



ATNI-EDC UPDATE

October 2020

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Ann McCormack
Nez Perce Tribe



As we transition from summer to fall, I thought it would be a good time to reflect on some of the good things that happened this past spring/summer. With COVID-19 becoming a threat to our native communities, preventing the spread of the coronavirus has become the primary focal point for our tribes and rightfully so. This has undoubtedly been a difficult time in many ways as we deal with this pandemic, but challenges are nothing new to Indian Country. **We are a resilient people** and we will weather this storm.

Indian Country has always faced significant challenges, including high rates of unemployment, poverty, domestic violence, and we continue to be impacted by economic and health disparities. A systemic reason for these challenges is the failure of the federal government to uphold its obligations in the treaties signed with tribes across our nation. The historically poorly written Indian policies and continued barriers we experience in accessing investment opportunities are just a couple examples of the direct cause of the obstacles tribes face today. Despite these issues, **several tribes have seen significant economic growth in their communities over the past few decades and have become economic drivers in their respective counties.**

Increasing economic opportunities can be a daunting task as many tribes and tribal businesses lack capacity, navigate regulatory burdens, or deal with the multi-agency and multi-governmental authorities to advance tribal efforts to access capital resources. It is for these reasons that ATNI-EDC has spent a great deal of time applying for and receiving new funding streams so we can further assist our tribes and tribal members in their business ventures.

We received a grant from the **Oregon Small Business Stabilization Fund**, which allowed ATNI-EDC and ATNI Financial Services to provide a forgivable loan product to support Native-owned, Oregon-based businesses. With the uncertainty surrounding the current economic downturn, many businesses are hesitant to take out a traditional loan. The timing of this grant couldn't have come at a better time as businesses across the spectrum have been struggling to stay afloat.

Additionally, we received an anonymous donation from a **private donor** who wanted their funds to be applied directly to the mission of ATNI-EDC. We were also just selected last month to receive a grant from the **Native American Agriculture Fund**. We have also received grants from the DoC **Economic Development Administration** (EDA) and **Yakama Indian Nation**.

ATNI-EDC recently hired a **community development specialist**. This position will be responsible for providing technical assistance to emerging and established Native entrepreneurs that require support, especially those that have been impacted by the COVID-19 pandemic.

These increased opportunities are important whether we are dealing with a worldwide pandemic or not. Our objective is to continue assisting tribal efforts who seek economic prosperity and want to advance their economic agenda.

I want to give a huge **shoutout to the ATNI-EDC board and staff** who dedicate so much of their time. I appreciate how we've been able to strategically build our capacity and believe we can continue to work with a wide range of needs to help increase capital investments and technical assistance to our northwest tribes and tribal members.

Justin Parker is the Treasurer of ATNI-EDC, and serves on the ATNI-FS Loan Committee.

Economic Development in the Age of COVID



Dear ATNI Community

When this whole thing started in March, I thought sure that we would be able to convene again by the ATNI Annual Convention. But this thing— this COVID-19 pandemic- is bigger than we expected. It has been tough to move forward without knowing how long this “new normal” will permeate our lives.

And yet, we at ATNI-EDC have been busier than ever. We have concentrated our efforts on **supporting Native-owned businesses**, and help ensure their survival though many have had to temporarily shut their doors, or are operating at diminished capacity. We have supported these businesses by providing **financial and technical assistance**. You can read more about how we are responding to the needs of Native-owned small businesses on **page 4** of this newsletter.

These are indeed tough times, but we have been able to find silver linings. As an economic development organization, we are in a position to **gain resources to support Native economies**. We recently hired **Michelle Ramey** as our Community Development Specialist. She will reach out and provide technical assistance to Native-owned businesses in the ATNI Region. We also have funds to create a **tribal infrastructure policy platform**. Under this project, we are going to learn about ATNI Tribes’ infrastructure priorities, and work to advocate for legislation to fund priority infrastructure project. We have also secured loan and grant funds to **respond to the COVID-19 pandemic** and for **agriculture loans**.

I sincerely hope that we are able to convene again in January for the ATNI Winter Convention. But I also know it’s important for us to stay safe and healthy. I wish the best to each of you. Please reach out if we can be of any assistance at all.

Respectfully,

Amber Schulz-Oliver
ATNI-EDC Executive Director

Feed the Community Initiative

Coast Salish



SEAFOOD

Coast Salish Seafood (CSS) specializes in serving tribal communities as a buyer of tribal seafood products and we have expanded our operations to include sales directly to Tribes. CSS is 100% tribally owned and managed by tribal members. We want to feed our people with traditional-seasonal seafood to provide the nourishment our communities have know for thousands of years. We aspire to renew and reinforce traditional trade-routes between tribes so please call today and order your seafood!

- \$12,000 Sockeye-Pack (1,231 pounds @ \$9.75/lb)
- \$12,000 Coho-Pack (1,297 pounds @ \$9.25/lb)
- \$8,000 Sockeye-Pack (812 pounds @ \$9.85/lb)
- \$8,000 Coho-Pack (856 pounds @ \$9.35/lb)

All salmon is delivered in easy vacuum packed, pin-boned, frozen fillets.

Available to take your order:

Rudy Madrigal (Tulalip) 425-312-989 coastsalishseafood@gmail.com
Jim Stanley (Quinault) 425-283-8715 jim@wildsalish.com

[Content Sponsored by Coast Salish Seafoods]

Ann McCormack joins ATNI-EDC Board



The ATNI-EDC Board is elated to welcome Ann McCormack as the newest ATNI-EDC Board Member. Ann is the Economic Development Planner for the Nez Perce Tribe, and is committed to regional economic development throughout Idaho and the ATNI Region. Ann brings a wealth of experience and expertise to the ATNI-EDC Board. **Welcome, Ann!**

Welcome, Michelle Ramey!



Michelle Ramey (Lummi descendant) is ATNI-EDC’s new **Community Development Specialist**, and will connect Native-owned businesses with

technical assistance resources and organize trainings.

Michelle is passionate about community development and advancing Native-owned businesses by providing trainings, referrals, and other technical assistance services. She is a certified small business advisor, and has extensive experience working with tribes in the Pacific Northwest (You may recognize her from her volunteer role with the ATNI Resolutions Committee). Michelle brings a natural energy to the organization.

You can contact Michelle at michelle@atniedc.com, or at (971) 284-3165.

GRANTS AND LOANS SUPPORT NATIVE-OWNED SMALL BUSINESSES



Chilkat Logging Inc. is a Native American owned and operated trucking company. Waylon (Warm Springs Tribal Member) & Tiffany have owned & operated Chilkat Logging since July 2011. Chilkat Enterprise was started June 1991 by Waylon's parents. Waylon & Tiffany became the owners & operators of Chilkat Enterprise October 2013, after the death of Waylon's father in 2012. Chilkat Logging employs three full-time employees, two are Native Americans.

Chilkat Logging hauls logs, material, equipment & waters roads. They are also a forestry mastication contractor. Mastication utilizes techniques in the forest to improve forest health, reduce wildfire and provide healthy habitats for wildlife. A masticator is similar to a wood chipper, it is mounted on an excavator type tractor, which moves through the forest to grind or chip trees and brush, leaving the chips behind. Webster's defines mastication as to chew or grind food. So think of it in terms of forestry and they "chew" or "grind" woody vegetation with machinery. The by product (mulch) lays back on the forest floor for nutrients & helps reduce hazardous fuels (HFR = hazardous fuels reduction).

Chilkat Logging is a fully mechanized logging company, with enough logging equipment to log two sides (two sides meaning they can fully log at two separate locations). They have fought forest fires (on & off the reservation), maintained logging roads with a grader, have performed Fish Tree jobs by uprooting a whole tree from the forest. A helicopter comes in picks up the tree

and places them in the river. These and other activities can improve the fish habitat in your forest and help you provide clean water for people and fish downstream. Chilkat logging also does some small excavation work.

Chilkat Logging mainly logs on the Warm Springs Indian Reservation. They do work with the USFS on logging sales as well. Chilkat Logging is OPL (Oregon Professional Logger) Certified. The OPL program is a voluntary professional standard that accredits logging operator companies for their continuing education in Oregon sustainable forestry, safety, business, and forest practices, this program is administered by Associated Oregon Loggers, Inc.

ATNI-EDC supported Chilkat Logging, Inc. with an ATNI-EDC Covid-19 Emergency Forgivable Loan and a Business Oregon COVID-19 Emergency Grant. In a letter, Ms. Beymer stated, "This money helped us so much in such a time of uncertainty of what could have happened due to the COVID-19 shutdown."



My name is Lluvia Merello and I am co-founder and owner of **Indigenous Come Up**. I am indigenous to Peru, Andean/Inca, the other co-founder of Indigenous Come Up is Chance Starr who is indigenous to Warm Springs Oregon. Our logo symbolizes the two of us, the eagle and the condor, our logo also represents Pachacutec (the prophecy of the eagle and the condor).

With the support of ATNI-EDC we were able to increase our logo options with pendants and enamel pins. Without support like this our business would not be able to continue during this time. Thank you all so much for this support!

Nisha Supahan, a Tribal member of the Karuk Tribe, and Toby Linwood, a member of WestBank First Nation, owns **Tattoo 34** on Hawthorne in Portland, OR. We are one of only a handful of Native owned brick and mortar businesses in the City.

Tattoo 34 is striving to not only be an amazing, inclusive, welcoming tattoo shop but also a business that stands for community and change. We believe in our art, culture, youth and the health and wellness of our community. To honor those beliefs, we give back. Tattoo 34 donates to and does fundraisers for non-profits, youth programs, health programs and programs that help our local community. In 2019 we donated \$9584 in cash, gift cards to our shop and tattooing time.

When the pandemic hit we were ordered to close, as a personal service business there was no way to "pivot". We had zero income coming in for almost four months with continued commercial rent to pay and ongoing business expenses and debts. Without the ATNI-EDC Forgivable Grant there is a chance we would have lost our location and with it, our business. It not only gave us funds we desperately needed to cover a month of rent (that wouldn't incur more debt) but gave us hope to keep going.



We have been open again since July, doing about half capacity. We can only have half the tattoo artists in the shop that we had before because of physical distancing practices and it takes more time between clients, so we insure all safety measures are taken. This has cut our earning potential in half from what it was compared to last year at this time. Despite all of this, we are still here and are moving forward with the help of organizations like ATNI-EDC.

CAPITAL CORNER

ATNI-EDC and subsidiary CDFI, **ATNI Financial Services**, have responded to the COVID-19 pandemic by supporting Native-owned businesses by providing financial and technical assistance. For more information, visit <https://atniedc.com/rf/covid-19/>, 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 to be loaned specifically for agriculture projects. “Agriculture” is broadly defined, and includes farming, ranching, fisheries, and timber industries.

Business Oregon Grants

We are assisting Business Oregon by deploying grants to Oregon-based businesses that were adversely affected by the COVID-19 pandemic. The final round just opened, and the eligibility criteria has been expanded from previous rounds. Eligible businesses are headquartered in Oregon, have 25 or fewer employees, and have been adversely affected by the COVID-19 pandemic through being prohibited to operate as directed by Executive Order 20-12, or experienced a decline in sales of more than 25%. Past recipients may be eligible for additional funds. To date, ATNI-EDC has distributed \$85,000 in Business Oregon Grants.

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%.

ATNI-EDC/ FS Available Capital

Revolving Loan Fund:	\$240,000
Agriculture Loans:	\$225,000
Business OR Grants:	\$250,000
COVID Emergency Loans:	\$500,000

as of 10/4/20

ATNI-EDC Forgivable Loan Fund

ATNI-EDC established an Emergency Forgivable Loan in response to COVID-19 to assist Native-owned small businesses in the ATNI region to weather the pandemic. With the uncertainty surrounding the current economic landscape, many businesses stated that they are hesitant to take out a traditional loan. Thanks to a generous grant from the **Oregon Small Business Stabilization Fund**, we were able to provide a forgivable loan product to businesses in Oregon.

ATNI-EDC reached out to technical assistance providers that work in Indian Country, including Oregon Native American Chamber (ONAC), Native American Youth and Family Center (NAYA), and Our Native American Business Entrepreneurial Network (ONABEN). Those early conversations formed the core of the program and informed the loan application and overall process. ONAC and NAYA representatives served on the application review committee. Both organizations have strong ties to Native-owned businesses throughout Oregon.

The application period was open from April 20 to June 1, 2020. In those 40 days, we received 62 applications. All told, we approved \$93,000 to 62 Native-owned businesses based in Oregon.

Of the 62 businesses approved for the forgivable loan, 60% are located in rural areas (fewer than 30,000 residents) and 42% operate as sole proprietors. **ATNI-EDC is actively seeking capital to roll out the ATNI-EDC COVID-19 Forgivable Loan Program to the whole ATNI Region.**