan amounts are between \$5,000 and \$25,000, and interest rates start at 2.75%.

COVID-19 EMERGENCY RESPONSE

ATNI-EDC proudly supported small businesses through the COVID-19 pandemic. Early on, we established an Emergency Forgivable Loan program that was supported by the Oregon Small Business Stabilization Fund, managed by the Oregon Community Foundation. The program was open from April to June, and we disbursed \$87,000 to 90 Native-owned Small Businesses based in Oregon.

ATNI-EDC was also an intermediary for two rounds of the Business Oregon COVID-19 Emergency Business grants. The grants were for the purpose of providing financial assistance to small businesses adversely affected by economic conditions associated with the COVID-19 pandemic. Between the two rounds, ATNI-EDC disbursed \$493,245 to 94 businesses.

ATNI-EDC is continuing to support small businesses in the ATNI region through our COVID-19 Emergency Loan Fund program, funded by the Department of Commerce Economic Development Administration. More information is in the "Loan Corner" section of this newsletter, or you can email info@atniedc.com.

All told, we disbursed \$578,245 to 114 small businesses in the form of grants and forgivable loans. ATNI-EDC is very proud of their staff for being able to support so many businesses with a grant funded by the State of Oregon COVID-19 Emergency Business grants.

Stay Connected!

We have two ways for you to stay up-to-date on ATNI-EDC Activities year-round!

Follow our Blog: Get email notifications of upcoming events, trainings, and workshops by visiting: <https://atniedc.com/>.

On the left panel, you can enter your email address to receive our blog!

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