



## **Resource Guide for Native Women Entrepreneurs in the United States**

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## ABOUT THE OKLAHOMA NATIVE ASSETS COALITION, INC.

The Oklahoma Native Assets Coalition, Inc. (ONAC) is an American Indian-led network of Native people who are dedicated to increasing self-sufficiency and prosperity in their communities. The coalition, headquartered in Oklahoma City, Oklahoma, has existed since 2001, and was classified by the Internal Revenue Service as a 501(c)(3) nonprofit in 2014. ONAC focuses on promoting culturally responsive asset-building strategies and serves Native communities on a national level. For more information about ONAC, including its programs, please access ONAC's website at <http://www.oknativeassets.org>, or contact Christy Finsel, ONAC Executive Director, at [cfinsel@oknativeassets.org](mailto:cfinsel@oknativeassets.org).

## FOR FURTHER INFORMATION

This guide includes an initial compilation of resources that are available for Native women entrepreneurs across the country. This resource guide is not exhaustive. To recommend additional resources, contact Kristen Wagner, ONAC Program Manager, at [kwagner@oknativeassets.org](mailto:kwagner@oknativeassets.org).

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## **Introduction**

Over the last twenty years, businesses owned by Native women in the United States have grown almost twice as fast as women-owned businesses in general, at a rate of 201% compared to 114%, but slower than other minority groups.<sup>1</sup> To continue this growth trend and decrease the wealth gap that Native women experience compared to others, business supports that are designed with Native women in mind are needed. For the past five years, the Oklahoma Native Assets Coalition Inc. (ONAC), has participated as a member of the national Closing the Women's Wealth Gap (CWWG) Initiative. As part of this effort, ONAC conducted an online survey in July 2020, to collect information about realities faced by Native women entrepreneurs as they work to support their families and tribal communities. Based on the summary results, in November 2020, ONAC published a summary data report entitled, "[Native Women Business Owners: Building Assets, Strengthening their Communities, and Working to Close the Women's Wealth Gap.](#)"

## **Resources Needed**

In their online ONAC survey responses, Native women entrepreneurs shared their challenges and desire for more resources in three key areas including: 1) Business Education 2) Financial Services and Products, and 3) Mentorship.

### *Business Education*

Native businesswomen are interested in online and in-person training workshops, one-on-one entrepreneurship technical assistance, and entrepreneurship-related degree programs.

### *Financial Services and Products*

Native businesswomen expressed a need for increased access to capital for small business start-up and expansion.

### *Mentorship*

Business mentorship is one more request from Native businesswomen. Mentoring support could come from participation in Native chambers of commerce events, coalition conferences, and other Native-led mentoring networks.

## **Note About Possible Missing Resources**

This document includes an initial compilation of resources that are available for Native women entrepreneurs across the country. These resource lists are not exhaustive. The descriptions of the resources are attributed to the entities providing information about their work. While ONAC staff tried to conduct a thorough search, given the number of federal and state recognized tribes, Native nonprofits, funding entities, associations, federal resources, etc., we may have inadvertently missed resources for this guide. To recommend additional resources, contact Kristen Wagner, ONAC Program Manager, at [kwagner@oknativeassets.org](mailto:kwagner@oknativeassets.org).

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<sup>1</sup> Ventureneur. (2019). *The 2019 State of Women-Owned Businesses Report*. Commissioned by American Express.



## Training Resources

There are a number of business development and training programs for American Indian, Alaska Native, and Native Hawaiian women across the United States. These programs help you, as aspiring and current entrepreneurs, to gain valuable skills to start or grow your business. Below is a list of training resources. This list is not exhaustive. If you are aware of other resources that are missing below, please contact Kristen Wagner, ONAC Program Manager, at [kwagner@oknativeassets.org](mailto:kwagner@oknativeassets.org), and she will add them to an updated list. Please note that the information below was gathered from publicly available descriptions and is attributed to the entities providing information about their work.

Resource	Website
<b>Affiliated Tribes of Northwest Indians Economic Development Corporation</b> offers connections to entrepreneurship education and supports through their membership.	<a href="https://atniedc.com/community-bulletin-board/">https://atniedc.com/community-bulletin-board/</a>
<b>Alaska Benteh Capital (ABC)</b> utilizes a curriculum entitled, <i>Credit When Credit is Due</i> , to deliver a series of classes designed to help participants discover how to make resource management work in our modern economy. Classes cover basic financial concepts such as budgeting, saving, and using credit to help build personal assets. ABC will also work with the prospective business owner to define business objectives, assist with business plans, and may refer the applicant to business training programs.	<a href="https://www.alaskabentehcapital.org/financial-counseling">https://www.alaskabentehcapital.org/financial-counseling</a>
<b>American Indian Chamber Education Fund Procurement Technical Assistance Program</b> provides intensive, one-on-one assistance to American Indian/Alaskan Native-owned businesses wishing to participate in the government marketplace. Service area includes 122 Indian reservations in Pacific and Western BIA Regions located in California, Arizona, Nevada, and Utah.	<a href="http://www.aicccal.org/PTACWEB/SITES/PTACHome3.htm">http://www.aicccal.org/PTACWEB/SITES/PTACHome3.htm</a>
<b>Black Hills Community Loan Fund</b> provides business training curriculum for tribal and Native-owned small business owners using the <i>Indianpreneurship</i> curriculum.	<a href="https://www.blackhillscommunityloanfund.com/services">https://www.blackhillscommunityloanfund.com/services</a>
<b>California Indian Manpower Consortium, Inc.</b> offers an entrepreneurial training series and related supports. Topics covered in the trainings include: marketing, day-to-day operations, financial management, and human resource management.	<a href="http://www.cimcinc.org/pro_netp.html">http://www.cimcinc.org/pro_netp.html</a>
<b>Catawba Indian Nation Small Business Program</b> provide services for prospective business owners that include: writing business plans, credit counseling related to business ownership, and on-going training and mentorship.	<a href="https://www.catawbaindian.net/services/business-development.php">https://www.catawbaindian.net/services/business-development.php</a>
<b>Chehalis Tribal Loan Fund (CDFI)</b> serves Chehalis tribal citizens with loans, business education (including <i>Indianpreneurship</i> ), financial literacy, and savings goals.	<a href="https://www.chehalistribe.org/departments/tribal-loan-fund/">https://www.chehalistribe.org/departments/tribal-loan-fund/</a>
<b>Cherokee Nation Small Business Assistance Center</b> provides business coaching services designed to enhance the operation of Indian-owned small businesses.	<a href="https://www.cherokee.org/chr/all-services/commerce-services/small-business-assistance-center/">https://www.cherokee.org/chr/all-services/commerce-services/small-business-assistance-center/</a>



<p><b>Chickasaw Nation Small Business Development Center (CNSBDC)</b> provides one-to-one business counseling, economic development assistance, and training to Chickasaw entrepreneurs. CNSBDC provides prospective and existing Chickasaw small business owners with counseling, training, and specialized services concerning the formation, management, and operation of small businesses.</p>	<p><a href="http://www.chickasawbusinessnetwork.com/Small-Business-Development-Center.aspx">http://www.chickasawbusinessnetwork.com/Small-Business-Development-Center.aspx</a></p>
<p><b>Chi Ishobak</b>, created by the Pokagon Band of Potawatomi Indian tribal government in Michigan, offers technical assistance for both the aspiring entrepreneur, as well as the established business. For aspiring entrepreneurs, Chi Ishobak helps clients evaluate business ideas and establish a plan to turn those ideas into reality. Once the business is operating, new opportunities for growth and development will arise. Either through one-on-one consultation, mentoring, or workshop instruction, Chi Ishobak provides assistance with most key business topics.</p>	<p><a href="https://www.chiishobak.org/small-business-development-program/">https://www.chiishobak.org/small-business-development-program/</a></p>
<p><b>Choctaw Nation Small Business Development – Chahtapreneur:</b> Choctaw Nation Small Business Development offers multiple training resources including specialized one-on-one advising services, access to business training, networking, and business resources.</p>	<p><a href="https://choctawsmallbusiness.com/">https://choctawsmallbusiness.com/</a></p>
<p><b>Citizen Potawatomi Community Development Corporation (CPCDC)</b> supports the financial well-being of the Citizen Potawatomi Nation tribal community and other under-served Native populations through financial education, business development services, innovative capacity building practices, and community development initiatives.</p>	<p><a href="https://cpcdc.org/">https://cpcdc.org/</a></p>
<p><b>Confederated Salish and Kootenai Tribes (CSKT)</b> provides small business and entrepreneur support through several avenues including free training, quarterly networking meetings, and other technical assistance.</p>	<p><a href="http://cskteconomics.org/small-business-entrepreneur-support">http://cskteconomics.org/small-business-entrepreneur-support</a></p>
<p><b>Confederated Tribes of the Umatilla Indian Reservation</b> provides services that assist entrepreneurs at all stages of the business lifecycle, from pre-start-up to exit strategy.</p>	<p><a href="https://ctuir.org/tribal-enterprises/business-development-services/">https://ctuir.org/tribal-enterprises/business-development-services/</a></p>
<p><b>Council for Native Hawaiian Advancement (CNHA) KūHana Business Program</b> provides business training and best practices, technical assistance services, and a business tools class that addresses economic recovery, stability, and resilience.</p>	<p><a href="https://www.hawaiiancouncil.org/kuhana">https://www.hawaiiancouncil.org/kuhana</a></p>
<p><b>First Americans Land Grant Consortium (FALCON)</b> provides a directory of First American land grant programs. You can search the extension service contacts connected to TCUs (Tribal Colleges and Universities) near you and inquire about training resources available for Native women entrepreneurs.</p>	<p><a href="https://www.falcontribalcollege.org/collaboration-networking">https://www.falcontribalcollege.org/collaboration-networking</a></p>
<p><b>Federal Deposit Insurance Corporation (FDIC) – Money Smart training:</b> Money Smart for Small Business (MSSB) provides an introduction to topics related to starting and managing a business. This program is offered jointly by the FDIC and SBA.</p>	<p><a href="https://www.fdic.gov/consumers/consumer/moneysmart/business.html">https://www.fdic.gov/consumers/consumer/moneysmart/business.html</a></p>
<p><b>Federal Trade Commission – Business Security Information:</b> Build your knowledge on legal jargon and issues such as data security and common small business scams through the resources that are offered on this website. There is also a blog you can subscribe to and options to connect with other business owners.</p>	<p><a href="https://www.ftc.gov/news-events/blogs/business-blog/2017/10/stick-security-ftc-resources-your-business">https://www.ftc.gov/news-events/blogs/business-blog/2017/10/stick-security-ftc-resources-your-business</a></p>



<p><b>Federally Recognized Tribal Extension Program</b> provides a directory of Indian extension projects by state. You can search for agribusiness and other entrepreneurship training resources near you.</p>	<p><a href="https://tribalexextension.org/directory/">https://tribalexextension.org/directory/</a></p>
<p><b>First American Capital Corporation (FACC)</b> assists Native Americans, minorities, and others looking to strengthen and grow their business through one-on-one services.</p>	<p><a href="https://www.aiccw-facc.org/business-pathways">https://www.aiccw-facc.org/business-pathways</a></p>
<p><b>First Nations Community Financial</b> was created to build the strength and wholeness of the Ho-Chunk Nation (HCN) Communities and Native Americans. They provide financial education, training, and access to capital to support sustainable business and community development, as well as small business classes using <i>Indianpreneurship</i>.</p>	<p><a href="https://firstnationsfinancial.org/about-us/">https://firstnationsfinancial.org/about-us/</a></p>
<p><b>First Peoples Fund</b> supports Native artists and culture bearers through grantmaking, business training, and technical assistance.</p>	<p><a href="https://www.firstpeoplesfund.org/">https://www.firstpeoplesfund.org/</a></p>
<p><b>Four Bands Community Fund</b> provides small business development, business lending, financial literacy, and youth entrepreneurship in the state of South Dakota, including on the Cheyenne River Sioux Reservation.</p>	<p><a href="https://fourbands.org/programs/for-entrepreneurs/training-coaching/">https://fourbands.org/programs/for-entrepreneurs/training-coaching/</a></p>
<p><b>Four Directions Development Corporation</b> works with business resource partners across Maine to provide workshops and one-on-one support to Native entrepreneurs to build credit, develop a business plan, and connect with other business resources.</p>	<p><a href="http://www.fourdirectionsmaine.org/business-counseling/">http://www.fourdirectionsmaine.org/business-counseling/</a></p>
<p><b>Hi'ilei Aloha LLC</b> is a nonprofit subsidiary of the Office of Hawaiian Affairs that offers entrepreneurship trainings.</p>	<p><a href="https://www.oha.org/economic-self-sufficiency/economic-self-sufficiencybusiness-assistance-hiilei-aloha/">https://www.oha.org/economic-self-sufficiency/economic-self-sufficiencybusiness-assistance-hiilei-aloha/</a></p>
<p><b>Homestead Community Development Corporation Microenterprise Assistance Program</b> facilitates a variety of seminars for businesses with five or fewer employees on business practices, writing a business plan, accessing capital, and operating a successful enterprise.</p>	<p><a href="https://hawaiianhomesteads.org/homestead-loan-fund/">https://hawaiianhomesteads.org/homestead-loan-fund/</a></p>
<p><b>Hunkpati</b> offers seminars and individual business coaching to help local business owners and aspiring entrepreneurs augment their skills and continue to grow their business. The business training seminars cover relevant topics, such as how to use QuickBooks and to meet the various needs of entrepreneurs in their community. In addition to providing an opportunity for professional development, these seminars also create a strong support network for business owners to tap into.</p>	<p><a href="http://www.hunkpati.org/small_business_support_financing/training/index.html">http://www.hunkpati.org/small_business_support_financing/training/index.html</a></p>
<p><b>Indian Dispute Resolution Services, Inc. (IDRS, Inc.)</b> administers a microenterprise development program that offers technical assistance and small business workshops ranging from business idea workshops to computer basics for small business owners.</p>	<p><a href="https://www.idrsinc.org/small-business">https://www.idrsinc.org/small-business</a></p>
<p><b>Intertribal Agriculture Council</b> provides technical assistance and e-learning options through interactive and pre-recorded webinars. Check out these resources under the “Learn” and “Programs” tab on the website. In addition, there are specific training and business support opportunities related to the production of American Indian Foods.</p>	<p><a href="https://www.indianag.org/home">https://www.indianag.org/home</a>  <a href="https://www.indianag.org/americanindianfoods">https://www.indianag.org/americanindianfoods</a></p>
<p><b>Kickapoo Community Development Company</b> offers personal financial management courses which is often a first step toward managing the finances of a business.</p>	<p><a href="https://kickapootexas.org/tribal-operations/kickapoo-community-development-company/">https://kickapootexas.org/tribal-operations/kickapoo-community-development-company/</a></p>



<p><b>Lakota Funds</b> offers wealth building education for families and businesses on the Pine Ridge Reservation in South Dakota and across their geographic service area.</p>	<p><a href="https://lakotafunds.org/business-training-coaching/">https://lakotafunds.org/business-training-coaching/</a></p>
<p><b>Lummi Community Development Financial Institution (CDFI)</b> offers resources to tribal members who are considering entrepreneurship, building a business, and/or strengthening their credit by providing access to education, financing, and asset growth, in order to improve the prosperity and well-being of Native American families.</p>	<p><a href="https://www.lummicdfi.org/ta">https://www.lummicdfi.org/ta</a></p>
<p><b>MA'O Organic Farms</b> offers education and workforce training programs, including farm apprenticeships for those interested in pursuing a career in agriculture. Participants in this multi-year program are full-time staff and receive a salary and benefits.</p>	<p><a href="https://www.maoorganicfarms.org/apprenticeships">https://www.maoorganicfarms.org/apprenticeships</a></p>
<p><b>Metropolitan Community Development Association</b>, in Minneapolis, Minnesota, provides business consulting to Native American-led small businesses.</p>	<p><a href="https://meda.net">https://meda.net</a></p>
<p><b>MIGIZI</b>, through their First Persons Productions (a media program), works with young Native Americans to develop videography and photography skills, as well as all the necessary social enterprise skills they need to succeed.</p>	<p><a href="https://www.migizi.org/firstpersonproductions">https://www.migizi.org/firstpersonproductions</a></p>
<p><b>Mni Sota Fund:</b> Their business plan workshop will explain the significance of business planning and define and describe the elements and structure of a business plan. They will work with entrepreneurs one-on-one and provide resources in developing a clear and coherent business plan.</p>	<p><a href="https://mnisotafund.org/class">https://mnisotafund.org/class</a></p>
<p><b>Mvskoke Loan Fund</b> provides training and technical assistance to those starting a new business or expanding an existing business. Business assistance may include: advice on business structure, business plan development, and general financial management. Assistance in preparing materials for a loan is provided.</p>	<p><a href="https://www.mcn-nsn.gov/services/commerce/mvskoke-loan-fund/">https://www.mcn-nsn.gov/services/commerce/mvskoke-loan-fund/</a></p>
<p><b>Native 360 Loan Fund</b> provides occasional trainings for Native business owners at all stages of their business development. Past webinars are accessible on the website (including QuickBooks and other financial guidance). In addition, entrepreneurs can download a variety of business planning tools.</p>	<p><a href="https://native360.org/">https://native360.org/</a></p>
<p><b>Native American Agriculture Fund</b> is offering a series of webinars led by the Center for Farm Financial Management (CFFM). The webinars are focused on topics and tools that help Native farmers, ranchers, and fishers.</p>	<p><a href="https://nativeamericanagriculturefund.org/financial-tools/">https://nativeamericanagriculturefund.org/financial-tools/</a></p>
<p><b>Native American Business Primer</b> offers an online, self-paced training program for aspiring or new Native American entrepreneurs that includes a comprehensive look at starting a business, including access to grants, and loans for women.</p>	<p><a href="https://www.sba.gov/media/training/NABPrimer/player.html">https://www.sba.gov/media/training/NABPrimer/player.html</a></p>
<p><b>Native American Capital</b> provides a range of business support services to tribes and Native entrepreneurs that includes business plan assistance, market analysis, project management, and advice on capital sources.</p>	<p><a href="https://nativeamericancapital.com/services">https://nativeamericancapital.com/services</a></p>
<p><b>Native American Community Development Corporation Financial Services, Inc.</b> provides technical assistance for small business owners including business agriculture workshops, credit builder training, business plan TA, and Native artist development.</p>	<p><a href="http://nacdcfinancialservices.com/training-and-technical-assistance.html">http://nacdcfinancialservices.com/training-and-technical-assistance.html</a></p>



<p><b>Native American Development Corporation (NADC)</b> is a hub for American Indian businesses. NADC provides technical assistance, financial lending opportunities, and champions small businesses in order to empower Indian communities toward economic and social stability.</p> <p>In particular, the <b>NADC Procurement and Technical Assistance Center (PTAC)</b> supports Native companies in the Rocky Mountain and Great Plains Regions in the government marketplace by providing clients with an understanding of the requirements of government contracting and the marketing know-how to successfully obtain and perform federal, state, local, and tribal government contracts. See <a href="http://www.nadc-nabn.org/about-nadc-ptac/">http://www.nadc-nabn.org/about-nadc-ptac/</a></p>	<p><a href="http://www.nadc-nabn.org/">http://www.nadc-nabn.org/</a></p>
<p><b>Native Learning Center</b> offers entrepreneurship trainings to Native communities.</p>	<p><a href="https://www.nativelearningcenter.com">https://www.nativelearningcenter.com</a></p>
<p><b>Navajo Nation Division of Economic Development</b> works to help you build a successful business on the Navajo Nation. <b>The Navajo Nation Small Business Development Department</b> provides technical assistance and support for small business owners and entrepreneurs. Services are provided through their Regional Business Development Offices located throughout the Navajo Nation.</p>	<p><a href="https://navajoeconomy.org">https://navajoeconomy.org</a></p> <p><a href="http://www.navajobusiness.com/doinBusiness/BusDev.htm">http://www.navajobusiness.com/doinBusiness/BusDev.htm</a></p> <p><a href="http://navajobusiness.com/sbdd/rbdo.html">http://navajobusiness.com/sbdd/rbdo.html</a></p>
<p><b>Nebraska Extension and the Center for Rural Affairs</b> are offering the Enhancing Agricultural Opportunities for Military Veterans (also called AgVets) Training Program. The program includes field demonstrations and business planning for beef, vegetable, and pork enterprises.</p>	<p>To enroll in the program, contact Erin Schoenberg at <a href="mailto:erins@cfra.org">erins@cfra.org</a> or call her at 402-499-2781</p>
<p><b>Nimiipuu Fund</b> provides technical support and business counseling, financing resources, and community-based development services to Nez Perce Tribal members and community members residing on the Nez Perce Reservation and surrounding areas in Idaho, Oregon, and Washington.</p>	<p><a href="https://nimiipuufund.org/loans-services/asset-building-support-services/">https://nimiipuufund.org/loans-services/asset-building-support-services/</a></p>
<p><b>North Dakota Indian Business Alliance</b> offers a series of webinars on topics ranging from financing and recordkeeping to marketing and planning.</p>	<p><a href="https://www.ndiba.com/resources/">https://www.ndiba.com/resources/</a></p>
<p><b>Northwest Native Development Fund:</b> Services include business marketing and financial plan development, as well as help in preparing a loan application.</p>	<p><a href="https://thenndf.org/development/">https://thenndf.org/development/</a></p>
<p><b>Oklahoma Native Assets Coalition, Inc. (ONAC)</b> offers free financial coaching to American Indian and Alaska Native entrepreneurs and helps connect you to safe and affordable bank accounts. ONAC also provides free training and technical assistance for tribes and Native-led nonprofits interested in designing and administering various asset building programs that may benefit Native women entrepreneurs.</p>	<p><a href="https://www.surveymonkey.com/r/ONACcounselingregistration">https://www.surveymonkey.com/r/ONACcounselingregistration</a></p> <p><a href="http://www.oknativeassets.org">http://www.oknativeassets.org</a></p>
<p><b>ONABEN “Indianpreneurship” Program</b> offers unique courses that address the specific challenges and needs of the Native entrepreneur.</p>	<p><a href="http://onaben.org/">http://onaben.org/</a></p>
<p><b>Oweesta</b> provides training and technical assistance to help Native communities develop an integrated range of asset-building products and services, including financial education and financial products.</p>	<p><a href="https://www.oweesta.org/training-calendar/">https://www.oweesta.org/training-calendar/</a></p>





<p><b>Oyate Community Development Corporation</b> provides technical assistance and training for entrepreneurs in Fort Yates, North Dakota.</p>	<p><a href="https://oyatecdc.org.wordpress.com/services/">https://oyatecdc.org.wordpress.com/services/</a></p>
<p><b>Pelatron Center for Economic Development</b> provides assistance to Native Hawaiian-owned start-up companies. This assistance has included business consultation, office space, and incubation.</p>	<p><a href="http://pcednho.org/programs.html">http://pcednho.org/programs.html</a></p>
<p><b>Peoples Partner for Community Development</b> serves the communities of the Northern Cheyenne Reservation in Montana. Training includes credit building and small business development.</p>	<p><a href="https://www.peoplespartners.org/how-we-serve">https://www.peoplespartners.org/how-we-serve</a></p>
<p><b>REI Oklahoma</b> administers the REI Native American Business Center which provides training and technical assistance programs for Native American and other minority-owned businesses located in Oklahoma.</p>	<p><a href="https://www.reiok.org/programs/rei-nabc/">https://www.reiok.org/programs/rei-nabc/</a></p>
<p><b>Saint Regis Mohawk Tribe Office of Economic Development (OED)</b> provides support to community members (registered members of the Saint Regis Mohawk Tribe) who are in need of assistance with small business development. To make an appointment, please contact their office at 518-358-2835.</p>	<p><a href="https://www.srmt-nsn.gov/economic-development">https://www.srmt-nsn.gov/economic-development</a></p>
<p><b>Seneca Nation of Indians Center for Business Growth</b> provides one-on-one counseling for Seneca entrepreneurs, financial literacy, and credit classes for all Senecas at no cost.</p>	<p><a href="http://www.sniedc.org/financial-education/small-business-incubator/">http://www.sniedc.org/financial-education/small-business-incubator/</a></p>
<p><b>Shoshone-Bannock Tribes CDFI program</b>, housed under the Tribal Housing Opportunities Program, offers small business development trainings.</p>	<p><a href="http://www2.sbtribes.com/?s=cdfi">http://www2.sbtribes.com/?s=cdfi</a> <a href="mailto:cdfi@sbtribes.com">cdfi@sbtribes.com</a></p>
<p><b>Siletz Tribal Business Corporation (Lincoln City, Oregon)</b> is owned by the Confederated Tribes of the Siletz Indians and provides a range of business information.</p>	<p><a href="https://www.stbcorp.net/SBIC.html">https://www.stbcorp.net/SBIC.html</a></p>
<p><b>Spruce Root Community Development</b>, in partnership with <b>Bristol Bay Development Fund</b>, offers Path to Prosperity, a business development competition open to individuals in the Bristol Bay region of Alaska. Applicants that submit a business concept may be chosen to participate in a start-up boot camp. Participants can then compete for grant funding for business technical assistance and consulting services.</p>	<p><a href="https://www.spruceroot.org/business-resources">https://www.spruceroot.org/business-resources</a></p>
<p><b>Strengthen ND</b> assists North Dakota's Five Native Nations and tribal members with growing a sustainable and strong economy by starting and growing businesses and tribal capacity, both on and off reservations. Services include one-on-one technical assistance for Native-led nonprofits, Native-owned small businesses, and tribal governments.</p>	<p><a href="https://www.strengthennd.com/native-nation-support/">https://www.strengthennd.com/native-nation-support/</a></p>
<p><b>Taala Fund</b> offers basic financial education and business financial-orientated classes, a comprehensive "Indianpreneurship" class, and specialized business classes focused on creating and reading financial statements, marketing, operations, etc.</p>	<p><a href="https://www.taalafund.org/training">https://www.taalafund.org/training</a></p>
<p><b>The National Center for American Indian Enterprise Development (NCAIED) Procurement Technical Assistance Center</b> offers courses geared to women-owned businesses on topics such as marketing and federal contract readiness. NCAIED also awards American Indian business scholarships to students, offers training events for business owners, and provides business counseling/coaching.</p>	<p><a href="https://www.ptac.ncaied.org/ptac-events">https://www.ptac.ncaied.org/ptac-events</a> <a href="https://www.ncaied.org/scholarships">https://www.ncaied.org/scholarships</a> <a href="https://www.nativeedge.com">https://www.nativeedge.com</a></p>



<p><b>The University of Arizona Cooperative Extension and Utah State University</b> offer a financial health for tribal producers webinar series.</p>	<p><a href="https://extension.arizona.edu/financial-health-tribal-producers-webinar-series">https://extension.arizona.edu/financial-health-tribal-producers-webinar-series</a></p>
<p><b>Thunderbird School of Global Management (Arizona State University) – Project DreamCatcher</b> is a free business training program for Native American women entrepreneurs from the Hualapai, Tohono O'odham, San Carlos Apache, White Mountain Apache, and Navajo tribes. Project DreamCatcher hosts selected participants for an intensive week of training on Thunderbird's downtown Phoenix campus. Activities include: MBA-level business classes, site visits to local businesses, advising sessions with successful entrepreneurs, and networking with fellow classmates and Thunderbird alumni.</p>	<p><a href="https://thunderbird.asu.edu/project-dreamcatcher">https://thunderbird.asu.edu/project-dreamcatcher</a></p>
<p><b>Tlingit Haida Regional Housing Authority</b> offers a financial literacy program called Financial Cent\$.</p>	<p><a href="https://www.regionalhousingauthority.org/financial-cents/">https://www.regionalhousingauthority.org/financial-cents/</a></p>
<p><b>Two Rivers Community Development Corporation</b> has programs that cover the basics of government contracting, procurement procedures, registrations, certifications, and Native business programs; how to promote your business to government agencies and prime contractors; and the basics of market research for government contracting.</p>	<p><a href="http://www.tworiverscdc.org/services/programs/">http://www.tworiverscdc.org/services/programs/</a></p>
<p><b>U.S. Department of Commerce, Bureau of Minority Business Development Agency (MBDA)</b> funds a project called <b>NABEDC</b>. Their goal is to provide no-cost services to American Indians, Alaska Natives, and Native Hawaiians residing in Arizona, Utah, and Nevada to start and/or grow a business.</p>	<p><a href="https://www.nabedc.com/">https://www.nabedc.com/</a></p>
<p><b>U.S. Department of the Interior, Indian Affairs, Division of Economic Development (DED)</b> offers technical assistance to Native business owners.</p>	<p><a href="https://www.bia.gov/as-ia/ieed/division-economic-development/native-american-business-development">https://www.bia.gov/as-ia/ieed/division-economic-development/native-american-business-development</a></p>
<p><b>U.S. Small Business Administration (SBA):</b></p> <p><b>Office of Native American Affairs (ONAA)</b>, in partnership with RedWind, offers a Native American Entrepreneurial Workshop that addresses business planning, bookkeeping, access to capital, marketing, and other topics. Also, under contract with the SBA, Sister Sky, Inc. presents Native Business Development Empowerment Workshops that offer culturally relevant business resources. The SBA's Office of Native American Affairs offers free technical assistance.</p> <p><b>Women's Business Centers (WBC):</b> These centers tailor their services to the needs of the communities by modifying courses and adding workshops and seminars. Some WBCs focus specifically on Native American entrepreneurs.</p>	<p><a href="http://www.nativesmallbusiness.org/">http://www.nativesmallbusiness.org/</a></p> <p><a href="https://nativesba.sisterskyinc.com">https://nativesba.sisterskyinc.com</a></p> <p><a href="https://www.sba.gov/business-guide/grow-your-business/native-american-owned-businesses">https://www.sba.gov/business-guide/grow-your-business/native-american-owned-businesses</a></p> <p><a href="http://www.sba.gov/women">www.sba.gov/women</a></p>
<p><b>White Earth Economic Development Office (WEEDO)</b> provides technical and financial resources to support business start-up, relocation, and expansion needs including business start-up training, marketing and promotion consultation, and locating financial support for the business.</p>	<p><a href="https://whiteearth.com/divisions/weedo/home">https://whiteearth.com/divisions/weedo/home</a></p>



<b>White Earth Investment Initiative</b> provides financial counseling, business education, and business lending to Native American communities in Minnesota, particularly on the White Earth Indian Reservation.	<a href="https://www.weii.website/">https://www.weii.website/</a>
<b>Wind River Development Fund</b> provides local entrepreneurs and businesses with access to capital, technical assistance, support, training, and professional capacity in retaining, expanding, and developing enterprises throughout Fremont & Hot Springs County of Wyoming.	<a href="https://www.wrdf.org/">https://www.wrdf.org/</a>
<b>Wisconsin Indian Business Alliance</b> offers business development services such as business ownership support, preparing to qualify for a business loan, and lending products for Native communities throughout Wisconsin.	<a href="https://wibanative.org/products-services/">https://wibanative.org/products-services/</a>
<b>Wisconsin Native Loan Fund</b> provides financial counseling, business development training, and business loans for Wisconsin Native American communities.	<a href="http://winlf.org/">http://winlf.org/</a>
<b>Ysleta Del Sur Pueblo Business and Entrepreneurship Support</b> provides workshops and/or sessions for tribal members who show interest in small business ownership and entrepreneurship. Business and entrepreneurship owners receive training and assistance with writing business plans, marketing techniques, and tips on how to increase social media presence.	<a href="https://www.ysletadelsurpueblo.org/tribal-services/department-of-economic-development/entrepreneurship-support-division">https://www.ysletadelsurpueblo.org/tribal-services/department-of-economic-development/entrepreneurship-support-division</a>

### Additional Training Resources: Tribal Colleges and Universities

Among tribal colleges and universities, at least sixteen offer degree programs in business or, at a minimum, entrepreneurial-centric business-related courses that could be helpful for you as you establish and grow your business.

<b>Aaniiih Nakoda College</b> (Harlem, Montana) offers an Associate of Arts Degree in Business that includes an elective class in “ <i>Indianpreneurship</i> .”	<a href="http://www.ancollege.edu/?page=academic_programs/associate_of_arts/business/">http://www.ancollege.edu/?page=academic_programs/associate_of_arts/business/</a>
<b>Blackfeet Community College</b> (Browning, Montana) offers a one-year Agri-Business Certificate that provides methods, theories, and knowledge and skill-building opportunities for students interested in becoming agri-business entrepreneurs on the Blackfeet Reservation.	<a href="https://bfcc.edu/one-year-certificates/">https://bfcc.edu/one-year-certificates/</a>
<b>Chief Dull Knife College</b> (Lame Deer, Montana) offers a Business Major that includes an entrepreneurship course (BU 200 Entrepreneurship). The course covers basic requirements for individuals planning to start their own businesses, including market analysis, business plan development, and venture capital search.	<a href="http://www.cdkc.edu/node/34">http://www.cdkc.edu/node/34</a>
<b>College of the Menominee Nation</b> (Keshena and Green Bay, Wisconsin) provides course options for students who seek to complete the Bachelor of Science in Business Administration at the College.	<a href="http://www.menominee.edu/audit_sheets/2020/AA%20Business%20Administration%2012.2019.pdf">http://www.menominee.edu/audit_sheets/2020/AA%20Business%20Administration%2012.2019.pdf</a>
<b>Fond du Lac Tribal &amp; Community College</b> (Cloquet, Minnesota) offers a Small Business/Entrepreneurship Certificate program for students interested in starting a small business. The program is also designed for people who are seeking to strengthen an existing small business. Certificates provide focused training in business development areas.	<a href="https://fdltcc.edu/academics/degree-and-certificate-programs/certificate-programs/small-businessentrepreneurship/">https://fdltcc.edu/academics/degree-and-certificate-programs/certificate-programs/small-businessentrepreneurship/</a>



<p><b>Ilisagvik College</b> (Utqiagvik, Barrow, Alaska) offers Entrepreneurship and Small Business Management Certificates that teach students the steps of developing an effective business plan that can be used to attract financing or as a guide for starting, running, and growing an entrepreneurial venture.</p>	<p><a href="http://www.ilisagvik.edu/wp-content/uploads/2019/05/business-management.pdf">www.ilisagvik.edu/wp-content/uploads/2019/05/business-management.pdf</a></p>
<p><b>Institute of American Indian Art (IAIA)</b> in Santa Fe, New Mexico, offers an online certificate in Business and Entrepreneurship.</p>	<p><a href="https://iaia.edu/explore-programs/online-certificate-programs/">https://iaia.edu/explore-programs/online-certificate-programs/</a></p>
<p><b>Keweenaw Bay Ojibwa Community College</b> (L'Anse and Baraga, Michigan) offers a Small Business Start-up Certificate that covers the fundamentals of starting and operating a business, developing a business plan, obtaining financing, marketing a product or service, and developing an effective accounting system.</p>	<p><a href="https://www.kbocc.edu/academics/certificate-programs/small-business-start-up/">https://www.kbocc.edu/academics/certificate-programs/small-business-start-up/</a></p>
<p><b>Lac Courte Oreilles Ojibwe College</b> (Hayward, Wisconsin) offers an Associate of Science in Small Business Administration that provides training on how to use a variety of commonly accepted business and industry software, apply standard business practices, and write a small business plan.</p>	<p><a href="https://www.lco.edu/business">https://www.lco.edu/business</a></p>
<p><b>Leech Lake Tribal College</b> (Cass Lake, Minnesota) offers an Associate of Applied Science in Business Management, which includes a course (BUS 270) in entrepreneurship.</p>	<p><a href="https://www.lltc.edu/academics/career-and-technical-education/business-management/">https://www.lltc.edu/academics/career-and-technical-education/business-management/</a></p>
<p><b>Navajo Technical University</b> (Crownpoint, New Mexico) offers a Bachelor of Arts in Business Administration, which includes a focus on entrepreneurship.</p>	<p><a href="http://www.navajotech.edu/academics/bachelor-of-arts/business-administration">http://www.navajotech.edu/academics/bachelor-of-arts/business-administration</a></p>
<p><b>Nebraska Indian Community College</b> (Santee, South Sioux City, and Macy, Nebraska) offers an Associate of Arts degree with an emphasis in entrepreneurship. Classes include: Introduction to Entrepreneurship, Entrepreneurship Accounting, Business Law, Marketing for the Entrepreneur, Entrepreneurship Business Plan, etc.</p>	<p><a href="http://www.thenicc.edu/index.php/en/academics/nicc-programs">http://www.thenicc.edu/index.php/en/academics/nicc-programs</a></p>
<p><b>Northwest Indian College</b> (Bellingham, Washington) offers an Associate of Arts and Sciences (AAS) Degree in Business and Entrepreneurship.</p>	<p><a href="https://www.nwic.edu/life-on-campus/degrees-and-certificates/associate-of-arts-and-science/">https://www.nwic.edu/life-on-campus/degrees-and-certificates/associate-of-arts-and-science/</a></p>
<p><b>Oglala Lakota College</b> (Kyle, South Dakota) offers a Bachelor of Science in Business Administration and a Specialization in Entrepreneurship (15 Credits). Classes include: Reservation Entrepreneurial Operations, Organizing/Operating a Small Business, Marketing Research, Leadership, and Indian Law.</p>	<p><a href="https://olc.edu/student_services/students/academic_programs.htm">https://olc.edu/student_services/students/academic_programs.htm</a></p>
<p><b>Salish Kootenai College</b> (Pablo, Montana) offers a Business Management, Associate of Arts degree that provides students with the essential business skills to start a new business or grow an existing one.</p>	<p><a href="https://skc.smartcatalogiq.com/2020-2021/Catalog/Academic-Programs/Business-Department/Business-Management-Associate-of-Arts">https://skc.smartcatalogiq.com/2020-2021/Catalog/Academic-Programs/Business-Department/Business-Management-Associate-of-Arts</a></p>
<p><b>Sitting Bull College Tribal Business Information Center</b> (Fort Yates, North Dakota) offers community education classes and workshops for entrepreneurs that include financial projections, product and service pricing, business accounting, and more. In addition, there are options to learn more about agricultural enterprises and personal money management.</p>	<p><a href="https://sittingbull.edu/tribal-business-information-center/">https://sittingbull.edu/tribal-business-information-center/</a></p>



## Financial Resources

Financial and business education, paired with access to capital, is essential for launching and maintaining your business. Below is a list of financial resources. This list is not exhaustive. If you are aware of other resources that are missing below, please contact Kristen Wagner, ONAC Program Manager, at [kwagner@oknativeassets.org](mailto:kwagner@oknativeassets.org), and she will add them to an updated list. Please note that the information below was gathered from publicly available descriptions and is attributed to the entities providing information about their work.

Resource	Website
<b>Accion</b> provides small business loans and support for underrepresented small business owners, including minority women.	<a href="https://us.accion.org/resource/business-resources-native-american-entrepreneurs/">https://us.accion.org/resource/business-resources-native-american-entrepreneurs/</a>
<b>Affiliated Tribes of Northwest Indians Economic Development Corporation</b> offers small business loans.	<a href="https://atniedc.com/rlf/borrower-inquiry/">https://atniedc.com/rlf/borrower-inquiry/</a>
<b>Akiptan</b> (CDFI) provides loans and technical assistance to those in Indian Agriculture.	<a href="https://www.akiptan.org/">https://www.akiptan.org/</a>
<b>Alaska Benteh Capital:</b> Resources are available for those wishing to start or expand an eligible business located within the State of Alaska. Applicant must have a business plan and financial statements that demonstrate the viability and profitability of the business. They specialize in microloan financing for viable businesses that do not meet the lending criteria of banks or other traditional lenders.	<a href="https://www.alaskabentehcapital.org/business-loans">https://www.alaskabentehcapital.org/business-loans</a>
<b>Aspen Capital Fund</b> offers not only funds, but also options on how to grow a business in all ways financially stable. Specializes in minority-owned businesses.	<a href="https://aspencapitalfund.com">https://aspencapitalfund.com</a>
<b>Black Hills Community Loan Fund</b> offers microloans for small businesses.	<a href="https://www.blackhillscommunityloanfund.com/works">https://www.blackhillscommunityloanfund.com/works</a>
<b>Catawba Indian Nation Small Business Loan Program</b> makes loans in the \$5,000 to \$15,000 range to help Native entrepreneurs acquire equipment or otherwise fund the start-up or expansion of your business.	<a href="https://www.catawbaindian.net/services/business-development.php">https://www.catawbaindian.net/services/business-development.php</a>
<b>Chehalis Tribal Loan Fund</b> (CDFI) provides Chehalis entrepreneurs with loan products, business education, and financial education.	<a href="https://www.chehalis-tribe.org/departments/tribal-loan-fund/">https://www.chehalis-tribe.org/departments/tribal-loan-fund/</a>
<b>Cherokee Nation Small Business Assistance Center</b> supports Indian-owned businesses by providing access to capital for new business start-ups and business expansion projects, as well as business coaching services designed to enhance the operation of small businesses.	<a href="https://www.cherokee.org/all-services/commerce-services/small-business-assistance-center/">https://www.cherokee.org/all-services/commerce-services/small-business-assistance-center/</a>
<b>Chickasaw Community Bank</b> offers commercial banking and loan products to Native entrepreneurs in the U.S.	<a href="https://www.ccb.bank/business/commercial-banking/checking">https://www.ccb.bank/business/commercial-banking/checking</a>
<b>Chi Ishobak</b> prides itself in nurturing tribal entrepreneurs with access to capital for small business start-up or expansion. Loans may range from \$1,000 to over \$35,000. Funds may be used for equipment, inventory, supplies, and/or working capital.	<a href="https://www.chiishobak.org/small-business-development-program/">https://www.chiishobak.org/small-business-development-program/</a>
<b>Citizen Potawatomi Community Development Corporation (CPCDC)</b> supports the financial well-being of the Citizen Potawatomi Nation tribal community and other Native populations through access to capital.	<a href="https://cpcdc.org/">https://cpcdc.org/</a>



<p><b>Confederated Salish and Kootenai Tribes (CSKT)</b> provides small business and entrepreneur support through several avenues including grants and loans.</p> <p>MT Women’s Business Center Loans: <a href="http://cskteconomics.org/8-news/69-prospera-women-owned-business-grants">http://cskteconomics.org/8-news/69-prospera-women-owned-business-grants</a></p>	<p><a href="http://cskteconomics.org/small-business-entrepreneur-support/tribal-member-entrepreneur-support/grants-and-loans">http://cskteconomics.org/small-business-entrepreneur-support/tribal-member-entrepreneur-support/grants-and-loans</a></p> <p>Help for small business owners during COVID-19: <a href="http://cskteconomics.org/">http://cskteconomics.org/</a></p>
<p><b>Council for Native Hawaiian Advancement (CNHA)</b> provides loans to small businesses in amounts between \$10,000 to \$250,000 at 5-8% APR.</p>	<p><a href="https://www.hawaiiancouncil.org/loan-fund">https://www.hawaiiancouncil.org/loan-fund</a></p>
<p><b>Craft 3</b> provides business loans to established nonprofits and growing and start-up businesses – including those that do not qualify for traditional loans with a specific loan program for tribes and tribal members in the Pacific Northwest.</p>	<p><a href="https://www.craft3.org/Borrow/indian-country">https://www.craft3.org/Borrow/indian-country</a></p>
<p><b>Federal Reserve Bank of Minneapolis, Center for Indian Country Development</b>, provides a map of Native American Financial Institutions. If you are looking for loan products from a Native-owned bank or credit union, or a community development financial institution that primarily serves Native individuals and communities, this map may be useful.</p>	<p><a href="https://www.minneapolisfed.org/indian-country/resources/mapping-native-banks?utm_source=Nafao+Mailing+List&amp;utm_campaign=1f821ec3-covid-working-group-32020_COPY_01&amp;utm_medium=email&amp;utm_term=0_dcdb537bb2-1f821ec3-58475575%5C">https://www.minneapolisfed.org/indian-country/resources/mapping-native-banks?utm_source=Nafao+Mailing+List&amp;utm_campaign=1f821ec3-covid-working-group-32020_COPY_01&amp;utm_medium=email&amp;utm_term=0_dcdb537bb2-1f821ec3-58475575%5C</a></p>
<p><b>First American Capital Corporation (FACC)</b> assists Native Americans, minorities, and others looking to strengthen and grow their business through one-on-one services.</p>	<p><a href="https://www.aiccw-facc.org/business-loans">https://www.aiccw-facc.org/business-loans</a></p>
<p><b>First Nations Community Financial</b> was created to build the strength and wholeness of the Ho-Chunk Nation (HCN) Communities and Native Americans and provides access to capital to support sustainable business and community development.</p>	<p><a href="https://firstnationsfinancial.org/about-us/">https://firstnationsfinancial.org/about-us/</a></p>
<p><b>First Peoples Fund</b> supports Native artists and culture bearers through grantmaking, business training, and technical assistance.</p>	<p><a href="https://www.firstpeoplesfund.org/">https://www.firstpeoplesfund.org/</a></p>
<p><b>Four Bands Community Fund</b> provides small business development, business lending, financial literacy, and youth entrepreneurship on the Cheyenne River Sioux Reservation, as well as in the state of South Dakota.</p>	<p><a href="https://fourbands.org/programs/for-entrepreneurs/business-loans/">https://fourbands.org/programs/for-entrepreneurs/business-loans/</a></p>
<p><b>Four Directions Development Corporation</b> manages a revolving loan pool for tribes and tribal members throughout the state and offers small business loans of up to \$250,000 for Native entrepreneurs in Maine. Loan purposes include funds for operating expenses, equipment, vehicles, and commercial real estate.</p>	<p><a href="http://www.fourdirectionsmaine.org/business-lending/">http://www.fourdirectionsmaine.org/business-lending/</a></p>
<p><b>Grameen America</b> is dedicated to helping entrepreneurial women who live in poverty build businesses to enable financial mobility by providing microloans (starting at no more than \$2,000), financial training, and support to members. As part of their program, members open free savings accounts with commercial banks and make weekly deposits. Grameen America reports microloan repayments to Experian, enabling their members to build their financial identity.</p>	<p><a href="https://www.grameenamerica.org/program">https://www.grameenamerica.org/program</a></p>



<p><b>Homestead Community Development Corporation Lending Program</b> supports agriculture, arts, and transportation businesses, as well as tiny home development.</p>	<p><a href="https://hawaiianhomesteads.org/home-stead-loan-fund/">https://hawaiianhomesteads.org/home-stead-loan-fund/</a></p>
<p><b>Hoopa Development Fund</b> provides loans for small businesses and small business start-ups. Microloans normally range from \$20,000 to \$100,000 depending on the business type and available collateral. Loans are also available for business expansion and large-scale start-ups. The lending limit for this program is dependent on the type of business and available collateral.</p>	<p><a href="https://hoopadevfund.vpweb.com/Home.html">https://hoopadevfund.vpweb.com/Home.html</a></p>
<p><b>Hopi Credit Association</b> provides business loans to Hopi tribal members who are aspiring or current business owners.</p>	<p><a href="https://www.hopi-nsn.gov/hopi-credit-association/">https://www.hopi-nsn.gov/hopi-credit-association/</a></p>
<p><b>Hunkpati Investments</b> provides start-up capital for small businesses, as well as supports the expansion of existing businesses. Microloans are available for amounts from \$500 to \$5,000. Applicants must complete a loan application, a personal financial statement, and a cash flow projection. Small business loans are available for amounts over \$5,000. Applicants must meet all the requirements of a microloan and create a complete business plan.</p>	<p><a href="http://www.hunkpati.org/small_business_support_financing/small_business_financing/index.html">http://www.hunkpati.org/small_business_support_financing/small_business_financing/index.html</a></p>
<p><b>Kickapoo Community Development Company</b> offers business loans (including microloans) to enrolled members of the Kickapoo Traditional Tribe of Texas.</p>	<p><a href="https://kickapootexas.org/tribal-operations/kickapoo-community-development-company/">https://kickapootexas.org/tribal-operations/kickapoo-community-development-company/</a></p>
<p><b>Kiva</b> offers access to capital for entrepreneurs.</p>	<p><a href="https://www.kiva.org/borrow">https://www.kiva.org/borrow</a></p>
<p><b>Lakota Funds</b> offers business loans and technical assistance for business owners on the Pine Ridge Reservation in South Dakota and across their geographic service area.</p>	<p><a href="https://lakotafunds.org/business-loans/">https://lakotafunds.org/business-loans/</a></p>
<p><b>Lift Fund</b> provides small business loans and minority business loans for women start-ups and entrepreneurs. They partner with SBA lenders and other lending institutions to provide start-up loans, SBA 504 Loans, and microloans in Texas and throughout the southeastern United States.</p>	<p><a href="https://www.liftfund.com/">https://www.liftfund.com/</a></p>
<p><b>Lummi Community Development Financial Institution (CDFI)</b> offers loans for entrepreneurs, beginning with those within the Lummi Nation and extending into the region.</p>	<p><a href="https://386635c7-ae6d-49a6-8391-b3b43da521e2.filesusr.com/ugd/50d683_1f3f185bf5b04a4299e4394d060e7994.pdf">https://386635c7-ae6d-49a6-8391-b3b43da521e2.filesusr.com/ugd/50d683_1f3f185bf5b04a4299e4394d060e7994.pdf</a></p>
<p><b>Minnesota Indian Business Loan Program</b> supports the development of Indian-owned and operated businesses and promotes economic opportunities for enrolled members of a federally recognized Minnesota-based band or tribe.</p>	<p><a href="https://mn.gov/deed/business/financing-business/deed-programs/indian/">https://mn.gov/deed/business/financing-business/deed-programs/indian/</a></p>
<p><b>Mni Sota Fund</b> business loans range from \$500 - \$50,000. They serve businesses at any stage, from ideation to thriving enterprise. Their full-service business center will help individuals write a comprehensive business plan and assist them in making sure their business has all the tools needed to thrive.</p>	<p><a href="https://mnisotafund.org/loans">https://mnisotafund.org/loans</a></p>
<p><b>Mvskoke Loan Fund</b> was established to foster the entrepreneurial growth of Native citizens throughout the state of Oklahoma. Assistance in preparing materials for a loan is provided.</p>	<p><a href="https://www.mcn-nsn.gov/services/commerce/mvskoke-loan-fund/">https://www.mcn-nsn.gov/services/commerce/mvskoke-loan-fund/</a></p>
<p><b>Native 360 Loan Fund</b> offers consumer and commercial loans for Native borrowers.</p>	<p><a href="https://native360.org/apply/">https://native360.org/apply/</a></p>



<p><b>Native American Bank</b> offers a full range of loan options to Native business owners in all 50 states.</p>	<p><a href="https://nativeamericanbank.com/products/business-loans/">https://nativeamericanbank.com/products/business-loans/</a></p>
<p><b>Native American Community Development Corporation Financial Services, Inc. (NACDC)</b> offers various loan products for Native small business owners.</p>	<p><a href="http://nacdcfinancialservices.com/loans.html">http://nacdcfinancialservices.com/loans.html</a></p>
<p><b>Native American Development Corporation (NADC)</b> offers affordable capital and flexible financing options to businesses of all sizes which are owned by, serving, and creating jobs for Native American people on and off the reservation. NADC offers small business loans and an equity-like loan product ranging from \$1,000 – \$250,000.</p>	<p><a href="http://www.nadc-nabn.org/nadc-cdfi/">http://www.nadc-nabn.org/nadc-cdfi/</a></p>
<p><b>Native American Financial Officers Association (NAFOA)</b> offers a number of scholarships and fellowships for undergraduate and MBA students pursuing degrees in business, accounting, law, and other qualifying areas. They also offer leadership development and a number of business internship opportunities.</p>	<p><a href="https://nafoa.org/">https://nafoa.org/</a></p>
<p><b>Navajo Nation Small Business Development Department</b> administers two business lending programs including the Business Industrial Development Fund and the Micro-Enterprise Loan Program. See this link for general business support information: <a href="https://navajoeconomy.org/">https://navajoeconomy.org/</a></p>	<p><a href="http://www.navajobusiness.com/doing-Business/Programs/ProgramsFinAsst2.htm">http://www.navajobusiness.com/doing-Business/Programs/ProgramsFinAsst2.htm</a></p> <p><a href="http://www.navajobusiness.com/doing-Business/Programs/ProgramsFinAsst3.htm">http://www.navajobusiness.com/doing-Business/Programs/ProgramsFinAsst3.htm</a></p>
<p><b>Nimiipuu Fund</b> provides technical support and business counseling, financing resources, and community-based development services to Nez Perce Tribal members and community members residing on the Nez Perce Reservation and surrounding areas in Idaho, Oregon, and Washington.</p>	<p><a href="https://nimiipuufund.org/loans-services/business-loan/">https://nimiipuufund.org/loans-services/business-loan/</a></p>
<p><b>Nixyaawii Community Financial Services (NCFS)</b> is an emerging Native Community Development Financial Institution that provides loans, homeownership assistance, business development services, and youth and adult financial education to members of the Umatilla Confederated Tribes, Reservation residents, and tribal employees.</p>	<p><a href="https://wildhorsebds.com/nixyaawii-community-financial-services/">https://wildhorsebds.com/nixyaawii-community-financial-services/</a></p>
<p><b>Northwest Native Development Fund</b> will work with you and local lenders to help you access business loans.</p>	<p><a href="https://thenndf.org/loans/">https://thenndf.org/loans/</a></p>
<p><b>Office of Hawaiian Affairs (OHA)</b> administers the Mālama Loan Program and the Hua Kanu Business Loan Program.</p>	<p><a href="https://loans.oha.org/business/">https://loans.oha.org/business/</a></p>
<p><b>Oklahoma Native Assets Coalition, Inc. (ONAC)</b> serves tribes and Native-led nonprofits by helping them to increase their capacity to administer asset building programs to Native entrepreneurs through invitation-only grant funding. In partnership with selected tribes and Native nonprofits, ONAC has provided emergency cash assistance to Native women entrepreneurs.</p>	<p><a href="http://www.oknativeassets.org/our_work/ONAC-programs">http://www.oknativeassets.org/our_work/ONAC-programs</a></p>
<p><b>Oyate Community Development Corporation</b> offers credit builder, microbusiness, and rural micro-entrepreneur assistance program loans.</p>	<p><a href="https://oyatecdcorg.wordpress.com/services/">https://oyatecdcorg.wordpress.com/services/</a></p>





<p><b>Peoples Partner for Community Development</b> serves the communities of the Northern Cheyenne Indian Reservation in Montana. Credit Builder Loans (\$200-\$1000) and Small Business Loans (up to \$5000) are available.</p>	<p><a href="https://www.peoplespartners.org/">https://www.peoplespartners.org/</a></p>
<p><b>Saint Regis Mohawk Tribe Akwesasne Revolving Loan Fund</b> supports businesses that are 51% Native-owned by a registered member of the Saint Regis Mohawk Tribe (over the age of 18) and located on the southern portion of Akwesasne (U.S. side). Existing businesses must have fewer than 50 employees and annual gross revenues of less than one million (\$1,000,000) to qualify.</p>	<p><a href="https://www.srmt-nsn.gov/akwesasne_revolving_loan_fund">https://www.srmt-nsn.gov/akwesasne_revolving_loan_fund</a></p>
<p><b>Seneca Nation of Indians Center for Business Growth</b> provides three types of business loans to Seneca business owners through their micro-loan, business revolving loan, and commercial loan programs.</p>	<p><a href="http://www.sniedc.org/business-loans/">http://www.sniedc.org/business-loans/</a></p>
<p><b>Sequoyah Fund, Inc.</b> offers small business loans from \$500 to \$100,000 - a range where small business owners have the most difficulty finding affordable options. They also have the ability to put together larger loan packages through their network of participating lenders. The Sequoyah Fund gives special emphasis to serving the Eastern Band of Cherokee Indians, as well as low-income and minority borrowers in the counties surrounding the Qualla Boundary.</p>	<p><a href="https://www.sequoyahfund.org/business-loans/">https://www.sequoyahfund.org/business-loans/</a></p>
<p><b>Siletz Tribal Business Corporation</b> administers the Siletz Tribe Revolving Credit Program. Small business loans are available to enrolled members of the Siletz Tribe.</p>	<p><a href="https://www.stbcorp.net/STRCP.html">https://www.stbcorp.net/STRCP.html</a></p>
<p><b>Spruce Root Community Development</b> in partnership with <b>Bristol Bay Development Fund</b> offers Path to Prosperity, a business development competition open to individuals in the Bristol Bay region of Alaska. Applicants that submit a business concept may be chosen to participate in a start-up boot camp. Participants can then compete for grant funding for business technical assistance and consulting services.</p>	<p><a href="https://www.spruceroot.org/loans">https://www.spruceroot.org/loans</a></p>
<p><b>Taala Fund</b> offers two types of loans:  1). The Taala Fund Micro Business Loan can be used to purchase inventory and materials, equipment, and real estate (if it is for the primary purpose of operating a business, working capital, and acquisition of assets of an existing business). The maximum loan amount is \$12,000.  2). The Taala Fund Small Business Loan can be used to purchase inventory and materials, equipment, and real estate (if it is for the primary purpose of operating a business, working capital, and acquisition of assets of an existing business). The maximum loan amount is \$43,000.</p>	<p><a href="https://www.taalafund.org/business">https://www.taalafund.org/business</a></p>
<p><b>U.S. Department of Agriculture (USDA)</b> provides funding opportunities for rural small businesses through loans, loan guarantees, and grants. The <b>USDA Farm Loans Program for Minority and Women Farmers and Ranchers</b> offers guaranteed loan funds, direct operating, and direct farm ownership loan funds. In addition, microloan funding and youth loans are available for historically underserved farmers and ranchers.</p>	<p><a href="https://www.rd.usda.gov/programs-services/programs-services-businesses">https://www.rd.usda.gov/programs-services/programs-services-businesses</a></p> <p><a href="https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/minority-and-women-farmers-and-ranchers/index">https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/minority-and-women-farmers-and-ranchers/index</a></p>



<p><b>U.S. Department of Commerce, Minority Business Development Agency</b> offers one-stop shopping for training, grants, and loans for all minorities, including Native Americans.</p>	<p><a href="http://www.mbda.gov/">http://www.mbda.gov/</a></p>
<p><b>U.S. Department of the Interior – Indian Affairs – Division of Capital Investment</b> manages the Indian Loan Guaranty, Insurance, and Interest Subsidy Program which breaks through conventional barriers to financing for tribes and individual Indians. The loan program helps facilitate loan financing for Native borrowers.</p>	<p><a href="https://www.bia.gov/as-ia/ieed/division-capital-investment">https://www.bia.gov/as-ia/ieed/division-capital-investment</a></p>
<p><b>U.S. Small Business Administration (SBA)</b> guarantees loans. Use Lender Match to find lenders that may offer loans for your business.</p>	<p><a href="https://www.sba.gov/funding-programs/loans">https://www.sba.gov/funding-programs/loans</a></p>
<p><b>White Earth Investment Initiative</b> provides financial counseling, business education, and business lending to Native American communities in Minnesota. They particularly serve those on the White Earth Indian Reservation.</p>	<p><a href="https://www.weii.website/">https://www.weii.website/</a></p>
<p><b>Wind River Development Fund</b> provides local entrepreneurs and businesses with access to capital. Any new or existing business located on or near the Wind River Indian Reservation is eligible to apply for a loan. Loans can be used for working capital, purchase of land or buildings, construction costs, business vehicles, inventory, equipment, purchasing an existing business, or refinance of high interest debt.</p>	<p><a href="https://www.wrdf.org/loans">https://www.wrdf.org/loans</a></p>
<p><b>Wisconsin Indian Business Alliance</b> is supporting Native small business owners in Wisconsin with the Kiva Matching Fund Program. Native American business owners applying for a Kiva loan may also apply for matching funds through their partner, First American Capital Corporation, as a Kiva Trustee.</p>	<p><a href="https://wibanative.org/kiva-program/">https://wibanative.org/kiva-program/</a></p>
<p><b>Wisconsin Native Loan Fund</b> provides financial counseling, business development training, and business loans for Wisconsin Native American communities.</p>	<p><a href="http://winlf.org/">http://winlf.org/</a></p>
<p><b>Yurok Alliance CDFI</b> is administering a COVID Relief Fund Program. Email Sara Barbour, Deputy Executive Director of the Yurok Economic Development Corporation, at <a href="mailto:sbarbour@yuroktribe.nsn.us">sbarbour@yuroktribe.nsn.us</a>.</p>	<p><a href="https://www.yuroktribe.org/">https://www.yuroktribe.org/</a></p>

### Mentorship and Networking Resources

When women get together, share knowledge, and pool resources, businesses grow! Here is a list of mentorship resources that are designed for American Indian, Alaska Native, and Native Hawaiian entrepreneurs. This list is not exhaustive. If you are aware of other resources that are missing below, please contact Kristen Wagner, ONAC Program Manager, at [kwagner@oknativeassets.org](mailto:kwagner@oknativeassets.org), and she will add them to an updated list. Please note that the information below was gathered from publicly available descriptions and is attributed to the entities providing information about their work.

Resource	Website
<p><b>Alaska Federation of Natives (AFN)</b> provides a list of Alaska Native corporations and associations. Various corporations and associations may include information about small business resources.</p>	<p><a href="https://www.nativefederation.org/resources/">https://www.nativefederation.org/resources/</a></p>



<p><b>American Indian Alaska Native Tourism Association (AIANTA):</b> An association of Indian tribes and tribal businesses dedicated to the advancement of Indian Country tourism. This organization is made up of constituents from the Eastern, Plains, Midwest, Southwest, Pacific, and Alaska regions.</p>	<p><a href="https://www.aianta.org/">https://www.aianta.org/</a></p>
<p><b>American Indian Business Leaders (AIBL):</b> A nonprofit organization committed to supporting American Indian and Alaska Native business leaders. They offer a number of networking, leadership development, and educational opportunities.</p>	<p><a href="http://www.aibl.org/">http://www.aibl.org/</a></p>
<p><b>American Indian Science Engineering Society (AISES)</b> offers mentorship opportunities to early, mid, and executive professionals in STEM fields, through participation in their professional chapters.</p>	<p><a href="https://www.aises.org/">https://www.aises.org/</a></p>
<p><b>Council for Tribal Employment Rights</b> hosts conferences that include small business development sessions.</p>	<p><a href="https://www.councilfortribalemploymentrights.org">https://www.councilfortribalemploymentrights.org</a></p>
<p><b>Native American Journalists Association (NAJA):</b> This membership-based organization promotes the inclusion of Native American journalists in mainstream media. Members gain access to an extensive network of media professionals including television, print, and digital professionals throughout the United States and Canada.</p>	<p><a href="http://www.naja.com/">http://www.naja.com/</a></p>
<p><b>Native Business Magazine:</b> Stay up to date on the latest in Native businesses and learn valuable business tips and insights, while discovering new ways to improve your business. Native Business also hosts an annual summit where you can build your business knowledge, showcase your business, and connect with other Native business owners.</p>	<p><a href="https://www.nativebusinessmag.com/">https://www.nativebusinessmag.com/</a>  <a href="https://www.nativebusinessmag.com/native-business-virtual-summit-2020-embracing-innovation-to-empower-indian-country/">https://www.nativebusinessmag.com/native-business-virtual-summit-2020-embracing-innovation-to-empower-indian-country/</a></p>
<p><b>Native Women Entrepreneurs Arizona</b> is a supportive social network advancing Native women business owners through advocacy, leadership, and data.</p>	<p><a href="https://nweaz.org/">https://nweaz.org/</a></p>
<p><b>Native Women Lead - Mentoring Network</b> offers collective support opportunities for Native women business owners through an annual summit and a mentoring network.</p>	<p><a href="https://www.nativewomenlead.org">https://www.nativewomenlead.org</a></p>
<p><b>Oklahoma Native Assets Coalition, Inc. (ONAC)</b> provides asset building resource information to Native women entrepreneurs. As a follow-up to the 2020 ONAC Native women entrepreneur survey, if you would like to join a group of Native women entrepreneurs interested in mentoring, or being mentored, contact ONAC. Each year, ONAC hosts a Native asset building conference for Native asset building program practitioners interested in networking.</p>	<p>To be added to the ONAC email distribution list to receive ONAC asset building updates and resources, or to participate in a Native women entrepreneur mentoring group, contact Christy Finsel, ONAC Executive Director, at <a href="mailto:cfinsel@oknativeassets.org">cfinsel@oknativeassets.org</a>.</p>
<p><b>Women Empowering Women for Indian Nations:</b> A support and empowerment group for Native American women. In addition to individual business owner support, they host a yearly conference.</p>	<p><a href="http://www.wewin04.org/">http://www.wewin04.org/</a></p>



### Native Chambers of Commerce

Involvement in Native chambers of commerce is a great way to access business education, professional development, and networking opportunities. Check out the list below and let us know if there is a Native chamber of commerce that should be added to the list!

<b>AICC – Arizona</b>	<a href="https://www.aiccaz.com/about-2">https://www.aiccaz.com/about-2</a>
<b>AICC – California</b>	<a href="http://www.aicccal.org/default.html">http://www.aicccal.org/default.html</a>
<b>AICC – Gulf States</b>	<a href="https://gsaicc.org/">https://gsaicc.org/</a>
<b>AICC – Illinois</b>	<a href="https://www.nacc-il.org/">https://www.nacc-il.org/</a>
<b>AICC – Minnesota</b>	<a href="https://www.maicc.org/">https://www.maicc.org/</a>
<b>AICC – New Mexico</b>	<a href="http://www.aiccnm.com/">http://www.aiccnm.com/</a>
<b>AICC – North Carolina</b>	<a href="http://www.aiccnc.org/">http://www.aiccnc.org/</a>
<b>AICC – Oklahoma</b>	<a href="https://aiccok.org/">https://aiccok.org/</a>
<b>AICC – Oregon</b>	<a href="http://onacc.org/">http://onacc.org/</a>
<b>AICC – Rocky Mountain</b>	<a href="https://rmicc.org/">https://rmicc.org/</a>
<b>AICC – South Dakota (Pine Ridge)</b>	<a href="http://pineridgechamber.com/cc/">http://pineridgechamber.com/cc/</a>
<b>AICC – Wisconsin</b>	<a href="https://www.aiccw-facc.org/">https://www.aiccw-facc.org/</a>
<b>Native American Chamber of Commerce (multiple locations)</b>	<a href="http://www.nativeamericanchamber.com/home.html">http://www.nativeamericanchamber.com/home.html</a>
<b>Native American Chamber of Commerce – Utah</b>	<a href="https://www.facebook.com/UTAH-NATIVE-AMERICAN-CHAMBER-OF-COMMERCE-281926758095/">https://www.facebook.com/UTAH-NATIVE-AMERICAN-CHAMBER-OF-COMMERCE-281926758095/</a>
<b>Native Hawaiian Chamber of Commerce</b>	<a href="https://business.cochawaii.org/list/member/native-hawaiian-chamber-of-commerce-honolulu-2570">https://business.cochawaii.org/list/member/native-hawaiian-chamber-of-commerce-honolulu-2570</a>
<b>TOK Chamber of Commerce – AK</b>	<a href="http://tokalaskainfo.com">http://tokalaskainfo.com</a>