

**NATIVE AMERICAN LENDING STUDY/  
ACTION PLAN REGIONAL REPORT**

# Alaska Region Workshop

November 18 -19, 1999  
Fairbanks, Alaska

Sponsored by  
Community Development Financial Institutions Fund  
U.S. Department of Treasury  
And  
Tanana Chiefs Conference, Inc.



**THE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND  
DEPARTMENT OF THE TREASURY**

**NATIVE AMERICAN LENDING STUDY/ACTION PLAN**

**OVERVIEW**

This report summarizes the proceedings of the regional workshop conducted by the CDFI Fund in association with regional sponsoring Native organizations. The report also provides highlights of the study, the related CDFI Fund mission, the regional workshop process, affected stakeholders and a profile of participants. The results of the workshop are organized according to the major building blocks of the workshop agenda (also included) and accurately represents the wide range of issues, strategies and proposed actions that were developed through break-out teams of involved participants and stakeholders.

**PURPOSE OF THE STUDY**

The Native American Lending Study/Action Plan was authorized in the CDFI Fund's enabling legislation and requires the Fund to investigate and make recommendations to Congress and the President to eliminate barriers to private sector lending and investment on Native American Reservations and other land held in trust by the United States.

**SCOPE OF REGIONAL REPORT**

This report includes the following major sections:

- Native American Lending Study – An overview of the purposes of the study, a certification of authenticity of the contents and recognition of the co-sponsoring and supporting agencies.
- CDFI Fund Mission and Study Mandate – Summary of the overall CDFI Fund mission and outline of the major requirements established by Congress in Public Law 103-325.
- Workshop Process and Stakeholders – A summary of the process and principles that drive the workshop approach, as well as a listing of the major stakeholders involved in and affected by the proceedings of this report.
- Definitions – Definitions of terms used in defining barriers, impacts, strategies and actions as well as the responsibility and time frame codes used for the action planning step in the workshop process.
- Workshop Participants – A summary of the breakdown of the major types of stakeholders involved in the workshop.



- Workshop Agenda – The agenda for the two day session, noting the emphasis on team break-out sessions and presentations for maximum interaction among stakeholders, sharing of ideas and concerns, and bottom up planning on solutions to overcome identified barriers.
- Issues, Ideas and Remarks – Selected quotes from the court reporter transcript that represent the voices and visions of participants during the presentation segments of the workshop.
- Barriers and Impacts by Teams – A listing of the complete range of barriers and their related impacts developed by teams during the initial break-out sessions.
- Top Five Priority Barriers by Teams – The rank order priority barriers established by each team after reviewing and rating the entire range of barriers and impacts identified in the previous section.
- Priority Barriers and Their Impacts – A summary of the related impacts for each of the rank order priority barriers identified by each of the teams.
- Team Strategies and Actions – The strategies and action plans developed by the teams for each of the top five priority barriers. The action plans include identification of responsible parties and implementation timeframes.
- Participants – A list of workshop participants and their organizations.

## **DISCLAIMER**

The contents of this report represents the recorded results of regional workshop proceedings. Materials in this report are derived from professional court reporter transcripts of proceedings, as well as presentation materials (flipcharts) prepared by workshop participants. As such, it is an authentic summary of participant issues and ideas and does not represent the policy or position of the U.S. Department of the Treasury.

## **CREDITS**

The CDFI Fund expresses its deepest appreciation to Tanana Chiefs Conference, Inc., without whose extensive efforts this regional workshop would not have been possible.

## **WORKSHOP FACILITATOR**

Charles W. Johnson, The Johnson Strategy Group, Inc.



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# INTRODUCTION

## CDFI FUND MISSION

The Community Development Financial Institutions (CDFI) Fund mission is to promote access and local economic growth by directly investing in and supporting community development financial institutions (CDFIs) and expanding financial service organizations' lending, investment, and service within under-served markets.

## NATIVE AMERICAN LENDING STUDY MANDATE

Public Law 103-325-SEPT. 23, 1994 (108 STAT. 2187)

SEC.117.(c) Native American Lending Study –

(1) In General. – The Fund shall conduct a study on lending and investment practices on Indian Reservations and other land held in trust by the United States. Such study shall –

(A) identify barriers to private financing on such lands; and

(B) identify the impact of such barriers on access to capital and credit for Native American populations.

(2) Report. – Not later than 12 months after the date on which the Administrator is appointed, the Fund shall submit a report to the President and the Congress that-

(A) contains the findings of the study conducted under paragraph (1);

(B) recommends any necessary statutory and regulatory changes to existing Federal programs; and

(C) makes policy recommendations for community development financial institutions, insured depository institutions, secondary market institutions and other private sector capital institutions to better serve such populations.

## WORKSHOP PROCESS

To assist in completing the study, the Fund is developing strategies and action plans to address key financing barriers and their impacts. These are being developed through thirteen regional workshops and one round table workshop in Washington, D.C. The regional workshops have the following major features:



1. Invitation to key stakeholders, including Native American organizations and populations, private for-profit and not-for-profit financial institutions, Federal financial regulatory agencies, and State/local agencies involved in the financing and economic development arena.
2. Workshops considered all types of lending and investing.
3. Ninety percent of the workshop involved break-out sessions where participants defined barriers, their impacts, strategies and action plans. Participants were encouraged to define solutions and strategies, not just problems and barriers.
4. Complete recording of results using professional court reporters and flipchart summaries of break-out sessions deliberations.
5. Maximum face-to-face networking among participants resulted in two-way education and built a foundation for future partnerships.
6. Results and relationship development are expected to have a “shelf-life” beyond the workshops and reports to Congress and the White House.

## **STAKEHOLDERS**

- U.S. President
- U.S. Congress
- Tribes, Native American and Alaska Native Organizations
- Alaska Native Entrepreneurs
- Not-for-Profit Organizations
- Federal Financial Regulatory Agencies
- Federal Agencies
- Financial Institutions
- Secondary Market Organizations
- State Agencies
- Alaska Regional Native Corporations

## **PARTICIPANT STATISTICS**

Of the 75 participants attending the workshop:

- 34 were Alaska Native
- 29 were from the private sector
- 12 were from the Federal, public, not-for-profit or educational sectors



## DEFINITIONS OF TERMS

The following definitions were used by workshop participants and apply to this report:

**Barrier** Any impediment to lending and investment practices on Alaska Native Villages and other land held in trust by the United States or native corporation lands. Barriers occur in a variety of forms, including Tribal, private sector, not-for-profit, State, Federal and regulatory settings.

**Impact** The effects on Alaska Native populations on the inability to gain access to credit or capital for many types of financing or lending purpose. Each barrier can have more than one impact.

**Priority** The top five barriers in rank order with 1 being the highest priority.

**Strategy** A well thought out course of action to be taken to remove barriers and minimize their impacts. Strategies are generally longer term, involve a variety of resources and move toward measurable results. Each priority barrier can have more than one strategy.

**Action** The implementation of a strategy, having an outcome, a responsible party and a schedule for completion.

**Responsibility** The party or parties accountable for completing an action. For the purposes of this report, the following responsibility parties are used:

- AIDEA - Alaska Industrial Development and Export Authority
- ASNDR - Alaska State Department of Natural Resources
- ANSCA - Alaska Native Settlement Claims Act
- ATTC - Alaska Technology and Transfer Center
- AVI - Alaska Village Initiatives
- DCED - State of Alaska Department of Community and Economic Development
- Federal Agency (SBA, BIA, CDFI Fund, HUD, etc.)
- Federal Regulatory Agency (Federal Reserve System, Office of Thrift Supervision, FDIC, etc.)
- Financial Institution (commercial bank, credit unions, savings & loan, etc.)
- Other (specify)
- State of Alaska Department of Community and Economic Development
- State Entity (State government, State Financing Authority, etc.)
- U.S. Congress
- U.S. President

**Time Frame** Time frames are as follows:

- Short term or up to 1 year
- Medium term or from 1 to 5 years
- Long term or 6 plus years







**WORKSHOP AGENDA**  
**CDFI FUND NATIVE AMERICAN LENDING STUDY/ACTION PLAN**  
**ALASKA REGION WORKSHOP**  
**Fairbanks, Alaska**  
**November 18-19, 1999**

This agenda is not designed as a conference or panel of speakers, but a workshop where participants, through facilitated work groups, will identify barriers to accessing capital and credit in Alaska Native Communities, describe the impacts of such barriers, and create strategies and action plans to overcome those barriers.

Thursday, November 18

- 7:45 A.M. Continental Breakfast
- 8:30 Opening: Greeting and Remarks
- 8:45 Welcome and CDFI Fund/Process Overview – Rodger Boyd, Program Manager, CDFI Fund
- 9:15 Workshop Ground Rules and Formats – Lead Facilitator
- 9:45 Team Break-out No. 1: Identification of Barriers, Impacts and Priorities
- Noon Lunch (Provided by the CDFI Fund)
- 1:00 P.M. Team Presentations of Barriers, Impacts and Priorities
- 2:15 Guidelines for Developing Strategies
- 2:30 Break
- 2:45 Team Break-out No. 2: Strategies Development
- 5:00 Adjourn

Friday, November 19

- 7:45 A.M. Continental Breakfast
- 8:30 Opening-Recap from Day One – Rodger Boyd, Program Manager, CDFI Fund
- 8:45 Continue Team Break-out No. 2: Strategies Development
- 9:45 Team Presentations of Strategies
- 11:00 Guidelines for Creating Action Plans – Lead Facilitator
- 11:10 Team Break-out No. 3: Action Plans
- Noon Lunch (Provided by the CDFI Fund)
- 1:00 P.M. Continue Team Break-out No. 3: Action Plans
- 3:00 Team Presentations of Action Plans
- 4:15 Open Forum (any remaining issues or opportunities)
- 5:00 Closing Remarks and Adjournment – Rodger Boyd, Program Manager, CDFI Fund





## OVERVIEW

In order to provide a sense of the perspective and passions of participants, selected quotes from participant presentations have been abstracted from the court reporter transcript. This is a representative mix of the voices and visions and helps tell the story about concerns raised during the course of the workshop.

## ISSUES, IDEAS AND REMARKS

*“Our people occupy one-third of the land mass called Alaska. We are rich with resources. Our people are bright, able and willing to exercise our sovereignty through economic independence. Access to capital is a critical ingredient to the development process.”*

—Steve Ginnis, Tanana Chiefs Conference, Inc.

*“If you don’t have community support, if things aren’t working together nobody is going to want to get excited about wanting to start something [business] in your community.”*

—Ron Veltkamp, Small Business Administration

*“. . . there is a misunderstanding of Tribal sovereignty. . . . We fear what we don’t understand. When you fear what you don’t understand, it makes you reluctant to work with the Tribes. If the lenders won’t work with the Tribes and they fear them, then biases are created. And when the biases are created, they get carried generation to generation and the problem just persists. . . .”*

—Sharon Scott, Alatna Tribal Council

*“Even though we have a lot of assets out in the villages, they are not assets that the banks will recognize [as collateral]. So we are not able to start businesses. If we are not able to start businesses, we don’t have local jobs. . . . It increases the borrowers’ risk and the capital needs. We have to come up with more money to start our businesses. Our loan payments are higher, so it’s even harder for us to make the payments . . . It’s just awful.”*

—Sharon Scott, Alatna Tribal Council

*“Our children aren’t growing up knowing what checking accounts and banks are all about, what they’re for. They don’t know how to use them so when they grow up and everyone says you got to start businesses, you’ve got to have jobs, you don’t know how to use a bank. . . . it establishes a lot of fear when someone has to go and deal with a bank, because you don’t know what you are dealing with.”*

—Sharon Scott, Alatna Tribal Council

*“One of the points that was brought up was there is technical assistance available, but it’s a one-year waiting list before anybody can get to that help . . .”*

—Samuel Demientieff, Bureau of Indian Affairs

*“. . . there was a concern expressed about the public education and what happens to people that are coming out of the public education system today, and how they really don’t or really can’t function very well. Some of them come out and can’t read or write, or they just aren’t ready to go into private business . . .”*

—Samuel Demientieff, Bureau of Indian Affairs



*“There are people . . . dreaming these different things that . . . [they] want to do with their businesses and there are some people that are afraid . . . to come up and stand in front of a group and present their problems or their dreams, but they would be able to do that if there was someone there that they could talk to locally.”*

*—Samuel Demientieff, Bureau of Indian Affairs*

*“. . . a lot of the Tribes are faced with the fear of losing self-governance and control. So we felt it was real important that they understand . . . the rules of lending and how it would apply to them as a sovereign nation.”*

*—Woody Salmon, Chalkyitsik*



## OVERVIEW

Immediately after introductory remarks and presentation of workshop guidelines, participants were organized into teams, with each team representing a proportionate mix of stakeholder types who attended the workshop. Teams identified as many barriers and their related impacts as they could so as to provide an understanding of the issues that drive needed changes.

## BARRIERS AND IMPACTS BY TEAMS

### 1 TEAM

<b>BARRIERS</b>	<b>IMPACTS</b>
1. The cost of doing business	<ul style="list-style-type: none"> <li>Discourages business development</li> </ul>
2. The cost of fishing permits	<ul style="list-style-type: none"> <li>Permits are held by State limited entry holders</li> </ul>
3. Full faith and credit of the U.S. is not extended to Tribal government(s)	<ul style="list-style-type: none"> <li>No loans, no credit</li> </ul>
4. Barriers of a paper bureaucracy	<ul style="list-style-type: none"> <li>Inflexibility; no help</li> </ul>
5. The Indian Reorganization Act for 1936 – left out Sections II, V, IX and XIII and exercise valid existing rights	<ul style="list-style-type: none"> <li>Federal amendments needed</li> <li>Lands are not defined</li> <li>No access to property</li> </ul>
6. Federal regulations on Federal dollars (unrealistic guidelines)	<ul style="list-style-type: none"> <li>Creates bogus development</li> <li>False expectations</li> </ul>
7. Lack of Federal reserve for Indians	<ul style="list-style-type: none"> <li>No Indian banks</li> </ul>
8. Seasonal nature of businesses	<ul style="list-style-type: none"> <li>Banks are unfavorable to lend to seasonal businesses</li> </ul>
9. Ownership of houses	<ul style="list-style-type: none"> <li>Few mortgages</li> <li>Few appraisals (some illegal)</li> </ul>
10. Redlining rural Alaska of the urban cities (metropolitan discrimination)	<ul style="list-style-type: none"> <li>No rural loans or credit</li> <li>No growth</li> </ul>



<b>BARRIERS</b>	<b>IMPACTS</b>
11. Any licensing	<ul style="list-style-type: none"> <li>Artificial barriers for licensing, not extending protection and benefits in the law</li> </ul>
12. Genocide	<ul style="list-style-type: none"> <li>Total suppression of Indian resources</li> </ul>
13. Unskilled workforce	<ul style="list-style-type: none"> <li>Restriction of benefits</li> <li>No business development</li> </ul>
14. Lack of educational and quality opportunities	<ul style="list-style-type: none"> <li>No business development</li> </ul>
15. Communication of infrastructure	<ul style="list-style-type: none"> <li>No future for development</li> <li>Missed opportunities</li> </ul>
16. Isolated villages	<ul style="list-style-type: none"> <li>Total poverty</li> <li>Lack of improvement</li> </ul>
17. Lack of financial knowledge	<ul style="list-style-type: none"> <li>No business plans and no growth</li> </ul>
18. Obtaining funding to start business because of high risk	<ul style="list-style-type: none"> <li>No access to capital</li> </ul>
19. Lack of on-the-job training	
20. Lack of follow-up and updates	<ul style="list-style-type: none"> <li>No communication</li> <li>No continuity</li> </ul>
21. Fear of failure (over exposure)	<ul style="list-style-type: none"> <li>No growth, confidence</li> <li>No business</li> </ul>
22. Cultural barriers	<ul style="list-style-type: none"> <li>Lack of knowledge and subsistence</li> <li>People not working together</li> <li>Supplanted belief system</li> <li>Total livelihood</li> </ul>
23. Lack of engineering plans	
24. Lack of understanding of legal structure	<ul style="list-style-type: none"> <li>Underdeveloped business structuring</li> </ul>
25. Institutional misunderstanding (Alaska vs. lower 48 states)	<ul style="list-style-type: none"> <li>Applying lower 48 states' standards to Alaska</li> </ul>

*“Our people occupy one-third of the land mass called Alaska. We are rich with resources. Our people are bright, able and willing to exercise our sovereignty through economic independence. Access to capital is a critical ingredient to the development process.”*  
*–Steve Ginnis, Tanana Chiefs Conference, Inc.*



<b>BARRIERS</b>	<b>IMPACTS</b>
26. The bureaucracy is not timely in its response	<ul style="list-style-type: none"> <li>• Missed opportunities</li> <li>• No grants/deadlines</li> </ul>
27. Tribal governments do not have a land base	
28. ANSCA corporations top-filling on IRA lands	<ul style="list-style-type: none"> <li>• Stolen property, stunts growth</li> <li>• No financial base and no collateral</li> <li>• No land base – subsurface and state</li> </ul>
29. Lack of a market in Alaska	
30. Need to place value on village lands	
31. Bankers do not live in villages	
32. Lack of banking services in the villages	
33. Contaminated former Federal and State properties	
34. Prejudice against rural borrowers	
35. Community jealousy	
36. Self defeating belief system	
37. Tunnel vision	
38. Lack of collateral in general	
39. Urban/rural relationship with legislature	
40. Racism	
41. Lack of support in enforcement of fisheries industry	
42. Elusive transfer pricing of fisheries and timber	



*“ . . . there is a misunderstanding of Tribal sovereignty. . . We fear what we don’t understand.”*  
*–Sharon Scott, Alatna Tribal Council*







# 2 TEAM

<b>BARRIERS</b>	<b>IMPACTS</b>
1. Lack of check cashing services	<ul style="list-style-type: none"> <li>• Restricts spending and money circulation</li> <li>• Slows down commerce</li> <li>• Inability to cash checks at in town banks</li> </ul>
2. Outstanding debts, judgments	<ul style="list-style-type: none"> <li>• Inability to open bank account</li> </ul>
3. Part-time or seasonal employment	<ul style="list-style-type: none"> <li>• Lack of ability to repay</li> <li>• Poor debt service structure</li> <li>• Lack of business income</li> </ul>
4. Lack of economic base for a cash economy	<ul style="list-style-type: none"> <li>• No jobs available</li> <li>• No infrastructure for business development/money circulation</li> </ul>
5. Lack of community “team”	<ul style="list-style-type: none"> <li>• Inability to read, write grants, loan applications, business plans, etc.</li> </ul>
6. Lack of financial lending education	<ul style="list-style-type: none"> <li>• No personal money management</li> <li>• Decreases ability to borrow</li> <li>• Increases personal debts</li> <li>• Need to define financing structure/ options</li> </ul>
7. Banking and lending policies and regulations conflict with rural lifestyles	<ul style="list-style-type: none"> <li>• Long term capital availability</li> <li>• Inflexible payment terms</li> <li>• Collateral conditions – village/ANSCA limits</li> <li>• Too many agencies to sort through</li> <li>• Municipal vs. Tribal assemblies</li> </ul>
8. Lack of community vision for development	<ul style="list-style-type: none"> <li>• No community cohesion</li> <li>• No long-term vision</li> <li>• Inhibits entrepreneurial startups</li> </ul>
9. Poor self-esteem for self employment due unfamiliarity with the capitalistic system	<ul style="list-style-type: none"> <li>• Intimidated to start business</li> </ul>
10. Isolation of the rural communities	<ul style="list-style-type: none"> <li>• Lack of local banks</li> <li>• No CRA</li> <li>• Lack of village networking</li> </ul>

*“If you don’t have community support, if things aren’t working together nobody is going to want to get excited about wanting to start something [business] in your community.”*  
**–Ron Veltkamp, Small Business Administration**



<b>BARRIERS</b>	<b>IMPACTS</b>
11. Limited public funding sources	<ul style="list-style-type: none"> <li>• Hard to make payroll for Tribal Councils</li> </ul>
12. Conflicts between Tribal and Municipal governments	<ul style="list-style-type: none"> <li>• Divided communities</li> <li>• Inability to progress</li> </ul>
13. Too many agencies to sort through	<ul style="list-style-type: none"> <li>• Bureaucratic maze</li> <li>• Lack of known clearinghouses</li> </ul>
14. Lack of knowledge of financing options by bankers and lenders	<ul style="list-style-type: none"> <li>• Lack of outreach to rural borrowers</li> <li>• Borrower not directed to non-regulated/alternative lenders</li> </ul>
15. No local banks	<ul style="list-style-type: none"> <li>• Redlining</li> <li>• No regulation requiring local bank</li> </ul>
16. Lack of access to emerging technologies	<ul style="list-style-type: none"> <li>• Limited or no Internet access for remote banking</li> <li>• No ATMs</li> </ul>
17. Land use questions/evaluations/title	<ul style="list-style-type: none"> <li>• Inability to use land as collateral</li> <li>• Inability to establish equity</li> </ul>
18. Lack of community based lending institutions	<ul style="list-style-type: none"> <li>• Forced to use non-regulated sources of lending</li> </ul>
19. Lack of approved loans (vs. urban borrowers)	<ul style="list-style-type: none"> <li>• Can't do projects, can't start business, can't buy homes, etc.</li> </ul>
20. Lack of infrastructure, transportation	<ul style="list-style-type: none"> <li>• Can't attract outside businesses or start new ones</li> </ul>
21. Wetlands	<ul style="list-style-type: none"> <li>• Over-regulation for land use purposes</li> <li>• Limits development</li> <li>• Limits infrastructure</li> </ul>
22. Lack of human resources	<ul style="list-style-type: none"> <li>• Limited employment and market base</li> </ul>
23. Conflict with State management of fish and game	<ul style="list-style-type: none"> <li>• Cash economy vs. subsistence lifestyle</li> </ul>



Team presentation of actions

*“... there was a concern expressed about the public education and what happens to people that are coming out of the public education system today, and how they really don't or really can't function very well. Some of them come out and can't read or write, or they just aren't ready to go into private business . . .”*  
 –Samuel Demientieff, Bureau of Indian Affairs

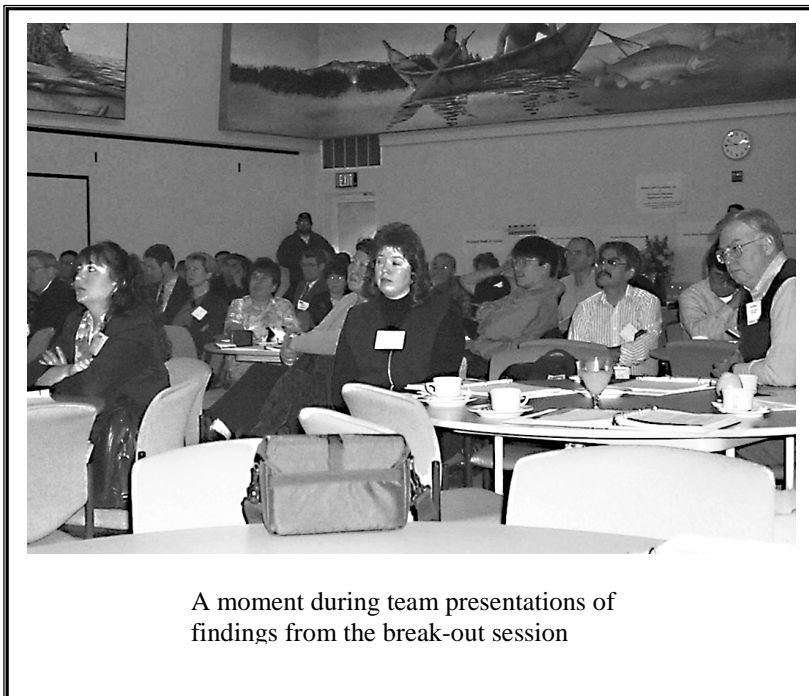


**BARRIERS**

**IMPACTS**

24. Lack of village networking

- No or limited sharing of professional expertise
- Raises expenses when needing to import from urban centers (appraisers, accountants, etc.)





<b>BARRIERS</b>	<b>IMPACTS</b>
1. Poor credit history	<ul style="list-style-type: none"> <li>• Loss of equipment</li> <li>• Inability to secure future credit</li> </ul>
2. Socioeconomic discrimination or disadvantages	<ul style="list-style-type: none"> <li>• Feeling like an outsider</li> <li>• Social and economic</li> <li>• Creates rural vs. urban separation</li> </ul>
3. Requirement for cash down-payment	<ul style="list-style-type: none"> <li>• Difficult to qualify for loan</li> <li>• Leads to frustration</li> </ul>
4. Redlining, i.e., Alaska Perm Fund won't invest rurally and PERS/TRS	<ul style="list-style-type: none"> <li>• Money made here but the interest goes outside to lower 48 states.</li> <li>• Increased cost or blocking of capital</li> </ul>
5. Restricted land	<ul style="list-style-type: none"> <li>• Inability to secure a mortgage</li> <li>• The land cannot be used as collateral</li> </ul>
6. Lack of a local bank	<ul style="list-style-type: none"> <li>• Limits banking education and experience</li> <li>• Socialization process</li> <li>• Taxes businesses with credit problems</li> <li>• Establishes fear of financing issues</li> </ul>
7. Lack of assets	<ul style="list-style-type: none"> <li>• Inability to start a business</li> <li>• Lack of local jobs</li> </ul>
8. Lack of communication	<ul style="list-style-type: none"> <li>• Misunderstandings between bank and customers</li> <li>• Costly access to the Internet</li> <li>• Changing personnel at the bank makes completing transactions difficult and time consuming</li> </ul>
9. Lack of collateral value	<ul style="list-style-type: none"> <li>• Kills the deal</li> <li>• Increases borrower risk and capital needs</li> <li>• Increases the appraisal cost</li> <li>• Major effect on loan to value ratio</li> </ul>



<b>BARRIERS</b>	<b>IMPACTS</b>
10. Loan departments are unaccustomed to rural and cultural differences (and vice versa)	<ul style="list-style-type: none"> <li>• Loan denials</li> <li>• Borrower discouragement</li> <li>• Loan application process never gets completed</li> </ul>
11. Low value or devalued raw materials/commodities	<ul style="list-style-type: none"> <li>• Small villages and businesses are shut off from using local resources</li> <li>• Lose control of own resources</li> <li>• Worthy projects won't cash flow</li> </ul>
12. Federal, State and local regulations (i.e., environmental regulations)	<ul style="list-style-type: none"> <li>• Slows down the development process</li> <li>• Kills deals</li> <li>• Increases startup costs</li> </ul>
13. Misunderstanding of Tribal sovereignty	<ul style="list-style-type: none"> <li>• Creates statewide fear</li> <li>• Misunderstanding and bias created</li> <li>• Reluctance of lenders to work with Tribes</li> <li>• Tribal governments are cash poor</li> <li>• Impedes social and cultural development</li> </ul>
14. Loss of land bases	<ul style="list-style-type: none"> <li>• Loss of control of their destiny</li> <li>• Restricts business startup</li> <li>• Loss of natural resources, royalties and business opportunities</li> </ul>
15. Lack of or high cost of insurance	<ul style="list-style-type: none"> <li>• Loss of business options and jobs</li> <li>• Unable or too expensive to secure home insurance</li> </ul>
16. No long term plans/financial package	<ul style="list-style-type: none"> <li>• Creates an adverse atmosphere, conditions, and obstacles</li> <li>• Results in loan denial</li> <li>• No new infrastructure</li> </ul>
17. Lack of qualified local personnel	<ul style="list-style-type: none"> <li>• Don't know where to get technical assistance</li> <li>• High unemployment</li> </ul>
18. Lack of quality technical assistance	<ul style="list-style-type: none"> <li>• Villages are subject to unethical consultants</li> <li>• Poor work product and incomplete documents</li> </ul>

*“Our children aren’t growing up knowing what checking accounts and banks are all about, what they’re for.”*  
*–Sharon Scott, Alatna Indian Tribe*



***BARRIERS***

19. No guarantees of assistance to communities to obtain/form sustainable economies

***IMPACTS***

- No new business









<b>BARRIERS</b>	<b>IMPACTS</b>
1. No physical access to banks	<ul style="list-style-type: none"> <li>• No credit history (personal/ business)</li> <li>• No loans</li> <li>• Can't cash a check without the high cost of check cashing fees</li> <li>• Lack of personal credit</li> </ul>
2. Lack of education about obtaining loans and banking	<ul style="list-style-type: none"> <li>• Prevents obtaining loans</li> <li>• Lack of trust</li> <li>• No bank accounts</li> </ul>
3. Lack of education about rural Alaska on the part of bankers and lenders	
4. Different perspectives between lenders and applicants	<ul style="list-style-type: none"> <li>• Clash of cultures does not facilitate lending or banking</li> </ul>
5. Lack of knowledge on the process of gaining a loan	<ul style="list-style-type: none"> <li>• Less credit extended.</li> </ul>
6. No reinvestment by banks; CRA doesn't motivate banks to lend in rural communities	<ul style="list-style-type: none"> <li>• Lack of loans in rural communities</li> </ul>
7. Ownership of collateral: <ul style="list-style-type: none"> <li>• Small business lending</li> <li>• Personal lending</li> <li>• Housing</li> <li>• Infrastructure</li> </ul>	<ul style="list-style-type: none"> <li>• Fewer small businesses started</li> <li>• Low self-esteem</li> <li>• Unmet housing needs</li> <li>• Deadpanned</li> </ul>
8. Lack of technology expertise and the high cost of technology	<ul style="list-style-type: none"> <li>• No online banking</li> <li>• No Internet</li> <li>• High cost to run business</li> </ul>
9. Competition between borrowers	
10. Lack of technical assistance	<ul style="list-style-type: none"> <li>• Rural borrower cannot compete</li> </ul>



Presentation of barriers



<b>BARRIERS</b>	<b>IMPACTS</b>
for small business owners in rural communities	effectively
11. Federal guarantee loan programs not being used by banks-SBA	<ul style="list-style-type: none"> <li>• Fewer loans</li> <li>• Less business activity</li> </ul>
12. Regulations and regulation costs: <ul style="list-style-type: none"> <li>• Flood Plain Insurance</li> <li>• Environmental (fuel tanks, impact assessments)</li> <li>• Liability insurance (fed. for any commercial activity) (National Fish and Wildlife)</li> <li>• Documentation of prior use (State regulation)</li> <li>• Other documentation (Federal regulation)</li> </ul>	<ul style="list-style-type: none"> <li>• Time, money</li> <li>• Un-doable deals</li> <li>• High costs of business</li> <li>• No development</li> <li>• No tradition guides</li> <li>• Opportunities lost</li> <li>• No Native Master guides</li> <li>• Unfair distribution of income</li> </ul>
13. Land title issues: <ul style="list-style-type: none"> <li>• No clear title</li> <li>• Unclear issues</li> <li>• Easement issues</li> </ul>	<ul style="list-style-type: none"> <li>• Cannot obtain resources to address communities</li> <li>• No collateral</li> <li>• No loans</li> </ul>
14. Land ownership (regional and village): conveyance of land to villages	<ul style="list-style-type: none"> <li>• Development difficulty</li> <li>• Social impacts: the community needs are unmet, i.e., facilities and programs</li> </ul>



Presentation of strategies



## OVERVIEW

After identifying as many barriers as possible, teams were asked to establish a rank order of the top five barriers using a weighted rating system where each participant, basically, voted on the relative importance of the barriers. This section summarizes the rank order priorities of the barriers by team with number one being the most important and number five being the fifth in importance.

## TOP FIVE PRIORITY BARRIERS BY TEAMS

	<b>1</b> TEAM	<b>2</b> TEAM	<b>3</b> TEAM	<b>4</b> TEAM
<b>ONE</b>	<b>Cost of Doing Business</b>	<b>No Community Vision For Development</b>	<b>Misunderstanding of Tribal Sovereignty</b>  Applies to banks, public and private industry	<b>Lack of Banking Education</b>
<b>TWO</b>	<b>Lack of Financial Knowledge</b>	<b>Conflicts Between Tribal, Municipal and State Governments</b>	<b>Lack of Assets and Collateral Value</b>  Banks do not recognize village assets as collateral	<b>Lack of Technical Assistance for Small Business Owners in Rural Communities</b>
<b>THREE</b>	<b>Communications Infrastructure</b>	<b>Lack of Economic Base for a Cash Economy</b>	<b>Lack of Communication</b>  Misunderstandings between banks and villages	<b>Lack of Knowledge About Obtaining a Loan</b>
<b>FOUR</b>	<b>Lack of Educational and Quality Opportunities</b>	<b>Lending Policies and Regulations Conflict With Rural Lifestyles</b>  Seasonal income	<b>Lack of a Local Bank</b>  90% of the rural communities do not have banking services	<b>State &amp; Federal Regulations &amp; Their Costs</b> <ul style="list-style-type: none"> <li>• Flood Plain Insurance</li> <li>• Environmental Regs</li> <li>• Liability Insurance</li> <li>• Documentation of Private Use</li> <li>• Limited Fishing Regs</li> </ul>
<b>FIVE</b>	<b>Cultural Barriers</b>	<b>Lack of Financial Management Education</b>  Rural villages don't understand the capitalistic system	<b>Socioeconomic Discrimination and Disadvantages</b>  Rural vs. urban	<b>Lack of Technology Education and the High Cost of Technology</b>





## OVERVIEW

For each of the top five priority barriers listed in the previous section, a summary of their impacts is listed. These impacts assist in understanding the effects of the barriers that need to be overcome in identifying solutions and strategies for change.

### PRIORITY BARRIERS AND THEIR IMPACTS



	BARRIERS	IMPACTS
1	Cost of Doing Business	<ul style="list-style-type: none"> <li>• Discourages business development</li> </ul>
2	Lack of Financial Knowledge	<ul style="list-style-type: none"> <li>• No business plans</li> <li>• No growth</li> </ul>
3	Communications Infrastructure	<ul style="list-style-type: none"> <li>• No future for development</li> <li>• Missed opportunities</li> </ul>
4	Lack of Educational and Quality Opportunities	<ul style="list-style-type: none"> <li>• No business development</li> </ul>
5	Cultural Barriers	<ul style="list-style-type: none"> <li>• Lack of knowledge</li> <li>• Lack of subsistence</li> <li>• People not working together</li> </ul>





	BARRIERS	IMPACTS
1	No Community Vision For Development	<ul style="list-style-type: none"> <li>• Municipal vs. Tribal assemblies</li> <li>• No community cohesion</li> <li>• Lack of a plan</li> <li>• No long-term vision</li> <li>• Inhibits entrepreneurial start-ups</li> </ul>
2	Conflicts Between Tribal, Municipal and State Governments	<ul style="list-style-type: none"> <li>• Divides the communities</li> <li>• Inability to progress</li> <li>• Competing interests</li> </ul>
3	Lack of Economic Base for a Cash Economy	<ul style="list-style-type: none"> <li>• No jobs available</li> <li>• Lack of infrastructure for business development, money circulation, and sustainable development</li> <li>• Cash vs. subsistence economies</li> <li>• No economic growth</li> </ul>
4	Lending Policies and Regulations Conflict With Rural Lifestyles	<ul style="list-style-type: none"> <li>• Tribes lack long-term capital</li> <li>• Lenders' have inflexible payment terms</li> <li>• Collateral requirements cannot be met</li> <li>• Too many agencies to sort through</li> </ul>
5	Lack of Financial Management Education	<ul style="list-style-type: none"> <li>• Poor money management</li> <li>• Decreased ability to borrow</li> <li>• Increases personal debt</li> <li>• Need to define financing structures and options</li> <li>• Tribes don't understand the capitalistic system</li> </ul>





BARRIERS		IMPACTS
1	Misunderstanding of Tribal Sovereignty	<ul style="list-style-type: none"> <li>• Creates statewide fear</li> <li>• Reluctance of lenders to work with Tribes</li> <li>• Misunderstandings and biases created</li> <li>• Keeps Tribal governments cash poor</li> <li>• Impedes social and cultural development in the communities that are trying to start businesses</li> </ul>
2	Lack of Assets and Collateral Value	<ul style="list-style-type: none"> <li>• Inability to start a business</li> <li>• Lack of local jobs</li> <li>• Kills the deal</li> <li>• Increases borrower risk and capital needs</li> <li>• Increases the appraisal cost</li> <li>• Major effect on loan-to-value ratio</li> </ul>
3	Lack of Communication	<ul style="list-style-type: none"> <li>• Major misunderstandings between banks and customers</li> <li>• Costly access to Internet or other technology that keeps businesses competitive</li> <li>• Changing personnel at a bank makes completing transaction difficult and time consuming</li> </ul>
4	Lack of a Local Bank	<ul style="list-style-type: none"> <li>• Lack of education and socialization process</li> <li>• Taxes established businesses with credit and accounts receivables problems</li> <li>• Establishes fear in dealing with banks</li> </ul>
5	Socioeconomic Discrimination and Disadvantages	<ul style="list-style-type: none"> <li>• Village members feel like outsiders when dealing with banks</li> <li>• Creates both social and economic separation, and rural vs. urban atmosphere</li> <li>• Lack quality technical assistance; therefore, subject to unethical consultants</li> <li>• Lack of qualified local personnel in the village to deal with banks</li> </ul>





# 4 TEAM

	BARRIERS	IMPACTS
1	Lack of Banking Education	<ul style="list-style-type: none"> <li>• No personal or business credit history</li> <li>• No loans</li> <li>• Cannot cash checks</li> <li>• Lack of personal credit</li> <li>• Lack of trust</li> <li>• No bank accounts</li> </ul>
2	Lack of Technical Assistance for Small Business Owners in Rural Communities	<ul style="list-style-type: none"> <li>• Rural borrower cannot compete effectively</li> <li>• Less access to capital</li> </ul>
3	Lack of Knowledge About Obtaining a Loan	<ul style="list-style-type: none"> <li>• Less credit extended</li> </ul>
4	State and Federal Regulations and Their Costs	<ul style="list-style-type: none"> <li>• Too much time and money spent</li> <li>• Results in undoable deals</li> <li>• Results in high cost of doing business</li> <li>• No development</li> <li>• No traditional master guides</li> <li>• Unfair distribution of income</li> <li>• Lost opportunities for Natives</li> </ul>
5	The Lack of Technology Education and the High Cost of Technology	<ul style="list-style-type: none"> <li>• No online banking</li> <li>• No Internet</li> <li>• High cost to run business</li> </ul>



## OVERVIEW

After prioritizing barriers and identifying the top five priority barrier impacts, the teams conducted two follow-up break-out sessions. The first session focused on identifying a range of strategies for each of the top five priority barriers. Each team then presented their strategies to the entire group and plenary session. The teams then returned to their break-outs and identified action plans, including responsibilities and time frames, for selected strategies. Please note that there may not be an action plan for every strategy since teams decided which are the most critical strategies that require action. Please refer to Definitions of Terms in the introduction for an explanation of responsibilities and time frames.

# TEAM 1

## STRATEGIES AND ACTIONS

### BARRIER #1: COST OF DOING BUSINESS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Get the military to bring supplies with them when they exercise in rural areas - Feds should access GSA - Develop infrastructure			
B. More local involvement and local control of public dollars, block grants going out to the villages	Villages make recommendations of changes, come up with ideas on what to do with Federal and State dollars; lobby officials	U.S. Congress State Entity	Medium Term
C. Put a cost-of-living-adjustment (COLA) on Federal dollars going to rural Alaska Tribes			
D. Partnership with other village entities in rural Alaska			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Get services and transportation in volume by villages and individuals ordering together (the WAVE concept of purchasing quantities of goods and services to decrease cost)	Work with WAVE and other entities	Tanana Chiefs Conference	Medium Term
F. Encourage more competition among airlines and other agencies to bring prices down	Petition Federal Trade Commission to review abusive transfer pricing in Alaska		
G. Shop for best price on services, best rates and terms on loans			
H. Create a review committee to work through and resolve barriers related to child support payments, prior felonies – use multiple agency participation			
I. Increase the use of technology			
J. Form co-ops – work together to reduce the cost of doing business in rural Alaska			
K. Examine the feasibility of other energy sources, check all the options			



<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
L. Examine Tribal self insurance for businesses (i.e., air and boat transportation)			

## **BARRIER #2: LACK OF FINANCIAL KNOWLEDGE**

<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
A. Contact Small Business Development Center, get a Rural Outreach Coordinator or call TCC Minority Business Development Center or CDFI Fund	Each village needs to contact and coordinate activities, have prior meetings with villagers	State Entity Financial Inst. Tanana Chiefs Conference Federal Agency	Short Term
B. Speed up the review and technical assistance process to eliminate one year waiting list	Each village needs to contact and coordinate activities, have prior meetings with villagers	State Entity Financial Inst. Tanana Chiefs Conference Federal Agency	Short Term
C. Youth entrepreneurial programs – make it part of the curriculum	Junior Achievement in the educational system	State Entity Tanana Chiefs Conference Financial Inst.	Short and Medium Term
D. Bring out a team of specialists and give people a checklist of what they need to do	Each village needs to contact and coordinate activities have prior meetings with villagers	State Entity Financial Inst. Tanana Chiefs Conference Federal Agency	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Peer lending programs: teams of individuals get financial training together and co-guarantee one another's loans	Develop a model successful program and tie to micro loan program	SBA Tanana Chiefs Conference	Short and Medium Term
F. Look into co-ops			
G. Exercise and implement directives under the law	Examine existing laws pertaining to finance	State Entity U.S. Congress	Medium and Long Term

### **BARRIER #3: COMMUNICATIONS INFRASTRUCTURE**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Get in touch with Denali Commission, maybe funding communications; find strategies to better track all Federal funding	Build and maintain communications infrastructure	Federal Agency U.S. Congress State Entity Fed. Reg. Agency	Medium Term
B. Lobby the State to recognize its constitutional obligation to create infrastructure in unorganized boroughs; the State should communicate better	Build and maintain communications infrastructure	Federal Agency U.S. Congress State Entity Fed. Reg. Agency	Medium Term
C. Set up more repeaters for FM communications to communicate cheaply and use Motorola technology	Build and maintain communications infrastructure	Federal Agency U.S. Congress State Entity Fed. Reg. Agency	Medium Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
D. Department of Agriculture pays for cooperative telephone utilities through Rural Development Administration	Build and maintain communications infrastructure	Federal Agency U.S. Congress State Entity Fed. Reg. Agency	Medium Term
E. Provide information and encourage the <u>will</u> to get into business in rural Alaska			
F. Enlist assistance of Federal legislators with changing regulations, directing funds	Build and maintain communications infrastructure	Federal Agency U.S. Congress State Entity Fed. Reg. Agency	Medium Term
G. Get successful organizations like Arctic Slope to share information on best practices	Build and maintain communications infrastructure	Federal Agency U.S. Congress State Entity Fed. Reg. Agency	Medium Term
H. Make sure once communications infrastructure is in place, you have the means to update it	Build and maintain communications infrastructure	Federal Agency U.S. Congress State Entity Fed. Reg. Agency	Medium Term



**BARRIER #4: LACK OF EDUCATIONAL AND QUALITY OPPORTUNITIES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Public education curriculum relevant to business and local conditions, concerns, and activities. Focus on several career options	Develop specific entrepreneur development programs within the rural college of Alaska, i.e., job training, vocational training	Other (University of Alaska) Tanana Chiefs Conference State Entity	Medium Term
B. Be wary of television content; there's a lot that isn't helpful for children to understand what's going on in real life			
C. Encourage University of Alaska Regents and State legislators to put more money into rural colleges and the TCC Tribal College	Develop specific entrepreneur development programs within rural colleges of Alaska, i.e., job training, vocational training	Other (University of Alaska) Tanana Chiefs Conference State Entity	Medium Term
D. Tribal College should include workshops with existing entrepreneurs			
E. Support efforts of U.S. Congress to have more local control over education dollars	Develop specific entrepreneur development programs within rural colleges of Alaska, i.e., job training, vocational training	Other (University of Alaska) Tanana Chiefs Conference State Entity	Medium Term
F. Follow up on lawsuit over maintenance costs for rural schools			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
G. Joint conference with Federal and State to inform rural Alaskans about what is happening with educational dollars	Develop specific entrepreneur development programs within rural colleges of Alaska, i.e., job training, vocational training	Other (University of Alaska) Tanana Chiefs Conference State Entity	Medium Term
H. Get a list of when and where grant writing training is offered			
I. Provide Internet access in the library			
J. Set up local entrepreneur training in the villages			
K. Get kids to raise money for the things they want			

## **BARRIER #5: CULTURAL BARRIERS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Educate Alaskans about Statehood compact and disclaimer clause in Section 4			
B. Break down barriers between the lenders and the villages; make sure State financial institutions understand subsistence	Have forums and annual meetings between western cultures and villages	State Entity Tanana Chiefs Conference Federal Agency	Short to Long Term





STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
C. Work together more within the villages	Have forums and annual meetings between western cultures and villages	State Entity Tanana Chiefs Conference Federal Agency	Short to Long Term
D. Hold regular forums between bankers and rural Alaskans	Have forums and annual meetings between western cultures and villages	State Entity Tanana Chiefs Conference Federal Agency	Short to Long Term
E. Annual meeting between community participants, Federal agencies, private sector			
F. Seek elders for knowledge and advice			
G. Maintain mutual understanding with the western culture			
H. Sit down with cross cultural development perspectives; respect each other			



**BARRIER #1: NO COMMUNITY VISION FOR DEVELOPMENT**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Survey the community to determine needs and desires	Plan and schedule the survey	Tribe City	Short Term
B. Develop a Memorandum of Agreement between the players (Tribal Council, City Council, Village Corporation, Regional Corporation)			
C. Hold community meetings	Plan, schedule, and publicize meetings; conduct and record meetings	Tribe City	Short Term
D. Use of facilitators and/or other outside resources			
E. Develop an action plan and follow-up agreements	1. Identify resources and assets	Tribe Regional Nonprof Rural Develop- ment Council AFN	Medium Term
	2. Coordinate with other communities	Tribe	Short Term
	3. Set up a timetable	Tribe	Short Term
4. Nurture spirit of immediacy – implement the action plan now			



**BARRIER #2: CONFLICTS BETWEEN TRIBAL, MUNICIPAL AND STATE GOVERNMENTS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Mergers and dissolutions	Eliminate dual administrations, dual operations, etc., in small communities. 200 to 300 people don't need 2 separate governing agencies	Tribal Entity	
B. Improve quality and quantity of communications	<ol style="list-style-type: none"> <li>1. Identify areas of conflict</li> <li>2. Meeting of leaders</li> <li>3. Identify solutions</li> <li>4. Establish ground rules</li> <li>5. Use facilitator or mediator</li> </ol>	Tribe City	Short Term
C. Define areas of responsibility for each agency			
D. Use facilitator to resolve community impasses			
E. Gain a majority of representation (majority)			
F. Include the Tribal Council as part of the management of natural resources (i.e., Point Barrow's co-management agreement with the Greenland Eskimos and Russians)			
G. Develop strong, objective leaders	<ol style="list-style-type: none"> <li>1. Increase the opportunity for participation through meetings, mentoring and projects</li> <li>2. Formal training</li> </ol>	Tribe City  Tribe	Long Term   Medium/Long Term



**BARRIER #3: LACK OF ECONOMIC BASE FOR CASH ECONOMY**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Encourage investment			
B. Inventory resources and opportunities			
C. Develop a public infrastructure	1. Identify needs	Tribal Entity Consultant State Entity Regional Corps. Federal Agencies	Medium Term
	2. Prioritize needs	Tribe	Short to Medium Term
	3. Investigate funding sources	Tribal Entity Regional Corps. State Entity Consultant	Short to Medium Term
	4. Secure funding	Tribal Council Consultants State Agencies Federal Agencies	Medium Term
	5. Design, permitting and construction	Permitting Agencies	Medium to Long Term
D. Develop an educated workforce			
E. Develop or purchase Tribal businesses			
F. Encourage trade, industry and resource development consistent with Native culture and community values			



**BARRIER #4: LENDING POLICIES AND REGULATIONS CONFLICT WITH RURAL LIFESTYLE**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Meet with, educate and encourage bankers and regulating agencies to understand the Alaskan rural lifestyle with its seasonal income	<ol style="list-style-type: none"> <li>1. Invite bankers to the community</li> <li>2. Maintain ongoing communication with banks</li> <li>3. Introduce key people</li> <li>4. Provide financial statements</li> </ol>	Tribal Entity Tanana Chiefs Conference Planning Banks Funding Agencies Local Businesses	Short Term
B. Establish your own bank or other financial institution			
C. Look to non-bank lenders			
D. Encourage changes in regulations and changes in enforcement			
E. Debit Cards, Smart Cards, ATMs in villages			
F. Encourage banks to recruit and train staff from villages	<ol style="list-style-type: none"> <li>1. Invite bankers to local schools to talk with students</li> <li>2. Identify adults and young people interested in financial management</li> <li>3. Investigate training options, i.e., scholarships, management training facilities or universities</li> </ol>	Schools Banks Parents  Tribe School Parents  Tribe Parents Banks School	Short Term           Short Term           Short to Medium Term



**BARRIER #5: LACK OF FINANCIAL MANAGEMENT EDUCATION**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Start educational programs for village corporations, Tribal leaders, community members and youth	Educate the leaders first and they will develop a strategy to access capital and credit, then they can pass that on to community members		
B. Develop technology resources for distance education, Internet access, etc.	<ol style="list-style-type: none"> <li>1. Acquire Internet access</li> <li>2. Provide computer training for residents</li> <li>3. Put ATMs in the villages</li> </ol>	Regional Corps. Tribes  School UAF  Banks Tribes	Medium  Medium to Long Term  Medium Term
C. Encourage banks to recruit and train staff from villages	<ol style="list-style-type: none"> <li>1. Invite bankers to local schools to talk with students</li> <li>2. Identify adults and young people interested in financial management</li> <li>3. Investigate training options, i.e., scholarships, management training facilities or universities</li> </ol>	Schools Banks Parents  Tribe School Parents  Tribe Parents Banks School	Short Term  Short Term  Short to Medium Term
D. Take advantage of or expand on existing resources			
E. Develop Small Business Development Centers and circuit riders			
F. Establish mentoring programs			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
G. Implement Junior Achievement and/or shadow programs in the schools or the communities	<ol style="list-style-type: none"> <li>1. Contact Junior Achievement program</li> <li>2. Coordinate with businesses and Chamber of Commerce</li> </ol>	School Admin. Parents	Short Term



**TEAM 3**  
**STRATEGIES**  
**AND ACTIONS**

**BARRIER #1: MISUNDERSTANDING OF TRIBAL SOVEREIGNTY**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Educating the public: State, lenders, citizens	<ol style="list-style-type: none"> <li>1. Hold more round table discussions or forums</li> <li>2. Seminars for lending institutions to educate them better on Tribal sovereignty (including investment opportunities in rural Alaska)</li> </ol>	Tribal Leaders Financial Inst. ARDC Tanana Chiefs Conference State Entity	Short Term to Ongoing
B. Improve communication	<ol style="list-style-type: none"> <li>1. Develop outreach program for lenders to visit villages</li> </ol>	Financial Inst. Villages Fed. Reg. Agency State Entity	Short Term to Ongoing
C. Develop a networking relationship between lenders and villages	<ol style="list-style-type: none"> <li>2. Lenders host meetings for village representatives</li> </ol>	Fed. Reg. Agency State Entity	
D. Create a consistent legal environment within the villages and Tribes	<ol style="list-style-type: none"> <li>1. Develop series of ongoing seminars and workshops for village leadership</li> </ol>	Regional Nonprof. TCC/AVCP Fed. Reg. Agency Tribal Leaders Alaska Legal Services NARF State Entity	Short to Long Term
E. Tribes need to learn how to use sovereignty with lenders	<ol style="list-style-type: none"> <li>2. Develop a uniform commercial code applicable to Tribal governments and make it user friendly</li> </ol>	Tribal Leaders NARF Fed. Reg. Agency Regional Nonprof. State Entity	Medium to Long Term





**BARRIER #2: LACK OF ASSETS AND COLLATERAL VALUE**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Seek Congressional legislation to allow current village assets to be used for economic development	Amend existing statutes (i.e., Native Allotment Act of 1906) to facilitate use of Native lands as collateral	U.S. Congress BIA Regional Nonprof. Tribal Gov'ts AFN	Medium Term
B. Create methods to recognize Tribal asset value	Establish a standardized appraisal base for each village to determine fair market value	State Assessor's Office BIA Borough Office Association of Appraisers	Medium to Long Term
C. Develop a mechanism to partner with other village organizations that have assets	Develop an educational process to foster partnerships dealing with lack of assets and collateral	Tribes ANCSA Corps. Regional Corps.	Short to Medium Term to Ongoing
D. Provide debt forgiveness mechanism for Tribes and individuals			
E. Create alternative appraisal systems	Establish a standardized appraisal base for each village	State Assessor's Office BIA Borough Office Association of Appraisers	Medium to Long Term
F. Establish value on village corporation lands			
G. Develop joint ventures between corporations and Tribes	Develop educational process to foster partnerships	Tribes ANCSA Corps. Regional Corps.	Short to Medium Term to Ongoing
H. Seek ways to provide perpetual Tribal interest on the land and to keep the Tribal interest			



<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
I. Establish regulatory changes in lending law (FIERRA, etc.)	Amend existing statutes (i.e., Native Allotment Act of 1906) to facilitate use of Native lands as collateral	U.S. Congress BIA Regional Nonprof. Tribal Gov'ts AFN	Medium Term

### **BARRIER #3: LACK OF COMMUNICATION**

<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
A. Develop an educational process on banking and lending practices for rural communities	Develop school curriculum on banks and lending practices, investments and financial management for kids and for Tribal chiefs and leaders	State Entity Federal Agency Financial Inst. Tribal Gov'ts Tanana Chiefs Conference School Districts	Short Term
B. Fully engage (extend/revise) the Community Reinvestment Act in rural Alaska	Educate village community of Community Reinvestment Act and make sure villages are included when reviews are done on lenders	Fed. Reg. Agency AFN Tanana Chiefs Conference Tribal Gov'ts Financial Inst.	Short Term
C. Develop educational processes for regulators with regard to the villages	Develop school curriculum on banks and lending practices, investments and financial management	State Entity Federal Agency Financial Inst. Tribal Gov'ts Tanana Chiefs Conference School Districts	Short Term
D. Ensure villages have access to communication technology on par with Alaska urban communities	Engage the rural constituency in opening up access to already existing Internet pipelines (schools, health, libraries, Tribal offices)	ARDC Tribes Village Corps. Federal Agencies (DOD, FCC, BIA)	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Develop an educational communication process between business community and villages	Develop school curriculum on banks and lending practices, investments and financial management	State Entity Federal Agency Financial Inst. Tribal Gov'ts Tanana Chiefs Conference School Districts	Short Term
F. Develop more user friendly banking	Engage the rural constituency in opening up access to already existing Internet pipelines (schools, health, libraries, Tribal offices)	ARDC Tribes Village Corps. Federal Agencies (DOD, FCC, BIA)	Short Term
G. Enhance the SBA's ability to disseminate more detailed information			



## BARRIER #4: LACK OF A LOCAL BANK

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Put bank services in villages/sub-regions, with services performed by locals in conjunction with banks or Native organizations	Develop partnerships to establish banking services (i.e., ATMs) in villages such as grocery stores, post offices and Tribal offices	Financial Inst. Tribal Gov'ts Fed. Reg. Agency	Short Term
B. Educate the locals on banking			
C. Create partnerships with local businesses to perform banking services in conjunction with a bank	Develop partnerships to establish banking services (i.e., ATMs) in villages such as grocery stores, post offices and Tribal offices	Financial Inst. Tribal Gov'ts Fed. Reg. Agency	Short Term
D. Unify Alaska Native organizations and Tribal governments to increase leverage of assets	Establish Native financial oversight association to track and monitor lending practices throughout Alaska. Use their position to develop a program to be used as a tool to get more participation from banks	Tribes Native Corps. and Organizations	Short Term
E. Native organizations create their own financial institutions	Develop partnerships to establish banking services (i.e., ATMs) in villages such as grocery stores, post offices and Tribal offices	Financial Inst. Tribal Gov'ts Fed. Reg. Agency	Short Term
F. Active Native American recruitment in the banking community	<ol style="list-style-type: none"> <li>1. Recruit more Native Americans into the banking community</li> <li>2. Create rural banking representatives at banks (i.e., a Native Desk)</li> </ol>	Financial Inst.  Financial Inst.	Short Term to Ongoing  Short Term



**BARRIER #5: SOCIOECONOMIC DISCRIMINATION AND DISADVANTAGES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Teach the teachers			
B. Legislate incentives to ensure access	Develop and foster, through Congressional legislation, incentives to encourage banks to invest in rural Alaska, i.e., tax credits and business development grants	Tribal Entity Nonprofits Corporations U.S. Congress State Entity Fed. Reg. Agency Financial Inst. BIA	Medium Term
C. Build capacity for technical assistance utilizing current agencies			
D. Encourage Tribal authorities to form credit unions within the villages, regions, or hub communities			
E. Continue forums on the subject of rural/urban issues to eliminate splits			



**BARRIER #1: LACK OF BANKING EDUCATION**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create brochures and publications pertaining to banking, its services and products	1. Develop brochures of new banking and service products such as: <ul style="list-style-type: none"> <li>• Land/collateral</li> <li>• Unsecured lending</li> <li>• First time lending</li> <li>• Establish credit</li> <li>• ABCs of credit</li> </ul> 2. Take a survey of existing Federal, State and local materials 3. Obtain resources 4. The Post Office will distribute the materials	Financial Inst. IRAs Tribes Federal Agency AIDEA	Short to Medium Term
B. Providers need to understand their market customers from rural areas			
C. Find a local banking agent for contact or assistance with village loans or banking needs	1. Work with the banks to establish an agent and expand banking presence	Financial Inst. Tribes Regional Corps. Federal Agency	Short to Medium
	2. Have regional corporations leverage their funds in relationships with the banks to make this happen	Nonprofits	Short Term
	3. Communicate and educate rural banking needs to the regional corporation in requesting assistance	Nonprofits	Short Term



<p>D. Require the schools and the community organizations to include banking and business courses such as:</p> <ul style="list-style-type: none"> <li>• Credit card use and consequences</li> <li>• Credit scoring by banks</li> <li>• Basic bookkeeping</li> <li>• IRS forms</li> </ul>			
<p>E. All community leaders must lead, endorse and support these strategies</p>			
<p>F. Greater involvement and communication with CRA (Community Reinvestment Act) related activities</p>			



**BARRIER #2: LACK OF TECHNICAL ASSISTANCE FOR SMALL BUSINESS OWNERS IN RURAL COMMUNITIES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop a communication link among rural communities; make contacts with people around you	Coordinate Federal and State resources, including universities	Federal Agency State Entity Tribal Entity	Short to Long Term
B. List all potential resources in a “general” site			
C. Better coordination between agencies and Tribes, Feds, and State entities			
D. Create small business incubators or resource centers	Create small incubators in local hubs with fax machines, Internet access, etc.	Federal Agency State Entity DCED AIDEA	Medium Term
E. Develop technical assistance circuit riders	Develop technical assistance circuit riders to go from village to village; the long term goal is to use village employees to provide the technical assistance	Other (like H&R Block) Regional Corps. Financial Inst. Tribal Entity	Short to Long Term





**BARRIER #3: LACK OF KNOWLEDGE ABOUT OBTAINING A LOAN**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create brochures and publications pertaining to banking and its services and products	1. Develop brochures of new banking and service products such as: <ul style="list-style-type: none"> <li>• Land/collateral</li> <li>• Unsecured lending</li> <li>• First time lending</li> <li>• Establish credit</li> <li>• ABCs of credit</li> </ul>	Financial Inst. IRAs Tribes Federal Agency AIDEA	Medium Term
B. Providers need to understand their market customers from rural areas	2. Take a survey of existing Federal, State and local materials  3. Obtain resources  4. The Post Office will distribute the materials		
C. Find a local banking agent for contact or assistance with village loans or banking needs	1. Work with the banks to establish an agent and expand banking presence  2. Have regional corporations leverage their funds in relationships with the banks to make this happen  3. Communicate and educate rural banking needs to the regional corporation in requesting assistance	Financial Inst. Tribes Regional Corps. Federal Agency  Nonprofits  Nonprofits	Short to Medium Term  Short Term  Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
D. Require the schools and the community organizations to include banking and business courses such as: <ul style="list-style-type: none"> <li>• Credit card use and consequences</li> <li>• Credit scoring by banks</li> <li>• Basic bookkeeping</li> <li>• IRS forms</li> </ul>			
E. All community leaders must lead, endorse and support these strategies			
F. Greater involvement and communication with CRA (Community Reinvestment Act) related activities			



**BARRIER #4: STATE AND FEDERAL REGULATIONS AND THEIR COSTS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Be specific and target the change(s) to be enacted in a regulation	Identify onerous regulations and contact legislators for changes (some regulations are not working like they should)	Tribal Entity IRA U.S. Congress Fed. Reg. Agency State Entity U.S. President	Short to Long Term
B. Identify alternatives to meeting regulatory requirements			
C. Create guarantee subsidies, tax credits, etc., to meet the regulations	Create guarantees, subsidies and tax credits	Federal Agency U.S. Congress U.S. President State Entity Regional Corps.	Medium to Long Term
D. Educate State and Federal legislators; put them to work for the community			
E. Financial – CRA (let the bank know what the community needs)			



**BARRIER #5: LACK OF TECHNOLOGY EDUCATION AND THE HIGH COST OF TECHNOLOGY**

<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
A. Make better use of existing resources	1. Better use of existing resources  2. Internet access for all villages outside of schools	State Entity Federal Agency DCED	Short to Medium Term
B. Encourage “self training” in information technology			
C. Build community capacity for all people in the community	Build community capacity and access by using government subsidies and other funding sources	Tribal Entity IRA Federal Agency State Entity U.S. Congress Regional Corps.	Medium to Long Term
D. “Internet” access in each village	1. Better use of existing resources.	State Entity Federal Agency	Short to Medium Term
E. Expand Internet services for non-education services	2. Internet access for all villages outside of schools	DCED	
F. Get more resources with less costs	Build community capacity and access by using government subsidies and other funding sources	Tribal Entity IRA Federal Agency State Entity U.S. Congress Regional Corps.	Medium to Long Term
G. Look at government subsidies for Internet access			





## OVERVIEW

## OPEN FORUM

At the end of the workshop on the second day, the floor was open for participants' comments, issues or thoughts, for the record, on any related topic they felt had not been covered. The following are their comments.

*“You cannot learn capital formation in four days. There are 57 Federal laws about capital formation which none of you heard here today. And it behooves the Treasury to come back, maybe in six weeks, so that they would be more prepared to deal with our issues today. ANCSA companies are denied. We don't have the security protection in ANCSA companies. We have lots of laws to amend, and they cannot be talked [about] here, they were not talked about here, so we have a big legal agenda and so what I'm going to do is, send them a very lengthy memo.”*

—Charlie Edwardson, Upeagvk Inupiat Corporation

*“The comment I wanted to make is that I wish this kind of a forum would have started a long time ago. In the last four days, I've learned so much, and I think that some of the things I've learned is that, I learned that I need to learn a lot more, and I need to learn more about my people. Because I can see my people on the Native side and I can see my people on the white side, too. I have a German ancestry background also, as well as Scottish, and I can't forget that, as most of our Native people have an outside influence in their blood. But I want to promise that I'm going to keep alive this momentum here, it's been something I've always wanted to do, and I finally have been given the opportunity to do this.*

*And if it's a little thing like joining the Chamber of Commerce to facilitating a workshop with a big Federal agency, like the Department of Treasury, but you know, we've all come together here and I think actually some barrier, and some cohesion has actually been developed in the State. And that's one thing -- you know, working pretty much exclusive in the Native community for many years, sometimes I go home and knock myself in the head and say thank God. Why does our leadership take us this way, why do we have positions like [that], and today I see some reasons why it's up here. We put some of this together.*

—Bear Ketzler, Tanana Chiefs Conference, Inc.

*“Being the Executive Director of the Alaska Rural Development Council, one of the things that we strive to do is this, this right here. This is what it is. Learning what the Federal agencies are doing, and Federal agencies learning what you need, and somehow brokering and marrying those activities. I was in one of the working groups and I heard village people saying, this is the first time I got to talk to somebody that wasn't in a Native group, and I'm starting to understand what you are worried about, and vice versa, and that's important. Because if we are going to go and develop a rural economy that's important to this State, that's what we need. We need partners from the urban centers and the rural council, as I pledged in our working group, Bear, anytime you want to help putting on a forum, the Rural Development Council is there.”*

—Chuck Akers, Alaska Rural Development Council

*“. . . all the personal contacts I think . . . relationships in Alaska, personal relationships go a long ways. Alaska is still a small community, I met people from the BIA, people from private and other developments, authorities even, you know, fancy names, but those contacts are going to be important for every one of us. I myself, extend my services, anything I can do for your villages that*



*you represent. I am not afraid of competition, competition is good for any industry, including banking and tourism. We just haven't learned to use [banking and finance] yet, and that day is coming. I look forward to that day, when Native people will use the leverage that they already have, by using it."*

—Richard Carroll, Alaska Yukon Tours

*"I've been the President of the Tanacross Village Council for -- since 1980. And old horse, I've seen most of them come and go. However, a lot of times my interest lies in questions. We've had many studies done on the Native plight. And often times you look around your village, you've got alcohol and drug problems. Why? You have domestic violence convictions. Why? You have problems with lack of education. Why? Unemployment. Why? No way to assess Native-owned lands. Why? We have so many questions in the villages of Alaska, and there are no answers for them.*

*So, over ten years ago, I've come to conclusion that the only way to affect the answers to these questions, is to take proactive role. To answer those questions for yourself. There is no need for us to look beyond the borders of our villages for help. The help is within. Within your own village, through innovation, through individual thought and through coordinated planning process.*

*And I guarantee you, it's not going to be easy. From the time we started to plan long-range plans on village development -- it has been over 10 years. I'm telling you the truth. There is nothing we can show yet. This is how serious I take my job. It's not a laughing matter, it's hard work but, you know, people like Richard put humor into it and make you go on. You know, you got to have that humor in your daily life, because it is hard. Yesterday or the last four days -- this is the first time I ever met with anybody -- I mean, in large group setting like this, in a business environment .*

*It is these things that I try to overcome and I am sick and tired of people looking at me, in the public out here, thinking that I'm on welfare, I'm an alcoholic, I'm a drug addict, a wife-beater, and whatnot. You know, that's the light they cast on us. And it takes dialogue like this to overcome.*

*In any planning format, deal with village, deal with the Tribe. Don't deal with the village corporation, don't deal with the regional nonprofit consortia, don't -- deal with the village. You will have guaranteed success if you initially include the village. The village is where I have to live. And I don't have to be concerned about what goes on around me, so -- you know, the other day I made mention, there is no Tribal governments here. In the next coming forum like this, keep that mind. Bring the chiefs, bring the council in, let them be a participant in this dialogue.*

*You know, I feel like I accomplished something. I am going to go home today, I know I contributed to something. Be it just a simple smile to the banker or to the agency. I have accomplished something. And thank you all for coming and listening to us.*

—Jerry Isaac, Tanacross Village Council

*"As the Chief of my village and the President of my corporation, I'd like to say two things, you know. We deal with the government, BIA and we deal with a lot of private industries through the corporation. And it's just -- all these little red flags, they stick up. They say, well we'll give you*



*money for this, but when they give you money for that, they stick a whole bunch of flags on it, and by the time the money gets down to the little guys, they can't use it for anything. Today, and the last four days I've learned here, it's a very interesting -- I don't know what to call it -- meeting or gathering or potlatch or whatever. I know we had a lot of fish (general laughter) -- but it's really good.*

*When you rub elbows with the people that you don't know, people that are from Fairbanks, the banking industry, and people like that -- we need to -- this is what we need, as villagers. Because you don't see that. If you came to Fairbanks alone and went to a bank, you're not going to get that feeling. Here you got a feeling that you are part of it, and that's exactly what we need. There is a lady that spoke a couple of days ago, that really put an impression on me. I don't really know her name, but she was talking about all the money floating above our head. Those are some of the issues that we need to really settle down and look at. And we talked directly to BIA people and we see where we could deal with people like that. And this, I think, could really help, not only our villages, but also, you know, Fairbanks, and Alaska as a whole.”*

—Woody Salmon, Chalkyitsik

*“I'd just like to add a little more to what Jerry was saying. Jerry is my brother. He has been on the Village Council of Tanacross for more than twenty years. This is the second workshop I've attended and we need to continue not only the workshops, but when we got home, we need to start doing what we have learned. To teach our people the tools that we have learned at these workshops. Don't let it sit on your shelf and let it gather dust, that's not what it's about. Because when you create economic development, then you're also -- in a way you're taking on your social problems -- your life goes hand in hand with economic development. If you don't have a job, you don't have money to eat, you don't have money for your clothes, you can't feed your children. It goes hand in hand.*

*So, for me these last few days here I have learned a great deal, and also we should not be short-sighted, we need to look into future. We have the commitment of the people. And there again, to have economic development, to create economic development, you need not only commitment. Like Richard was saying, you have to work hard. And at times you are either working alone, or you're working with other people, whichever way it goes. There is a lot of hard work. And I tell you, over a thousand percent of commitment must go into it, otherwise it won't work.”*

—Rose Isaac, Tanana Chiefs Conference, Inc.

*“. . .I've attended these economic development workshops continuously over the years, and I was reluctant to attend this one when I heard about it. In the past, economic development meant an agency coming into the village, establishing a business, giving them seed money and leaving. To me that's not economic development. This workshop here showed me that the banking institutions are recognizing that economic development has to start with community development. You just won't achieve economic development without the other, and I'm with Bear Ketzler, Chuck Akers -- I'll be glad to come to this again.”*

—Peter Demosk







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