



ATNI-EDC UPDATE

May 2021

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Executive Director
Amber Schulz-Oliver
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A Message from the Board



Over the last 30 years, Tribes has had an economic resurgence. Prior to the Indian Gaming Regulatory Act of 1988, most Tribes were reliant on the federal government. The BIA and HUD provided social programs and low income housing. These programs helped Tribes survive not thrive!

I was one of those that was fortunate to start my career in Indian Country at this time. **Developing casinos and resorts provided funds to Tribes to expand economic and community development on the Reservations** while providing dividends for its Tribal Members.

Not all Tribes thrived in this environment, the more rural Tribes didn't have the population base to capitalize on gaming. Tribal Members were able to get jobs without leaving the homeland but **small business development was slim on most Reservations**. The majority of housing was low income.

Now that Tribes have been able to build and expand casinos with other tourism related developments like hotels, RV Parks, truck and car travel complexes, golf courses, as well as, community grocery stores, education facilities, health clinics, museums and land for recruiting manufacturing and transportation services, **the next step is to help Tribal Members develop small businesses and middle income housing**.

ATNI Economic Development Corporation and Financial Services has been expanding **services that are beneficial to the Northwest Tribes**. I began working with ATNI Financial Services in the 1990's as a board member and like many of the members been involved for years and even decades.

The **Revolving Loan Fund** has provided loans to 54 clients in an amount over \$3M. Funding has come from Community Development Financial Institution funds under the Department of Treasury, Economic Development Administration Revolving Loan Funds under the Department of Commerce and the Intermediary Relending Program under the Department of Agriculture.

Over the last year with the pandemic, ATNI-EDC staff under the leadership of Amber Schulz-Oliver has completed **198 transactions**. This includes Oregon Community Foundation, 62 forgivable loans at \$93,000. Business Oregon Grants, 125 grants for \$491,000. Emergency loans from Economic Development Administration, 11 loans for \$140,000.

More funding is available and contact Amber and her staff for more information on the loan products available.

As Tribes continue to move into the next phases of economic and community development, **the hope is to create thriving communities that are resilient and meet the needs of the Tribal Member's homeland**.

Bill Tovey is the Director of Economic and Community Development for the Confederated Tribes of the Umatilla Indian Reservation. He is an ATNI-EDC Board Member also serves on the ATNI-FS Loan Committee.

ATNI-EDC: 25 years of Resilience



2021 marks the 25 year anniversary of ATNI-EDC. It was at the Mid-Year Convention in 1996 in Pendleton, Oregon that The ATNI Executive Board appointed the board of directors to proceed with legally incorporating the non-profit organization.

It seems appropriate that this year we are developing a **3-year strategic plan** to best provide technical assistance around Community and Economic Development to ATNI Member Tribes. The ATNI-EDC Strategic Plan is being informed by the 2019 ATNI-EDC Comprehensive Economic Development Strategy that was accepted by the ATNI Membership through Resolution #19-41, a survey, and several one-on-one interviews. **We will present a preview of the DRAFT ATNI-EDC Strategic Plan at the ATNI Economic Development Committee Meeting** (Tuesday, 5/25/21). The strategic plan is expected to be completed by mid to late summer of this year.

To celebrate our 25 year anniversary, the theme of the **2021 ATNI-EDC Economic Summit** is **25 Years of Resiliency: Reset -Restart-Renew**. The Summit will take place November 3/4/5. We will host a hybrid format with some in-person opportunities and virtual content. In the meantime, **ATNI-EDC is advancing several projects and initiatives.**

- ◆ **Infrastructure Survey:** There is currently pending consideration of national infrastructure legislation. We are launching a survey aimed at understanding the **priorities** and **readiness** of ATNI Member Tribes around infrastructure. Information gathered will be used to proactively advocate for infrastructure needs in Indian Country and supporting Tribes with technical assistance, connection to resources, and hosting training or webinars. **The survey will be launched this Tuesday, 5/25/21.** See <https://atniedc.com/what-we-do/> for more information.
- ◆ **State Small Business Credit Initiative:** On March 11, 2021, President Biden signed The American Rescue Plan Act, which provided \$10 billion to fund the State Small Business Credit Initiative (SSBCI). SSBCI will fund state, territory, and Tribal government small business credit support and investment programs. **To participate in the program, Tribes must submit a Notice-of-Intent (NOI) by July 30, 2021.** The full application will likely be due in December 2021. We are encouraging tribes to complete the NOI before the stated deadline. Submitting the NOI does **not** obligate the Tribe to submit a full application. There will be several information sessions during the convention to better understand if this program will be a good fit for your community. We are also working with Tribes and regional CDFI's to draft a regional concept to support Tribes that may not have the capacity to disburse SSBCI Funds to small businesses.
- ◆ **Emergency Loans:** We are still offering emergency loans to Native-owned businesses that are/ were adversely affected by Covid-19. Rates and terms are more favorable than our traditional RLF loan.
- ◆ **Post-Pandemic Fish Markets:** In 2020, the Covid-19 Pandemic disrupted the seafood markets. With restaurants, travel, and food processing businesses curtailed or closed for good, more salmon became destined for retail supermarkets and grocery home delivery, restaurants conducting carry-out or delivery, and subscription meal-kit delivery services. ATNI-EDC is partnering with the Northwest Co-Op Development Center and Columbia River Inter-Tribal Fish Commission to better understand the sales and distribution of seafood in the marketplace, and how COVID-19 influences seafood supply purchasing decisions at the retail level, and the demand of seafood options amongst customers. The gathered information can be used to **help tribal fishers better understand the current market dynamics** and how best to respond.
- ◆ **Revolving Loan Fund:** Inquiries have slowed down, but we are continuing to operate our Revolving Loan Fund under ATNI-EDC and subsidiary CDFI, ATNI Financial Services. We received funds from the **Native American Agriculture Fund** to make ag-related loans.
- ◆ **Finally, we're hiring!** ATNI-EDC is seeking a Loan Officer/ Manager. We will soon be posting additional positions as well. **Check our website for information:** <https://atniedc.com/jobs>

2021 also marks my **5th year** as Executive Director. My first day on the job was at the ATNI Midyear Convention 2016, hosted by the Grand Ronde Tribe. At that time Barack Obama was President, Fawn Sharp was President of ATNI, and the only reasons to wear masks was for ceremony or Halloween. It's amazing how much the world has changed in such a short of time. This has been quite an adventure, and I continue to feel honored that I have been called on to do this work.

In health and prosperity,

Amber Schulz-Oliver

ATNI-EDC Executive Director

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 email loans@atniedc.com.

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%.

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 Emergency Loans/ Grants Assist Small Business Owner



Siletz Tribal Member Sarah Sjaastad is the owner of **Native Beauty Medical Esthetics**, a spa in Clackamas, Oregon. When the COVID-19 pandemic hit, Sarah was forced to shut down her business for three months. As a sole proprietor, she had to shut it down again when she herself fell ill. **Sarah received both an ATNI-EDC Forgivable Loan and a Business Oregon Grant** to support her small business survive the pandemic. In her own words, Sarah shares her appreciation.

"Your company has been wonderful help to support my business and help me further my career at this hard time! I was able to purchase some equipment to help me grow my business which would have been very hard with set-backs this year. I'm now operating as a medical esthetician and just graduated school in November. I used the funds to purchase a microneedle and Laser and skin care line for my business, as well as paying for licensing and school. It's been a rough year but this has been the perfect help for my business. A dream come true!"



You can find **Native Beauty Medical Esthetics** on Instagram and Facebook, or on her website: <https://nativebeautyme.square.site/>

ATNI-EDC continues to offer **Emergency Loans** for Native-owned businesses that were adversely affected by the COVID-19 pandemic. For information, email loans@atniedc.com.