



5 YEAR STRATEGIC PLAN

Created by

Indian Business Alliance Leaders

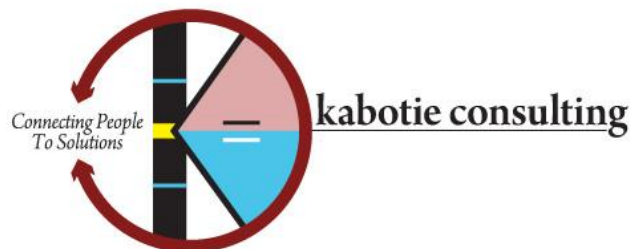
Representing Montana (MIBA), South Dakota (SDIBA), Minnesota (MNIBA), North Dakota (IBAND), and Wisconsin (WIBA)

2018 Collective IBA Vision

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Contents

This report contains the results of the 2013 strategic planning with the Indian Business Alliance leaders from Montana, South Dakota, North Dakota, Minnesota and Wisconsin.



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History and Current Environment

This section of the report sets forth the results of four conversations designed to begin the strategic planning work planted in the history of economic and enterprise development in Indian Country as well as the current reality of the Indian Business Alliances. These include responses to questions on basic data, trends, accomplishments and advantages.



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Practical Vision Workshop

This section of the report sets forth the group's vision of collective efforts as they see them realized by 2018. It is the motivating picture of the future that gives guidance to the collaborative work of each of the Indian Business Alliances.



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Underlying Contradictions Workshop

This section of the report represents the group's analysis of issues and obstacles blocking progress towards its vision. This insightful look at contradictions assists the group in assuring its development strategies are grounded in reality.



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Targeted Accomplishments

This section documents the priorities of the Indian Business Alliances. It represents the key actions targeted for the next two years. The action strategies provide the group with succinct statements that give a sense of the priorities and approaches to collaboration.



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Key Next Steps

This section lists the next steps identified by the group for their collective action and engagement including the action, the outcome and who the responsible parties are for the action.





History and Current Environment Scan

In completing a scan of the environment, it is important to create a “snapshot” of the environment as it currently exists—shaped by the history and development of Native American economies as they live in the memories and stories of participants. In this session participants shared information on the history of economic and business development as it has unfolded across Indian Country and as it has impacted the work of each Indian Business Alliance (IBA). The group then identified the basic data, trends that impact the work of each IBA, advantages, and recent accomplishments that the group has achieved in the past 3 to 5 years. These discussions helped set the stage for the creation of a practical vision that is grounded in the reality that impacts all of the IBAs in their individual and collective work.



History of Tribal Economies and Business Environments

SHIFT FROM TRIBALISM TO INDIVIDUALISM	SURVIVAL	WE WORKED FOR OTHER BUSINESSES; TRIBES BEGAN TO COME TOGETHER NATIONALLY	INDUSTRIAL ERA; NATIVE AMERICANS LEAVE RESERVATIONS TO FIND WORK ELSEWHERE
1800s	1930s	1940s – 1950s	1960s
<ul style="list-style-type: none"> • 1800s Treaties • Ceremonial life outlawed • BIA is overseer of way of life on reservations • Commodities and dependency • ‘Manifest Destiny’ - whites are center of the universe (Native termination) • Creation of reservations • Citizenship for Indians in 1924 • Land loss 	<ul style="list-style-type: none"> • IRA gov’ts established 1934 • Dawes and Homestead Acts • Boarding schools • First Native ranches and farmers 	<ul style="list-style-type: none"> • Loss of language • WWI, WWII, Korea - Natives in the US military and fighting in foreign wars • Policy of tribal termination to get Natives off land and destroy tribal culture • Dependence increasing on tribal gov’t • Inter-tribal marriages and breakdown of tribal identities • Freedom of Religion Act • National Congress of American Indians established in 1944 • Bottom of the bottom – 1950s (in death rates, unemployment, infant deaths, education) 	<ul style="list-style-type: none"> • HUD public housing • PL 280 • Tribal gov’t beginning a proactive approach to business development • Indian Education Act • Civil Rights Act • Work relocation (late 1960s)



<p>INDIAN PRIDE AND INDIAN RIGHTS MOVEMENT; TRIBAL AWAKENING; H2O, HOUSING, ELECTRICITY; WE REALIZED WE CONTROL OWN DESTINY; TRIBAL ECONOMIC DEVELOPMENT</p>	<p>WE REALIZED THE COST OF OWNING OUR DESTINIES AND THE NEED TO CREATE REVENUE STREAMS; TRIBES JOIN FORCES, NETWORK AND DEVELOP COMMUNITIES IN MORE FORMAL WAYS</p>	<p>GROWTH OF INDIVIDUAL ENTREPRENEURSHIP ON AND OFF RESERVATION; DEVELOPMENT OF RESOURCES AND STRUCTURES TOGETHER</p>	<p>RECOGNITION THAT CASINOS ARE NOT GOING TO LAST – MOVEMENT BEGINS TO DIVERSIFY ECONOMIES</p>
<p>1970s</p>	<p>1980s</p>	<p>1990s</p>	<p>2000s</p>
<ul style="list-style-type: none"> • TERO formed (late 70s) • Per capita payments expand • NAHASDA • Partial repeal of PL 280 1972 • Contractors in business • BIA takeover 1971 • DBE, 8(a) and other gov't minority programs • ICWA • Indian Self Determination Act 1975 • Tribal colleges • 70s push for higher education • Trail of broken treaties • AIM • Department of Defense contracting 	<ul style="list-style-type: none"> • Provide additional assistance to support programs • Community growth spurt and investment • Listening more to community members • 1986 Lakota Fund started at Pine Ridge • IGRA and Indian gaming • Opening of casino 1986 • Welfare/government dependency increases • Minority Contractors Association • N.D. business development office – N.D. Department of Commerce • 1854 treaty settlement 1984 	<ul style="list-style-type: none"> • Montana Indian Manufacturers Network • Gaming • Federal Reserve CRA action in MT – Northern Cheyenne, First Interstate Bank • Native CDFI Fund established at US Treasury 1999 • Casino expansion, hotel 160 rooms, golf course, heritage center, marina • Demand study • National Indian Gaming Association • Buy Indian Act • Cobell lawsuit started 1998 • Native American Bank established • Feds start enforcing laws • Government dependency continues to grow 	<ul style="list-style-type: none"> • Four Bands CRST/RLF 2000 • Treasury creates CDFI 2001 • Model Tribal Secured Transactions Act completed in 2005 • MT Indian Business Conference 2005 • MIBA founders meet in Great Falls 2006, establish MIBA • SDIBA established 2007 • ICED funding created in Montana 2007 • MNIBA formed 2008 • IBA leaders meeting in 2009 • Natives get more involved with state, federal efforts • Land going back into tribal trust • Native entrepreneurs increasingly demonstrate demand and need • SBA programs expand to include Native programs • Tribal enterprises grow • WI Department of Commerce (WEDC) • CR & PR Chambers of Commerce established • NWAFF's long standing commitment to Indian Country



<p>STATES RECOGNIZE NATIVE ECONOMIC DEVELOPMENT IS A STATE ISSUE, TOO; SHIFT FROM RADICALISM TO INVOLVEMENT WITH STATES AND FEDS TO CONTROL OUR OWN DESTINIES THROUGH PARTNERSHIPS AND COLLABORATIONS</p>	<p>MOVEMENT TO EXPAND WORK WITHIN OUR COMMUNITIES – A RETURN TO TRIBALISM</p>
<p>2010</p>	<p>2013</p>
<ul style="list-style-type: none"> • MTSTA Workshops held around country 2006-2013; tribal commercial law development increases • IBAND established 2012 • Boom of Native-owned institutions and businesses • Taxation agreements • Native CDFI Network 	<ul style="list-style-type: none"> • Shift of power on reservations from baby boomers to younger, better educated people • More credentialed Natives - professionals • Tribal government reorganization – constitutional changes and reform increasing • Sequestration triggers tribal community discussion on sustainability • WIBA established 2013





Environmental Scan

Environmental Scan: **Basic Data**

- Indians (Tribes and individual members) pay taxes
- Reservation economies impact surrounding and destination communities (off rez)
- Federal dollars into MT=\$600 million/year
- ND- tax agreements and MOUs in place
- A CR business loan on average creates 2.6 jobs
- SD cabinet level position created – SDIBA advocacy
- SDIBA supported new tribal ID policy
- CR financial literacy in schools- tribe passed financial literacy requirement
- ND Thunder Butte Refinery
- TAT oil and gas company tribally owned
- Tax money - tribal college scholarship money
- Tribal population growth high in rural areas
- In MT the average NA business loan is \$125k – non-NA is \$ 450k
- 70+ emerging Native CDFIs in nation
- 7.6% national unemployment (average); 14.65% Native unemployment rate according to Bureau of Labor
- \$11.5m NACA
- \$6B revenue from Indian gaming
- Native communities=40+% under age 20
- 50% of youth ADHD/FAS affected
- High rates of cancer, diabetes, heart disease
- Tribal economic impacts in states are increasing
- 5 tribal colleges in ND; 5 in SD (4 with satellite offices); 7 in MT
- High rates of unemployment and poverty in reservation communities
- MT has 9 state legislators
- 3 MT tribes with equity fund programs
- 50% of Native Americans in Rapid City in poverty
- 7% population in MT=Native American
- 11% population in SD=Native American
- 900+ Native American businesses in MT
- Predatory lending high in Native American communities
- Over 50% of Native Americans have no credit history and are unbanked/underbanked in SD
- Higher poverty and unemployment for Native American population in the US



Environmental Scan: **Positive (+) Trends**

- Training and use of model tribal UCC/secured transactions codes
- Growing sophistication of tribal courts
- Growing dialogue about importance of private sector development as part of greater economic development discussion
- Expansion of Indian equity funds at tribal level in MT
- Growing numbers of Native Americans in advocacy roles- national, state, local, regional
- Research expansion/ data collection and analysis, impact recording
- Increased collaboration with multi-sector partners
- Native CDFI movement is growing
- Funder/ investor growing involvement
- Non-tribal government organizations forming on rez
- Collaboration with private sector is increasing
- Increased networking
- Contributions (leading) local economies
- Natural resource preservation
- Land consolidations are more active
- Tribal constitutional revisions are increasing
- More development of community organizations
- Retirees moving back to tribal areas
- More educational opportunities for youth to stay (not leave)
- Cultural preservation efforts
- Bridging gaps of tribal members on and off reservations
- Indianpreneurship increasing
- Focus on sustainability
- Educated tribal leadership
- Native nation building
- Higher education/Tribal colleges
- Broadband on all reservations
- Thinking outside the box
- Being more assertive/proactive
- Exercising sovereignty
- Energy and oil development
- Keystone Pipeline (not a plus for everyone)
- Expansion of individual Native owned small businesses on or near reservations
- Attempts to develop tribal data collection and clearing house for data on Indian Country
- States beginning to partner with tribes on big projects, i.e., infrastructure
- Efforts at tribal historic preservation
- Internet gaming
- Buy back programs (land etc.)
- Home redevelopment without State partners



Environmental Scan: **Negative (-) Trends**

- Continuing silos within regions/tribal governments/industries
- Resource shortages including human capital
- Tribal politics
- “Crab in the bucket” mentality
- Communities are still invisible/ lack of inclusion
- Taxation issues
- Predatory lending (all forms)
- Attacks on sovereignty
- Increased litigation
- Polarization in politics
- Environmental exploitation
- Income disparity increasing
- Economic downturn
- Unhealthy dependencies
- Suicide rates are up and getting younger
- Lack of access to quality health services
- Lack of tax base for community infrastructure development
- Increasing match levels required for federal funding
- Regional funding focus loses tribal-specific support
- Housing development limitations from NAHSDA
- Corporate farms and ranches are leasing land on reservations and are increasingly not being operated by local ranchers and farmers
- State water compact agreements are not getting approved
- Resistance to tribal buffalo programs by cattle ranchers and by states
- Bureaucracy
- Sexism on the rise
- Elder abuse on the rise
- Funding for capital projects down
- Separation of powers does not exist in many tribal governments
- Voting in tribal elections by non-residents
- Breakdown of family structure
- Fatherhood – role models are decreasing
- Tribal enterprises not operating as businesses
- Tribes don’t use or follow their business or strategic plans, or don’t have them
- Tribes run businesses as social programs
- Little continuity in tribal administration/government
- Supreme Court case losses – Tribal jurisdiction hits water quantification
- Policy design lumps all tribes in the same bucket
- Federal budget fights lead to cuts affecting all programs, including those in Indian Country
- Myths surrounding tribes, i.e., abundant resources, all tribes are rich with gaming money, are there still lots of Indians?



Environmental Scan: **Advantages**

- Values of perseverance within the group to work in our places
- Collaboration
- Tax benefits
- Social networking in Indian country
- Willing to work (educated) – work force numbers
- Natural resources
- Tourism
- Obama
- Diversity of types of businesses
- Native owned financing is developing
- Investment opportunities are growing
- Educational/ work force training
- Community partnerships (PTAC)
- Business mentorship
- Private/public partnerships
- Legislative policy impacts
- Hearth Act
- Willingness of people to bring accomplishments and leadership back to home community (reverse brain drain)
- Strong cultural heritage, connection, and sense of peoplehood
- Nationally recognized leaders committed to cause of community advancement-leveraging leadership
- Leadership with humility, humor and taking strong stands behind a vision
- Flexibility
- Being undeterred
- Growing populations with needs for goods and services
- Leaders are stakeholders in their communities
- Realistic thinkers
- Nothing to lose!
- Humor
- Sovereignty
- Natural entrepreneurs
- Understand the challenges in business (been there, done that!)
- Accessibility
- Infrastructure
- Being Indian!
- Do whatever it takes
- Learning from history
- Treaty rights/obligations
- Non-regulated
- Buy Indian
- TERO ordinances



Environmental Scan: Recent Accomplishments

- Establishing IBAs in a sector that's had little attention
- Strengthened relationships with tribal governments/ successful policy advocacy with state governments, lobbying
- ND-inventory of Native owned businesses
- MT- Mapping of tribal economies, introduction and growth of the Indian Equity Fund
- SD- Implementation of SD Native Entrepreneurship Investment Fund
- SD- 4th bi-annual SD Indian Business Conference
- SD- Publication of report on Native entrepreneurship in SD's 9 reservations
- Winning of Cobell case – persistence in holding ground
- Keepseagle settlement for Native farmers and ranchers for equitable lending
- Model in UN: “Resovereignty”
- State/tribal UCC compacts in MT/SD/MN
- Indian equity funds expanded to tribal level in MT
- Tribal economic momentum indices-SD
- Growing number of Native businesses and related job creation
- T/A workshops that have expanded capacity of small business resource providers on reservations in MT
- Testimony to US Senate Banking Committee on private business development in Native communities
- Five IBAs established in the region
- Developing/sharing/replication of best practices
- CDFI Industry financing impact data
- SD National Entrepreneur Business Competition
- Strength and awareness of Native economies
- Increase in higher education for Native Americans
- Financial education movement on reservations
- SD wind turbine agreement
- ND gas refinery development
- MT partnership of tribe with Native non-profit for housing development
- Today's meeting! (Thanks NWAF!)
- Lakota Foundation partnership to support state-wide loan pools with government contracting
- MT- increased access to training for small business owners (Profit Mastery Workshops)
- Standing Rock study of revenues and flow of funds off reservation
- MT Dept of Commerce committed funding and establishment of commission to support economic development on reservations





Practical Vision

Everyone owns the vision of the future. We each hold it in our imagination. In this workshop, participants were invited to bring their imagination and optimism to the table and help weave a complete picture of how the Indian Business Alliance moves towards its desired future. Participants were asked to consider and describe the future that could be achieved through the collective efforts of all of the Alliances working together.

The focus question before the group was:

**What do we see in place in 2018 that will lead
to our individual and collective success?
What have we built together?**





VISION 2018

INDIAN BUSINESS ALLIANCE LEADERS GATHERING

Consensus Vision Statements

The following statements represent the group's consensus after discussing the individual elements of the vision. These vision statements capture the group's insight on their collective intent in each arena.

TRIBAL CODES AND REGULATIONS ARE ENACTED AND IMPLEMENTED THAT SUPPORT NATIVE-OWNED INDEPENDENT BUSINESS DEVELOPMENT	OPPORTUNITIES ARE AVAILABLE TO CONNECT NATIVE YOUTH TO THE BUILDING BLOCKS NECESSARY TO DEVELOP ENTREPRENEURIAL SKILLS AND ESTABLISH PRIVATELY OWNED HIGH GROWTH INDUSTRIES	TOOLS AND RESOURCES ARE READILY AVAILABLE TO DEVELOP INDIVIDUAL CAPACITY TO ACCESS BUSINESS CAPITAL AND MARKETS	A POOL OF FUNDING AND PRODUCTS IS DEVELOPED THAT OFFERS PATIENT CAPITAL FOR NATIVE ENTREPRENEURS	THE IBAS ARE SUSTAINABLE AND HAVE THE CAPACITY TO EXPAND ACROSS REGIONS AND SUPPORT DEVELOPMENT IN NATIVE COMMUNITIES	AN INDIAN COUNTRY CLEARING HOUSE IS ESTABLISHED THAT COLLECTS, MAINTAINS AND LEVERAGES CURRENT RELEVANT QUALITY DATA FOR SUPPORTING GOOD POLICY DEVELOPMENT AND INVESTMENT	A NATIONAL NETWORK OF IBAS IS ESTABLISHED TO SHARE AND LEVERAGE BEST PRACTICES, TO SHARE AND LEARN FROM CHALLENGES, AND TO COLLECTIVELY ENGAGE IN ADVOCACY	TRIBAL VISION FOR RESERVATION DEVELOPMENT IS INCLUSIVE OF A ROBUST NATIVE PRIVATE SECTOR
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Vision Brainstorm Data

This is the brainstorm data resulting from the first round of vision discussions. It represents the ideas of all participants. The brainstorm data is an important link to what people were thinking about as they discussed each of these vision clusters. Some ideas are specific; others are more general. They all help us imagine the future five years from now. The title headings indicate the consensus vision statements of the group.

TRIBAL CODES AND REGULATIONS ARE ENACTED AND IMPLEMENTED THAT SUPPORT NATIVE-OWNED BUSINESS DEVELOPMENT

- Land and title companies are developed on reservations
- A national Tribal UCC Filing System is established with 25 participating tribes
- There is widespread broadband access and digital literacy on reservations
- Investor-ready Native communities increase by 30%

OPPORTUNITIES ARE AVAILABLE TO CONNECT NATIVE YOUTH TO THE BUILDING BLOCKS NECESSARY TO DEVELOP ENTREPRENEURIAL SKILLS AND TO ESTABLISH PRIVATELY OWNED HIGH GROWTH INDUSTRIES

- Comprehensive workforce development strategies are implemented
- Satellite offices are expanded by 25% to Native communities for entrepreneurship training
- Increased collaboration for youth entrepreneurship development and leadership
- Established IBA partnerships with all tribal colleges

TOOLS AND RESOURCES ARE READILY AVAILABLE TO DEVELOP INDIVIDUAL CAPACITY TO ACCESS BUSINESS CAPITAL AND MARKETS

- Business and financial infrastructure (banks, insurance companies, CPAs) is increased to 100% access
- CDFI access is available in all Native communities
- Universal broadband access and digital literacy are expanded to all Native communities
- IHS 3rd party billing (638) opportunities are expanded

A POOL OF FUNDING AND PRODUCTS IS DEVELOPED THAT OFFERS PATIENT CAPITAL FOR NATIVE ENTREPRENEURS

- 70% of funding goes to communities most in need
- CRA investment and lending (Community Reinvestment Act) is strengthened
- CDFIs are established on half of the reservations in the 5-state region (10 year goal is 100%)
- Conventional lending participation is increased
- Investment by banks is increased
- SDIBA's Native Entrepreneur Investment Fund is expanded by 500%
- Investments to revitalize communities is expanded
- Investment growth in Native communities is 500%
- \$1b Indian Equity Fund is capitalized for each of the five IBAs



THE IBAS ARE SUSTAINABLE AND HAVE THE CAPACITY TO EXPAND ACROSS REGIONS AND SUPPORT DEVELOPMENT IN NATIVE COMMUNITIES

- All five IBAs have staff with adequate resources at \$1m each
- There are paid IBA staff positions in all five states
- Collaboration and partnership efforts increase by 25%
- Written best practices are developed for the IBAs
- Increase visibility of the IBAs leads to funding and staffing
- Consistent IBA leadership meetings are held at least every other year

AN INDIAN COUNTRY DATA/RESEARCH CLEARING HOUSE IS ESTABLISHED THAT COLLECTS, MAINTAINS AND LEVERAGES CURRENT, RELEVANT QUALITY DATA FOR SUPPORTING GOOD POLICY DEVELOPMENT AND INVESTMENT

- Accurate and respected data collections are developed by Native Americans and tribes
- Best (successful) practices on tribal enterprises and economic development strategies are created and documented
- Tribal data documented by the tribes are recognized as the data
- A national clearinghouse is established with accurate IC data that is comprehensive and accessible

A NATIONAL NETWORK OF IBAS IS ESTABLISHED TO SHARE AND LEVERAGE BEST PRACTICES, TO SHARE ABOUT AND LEARN FROM CHALLENGES, AND TO COLLECTIVELY ENGAGE IN ADVOCACY

- 20 more IBAs are established nationwide (with start-up funding)
- Native commerce is significantly increased through mechanisms such as a Native e-bay
- There are established IBAs in 15 states, and they are nationally recognized
- A national IBA is established

TRIBAL VISION FOR RESERVATION DEVELOPMENT IS INCLUSIVE OF A ROBUST NATIVE PRIVATE SECTOR

- “Indians into Governance” degree programs are developed
- Tribal constitutional changes to promote business and economic development increase by 5%
- Native Buy Indian model codes are adopted by all tribes
- Tribal resolutions with clear support of private sector development are increasingly adopted
- Economic impacts both on and off reservations increase by 20% for private and tribal enterprises
- Purchasing of Native goods and services by tribes increases by 25% (buy Indian)





Underlying Contradictions

The focus of the underlying contradictions workshop is analysis. The underlying contradictions workshop asks the question:

What are the issues and obstacles that block progress toward our shared vision?

Honest dialogue is required for this clear-headed analysis of the organization's issues. The group's analysis of contradictions is at the heart of this workshop. Participants grappled with the issues and obstacles blocking the Indian Business Alliance vision and determined that there were six underlying contradictions. These are shown in the swirl on the next page moving from the most disruptive at the center to the least disruptive.

Underlying Contradictions Data

A POVERTY AND SURVIVAL ENVIRONMENT AND ECONOMY FOSTERS AN ENTITLEMENT MENTALITY AND DEPENDENCE

- High rate of financial illiteracy
- Rewards are not consistently based on merit or performance
- Outdated (negative) perceptions of private business
- Inadequate employment opportunities
- Underdeveloped youth building model
- Underinvestment in human capital
- Unmotivated youth
- Mistrust of change

UNDERDEVELOPED INFRASTRUCTURE PREVENTS OR INHIBITS THE PURSUIT OF OPPORTUNITIES

- Inability to provide mature partnerships for shovel-ready projects
- Underdeveloped infrastructure facilities (zoning, internet, water, sewer, sidewalks, legal)
- Conflicting priorities within tribes and Native organizations
- Insufficient housing availability to attract and retain change makers
- Sporadic data collection
- Conflicting regulations for development

TRIBAL GOVERNANCE IS COMPLEX, EVOLVING INFORMALLY, UNDERFUNDED, AND FOCUSED ON SURVIVAL

- Fragmented interests and agendas



- Misunderstanding and confusion about laws and codes
- Ineffective tribal government bureaucracy
- Constant turn over re: elected leaders
- Undefined vision
- Tribal government is not business-oriented and educated
- Crisis management vs. planning
- Conflicting vision of tribal development to include the private sector
- Tribes have fear of change; also insecure re: private sector
- Harmful and outdated tribal government policies and practices

BIAS AND IGNORANCE INHIBIT EQUALITY

- Ignorant or biased attitude on the part of people with decision making authority
- Perception of competition - tribal vs. private business
- Non-inclusive or harmful state and federal government policy making
- Perpetuated stereotypes
- Fragmented political agendas

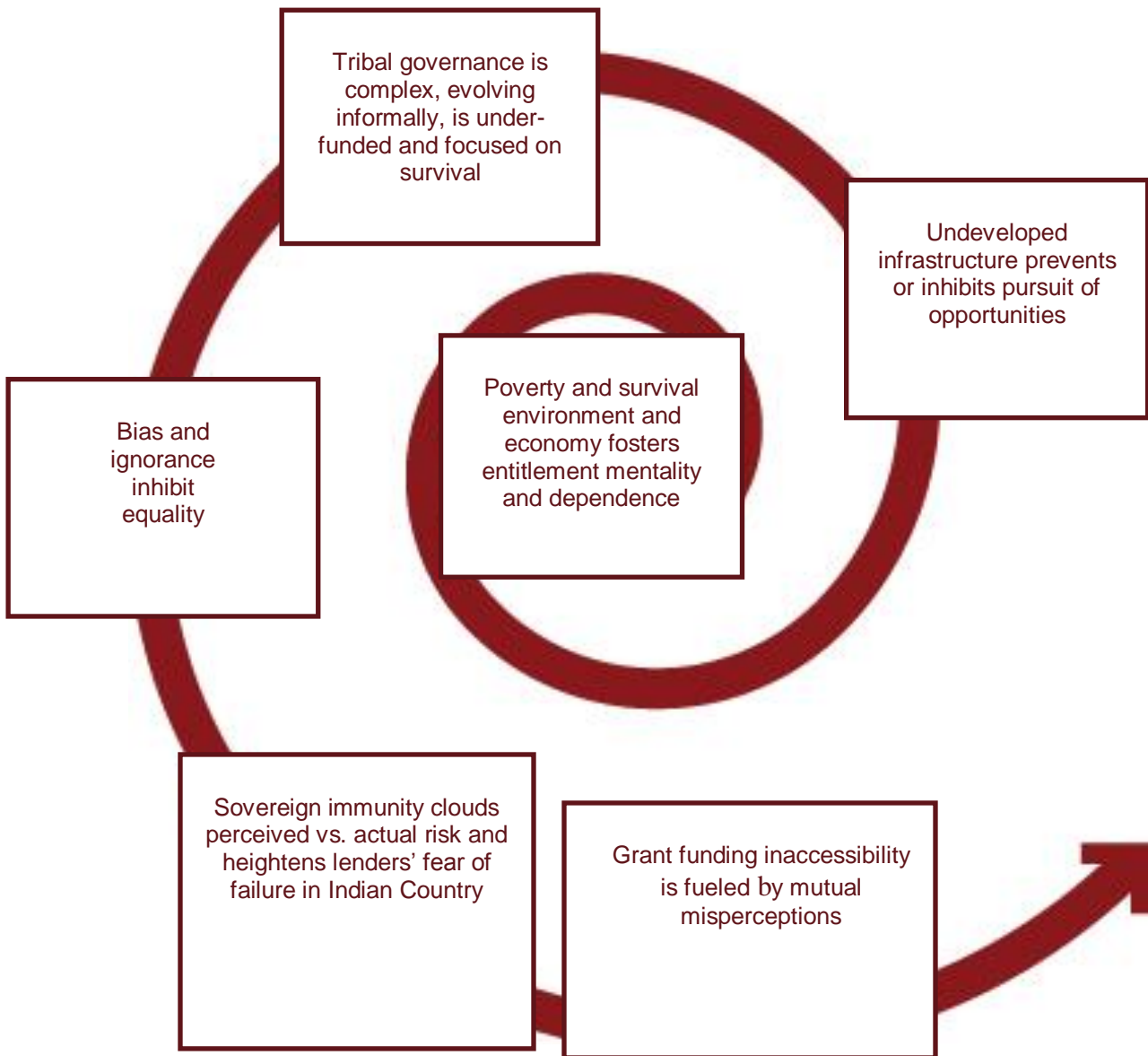
SOVEREIGN IMMUNITY CLOUDS PERCEIVED VS. ACTUAL RISK AND HEIGHTENS LENDERS' FEAR OF FAILURE IN INDIAN COUNTRY

- Obsolete ideas of entrepreneurship
- Bad credit (potential business owners)
- Unmotivated investors (CRA)
- Unaware, misinformed or uninterested commercial lenders

GRANT FUNDING INACCESSIBILITY FUELED BY MUTUAL MISPERCEPTIONS

- Inaccessible funders
- Inefficient, multi-stop funding sources
- Unrealistic expectations of funding by potential grantees
- Inaccessible capital







Strategies for 2013-15

In this workshop participants developed potential actions that could be taken in the next two years to launch the Indian Business Alliances' vision. The group wove these action elements into strategies., and identified actions that will launch vision activities that will address the contradictions. The strategies then came together through group dialogue and consensus on the strategies implied by the various groupings of effort.

Strategic Directions Brainstorm Data

LEVERAGE AND ADVOCATE FOR OPPORTUNITIES THROUGH TARGETED COMMUNICATION, INFORMATION DEVELOPMENT, AND POSITIVE MESSAGING

- Host bi-monthly IBA conference calls that are topic – focused
- Advocate for Native pro-business legislation – federal and state
- Develop a stronger collective IBA message about importance of business development – advocacy role
- Host webinars regionally/nationally - “CRA” example
- Hold in-person regional trainings 2 x a year, such as webinars
- Create a collective IBA website to link all individual IBA websites
- Hold a migrating conference among the five IBAs
- Strengthen the IBAs by holding regular convenings (phone and in-person) to share internal and external development issues
- Collaborate on a communication plan (clearinghouse, best practices, digi-stories)
- Partner with off reservation businesses
- Celebrate/ publicize success *ICT opportunity*
- Create social media/shared message
- Organize regional/national IBA with conferences
- Host strategic presentations about the IBAs on national and regional levels
- Host a 2015 Regional IBA Conference

CREATE INNOVATIVE APPROACHES, PRODUCTS AND SERVICES THAT INFLUENCE THE EXPANSION OF ACCESS TO CAPITAL

- Host lender trainings tied to UCC trainings
- Create a pro-bono legal advice center
- Conduct CRA trainings and banker/community lending forums
- Encourage private sector lending in Native communities
- Assist existing Native businesses grow and expand
- Invite funders to trainings and forums and provide information about tribal laws
- Create a bonding pool
- Build patient capital GAP funding products (equity, loans, etc.)



PARTNER WITH TRIBAL GOVERNMENTS TO DEVELOP STRONG, PROSPEROUS ECONOMIES THAT INCLUDE DIVERSE PRIVATE SECTORS

- Conduct IBA-supported UCC workshops that will also help brand the IBAs
- Identify what is needed to grow reservation private sectors re: progressive Tribal governments
- Propose resolutions to tribal councils to encourage pro-business change
- Pursue endorsement by tribal leaders of IBA's strategic tipi approach
- Continue efforts to implement UCC
- Encourage adoption of tribal business ordinances
- Support Tribal UCC development (share successful tribal models)
- Invite tribal councils to support these workshops

ENGAGE EDUCATORS AND COMMUNITIES TO TRANSFORM PERCEPTIONS AND BEHAVIORS ABOUT INDIVIDUAL NATIVE ECONOMIES AND ENTREPRENEUR DEVELOPMENT

- Strengthen understanding of Kaboutie Foundations Economy triangle showing intersection of sectors
- Champion tribal chambers of commerce
- Add "Tribal Governance" to junior high school curriculum
- Survey youth about creating reservation economies
- Invest in intellectual capital on reservations
- Empower tribal college students
- Support Buy Indian
- Coordinate with partners to support and promote cultural awareness (reciprocate sharing of cultures)
- Educate youth about business, investments, and opportunities
- Develop human capital using existing and developing community resources

CREATE, SHARE AND UTILIZE RELEVANT DATA TO INFLUENCE POLICY AND RESOURCE ALLOCATION

- Develop a concept paper to build an Indian Country data collection clearinghouse
- Conduct Federal Reserve supported Indian Equity Fund study
- Utilize existing CDFI data
- Establish partnerships with tribal colleges and others to access and compile "big data" / "resources"
- Complete an Indian business directory for all IBA states
- Identify statistics that will impact reporting and funding

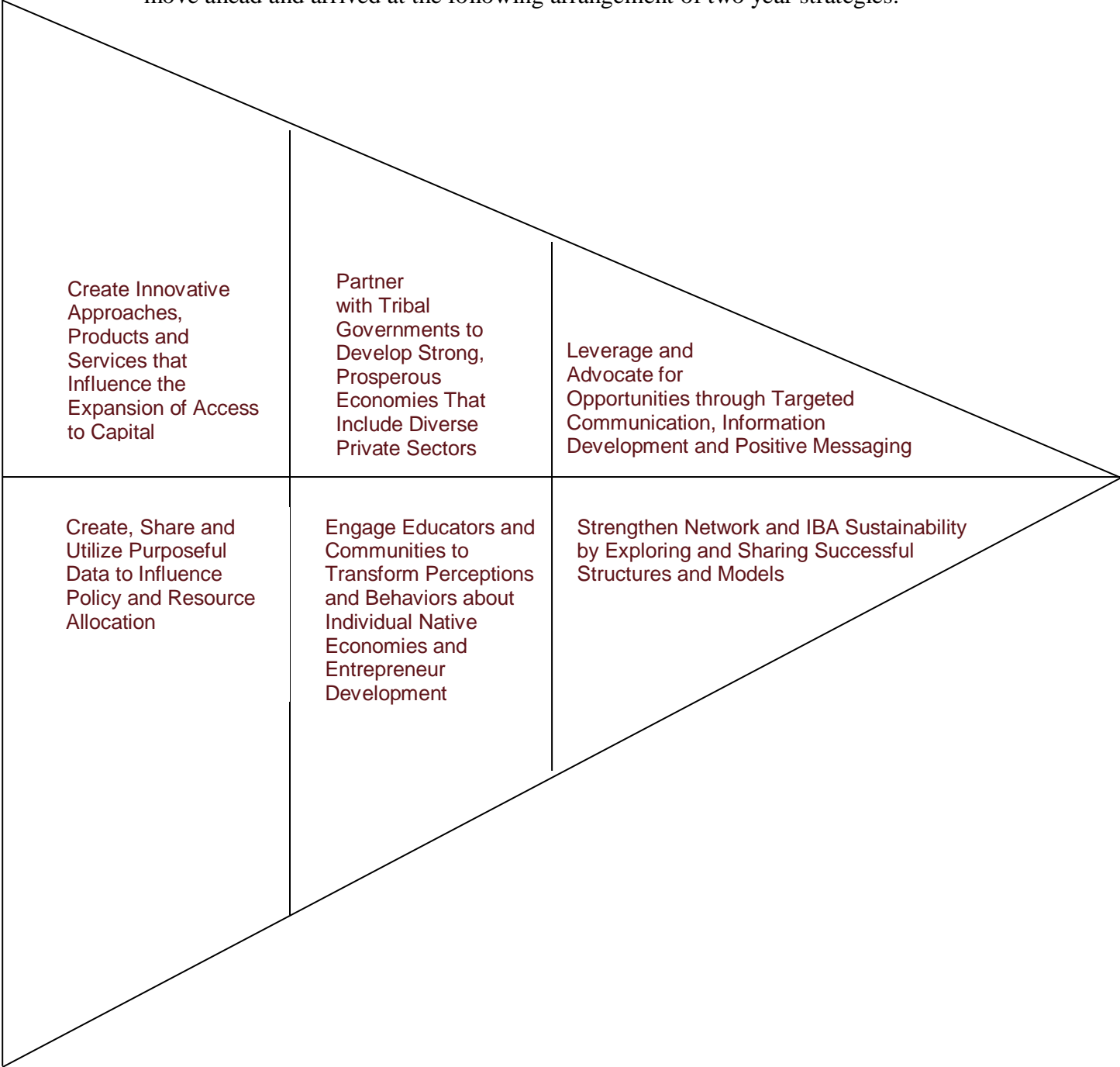
STRENGTHEN NETWORK AND IBA SUSTAINABILITY BY EXPLORING AND SHARING SUCCESSFUL STRUCTURES AND MODELS

- Pursue community endorsement of IBA's strategic tipi approach
- Define and share successful IBA models with diversified funding sources
- Develop IBAs as social enterprises for sustainability



Strategic Opportunities

The group was asked to review the two year strategies and determine what the arrangement of the strategies would be if one particular strategy would be at the forefront of creating new opportunities, momentum or involvement in the overall work to achieve the vision of the group. The group acknowledged that ALL of the strategies are significant in the effort to move ahead and arrived at the following arrangement of two year strategies:





Key Next Steps

The group did not have time to complete an implementation workshop, but did identify the immediate next steps that the Indian Business Alliance must take to continue to build momentum for their collective work together. The following were identified as key next steps, listing the expected outcome, the action involved and who is responsible for bringing the action into place.

OUTCOME	ACTION REQUIRED	RESPONSIBLE PARTIES
Follow-up this session	Distribute documentation, schedule conference call among all participants	Sue Woodrow
Get local 'home teams' on the same page with this group	Share and review document with home group	All IBAs
Designate next gathering event	Compare calendars and identify opportunities to convene	All IBAs
Define implementation plan and actions to further this work	Review own plans and use next convening to complete implementation work	All



Participants

FACILITATORS

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- **Michael Kabotie:** Documentation Support, Kabotie Consulting

MONTANA INDIAN BUSINESS ALLIANCE

- **Dr. Johnel Barcus:** Dr. Barcus is chair of the board of MIBA, a Montana nonprofit corporation with 501(c)(3) designation pursuant to an affiliation agreement with its fiscal agent, Rural Dynamics, Inc. Dr. Barcus is also president and CEO of Sage Quest Consulting, a social science research firm. She is an enrolled member of the Blackfeet Tribe in Montana.
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- **Barbara Stiffarm:** Ms. Stiffarm is vice chairman of the board of directors of MIBA. She is also executive director of Opportunity Link, Inc., a nonprofit community development organization based in Havre, Montana, servicing all of north central Montana which includes three American Indian reservations. Ms. Stiffarm has extensive experience in community and economic development to Native communities, and has led initiatives that have gained national recognition. Ms. Stiffarm is an enrolled member of the Blackfeet Tribe in Montana.
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- **Susan Woodrow:** Ms. Woodrow serves on the board of MIBA, and is Community Development Advisor for the Federal Reserve Bank of Minneapolis at the Helena Branch. She is also a member of the executive committee of the MNIBA, and serves on the resource council for the NDIBA. She works extensively on Indian Country development issues including, in particular, tribal commercial law development, a topic in which she is considered a national expert.
susan.woodrow@mpls.frb.org
- **Philip Belangie:** Mr. Belangie serves on the Board of MIBA, and is the Entrepreneur Development Program Manager for the MT Department of Commerce. In this dual capacity, Mr. Belangie developed the Montana Indian Equity Fund and also manages the Montana Indian Entrepreneurship program. He is a member of the MIBA Lending Committee and team leader of the MIBA Access to Capital team. Mr. Belangie has an extensive business background, serving as entrepreneur director of research for a medical robotics startup and as CEO of a manufacturing company.
pbelangie@mt.gov
- **Leonard Smith:** Mr. Smith serves on the Board of MIBA, and is founder and executive director of the Native American Development Corporation. He has over 30 years' experience in business and economic development with tribes and Native American organizations, including organizing the Tribal Leadership Council (representing seven tribes in Montana / Wyoming) and Native American Manufacturers Network (representing the tribal businesses in Montana and Wyoming). He served as CEO of a tribal owned manufacturing enterprise for the Fort Peck Tribes, Deputy District Director of the U.S. SBA Montana Office, and Assistant Vice President of the Indian Credit Corporation. Mr. Smith is an enrolled member of the Assiniboine & Sioux Tribes.
lsmith@wtp.net



SOUTH DAKOTA INDIAN BUSINESS ALLIANCE

- **Tanya Fiddler**: Ms. Fiddler is chair of the SDIBA, and executive director of Four Bands Community Fund, a premier Native CDFI located on the Cheyenne River Sioux Reservation. She is also founder and chairman of the Native CDFI Network, a national organization for Native CDFIs. She has been presented with several prestigious national awards for her advocacy of Native CDFI and small business development. Ms. Fiddler is an enrolled member of the Cheyenne River Sioux Tribe in South Dakota.
tfiddler@fourbands.org
- **Michelle DuBray**: Ms. DuBray is the SDIBA coordinator, and owns a consulting firm. She has worked for several nonprofit organizations focusing on Native community development, and was recently appointed by South Dakota Governor Daugaard to the Commission of National and Community Service. Ms. DuBray is an enrolled member of the Mandan Hidatsa Arikara Nations of North Dakota.
pintohorsewoman@yahoo.com
- **Stacey LaCompte**: Ms. LaCompte is secretary/treasurer of SDIBA; executive director of the Wakpa Sica Historical Society/Reconciliation Place; executive director of The Great Sioux Nation; acting director of the He Sapa Reparations Alliance; and project coordinator for the Great Plains Economic and Commerce Association. She is an enrolled member of the Standing Rock Sioux Tribe in North/South Dakota.
wakpasica@gmail.com
- **Courtney Two Lance**: Ms. Two Lance serves on the executive committee of SDIBA, and has served as director of Oglala Sioux Tribe Credit and Finance for nine years. She was instrumental in facilitating the enactment of the Tribe's business and commercial codes, consumer protections laws, and a memorandum of understanding between the Tribe and SD Secretary of State's office which established a joint sovereign UCC filing system. She assists tribal council in developing laws and procedures for business development, home ownership and financial education for tribal members.
ost_credit@yahoo.com
- **Kevin Steele**: Mr. Steele is a SDIBA partner, and serves on the business council for the Oglala Sioux Tribe as a representative for the Wounded Knee District.
kevin@oglala.com
- **Christine Sorensen**: Ms. Sorensen serves on the executive committee of SDIBA, and is the Rural Development Coordinator for South Dakota USDA Rural Development. She is Native American coordinator, Broadband Coordinator, Cultural Transformation Committee co-chair, and Stronger Economies Together regional planning coach. Prior to her current position, Ms. Sorensen was the chief loan officer for a CDFI lender, GROW South Dakota. She has recently been named a Bush Foundation Fellow.
christine.sorensen@sd.usda.gov

MINNESOTA INDIAN BUSINESS ALLIANCE

- **Madonna Yawakie**: Ms. Yawakie is co-chair of the MNIBA. She is president and CEO of Turtle Island Communications, Inc., an American Indian-owned Telecommunication engineering and technical consulting services company. She has contributed to federal telecommunication policy development on tribal lands including testifying to the Senate Committee on Indian Affairs. She is an enrolled member of the Turtle Mountain Band of Chippewa Indians in North Dakota.
mpy@turtleislandcom.com



- **Courtney Aitken Gifford**: Ms. Gifford serves on the executive committee of MNIBA. She is the Economic Development director for the Minnesota Chippewa Tribe, responsible for all aspects of business loans as well as grants for the Minnesota Chippewa Tribe Finance Corporation CDFI which provides technical assistance for tribal members starting or expanding businesses. Ms. Gifford was a 2011 recipient of the prestigious Native American 40 under 40 Award from the National Center for American Indian Enterprise Development. She is an enrolled member of the Leech Lake Band of Ojibwe in Minnesota.
courtney.gifford@lltc.edu
- **Gordon Adams, Jr.**: Mr. Adams serves on the MNIBA executive committee, and is the business development coordinator for the Bois Forte Development Corporation. Mr. Adams has served on his tribal council and numerous boards of Native organizations, is currently administering a small business loan program, and initiated the Northern Eagle Credit Union for Bois Forte Band. He is a former small business owner, and MIGA “Indian leadership” award winner. Mr. Adams is an enrolled member of the Bois Forte Band of Chippewa in Minnesota.
gadams@fortunebay.com

INDIAN BUSINESS ALLIANCE OF NORTH DAKOTA

- **Scott Davis**: Mr. Davis is a co-founder and member of the executive board of NDIBA. He also serves as executive director of the North Dakota Indian Affairs Commission, serving as a Cabinet Member and Executive Director between North Dakota’s state and tribal governments to address issues regarding education, court systems business, economic development, tourism, transportation, healthcare systems, veterans and youth. He is a member of the Standing Rock Sioux Tribe in North Dakota and a descendent of the Turtle Mountain Band of Chippewa Indians.
sjdavis@nd.gov
- **Beth Schatz Kaylor**: Ms. Kaylor a member of the NDIBA organizing committee, as well as organizer of the 2012 North Dakota Native Business Summit, the NDIBA’s inaugural conference. She is account manager at Agency MABU, a Native-owned agency.
bkaylor@agencymabu.com
- **Leslie Morsette**: Ms. Morsette is executive director of NDIBA, and owner of Prairie Resources Capital Management, a consulting firm that specializes in business development on trust lands. She is an enrolled member of the Mandan, Hidatsa and Arikara Nation in North Dakota.
leslie.morsette@gmail.com

WISCONSIN INDIAN BUSINESS ALLIANCE

- **David Fleming, Sr.**: Mr. Fleming is the founder and executive director of LaPointe Financial Inc., an emerging Native CDFI serving sixteen Lake Superior Ojibwe Native communities by providing micro/small business loans, small business technical assistance and training and financial literacy opportunities. He has been with the WIEDC since its inception and is a board member and chair of the policy committee for the Native CDFI Network. He is an enrolled tribal member of the Lac Courte Oreilles Band of Lake Superior Chippewa in Wisconsin.
david@lapointefinancial.org
- **Fern Orie**: Ms. Orie is the founding executive director of the Native housing CDFI Wigamig Owners Loan Fund, Inc. serving the Lac du Flambeau Indian Reservation in WI. She also serves as the founding treasurer of the Board of Directors of LaPointe Financial, Inc., a Native small business CDFI, serving Ojibwe tribal members in the Lake Superior region of Northern Minnesota, Northern Wisconsin, and the Upper Peninsula



of Michigan (ceded territory). She has been with the WIBA since its inception, and is an enrolled member of the Oneida Tribe of Wisconsin.

fern.orie@wigamig.org

- **William Beson:** Mr. Beson serves on the WIBA and is vice president and loan officer of First American Capital Corporation, providing expertise in contracting, accounting, bidding and estimating for Native contractors. He is an enrolled member of the Lac de Flambeau Chippewa Indian Tribe in Wisconsin.
bbeson.facc@gmail.com
- **Jan Anderson:** Ms. Anderson is a member of WIBA, and the director of the Small Business Technical Assistance Program at Great Lakes Inter-Tribal Council, Inc. based in Lac du Flambeau, Wisconsin. She administers a program of entrepreneurship training, technical assistance for business start-ups and existing business enterprises, financial literacy education, and job-seeking skills support to improve economic development in Native American communities across Wisconsin.
janderson@glitc.org
- **Sandra Gerber:** Ms. Gerber serves on the WIBA and is also projects coordinator for the SDIBA. She is a Community Development senior project manager for the Federal Reserve Bank of Minneapolis. Ms. Gerber was one of the principal organizers of the national Indian Country Economic Development Summit in Washington D.C. in May 2012, and has been co-leader of several federal interagency initiatives focused on increasing lending and investment in Indian Country.
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AT LARGE

- **Dorothy Bridges:** Senior Vice President, Federal Reserve Bank of Minneapolis
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- **Christianne Lind:** Program Officer, Northwest Area Foundation
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