



JUNE 18, 2026

Putting Your SSBCI Funding to Work

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AFFILIATED TRIBES OF NORTHWEST INDIANS
ECONOMIC DEVELOPMENT CORPORATION

ATNI-EDC SSBCI TRIBAL CONSORTIUM

NAFOA WEBINAR JUNE 18, 2026



ATNI-EDC MEET OUR TEAM



CASEY PEARLMAN
Executive Director



MICHELLE GLADSTONE-WADE
Director of Economic Development



MARK BOWMAN
Director of Financial Services



ANGIE URIBE
Operations Specialist



GUY BELFIORE
Loan Officer

OUR MISSION



To support ATNI Member Tribes and Tribal Members to achieve economic prosperity.

OUR SERVICES



Economic Development Corporation: policy development and advocacy, Tribal economy building and resource gathering.



Native Community Development Financial Institute: adaptive lending services for Indigenous-owned businesses across the Pacific Northwest and beyond.



Technical Services: culturally-centered business training around the region for Tribal Entrepreneurs.



Northwest Native Lending Network: community of practice consisting of 17 regional native CDFI's and Tribal loan programs.

\$33M IN SSBCI FUNDS

36 TRIBAL NATIONS

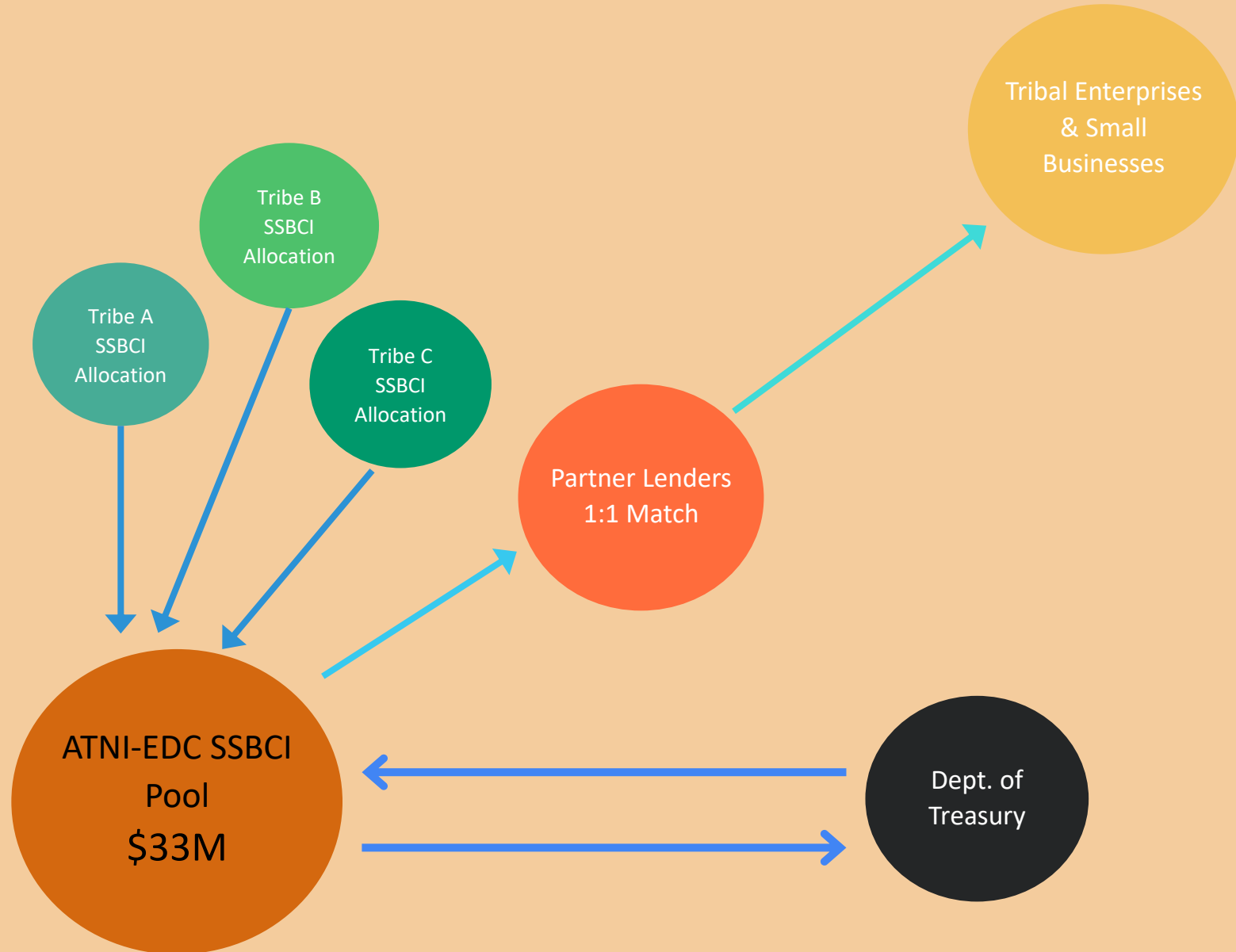


TRIBAL SMALL BUSINESS CREDIT INITIATIVE

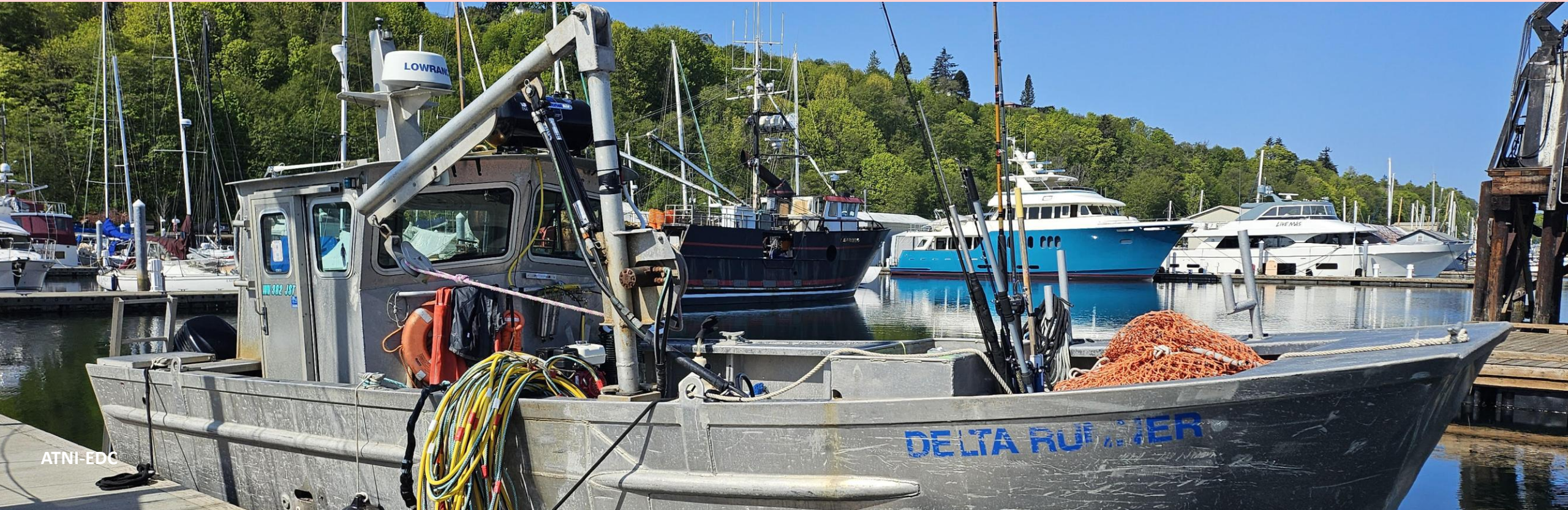


Program snapshot:

- 36 Tribes
- Spanning 7 states
- Leveraging 6:1



1:1 SMALL BUSINESS FINANCING



1:1

TRIBAL ENTERPRISE FINANCING



80% LOAN GUARANTEE



HOW BUSINESSES ACCESS FUNDING

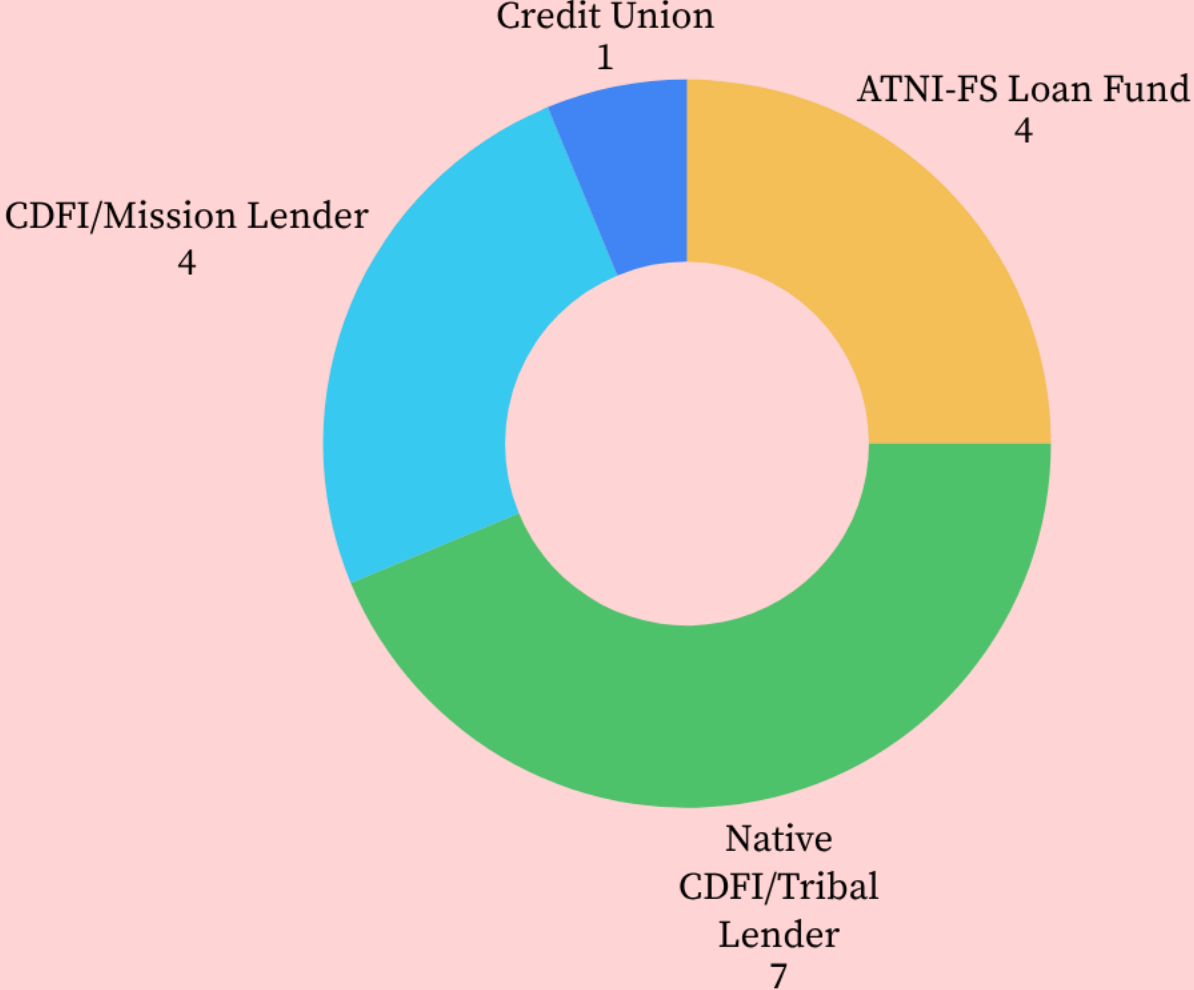


Seeking capital?

Start here with a brief inquiry form.

› [SUBMIT FORM](#)

ACTIVATING CAPITAL



NORTHWEST NATIVE LENDING NETWORK



NNLN is a community of practice and resource hub for 20 Native Community Development Financial Institutions, tribal lending programs and credit enterprises across the Northwest. We pool resources to leverage the collective bench strength across our membership to better serve Native businesses.

TECHNICAL ASSISTANCE PROGRAM

FUNDS ARE MOVING!

After an extended application process and a long wait for funding to be appropriated, ATNI-EDC has secured the SSBCI TA funding.

PARTNERSHIPS AND ECOSYSTEM BUILDING

Our program has the following goals:

- Inspire business ideation
- Convene regional partners
- Grow professional service network
- Amplify storytelling and market reach

ROADBLOCKS

Three years into deploying SSBCI capital, we now have the SSBCI TA grant as of last month which we will manage for the next 4+ years.



NORTHWEST NATIVE ECONOMIC SUMMIT & FASHION SHOW





NW NATIVE FASHION SHOW

TRADE NOTE ROUTE

Oneida Nation SSBCI Loan Program
Administered by Bay Bank (“Contracted Entity” in SSBCI terminology)

Bay Bank is a community bank wholly owned by the Oneida Nation

Loan Participation Program

We opted for the loan participation program. As a bank we have significant experience in small business lending to tribal member-owned businesses.

We felt a direct lending program was the most efficient way to bring this to market. A direct loan also matches up to our skill set as lenders. A direct loan is also easier to explain and work with.

- Bay Bank is the Private lender (capital match)
- 3% interest rate on the SSBCI loan
- SSBCI loan takes a 2nd lien position on the project assets

First Tranche

Our total allocation is \$3.8 million.

Our first tranche was \$1.1 million. We recently hit the 80% EOT mark.

Our 2nd tranche disbursement request is in process. We expect to receive those funds shortly.

Loan Application Process

We built an online application process. All applicants apply online. This creates a consistent loan application process. We assign each loan application with a number for tracking purposes.

Technical Assistance Program

As the Oneida Nation's Contracted Entity, Bay Bank was eligible to apply for the TA grant. Our total grant is just over \$300,000.

We have received the 1st tranche of \$106,000.

To deliver TA services, we partnered with two (2) organizations to provide the TA, they are;

- University of Wisconsin-Eau Claire Small Business Development Center (SBDC)
- First American Capital Corp (FACC), a Native CDFI

Both organizations are experienced TA providers.

Services are provided at \$110 / hour.

Securing TA

We created an "order form" specifying the type of TA needed. The Bank and the Borrower agree on the scope of the TA.

The order form uses the same reporting categories as the SSBCI reporting template.

Closed Loans

These are the projects we have approved and funded so far

FUNDED / CLOSED LOANS

Business Type	Project Amount	SSBCI Amount	Private Lender	Leverage	Purpose
Junk Removal	52,600	26,300	26,300	1:1	Purchase trailer & dumpsters
Restaurant	203,000	101,500	101,500	1:1	Building improvements
Carpenter	120,000	60,000	60,000	1:1	Purchase truck & tools
Caterer	51,000	25,500	25,500	1:1	Purchase van & equipment
Pavement marking	47,000	23,500	23,500	1:1	Purchase truck
Trucking	165,000	82,500	82,500	1:1	Purchase truck
Trucking	127,000	52,000	52,000	1:1	Purchase truck
	Subtotal	371,000			

APPROVED BUT NOT CLOSED YET

Business Type	Project Amount	SSBCI Amount	Private Lender	Leverage	Purpose
Real Estate	870,000	435,000	435,000	1:1	Building Renovations
Laundromat	310,000	155,000	155,000	1:1	Equipment
Farm	80,000	40,000	40,000	1:1	Purchase equipment
	Subtotal	630,000			

EOT Calculation

Funded	371,000	(Extended)
Approved, not funded	<u>630,000</u>	(Obligated)
Total	1,001,000	
1 st Tranche	1,133,000	
%	88.3%	

Reaching the 80% threshold allowed us to request the 2nd tranche!

Underwriting Process

1. Apply for a loan using the Bay Bank website
2. Applicant uploads their materials
3. We complete an initial review
4. Determine if Technical Assistance is required
5. Underwrite the loan
6. Secure matching private capital (so far it's been Bay Bank)
7. Prepare the Credit Presentation
8. Approve / Deny the loan
9. Issue written loan approval
10. Preparing closing loan documents
 - a. Two (2) sets of loan documents
 - b. SSBCI loan documents
 - c. Private capital loan documents
11. Close the loan
12. Board the loan on the system
13. Update deployment tracker

Tracking Tool

We are tracking the deployment with an excel spreadsheet

Customer	Application #	Committed Amount	Funded	Fees & Expenses	SSBCI Loan Amount	Participating Loan Amount	Other Funding Options	Total Participating Amount	Total Project Amount	Approved	Denied	
[REDACTED]	1	\$ 50,668.00	\$ 50,877.00	\$ 3,554.08	\$ 101,545.00	\$ 101,545.00	\$ -	\$ 101,545.00	\$ 203,090.00	x		
	3		\$ 26,308.00	\$ 920.78	\$ 26,308.00	\$ 26,309.00	\$ -	\$ 26,309.00	\$ 52,618.00	x		
	4A	\$ 435,234.00			\$ 435,234.00	\$ 435,234.00		\$ 435,234.00	\$ 870,468.00	x		
	4B	\$ 155,208.00			\$ 155,208.00	\$ 155,208.00		\$ 155,208.00	\$ 310,416.00	x		
	5		\$ 60,000.00	\$ 2,100.00	\$ 60,000.00	\$ 60,000.00		\$ 60,000.00	\$ 120,000.00	x		
	6				\$ -	\$ -		\$ -	\$ -		x	
	7	\$ -	\$ 25,435.00	\$ 920.23	\$ 25,435.00	\$ 25,435.00		\$ 25,435.00	\$ 50,870.00	x		
	8	\$ 40,000.00			\$ 40,000.00	\$ 40,000.00		\$ 40,000.00	\$ 80,000.00	x		
	9	\$ -	\$ 23,465.00	\$ 821.28	\$ 23,465.00	\$ 23,464.62	\$ -	\$ 23,464.62	\$ 46,929.24	x		
	10							\$ -	\$ -		x	
	11	\$ -	\$ 82,500.00	\$ 2,887.50	\$ 82,500.00	\$ 82,500.00		\$ 82,500.00	\$ 165,000.00	x		
	12				\$ -	\$ -		\$ -	\$ -			
	13	\$ -	\$ 51,901.00	\$ 1,816.54	\$ 51,901.00	\$ 63,434.00		\$ 63,434.00	\$ 126,868.00	x		
Jan				\$ 51.54				\$ -				
Feb				\$ 120.47				\$ -				
Mar				\$ 206.58								
Apr				\$ 208.98								
May				\$ 334.93								
Total		\$ 681,110.00	\$ 320,486.00	\$ 13,942.91	\$ 1,001,596.00	\$ 1,013,129.62	\$ -	\$ 1,013,129.62				
Account Balance #101xxxx		\$ 833,108.52	6/11/2026									
Fee Reserve		\$ 42,712.04										
Available		\$ 109,286.48										
Account Starting Balance					\$ 1,133,099.00							
80%					\$ 906,479.20							
Need to deploy					\$ (95,116.80)	\$ 117,560.09						
Tranche 2					\$ 1,133,099.00							
80%					\$ 906,479.20							
Need to deploy					\$ 1,024,039.29							
Fees & expenses allowable in tranche 1				\$ 56,654.95								
Remaining				\$ 42,712.04								
Tranche 2 & 3 Fees				\$ 81,185.76								
Total allowable				\$ 137,840.71								
Remaining				\$ 123,897.80								
					\$ 1,015,538.91							
					99.763%							
					\$ 2,409.29							

Financial Benefit to the Borrower

The interest rate on the SSBCI loan is 3%. This provides real savings to the Borrower.

For example:

CONVENTIONAL LOAN

\$120,000 commercial loan for a truck purchase

7% with a 7 year amortization

Monthly payment is \$1,811 times 84 payments = \$152,124 paid over the life of the loan

(120,000) deduct loan amount

= \$32,124 of interest expense

USING SSBCI STRUCTURE

\$60,000 conventional commercial loan

7% with a 7 year amortization

Monthly payment is \$906 times 84 payments = \$76,104 paid over the life of the loan

(60,000) deduct loan amount

= \$16,104 of interest expense

\$60,000 SSBCI loan

3% with a 7 year amortization

Monthly payment is \$793 times 84 payments = \$66,612 paid over the life of the loan

(60,000) deduct loan amount

= \$ 6,612 of interest expense

	<u>Conventional</u>	<u>Conventional + SSBCI</u>	<u>Savings</u>
INTEREST EXPENSE:	\$32,124	\$22,716	\$9,408

OUR
SSBCI
STORY

TLINGIT & HAIDA



Presented By
Charlene Robertson, Chief Financial Officer

WHO WE ARE

- 38,000 Tribal Citizens Worldwide
- Largest Federally Recognized Tribe in Alaska
- Diverse Programs, Enterprises & Partnerships
- Investing in Future Generations



OUR JOURNEY

A Path of Decisions, A Future of Impact



STRONG TEAM. SHARED PURPOSE. LASTING IMPACT.

BUILDING CAPACITY

We didn't just
build a program.

We built
a team.



BUILDING PARTNERSHIPS



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At HYFC we're committed to helping Southeast Alaskans reach their goals as home buyers and owners.



Mortgages

Credit Builder

Renovations

Business Loans

Need assistance filing your income tax return?

- HYFC.
- Native CDFI.
- Technical assistance.
- Business coaching.
- Flexible capital.
- Supporting entrepreneurs.

INVESTING IN PEOPLE

Supporting Native Entrepreneurs & Strengthening Our Communities

QUEEN OF THE NORTH WINE CAFÉ



Local Juneau family and Tribal citizens



Revitalizing a beloved community institution



Overcame challenges. Pursued their dream.



Access to capital made their vision possible.

WHALES & LUNCH



Veteran-owned. Alaska Native-owned.



Family business built on shared values



Sharing our waters, culture, and stories



Creating jobs and supporting local economy

Capital. Opportunity. Community.

INVESTING IN TRIBAL FUTURES

- Driftwood Lodge
- Hospitality
- Tourism
- Strategic Investment
- Long-Term Assets
- Economic Sovereignty



WHAT WE LEARNED

Key Lessons that Guide Our Decisions & Strengthen Our Impact



BUILD THE TEAM

Invest in the right people
with diverse skills.
Our team is our
greatest asset.



START GOVERNANCE EARLY

Strong policies,
clear roles, and a solid
foundation set us up
for success.



BUILD PARTNERSHIPS

Leverage expertise
and relationships.
We don't have to
do it alone.



EMBRACE COMPLIANCE

Compliance isn't just
required—it's about
stewardship, transparency,
and trust.



THINK LONG-TERM

Focus on sustainable
investments that create
lasting opportunities
for future generations.

LOOKING AHEAD

- Active Deployment
- Native Entrepreneurs
- Tribal Enterprises
- Tranche 2
- Preparing for Tranche 3
- Building Momentum





GUNALCHÉESH,
HÁW'AA
Thank You



Thank You!



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