CONFERENCE REPORT

2009 Native Asset-Building Institute

Strengthening Strategies in Indian Country for Asset Control and Management

October 5-6
Mystic Lake Casino Hotel
Acknowledgements

This report was authored by Ruben Hernandez, Raymond Foxworth and Catherine Bryan, First Nations Development Institute. It was produced as part of the Native Asset-Building Partnership Project (NABPP). First Nations would like to thank the Otto Bremer Foundation, who was the initial funder of the 2009 Native Asset-Building Institute and the Native American Asset-Building Partnership Project. As well, First Nations would also like to thank the USDA Rural Business Opportunity Grants (RBOG) program and the Northwest Area Foundation who are now supporters of the Native American Asset-Building Partnership Project and supported the Native Asset-Building Institute.

First Nations would also like to thank all the presenters that provided rich discussions about asset-building frameworks and models that are making lasting impacts within Native communities across Indian Country. We would also like to thank all the attendees who came to learn and further the dialogue about asset-building strategies in Native communities as well as our funders who participated in the Institute - Kevin Walker, President & CEO, Northwest Area Foundation; Tony LookingElk, Program Officer, Otto Bremer Foundation; and June Noronha, Strategic Planning Officer, Bush Foundation for their time and participation in at the Institute.

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Introduction

First Nations Development Institute (First Nations) hosted the 2009 Native Asset-Building Institute in Prior Lake, Minnesota, October 5-6. The Native Asset-Building Institute is part of First Nations project, the Native Asset-Building Partnership Project (NABPP). The goal of the NABPP is to strengthen tribal and Native institutions across the United States through tribal nation-to-nation peer learning and model development that will lead to improved control and management of assets for the benefit of Native communities and individuals. This project will allow tribes and Native organizations to partner around specified assets and allow them to share best practices for asset stewardship and management.

The NABPP grew from a previous First Nations project called the Native American Asset Watch Initiative (NAAWI). Under the NAAWI, First Nations provided over 20 grants to tribes and Native organizations to improve tribal control of tribal assets. As part of this project, First Nations documented emerging practices in tribal asset stewardship and development. In the summer of 2009, First Nations released a report titled, Native American Asset-Watch Initiative: Rethinking Asset-Building in Indian Country. This report pulled together First Nations’ work under the NAWWI, providing a historical analysis of how U.S. law and policy have historically sought to strip Native nations of their assets. Moreover, this report provided profiles of five tribal nations and Native organizations—in including the Western Shoshone Defense Project, the Gila River Indian Community, the Eastern Shoshone and Northern Arapaho nations, the Mandan, Hidatsa and Arikara nations and the Confederated Tribes of the Umatilla Indian Reservation—documenting how these Native tribes and organizations are working to regain control of their assets.

Both the NABPP and the NAAWI demonstrate First Nations’ commitment to developing Native economies and promoting strategies that can move tribal nations from histories of dependency to futures of self-sufficiency. Despite histories of colonization that have devastated Native communities and tribal economies, Native nations are developing homegrown strategies for asset control and management that will having lasting impacts and continue to allow tribal nations to thrive in the modern era. For over 29 years, First Nations’ work in Indian Country has demonstrated that tribal nations are attempting to break paternalistic histories, where economic development activities are dictated by the federal government and outside corporations, reaffirming their rights to sovereignty and nationhood.
Session Highlights

Session 1 - Good Governance and Civil Society: The Relationship to Asset-Building in Indian Country

*Moderator: Anita Fineday, Chief Judge, White Earth Tribal Court*

**Erma Vizenor, Chairwoman, White Earth Tribal Nation**

Erma Vizenor gave an overview of good governance and civil society on the White Earth Reservation. The White Earth Nation (WEN), like other Indian nations around the United States, was subjected to federal Indian policies of termination, assimilation and relocation and experienced the consequences of depression level unemployment, extreme debt and an overall lack of tribal control of assets.

A key element to the reversal of these trends was to strengthen the WEN’s tribal government. Erma emphasized that “nation building” in Indian Country is a misnomer as Indian nations are the oldest of nations. “It is more accurate to say that we are rebuilding our nations,” noted Vizenor. While rebuilding, tribes need to create a system that works for them and the federal and state governments should not automatically be emulated.

When Erma ran for chairwomen, her platform was constitutional reform. At that time, the White Earth Nation was governed by an Indian Reorganization Act (IRA) constitution under the Minnesota Chippewa Tribe. Constitutional reform was a slow process and the WEN held three constitutional conventions, where delegates debated constitutional issues in an open and transparent process. A team of four writers drafted the constitution and on the third convention, the constitution was ratified. The WEN’s constitution was drafted to be an organic, fundamental document that gives the WEN the authority to do what it needs to do while separating powers. Additionally, the constitution disempowers the tribal council by prioritizing the participation of the WEN people.

Erma also outlined several priorities that tribal governments must undertake to ensure asset-building success in their nations.

- Strengthening tribal courts is necessary to protect sovereignty and tribal jurisdiction because waiving jurisdiction harms asset-building.
• Strong public safety is also a priority so that investors feel secure investing in reservation economies.
• A good educational system to train your work force is the greatest community investment.
• Stable government is necessary – prior to Erma’s tenure, tribal government staff came and went with each chair’s term.

Richard Monette, Associate Professor of Law & Director, Great Lakes Indian Law Center University of Wisconsin Law School
Richard Monette discussed the concepts of civil society and good governance in relation to asset-building in Indian Country. A key theme of Richard’s presentation was that tribal governments need to identify societal and governmental forces and determine the best way to separate societal forces from governmental forces and separate governmental powers within government. Societal forces can include press (tribally-owned and controlled newspapers, websites, radio stations, etc), religion, military, and business. Governmental forces include creating, executing, enforcing, administering and interpreting laws.

In the past, federal policy imposed a corporate model on tribal governments created under the Indian Reorganization Act. These governments operate through by-laws, boards and a chairperson as opposed to distinct branches of government. Looking forward, tribal leaders and citizens must ask if the models imposed on Indian Country are what tribes would have chosen and what is their effect on reservation economies?

Some questions that tribes must ask themselves are:
• Is business a governmental function or a function of non-government private societal forces? Is there overlap?
• Who is going to govern business?
• Should government do business?

Assuming that business is within government, how should a tribal government separate lawmaking from business; law executing from business; law enforcement from business and law administration from business? Although private business is both good and necessary, private business may create an imbalance of powers between various branches of government and various sectors. Additionally, when creating a tribal corporation it becomes necessary to distinguish who owns, who governs and who operates the corporation. These determinations need to be made for asset-building to be realized and expanded.
Energy infrastructure and use directly relates to a tribe’s ability to control a major expense – energy. As such, creating an energy business economy equates to long-term economic development. Currently, 50% of the United States’ energy use is for electricity and heating, while the other 50% is used as oil or gas for transportation. Tribes are in a unique position to tap into this market as the Federal Green Power Purchasing Aggregation is providing incentives for the federal government to purchase green power and the program gives double credit for tribal projects. Additionally, new tribal consortiums give tribes a chance to work together and share expertise, invest and create a business.

In the past, companies wanting access to trust resources negotiated with the Bureau of Indian Affairs (BIA) who then sought tribal consent. More recently, companies are negotiating directly with tribes who present the deal to the BIA for approval. To accomplish these negotiations, tribes are utilizing a combination of in-house, federal and consulting resources for technical assistance.

Ways for Tribes to manage their energy assets:

- **Distributed Generation of Electricity** – often the most expensive way to create energy. It entails building new power plants, wind farms, etc.
- **Heating Offsets** – can be used to offset utility bills.
- **Build Energy Efficient Systems** - the cheapest way to manage energy costs. For about 1/10th of the cost of a new power plant you could create energy efficient systems.
- **Bill Auditing** – power companies will audit energy bills for free and catch mistakes or old lines no longer in use. This can result in millions in savings.
- **Building Codes/Green Projects** - Build projects well the first time to result in energy savings. Putting in $10,000 upfront could save $100,000 over the life of a building.
- **Geothermal Heat Pumps** - used to heat/cool buildings by burying a PVC pipe in the ground to take advantage of consistent 50 degree temperature.

There are some drawbacks to renewable energy. Renewable energy sources have spikes and low generation times and need a backup such as coal or natural gas. To offset this, diversity is the best way to deal with energy generation.
Scott Hansen, Environmental Programs Manager, Mille Lacs Band of Ojibwe and Andrew Boyd, Ecosystems and Environmental Technician, Mille Lacs Band of Ojibwe

Scott Hansen and Andrew Boyd spoke about the Mille Lacs Band of Ojibwe’s (the Band) effort to capitalize their renewable energy assets. Efforts began with the installation of a 3 kilowatt solar grid which was the first to be hooked-up on the local utility. Rebates that resulted from the solar grid allowed the Band to purchase a 1.2 kilowatt wind spire in 2009.

In 2008, the Band partnered with the University of Minnesota to submit a Clean Renewable Energy Bond application for the erection of a large wind turbine. The application was approved and the turbine will be erected in the winter of 2010. The turbine will generate enough power to produce a revenue stream for the tribe and university.

Further activities of the Mille Lacs Band of Ojibwe’s include:
- Conducting an energy audit on tribal government buildings.
- Creating an energy index to determine the operating expense per building.
- Investing in the startup company Mariah. As part of its investment, the Band opened the Chi Noodin (“Big Wind”) Manufacturing Plant in May 2009 to produce parts for Mariah Power’s vertical wind turbines.
- Grand Casino Hinckley created a natural gas distribution system which allows them to purchase gas on the open market.

Joe Flett, Board Chairman, Sovereign Power, Inc., Spokane Tribe of Washington

The Spokane Tribe’s effort to develop woody biomass came about because the tribe was looking for new ways to use its logging waste. In the past, the waste had been burned or redistributed back into the forest. They determined using timber for biomass would result in a better return rather than selling for normal uses. Sovereign Power, Inc. was created to implement this project.

Since its creation, Sovereign Power has created 32-35 new jobs. This is crucial for the Spokane Tribe, where unemployment runs from 30-40 percent. Additionally, the tribe has been able to purchase 12,000 acres back from timber companies and outside interests. The Spokane Tribe now owns 92% of its reservation.

One important aspect of Sovereign Power’s success was to keep the tribal council separate from company. This included creating a policy for Sovereign Power’s board of directors, which notes that members of the board that run for tribal council must resign from the Sovereign Power board.
Session 3 – Lunch Keynote: Elements of Tribal Development

Sherry Salway Black, Director, Partnership for Tribal Governance Initiative, National Congress of American Indians

Sherry Salway Black discussed elements of tribal development. Sherry emphasized that we are all striving to rebuild our nations and asset-building is “where the rubber meets the road” when it comes to trying to achieve this goal. Assets are important because they are the building blocks of wealth; they produce jobs, skills and income; and assets change the way we view the world and ourselves.

To overcome the challenges that Indian Country faces, we need to educate ourselves about asset building possibilities by highlighting successes and forming partnerships. We also need to take control of governance and exercise sovereignty. Additionally we need strong leadership while looking to the next generation.

Some examples of what is being done by Native peoples to build assets are:

- The Harvard Project for Economic Development – the project’s goal is to highlight successes. More than 90 efforts were highlighted.
- National Congress of the American Indian – 524 of 562 tribes represented.
- Trillium – a socially responsible investment firm that is developing a handbook for tribes on socially responsible investment.
- The Bush Foundation – 10-year initiative to work with local tribes in nation building (re-building).
- Johnson Tribal College Meeting – Entrepreneurial grants to tribal colleges and entrepreneurial development.

Some success stores of tribal asset building are:

- The Hopi Education Endowment Fund is a prime example of an asset builder. Hopi leveraged financial assets to build the skills and abilities of their people.
- The Oneida Nation is leveraging their financial assets for the benefit of their people but they also are teaching their youth a lesson by investing according to their values.
- Tribal Colleges and Universities (TCUs) are one of the biggest asset-building institutions in Indian Country. TCUs work to place the control of education back in the hands of Native communities.
Session 4 - Developing Tribal Philanthropic Entities to Support Tribal Asset-Building Efforts  
**Moderator: Sarah EchoHawk Vermillion, Vice President, First Nations**

Sarah Dewees, Director of Research and Policy, First Nations  
Tribal philanthropic entities can house economic development programs, increase and diversify revenue stream and accomplish tribal goals. The most common models for developing tribal philanthropic organizations are: 501(c)(3) corporations incorporated under state law, 501(c)(3) corporations incorporated under tribal law and 7871 programs. Each tribe and Native community is unique and will have to choose a model that best suits its needs to accomplish the organizations mission while preserving tribal sovereignty.

Organizations that seek 501(c)(3) status must first incorporate under state or tribal law. If an organization wishes to incorporate under tribal laws, the tribe needs to have nonprofit corporation codes in place. After incorporating, the organization must work with the Internal Revenue Service (IRS) to clarify nonprofit status and apply for an exemption from taxation as a 501(c)(3) organization.

**Advantages to 501(c)(3) Organizations:**
- Can receive donations that are tax deductible.
- Can receive qualifying distributions from foundations.
- There is a well established body of law for the treatment of nonprofit 501(c)(3) organizations.
- The nonprofit is exempt from federal income taxes.
- Donors are able to use their contributions as a deduction on their own income taxes.
- Most major donors and foundations will not donate to an organization unless it has 501(c)(3) status.

**Disadvantages to 501(c)(3) Organizations:**
- The organization must file a tax form (Form 990 or 990 PF) with the IRS on an annual basis.
- The organization, if incorporated under state law, is subject to state law rather than tribal law. In contrast, organizations created as part of the tribal government or under tribal law are subject to tribal law.

Section 7871 of the IRS code treats tribal governments as state governments for certain tax purposes. It allows tribal governments, their political subdivisions, or a department or division that is an integral part of a tribal government to receive tax-deductible donations.
All tribal governments and their departments are covered under section 7871 and do not need to apply for status. However, it is recommended that any ordinance that creates a department must emphasize that the department is an integral part of the government and that gifts will be used exclusively for public purposes. Additionally, 7871s are encouraged to utilize best practices in terms of financial transparency, accountability, restricting political activity and protecting the use of gifts.

Advantages to 7871 Programs:
- An IRC 7871 entity is not a corporation created under state or tribal laws. This means 7871 is generally not subject to applicable state laws, whereas a 501(c)(3) organizations incorporated under state law are subject to state laws and regulation.
- 7871 organizations are not subject to annual reporting requirements, charitable substantiation and disclosure rules or the Unrelated Business Income Tax (UBIT) rules that apply to 501(c)(3) organizations. However, most philanthropic donors require some form of reports and accountability before they will donate to a 7871 organization.

Disadvantages to 7871 Programs:
- Some private foundations are still hesitant to donate to entities with 7871 status because they have not been educated about the tax-deductible nature of their donations.
- Many federal grant programs limit participation to 501 (c)(3) nonprofits.
- Contributions made to 7871 organizations must be used exclusively for “public purposes” a term that has not yet been clearly defined in case law and rulings.
- All foundations that provide donations to the organization will require reporting and accountability and may require outside audits whether or not IRC Section 7871 requires such an audit.
- Because a 7871 organization is part of the tribal government, it may be subject to tribal government politics.

LuAnn Leonard, Executive Director, Hopi Education Endowment Fund and Vernon Kahe, Resource Development Manager, Hopi Education Endowment Fund
Luanne Lenard and Vernon Kahe gave an overview of the formation of the Hopi Education Endowment Fund (HEEF). There were several reasons for creating the Hopi Education Endowment Fund. The majority of tribal revenue came from coal and was non-renewable. Moreover, there the Nation had an increase in students wanting to attend colleges and the Nation recognized the need to increase the skills of the Hopi people.
The first step to creating the HEEF was to clearly define the organization’s mission. The next step was deciding whether to create a 501 (c)(3) or 7871. It was decided that a 7871 organization would best the fit. However, creating the HEEF through a tribal ordinance versus a tribal resolution became the next debate. In the end, the HEEF was created through tribal ordinance. Tribal ordinance was chosen because it is more permanent and it protects the HEEF from the possible future political turmoil.

In November of 2000, the Hopi Tribal Council passed Ordinance #54 to create the Hopi Education Endowment Fund and allocated the first gift of $10 million dollars. Today the HEEF stands at $16 million dollars and exists as a saving account for the education of Hopi people to last in perpetuity.

Mike Myers, Director, Tribal Development, Leech Lake Band of Ojibwe

In 1977, Haudenosaunee leaders, intellectuals and community activists gathered in Loon Lake, NY to discuss Haudenosaunee sovereignty. At the end of the conference, they determined that in order for a people to be sovereign they must have control of the following areas:

- Land and Economy
- Education and Socialization of Young People
- Health and Reproduction
- Psycho-Spiritual Self Definition.

Land is an inherit and inalienable right that is guaranteed though international treaties and agreements. However, we have been disinnherited through the combined effects of invasion, murder, colonialism and settlerism. The “land issues” of past and present have been created by the settlers to insure a false legitimacy of their occupation of our national territories. This process of settlersism has taken our communities from its original steady state into a state of cultural disorientation. However, as tribes begin to affect change and take control of their assets, they begin a path to cultural revitalization and will one day reach a new steady state.

Creating change begins with spiritual beliefs. With this foundation, it becomes possible to envision a mission and create the systems and capacity to create change on a community level. In order for tribal communities to re-achieve cultural congruency we must preserve, develop and actualize cultural awareness, cultural knowledge, cultural skill, and cultural encounters.

Session 5 - Foundation Funding in Indian Country: Opportunities and Challenges

Moderator: Michael E. Roberts, President, First Nations

Tony Looking Elk, Program Officer, Otto Bremer Foundation

The Otto Bremer Foundation works to help people achieve full economic, civil and social participation in their communities. The Foundation serves Minnesota,
Wisconsin and North Dakota, with preference given to Bremer Communities. The Foundation was created by an investment bank named Otto Bremmer and Bremer Communities are located near Bremer banking institutions.

The Foundation makes grants in the areas of civil engagement and organization effectiveness. The Otto Bremer foundation is interested in funding programs that have an impact and create change in the communities it serves. Currently, the Foundation is in the process of formally creating an American Indian policy for grantmaking.

**Kevin Walker, President & CEO, Northwest Area Foundation**

The Northwest Area Foundation (NWAF) was founded 75 years ago by a railroad baron named Louis W. Hill. The NWAF serves the eight states that the Great Northern Railway touched and works to reduce poverty and achieve sustainable prosperity. The Northwest Area Foundation issues roughly 1/3 of its funds to Indian Country. The NWAF recognizes that the poverty that is experienced in Indian Country today is wrapped in the fortune that was created by the railroad. Recently the NWAF made a multi-million dollar commitment to three tribes to combat poverty and build assets.

The Northwest Area Foundation recently completed a new strategic plan for the next year and will be making its first round of grants under the new plan. This plan focuses on the following three areas:

- Increased assets and wealth of low-income populations
- Increased capacity and leadership to reduce poverty
- Improved public policy solutions to reduce poverty.

**June Noronha, Strategic Planning Officer, Bush Foundation**

The Bush Foundation supports courageous and effective leadership and seeks to increase educational achievement in Minnesota, North Dakota, and South Dakota. Recently the Foundation has added the goal of directly funding the self-determination of Native nations that share the same geography as Minnesota, North Dakota and South Dakota.

To accomplish this, the Bush Foundation will operate under the principal that the foundation does not know what nation-building solutions tribes must undertake. Instead, the Bush Foundation will work under the assumption that Native nations will move toward their
nation-building goals at their own pace. Furthermore, the Bush Foundation realizes that it will take time to build partnerships and trust with Native nations.

Some of the upcoming activities of the Bush Foundation will include: holding a tribal summit, creating an alliance of leaders from Indian Country to guide nation rebuilding efforts, creating an annual cohort of nation rebuilders, creating curriculum materials for leadership development, creating assessment tools and working to disseminate promising practices.

Session 6 – Dinner Keynote: Integrated Asset-Building
Karen Edwards, Principal, KME Consulting, Karen Edwards gave an overview of the context, progress and considerations of integrated asset-building in Native Communities. Mrs. Edwards noted that assets in Indian communities are usually defined beyond monetary assets. This is possibly because Indian communities are often cut off from financial assets and doubt their ability to acquire these assets. Thus, they place value in other assets such as family and culture. However, without some financial assets it becomes difficult to leverage non-monetary assets.

When surveyed, many tribal members did not put financial asset at the top of their list, instead they focused on non financial assets. In spite of their lack of faith in monetary assets, almost all surveyed wanted to develop and learn more about financial assets.

Strategies to Build Asset in Indian Country:
• Strengthening institutions such as Native non-profits and tribal government agencies is necessary. These institutions can purposefully create policies, programs, products, and services that shape opportunities, constraints, and consequences.
• Further efforts need to be made to highlight successes with Native asset building initiatives. Success stories allow for the creation of modes and best practices.
• Asset building strategies must be developed by tribes with their communities in mind. Although it is possible to create a core values for asset building, a one size fits all model can never work because each tribe is unique.
• Tribal leaders have to help members understand why financial assets are important and realize that people prefer to have guidance when making financial decisions.
• Foundations should build in funding for Native research.
Tracey Fischer, Chief Executive Officer, First Nations Oweesta Corporation

Community Development Financial Institutions (CDFIs) are loan making financial institutions that target community development in low income communities. CDFIs typically lend for the development of housing, business, community services and individuals’ asset-building. They leverage grants, bank loans and other sources of capital and lend it in the community. CDFI loans must be paid back and CDFIs work to make sure their borrowers can be financially successful. Unlike most conventional financial institutions, CDFIs provide technical assistance to borrowers, both before and after making a loan. The TA a CDFI offers to a borrower depends on the needs of the CDFI’s target market and the loan/financial product.

CDFIs raise money, make loans, make loan decisions on the ability of the borrower to repay the CDFI so they can make more loans, be innovative, creative and educate borrowers. CDFIs cannot make grants nor can they make loans based on political motives or family connections. If they do these things, they lose their CDFI’s capital through loan losses.

Reasons to form a CDFI:
- Many Native communities have been economically marginalized and oppressed
- Above average unemployment
- Above average poverty
- No access to capitol
- Many Native communities listed as being some of the poorest in the nation
- Other financial institutions not serving your community
- Tribe/local/state/federal support inadequate for economic infrastructure growth
- Native communities want to create their own asset building programs and do development that, in some cases, has never been done/promoted

What is involved in starting a Native CDFI?
- Determining mission and product
- Determining type of CDFI
- Legal Infrastructure
- Community support
- Tribal legislative and judicial arrangements
- Dedicated leaders and staff
- Creating systems
- Raising money
**Chrystel Cornelius, Executive Director, Turtle Mountain Community Development Financial Institution**

The Turtle Mountain Community Development Financial Institution is located in North Dakota and serves members of the Turtle Mountain Band of Chippewa. The CDFI was created to address the lack of resources and services for small business development and homeownership opportunities. Partnerships have been crucial in developing the CDFI and carrying out its mission. The Turtle Mountain CDFI partners with the Turtle Mountain Tribal Council, Renewal Community, Pathways to Prosperity, Turtle Mountain High School and the Turtle Mountain Housing Authority.

The Turtle Mountain CDFI was the first institution to offer financial literacy classes and homebuyer education courses in the Turtle Mountain community. The CDFI targets youth and individuals who are behind on their mortgages for financial literacy classes. Over 70 individuals have graduated from the financial literacy classes to date.

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**Audra High Elk, Commercial Loan Officer, White Earth Investment Initiative**

Audra High Elk discussed the work of the White Earth Investment Initiative (WEII), which was created in 2002 and received CDFI certification in 2007. Partnerships played a key role in creating the CDFI. The WEII primarily focuses on small business loans and technical assistance. In addition, the WEII offers one-on-one personal financial assistance classes, a youth financial education program, homebuyer education classes and credit counseling.

The White Earth Investment Initiative also offers $500.00 in vehicle down-payment assistance through an Individual Development Account. To receive funds, the $500.00 must be matched by the client. Individual Development Accounts are also available for homebuyer assistance and savings for newborn babies.

Additionally, the WEII conducts free tax preparation for community residents. Clients are eligible for an alternate rapid refund program, enabling them to receive up to 80% of their federal refund the next business day and the remaining amount when funds are direct deposited from the Internal Revenue Service.

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**Session 8 - Integrating Credit Worthiness as an Asset in Reservation Business Development**

*Moderator: Tina Farrenkopf, Senior Director of Programs, First Nations*

**Tanya Fiddler, Executive Director, Four Bands Community Fund, Inc.**

Tanya Fiddler discussed the Four Bands Community Fund’s (Four Bands) effort to increase creditworthiness and financial education on the Cheyenne River Sioux Reservation. Tanya emphasized that creditworthiness is an asset and poor credit can restrict access to capital.
In a community where 40% of the population lives below the poverty level, knowledge of credit and money management can lead to economic independence. Guided by Lakota values and industry best practices, Four Bands seeks to teach both adults and youth about the broad types of Native assets and teach financial literacy skills early and often. Additionally, Four Bands seeks to change policies and practices by showing how most people without personal assets remain poor.

To accomplish these goals the Four Bands Community Fund has created the following programs:

**Revolving Loan Fund**
- Issues micro loans up to $5,000 and small business loans up to $200,000. To date, over 120 loans totaling $1.2 million has been disbursed to reservation-based businesses, creating/retaining over 150 jobs.

**CREATE – Cheyenne River Entrepreneurial Assistance, Training and Education Program**
- The program provides business development training and technical assistance through ½ day and 6 week classes, workshops (Talking Circle), and individual technical assistance. The program has had 200 graduates.
- The program also provides strategic marketing support in the form of surveys, regional tourism, downtown revitalization, and business renovation.

**Mazaska K’sapa Nitawa – Your Money Wisdom**
- Has provided financial literacy classes to over 300 tribal members.
- The program works with youth and adults to create individual development accounts (IDA).
- The program issues credit builder microloans for up to $3,000.

**Wicoicage Sakowin kin un Wicakagapi – Building for the Seventh Generation Youth Program**
- The program provides youth entrepreneur internships with financial literacy and an IDA component. The program has created 35 seasonal jobs per year and $35,000 in savings for education.
- The program also has a K-12 education initiative and educates tribal youth through Making Waves Teacher Toolkits.

The Four Bands Community Fund pulled over 500 tribal member’s credit reports and 50% of them have no credit score. Of the 45% with a score, the average score was approximately 600, which is 120 points lower than the national average. The Four Bands credit builder loan has increased loan customer scores by 5-100 points.
After the first year of the loan, clients added an average of 50 points to existing credit scores and clients who had no score create an average first score of 595.

Lessons Learned by the Four Bands Community Fund:
1. Seek reports from customers early and continue over the life of the loan
2. Invest in results not classes, event and activities
3. Ask partners to tailor their services to meet the needs of tribal customers
4. Affect system change for long term sustainable results (K-12 education)

Jonathan D. Anderson, Director, Tribal Business Information Center, Sitting Bull College
Jonathan Anderson presented on the Standing Rock Sioux Tribe Entrepreneurial Center (Entrepreneurial Center) and their efforts to provide financial resources and business incubation services to small businesses. The Entrepreneurial Center offers technical assistance to potential and existing entrepreneurs for feasibility studies, market plans, business plans, pricing plans and strategic plans. Additionally the Entrepreneurial Center provides a business resource library, business management workshops, a computer lab and space for clients to conduct business.

The Entrepreneurial Center also provides direct financing through their Business Equity Loan Fund. This fund addresses the lack of equity capital within new businesses by granting $5,000 to business operators. Funds do not have to be paid back if the business remains operational for five years. This instant equity capital serves to stimulate investment capital from other sources for business owners.

The problem of the creditworthiness of entrepreneurs quickly became an apparent gap in entrepreneurial promotion. The Entrepreneurial Center would like to establish a financial institution in the form of a CDFI to combat this problem. In the future, the Entrepreneurial Center also hopes to offer credit builder loans, credit negotiation skill development, and technical assistance in setting financial goals.
## Appendix A: Agenda

### 2009 Native Asset-Building Institute

*Strengthening Strategies in Indian Country for Asset Control & Management*

*October 5-6, 2009 • Mystic Lake Casino Hotel • 2400 Mystic Lake Blvd, Prior Lake, MN 55372*

### Day 1: Monday, October 5, 2009

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<tr>
<td>7:00 – 8:00 am</td>
<td><strong>Institute Registration &amp; Continental Breakfast</strong>&lt;br&gt;<em>Meeting Room: Little Crow</em></td>
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<tr>
<td>8:00 – 8:45 am</td>
<td><strong>Welcome &amp; Opening</strong>&lt;br&gt;<em>Michael E. Roberts, President, First Nations Development Institute</em></td>
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<tr>
<td>8:45 – 10:00 am</td>
<td><strong>Good Governance and Civil Society: The Relationship to Asset-Building in Indian Country</strong>&lt;br&gt;<em>Erma Vizenor, Chairwoman, White Earth Tribal Nation, Richard Monette, Associate Professor of Law, University of Wisconsin Law School</em>&lt;br&gt;<em>Moderator: Anita Fineday, Chief Judge, White Earth Tribal Court</em></td>
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<td>10:00 – 10:15 am</td>
<td><strong>Mid-Morning Break: Outside Little Crow</strong></td>
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<td>12:00 – 1:30 pm</td>
<td><strong>Institute Luncheon: Little Crow</strong>&lt;br&gt;<em>Keynote – Elements of Tribal Development</em>&lt;br&gt;<em>Sherry Salway Black, Director, Partnership for Tribal Governance Initiative, National Congress of American Indians</em></td>
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<tr>
<td>1:30 – 3:15 pm</td>
<td><strong>Developing Tribal Philanthropic Entities to Support Asset-Building</strong>&lt;br&gt;<em>Lead Panelist: Sarah Dewees, Director of Research and Policy, First Nations, LuAnn Leonard, Executive Director, Hopi Education Endowment Fund, Vernon Kahe, Tribal Development Director, Hopi Education Endowment Fund, Mike Myers, Director, Tribal Development, Leech Lake Band of Ojibwe</em></td>
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### Day 2: Tuesday, October 6, 2009

<table>
<thead>
<tr>
<th>Time</th>
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<tr>
<td>7:30 – 8:15 am</td>
<td><strong>Breakfast Buffet</strong></td>
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<tr>
<td></td>
<td><em>Meeting Room: Little Crow</em></td>
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<tr>
<td>8:15 – 10:00 am</td>
<td><strong>Community and Economic Benefits of Tribal Community Development Financial Institutions</strong></td>
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<td></td>
<td><em>Lead Panelist: Tracey Fischer, Chief Executive Officer, First Nations Oweesta Corp.</em></td>
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<td></td>
<td><em>Audra High Elk, Commercial Loan Officer, White Earth Investment Initiative</em></td>
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<tr>
<td></td>
<td><em>Chrystel Cornelius, Executive Director, Turtle Mountain Community Development Financial Institution</em></td>
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<tr>
<td></td>
<td><em>Moderator: Susan White, Director, Oneida Trust, Oneida Tribe of Indians of Wisconsin</em></td>
</tr>
<tr>
<td>10:00 – 10:15 am</td>
<td><strong>Mid-Morning Break - Outside Little Crow</strong></td>
</tr>
<tr>
<td>10:15– 11:30 am</td>
<td><strong>Integrating Credit Worthiness as an Asset in Reservation Business Development</strong></td>
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<tr>
<td></td>
<td><em>Lead Panelist: Tanya Fidler, Executive Director, Four Bands Community Fund, Inc.</em></td>
</tr>
<tr>
<td></td>
<td><em>Jonathan D. Anderson, Director, Tribal Business Information Center, Sitting Bull College</em></td>
</tr>
<tr>
<td></td>
<td><em>Moderator: Tina M. Farrenkopf, Senior Director of Programs, First Nations</em></td>
</tr>
<tr>
<td>11:30 am - Noon</td>
<td><strong>Closing: Recap and Appreciation</strong></td>
</tr>
<tr>
<td></td>
<td><em>Tadd Johnson, Director, Government Affairs &amp; Special Counsel, Mille Lacs Band of Ojibwe</em></td>
</tr>
<tr>
<td></td>
<td><em>Sarah EchoHawk Vermillion, Vice President, First Nations</em></td>
</tr>
<tr>
<td>12:00 – 3:30 pm</td>
<td><strong>INVITATION ONLY: FOR NATIVE ASSET-BUILDING PARTNERSHIP PROJECTS</strong></td>
</tr>
<tr>
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<td><em>Meeting Room: Little Crow</em></td>
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<tr>
<td></td>
<td><em>Separate Agenda – TBA</em></td>
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## Appendix B: Participation List

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Title</th>
<th>Organization/Tribe</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Jonathan</td>
<td>Anderson</td>
<td>TBIC Director</td>
<td>Sitting Bull College</td>
<td><a href="mailto:jonathana@sbc.edu">jonathana@sbc.edu</a></td>
</tr>
<tr>
<td>2 Andrew</td>
<td>Boyd</td>
<td>Ecosystems and Environmental Technician</td>
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<td><a href="mailto:andy.boyd@millelacsband.com">andy.boyd@millelacsband.com</a></td>
</tr>
<tr>
<td>3 Darwin</td>
<td>Brown</td>
<td>Vice-Chairman</td>
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</tr>
<tr>
<td>4 Clarice</td>
<td>Brownshield</td>
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</tr>
<tr>
<td>5 Rjay</td>
<td>Brunkow</td>
<td>Solicitor General</td>
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</tr>
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<td>6 Catherine</td>
<td>Bryan</td>
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</tr>
<tr>
<td>7 David</td>
<td>Burrell</td>
<td>President</td>
<td>Sac &amp; Fox Tribe of the Mississippi in Iowa, Pinnacle Bank</td>
<td><a href="mailto:dburrell@bankpinnacle.us">dburrell@bankpinnacle.us</a></td>
</tr>
<tr>
<td>8 Mary</td>
<td>Cavanaugh</td>
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<td>Spirit Lake Tribe</td>
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<td>9 Janice</td>
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<td>10 Chrystel</td>
<td>Cornelius</td>
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<td>11 Andrew</td>
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<td>Bois Forte Band of Chippewa</td>
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<td>14 Cassandra</td>
<td>Diver</td>
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<td>15 Sarah</td>
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<td>18 Donna</td>
<td>Fairbanks</td>
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</tr>
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<td>19 Tina</td>
<td>Farrenkopf</td>
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<td><a href="mailto:tfarrenkopf@firstnations.org">tfarrenkopf@firstnations.org</a></td>
</tr>
<tr>
<td>20 Tanya</td>
<td>Fiddler</td>
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<td>21 Anita</td>
<td>Fineday</td>
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<tr>
<td>No.</td>
<td>Name</td>
<td>Title/Position</td>
<td>Organization/Company</td>
<td>Email Address</td>
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</tr>
<tr>
<td>22</td>
<td>Tracy Fischer</td>
<td>President &amp; CEO</td>
<td>First Nations Oweesta Corporation</td>
<td><a href="mailto:tracey@oweesta.org">tracey@oweesta.org</a></td>
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<td>23</td>
<td>Joe Flett</td>
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<td>Betty Hamley</td>
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<td>Scott Hansen</td>
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<td>Ruben Hernandez</td>
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<td>28</td>
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<tr>
<td>29</td>
<td>David Jaber</td>
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<tr>
<td>30</td>
<td>Maurice Johnson</td>
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<tr>
<td>31</td>
<td>Tadd Johnson</td>
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<td><a href="mailto:tmjohnson@grcasinos.com">tmjohnson@grcasinos.com</a></td>
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<tr>
<td>32</td>
<td>Vernon Kahe</td>
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<tr>
<td>33</td>
<td>Kathleen Kvern</td>
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<tr>
<td>34</td>
<td>Rita Lara</td>
<td>Director/Museum</td>
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<td><a href="mailto:rlaral@oneidanation.org">rlaral@oneidanation.org</a></td>
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<tr>
<td>35</td>
<td>Lu Ann Leonard</td>
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<td>Hopi Tribe / Education Endowment Fund</td>
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<td>36</td>
<td>Robert Lieb</td>
<td>Director of Planning &amp; Development</td>
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<td>Tony Looking Elk</td>
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<td>Otto Bremer Foundation</td>
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<td>38</td>
<td>Marcus Luke Ii</td>
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<tr>
<td>39</td>
<td>Erika Malaterre</td>
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<tr>
<td>40</td>
<td>Twila Martin Kekahbah</td>
<td>Independent Contractor/ UTTC President's Office</td>
<td>Turtle Mountain Band of Chippewa</td>
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<tr>
<td>41</td>
<td>Norman McCloud</td>
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<td>Turtle Mountain/Pathways to Prosperity</td>
<td><a href="mailto:norman.mccloud@tmp2p.com">norman.mccloud@tmp2p.com</a></td>
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<tr>
<td>42</td>
<td>Linda McGraw Adams</td>
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<tr>
<td>43</td>
<td>Hope Miller</td>
<td>Grant Writer</td>
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<td>Richard Monette</td>
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<td>45</td>
<td>Mike Myers</td>
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<td>No.</td>
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<tr>
<td>46</td>
<td>June Noronha</td>
<td>Strategic Planning Officer</td>
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<tr>
<td>47</td>
<td>Myra Pearson</td>
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</tr>
<tr>
<td>48</td>
<td>Susan Peterson</td>
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<td>49</td>
<td>Daniel Powless</td>
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<tr>
<td>50</td>
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<tr>
<td>51</td>
<td>Pamela Ranslam</td>
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<tr>
<td>52</td>
<td>Linda Lee Retka</td>
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<td>53</td>
<td>Mike Roberts</td>
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<tr>
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<td>Angella Roby</td>
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<tr>
<td>55</td>
<td>Sherry Salway Black</td>
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<tr>
<td>56</td>
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<td>61</td>
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<td>Erma Vizenor</td>
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<tr>
<td>64</td>
<td>Kevin Walker</td>
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<td>65</td>
<td>Carl Walking Eagle</td>
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<td>Spirit Lake Tribe</td>
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<tr>
<td>66</td>
<td>Herb Weyaus</td>
<td>Secretary Treasurer, Legislative Dept.</td>
<td>Mille Lacs Band of Ojibwe</td>
<td></td>
</tr>
<tr>
<td>67</td>
<td>Susan White</td>
<td>Trust Director</td>
<td>Oneida Nation</td>
<td><a href="mailto:swhite@oneidanation.com">swhite@oneidanation.com</a></td>
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<tr>
<td>68</td>
<td>David Wiese</td>
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<tr>
<td>69</td>
<td>Justin Yankton</td>
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<td>Spirit Lake Tribe</td>
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<tr>
<td>70</td>
<td>James Yockey</td>
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<td>Sovereign Power Inc.</td>
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</tr>
</tbody>
</table>
Appendix C: Evaluation Report

The following information was collected on day one and day two of the 2009 Native Asset-Building Institute held October 5th and 6th at the Mystic Lake Casino Hotel, Prior Lake MN. The tables below reflect survey responses. Participants were asked to rate the conference on a scale of one thru seven, with one being the lowest score possible and seven the highest.

### Day 1 - Morning

<table>
<thead>
<tr>
<th>Session 1 - Good Governance and Civil Society</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Usefulness of the session as it relates to your program</td>
<td>5.8</td>
</tr>
<tr>
<td>Clarity of the Presentation</td>
<td>5.8</td>
</tr>
<tr>
<td>Clarity of the Materials</td>
<td>5.5</td>
</tr>
<tr>
<td>Expertise of the Panel</td>
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**Comments:**
- Session could be better structured to allow for participant integration/debrief. It was too much to take in for one morning.
- Some of the power point presentations were too small to read from the back.
- Excellent Mr. Monette kept me engaged the entire time.
- More needs to be done in facilitating these types of dialogues.
- Interesting to hear different perspectives.
- Interesting!
- Could be more basic on explaining what assets are and why each example is vital.
- Professor Monette made me think about tribal government as an "institution" in a different manner.
- Excellent.
- Excellent panel.
- Good discussion.

### Session 2 - Renewable Energy Development and Management in Indian Country

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<td>Clarity of the Materials</td>
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<td>Expertise of the Panel</td>
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**Comments:**
- Margie S. did a great overview and provided useful data/info.
- Highly informative.
- Since I'm not in renewable energy this was not too high on my list of topics.
- The energy development portion was more detail than needed for this conference. Great info but unnecessary today.
- Good Panel - I particularly admire the structure of the panel. Overall concept, implementation, etc.
- Very informative.
- Mille Lac's example was helpful from a legal perspective and thinking through the issues was helpful.
- The first presentation was too long. Other presentations were not as related as could have been.
- Presentations were not specific to my program but it was good information none the less.

### Session 3 - Tribal Philanthropy: Development of 7871s & 501(c)(3)s

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<td>Clarity of the Materials</td>
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<td>Expertise of the Panel</td>
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**Comments:**

- More examples would have been nice. PowerPoint was interesting.
- Very interesting!
- Excellent!
- Very credible speakers. We're lucky.
- Good overall background.
- Excellent presentation.
- Great to learn about assets as they relate to Indian Country in all forms.
- Excellent presentation, relates well.

**Overall Value of Day 1 - Morning**

**Comments:**

- Great content and expertise!! The low lighting made it a little hard to see the presenters. Sometimes we could not hear the presenters. A nice problem? The time allotted to presenters should be more even.
- Did an excellent job of staying on schedule - congratulations.
- FNDI always has great information and relevant conferences.
- I would like to have had this president.
- Great information. We could use these presenters back home.
- More time needed to go into greater depths.
- It was very useful. I just hope to have more examples of concrete solutions rather than showing the obstacles.
- Good to have the actual teams present - they are "doing it" - not just theoretical.
- Presentations reinvigorated me!
- Very good. It seemed to cover very different areas and happened organically. The explanation after the renewable energy panel was good to understand your intent.

**Day 1 - Afternoon**

**Session 4 - Tribal Philanthropy: Development of 7871s & 501(c)(3)s**

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<td>Expertise of the Panel</td>
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**Comments:**

- Fantastic.
- Very Good.
- Great to see info on HEEF. Thanks Sarah. Always good to see what others are doing. We don’t have to reinvent the wheel - great things are happening all over.
- Very useful with regards to 501 (C)(3) versus 7871 - great examples of tribal philanthropic institutions and their procedures.
- Very enlightening. I liked the mentor/mentee relationship.
- Great to finally hear and see success instead of all negativity in Indian country. Thank you FNDI staff.
- Excellent. 501 (C)(3)/7871 overview very educational. Mike Meyers’ presentation was very powerful and fundamental.
- Enjoyed hearing about projects and how they came into existence.
Great Hopi video. Mike Meyers gave us good cultural spiritual reminders.

**Session 5 - Funders’ Panel: Funding Asset Building Projects in Indian Country**

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**Comments:**
- Very candid discussions.
- Very Good.
- Not sure how useful due to our location outside of the upper Midwest. Excellent panel however.
- We will see how thick their skin is. They all seem sincere.
- Great! Always good to see funders face to face. We need a list of funders from all over the US.
- Well designed session.
- There were great foundations at the table. It would be nice to gather additional foundations for a funders reception, something more network oriented.
- Thank you to the foundations for being here.

**Overall Value of Day 1 - Afternoon**

**Mean 6.1**

**Comments:**
- Really enjoyed the candid discussions with the funders.
- It would be nice to be able to twitter thoughts and questions to participants in real time as the presenters did presentations.
- I think First Nations give better workshops than many other conferences. The topics discussed were relevant to all of us. It would be nice to have everyone introduce themselves in the beginning. That’s what Natives are supposed to do, it’s more formal.
- Good. But covered such wide range of topics that the underlying theme got lost. More content on how renewable energy fits and up front definition of asset building would have been helpful to me, as a new yet not newcomer.
- I learned so much. Thank You.
- Thank you for the good pace of the sessions and the time in between.

**Day 2**

**Session 6 – Dinner Keynote**

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**Comments:**
- The session could have been more beneficial, however it was obvious that she felt pressured to rush. Excellent.
- Always learn something new from Karen.
- Karen was good and thoughtful.
- After a full day of listening/learning the evening session seemed too long.
- Not related to what I do, but very interesting.

**Session 7 - Community Development Financial Institutions**

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**Comments:**

Session was well facilitated and prepared - it showed! It was great to "get to know" the presenters, they were not just talking heads trying to get through their presentations quickly.

Good information.

Good presentations, useful information. Would be good for some additional regional sessions.

Highest level of relevancy, great basic info to start us off. Should have put it in the 1st session, not 2nd to last.

Great panelists, information great and we need to hear more of the ups and downs of each dept./program. It would be nice to find out each tribe’s computer software, stories (positive and negative) for lessons learned.

Great example of what others are doing in their areas that we can take home.

Excellent all panelists were very informative.

Need to do more on CDFI - as judged by all the questions and comments

### Session 8 - Building Credit Worthiness in Reservation Business Development

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**Comments:**

Love Tanya, great opportunity to learn from her

Sessions in tune with small business, actual reservation businesses

Excellent. Would like to hear much more from Tanya Fiddler.

Excellent! In order for anyone to succeed in this fast world we all have to have positive credit. More stories and perspectives of their successes would have been nice. Case studies and how many reservations are doing this and why?

Tanya needs to be duplicated. She is a wealth of knowledge.

Tanya - excellent.

Awesome presentations. Tanya is doing great.

It was Ok but I had hoped for more.

**Overall Value of Day 1 - Dinner Keynote and Day 2** | 5.5

**Comments:**

It gets mentally exhausting to meet and eat in the same room from 7:30 am to 7:30 pm. A change of atmosphere would have been great.

The dinner keynote was difficult to listen to because of intensity of topic.

This was great information.

Very good.

I enjoyed learning about a variety of programs and tracks.

I appreciate the opportunity to come here. We needed to hear more about the tribe who owns the casino and how they became successful. We need to see a map showing where everyone is from. We can put push pins on it and talk or say what we do there and why. It would good to have formal introductions.

Great info - session on day 2 was more inline with what information I needed.

We need Sherry in Indian Country, lots of Sherry'. Can she be cloned? Lol

A great speaker, knowledgeable. Control was excellent, presentation rushed but understandable - tough
time slot. Perhaps this important presentation would have been better in the main panel of the day and a lighter topic for dinner - inspirational or merely entertaining.

Good workshop, I learned a lot about areas that I did not initially see a connection to my program's goals and objectives. We need collaborations to make a sustainable impact.

I attended the 2009 Native Asset-Building Institute because I am interested in:

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<td>Good Governance and Civil Society</td>
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<tr>
<td>Tribal Philanthropy: Development of 7871s &amp; 501(c)(3)s</td>
<td>13</td>
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<td>Funders' Panel: Funding Asset Building Projects in Indian Country</td>
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<tr>
<td>Community Development Financial Institutions</td>
<td>20</td>
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<tr>
<td>Building Credit Worthiness in Reservation Business Development</td>
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Briefly describe the asset building strategies you leaned during the institute that you can take back to your program/organization/tribe:

Ideas for integrating financial literacy into existing tribal programs and creating a financial literacy program to educate the community.

Continued support for existing strategies. CDFI, Youth /Infant Savings.

I learned more about 7871 programs and that some of our tribal programs can raise money from foundations.

Good information, I gained connections to doing energy development.

Lessons learned and potential projects to help enhance tribal assets.

CFI/IDAs/Credit Building Loans/7871s

Excellent contributions - the messages here will spur motivation.

7871 mechanism and definitions. Case studies and lessons learned from CDFIs

Time allowances and the importance of considering our true needs. Organizational skills required to be taken seriously by funders. Getting everyone on board. Importance of Education. Many programs could be done or started up.

The different methods we can use to create tribal non-profits. I’m not sure about whether we should do a 7871 or 501 (c)(3).

Educational endowment funds.

I am interested in creating overall non-profit core for my tribe. Also, I am interested in leveraging CDFI monies for higher education money.

I gained new insight on what other tribes do and their success stories.

Youth IDA and youth financial education. Turtle Mountain has good information to share. I hope to use this in our community.

Leech Lake's idea for lending was very interesting. I learned new ideas for start up programs.

Great new ways of looking at things!

Other presenter’s success stories and new avenues that are working. Asset building needs to be a part of every strategic plan.

How will the asset building strategies you learned at the institute assist your program/organization/tribe?

Not sure – I will use them and let you know. I will let you know when I go into the debrief and integration mode.

Great opportunity to network, assisting and learning from other tribes carrying out the same initiatives. Passing the strategies onto tribal organizations will assist them in self determination and sustainable development.

I will share the information gathered with the appropriate offices.
The Bush Foundation and North West Area foundation’s re-structuring actually falls very much in line with our work. 
It helps with development for long-term growth 
Possibly expand to regional sessions. NW, SW, etc. 
How to develop these services from within the community 
Network connections will prove to be the most value.
It will help and is a reminder to integrate financial skills and entrepreneurial training into "green-collar" job training. 
I have better ideas now about what is important to achieve, what obstacles we will come across, what ways we can collaborate, what programs we may want to begin and how important our culture is and its effect on shaping our programs. 
Financial education for our youth - we will work to put in the schools. 
Provides goals for future programs. Able to network with the experts. 
Creating a sustainable economy using grass roots organizations. 
Gives me encouragement to continue with what I'm doing. Always more to do and there are great examples of other doing what I do. Need to re-evaluate our financial programs. 
New ideas for IDA saving plans. 
Contacts made will provide needed assistance. 
Asset building will be a part of the strategic planning that I am currently working on. 
**How can the Native Asset Building Institute be improved for future years?**
Facilitate an active asset identification process. 
Maybe provide an opportunity, outside of breaks, to be able to network. Mentor/Mentee ideas great but it would have been great to make those connections for future mentor/mentee relations. 
Continue in the direction/path you are on. Outstanding presenters. 
Move the institute to different locations around the US. 
A little more of a mix of organizations and include ones that are focused on cultural/youth development. 
Have two tracks. One for tribal development and one for entrepreneur development. 
Location was excellent. 
I would like to bring the institute into my community. Pack up all the speakers and move to my Rez. 
Provide a list of contact info for all the attendees. 
One of the best I’ve seen - Great Job! 
Start of with the definition of asset building and if/how that has evolved 
Post bios and contact info on all attendees to facilitate post contacting. Could take home tips and steps and detailed suggestions be printed and sent out? Do these experts and professionals want to help us enough that they'd give us all the advice they possibly can, in print, for us to refer to when we get home? 
Give us more - open up the conference, we need to get more tribal leaders here. 
Enjoyed the diversity of topics. Include more intangibles such as cultural knowledge, credit scores, higher education. 
Have formal introductions and make seating arrangements so we can interact with other tribes. Awesome location/event. Healthier food. Include a prayer. 
Maybe more specific information in terms of asset building in tribal governments vs. tribal people. 
Just keep doing what you are doing - excellent training. 
Very good. 
Everyone talked about people and land as our greatest resources. Educational institutes need to be a major partner, at least in the training.
Please comment on the location, hotel and training site.
Good – move it around to different tribal locations.
Great.
Excellent.
Smoke from casino was strong
The hotel was good, rooms are clean.
Excellent.
Location was excellent.
Great location - Great rooms food and convenience.
Excellent accommodations, great food, great space.
It's great that money is staying within the Native community.
Beautiful, exceptional facility. Four hour drive for me was perfect.
The site was good, the food was amazing.
Excellent location.
Facilities were excellent.
Excellent! Wish we could have heard their stories on how they go so successful.
Hotel was good - always needs to be in site with direct flights.
Good location I only lost $15.00.
Very nice.
Great Service!
Good site - great hotel.
Good central, nice facility.
Very good.
Excellent.

Please comment on the food
Great – it would be nice to have at least one community meal in the community (i.e. at long house).
Very good.
Great.
Good.
There was a steady flow of good food. I enjoyed it.
Excellent.
Food provided excellent.
Great job on food. I appreciated the variety of choices.
Excellent as an ex- restaurateur. I'm highly critical, the food was very good!
Traditional foods dinner was excellent. Thank you for vegetarian/vegan options. The less refined white four products, the better.
Best catered food ever!
Very good.
Very Generous! Would like to see a similar institute in the SW.
Awesome - gained 5 lbs. We need to include more prayers.
Good - never hungry. Think I gained 5 lbs.
Excellent food.
Lots of good food.
Very good.
Generally good. Usually too much, needed health choices for breakfast - yogurt.