



COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

OCTOBER 1, 2024 – SEPTEMBER 30, 2029



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EXECUTIVE SUMMARY

The Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC) has the mission to support ATNI Tribes and Tribal Members to achieve economic prosperity. The 57 Member Tribes of the Affiliated Tribes of Northwest Indians (ATNI) spans all Tribes in Oregon, Washington and Idaho, and includes some Tribes in California, Nevada, Montana and Alaska.

For the last 30 years, ATNI-EDC has worked across the Northwest to support Tribal economic development. Over this time the work has changed, shaped by our leaders and the ever-evolving landscape of our region's economics. This Comprehensive Economic Development Strategy (CEDS) frames the work we will engage in over the next three years in the context of where we have come from and the current needs of the communities we serve.

There are many shifting factors that surround this work and affect the foundation of how this organization serves our mission. This report supports the prioritization of issues that impact tribal economic development across the region and provides a framework for how we intend to address our role in the ecosystem.

Through this process we have identified three major goals:

1. Increase communication, coordination, and education.
2. Increase economic growth and resilience by building strong foundations.
3. Support local and regional tribal economic resilience.

The need for increased coordination is one that is crucial to the regional resilience strategy that is in development. While we worked closely with Tribes and the CEDS committee to collect the data shared within this report, there is still much work to be done to build the foundational database to engage in the work of economic development. Our goals and action plan describe building an economic scorecard, a tool that will provide a real-time snapshot of the economic vibrancy of a particular community. Establishing the standards and ways to create measurable and meaningful outcomes is so foundational to this work but poses many challenges as we work across 57 tribal nations. Part of our plan is to create a basis to be able to engage in this across a spectrum of economic realities.

This report will share some important background information on our organization, a timeline and list of member tribes, our goals, a SWOT (strengths, weaknesses, opportunities and threats) analysis, and action plan and our references. Economic data about the demographic we serve is included to further contextualize the needs and economic realities that we aim to address. Through growing a regional resiliency strategy, ATNI-EDC will work to support economic prosperity, upholding our mission and providing more tools for tribes to utilize as they navigate the vast, complex work of economic development.

BACKGROUND

In the early 1980's, the ATNI Economic Development Committee began to meet beyond the ATNI conventions with then Committee Chairman, Antone Minthorn. As economic development emerged as a priority, the leaders of the time decided to create a separate nonprofit, and the Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC) was born, to address economic development needs and grow tribal economies. Today, ATNI-EDC is a wholly owned, separately financed nonprofit created by ATNI Resolution #96-17 and recognized under ATNI Resolution #96-77. ATNI-EDC is driven by a vision of a future where Tribal Leaders empower their citizens to thrive; lead through "the old way" respecting time-honored foundations of sovereignty; and embrace new tools and innovation to propel forward the Tribal Community Economy. From this vision our mission of supporting ATNI Member Tribes (Member Tribes) and Tribal Citizens to achieve economic prosperity directs our day-to-day work. We work toward this vision through lending, training, technical assistance, and economic strategies. The organization is currently overseen by an 8-member board of directors. Most of the board are long-standing board members.

To keep our work organized ATNI-EDC created two divisions, the economic development division and the financial services division. The economic development division focuses on strengthening NW Tribal economies in the areas of economic and community development. The Financial Services division is a re-emerging Native Community Development Financial Institution (Native CDFI) and oversees small business lending, training, and technical assistance activities. Financial Services division employees are comprised of a Financial Services Director and a Loan Officer. ATNI-EDC is rapidly growing and has recently onboarded a new Director of Economic Development and has plans to bring on an additional position in early 2026.

1990

Andrea Alexander was hired under an EDA grant to develop ATNI-EDC, secure funding, and establish relationships, serving as the inaugural executive director.

1996

ATNI-EDC was formed under ATNI Resolution #96-17 and recognized under ATNI Resolution #96-77. Mark Ufkes was appointed as executive director.

1997

Articles of incorporation were filed with the Oregon Secretary of State.

2001

Establishes Revolving Loan (RLF) fund and began making loans to tribes and entrepreneurs.

2003

ATNI RLF became a certified Community Development Financial Institution

2004

Mark secured funding for tourism, technology, and Horizon's project. He expanded the staff to 12. ATNI-EDC opened its first offices in Edmonds, WA.

2005

ATNI-EDC's funding "dried up" and staff were let go retaining only one employee. The Edmonds office closed its doors.

2008

ATNI RLF becomes ATNI EDC Financial Services

2016

Amber Schulz was hired and authored the first CEDS, initiated SSBCI with the Tribes, built partners, grew her team to 3.5 staff and 3 consultants, and created the Northwest Native Lending Network (NNLN.)

2022

- Amber Schulz leaves ATNI EDC and Natalie Charley steps in as Interim Executive Director and begins a search for the organizations permanent Executive Director.
- Stacey McQuade-Eager steps in as Executive Director.

2023

- SSBCI lending begins.
- Hired Financial Services Director Mark Bowman

2024

Casey Pearlman, Business Development Director, is appointed as Executive Director. Hired Operations Specialist, Angie Uribe.

ATNI EDC is awarded OFN's Inaugural Native CDFI Leadership award

The Northwest Tribes within ATNI-EDC's footprint include Washington, Oregon, Idaho, Western Montana, Northern California, and a few tribes from Alaska and Nevada. The richness and diversity of culture, landscape, economy, climate, and natural resources is reflected in the work ATNI-EDC supports. Below is a list of Member Tribes, sorted by state:

Washington State

Chehalis Tribe	Chinook Tribe	Confederated Tribes of the Colville Reservation
Confederated Tribes and Bands of Yakama Indian Nation	Cowlitz Tribe	Duwamish Tribe
Hoh Tribe	Jamestown S'Klallam Tribe	Kalispel Tribe
Lower Elwha S'Klallam Tribe	Lummi Nation	Makah Indian Nation
Muckleshoot Indian Tribe	Nisqually Tribe	Nooksack Indian Tribe
Port Gamble S'Klallam Tribe	Puyallup Tribe	Quileute Tribe
Quinault Indian Nation	Samish Indian Nation	Sauk-Suiattle Tribe
Shoalwater Bay Tribe	Skokomish Tribe	Snohomish Tribe
Snoqualmie Tribe	Spokane Tribe of Indians	Squaxin Island Tribe
Steilacoom Tribe	Stillaguamish Tribe	Suquamish Tribe
Swinomish Tribe	Tulalip Tribe	Upper Skagit Tribe

Oregon State

Burns-Paiute Tribe	Confederated Tribes of Coos, Lower Umpqua & Siuslaw	Confederated Tribes of Grand Ronde
Confederated Tribes of Siletz Indians	Confederated Tribes of Umatilla Indians	Confederated Tribes of Warm Springs
Coquille Tribe	Cow Creek Band of Umpqua	Klamath Tribe

Idaho State

Coeur d'Alene Tribe	Kootenai Tribe of Idaho	Nez Perce Tribe
Northwestern Band of Shoshone Nation		

Montana State

Blackfeet Nation	Chippewa Cree Tribe of the Rocky Boy Reservation	Confederated Tribes of Salish & Kootenai
Crow Tribe		

Nevade State

Shoshone-Paiute tribes

Summit Lake Paiute Tribe

California State

Hoop Valley Tribe

Karuk Tribe

Smith River Rancheria

Yurok Tribe

Alaska State

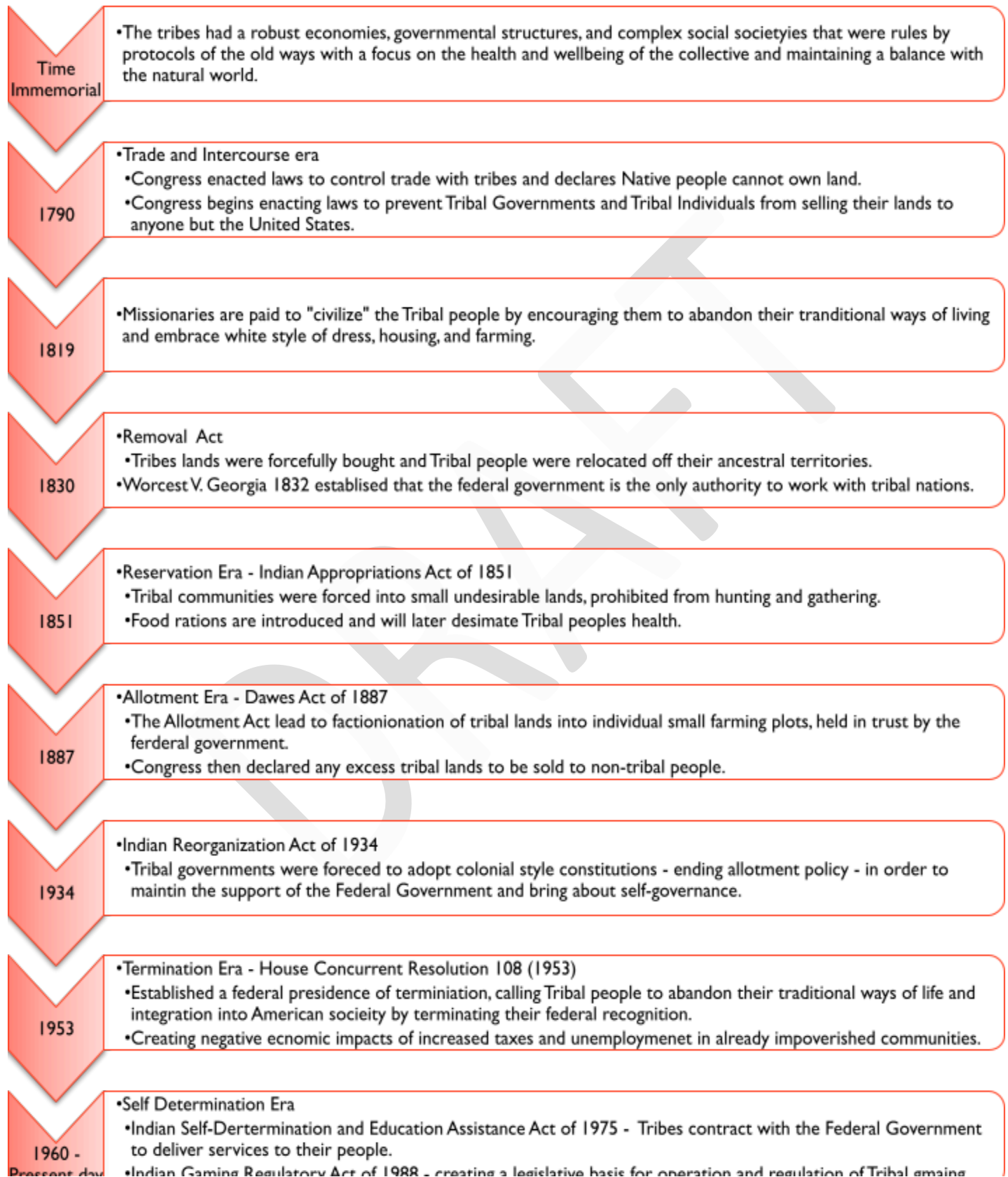
Organized Village of Kassan

Tlingit & Haida Indian Tribes

Metlakatla Tribe

DRAFT

HISTORY — A TIMELINE



TRIBAL ECONOMIC DEVELOPMENT — A VISION FOR THE FUTURE

ATNI-EDC exists to support Tribal Leaders who empower their citizens to thrive; lead through the old way respecting time-honored foundations of sovereignty and sustainability; and embrace new tools and innovation to propel forward the Tribal Community Economy. We do this by focusing our day-to-day on supporting Member Tribes and tribal citizens to achieve economic prosperity and build a more resilient community. The following vision for the future is rooted in these guiding principles.

DEMOGRAPHIC AND ECONOMIC ANALYSIS

Tribal economic development is a multifaceted field that is rooted in the old ways of where and how we fit in the web of life. This is more encompassing than the mainstream understanding of economic development. We are approaching this analysis from both a tribal and a non-tribal worldview. This encompassing way of being in the world, coupled with treatments from the colonial governments, has created vast disparities in tribal communities. Below is a comparison of our tribal communities and non-tribal counterparts in some key economic indicators.

Washington State			
Indicator	Non-Tribal	Tribal	Difference
Median Income in 2024	\$99,400	\$67, 525	-\$31,875
Housing units added in 2024	47,900		
Unemployment rate in 2024	4.35%	10.5%	+6.5%
Oregon			
Indicator	Non-Tribal	Tribal	Difference
Median Income in 2024	\$85,200	\$64, 446	-\$20,754
Housing units added in 2024	36,000		
Unemployment rate in 2024	4.1%	10.5%	+6.4%
Idaho			
Indicator	Non-Tribal	Tribal	Difference
Median Income in 2024	\$81,200	\$51, 762	-\$43,642
Housing units added in 2024	24,702		
Unemployment rate in 2024	3.6%	10.5%	+6.9%
Montana			
Indicator	Non-Tribal	Tribal	Difference
Median Income in 2024	\$75,300	\$41, 425	-\$33,875

DRAFT

The above demonstrates, firstly, a lack of a trusted centralized data hub and the need to establish regional data markers, and that there is much to do in bringing economic parity to tribal communities. One of the data comparisons could not be calculated, addition of housing units, because current census data cannot provide data filtered to tribal communities. There is a generalization that tribal governments supply 30% to 78% of their community members a home but this cannot be backed up with data, potentially due to a widely held understanding that tribes do not contribute widely to the census based on a lack of trust.

There are other demographic differences that have set Tribal communities and their citizens apart from their non-tribal counterparts. Some of the differences begin in childhood and create a lifetime of trying to catch up to the mainstream, such as difference in educational attainment and access to educational institutions that reflect cultural fit. Among Member Tribes, physically located in the Pacific Northwest, approximately 24% of the American Indian and Alaska Native (AI/AN) population have access to public K12 education, of those who graduate from high school approximately 60% at some point before the age of 25 years had enrolled in a college program, which is lower than the national average. Of the 60% that enrolled 16.8% will have attained a bachelor's degree or higher. In a mainstream society and economy that places a high value on higher education, this places tribal people in a deficit.

Another demographic difference, simply being a tribal citizen, that creates hardship for tribal communities is access to capital. Tribal people who live on trust land cannot use the land as collateral and real estate is the most common form of capital when borrowing money. This causes, in some cases, an unsurmountable barrier to tribal citizens looking to borrow to start a business. This can lead to predatory lending taking hold in tribal communities.

Additionally, Tribal people have inherited a lot of hurt and trauma from their lineages. One area this becomes a barrier is around the concepts of wealth and money. Edgar Villanueva, in his book *Decolonizing Wealth* (2018), describes this trauma,

“If you have personally experienced a traumatic event such as a great loss, or a violation or abuse, you know how it destroys your trust, your sense of safety, even your sense of who you are. In order to survive trauma, you react unconsciously to protect yourself, usually using an automatic survival strategy like dissociation, fight, flight, or appeasing. Often these self-protection and defense mechanisms stick with you, coloring your perception from then on of everyone you meet and everything that happens, especially if you are traumatized more than once.” (page 31)

The typical demographic profile of a tribal person in this region is one that makes, on average, \$30, 139 less than their non-tribal counterparts, has at best a 54% chance to live in their tribal community due to housing shortages, is likely to die before their non-tribal counterparts, more likely to suffer from ailments like diabetes, less likely to complete high school and move into higher education, suffer from higher unemployment rates and be less likely to be able to access capital.

GOALS AND OBJECTIVES

ATNI-EDC focused the following goals on the detailed feedback and input from the NW Tribal and CEDS Strategy Committee. The loudest call to action was the development of an effective communication system. Member Tribes believe ATNI-EDC should serve as a communications hub. ATNI-EDC believes that Goal 1 will contribute to the establishment of a strong foundation for tribes to move towards economic prosperity. The remaining goals and objectives reflect the strong input from the Member Tribes and a plan to build organizational capacity to carry them out.

To support the Member Tribes and their citizens to overcome disparities and move toward economic resilience, the following economic clusters have been identified and will serve to achieve the listed objectives and the long-term goals that Member Tribes have identified. The clusters are listed:

Energy	Gaming	Retail
Fisheries	Hospitality	Taxation
Forestry	Ranching/Farming	Tourism

Goal 1: Strengthen communication, coordination and education

Tribes and tribal organizations must monitor numerous sources of information and working relationships. This creates an undue burden on already overworked tribal governmental and organizational staff and leadership. A strong and trustworthy communications network is necessary to keep tribes and tribal organizations up to date, share capacity-building opportunities, share funding sources, share economic policies and initiatives, and share success stories. Additionally, a strong communications network can serve the region well in the case of economic shock or natural disaster.

Objective 1.1: Establish ATNI-EDC as a communications hub to manage outreach and information sharing.

- Continue publishing ATNI-EDC newsletter at least 3 times a year to include, at minimum, a review of ATNI-EDC work, review of ATNI Economic Committee work, call for agenda items for the next economic development committee, and upcoming funding opportunities.
- Develop a strategy to improve the existing communications and develop it into a long term ATNI Member Tribe communications policy, including an evaluation of the current newsletter.
 - Identify and implement industry and/or economic cluster specific communications.

Objective 1.2: Increase intertribal networking, peer learning, and educational opportunities.

- Create opportunities, beyond ATNI economic development committee meetings, to network with other tribes and partners, to build and learn from one another.
- Capture key players and create an inventory of skills and success stories.

Objective 1.3: Reduce barriers and encourage careful non-tribal partnership through education and relationship building.

- ATNI-EDC will establish relationships with non-tribal partners who are interested in working with tribes and help them prepare to work in a good way.
 - Develop an educational course for non-tribal partners to experience the tribal worldview.
 - Invite non-tribal partners to select networking opportunities.

Objective 1.4: Serve as SME in advocacy and policy supporting tribal economic development.

- Continue to guide economic development policy through the ATNI resolution process.

- Increase collaboration with the Northwest Native Lending Network (NNLN) to engage in advocacy efforts and policy to support Native CDFIs.

Goal 2: Increase economic growth and resilience by building strong foundations.

This strategic goal focuses on strengthening and improving our NW Tribal economies by building a strong foundation for funding, infrastructure, and investment to grow. Strong foundations will keep a growing economy stable in times of prosperity and help absorb the shock of disasters.

Objective 2.1: Create an economic scorecard for the NW region to establish a baseline for economic development work.

- Used to create a baseline for the economic wellbeing of the region and comparatively to other regions.
- Update the scorecard in regular intervals to benchmark, evaluate, create, observe, and communicate trends and outliers.

Objective 2.2: Support tribes by establishing economic resilience strategies that can integrate into a regional strategy.

- Assist tribes in establishing their economic foundation lend support and expertise in the development of an economic development plan and benchmarks.
- Support networking and learning between tribes to help support intertribal economic resilience.

Objective 2.3: Focused work within workforce development.

- With Member Tribes, identify key economic clusters and evaluate current workforce availability and viability.
 - Identify clusters under threat that could cause mass unemployment.
- Identify key educational and community institutions focused on education and training to establish or revitalize working relationships.

Goal 3: Support local and regional tribal economic resilience.

A resilient tribal community welcomes their people home, has jobs for them to make a living, homes for them to raise their families in, and services to support their personal and professional development while adhering to the old ways of stewarding the world around us. This community resilience grows stronger when many tribal communities come together.

▪ Objective 3.1: Partner with ATNI Member Tribes to establish a working definition of Tribal Economic Development.

- This definition will be used to ensure accuracy and appropriateness of the data reflected on the regional economic scorecard.
- Use this definition to begin a Tribal Economic Development Data Hub that will serve as a history of the economic scorecard.
- This definition will be utilized to set a scope that will direct policy and SME work in advocacy.

▪ Objective 3.2: Supporting Tribal public sector economic development.

- Provide Tribal enterprise lending and technical support focused on practitioner development and capacity building.

▪ Objective 3.3: Support Tribal private sector economic development.

- Provide Tribal small businesses with lending and technical support focused on practitioner development and capacity building.

ECONOMIC RESILIENCE

To support the Member Tribes as they build true resilience, we need to establish a strong foundational base on which to build. That is the focus of the above objectives, and they grow and build into each tribe's vision of economic success and resiliency. Building the individual communities that make up the region will begin the work of establishing regional stability and ability to withstand major disruptions to the economic base.

The economic score card, found in Objective 2.1, will create a baseline for ATNI-EDC to create benchmarks and establish data. It is also meant to develop key economic indicators that can be used to detect shifts in the regional economy and create thresholds that would trigger an early warning signal. As this early warning system will be rolled into the development of the scorecard and communicated via a communications policy, found in objective 1.1, the specific economic indicators will come clearer closer to year 3 but will likely depend on the gaming and entertainment industry to monitor spending on nonessential goods. This is chosen as the first area to develop an early warning system due to the heavy reliance on spending in the entertainment and retails space in the tribal economic clusters. As this early warning system is built out, it will lead to a place where data and trends can be used to broaden the economic base in the region and lead to development of additional early warning indicators.

In a visioning strategy with Member Tribes the following topics were generated as areas of interest for further development and future integration into the regional economy:

- Critical Infrastructure: Physical infrastructure is a priority. A successful economy needs a home base and people to keep it moving and growing. As tribes regain their land base and create a home for their people to come home to, they need to be shovel-ready when funding opportunities arise.
- Housing: Lack of community and work force development housing is an impediment to economic development. Building housing becomes difficult due to funding sources and types, availability of buildable land, contractor availability, and key infrastructure.
- Broadband Development: Connectivity is critical in governance, education, access to health care, and economic and business development. Broadband is even more critical for rural tribal communities.
- Energy Sovereignty: It is critical to become self-sufficient in energy production. Many tribal communities are the last to be serviced in times of harsh weather and must go days in emergency response. Once the individual communities can support their people's day-to-day and emergency energy needs, energy production and storage can grow into an economic endeavor and support regional resilience in times of crisis.
- Water Sovereignty: Water is becoming scarce due to growing population and expansion in the tech industry. Water is in greater demand and ensuring it is protected, clean, and healthy is vital. This would encompass the oceans, rivers, streams, aquifers and ponds that flow through tribal communities and the ecosystems they are a part of.
- Food sovereignty: The ability to cultivate and share culturally significant and locally sourced foods is part of protecting the old ways and honoring tribal sovereignty. Supporting tribes as they build out their cultural food systems to provide for their community is part of building a resilient community. Once the individual communities have built a resilient food system, they can explore how the food system could be used economically or to support the region in the time of crisis.

ACTION PLAN - HOW ARE WE GOING TO REACH OUR GOALS?

SWOT ANALYSIS



Strengths

Weaknesses

Opportunities

Threats

EVALUATION

The goals were intentionally written to reinforce one another as the 5-year plan develops. To keep the plan moving forward a 5-year plan, broken down by goal, has been developed with annual mutually reinforcing benchmarks. The benchmarks have been written in a manner that they are achievable within the year they have been designated and they are measurable. ATNI-EDC will be able to use performance data to say whether each step on the 5-year plan has been achieved or has not.

1: Strengthen communication, coordination, and education.	Year 1	Year 2	Year 3	Year 4	Year 5
1.1 Establish ATNI-EDC as a communications hub to manage outreach and information sharing.	<p>Continue to publish ATNI-EDC newsletter 3 times a year.</p> <p>Develop communications policy.</p>	<p>Continue to publish ATNI-EDC newsletter 3 times a year.</p> <p>Implement communications policy.</p> <p>Observe communications for trends in topics and economic clusters.</p>	<p>Continue to publish ATNI-EDC newsletter 3 times a year.</p> <p>Review communications policy internally and with external feedback.</p> <p>Develop cluster and topic specific communications strategies.</p>	<p>Continue to publish ATNI-EDC newsletter 3 times a year.</p> <p>Implement any changes.</p> <p>Implement cluster and topic specific communications.</p>	<p>Continue to publish ATNI-EDC newsletter 3 times a year.</p>

1.2 Increase intertribal networking, peer learning, and educational opportunities.	Evaluate the need for additional opportunities to meet both virtually and online, beyond the 3 economic development meetings at ATNI conventions.	Create a meeting cadence that will keep the momentum of work moving forward. Increase from 3 gatherings to 4.	Incorporate community events and relationship building into the meetings/gatherings. Implement a virtual community of practice into the gathering/meeting cadence.	Evaluate the increased time together. Implement any changes.	
1.3 Reduce barriers and encourage non-tribal partnership through education and relationship building.	Establish relationships with interested partners, tribal and non-tribal.	Listen to their stories and establish a way to help non-tribal partners become good partners to tribal entrepreneurs and tribal enterprise.	Create plans to educate and support partnerships. Facilitate new partnerships.	Establish a cadence of B2B gathering.	
1.4 Serve as SME in advocacy and policy supporting tribal economic development.	Play active role in the ATNI resolution process. Increase collaboration with>NNLN network in	Play active role in the ATNI resolution process. Increase collaboration with>NNLN network in	Play active role in the ATNI resolution process. Increase collaboration with>NNLN network in	Play active role in the ATNI resolution process. Increase collaboration with>NNLN network in	Play active role in the ATNI resolution process. Increase collaboration with>NNLN network in

	order to support Native CDFIs.	order to support Native CDFIs.	order to support Native CDFIs.	order to support Native CDFIs.	order to support Native CDFIs.
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2: Increase economic growth and resilience by building strong foundations	Year 1	Year 2	Year 3	Year 4	Year 5
2.1 Create an economic scorecard for the NW region to establish a baseline for economic development work.	Establish the need for a baseline economic evaluation.	Using the shared definition of tribal economic development establish indicators for a regional tribal economic development scorecard. Include essential nontribal economic indicators. Present draft regional economic scorecard to ATNI-EDC board and Member Tribes for review and approval.	Establish necessary partnerships to launch regional economic scorecard. Build out section of ATNI-EDC website to host the outward facing scorecard. Integrate scorecard into ATNI-EDC newsletter. Launch scorecard in the 4 th quarter.	Begin a scorecard archive. At the end of year 4 begin establishing which economic trends to monitor. Compare trends and integrate into the pending emergency communications policy.	Continue to share regular updates to the economic scorecard. Share any alarming trends the scorecard reveals. Continuously improve the process for generating the scorecard and resulting trends.
2.2 Support tribes by establishing economic resilience	Offer space for networking and learning, including	Offer space for networking and learning, including	Offer space for networking and learning, including	Offer space for networking and learning, including	Offer space for networking and learning, including

strategies that can integrate into a regional strategy.	but not limited to ATNI and ATNI-EDC events Baseline is 3 events a year.	but not limited to ATNI and ATNI-EDC events. Use shared definition of tribal economic development to establish regional economic baseline.	but not limited to ATNI and ATNI-EDC events. Offer support Member Tribes who chose to engage with developing an individual economic baseline.	but not limited to ATNI and ATNI-EDC events.	but not limited to ATNI and ATNI-EDC events.
2.3 Focused work within workforce development.	Determine priority of focused workforce development work.	Conduct research to establish available workforce within tribal economic clusters. Identify educational and community organizations who train workforce.	Report findings of baseline reports on economic clusters and workforce. Identify areas within the regions that are dominated by 1 economic cluster.	Gather interest to engage in cluster diversification plan. Match the diversification plan to a training and educational plan.	Implement plan on a regional and individual Member Tribe level.

3: Support local and regional tribal economic resilience	Year 1	Year 2	Year 3	Year 4	Year 5
3.1 Partner with ATNI Member Tribes to establish a working definition of Tribal Economic Development.	Established a need for a shared understanding of what is and what is not tribal economic development.	Work with Member Tribes to develop and agree upon a working definition of tribal economic development.	Use this definition to set scope of economic development work.		

3.2 Supporting Tribal public sector economic development.

Provide Tribal enterprise lending and technical support focused on practitioner development and capacity building

Provide Tribal enterprise lending and technical support focused on practitioner development and capacity building

Provide Tribal enterprise lending and technical support focused on practitioner development and capacity building

Provide Tribal enterprise lending and technical support focused on practitioner development and capacity building

Provide Tribal enterprise lending and technical support focused on practitioner development and capacity building

3.3 Support Tribal private sector economic development.

Provide Tribal enterprise and small business lending and technical support focused on practitioner development and capacity building

Provide Tribal enterprise and small business lending and technical support focused on practitioner development and capacity building

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Provide Tribal enterprise and small business lending and technical support focused on practitioner development and capacity building

Provide Tribal enterprise and small business lending and technical support focused on practitioner development and capacity building

COMMUNITY PARTICIPATION — HOW WAS THIS PLAN DEVELOPED?

CONCLUSION

ATTACHMENTS

ATNI-EDC BOARD OF DIRECTORS AND STAFF	
President	Dave Tovey (Do we have headshots for the board?)
Vice President	Jack Lenox
Treasurer	Justin Parker
Secretary	Sharon Goudy
Member at Large	Ted Piccolo
Member at Large	Bill Tovey
Member at Large	Heidi Khokhar
Member at Large	Antone Minthorne
Executive Director	Casey Pearlman
Director of Financial Services	Mark Bowman
Director of Economic Development	Michelle Gladstone-Wade
Loan Officer	Guy Belfiore
Operations Specialist	Angie Uribe