

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

# North Central Region Workshop

July 26-27, 1999  
Rapid City, South Dakota

Sponsored by  
Community Development Financial Institutions Fund  
U.S. Department of Treasury,  
Rapid City Housing Coalition  
And



**Montana - Wyoming**  
**Tribal Leaders Council**





**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 the Rapid City Housing Coalition and Montana-Wyoming Tribal Leaders Council 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 IN THE NATIVE AMERICAN LENDING STUDY**

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

## **PARTICIPANT STATISTICS**

Of the 70 participants attending the workshop:

- 25 were from Tribes
- 11 were from the private sector
- 34 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 Indian Reservations and other land held in trust by the United States. Barriers occur in a variety of forms, including Tribal, private sector, not-for-profit, State, Federal and regulatory settings.
- Impact** The effects on Native American 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:
- 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.)
  - Intertribal Organization (Inter-Tribal Council, Tribal business association, etc.)
  - Other (specify)
  - State Entity (State government, State Financing Authority, etc.)
  - Tribal Entity (Tribal government, Tribal enterprise, 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**  
**NORTH CENTRAL REGION WORKSHOP**  
**Rapid City, South Dakota**  
**July 26-27, 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 on Indian Reservations, describe the impacts of such barriers, and create strategies and action plans to overcome barriers.

Wednesday, May 12

- 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 - Facilitator
- 9:30 Team Break-out No. 1: Identification of Barriers, Impacts and Priorities
- 11:30 Team Presentations of Barriers, Impacts and Priorities
- 12:15 P.M. Lunch
- 1:15 Guidelines for Developing Strategies
- 1:30 Team Break-out No. 2: Strategies Development
- 4:00 Team Presentations of Strategies
- 5:00 Adjourn

Thursday, May 13

- 7:45 A.M. Continental Breakfast
- 8:30 Opening-Recap of Strategies from Day One - Rodger Boyd, CDFI Fund
- 8:45 Guidelines for Creating Action Plans - Facilitator
- 9:00 Team Break-out No. 3: Action Plans
- 11:30 Team Presentations of Action Plans
- 12:15 P.M. Open Session
- 1:00 Closing Remarks and Adjournment – Rodger Boyd, 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

*“And then one of our big ones [barriers] was in our culture, the Native American culture, it's hard for them to understand the meaning of profit. That's not something that's ingrained in us. We're not raised that way. So most of us don't understand that. And I don't think that the lenders understand that about us either.”*

—Judge Georgia Gunville, Cheyenne River Sioux Tribe

*“We all know that as we live on the Reservation, . . .our money goes off each time, every two weeks, we go off to the malls somewhere else. We spend our money. So we're supporting the jobs in Rapid, Bismarck, Missoula, Great Falls, and we're not making jobs of our own.”*

—Linda Pease, Native American Development Corporation

*“. . .the Indian way is that everyone is equal. And if we can teach that not only to our own people, but other people, we think it would be a better world.”*

—Nancy Warneke, Salish Kootenai College TBIC

*“[There are only a] few American Indians in the banking industry. I think I know one or two. . . We don't have enough people in the industry who understand about the culture or about situations on the Reservation. And just the same, the Native Americans need to learn a lot, so some of our American Indian folks in the industry or any lending institution will do us all a big help here.”*

—Shawn Bordeaux, Sinte Gleska University

*“Create jobs and skill building through housing. . . build houses so people can gain the skills of building a house and develop housing so American Indians on the Reservation can have ownership in the house and it will also create jobs. It will be like a spin-off business for entrepreneurs or contracts.”*

—Dave Archambault, II, Sitting Bull College

*“Nancy has very diligently got up about 4:30 every Wednesday morning, driven an hour and a half to host a 7:00 meeting and invites whoever wants to get up and have breakfast with her and talk about lending, business, what's working and not working. An that's been very effective.”*

—Robert Gauthier, Salish & Kootenai Housing Authority





## 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.

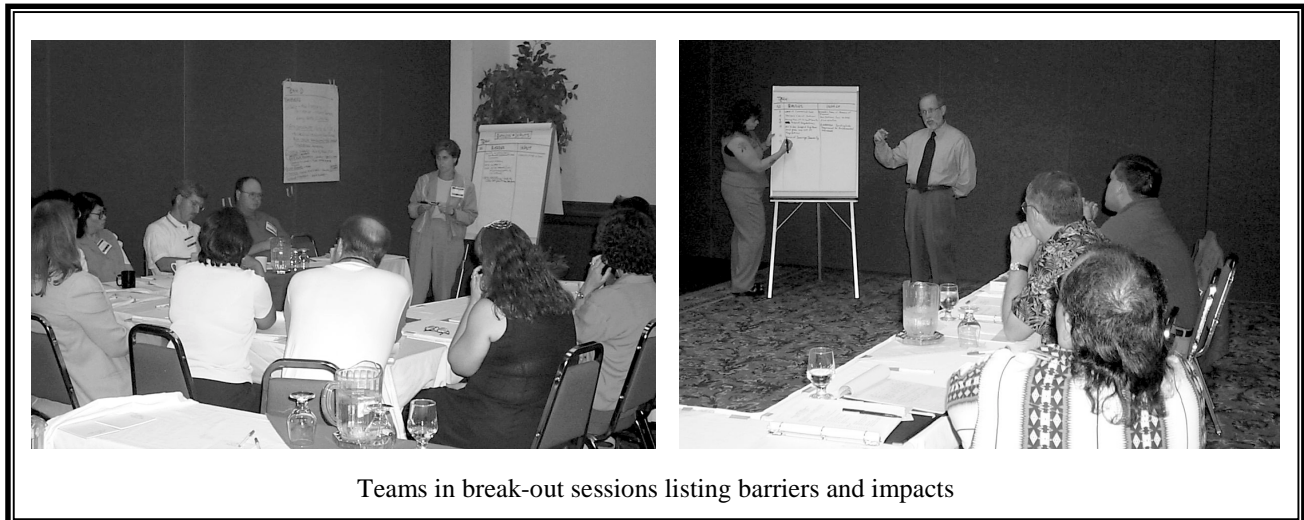
## BARRIERS AND IMPACTS BY TEAMS

### 1 TEAM

<b>BARRIERS</b>	<b>IMPACTS</b>
1. Lack of commercial code	<ul style="list-style-type: none"> <li>Creates fear of absence of process</li> </ul>
2. Standard view of Indians	<ul style="list-style-type: none"> <li>Non-Indians fear reverse discrimination</li> </ul>
3. Perception of Tribal Courts	
4. Federal regulations	<ul style="list-style-type: none"> <li>Tribal government instability</li> </ul>
5. All Tribes lumped together and given one set of regulations	<ul style="list-style-type: none"> <li>NAHASDA funding cuts</li> <li>Requirement for environmental assessment</li> </ul>
6. Waiver of sovereign immunity	
7. Cultural paradigm change – resistance to change	<ul style="list-style-type: none"> <li>Tribal attitudes toward wealth</li> </ul>
8. Lack of educated Native Americans (bankers, realtors, etc.)	
9. Tribal banks will not loan to Indians	
10. Local banks do not participate in lending	
11. Banks seeking guarantees on all loans	



<b>BARRIERS</b>	<b>IMPACTS</b>
12. Lack of competition for banks	<ul style="list-style-type: none"> <li>• Level pricing</li> </ul>
13. CRA is not utilized	
14. Reluctance to scrutinize banks – use CRA	
15. Tribal governmental instability/Tribal politics	
16. Property on Reservation loses value	
17. Lack of Tribal infrastructure	
18. Credit, personal financing	<ul style="list-style-type: none"> <li>• Credit quality</li> </ul>
19. Budgeting	





# 2 TEAM

<b>BARRIERS</b>	<b>IMPACTS</b>	<i>“... the Native American culture, it's hard for them to understand the meaning of profit. That's not something that's ingrained in us. We're not raised that way. So most of us don't understand that.” –Judge Georgia Gunville, Cheyenne River Sioux Tribe</i>
1. Unable to use Housing Authority homes for collateral	<ul style="list-style-type: none"> <li>• Home improvement denied</li> <li>• No loans; small loans denied</li> </ul>	
2. Unable to secure title to homes due to local and Tribal regulations	<ul style="list-style-type: none"> <li>• Underwriting is difficult and next to impossible because of lack of title to home</li> </ul>	
3. No Tribal legal and financial infrastructure	<ul style="list-style-type: none"> <li>• Lack of adequate housing and business opportunities</li> </ul>	
4. Lack of proper & usual credit reporting to credit agencies	<ul style="list-style-type: none"> <li>• Lack of consumer lending</li> </ul>	
5. Lack of jobs and collateral	<ul style="list-style-type: none"> <li>• No loans, small or large</li> </ul>	
6. Higher interest than normal charged for administrative fees for purchases	<ul style="list-style-type: none"> <li>• Less buying power</li> </ul>	
7. Misconception of Tribal court system by lending institutions	<ul style="list-style-type: none"> <li>• Less likely to loan because lenders believe that if the customer defaults on a loan, there will be no way to collect or repossess</li> </ul>	
8. Understanding limited waiver of sovereign immunity by lenders	<ul style="list-style-type: none"> <li>• Lack of access to capital prohibits opportunity to borrow</li> </ul>	
9. Welfare/entitlement mentality needs to be changed	<ul style="list-style-type: none"> <li>• Limited opportunities restricts economy from expanding</li> </ul>	
10. No UCC Code in place or not enforced	<ul style="list-style-type: none"> <li>• Banks' perception that loans are not collectable</li> </ul>	
11. Native Americans have no cultural understanding of the meaning of profit	<ul style="list-style-type: none"> <li>• Few successful Indian businesses</li> </ul>	
12. Racial discrimination	<ul style="list-style-type: none"> <li>• Disconnect between bank employees</li> </ul>	
13. Limiting competition of lenders	<ul style="list-style-type: none"> <li>• No new Indian business</li> </ul>	







<b>BARRIERS</b>	<b>IMPACTS</b>	
1. Lack of capital for individual business startups	<ul style="list-style-type: none"> <li>• No loans</li> <li>• No jobs or employment opportunities</li> <li>• No wealth creation</li> <li>• No incentives</li> <li>• Loss of leveraged funds</li> </ul>	<p><i>“...the Indian way is that everyone is equal. And if we can teach that not only to our own people, but other people, we think it would be a better world.”</i></p> <p><i>–Nancy Warneke, Salish Kootenai College TBIC</i></p>
2. Lack of operating capital	<ul style="list-style-type: none"> <li>• Business failure</li> <li>• Set business up to fail</li> <li>• No business - no jobs</li> <li>• No initiatives</li> <li>• Creates a community multiplier affect</li> <li>• No future loans – creates a lending cycle (environment)</li> </ul>	
3. Lack of UCC and legal infrastructure	<ul style="list-style-type: none"> <li>• Lenders are unwilling to take risks</li> <li>• No trust within banking industry</li> <li>• Bankers will not go onto Reservation</li> <li>• No loans</li> <li>• No financial resources</li> <li>• Lenders have an excuse not to go onto the Reservation</li> </ul>	
4. Lack of funding for direct loans, whether it’s SBA, BIA, etc.	<ul style="list-style-type: none"> <li>• No financial resources</li> <li>• No other options for developing resources</li> <li>• Creates a sense of community futility</li> </ul>	
5. Outdated Federal regulations whether it’s BIA, SBA, etc.	<ul style="list-style-type: none"> <li>• Delays in the process</li> <li>• Perception that you can’t do deals on the Reservation</li> <li>• Duplication in the lending arena, i.e., underwriting</li> <li>• No loans and no job creation</li> <li>• Too much paperwork</li> <li>• Too old to apply</li> </ul>	
6. Trust land status	<ul style="list-style-type: none"> <li>• No loans</li> <li>• No lenders to partner with SBA</li> <li>• Limits program to access loans</li> </ul>	



<b>BARRIERS</b>	<b>IMPACTS</b>	
	<ul style="list-style-type: none"> <li>• Lenders have no incentives to work with American Indian entrepreneurs</li> <li>• No community or economic development</li> </ul>	
7. Oppression on Reservation from racism	<ul style="list-style-type: none"> <li>• Attempt at mainstreaming</li> <li>• Loans are denied</li> <li>• Discrimination</li> <li>• Creates mistrust</li> </ul>	
8. Insufficient resources of banks located on Reservation	<ul style="list-style-type: none"> <li>• Too much hassle for banks to work with HUD or BIA program intricacies</li> <li>• No loans</li> <li>• Fewer loans</li> <li>• Processing time increased</li> </ul>	
9. Lack of equity capital	<ul style="list-style-type: none"> <li>• No loans</li> <li>• No startups</li> <li>• No job</li> <li>• No entrepreneurs</li> </ul>	
10. Tribal oppression	<ul style="list-style-type: none"> <li>• Unwilling to take risk</li> <li>• Fear of retaliation</li> <li>• Lack of empowerment</li> </ul>	
11. Few American Indians in the banking industry	<ul style="list-style-type: none"> <li>• The banking industry has no understanding of American Indian culture</li> <li>• Lack of cultural competency</li> </ul>	
12. Lack of credit and credit reporting	<ul style="list-style-type: none"> <li>• No loans</li> <li>• Increased interest loans</li> <li>• Creates predatory lending</li> <li>• People use Tribal credit services that don't normally report credit</li> </ul>	
13. Lack of education by all parties	<ul style="list-style-type: none"> <li>• Not enough people who know about Reservation culture</li> <li>• Adverse relationships</li> <li>• Tribes and banks are afraid of the unknown</li> <li>• Native Americans can't start businesses</li> </ul>	

*“We all know that as we live on the Reservation, . . .our money goes off each time, every two weeks, we go off to the malls somewhere else. We spend our money. So we’re supporting the jobs in Rapid, Bismarck, Missoula, Great Falls, and we’re not making jobs of our own.”*  
*–Linda Pease, Native American Development Corporation*

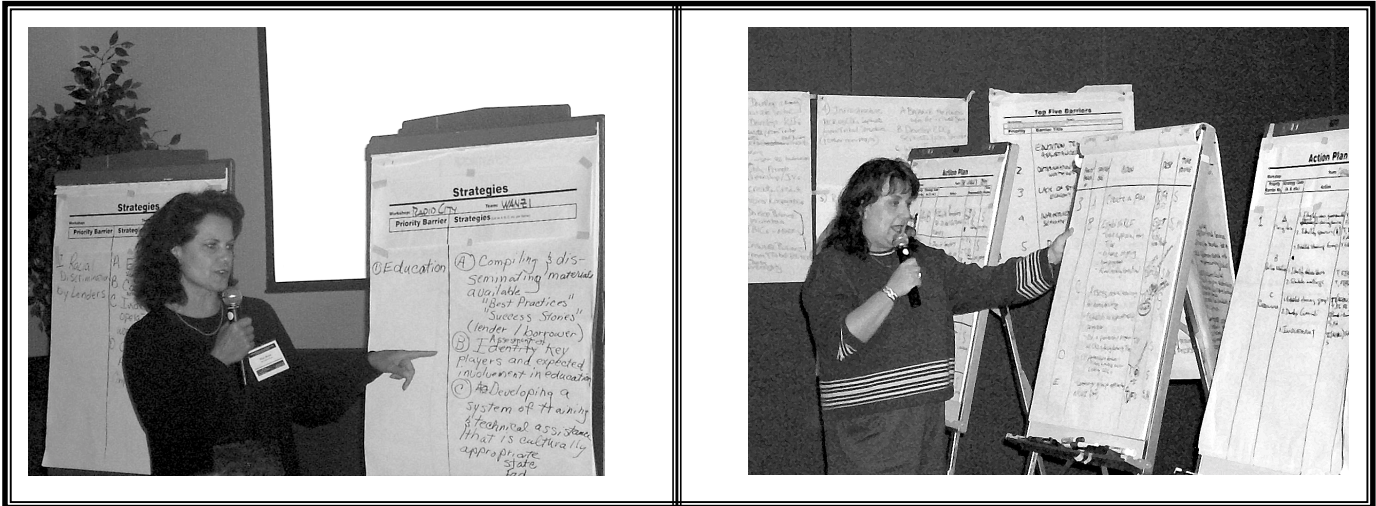


# 4 TEAM

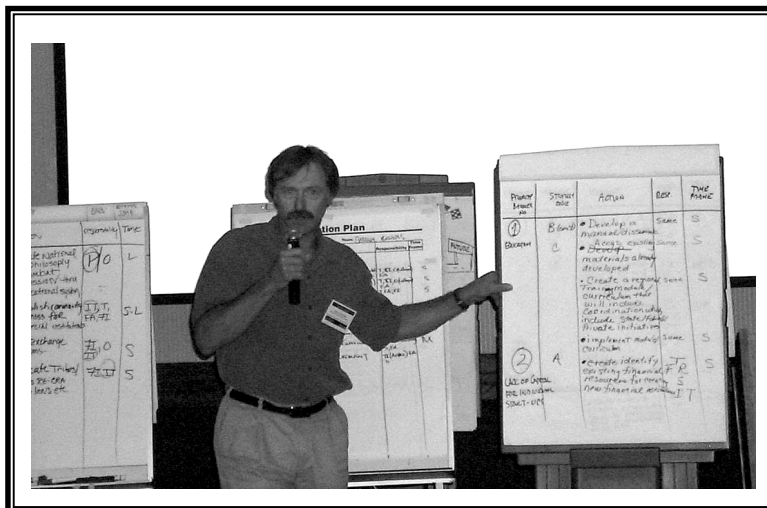
<b>BARRIERS</b>	<b>IMPACTS</b>
1. Inability to obtain credit and cultural credit worthiness	<ul style="list-style-type: none"> <li>• Inability to get a loan</li> <li>• No credit history</li> <li>• Lack of credit</li> </ul>
2. Infrastructure – Community Development Corporation is not a separate entity from the Tribal structure	<ul style="list-style-type: none"> <li>• Lack of capital non-traditional sources partners for banks</li> <li>• Lack of community owned institutions to do training/ education</li> </ul>
3. The distance to banks or lack of banks	<ul style="list-style-type: none"> <li>• Lack of access to capital</li> <li>• Inability to form relationships</li> <li>• Travel time/additional cost to borrower</li> <li>• Financial literacy</li> <li>• Lack of trust</li> </ul>
4. Trust property	<ul style="list-style-type: none"> <li>• Not acceptable collateral</li> <li>• Process is cumbersome for lenders</li> <li>• Length of time</li> <li>• Additional cost</li> <li>• Leases – acceptable ?</li> <li>• Lack of non-traditional forms of collateral</li> </ul>
5. Native Americans lack the education, training and technical assistance to put together a business plan, to access technical assistance, capital and programs	<ul style="list-style-type: none"> <li>• Inability to improve quality of life</li> <li>• Lack of housing market</li> </ul>
6. Banks and lending institutions lack education and training about Native American local laws, courts and regulations	<ul style="list-style-type: none"> <li>• Reluctance to get involved</li> </ul>
7. Banks and lending institutions do not communicate what is required	<ul style="list-style-type: none"> <li>• Inability to assess the risk</li> </ul>



<b>BARRIERS</b>	<b>IMPACTS</b>
8. Lack of stable or growing economy on the Reservation	<ul style="list-style-type: none"> <li>• Dependence on government</li> <li>• Increased risk</li> <li>• Unwillingness to take on long term debt</li> <li>• Lack of opportunity</li> <li>• Economic leakage – local money is not spent locally</li> </ul>
9. Racism by Indians and non-Indians	<ul style="list-style-type: none"> <li>• All of the above</li> </ul>
10. Inability to choose what to buy	<ul style="list-style-type: none"> <li>• Consumer is set up for failure</li> </ul>



Teams present barriers, impacts, strategies and actions.



## 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>Education</b> Credit, Tribal and Federal programs, personal financing and budgeting, and good business practices	<b>Racial Discrimination</b>	<b>Education</b>	<b>Education, Training, and Technical Assistance</b>
<b>TWO</b>	<b>Culture of Credit on Indian Lands</b> Changing from a cash and carry culture to one of budgeting and financing	<b>Understanding Limited Waiver of Sovereign Immunity</b>	<b>Lack of Capital for Individual Business Startups</b>	<b>Cultural Barriers and Determination of Credit Worthiness</b>
<b>THREE</b>	<b>Lack of Consistent Federal Regulations</b>	<b>Lack of Jobs and Collateral</b>	<b>Lack of UCC and Legal Infrastructure</b>	<b>Lack of a Stable Tribal Economy</b>
<b>FOUR</b>	<b>Bank Lending Practices</b>	<b>Cultural Differences Regarding the Meaning of Profit</b>	<b>Lack of Equity Capital</b>	<b>Infrastructure's Lack of Community Development Corporations Separate From the Tribal Structure</b>
<b>FIVE</b>	<b>Lack of Infrastructure</b>	<b>Misconception of Tribal Court Systems</b>	<b>Outdated Federal Regulations</b>	<b>Racism by Indians and Non-Indians</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	Education (Credit, Tribal and Federal Programs, Personal Financing and Good Business Practices)	<ul style="list-style-type: none"> <li>Tribal members are unable to access credit</li> </ul>
2	Culture of Credit on Indian Lands	<ul style="list-style-type: none"> <li>Tribal attitudes toward wealth</li> <li>Abuse of credit for Indians</li> <li>Negative feels toward credit</li> </ul>
3	Lack of Consistent Federal Regulations	<ul style="list-style-type: none"> <li>Federal regulation agencies offering loans have separate requirements for leasehold mortgages</li> </ul>
4	Bank Lending Practices	<ul style="list-style-type: none"> <li>Smaller branch banks cannot survive without selling loans so loans must have Federal guarantees attached even if the borrower has good credit</li> </ul>
5	Lack of Infrastructure	<ul style="list-style-type: none"> <li>Bank infrastructure contributes to credit not taking place</li> </ul>



# 2 TEAM

	BARRIERS	IMPACTS
1	Racial Discrimination	<ul style="list-style-type: none"> <li>• Disconnect between bank employees</li> </ul>
2	Understanding Limited Waiver of Sovereign Immunity	<ul style="list-style-type: none"> <li>• Lack of access to capital prohibits the opportunity for Native Americans to borrow</li> </ul>
3	Lack of Jobs and Collateral	<ul style="list-style-type: none"> <li>• No loans</li> </ul>
4	Cultural Differences Regarding the Meaning of Profit	<ul style="list-style-type: none"> <li>• There are few successful Indian businesses</li> </ul>
5	Misconception of Tribal Court Systems	<ul style="list-style-type: none"> <li>• Lenders are less likely to loan because if the customer defaults on loans, lenders believe there will be no way to collect or repossess</li> </ul>



BARRIERS		IMPACTS
1	Education	<ul style="list-style-type: none"> <li>• Not enough people know about Reservation culture</li> <li>• Relationships are adverse</li> <li>• Tribes and banks are afraid of the unknown</li> <li>• Native Americans can't start businesses</li> </ul>
2	Lack of Capital for Individual Business Startups	<ul style="list-style-type: none"> <li>• No loans</li> <li>• No jobs or employment opportunities</li> <li>• No wealth creation</li> <li>• No incentives</li> <li>• Loss of leveraged funds</li> </ul>
3	Lack of UCC and Legal Infrastructure	<ul style="list-style-type: none"> <li>• Lenders are unwilling to take risks</li> <li>• No trust within banking industry</li> <li>• Bankers will not go onto Reservations</li> <li>• No loans</li> <li>• No financial resources</li> <li>• Lenders have an excuse not to go onto the Reservation</li> </ul>
4	Lack of Equity Capital	<ul style="list-style-type: none"> <li>• No loans</li> <li>• No business startups</li> <li>• No jobs</li> <li>• No entrepreneurs</li> </ul>
5	Outdated Federal Regulations	<ul style="list-style-type: none"> <li>• Delays the loan process</li> <li>• Perception that you can't do deals on the Reservation</li> <li>• Duplication in the lending arena</li> <li>• No loans, no jobs created</li> <li>• Too much paperwork</li> </ul>



# 4 TEAM

	BARRIERS	IMPACTS
1	Education, Training, and Technical Assistance	<ul style="list-style-type: none"> <li>• Lending institutions are reluctant to get involved in Native American lending</li> <li>• Native Americans lack a housing market and are unable to improve the quality of their lives</li> </ul>
2	Cultural Barriers and Determination of Credit Worthiness	<ul style="list-style-type: none"> <li>• Native Americans are unable to get a loan, have no credit or credit history</li> </ul>
3	Lack of a Stable Tribal Economy	<ul style="list-style-type: none"> <li>• Tribes depend on the government</li> <li>• Risk is increased</li> <li>• They are unwilling to take on long term debt</li> <li>• There is a lack of opportunity</li> <li>• Income is spent outside the Reservation</li> </ul>
4	Infrastructure's Lack of Community Development Corporations Separate From the Tribal Structure	<ul style="list-style-type: none"> <li>• Lack of capital and non-traditional sources as partners for banks</li> <li>• Lack of community owned institutions to do training and education</li> </ul>
5	Racism by Indians and Non-Indians	<ul style="list-style-type: none"> <li>• Lending institutions are reluctant to get involved in Native American lending</li> </ul>



## OVERVIEW

# TEAM 1

## STRATEGIES AND ACTIONS

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.

## BARRIER #1: EDUCATION

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop technical assistance training for lenders about the differences of how Tribes are organized			
B. Identify technical support that is available			
C. Establish a broad base clearinghouse (Indian lending web page) and invite each Tribe to participate: <ul style="list-style-type: none"> <li>• List the size of the Tribe, membership, average income, how many enrolled, not enrolled, fee trust status, if there's a title company, insurance company, college</li> <li>• List Federal programs</li> </ul>	<ol style="list-style-type: none"> <li>1. Create a clearinghouse of demographic profiles on Tribes, lending information, etc. and put it on a website</li> <li>2. Identify a host for the clearinghouse and a non-governmental location</li> <li>3. Identify groups that would be interested in sponsoring the clearinghouse</li> <li>4. Establish a steering group to monitor the clearinghouse</li> </ol>	Tribal Entity Intertribal Org. Other (Colleges) Federal Agency	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
D. Establish routine meetings between partners to talk about lending, business, what's working and not working; these could be annual, quarterly, local or regional	Identify stakeholders and schedule routine meetings on the education process	Tribal Entity Financial Inst. Fed. Reg. Agency Local Partners	Short to Long Term
E. Develop elementary, high school, college and adult education curriculum about basic credit	Establish a steering group, develop a curriculum and implement it	Intertribal Org. (AIHEC) Tribal Entity Financial Inst. Fed. Reg. Agency Other (Foundations, Community Colleges) State Entity	Short to Medium Term



**BARRIER #2: CULTURE OF CREDIT ON INDIAN LANDS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Develop and support a community and/or Tribal Council dialogue to talk about reasons to develop fair and legitimate credit opportunities for Tribal members</p>			
<p>B. Provide an historical context in classrooms about where Native Americans have been and where they want to go</p>	<p>Establish a steering group, develop a curriculum and implement it</p>	<p>Intertribal Org. (AIHEC) Tribal Entity Financial Inst. Fed. Reg. Agency Other (Foundations, Community Colleges) State Entity</p>	<p>Short to Medium Term</p>
<p>C. Through the education curriculum provide positive role models, tell successful credit stories, i.e., a child who became a lawyer or banker, to overcome the negative culture of credit</p>			



**BARRIER #3: LACK OF CONSISTENT FEDERAL REGULATIONS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Initiate formal regulations and statutory changes of some of the laws being dealt with, specifically NAHASDA	1. Institute the process of negotiated rule making	Tribal Entity Fed. Reg. Agency Federal Agency U.S. President U.S. Congress	Medium Term
B. Institute a formal rule making process for the Federal agencies that provide services to Tribes that they negotiate with Tribes before formalizing a regulation	2. Identify and review regulations (e.g., 184)		Short to Medium Term
	3. Simplify or eliminate the regulations, paperwork and processing		Medium Term
C. Simplify or eliminate regulations, and the associated paperwork and processing	4. Initiate inter-agency cooperation to work on these things on a consistent basis		
D. Initiate inter-agency cooperation and consistent requirements			





## BARRIER #4: BANK LENDING PRACTICES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop a secondary market for mortgages and economic development	<ol style="list-style-type: none"> <li>1. Work with a secondary market, especially in the area of economic development</li> <li>2. Initiate dialogue with FHLB</li> <li>3. Dust off the Native American Financing Act (NAFA) and really introduce it and say, "This is the way it's supposed to be"</li> </ol>	Tribal Entity Federal Inst. Fed. Reg. Agency Federal Agency	Short Term
B. Find a way to leverage Tribal assets			
C. Identify and educate the membership on predatory lending practices, such as what is received in the mail or seen on TV			
D. Create Tribal credit enhancements, ways to use limited waiver of sovereign immunity, letters of credit, etc., to improve existing credits			
E. Create awareness of programs, etc., that can be leveraged with the banks for loans (for example, Federal Home Loan Bank grants, Seattle bank Challenge Fund)			



## BARRIER #5: LACK OF INFRASTRUCTURE

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create Tribal banks and credit unions that can be correspondent with larger institutions	Locate some type of financial institution on the Reservation for the Tribe to buy, but only when they have developed the expertise to accomplish that	Tribal Entity Federal Agency	Long Term
B. Develop and distribute models, guidelines and best practices to Tribes	<ol style="list-style-type: none"> <li>1. Create a clearinghouse of demographic profiles on Tribes, lending information, etc. and put it on a website</li> <li>2. Identify a host for the clearinghouse and a non-governmental location</li> <li>3. Identify groups that would be interested in sponsoring the clearinghouse</li> <li>4. Establish a steering group to monitor the clearinghouse</li> </ol>	Tribal Entity Intertribal Org. Other (Colleges) Federal Agency	Short Term
C. Initiate the development of local Community Development Corporations (CDC)	Find ways to increase appropriations for BIA economic development grants	Tribal Entity Financial Inst.	Short Term
D. Develop “lending expertise” in Indian Country through shared internships or challenge the Comptroller of the Currency, the Federal Reserve and others to create some internships			



**BARRIER #1: RACIAL DISCRIMINATION**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Cultural education for lenders and Native Americans; education for Native Americans on business and economics, utilizing school systems and Tribal college business departments</p>	<p>1. Invite lenders to Tribal and cultural events to help them become familiar with the area they serve</p>	<p>Tribal Entity Intertribal Org. Other</p>	<p>Short Term and Ongoing</p>
	<p>2. Invite lenders to workshops on Tribal culture, history, customs, etc., to provide lenders with specific information in an environment conducive to asking questions</p>	<p>Tribal Entity Intertribal Org. Fed. Reg. Agency Other (Private and Nonprofit, Tribal College)</p>	<p>Short Term and Ongoing</p>
	<p>3. Invite Tribal members to workshops/courses on banking, lending, etc., to help them understand what banks need and want</p>	<p>Federal Agency Financial Inst. Fed. Reg. Agency State Entity Other (Tribal College)</p>	<p>Short Term and Ongoing</p>
	<p>4. Create directories of contacts at banks, Federal institutions, Federal agencies, State offices, and Tribal credit offices for Tribal members to get information about lending, savings, etc. (possibly put it on the web)</p>	<p>Tribal Entity Federal Agency Financial Inst. Other (Tribal College)</p>	<p>Short Term and Ongoing</p>
	<p>5. Create directories of Tribal contacts for bankers</p>	<p>Tribal Entity Federal Agency Financial Inst.</p>	<p>Short Term and Ongoing</p>
	<p>6. Community outreach in schools and job site visits for kids, teaching banking basics, savings, checking, economics, budgeting, etc.</p>	<p>Fed. Reg. Agency Financial Inst. Intertribal Org. Tribal Entity</p>	<p>Short Term and Ongoing</p>



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>B. Encourage communication between Indians and lenders and understand what is expected. Open up the lines of communication through Tribal governments, the Tribal courts and the lenders and regularly work on those lines at a local, State and national level</p>	<p>1. Invite lenders to Tribal and cultural events to help them become familiar with the area they serve</p>	<p>Tribal Entity Intertribal Org. Other</p>	<p>Short Term and Ongoing</p>
	<p>2. Invite lenders to workshops on Tribal culture, history, customs, etc., to provide lenders with specific information in an environment conducive to asking questions</p>	<p>Tribal Entity Intertribal Org. Fed. Reg. Agency Other (Private and Nonprofit, Tribal College)</p>	<p>Short Term and Ongoing</p>
	<p>3. Invite Tribal members to workshops/courses on banking, lending, etc., to help them understand what banks need and want</p>	<p>Federal Agency Financial Inst. Fed. Reg. Agency State Entity Other (Tribal College)</p>	<p>Short Term and Ongoing</p>
	<p>4. Create directories of contacts at banks, Federal institutions, Federal agencies, State offices, and Tribal credit offices for Tribal members to get information about lending, savings, etc. (possibly put it on the web)</p>	<p>Tribal Entity Federal Agency Financial Inst. Other (Tribal College)</p>	<p>Short Term and Ongoing</p>
	<p>5. Create directories of Tribal contacts for bankers</p>	<p>Tribal Entity Federal Agency Financial Inst.</p>	<p>Short Term and Ongoing</p>
	<p>6. Community outreach in schools and job site visits for kids, teaching banking basics, savings, checking, economics, budgeting, etc.</p>	<p>Fed. Reg. Agency Financial Inst. Intertribal Org. Tribal Entity</p>	<p>Short Term and Ongoing</p>



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>C. Have more Indian owned and operated banks:</p> <ul style="list-style-type: none"> <li>• Indians work for banks and government agencies</li> <li>• Get corporate partners to provide spaces for Indian students to come in and work in the banking fields</li> </ul>	<ol style="list-style-type: none"> <li>1. Promote the ownership of banks/financial institutions by Tribes and individual Indians</li> <li>2. Banks or other financial institutions and Tribes sponsor scholarships or employment internships to Tribal members; Tribal members and youth can influence the culture of the bank and learn about banking and economics</li> </ol>	<p>Fed. Reg. Agency Financial Inst. Tribal Entity</p> <p>Fed. Reg. Agency Financial Inst. Intertribal Org. Tribal Entity Federal Agency U.S. President Other (Private Corporations)</p>	<p>Short Term to Ongoing</p>
<p>D. Create an advocacy agency to follow up on complaints; look at how we can train ourselves to respond to cases of racial discrimination in lending and report it to the next level of FDIC</p>	<p>Seek funding to create an advocacy agency to follow up on complaints and coordinate with bank regulators and others or teach people how to be advocates for themselves and others (right now if a member has a problem with a bank, they don't know how to resolve it)</p>	<p>Tribal Entity Federal Agency U.S. Congress U.S. President</p>	<p>Short to Medium Term</p>



**BARRIER #2: UNDERSTANDING LIMITED WAIVER OF SOVEREIGN IMMUNITY**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Education and communication for lenders and bankers about what sovereign immunity is and is not (from an historical perspective)	1. Develop education and communication materials on Tribal sovereignty and its implications in economic development/ housing for Tribal members and lenders	Tribal Entity Federal Agency Financial Inst. Fed. Reg. Agency Intertribal Org.	Medium Term
B. Develop resources regarding the ways different Tribes are working with sovereign immunity and communicate that through conferences or meetings between Tribes and banks	2. Sponsor workshops for lenders and Tribal leaders on sovereign immunity; provide case studies about the advantages and disadvantages of waiving sovereign immunity	Tribal Entity Federal Agency Financial Inst. Fed. Reg. Agency Intertribal Org.	Medium Term
	3. Educate and lobby Congress not to erode the sovereign powers of Tribes	Intertribal Org. Tribal Entity U.S. President U.S. Congress Other (lobbyists)	Short Term
C. Develop Tribally owned and chartered Community Development Corporations that could utilize the limited waiver of sovereign immunity - the CDC, under limited sovereign immunity, would be responsible and the sovereign immunity would be waived but not for the entire Tribe	Encourage Tribes to develop CDCs to utilize limited waiver of sovereign immunity so the Tribe itself won't have to waive it	Tribal Entity Financial Inst. Fed. Reg. Agency U.S. Congress Other (CDCs, Foundations)	Medium to Long Term



### BARRIER #3: LACK OF JOBS AND COLLATERAL

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Create an environment conducive to economic development on the Reservation through laws, institutions, infrastructure and the private sector; stop spending money off the Reservation</p>	<p>Review Tribal laws and institutions and change them, if necessary, to ensure they are fair and promote justice for all</p>	<p>Tribal Entity Intertribal Organization Other:  <ul style="list-style-type: none"> <li>• Tribal College</li> <li>• National Indian law Assoc.</li> <li>• Nation Indian Law Library</li> <li>• Native American Rights Fund</li> </ul> </p>	<p>Short term to Ongoing</p>
<p>B. Create job training programs on the Reservation:</p> <ul style="list-style-type: none"> <li>• look at what jobs are going to be available in the future, where is the market going</li> <li>• make sure people are being trained to the higher technical levels</li> </ul>	<p>Create high paying, middle to high skill technical job training programs on the Reservation that match financial and economic needs</p>	<p>Tribal Entity Federal Agency U.S. President U.S. Congress Financial Inst. Other (Private Corp.)</p>	<p>Medium Term</p>
<p>C. Utilization of allotments and Tribal land as collateral; understand what that means and look at the different options in utilizing allotments</p>	<ol style="list-style-type: none"> <li>1. Encourage the use of government guarantees and collateral pools to make the use of allotments and Tribal land more feasible as collateral</li> <li>2. Develop education and communication materials on how trust land and Tribal land can be more easily used as collateral</li> </ol>	<p>Tribal Entity Intertribal Org. Federal Agency Fed. Reg. Agency U.S. President U.S. Congress Financial Inst. Other (Private Corp., College)</p> <p>Tribal Entity Federal Agency Fed. Reg. Agency</p>	<p>Short to Medium Term</p> <p>Medium Term</p>



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	3. Create a community based financial institution, not regulated by Federal or State, that will finance community development projects, private business, and Tribal corporations and enterprises	Tribal Entity Federal Agency Intertribal Org. Other (Nonprofit)	Short to Medium Term
D. Encourage the development of government guarantees and collateral pools; look at different collateral options	<p>1. Encourage the use of government guarantees and collateral pools to make the use of allotments and Tribal land more feasible as collateral</p> <p>2. Develop education and communication materials on how trust land and Tribal land can be more easily used as collateral</p> <p>3. Create a community based financial institution, not regulated by Federal or State, that will finance community development projects, private business, and Tribal corporations and enterprises</p>	<p>Tribal Entity Intertribal Org. Federal Agency Fed. Reg. Agency U.S. President U.S. Congress Financial Inst. Other (Private Corp., College)</p> <p>Tribal Entity Federal Agency Fed. Reg. Agency</p> <p>Tribal Entity Federal Agency Intertribal Org. Other (Nonprofit)</p>	<p>Short to Medium Term</p> <p>Medium Term</p> <p>Short to Medium term</p>
E. Encourage Tribes to create Tribally owned corporations in order to get members trained and working	1. Create a community based financial institution, not regulated by Federal or State, that will finance community development projects, private business, Tribal corporations and enterprises	Tribal Entity Federal Agency Intertribal Org. Other (Nonprofit)	Short to Medium Term





STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	2. Create a national financial institution whose Class A stockholders are Tribes that serve Indian County	Tribal Entity Federal Agency Intertribal Org. Other (Indian owned)	Medium Term
F. Encourage the private sector to open businesses on the Reservations and hire local people; support the private sector already owned by Tribal members to increase available jobs on the Reservation	Create a community based financial institution, not regulated by Federal or State, that will finance community development projects, private business, and Tribal corporations and enterprises	Tribal Entity Federal Agency Intertribal Org. Other (Nonprofit)	Short to Medium Term

#### **BARRIER #4: CULTURAL DIFFERENCES REGARDING THE MEANING OF PROFIT**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create an education program for lenders and Native Americans explaining the differences in the meaning of profit, and the historical differences between the barter system and the monetary system			
B. Enforce the Buy Indian Act with the BIA, IHS and other agencies; have government agencies buy locally			



**BARRIER #5: MISCONCEPTION OF TRIBAL COURT SYSTEMS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Educate lenders in the procedures used by the Tribal court system – lenders need to know that all the Tribal courts are developing systems so they will be able to deal with creditors			
B. Encourage lenders to utilize and understand the Tribal court system so it won't be so intimidating			
C. Enact Tribal laws that promote consistency and fairness			
D. Develop a study that would standardize Tribal laws			
E. Identify resources to bring to bear on Tribal court systems; bring together a think tank consisting of a lot of people with a lot of knowledge in this area			
F. Encourage communications between the National Association of Banks and Tribal courts to get the dialogue going			



**BARRIER #1: EDUCATION**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Compiling and disseminating materials available on “best practices” and “success stories” for lenders and borrowers	<ol style="list-style-type: none"> <li>1. Collect data and develop a list of perceived barriers to doing business in Indian Country and “best practices” and “success stories”</li> <li>2. Designate a regional clearinghouse for dissemination</li> </ol>	Tribal Entity Financial Inst. Federal Agency (Treasury, SBA)	Short Term
B. Assessment of key players and their expected involvement in education	<ol style="list-style-type: none"> <li>1. Establish a regional task force to create a needs assessment (financial/ credit), including identifying key players</li> <li>2. Develop a manual containing information on all the education that is needed and disseminate</li> </ol>	Tribal Entity Intertribal Org. Financial Inst. Federal Agency State Entity	Short Term
C. Developing a system of training and technical assistance that is culturally appropriate, also for State, Federal, and private lenders	<ol style="list-style-type: none"> <li>1. Access existing materials already developed</li> <li>2. Create a regional or national training module and curriculum that will include coordination of State, Federal and private initiatives; use the module and curriculum for all areas of the country</li> </ol>	Tribal Entity Intertribal Org. Financial Inst. Federal Agency State Entity	Short Term



## BARRIER #2: LACK OF CAPITAL FOR INDIVIDUAL BUSINESS STARTUPS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Creation of more local financial institutions	1. Identify existing financial resources for creating new financial institutions on the Reservations	Tribal Entity Intertribal Org. Fed. Reg. Agency State Entity	Short Term
	2. Establish the financial institutions	Fed. Reg. Agency Tribal Entity Federal Agency	Short Term
B. Creation of more local technical assistance	1. Assess, prioritize and identify resources available  2. Seek additional funding resources - go after as much funding as possible	Tribal Entity Intertribal Org. Federal Agency U.S. Congress	Short to Medium Term
C. Create partnerships locally among: <ul style="list-style-type: none"> <li>• Community based financial institutions</li> <li>• Federal and State institutions</li> <li>• Foundations</li> <li>• Private Institutions</li> </ul>	1. Identify existing financial resources for creating new financial institutions on the Reservations	Tribal Entity Intertribal Org. Fed. Reg. Agency State Entity	Short Term
	2. Establish the financial institutions	Fed. Reg. Agency Tribal Entity Federal Agency	Short Term
D. Develop a system to focus existing incentives into “Indian Country”			



**BARRIER #3: LACK OF UCC AND LEGAL INFRASTRUCTURE**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop a national clearinghouse of existing legal infrastructures, i.e., good UCCs	<ol style="list-style-type: none"> <li>1. Assess existing Tribal infrastructures (codes, UCC, land use, etc.)</li> <li>2. Determine if existing organization could be a clearinghouse or if a new entity should be created</li> </ol>	Tribal Entity Intertribal Org. Federal Agency (HUD)	Short Term
B. Educate the Tribal policymakers on use of creating business infrastructure, such as land use plans and codes	Educate Tribal policymakers on the use or value of creating a business infrastructure	Tribal Entity	Short Term
C. Create or change existing policies to improve the Tribal Reservation environment in promoting business development and home ownership	<ol style="list-style-type: none"> <li>1. Identify agencies or programs with additional funds to assist Tribes in economic development such as legal infrastructure</li> <li>2. Provide Tribes with agencies or programs identified that have additional funds to assist Tribes in economic development and ensure sufficient funding is always there</li> </ol>	Federal Agency Tribal Entity Intertribal Org. U.S. Congress	Short to Long Term
D. Identify agencies and programs to access additional funds to support business development and home ownership			



## BARRIER #4: LACK OF EQUITY CAPITAL

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create a local financial institution	<ol style="list-style-type: none"> <li>1. Identify existing finance resources for creating new financial institutions on the Reservations</li> <li>2. Create local financial institutions</li> </ol>	Tribal Entity Intertribal Org. Fed. Reg. Agency State Entity	Short Term
B. Develop a pool for intermediaries of financial or funding resources			
C. Create a Reservation equity fund	<ol style="list-style-type: none"> <li>1. Identify the programs and funds that currently exist to assist local business people</li> <li>2. Create a pool of money that start-up businesses could utilize to help with their loan</li> <li>3. Establish the new program or institution</li> </ol>	Tribal Entity Intertribal Org. State Entity Federal Agency	Short Term

## BARRIER #5: OUTDATED FEDERAL REGULATIONS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop a process to coordinate and streamline program policies and regulations	<ol style="list-style-type: none"> <li>1. Identify Federal and State rules and regulations that are duplicates or outdated and result in processing delays and other problems</li> </ol>	Tribal Entity Intertribal Org. State Entity Federal Agency	Short Term
	<ol style="list-style-type: none"> <li>2. Develop a formal process for consolidation of overlapping or outdated rules and regulations</li> </ol>	U.S. Congress State Entity Federal Agency	Short to Long Term



**TEAM 4**  
**STRATEGIES**  
**AND ACTIONS**

**BARRIER #1: EDUCATION, TRAINING AND TECHNICAL ASSISTANCE**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop public awareness programs	Create: <ul style="list-style-type: none"> <li>• Physical and Internet One Stop Shop</li> <li>• Newsletters, public service announcements</li> <li>• Community forum</li> <li>• Youth entrepreneurship programs and curriculum</li> <li>• Scholarships</li> <li>• Internships</li> <li>• Exchange programs</li> <li>• Business development programs in community colleges</li> <li>• Integrated service delivery/technical assistance</li> <li>• Create and enhance programs to educate banks about sovereignty</li> </ul>	Tribal Entity Federal Agency Other (TBICs)	Short Term
B. Identify and fill the gaps with exchange programs between banks and the Reservation			
C. Coordinate existing programs to save time and resources			
D. Leverage the programs' dollars	Appropriate money for the actions listed above	U.S. President U.S. Congress Financial Inst.	Short to Long Term



## BARRIER #2: CULTURAL BARRIERS AND DETERMINATION OF CREDIT WORTHINESS

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Establish a program for credit counseling	Establish a program for credit counseling and a credit reporting procedure for the Tribe	Tribal Entity Financial Inst. Other (TBIC, CDC, nonprofit)	Short Term
B. Establish a credit reporting procedure for the Tribe (There are Tribal programs that are receiving money from Native Americans to report their credit history to the credit bureau.)			
C. Increase hiring of Native Americans by banks, financial institutions, etc.	Offer community college programs to train Native Americans for banking jobs	Tribal Entity Financial Inst. Intertribal Org. Other (Tribal Colleges)	Short to Medium Term
D. Create a blue book for the values placed on Native American assets	Create a blue book for placing values on Indian assets such as beadwork	Intertribal Org. Financial Inst. Other (NADC, Appraisers)	Short to Medium Term
E. Encourage kids to save, understand banking, finance and business	<ol style="list-style-type: none"> <li>1. Create a partnership with a financial institution</li> <li>2. Introduce financing in the curriculum for grades K through 12</li> </ol>	Tribal Entity Financial Inst.	Short Term





### BARRIER #3: LACK OF STABLE TRIBAL ECONOMY

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Establish an integrated plan to develop a community private sector	Create a plan for the community about the direction of their economic development	Tribal Entity Federal Agency Financial Inst.	Short Term
B. Develop revolving loan funds separate from the Tribal structure	Establish a revolving loan fund: <ul style="list-style-type: none"> <li>Gain approval from the Tribe</li> <li>Enhance ongoing loan programs</li> <li>Fund the revolving loan fund</li> </ul>	Tribal Entity Federal Agency (CDFI) Financial Inst. Intertribal Org. Other (CDC, nonprofits, foundations)	Short to Medium Term
C. Create jobs, spin-off businesses and skill building through housing	Assess natural resources for home building: <ul style="list-style-type: none"> <li>Establish an apprenticeship program</li> <li>Establish a partnership program with CHDO, Housing Authority, Tribe</li> </ul>	Tribal Entity Intertribal Org. Federal Agency (HUD) Other (CDC, CHDO, nonprofits, Housing Authority)	Short Term
D. Create public, private partnerships and joint ventures	Establish partnerships between the private and public sector creating CDCs	Tribal entity Financial Inst. Other (businesses)	Short Term
E. Create a credit union cooperative	Community group approaches NCUI (bank)	Tribal Entity Financial Inst.	Short to Medium Term
F. Develop business incubators and establish more TBICs	Fund more businesses and TBICs	Federal Agency U.S. Congress	Short Term
G. Insulate business from Tribal politics	Educate Tribal council and Tribal government to pass Tribal ordinance	Tribal Entity Intertribal Org.	Medium Term
H. Clarify sovereignty			



<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
I. Create Federal Enterprise Zone program for Indian Country that is non-competitive among Tribes	Create Empowerment Zone by lobbying Congress to increase funds	Tribal Entity U.S. Congress	Short to Long Term

**BARRIER #4: INFRASTRUCTURE’S LACK OF COMMUNITY DEVELOPMENT CORPORATIONS SEPARATE FROM THE TRIBAL STRUCTURE**

<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
A. Balance the powers within the Tribal government	Create curriculum of best practices to educate Tribal leaders	Intertribal Org. (NCAI) Federal Agency (BIA)	Short to Long Term
B. Develop CDCs separate from structure	Develop CDCs by assigning TBICs to carry through to make sure the community meetings are held and really happen	Tribal Entity Other (TBIC)	Short Term
C. Write Tribal ordinances to shield CDCs from structure (e.g., develop UCC)	Create curriculum of best practices to educate Tribal leaders	Intertribal Org. (NCAI) Federal Agency (BIA)	Short to Long Term



**BARRIER #5: RACISM BY INDIANS AND NON-INDIANS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop education programs beginning at young age	Create national Native American philosophy to combat oppression through the education system; the Indian way is that everyone is equal	U.S. President	Long Term
B. Establish community awareness of commercial institutions	1. Create national Native American philosophy to combat oppression through the education system; the Indian way is that everyone is equal	U.S. President	Long Term
	2. Establish community awareness for commercial institutions	Intertribal Org. Tribal Entity Federal Agency Financial Inst.	Short to Long Term
C. Establish exchange programs between banks and the Reservation	1. Create national Native American philosophy to combat oppression through the education system; the Indian way is that everyone is equal	U.S. President	Long Term
	2. Establish exchange programs: Indian kids go to banks to learn about banks and bankers come out to the community to learn about Native American cultures	Financial Inst. Intertribal Org.	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
D. Educate Tribes and bankers regarding CRA, lending laws, "civil rights," regulations and Tribal law	1. Create national Native American philosophy to combat oppression through the education system; the Indian way is that everyone is equal	U.S. President	Long Term
	2. Educate Tribes and banks regarding CRA lending laws, etc.	Financial Inst. Intertribal Org.	Short Term
E. Make bank lending officials accessible	1. Create national Native American philosophy to combat oppression through the education system; the Indian way is that everyone is equal	U.S. President	Long Term
	2. Educate Tribes and banks regarding CRA lending laws, etc.	Financial Inst. Intertribal Org.	Short Term



# **WORKSHOP PARTICIPANTS**



# Workshop Participants

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