

State Small Business Credit Initiative Tribal Government Approvals

Announced December 2024

1. **The Chicken Ranch Rancheria of Me-Wuk Indians of California:** The Chicken Ranch Rancheria of Me-Wuk Indians of California: approved for up to \$610,643, will operate a single equity direct program. The program will invest in one or two wholly-owned Tribal businesses. Potential investments include the hospitality, retail, recreation, and manufacturing industries. The Tribe expects its SSBCI program will create job opportunities, provide economic growth, and expand the services available to Tribal members.
2. **The Coyote Valley Band of Pomo Indians of California:** The Coyote Valley Band of Pomo Indians of California, approved for up to \$640,801, will operate a single equity direct program. The program will invest in one or two wholly-owned Tribal businesses. Potential investments will include businesses in the hospitality, retail, recreation, or restaurant industries. The Tribe expects its SSBCI program will create job opportunities, provide economic growth, and expand the services available to Tribal members.
3. **The Grand Traverse Band of Ottawa and Chippewa Indians, Michigan:** The Grand Traverse Band of Ottawa and Chippewa Indians, Michigan, approved for up to \$956,050, will operate a collateral support program. The program will support Tribally-owned businesses and small businesses owned by Tribal members living within reservation boundaries to prioritize the service, construction, and fishing industries. The program will provide entrepreneurship opportunities and will expand the services available to Tribal members through expansion of Tribally-owned enterprises.
4. **Habematolel Pomo of Upper Lake, California:** Habematolel Pomo of Upper Lake, California, approved for up to \$630,137, will operate a single equity direct program. The program will invest in one or more wholly-owned Tribal businesses. Potential investments will include the hospitality, retail, recreation, manufacturing, and government contracting industries. The Tribe expects its SSBCI program will create job opportunities, provide economic growth, and expand the services available to Tribal members.
5. **Mashantucket Pequot Tribe:** Mashantucket Pequot Tribe, approved for up to \$697,369, will operate a single equity direct program. The program will invest in one or more Tribal businesses. Potential investments will include the healthcare, manufacturing, agriculture, equipment leasing and consulting services industries. The Tribe's SSBCI program will provide needed capital to fund Tribal initiatives and expand Tribal business opportunities and services available to Tribal members.
6. **Penobscot Nation:** The group of five Tribal governments applying under the Penobscot Nation joint application, approved for up to \$3,224,189, will operate one loan participation program. The program will provide affordable access to capital to support qualified financing needs of small businesses owned by the consortium Tribes and their Tribal members. The program is expected to target businesses in the hospitality and social services sectors, including funding several start-up businesses with no more than 10 employees. The group of five Tribal governments expects the program to support entrepreneurship, generate living wage jobs, and increase local tourism

through the financing of hospitality sector-related small businesses.

7. **Robinson Rancheria:** Robinson Rancheria, approved for up to \$654,631, will operate a single equity direct program. The program will invest in one or two wholly-owned Tribal businesses. Potential investments include the hospitality, retail, recreation, manufacturing, and government contracting industries. The Tribe expects its SSBCI program will create job opportunities, provide economic growth, and expand the services available to Tribal members.

Announced October 2024

1. **Cherokee Nation:** The Cherokee Nation, approved for up to \$86,853,214, will operate two loan participation programs which will provide financing to Tribal and other underserved entrepreneurs on the reservation. The programs will allow purchased participations in loans originated by a lender, or origination of a companion loan. The intended results of the Cherokee Nation program will be quality jobs for tribal citizens, support for entrepreneurs and small business employees, multiplier impacts along the supply chain, and rural healthcare improvements through entrepreneurial innovation.
2. **The Coquille Indian Tribe:** The Coquille Indian Tribe, approved for up to \$701,618, by Tribal Council resolution, designated its Mith-ih-kwuh Economic Development Corporation to administer two loan programs, one loan participation program and one collateral support program. Collectively, the two programs will support multiple Tribally-owned businesses. The programs will focus on Tribal businesses in the government contracting, construction, energy, professional services, and commercial development industries. Coquille Indian Tribe expects its SSBCI programs will create additional jobs and career advancement opportunities for Tribal members and increase the Tribe's financial resources through growth of its businesses, which will help fund priorities such as elder care, health care, and educational support.
3. **The Duckwater Shoshone Tribe of the Duckwater Reservation, Nevada:** The Duckwater Shoshone Tribe of the Duckwater Reservation, Nevada, approved for up to \$645,217, will operate a single loan participation program (LPP). The LPP program will provide direct/companion loans to Tribally-owned businesses with 25 or fewer employees. The LPP is expected to target access to capital needs of small businesses across several industries including agriculture, ranching, retail trade and crafts, food service, and other sectors. Tribal projects with LPP financing will provide growth opportunities for small businesses and result in job opportunities for Tribal members.
4. **The Lac Vieux Desert Band of Lake Superior Chippewa Indians of Michigan:** The Lac Vieux Desert Band of Lake Superior Chippewa Indians of Michigan, approved for up to \$672,876, will operate a collateral support program. The collateral support program will support Tribally-owned and member-owned small businesses, as well as small businesses in the geographic vicinity of Lac Vieux Desert Band's Tribal reservation. The program will focus on small businesses in the sustainable food production and distribution industry. The Lac Vieux Desert Band expects its SSBCI program will address food shortages by increasing the availability of food while also creating local jobs for the Tribe and its surrounding community.
5. **The Santa Ynez Band of Chumash Mission Indians of the Santa Ynez Reservation, California:** The Santa Ynez Band of Chumash Mission Indians of the Santa Ynez Reservation, California, approved for up to \$616,641, will operate a single loan participation program (LPP).

The LPP program will provide direct/companion loans to Tribal member-owned small businesses. The LPP is expected to target access to capital needs of small businesses in industries such as retail trade and crafts. The Santa Ynez Band expects the LPP financing will benefit Tribal families in the community and improve the Tribe's overall economic outlook.

6. **The Santee Sioux Nation, Nebraska:** The Santee Sioux Nation, Nebraska, approved for up to \$849,328, will operate a single equity direct program. The equity direct program will invest SSBCI capital in three wholly-owned Tribal enterprises, alongside the investment of private capital sourced from Tribal funds obtained through commerce and/or private investors. The program will invest in Tribal businesses in the telecommunications, manufacturing, and recreation industries. The Tribe expects that its SSBCI program will provide models for future growth-based entrepreneurship and foster greater economic diversity for the Tribal community.
7. **The Shivwits Band of Paiutes:** The Shivwits Band of Paiutes, approved for up to \$684,373, will operate a single equity direct program which expects to invest SSBCI capital in four wholly-owned Tribal enterprises alongside capital sourced from Tribal funds obtained through commerce and/or private investors. The program will invest in Tribal businesses in the retail, youth sports facilities, and construction industries. The Shivwits Band of Paiutes estimates that its SSBCI program will create additional job opportunities and foster greater economic diversity for Tribal members.
8. **The Sisseton-Wahpeton Oyate of the Lake Traverse Reservation, South Dakota:** The Sisseton-Wahpeton Oyate of the Lake Traverse Reservation, South Dakota, approved for up to \$3,176,232, will operate a loan participation program (LPP). The LPP will support Tribal member-owned businesses and small businesses located on or near the reservation, with a primary emphasis on Very Small Businesses. The LPP will focus on construction, business services, travel and tourism, energy, and agriculture industries. The Tribe anticipates that its SSBCI program will boost the local economy, create jobs, and foster workforce opportunities.
9. **The Tohono O'Odham Nation of Arizona:** The Tohono O'Odham Nation of Arizona, approved for up to \$7,856,731, will operate one capital access program (CAP). The program will target established and start-up businesses on or off the Tribal reservation across a variety of industries for purposes including, but not limited to, working capital, equipment, and inventory purposes. The Tribe expects this CAP program support will facilitate local rural economic development and create jobs and new entrepreneurship opportunities to Tribal members.
10. **The Tunica-Biloxi Indian Tribe,** approved for up to \$732,944, will operate a single loan participation program (LPP). The LPP will invest in Tribally-owned and member-owned small businesses. Potential investments will include small businesses in industries supporting critical infrastructure, such as transportation, energy, water, and communications. The Tribe expects its LPP program will provide expanded entrepreneurship opportunities and create quality jobs for Tribal members.

Announced July 2024

1. **Bad River Band of the Lake Superior Tribe of Chippewa Indians of the Bad River Reservation, Wisconsin:** The Bad River Band of the Lake Superior Chippewa Indians of the Bad River Reservation, Wisconsin, approved for up to \$1,923,643, will operate a single loan participation program (LPP). The LPP program will purchase loan participations originated by a

Native CDFI to support Tribal member-owned small businesses across various industries. The LPP program will target single owner-operated businesses and small businesses supporting regional broadband connectivity. The Bad River Band estimates that its SSBCI program will provide opportunities for member entrepreneurship, foster greater economic diversity for the Tribe, create local jobs, and potentially improve tribal infrastructure.

- 2. Gila River Indian Community of the Gila River Indian Reservation, Arizona:** The Gila River Indian Community, Arizona, approved for up to \$5,052,342, will operate one loan guarantee program (LGP). The program will meet the needs of the Gila River Indian Community by making financing available to small businesses where the ability for borrowers to perfect tangible collateral is limited or borrower payment history is limited. The LGP is expected to target a variety of small businesses with an expected emphasis on the agriculture sector. The Tribe expects the program to provide economic diversity for the Gila River Indian Community and assist with meeting the Tribe's economic goals, provide opportunities for tribal members to start and grow small businesses, as well as create jobs to tribal members.
- 3. Ketchikan Indian Community:** The Ketchikan Indian Community, approved for up to \$1,426,515, will operate one collateral support program (CSP). The program will meet the needs of the Ketchikan Indian Community by providing much needed credit support for tribal member-owned small businesses in the state of Alaska. The CSP anticipates serving small businesses primarily in the tourism industry, while also supporting businesses in the retail, agriculture, and real estate industries. The Tribe expects that the CSP will help the local economy recover from the negative impacts of the COVID-19 pandemic while creating greater economic diversification to assist with high seasonal unemployment.
- 4. Lower Sioux Indian Community in the State of Minnesota:** The Lower Sioux Indian Community in the State of Minnesota, approved for up to \$705,201, will operate a single loan participation program (LPP). The LPP program will provide companion loans to Tribally owned and member-owned small and micro businesses across a variety of industries. The LPP program will also support underserved businesses within 50 miles of the Tribal community. Lower Sioux estimates that its LPP program will diversify its economic base, create more local job opportunity for its members, and increase household income levels.
- 5. Lummi Tribe of the Lummi Reservation:** The Lummi Tribe of the Lummi Reservation in the State of Washington, approved for up to \$1,175,953, will operate three programs: one equity direct venture capital program, and two loan participation programs (LPPs). The equity direct program will provide investment for two Tribally owned commercial businesses. The LPP programs will provide financing to Tribal-owned, member-owned, or local underserved businesses across a variety of industries, targeting projects in the fishing industry and those that positively impact climate change. Lummi Tribe estimates that its programs will promote entrepreneurship, create local job opportunities, and develop stronger banking relationships for tribal members.
- 6. Mesa Grande Band of Diegueño Mission Indians of the Mesa Grande Reservation:** The Mesa Grande Band of Diegueño Mission Indians is the lead applicant of a consortium comprised of six Tribal governments. This consortium, approved for up to \$5,307,619, will operate one equity funds program. This program will meet the consortium's needs of providing affordable

access to capital to support qualified financing needs for pre-seed, seed, and early-stage small businesses owned by the consortium Tribes and their Tribal citizens. The equity funds program is expected to target access to investment capital in a variety of sectors, including technology and renewable energy. The consortium expects the program will extend much needed equity financing to Tribal- and citizen-owned businesses as an alternative to debt financing, and expand financial and business capabilities for these businesses by introducing them to investor networks.

- 7. Oneida Nation:** The Oneida Nation, approved for up to \$3,839,291, will operate one loan participation program (LPP). The program will meet the needs of the Oneida Nation by promoting entrepreneurship and small business growth through the availability of accessible financing. The LPP will target small businesses owned by the tribal nation or tribal members with a focus on the construction, transportation, and service industries with the Tribe expecting the program to encourage small business ownership by tribal members and create additional job opportunities for tribal members. The Oneida Nation will contract with Bay Bank, a Native CDFI, to help administer its LPP program and serve as a source of companion loans for the program.
- 8. Otoe-Missouria Tribe of Indians, Oklahoma:** The Otoe-Missouria Tribe of Indians, Oklahoma, approved for up to \$879,653, will operate one equity direct program. The program will meet the needs of the Otoe-Missouria Tribe by providing affordable access to capital by investing in the expansion of existing Tribally owned enterprises or investing in new Tribal enterprises in the agriculture, hospitality, and manufacturing sectors. The program is expected to provide additional job opportunities for tribal members and support the provision of social, educational, healthcare, and housing programs.
- 9. Pawnee Nation of Oklahoma:** The Pawnee Nation of Oklahoma, approved for up to \$909,145, will operate one loan participation program (LPP). This program will meet the Tribe's need to provide affordable access to capital to support qualified construction, rehab, equipment, and working capital borrowing needs of Tribally-owned enterprises and small businesses owned by Tribal members. The Tribe's LLP is expected to target access to capital needs for elder care and health sectors, with a portion of the funding targeting expanding financing opportunities to businesses with 10 or fewer employees. The Tribe estimates that the program will create quality jobs for Tribal members and will create expanded healthcare benefits from its targeted funding of health and elder care financing.
- 10. Red Lake Band of Chippewa Indians, Minnesota:** The Red Lake Band of Chippewa Indians of Minnesota, approved for up to \$3,347,495, will operate two programs administered by Red Lake, Inc, a wholly-owned, tribally-chartered company: one loan guarantee program (LGP) and one equity funds program. The LGP program will provide much-needed credit support for Tribal-owned and member-owned construction companies to obtain the surety bonds needed to compete for large construction projects, including Federal construction contracts. The equity funds program will provide affordable access to capital to support qualified financing needs by providing pre-seed, seed, and early-stage Tribal-owned, Tribal member-owned, and underserved small businesses. The equity fund program is expected to target access to investment capital towards technology-enabled start-up businesses. Red Lake, Inc. estimates that, collectively, its programs will expand member access to bonding and equity finance, provide financial education

to business owners, create jobs for the Tribe and surrounding community, and introduce participating businesses to investor networks.

- 11. Muscogee (Creek) Nation, Oklahoma:** The Muscogee (Creek) Nation, Oklahoma, approved for up to \$20,168,057, will operate three programs: one loan participation program (LPP), one collateral support program (CSP), and one equity direct program. The programs will provide critical access to capital to traditionally underserved small businesses. The programs anticipate serving a wide variety of small businesses, with a portion of the funding intended to support financing for start-ups. Collectively, the intended result of the Muscogee (Creek) Nation's programs will be to diversify the Nation's economic base, create more employment opportunities for Tribal citizens, and enable small businesses and start-ups to establish relationships with lenders and build credit.
- 12. Saint Paul Island:** Saint Paul Island, approved for up to \$740,107, will operate one Equity/Venture Capital Direct program. The program will make a single direct equity investment in a new Tribally owned small business, pairing SSBCI funds with Tribal funds that have been obtained wholly from the Tribe's other commercial businesses. The Tribe expects this business, which will provide services to federal government agencies, to provide jobs and economic opportunities for tribal members both on and off Saint Paul Island and generate revenue for Saint Paul Island that will help fund future Tribal government services, projects, and programs.
- 13. Saint Regis Mohawk Tribe:** The Saint Regis Mohawk Tribe, approved for up to \$3,595,613, will operate one loan participation program (LPP). This program will meet Saint Regis Mohawk Tribe's needs of providing affordable access to capital to support qualified construction and working capital borrowing needs of Tribally owned enterprises and small businesses owned by tribal members. The Tribe's LLP is expected to target access to capital needs in the construction, youth services, and other sectors with a portion of the funding targeting expanding financing opportunities to businesses with 10 or less employees. Saint Regis Mohawk Tribe estimates that the program will create jobs for tribal members and provide expanded youth services.
- 14. Sault Ste. Marie Tribe of Chippewa Indians, Michigan:** The Sault Ste. Marie Tribe of Chippewa Indians, Michigan, approved for up to \$10,017,610, will operate two programs: one loan participation program (LPP) and one collateral support program (CSP). The programs will provide critical access to capital to traditionally underserved small businesses. The programs anticipate serving a wide variety of small businesses, with a portion of the funding intended to support financing for start-up businesses. Collectively, the intended result of the Sault Ste. Marie Tribe's programs will be to create local jobs for Tribal members and enable small businesses and start-ups to establish relationships and build credit with lenders.
- 15. The Manzanita Band of Diegueno Mission Indians of the Manzanita Reservation, California:** The Manzanita Band of Diegueno Mission Indians of the Manzanita Reservation, California, approved for up to \$619,889, will operate one loan participation program (LPP). This program will meet Manzanita Band's need to provide affordable access to capital to support qualified construction and working capital borrowing needs of Tribally owned enterprises and small businesses owned by tribal members. The Tribe's LLP is expected to target access to capital needs in the clean energy, education, elder care, and health sectors, with a portion of the funding targeting expanding financing opportunities to businesses with 10 or less

employees. Manzanita Band estimates that the program will create quality jobs for Tribal members and will create environmental benefits from its targeted funding of clean energy projects.

- 16. The Spirit Lake Tribe, North Dakota:** The Spirit Lake Tribe, North Dakota, approved for up to \$1,677,967, will operate one loan participation program (LPP). The program will meet the needs of the Spirit Lake Tribe by leveraging SSBCI funds needed to provide affordable access to capital to support qualified construction, rehab, equipment, and working capital borrowing needs of Tribally-owned enterprises and small businesses owned by tribal members. The LPP is expected to target small businesses in the construction, entertainment, commercial goods, and community services sectors, providing sustainable, full-time jobs to Tribal members and increasing economic diversity in accordance with Spirit Lake Tribe's priorities of increasing job opportunities and fighting homelessness among its members.
- 17. The Standing Rock Sioux Tribe of North and South Dakota:** The Standing Rock Sioux Tribe of North and South Dakota, approved for up to \$3,576,734, will operate a single loan participation program (LPP). The LPP program will provide much-needed credit support for Tribal member-owned companies and is expected to support a variety of small businesses, including those in the food production, livestock, and agriculture industries. Standing Rock Sioux Tribe estimates that its programs will increase the number and development of small businesses on the Tribe's reservation, provide greater economic opportunity for Tribal members through job creation and entrepreneurship, and assist the Tribe in its efforts to lower the poverty rate among its members.
- 18. Winnemucca Indian Colony of Nevada:** The Winnemucca Indian Colony, approved for up to \$609,643, will operate one Equity/Venture Capital Direct Program. The program will meet the needs of the Winnemucca Indian Colony by leveraging SSBCI funds to support the equity financing of Tribally owned enterprises. The Tribe expects that the Equity/Venture Capital program will provide sustainable full-time jobs and professional development opportunities for tribal members and provide additional revenues for the Tribe that can be used to support public services including health, education, and social services.

Announced March 2024

- 19. Cheyenne and Arapaho Tribes, Oklahoma:** The Cheyenne and Arapaho Tribes, Oklahoma, approved for up to \$2,869,249, will operate one loan participation program (LPP). This program will meet the needs of the Cheyenne and Arapaho Tribes by providing affordable credit support for majority tribal-owned small businesses. The program anticipates serving small businesses across multiple industries including, but not limited to, agriculture, energy, professional services, and manufacturing. Cheyenne and Arapaho's LPP will be implemented by its wholly owned, non-profit Cheyenne and Arapaho Community Development Corporation (CACDC). In addition to providing affordable credit support, the Cheyenne and Arapaho Tribes expect the programs to promote job opportunities and greater financial education for Tribal members.
- 20. Coushatta Tribe of Louisiana:** The Coushatta Tribe of Louisiana, approved for up to \$687,039, will operate one loan participation program. This program will meet Coushatta's needs of providing affordable access to capital to support qualified construction, rehab, equipment, and

working capital borrowing needs of Tribally-owned enterprises and small businesses owned by tribal members. Coughatta's loan participation program is expected to target access to capital needs in the construction, education, and eldercare sectors and estimates that the program will create jobs for tribal members and provide expanded elder care and educational program access to tribal members.

21. **Navajo Nation, Arizona, New Mexico, & Utah:** Navajo Nation – Arizona, New Mexico, Utah, approved for up to \$88,739,540, will operate a loan guarantee program and a loan participation program. Both programs will target eligible small businesses and tribal enterprises that can create jobs for tribal members both on and off the reservation in industries such as construction, business services, energy, agriculture, and art. The Navajo Nation plans to use its network of 5 Regional Business Development Offices to support the expansion of small business lending on tribal lands and identify businesses that need additional support to further improve economic development opportunities in the Navajo Nation's communities.
22. **Oglala Sioux Tribe:** The Oglala Sioux Tribe, approved for up to \$10,150,666, will operate one loan participation program (LPP). This program will meet the needs of the Oglala Sioux Tribe by providing affordable credit support for tribal member-owned small businesses and small businesses on or near Oglala's Pine Ridge Reservation in South Dakota. The program anticipates serving small businesses across multiple industries including, but not limited to, construction, technology, agriculture, manufacturing, retail, sustainable energy, and travel, and tourism. The Oglala Sioux Tribe estimates that the program will create economic opportunities and a significant amount of jobs for tribal members. The program is also expected to improve energy and transportation infrastructure, food security, community growth, and workforce development for the Tribe and its surrounding communities.
23. **Seneca–Cayuga Nation:** The Seneca-Cayuga Nation, approved for up to \$1,196,612, will operate one Equity/Venture Capital Direct program. This program expects to make direct investments in three tribally owned enterprises and projects that investments will target the technology and construction industries as well as a tribally-owned gas station and convenience store. The Seneca-Cayuga Nation expects its equity program investments to create new quality jobs for tribal members as well as expand the Tribe's economic capacity to support future growth.
24. **Summit Lake Paiute Tribe of Nevada:** The Summit Lake Paiute Tribe of Nevada, approved for up to \$621,389, will operate one collateral support program (CSP). The program will meet the needs of the Summit Lake Paiute Tribe by providing much needed credit support for tribal member-owned small businesses and small businesses located on Summit Lake tribal land. The CSP Program anticipates serving small businesses in multiple industries, including businesses that support the preservation of natural resources. The Tribe expects that the CSP program will help provide jobs for tribal members and foster long-term economic growth for the Tribal jurisdiction.
25. **Wampanoag Tribe of Gay Head (Aquinnah):** The Wampanoag Tribe of Gay Head Aquinnah (WTGHA), approved for up to \$721,863, will operate one loan participation program (LPP). This program will provide much needed credit support for WTGHA Tribal citizens who are creating or expanding small businesses for which they have a controlling interest. The program anticipates serving small businesses across multiple industries with a focus on the tourism, hospitality, and

construction industries. WTGHA's LPP program is expected to lead to job creation for Tribal members and provide tribal entrepreneurs access to affordable financing to overcome the high materials and logistics costs of operating businesses on Martha's Vineyard, where WTGHA is located.

Announced December 2023

26. **Akiak Native Community:** Akiak Native Community, approved for up to \$647,000, will operate one program, an equity/venture capital program. The program will invest in new wholly owned Tribal businesses, targeting an investment in a wholly owned startup business capable of competing for federal grants and offering needed services to the Tribal community.
27. **Cachil DeHe Band of Wintun Indians of the Colusa Indian Community of the Colusa Rancheria, California:** Cachil DeHe Band of Wintun Indians of the Colusa Indian Community of the Colusa Rancheria, California, approved for up to \$615,000, will operate one program, an equity/venture capital program. The program will make direct equity investments in wholly-owned tribal businesses with a focus on tourism and hospitality.
28. **Caddo Nation:** Caddo Nation of Oklahoma, approved for up to \$1.4 million, will operate one program, an equity/venture capital program. The program will target existing wholly-owned Tribal businesses engaged in retail and convenience services, as well as new businesses engaged in meat processing, construction services, contracting, and clean energy related services, including environmental waste digesters, electric vehicle recharging stations and other similar businesses.
29. **Cahuilla Band of Indians:** Cahuilla Band of Indians, approved for up to \$646,000, will operate one program, a loan participation program (LPP). The program will purchase participation in loans made by local lenders targeting tribal-owned enterprises and tribal member-owned enterprises to expand or start up a new small business. Emphasis will be placed on eligible small businesses and tribal enterprises that can create jobs for tribal members both on and off the reservation.
30. **Cheyenne River Sioux Tribe of the Cheyenne River Reservation:** The Cheyenne River Sioux Tribe of the Cheyenne River Reservation, SD, approved for up to \$4,937,944, will operate one capital access program (CAP). The CAP Program anticipates expanding the availability of credit to small businesses in the retail food, landfill, trucking, agriculture, and communications industries. The Tribe expects this credit support will expand opportunities for tribal entrepreneurship while addressing historically high rates of unemployment and poverty experienced by the Cheyenne River Sioux members.
31. **Comanche Nation:** The Comanche Nation of Oklahoma, approved for up to \$3,882,828, will operate one loan participation program (LPP). The program will meet the needs of the Comanche Nation by providing much needed credit support for tribal member-owned small businesses located throughout Oklahoma while providing jobs for tribal members both on and off the Comanche reservation. The LPP Program anticipates serving small businesses in the construction, business services, energy, and agriculture industries with the expectation that this credit support will also lead to improvements in tribal roads, buildings, other infrastructure, energy production, food security, community support, and workforce development.

32. **Lac Courte Oreilles Band:** Lac Courte Oreilles Band of Lake Superior Chippewa Indians of Wisconsin, approved for up to \$1.8 million, will operate one program, a loan participation program (LPP). The program will allow purchased participations in a loan originated by a lender, or origination of a companion loan. The program will prioritize businesses owned by tribal members living within reservation boundaries but will be available to businesses owned by tribal members living off reservation in WI, and non-tribal member owned underserved businesses operating on or near reservation boundaries. The program will invest in new wholly-owned Tribal businesses, targeting an investment in a wholly-owned startup business capable of competing for federal grants and offering needed services to the Tribal community.
33. **Miccosukee Tribe of Indians:** Miccosukee Tribe of Indians, approved for up to \$656,963, will operate a loan participation program (LPP). The LPP will make companion loans of up to 35% of the principal loan amount and will target small businesses.
34. **Minnesota Chippewa - Bois Forte Band:** The Minnesota Chippewa - Bois Forte Band, approved for up to \$904,480, will operate one loan participation program (LPP), one loan guarantee program (LGP), and one collateral support program (CSP). These three programs will meet the needs of the Minnesota Chippewa - Bois Forte Band by providing much needed credit support for small businesses that are at least 25 percent owned by a tribal member or first-generation descendant. The programs anticipate serving small businesses in the retail, arts, recreation, and personal care industries. The Tribe expects that the loan programs will improve the economic opportunities for tribal members and tribally-owned businesses and help generate additional tax revenue for the Minnesota Chippewa - Bois Forte Band.
35. **Minnesota Chippewa - Fond Du Lac Band:** The Minnesota Chippewa - Fond Du Lac Band, approved for up to \$956,633, will operate one loan participation program (LPP), one loan guarantee program (LGP), and one collateral support program (CSP). These three programs will meet the needs of the Minnesota Chippewa - Fond Du Lac Band by providing much needed credit support for small businesses that are at least 25 percent owned by a tribal member or first-generation descendant. The programs anticipate serving small businesses in the retail, arts, recreation, personal care, trucking, logging, fishing, photography, media services, and restaurant industries. The Tribe expects that the loan programs will improve the economic opportunities for tribal members and tribally owned businesses.
36. **Minnesota Chippewa - Grand Portage Band:** The Minnesota Chippewa - Grand Portage Band, approved for up to \$695,786, will operate one loan participation program (LPP), one loan guarantee program (LGP), and one collateral support program (CSP). These three programs will meet the needs of the Minnesota Chippewa - Grand Portage Band by providing much needed credit support for small businesses that are at least 25 percent owned by a tribal member or first-generation descendant. The programs anticipate serving small businesses in the retail, arts, recreation, personal care, trucking, logging, fishing, photography, media services, and restaurant industries. The Tribe expects that the loan programs will improve the economic opportunities for tribal members and tribally owned businesses.
37. **Minnesota Chippewa - White Earth Band:** Minnesota Chippewa - White Earth Band, approved for up to \$3,883,494.00, will operate two programs, a collateral support program (CSP) and a

loan participation program (LPP). Both the CSP program, allocated \$800,000, and the LPP program, allocated just over \$3 million, will target small businesses that need working capital, equipment, inventory, or other eligible business expenses and are located on the White Earth Reservation or tribally-owned or controlled.

38. **Native American Development Corporation (NADC):** A group of 7 Tribal governments applying jointly through the Native American Development Corporation (NADC), approved for up to \$6.5 million, will operate two programs, a collateral support program (CASP) and a loan participation program (LPP). The LPP program will use companion/direct loans (preferred) and purchase participations originated by lenders, including CDFIs, and loans will be made to both tribal enterprises and native-owned enterprises from the participating tribes. The participating Tribes are located in areas of Montana, South Dakota, Oklahoma, Virginia, and California, but have many members located across the country. The participating tribes anticipate that the programs can help build a more balanced economy for their Nation and are working closely with the Native American Development Corporation to address their diverse business lending needs.
39. **Omaha Tribe:** The Omaha Tribe of Nebraska, approved for up to \$1,535,581, will operate one loan participation program (LPP). The program will meet the needs of the Omaha Tribe of Nebraska by providing much needed credit support for tribal member-owned small businesses and jobs for members of the Tribe and residents of the surrounding community. The LPP Program anticipates serving small businesses in the renewable energy, construction, technology, and agriculture industries.
40. **San Pasqual Band of Diegueno Mission Indians of California:** San Pasqual Band of Diegueno Mission Indians of California, approved for up to \$620,889.00, will operate one loan participation program. The program will target loans to tribally owned enterprises, tribal member-owned businesses, Native Americans living on the reservation, and tribal members living off the reservation in order to provide for transactions that lead to job opportunities and provide benefits to the tribe.
41. **The Choctaw Nation of Oklahoma:** The Choctaw Nation, Oklahoma, approved for up to \$44,981,736, will operate three programs: one loan participation program (LPP), one collateral support program (CSP), and one equity direct program. The programs will provide critical access to capital to traditionally underserved small businesses in the Choctaw Nation reservation. The programs anticipate serving a wide variety of small businesses with specific emphasis on financing start-ups and innovation-focused industries. The overarching goal of the Choctaw Nation's programs is to collectively build a strong reservation economy, fostering sustained growth that generates employment opportunities, elevates wages, improves living standards, and addresses barriers to capital access for underserved communities and startups lacking established banking relationships.
42. **The Seminole Nation:** The Seminole Nation of Oklahoma, approved for up to \$4,139,833, will operate three programs: one loan participation program (LPP), one collateral support program (CSP), and one equity direct program. These programs will meet the needs of the Seminole Nation by providing much needed credit support for tribal-owned, tribal member-owned, and non-member-owned small businesses within the Seminole Nation's jurisdiction. The programs anticipate serving small businesses across multiple industries with the equity direct program

focused specifically on food sovereignty and energy industries. Collectively, the intended result of the Seminole Nation's programs will be job creation and overcoming barriers to capital access faced by tribal members.

43. **Turtle Mountain Band:** Turtle Mountain Band of Chippewa Indians of North Dakota, approved for up to \$7.2 million, will operate one program, a loan participation program (LPP). The program will purchase participations of up to 50% of senior loans and will partner with a local bank to originate loans. The tribe expects to work with more than 300 identified small businesses, other entrepreneurs, and agricultural producers who will receive business training and assistance to secure a loan.

Announced June 2023

44. **Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC):** The group of 25 tribal governments applying jointly through the Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC), approved for up to \$21 million, will operate three programs, a loan guarantee program (LGP) and two loan participation programs (LPP). The Tribal Bridge Financing Program (TBFP), an LPP program allocated approximately \$12.1 million, will provide companion loans as pre-development capital for Tribal enterprises. The TBFP program gives special consideration for projects impacted by climate change. The Loan Participation for Tribal entrepreneurs (LPTE), an LPP program allocated approximately \$7.7 million, will provide companion loans to Tribal entrepreneurs.
45. **Citizen Potawatomi Nation, Oklahoma:** Citizen Potawatomi Nation, Oklahoma, approved for up to \$8,066,643, will operate one loan participation program. The Citizen Potawatomi Community Development Corporation (CPCDC) Loan Participation Program expands on an existing CPCDC program with multiple participation models including both purchased participations and companion loans. The program will target small businesses among Native Americans or Citizen Potawatomi Nation employees in Oklahoma and across the U.S.
46. **Confederated Tribes of the Umatilla Indian Reservation:** Confederated Tribes of the Umatilla Indian Reservation, approved for up to \$869,823 will operate three programs, a collateral support program (CSP), a loan guarantee program (LGP), and a loan participation program (LPP). The Small & Micro Business Loans LPP program will provide up to 50% participation in eligible loans primarily through companion (direct) loans. The program will target Tribal member and Native American-owned businesses, including in retail and food service industries, among others.
47. **Eastern Band of Cherokee Indians:** Eastern Band of Cherokee Indians, approved for up to \$3.5 million, will operate one program, a loan guarantee program (LGP). The program will meet the needs of Eastern Band of Cherokee Indians small businesses applying for loans of up to \$750K that would not otherwise qualify for private financing due to collateral requirements. They anticipate serving small businesses in the construction, service, hospitality, food service and craft industries.
48. **Levelock Village:** Levelock Village, approved for up to \$627,054, will operate one equity/venture capital program. Levelock Village will invest in new or existing wholly owned tribal businesses serving the tribal community, targeting businesses in the fishing industry.

49. **Menominee Indian Tribe of Wisconsin:** Menominee Indian Tribe of Wisconsin, approved for up to \$1.99 million, will operate a loan participation program. The MITW Business Loan Program will either purchase a portion of a loan originated by a lender or originate a companion loan. The program will target businesses owned by Tribal members, chartered by the Menominee Tribe, and businesses located on the Menominee reservation.
50. **Ninilchik Village:** Ninilchik Village, approved for up to \$689,038, will operate one program: an equity/venture capital program. Ninilchik Village projects it will make direct co-investments into Tuyan, a small business focused on providing engineering services.
51. **Paskenta Band of Nomlaki Indians of California:** Paskenta Band of Nomlaki Indians of California, approved for up to \$631,387.00, will operate an equity/venture capital program. The direct equity investment program will target new or existing wholly-owned Tribal small businesses.
52. **Redding Rancheria, California:** Redding Rancheria, California, approved for up to \$639,552, will operate one program, an equity/venture capital program. The program will target small businesses wholly owned by RRTG.
53. **Rosebud Sioux Tribe of the Rosebud Indian Reservation, South Dakota:** Rosebud Sioux Tribe of the Rosebud Indian Reservation, South Dakota, approved for up to \$7.8 million, will operate one program, a loan participation program (LPP). The Sicaᅅngu Business Opportunity Fund will purchase participation in loans made by regional banks, CDFIs, private investors and foundations, and facilitate connections between Sicaᅅngu businesses and these lenders. The program will target established Sicaᅅngu entrepreneurs and tribally owned businesses along with emerging very small businesses on the reservation.
54. **The Chickasaw Nation:** The Chickasaw Nation, approved for up to \$16.0 million, will operate two programs; a collateral support program and a venture capital program. Each program will be allocated \$8 million. The collateral program will provide support to small businesses seeking debt financing with a gap in collateral. The venture capital program will make limited partner investments in seed and early-stage focused venture funds to support growth in underserved small businesses.
55. **The Inupiat Community of the Arctic Slope:** The Inupiat Community of the Arctic Slope, approved for up to \$2.9 million, will operate one program, an equity/venture capital program. Through this program, the ICAS Economic Development Department will administer an equity/venture capital investment program for tribally owned small businesses. These investments will be strategic in their ability to elevate infrastructure, services and commodities throughout the North Slope while respecting Inupiat ways of life.
56. **The Osage Nation:** The Osage Nation, approved for up to \$5,092,326, will operate three programs: one loan participation program, one collateral support program, and one equity/venture capital program. The Osage Nation through the SSBCI program will provide credit and investment support to start-up small businesses in the healthcare, tourism, and technology industries, amongst other industries.

57. **Washoe Tribe of Nevada and California:** Washoe Tribe of Nevada and California, approved for up to \$724,528, will operate a loan participation program (LPP). The LPP will purchase participations or make companion loans of up to 50% of principal loan amounts and will target tribally-owned enterprises and tribal member-owned enterprises, including start-ups.

58. **Yurok Tribe of the Yurok Reservation, California:** Yurok Tribe of the Yurok Reservation, California, approved for up to \$1,406,081, will operate two loan participation programs. The Tribe will originate small dollar loan participations through an authorized CDFI, as well as participate in loans alongside traditional lenders.