

# **Growing Economies in Indian Country:** *Taking Stock of Progress and Partnerships*



**August 30, 2011**

**Billings, Montana**

**Crowne Plaza Hotel**

**8:00 a.m. – 5:00 p.m.**



*We extend our great appreciation to the following individuals who served as an advisory committee for this workshop:*

**Philip Belangie** | Montana Department of Commerce  
**Deanna Comeau** | US Department of Interior, Office of Indian Energy and Economic Development  
**Emorie Davis-Bird** | Independent Tribal Economic Development Consultant  
**Sandra Gerber** | Federal Reserve Bank of Minneapolis  
**Gloria Hawkins** | USDA Rural Development  
**Lyle Konkol** | US Department of Housing and Urban Development  
**Steven Kuehl** | Federal Reserve Bank of Chicago  
**J.P. Pendleton** | USDA Rural Development  
**Leonard Smith** | Native American Development Corporation  
**Barb Stiffarm** | Opportunity Link, Inc.  
**Susan Woodrow** | Federal Reserve Bank of Minneapolis

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US Department of Commerce

Office of Indian Energy and Economic Development,  
US Department of the Interior

US Small Business Administration

Federal Deposit Insurance Incorporation

Office of the Comptroller of the Currency,  
US Department of the Treasury

Administration for Native Americans,  
US Department of Health and Human Services

Bureau of Indian Affairs,  
US Department of the Interior



# Growing Economies in Indian Country

## Taking Stock of Progress and Partnerships

Billings, Montana | Crowne Plaza Hotel and Conference Center | August 30, 2011 | 8:00 a.m. – 5:00 p.m. |

### Agenda . . . . .

**7:15 a.m. Registration and Continental Breakfast**

**8:00 a.m. Welcome and Introductions**

**Cedric Black Eagle**  
*Chairman, Crow Tribe*

**8:30 Framing the Day's Objectives**

**Dorothy Bridges**  
*Senior Vice President, Community Development and Outreach, Federal Reserve Bank of Minneapolis*

**8:45 Federal Programs and Policy in Indian Country Today: A Broad Overview**

**Matthew Jones**  
*Montana State Director, USDA Rural Development*

**9:00 What Is Working? A Facilitated Discussion Group Session**

**Elsie Meeks**  
*South Dakota State Director, USDA Rural Development*

Attendees will self-select a discussion group, and will share information about economic development efforts in Indian Country communities that are showing promise in our region.

### **GROUP ONE | Governance and Law**

**Facilitated by Dani Daugherty**

*Skybridge 1 on 2<sup>nd</sup> floor*

*Tribal Operations Specialist, Bureau of Indian Affairs, Great Plains Region*

Participants will share information about important governance development efforts such as constitutional reform and revision, commercial and business law development, and initiatives to enhance tribal court systems and ethics management.

### **GROUP TWO | Physical and Human Capital Infrastructure**

**Facilitated by Barb Stiffarm**

*Skybridge 4 on 2<sup>nd</sup> floor*

*Executive Director, Opportunity Link, Inc., Havre, Montana*

Participants will share best practices in business-supportive tribal infrastructure efforts such as innovative funding partnerships, trust land use initiatives, business and industrial zoning, telecommunications, and workforce development efforts.

### **GROUP THREE | Independent Native Business Development and Finance**

**Facilitated by Tanya Fiddler**

*Conference Room 1 on 3<sup>rd</sup> floor*

*Executive Director, Four Bands Community Fund, Cheyenne River Reservation*

Participants will discuss reservation-based independent business development efforts such as best practices in financing for independent Native businesses, effective technical assistance resources, credit counseling and repair efforts in Native communities, and tribal government efforts to support private sector growth.

### **GROUP FOUR | TRIBAL ENTERPRISE DEVELOPMENT: FINANCE AND STRUCTURE**

**Facilitated by Dennis Fitzpatrick**

*Ballroom A/B*

*Chief Executive Officer, Siyeh Corporation, Blackfeet Nation*

Participants will explore tribal enterprise growth strategies such as efforts to depoliticize the tribal business environment, best practices in tribal enterprise financing, and effective management training and succession planning initiatives.

**10:30**      **Break**

**10:45**      **Report-Out from “What is Working” Groups**

**A panel discussion with “What Is Working” group facilitators**

**Moderated by Elsie Meeks**

*South Dakota State Director, USDA Rural Development*

- Dani Daugherty, *Bureau of Indian Affairs, Great Plains Region*  
Governance and Law
- Barb Stiffarm, *Opportunity Link, Inc.*  
Physical and Human Capital Infrastructure
- Tanya Fiddler, *Four Bands Community Fund, Cheyenne River Reservation*  
Independent Native Business Development and Finance
- Dennis Fitzpatrick, *Siyeh Corporation, Blackfeet Nation*  
Tribal Enterprise Development: Finance and Structure

**11:45**      **Lunch**

**Keynote Presentation**

### **The Partnership for Sustainable Communities | HUD - DOT - EPA**

**Presented by Rick Garcia**

*Regional Administrator and Special Assistant to the Secretary on the Sustainable Communities Initiative, U.S. Department of Housing and Urban Development*

**1:15 p.m.**      **Federal Agency Programs: Impact on Indian Country Development**

**Moderated by Maria Valandra**

*Vice President, Community Development, First Interstate BancSystem and Chair, Montana Indian Business Alliance*

Federal agency representatives will address their program objectives, implementation and evaluation methods, program results, education and awareness efforts, barriers and challenges to program use and effectiveness, and gaps in services.

**Presenters:**

**Randall Akers**, Northern Plains Region Administrator, Office of Native American Programs, U.S. Department of Housing & Urban Development | **Don Chapman**, Senior Advisor on Native American Affairs, Office of the Secretary, U.S. Department of Commerce | **Gordon Jackson**, Deputy Director, Rocky Mountain Region, Bureau of Indian Affairs, U.S. Department of the Interior | **Chris James**, Assistant Administrator, Office of Native American Affairs, U.S. Small Business Administration | **Matthew Jones**, Montana State Director, Rural Development, U.S. Department of Agriculture | **Stephen Manydeeds**, Acting Director, Office of Indian Energy & Economic Development, U.S. Department of the Interior | **John Rogers**, Montana State Director, Economic Development Administration, U.S. Department of Commerce | **David Scherler**, Portfolio Manager for CDFI Fund and Native Initiatives, CDFI Fund, U.S. Department of the Treasury

**3:15**      **Break**

**3:30**      **Effective Multi-Sector Collaborations**

*An Interactive Federal Agency Panel Discussion with Case Studies*

**Moderated by Maria Valandra**

*Vice President, Community Development, First Interstate BancSystem and Chair, Montana Indian Business Alliance*

This federal agency panel session will employ case studies to highlight ways in which multi-sector resources and collaborations are working well; to illustrate barriers and challenges to effective use of federal resources for business development in tribal communities; and to explore possible policy solutions to address the gaps.

**Case Study One: The Montana Department of Commerce Indian Equity Fund**  
**Presented by Philip Belangie, Entrepreneur Development Program Manager, Montana Department of Commerce**

**Case Study Two: Oki Communications, LLC - a Blackfeet Tribal Enterprise**  
**Presented by Jay Wilson Preston, President and CEO, Ronan Telephone Company**

**Participating panelists:**

**Randall Akers**, Northern Plains Region Administrator, Office of Native American Programs, U.S. Department of Housing & Urban Development | **Don Chapman**, Senior Advisor on Native American Affairs, Office of the Secretary, U.S. Department of Commerce | **Gordon Jackson**, Deputy Director, Rocky Mountain Region, Bureau of Indian Affairs, U.S. Department of the Interior | **Chris James**, Assistant Administrator, Office of Native American Affairs, U.S. Small Business Administration | **Matthew Jones**, Montana State Director, Rural Development, U.S. Department of Agriculture | **Stephen Manydeeds**, Acting Director, Office of Indian Energy & Economic Development, U.S. Department of the Interior | **Elsie Meeks**, South Dakota State Director, USDA Rural Development | **John Rogers**, Montana State Director, Economic Development Administration, U.S. Department of Commerce | **David Scherler**, Portfolio Manager for CDFI Fund and Native Initiatives, CDFI Fund, U.S. Department of the Treasury | **Thomas Wright**, Director, Office of Loan Guarantee, Office of Native American Programs, US Department of Housing and Urban Development

**4:30**      **Summary of Common Themes and Concluding Remarks**

**Jacqueline King**

*Assistant Vice President/Community Development and Outreach  
Federal Reserve Bank of Minneapolis*

## DISCUSSION GROUP QUESTIONS: WHAT IS WORKING?

### GROUP ONE | Governance and Law

Many tribes across the country are engaging in constitutional reform or revision initiatives to strengthen governance and sovereignty, for example, instituting independent court systems or lengthening and staggering terms of tribal council members. Others have enacted modern and comprehensive commercial laws and regulations, and some have enhanced their systems of ethics management and enforcement or taken other such steps to enhance culturally-appropriate and sound governance.

#### Tribal Constitutions

Are there any examples of such constitutional reform efforts in this region? What have been the primary objectives of such efforts? What have these reform efforts accomplished and what challenges have they faced?

#### Tribal Commercial Law Development

Are there any examples of commercial legal development by tribes in this region, such as adoption of UCCs? Do tribes in this region consider commercial and business law development important to economic growth? Why or why not? Are there any examples of other legal infrastructure development that Tribes have initiated that are intended to enhance a Tribe's business environment?

#### Tribal Court Systems

Are there examples of effective Tribal court system structures that appear to be efficiently and effectively supporting the Tribal business environment? Are there examples where the tribal business environment has been supported by a written or unspoken independent judiciary, e.g., separation of powers?

#### Tribal Ethics Systems

Are there examples of enhanced or unique ethics management systems that Tribes have enacted to meet the challenges and needs of their expanding business environments? What are such needs or challenges?

## **GROUP TWO | Physical and Human Capital Infrastructure**

Some tribes have been developing various components of critical infrastructure necessary to enable business growth and development generally. These initiatives encompass, among many things, telecommunications and utilities improvements; business zoning; and workforce development.

### **Business-Supportive Infrastructure Development**

Are there examples of best practices in business-supportive infrastructure efforts by tribes, for example, industrial zoning for tribal and private sector businesses, telecommunications or other utilities initiatives, or other critical infrastructure?

### **Infrastructure Development Partnerships**

Are there examples of unique or innovative partnerships that have been formed to fund and develop crucial physical infrastructure such as telecommunications?

### **Land Status Initiatives to Promote Small Business Development**

To what extent does trust /allotted land status support or hinder business development in your community? Are there promising tribal efforts in your region to manage land use for business development purposes?

### **Workforce Development**

Are there examples of successful programs or strategies by the tribal government or Native organizations to develop job skills and increase job placement for tribal member? One example would be expanding access to state workforce development programs. If there are few such programs, what has hindered their development?

## **GROUP THREE | Native Small Business Development and Finance**

Some tribes have recognized the importance of diversifying their economies through private sector business development to support employment growth and increase standards of living; and some are trying to address the shortage of start-up and expansion capital for tribal members wanting to operate independent businesses.

### **Independent Business Sector Policies/Initiatives**

Are there examples of such diversification efforts, i.e., private sector-supportive policies, where tribal governments are “setting the table” for such growth? Is there an understanding of potential markets for development on reservations that present economic development opportunities? (i.e., arts/culture, tourism, green, and value added agricultural services).

### **Independent Business Sector Financing**

Who are the major providers of operating, expansion and seed capital for independent Native business start-ups in this region? If capital for business development has been difficult to acquire, what have been the obstacles? What strategies seem most promising to address this issue? Are there examples of innovative financing products for Native business development?

### **Small Business Technical Assistance Resources**

Are there best practices in technical assistance programs or other resources that effectively support the Native entrepreneur in his or her daily activities, such as experience-based learning? What are the components of these programs, or elements of program design or delivery, that are most related to participant success? What are some of the business outcomes experienced by participants in these programs?

### **Credit Counseling/Credit Building and Repair**

Are there examples of promising credit-building/repair programs that help business owners or potential entrepreneurs? To what extent do clients move from these products into more substantial business lending and technical assistance opportunities? Are there other products or service that clients need to increase their capacity as business owners?



## **GROUP FOUR | TRIBAL ENTERPRISE DEVELOPMENT: FINANCE AND STRUCTURE**

Some tribes have recognized the importance of developing separate business structures that effectively insulate tribally-owned business enterprises from political interference, as well as the importance of developing sound business policies and management as a means to attract finance.

### **Tribal Enterprise Independence**

Are there examples of effective tribal enterprise management structures that separate business from political interference? How are they structured? What are the challenges?

### **Tribal Enterprise Development and Financing**

Are there examples of promising and innovative strategies for Tribal enterprise development and financing?

### **Tribal Enterprise Management Development**

Are there examples of promising management development programs for tribal enterprises?

### **Sovereign Immunity**

Are there examples where limited waivers of tribal sovereign immunity effectively support business investment and growth, while at the same time prudently manage risk?