

EXPANDING ECONOMIES

in the New Native America



South Dakota Indian Business Alliance



South Dakota Indian Business Conference

2015

May 18-20, 2015 | The Lodge at Deadwood | Deadwood, SD



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The South Dakota Indian Business Alliance is pleased to present

The bi-annual South Dakota Indian Business Conference is the premier event in South Dakota's Native economic development field! The 2015 conference, held May 18-20, 2015 at The Lodge at Deadwood in Deadwood, South Dakota, will bring hundreds of Tribal and non-Tribal government and program representatives, practitioners, policy-makers, lenders, educators, nonprofit organizations, foundations, and entrepreneurs together with a focus on building Indian business.

In conjunction with the 2015 theme, ***"Expanding Economies in the New Native America,"*** this year's sessions will focus on best practices, successes, and victories in forging Indian business, as well as dilemmas and challenges we confront in pursuit of that goal. The overall objective of the conference is to share successful models and strategies that foster the development of private Indian business on and off South Dakota's nine Indian reservations, and to develop policy ideas and action strategies to address the dilemmas.

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Welcome Message



Dear Conference Attendees,

On behalf of the South Dakota Indian Business Alliance I would like to welcome you to the **2015 South Dakota Indian Business Conference**, themed “*Expanding Economies in the New Native America.*” We are pleased to present a three-day event packed full of panels and sessions that will encourage us all to keep forging the way for Indian business throughout the state of South Dakota. Below are a few of the highlights we have planned for this year’s conference, but you will find many more informative and dynamic events scheduled on the agenda on the following pages of this program.

2015 CONFERENCE HIGHLIGHTS



Expanding Access to Affordable Capital in Underserved Markets Track

A variety of panels, sessions, and roundtables designed for finance professionals with a desire to break into Native markets, expand business in Indian Country, or form innovative solutions that create greater access to capital in Indian Country.



Celebrating Native Artists as an Economic Engine in the New Native America Reception

Conference attendees enjoy an evening of celebrating economic opportunity for Native American artists as well as an encouraging cross-cultural networking exchange hosted by Dallas Goldtooth.



Entrepreneur Resource Corner

Entrepreneurs will be able to visit the Entrepreneur Resource Corner in the Exhibit Hall to receive guidance from professional business coaches on starting, running, or growing a business in South Dakota’s Indian Country.

While we will share many innovations that span the four tiers of the South Dakota Indian Business Alliance’s framework for sustainable economic development — **governance, infrastructure, finance, and resources** — conference attendees will also be encouraged to express their challenges and solutions, as well as share opportunities and best practices, surrounding private sector development. We recognize that a certain synergy is created when we all bring our best ideas together. Mostly, we hope that the 2015 South Dakota Indian Business Conference will inspire you to keep “*Expanding Economies in the New Native America!*”

Sincerely,

Tanya Fiddler
Chairperson, South Dakota Indian Business Alliance

A STRATEGIC APPROACH TO SUSTAINABLE INDIAN BUSINESS DEVELOPMENT

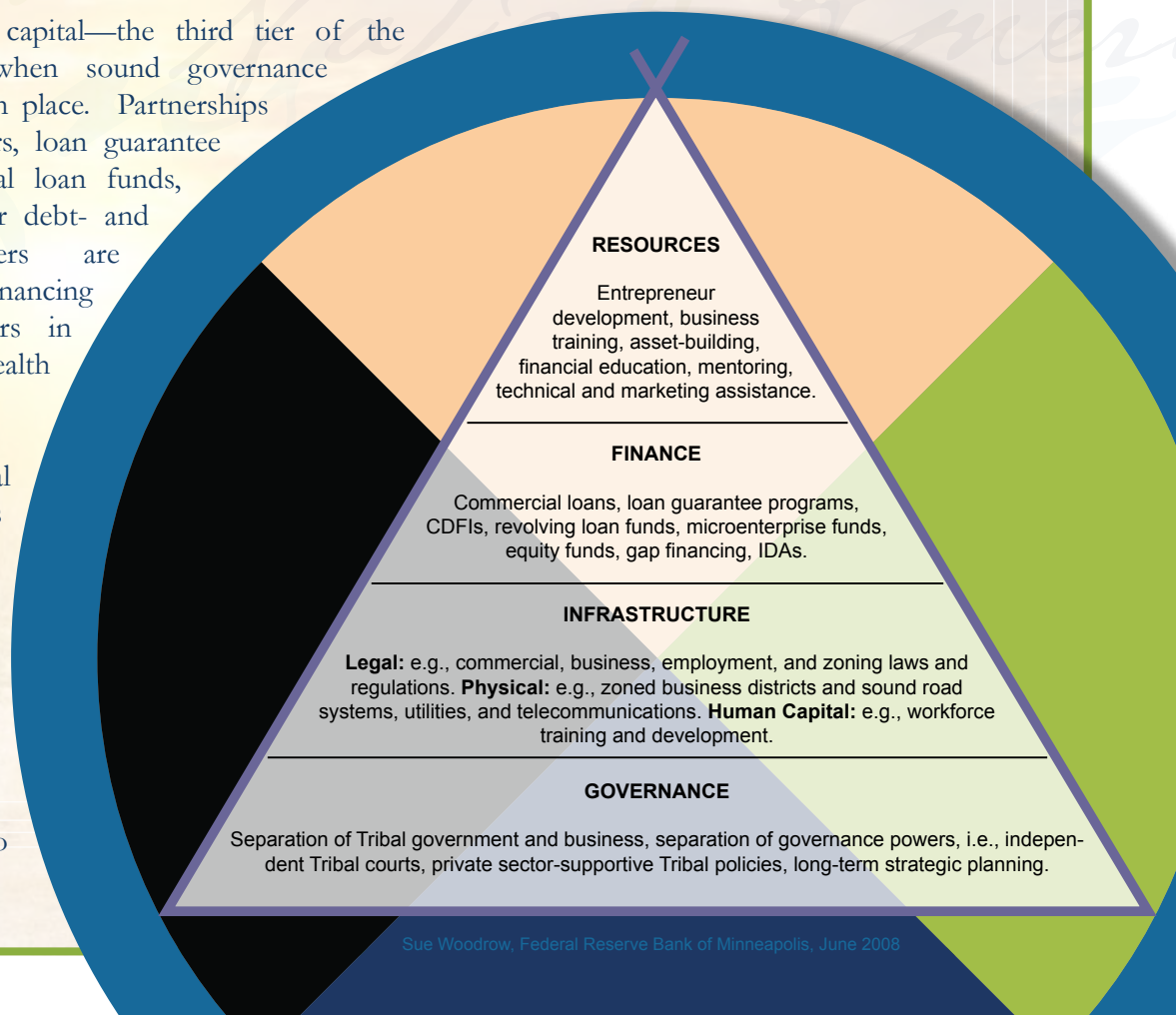
The South Dakota Indian Business Alliance is guided by a strategic framework that is illustrated in the diagram below. Four key areas—Governance, Infrastructure, Finance, and Resources—are the underpinnings of the strategy for creating and expanding healthy Indian businesses in South Dakota. The panels and sessions of the 2015 South Dakota Indian Business Conference are designed around this comprehensive model.

GOVERNANCE: the first tier of the model is the foundation for Indian business sustainability and identifies development needs in the areas of separation of tribal government and business, enhancement of independent tribal courts, creation of private sector-supportive policies at the tribal and state levels, and improved long-term strategic planning.

INFRASTRUCTURE: The second tier of the model builds on good governance and addresses the legal, physical, and human capital needs of Indian businesses, including: commercial, business, employment, and zoning laws and regulations; utilities, roads, and communications infrastructure; and workforce development and industry-specific workforce strategies.

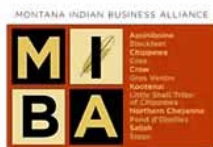
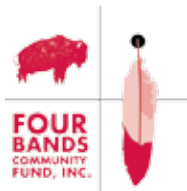
FINANCE: Access to capital—the third tier of the model—is increased when sound governance and infrastructure are in place. Partnerships with commercial lenders, loan guarantee programs, CDFIs, tribal loan funds, equity funds, and other debt- and equity-capital providers are essential to meet the financing needs of entrepreneurs in low-income, low-wealth communities.

RESOURCES: The final tier of the strategy seeks to connect micro- and small-business owners with the numerous personal, professional, and business management tools that are integral to the success of these businesses, including access to networks and mentors.



Our Sponsors and Partners

The 2015 South Dakota Indian Business Conference would not be possible without the generous support of our many sponsors and partners. The South Dakota Indian Business Alliance recognizes the following entities for their support and dedication to “Expanding Economies in the New Native America.”



EXPANDING ECONOMIES

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South Dakota Indian Business Alliance



2015 South Dakota Indian Business Conference
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Agenda

MONDAY, MAY 18, 2015

- 10:00am – 12:00pm **Pre-Conference Tour** – *Tatanka: Story of the Bison*
Gain a unique perspective on Native American history and the buffalo at Tatanka, Kevin Costner's educational and interpretive center. Historically, the Lakota culture and way of life was built around the economy of this sacred animal. Tatanka tells the story of the buffalo through life-size sculptures and a hands-on interpretive center.
- 12:00pm – 3:30pm Registration
- 12:00pm – 5:00pm **Exhibit Hall Open** – *Pine Crest Ball Room A&D*
The Exhibit Hall will feature over 20 booths representing government agencies, nonprofit organizations, and Native entrepreneurs. Entrepreneurs will be able to visit the Entrepreneur Resource Corner in the Exhibit Hall to receive guidance from professional business coaches on starting, running, or growing a business in South Dakota's Indian Country.
- 1:00pm – 2:00pm **Opening Session** – *Pine Crest Ball Room B&C*
Introduction and welcome by Kim Tilsen-Brave Heart, Master of Ceremonies and prayer led by Robert Brave Heart. Followed by posting of colors by honor guard and honor song.
- Welcome messages by local, state, federal, and tribal leaders to present our conference theme, "*Expanding Economies in the New Native America*," and provide unique perspectives on the growth and development South Dakota's Native private sector.
- Tanya Fiddler, SDIBA Chairperson
 - South Dakota Governor Dennis Daugaard (video address)
 - U.S. Senator John Thune (video address)
 - Office of U.S. Senator Mike Rounds (written address read by Adam Kaemingk)
 - Chairman Bruce Renville, Sisseton Wahpeton Oyate
 - Vince Logan, Special Trustee for American Indians, U.S. Department of the Interior
 - Samuel Rikkers, USDA Rural Development Deputy Administrator
 - Amber Kuchar, U.S. Department of Treasury CDFI Fund
 - Charles Turbiville, Mayor of Deadwood

2:00pm – 3:15pm Keynote Address sponsored by **First Interstate Bank, Four Bands Community Fund, Lakota Funds, Citi, Thunder Valley Community Development Corporation, Golden West Telecommunications**

Economic Development & Political Ideologies – *Pine Crest Ball Room B&C*

Mr. Waylon Honga of the Hualapai Tribe in Arizona will use a historic event that crushed the Hualapai Indian Reservation's economy to illustrate what an economy is and how it grows, the importance of infrastructure, and what tribal governments can do to grow their economies. He will explain how his tribe's failed attempt at casino gaming led to a refocused effort on tourism, and has generated annual gross revenues of \$80 million.

Mr. Honga will also discuss various political ideologies and how they are impacting our reservation economies. He explains why it is critical that tribes get in the game rather than sitting on the sidelines watching democrats and republicans battle for control of our governments.

3:15pm – 3:30pm Break sponsored by **Fredericks, Peebles, and Morgan**

3:30pm – 5:00pm **Panel: All Roads Lead to Youth – *Pine Crest Ball Room B&C***

During the 2013 South Dakota Indian Business Conference's "Rez Café" symposium, conference attendees analyzed successes and challenges to developing Indian business. A common theme that emerged was "all roads lead to youth." A group of exceptional Native youth leaders and entrepreneurs will share how they are forging their unique paths for future success.

Introduction: Vince Logan, Special Trustee for American Indians, U.S. Department of the Interior

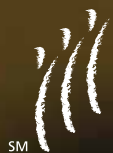
Moderators: Royalle Chasing Hawk, Four Bands Community Fund; Lakota Mowrer, Four Bands Community Fund

Panelists: Sha'Teal Pearman, Trenton Casillas-Bakeberg, Kiya Provost





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TUESDAY, MAY 19, 2015

7:30am – 3:30pm Registration

7:30am – 8:30pm Breakfast sponsored by **Scul Construction**

7:30am – 5:00pm **Exhibit Hall Open** – *Pine Crest Ball Room A&D*

The Exhibit Hall will feature over 20 booths representing government agencies, nonprofit organizations, and Native entrepreneurs. Entrepreneurs will be able to visit the Entrepreneur Resource Corner in the Exhibit Hall to receive guidance from professional business coaches on starting, running, or growing a business in South Dakota's Indian Country.

8:30am – 8:45am Welcome message by Kim Tilsen-Brave Heart, Master of Ceremonies.

8:45am – 9:15am **Expanding Access to Affordable Capital in Underserved Markets** – *Pine Crest Ball Room B&C*

Tanya Fiddler, SDIBA Chairperson, provides opening remarks on the day's theme of "Expanding Access to Affordable Capital in Underserved Markets," and provides an overview of Native CDFIs – what they do, how they work, why they came about, and how they benefit people and communities. Ms. Fiddler will conclude her remarks with the showing of two short videos about CDFIs.

9:15am – 10:30am **The Essential Role of Native CDFIs** – *Pine Crest Ball Room B&C*

The Native CDFI sector has been growing rapidly over the past 15 years. Michou Kokodoko, Community Development Senior Project Manager at the Minneapolis Federal Reserve Bank, will share the findings of his paper, "Growth and Performance of the Native CDFI Loan Fund Sector," that documents the growth and basic financial condition of the nonprofit Native CDFI loan fund sector. His presentation will be followed by a panel discussion where South Dakota Native CDFIs will weigh in with their perspectives from the field.

Presenter and Moderator: Michou Kokodoko, Federal Reserve Bank of Minneapolis

Discussants: Pete Upton, First Ponca Financial; Wizipan Garriott Little Elk, Rosebud Economic Development Corporation; Tawney Brunsch, Lakota Funds; Colleen Steele, Mazaska Owecaso Otipi Financial; Amber Kuchar, U.S. Department of Treasury CDFI Fund

9:15am – 12:30pm **Workshop: Planning Tools for Integrating Financial Capability Services (Part 1)** – *Bullock Room*

Programs and services can improve families' financial lives across multiple dimensions of financial capability, including their financial skills, attitudes, behavior, and, ultimately, their financial condition. In this workshop series, participants will learn about and practice using tools that can help them successfully build their clients' financial capability. The tools in this workshop are from the newly-released Planning Guide developed by CFED for the US Department of Health and Human Services Administration for Children and Families. This training is by invitation only.

Trainers: Jennifer Medina, CFED; Arohi Pathak, CFED

10:30am – 10:45am Break sponsored by **Native American Bank**

10:45am – 12:30pm **Panel: Partnering with Banks for Community Success** – *Pine Crest Ball Room B&C*

This panel will discuss deals that successfully achieved bank financing for community development projects. Panelists will highlight their partners and projects, how risks were mitigated, who benefited, and whether Community Reinvestment Act credit was received.

Moderator: Johnnie McClusky, First Interstate Bank

Panelists: Mark Stevens, 1st Financial Bank of Dupree; Tanya Fiddler, Four Bands Community Fund; Cathy Frank, First Interstate Bank; Taffy Lafferty, Native American Development Corporation; Donna Hurff, Lame Deer Trading Post; Thomas Lessin, First National Bank, Rapid City

12:30pm – 1:30pm Lunch sponsored by **Bush Foundation and USDA Rural Development**

1:30pm – 3:15pm **Equity Funder's Panel** – *Pine Crest Ball Room B&C*

Innovative equity funders play a critical role in supporting community and economic development organizations, ultimately creating greater access to capital in Indian Country. This panel of leading foundations, government agencies, and investors will illustrate how their equity contributions help mitigate lending risks in important development efforts.

Moderator: Michael Martinez, Office of the Comptroller of the Currency

Presenters: Elli Haerter, Bush Foundation; Ruth Christopherson, Citi Community Development; Curt Heidt, Federal Home Loan Bank; Angie Johnson, T Yamni – Sisseton Wahpeton Housing Authority; Jeff Haverly, Governor's Office of Economic Development; Nikki Foster, Northwest Area Foundation

3:15pm – 3:30pm Break sponsored by **Small Business Development Center**

3:30pm – 5:00pm **Living Room Round Table: The New Native America Open for Business** – *Pine Crest Ball Room B&C*

This session will examine the common challenges reservation businesses face in recruiting, hiring, and retaining qualified employees. It will also present innovative and successful models for overcoming those challenges. Roundtable attendees will be encouraged to share their experiences in an open dialogue platform.

Moderator: Secretary Steve Emery, South Dakota Department of Tribal Relations

Panelists: Lakota Mowrer, Four Bands Community Fund; Nick Tilsen, Thunder Valley Community Development Corporation



3:30pm – 5:00pm **Breakout Sessions**

[Resources]

Cody Room

Native Artists as Entrepreneurs.

Hear how Native artists are building successful businesses doing what they love – creating art. Native artists will share their journey in building a business. Session attendees will learn how supporting Native artists helps preserve and reignite Native culture while building local economies.

Moderator: Jeremy Staab, First Peoples Fund

Presenters: Brendon Albers, Lauren Good Day Giago, Don Montelieu, Scotti Clifford, and Juliana Brown Eyes-Clifford

[Financing]

Russell Room

Loan Programs that Enhance the Deal.

This session will feature examples of projects or deals that happened through programs administered by USDA Rural Development.

Moderator: Tim Potts, USDA Rural Development

Presenters: Dana Kleinsasser, USDA Rural Development; Kristen Stambach, Four Bands Community Fund; Tawney Brunsch, Lakota Funds

[Infrastructure]

Bullock Room

Intersections Between Native Homeownership and Entrepreneurship.

Business development and homeownership efforts share a vision of strong, thriving, healthy Native communities. This session will discuss how homeownership can create more opportunities for construction contractors, allow business owners to remain in their communities, increase access to business start-up equity, and provide increased work spaces through innovative design.

Presenters: Elsie Meeks, Lakota Funds Board Chair; Emma “Pinky” Clifford, Oglala Sioux Tribe Partnership for Housing

[Governance]

Roosevelt Room

How Data Governs Us.

Tribes, tribal programs, nonprofit organizations, and many other entities rely on data to make important decisions. Often time, data about our reservations determines funding levels allocated for certain programs. However, much of the data available is inaccurate. This session will showcase a reservation-wide study undertaken on the Cheyenne River Sioux Reservation and analyze the discrepancies between this study and other readily available data sources.

Presenter: Eileen Briggs, Cheyenne River Sioux Tribal Ventures

5:30pm – 7:30pm **Celebrating Native Artists as an Economic Engine in the New Native America – Pine Crest Ball Room A&D**

Join us for an evening of celebrating economic opportunity for Native American artists as well as an encouraging cross-cultural networking exchange hosted by Dallas Goldtooth. Hors d’oeuvres and refreshments will be served while conference attendees have the opportunity to mingle and learn about projects and partnerships that create economic opportunity.



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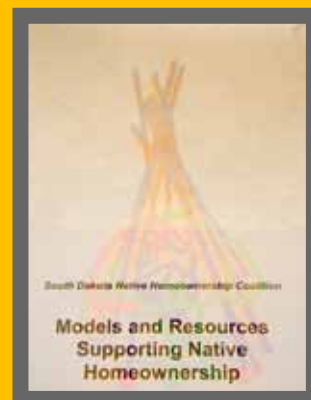
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Agenda

WEDNESDAY, MAY 20, 2015

7:30am – 3:30pm Registration

7:30am – 8:30am Breakfast

7:30am – 5:00pm **Exhibit Hall Open** – *Pine Crest Ball Room A&D*

The Exhibit Hall will feature over 20 booths representing government agencies, nonprofit organizations, and Native entrepreneurs. Entrepreneurs will be able to visit the Entrepreneur Resource Corner in the Exhibit Hall to receive guidance from professional business coaches on starting, running, or growing a business in South Dakota's Indian Country.

8:30am – 9:00am Welcome message by Kim Tilsen-Brave Heart, Master of Ceremonies. Demonstration of SDIBA business directory.

9:00am – 10:30am **Patterns, Barriers, and Innovations in Access to Credit** – *Pine Crest Ball Room B&C*

This panel will feature a presentation on new, comprehensive measurements of the extent of consumer credit usage on reservations. It confirms that usage of mortgage credit is abnormally low on reservations but shows that automobile loans are relatively common there. It also examines disparities in credit card outcomes between American Indian neighborhoods and other neighborhoods on and near reservations. Panelists will showcase examples of innovative practices that increased consumers' access to credit by addressing and overcoming barriers.

Presenter and Moderator: Dick Todd, Federal Reserve Bank of Minneapolis

Discussants: Janell Telin, Housing Director, USDA; Nick Tilsen, Thunder Valley Community Development Corporation; Terry Mills, Consumer Credit Counseling Service of the Black Hills; Lakota Mowrer, Four Bands Community Fund

9:00am – 12:15pm

Workshop: Planning Tools for Integrating Financial Capability Services (Part 2) – *Bullock Room*

Programs and services can improve families' financial lives across multiple dimensions of financial capability, including their financial skills, attitudes, behavior, and, ultimately, their financial condition. In this workshop series, participants will learn about and practice using tools that can help them successfully build their clients' financial capability. The tools in this workshop are from the newly-released Planning Guide developed by CFED for the US Department of Health and Human Services Administration for Children and Families. This training is by invitation only.

Trainers: Jennifer Medina, CFED; Arohi Pathak, CFED

10:30am – 10:45am Break sponsored by **First People's Fund**

10:45am – 12:15pm **Breakout Sessions**

[Resources]

Cody Room

Building Native Industry Institute.

The Building Native Industry Institute is a new web-based resource designed to help Native entrepreneurs build their business skills. This session will demonstrate how the online learning center functions and how service providers can connect their clients to the Building Native Industry Institute for additional resources.

Presenters: Kadem Fisher, Lakota Funds; Heidi Cuny, Cuny Communications

[Financing]

Russell Room

Loan Programs that Enhance the Deal.

This session will feature examples of projects or deals that happened through a variety of programs, including those administered by the Bureau of Indian Affairs, Small Business Administration, and the South Dakota Small Business Development Center.

Moderator: Sandy Gerber, Federal Reserve Bank of Minneapolis

Presenters: Steve Roda, Bureau of Indian Affairs; Pete Upton, First Ponca Financial; Saul Schick, Black Hills Federal Credit Union; Dan Claymore, Diamond Rocker; Marcella Hurley, Small Business Development Center; Tim Crawford, West River Business Service Center;

[Governance]

Roosevelt Room

Tribal Nations and the Global Secured Transactions Movement.

Like dozens of developing nations around the world, tribal nations are increasingly recognizing that a secured transactions law (often referred to as a UCC), together with crucial supporting filing system infrastructure, is a fundamental building block of sustainable economic development. In this session, you will learn about the global secured transactions reform movement, its application to tribal nations, the resources that are available to tribes, and how two tribes have enacted and implemented a sound secured transactions law.

Presenters: Susan Woodrow, Federal Reserve Bank of Minneapolis; Stephen Powell, Federal Reserve Bank of Minneapolis; Courtney Two Lance, Oglala Sioux Tribe Finance and Credit; Joe Dunn, Standing Rock Sioux Tribe; Shantel Krebs, South Dakota Secretary of State

12:15pm – 1:15pm Lunch sponsored by **Northwest Area Foundation**

1:15pm – 2:30pm **Breakout Sessions**

[Resources]

Cody Room

The Business of Agriculture.

This session will highlight successful and promising practices that support agriculture and food production on tribal lands. Discussion will also be held on the challenges and opportunities for business development.

Moderator: Rachel Lindvall, South Dakota State University Extension

Presenters: Ann Wilson Frederick, Tribal Land Enterprise; Shawn Burke, South Dakota State University Extension; Dawn Sherman, Native American Natural Foods

[Financing]

Russell Room

New Markets Tax Credits in Indian Country.

This session will provide an overview of the New Markets Tax Credits program. It will examine New Markets Tax Credits projects in Indian Country and discuss the potential use of New Markets Tax Credit-enhanced financing for large projects in Indian Country.

Presenters: Lin Van Hofwegen, Dakotas America; Tim Swenson, Midwest Minnesota Community Development Corporation

[Infrastructure]

Bullock Room

Buy Indian Act.

Attendees of this session will learn more about this piece of legal infrastructure and new regulations as they pertain to the Buy Indian Act, as well as how the Bureau of Indian Affairs is implementing it into its procurement process.

Presenters: Mary Walks Over Ice, Native American Development Center; Alvin Jay Windy Boy, Bureau of Indian Affairs

[Governance]

Roosevelt Room

Encouraging Capital Flows in Your Economies with a UCC.

In this session you will hear how the Oglala Sioux Tribe enacted a compensative Business and Commercial Code to create important legal infrastructure for sustainable business activity. Learn about process, obstacles, and benefits.

Presenter: Courtney Two Lance, Oglala Sioux Tribe Finance and Credit

2:30pm – 4:00pm **Policy Roundtable** – *Pine Crest Ball Room B&C*

Conference attendees will gather to discuss challenges to developing business in Indian Country and collaborate to develop innovative solutions. This will be a hands-on, dynamic information exchange in which participants can share best practices and lessons learned. Information gathered in the policy roundtable will shape SDIBA's policy priorities. Plan to attend to make your voice part of our policy dialogue.

3:00pm – 3:15pm Break sponsored by **Tanka Bar**

4:00pm – 4:45pm **Closing Ceremony** – *Pine Crest Ball Room B&C*

Mr. Waylon Honga will wrap up the conference with an analysis of tribal cultural values and how they influence economic development. Mr. Honga will provide some insight on what part cultural values play in *"Expanding Economies in the New Native America."*

Mr. Honga proposes that Native Americans have a value that "the group is more important than the individual." This value system is not unique to Native Americans, it is a value system adhered to by many indigenous groups on this planet. Mr. Honga will discuss how this cultural value contrasts with Mainstream American values and how it can hinder economic development.

Followed by prayer, retreat of colors, and honor song.



Speaker Biographies

Brendon Albers

Brendon Albers is an enrolled member of the Cheyenne River Sioux Tribe of Eagle Butte, SD. He is an acclaimed self-taught wood carver & stone sculptor. Brendon creates a full range of innovative, creative, and beautiful sculptures and carvings that depict historical traditional elements of the Lakota culture.

Brendon is committed to preserving the tradition of storytelling through stone sculptures and wood carvings. Brendon began exploring 3D art forms at an early age. He believes that the elements of the raw materials are already art, but it is his ability to interpret their story and bring it to light.

Brendon is honored to become an 2015 First Peoples Fund Artist in Business Leadership Fellow. Brendon is in partnership with Painted Skye Management to assist in leveraging his professional artistry.

Eileen Briggs

Eileen Briggs (Cheyenne River Sioux) is the Executive Director of Cheyenne River Sioux Tribal Ventures. Eileen received her Bachelor's and Master's from the University of Minnesota. As Executive Director, she is currently in year nine of a ten-year poverty reduction plan with Tribal Ventures. Eileen is now serving as Principal Investigator on the Cheyenne River Voices Research – a reservation wide research project; creating a historic set of baseline data for the Cheyenne River Sioux Tribe and others serving the reservation population. In addition, as a co-author, she is creating a series of papers on tribal data sovereignty and governance in collaboration with the Native Nation's Institute.

Tawney Brunsch

Tawney Brunsch is the Executive Director of Lakota Funds, the first certified Native community development financial institution on a reservation. Before being promoted to her current position, Ms. Brunsch served as Loan Portfolio Manager at Lakota Funds. Ms. Brunsch brings eight years of experience to Lakota Funds as Black Hills Federal Credit Union Wall Branch Manager, where she successfully juggled duties as loan officer, member service representative, teller, branch security manager, collection officer, and staff motivator. She received her Bachelor of Science Degree in Commercial Economics from South Dakota State University where she was active in Econ Club and graduated with Omicron Delta Epsilon honors. She was honored to be named Wall Neighborhood Housing Services Volunteer of the Year in 2007. She also served on the Economic Development Committee in Wall, South Dakota, and is a certified Volunteer Income Tax Assistance preparer. Ms. Brunsch currently serves on the Board of Directors of Mazaska Owecaso Otipi Financial and is the Chairperson of the proposed Lakota

Federal Credit Union Steering Committee. Ms. Brunsch grew up on a ranch south of Interior on the Pine Ridge Reservation and is an enrolled member of the Oglala Sioux Tribe.

Shawn Burke

Shawn Burke is the Director of Native American Programs for South Dakota State University (SDSU) Extension. Shawn has worked for SDSU for the past 11 years; primarily with outreach to reservations and Native communities. He has experience in participatory development with communities in the U.S. and internationally. Current projects through SDSU include outreach on all nine South Dakota reservations. Among their efforts are an integrated program of food production, nutrition and wellness, with a focus on food sovereignty, workforce development programs, and youth engagement.

Trenton Casillas-Bakeberg

Trenton Casillas-Bakeberg is a recent graduate of Cheyenne Eagle Butte High School, class of 2014. He is a strong believer in community advocacy, unity, and empowerment. Trenton is an enrolled member of the Cheyenne River Sioux Tribe, and comes from the Mnicojou and Itazipco bands. He is currently in training to become a rookie firefighter and aspires to one day be a Hotshot. Trenton is also part of the Tawacin Wanzila (One Mind) Youth Movement; the vision of this movement is a community which sustains itself holistically, and the values of each community member are of highest virtue and in alignment with the traditional seven values of the Lakota people.

Royalle ChasingHawk

Royalle ChasingHawk is the Client Services Coordinator at Four Bands Community fund. In this role, she is responsible for recruiting and enrolling participants in the business training programs, as well as coordinating the organization's Wicoicage Sakowin kin un Wicakagapi (Building for the Seventh Generation) program. In addition, Royalle is committed to providing an excellent customer service experience to our diverse clientele; working one-on-one with clients, and referring them to the proper department for further asset development. Royalle is an enrolled member of the Cheyenne River Sioux Tribe and currently pursuing her Business Degree in Accounting at Oglala Lakota College. She enjoys spending time with her son and husband, and getting to spend time with all her younger cousins and family when she can.

Ruth Christopherson

Ruth Christopherson is the Director for Community Development and a Senior Vice President with Citibank. Ruth is an 18 year veteran of Citi, holding a variety of positions including Financial Con-

troller for Citi Global Technology, Director of Operations for Citi's Student Loan Corporation and Managing Director of Mortgage Wholesale Originations for CitiMortgage in St Louis. She returned to South Dakota and assumed the role of Director for Community Development in October of 2009.

Ruth was a member of the South Dakota Air National Guard with over 30 years of service, culminating in attaining the rank of Colonel and holding the position of Chief of Staff for the SD Air National Guard prior to her retirement in 2008. Ruth is an Adjunct Professor and received her Bachelor's and Master's degrees in Business Administration from the University of South Dakota. She currently serves as a director on five community and two advisory boards as well as serving in numerous other volunteer activities. Ruth and her husband Reid reside on an acreage near Garretson, SD. They have two grown children and one grandchild.

Dan Claymore

Dan Claymore is the owner of Diamond Rocker, Inc. (dba 1•2•3 Roofing, Seamless & Solar since 2015). Prior to launching Diamond Rocker in 2005, he held numerous computer related positions. He was the president of CompuTech and co-owner of Computer Village in Rapid City, SD. Dan has a Bachelor's degree in Mass Communications from Black Hills State University.

Emma "Pinky" Clifford

Emma Clifford is the Executive Director of the Oglala Sioux Tribe Partnership for Housing and has led its projects since 2003. Prior to this position, she served as a HUD Community Builder from 1998 to 2000. Emma also served as Tribal Council Member representing the Wounded Knee District on the Pine Ridge Reservation. While on the tribal council, she served as Vice-Chairwoman of the Economic and Business Development Committee, a member of the Judiciary Committee, and Co-Chair of the Oglala Sioux Tribe New Housing Plan Committee.

A member of the Oglala Sioux Tribe, Emma has been working to improve housing conditions on the Pine Ridge Indian Reservation for over 22 years. Over this time she has worked to guide, facilitate, coordinate, and assist faith-based, community, and volunteer groups in efforts to carry out community enhancement projects on the reservation. Her demonstrated expertise at identifying, coordinating, consolidating, and maximizing diverse resources to accomplish shared community goals has been recognized through numerous awards and honors. Most recently, Emma has been named the first Native American member of the Board of Directors of the National Low Income Housing Coalition.

Scotti Clifford & Juliana Brown Eyes Clifford (Scatter Their Own)

Scotti Clifford and Juliana Brown Eyes-Clifford, the husband and wife duo behind the rock band Scatter Their Own, are from the Badlands on the Pine Ridge Reservation. Although they have experienced much musical success and played at famed shows, such as the South by Southwest music festival, this couple remains grounded in their Lakota culture and values. Lyrically, Scatter Their Own pays tribute to the concepts and philosophy of their Lakota culture while

fusing Alternative Rock and Blues into what they like to call Alternative Rock and Roll.

The band pays tribute to their Native American ancestry by carrying the name, Scatter Their Own. Historically the translated English phrase, "To scatter one's own," was attached to the Oglala Lakota people in efforts to relocate and take attention away from their spiritual homelands. But like most situations of the era, the interpretation of the word Oglala was incorrect. The true meaning of Oglala is "Take me back home," which refers to the stolen Black Hills of South Dakota. As an act of reclaiming their identity, Scatter Their Own has taken their name to raise awareness about issues and relationships close to their hearts. They flipped the phrase upside down and now use it to their benefit, positively scattering their perspectives, love, beauty, and art across the world.

Scatter Their Own is currently recording a new album with Hen House Studios in Venice Beach, CA. Peeking in on the duo's charismatic connection onstage, this album also showcases their endearing harmonies coupled with moving anthems of relationships on mother earth, furthermore inviting you along on their sonically mystical path. Like Scotti and Juliana, Scatter Their Own's music is diverse in influence and style, but bonded together by an undeniably creative journey.

Tim Crawford

Tim Crawford has worked at the West River Business Service Center for over 15 years. In addition to acting as a loan officer for several different economic development loan funds he has worked for the Rapid City Small Business Development Center as a consultant to small businesses. He is a native of Western South Dakota with degrees in Paralegal Studies and Management from National American University.

Heidi Cuny

Heidi Cuny is the Principal of Cuny Communications, a marketing and communications firm that specializes in the Native community and economic development field. In this role she is responsible for interfacing with clients and managing projects within Cuny Communications. With over a decade of experience in the marketing and communications field, Heidi Cuny has a successful track record of inspiring success in a range of organizations, from small businesses and nonprofits to large corporations. She specializes in developing and implementing customized marketing and communications tools in order for her clients to reach their desired business objectives.

Heidi has provided customized services to several Native community development financial institutions (CDFIs), tribes, and other nonprofit organizations to help them build their internal marketing capacity. She has also presented at various national trainings on the topics of marketing and communications. She obtained her Bachelor's Degree in Communications from California State University, Chico and spent most of her career working in the San Francisco Bay Area and Silicon Valley. In 2009, she moved to South Dakota and became involved with the Native community development movement. She now resides in Northern California with her husband and two young children and enjoys gardening in her spare time.

Dennis Daugaard

Dennis Daugaard is the 32nd Governor of South Dakota. Daugaard and his running mate, former house speaker Matt Michels of Yankton, were elected in 2010 and sworn in on January 8, 2011. The Daugaard/Michels gubernatorial ticket was reelected in 2014 by the largest margin in South Dakota history. Governor Daugaard has emphasized job creation, sound fiscal management, and efficient government operation. Days after taking office, Daugaard proposed and the Legislature passed a state budget that eliminated a \$127 million structural deficit, without raising taxes. As “South Dakota’s #1 Salesman,” Daugaard promotes South Dakota as a great place to expand existing businesses and to locate new businesses. Under his leadership, South Dakota has enjoyed strong economic growth and exceeded pre-recession levels of employment.

Dennis Daugaard grew up between Garretson and Dell Rapids on his family’s dairy farm, which his grandparents purchased in 1911 after they emigrated from Denmark. Daugaard graduated from University of South Dakota with a BS in Government and minors in mathematics and psychology. Following graduation, Daugaard completed law school at Northwestern University in Chicago, Illinois.

Steve Emery

Steve Emery is the Secretary for the South Dakota Department of Tribal Relations. Secretary Steve Emery is an enrolled member of the Rosebud Sioux Tribe and spent his early years on the Rosebud Reservation. He attended high school on the Crow Creek Reservation. In 1980, he joined the United States Army and is a combat veteran. He has an extensive background working in various positions with the Army’s Judge Advocate General Corps (JAG).

Following his military service he worked briefly in agriculture until becoming an advocate for Dakota Plains Legal Service. His advocate experience led him into court service first as a Judge for the Eastern District of Pine Ridge based out of Kyle, SD, then an Associate Judge for the Rosebud Sioux Tribe. Before taking the position as Secretary for the Department of Tribal Relations he was serving as a Chief Judge for the Crow Creek Sioux Tribe and a Special Judge for the Yankton Sioux Tribe and the Rosebud Sioux Tribe.

Secretary Emery enjoys spending time with his family and is an avid sportsman who likes hunting and fishing. One of his favorite motto’s is, “If you have all the answers, you don’t know all the questions.”

Tanya Fiddler

Tanya Fiddler is the Executive Director of Four Bands Community Fund, a Native community development financial institution (CDFI) focused on entrepreneurship and financial literacy development on the Cheyenne River Sioux Indian Reservation located in north central South Dakota. Tanya, an enrolled member of the Cheyenne River Sioux Tribe, has served as the Executive Director of Four Bands since 2002 and has built the organization from the start up phase into a successful, innovative, and award-winning organization. She holds a Bachelor of Science Degree in Interdisciplinary Sciences from South Dakota School of Mines & Technology and has 15 years of experience working with Native organizations. Tanya is the

recipient of several prestigious awards including the 2008 Bureau of Indian Affairs “Entrepreneur Advocate of the Year,” the 2007 Small Business Administration “Minority Small Business Champion for South Dakota and Region VIII,” and the 2007 “Visionary Leader Award for Outstanding Achievement” in recognition of her impact in the CDFI field. She received a Fellowship in the Aspen Institute’s Ideas Festival in 2008 and has been an active voice in Native community and economic development.

In addition to her role at Four Bands, Tanya is also the Board Chair for the Native CDFI Network, a membership network that was established to create opportunities for Native CDFI peer-to-peer learning and to identify Native CDFI policy priorities. She is the Chair of the South Dakota Indian Business Alliance, a group of community partners committed to growing Indian business in South Dakota. Tanya serves on the Board of Directors for Mazaska Owecaso Otipi Financial, a Native CDFI dedicated to housing on the Pine Ridge Reservation, and Corporation for Enterprise Development, a national nonprofit that creates economic opportunity to alleviate poverty. She is a frequent speaker and workshop facilitator at regional and national conferences. Tanya values her family and the beautiful outdoors.

Kadem Fisher

Kadem Fisher is a Loan Officer at Lakota Funds. His efforts are directed at improving the business climate through specific efforts, business finance, marketing, entrepreneurial development, business retention and expansion, and technology transfer within reservation communities since 2010. He received certificates of completion in *Weaving Your Financial Future* through South Dakota State University, *Building Native Communities: Financial Skills for Families* through First Nations Oweesta Corporation, and is an accredited credit coach. His work has primarily been conducted in collaboration with various organizations on the Pine Ridge Reservation and also with contractors and subcontractors in and around South and North Dakota.

Nikki Foster

Nikki Foster has been the Program Officer at Northwest Area Foundation since May 2013. She says, “I am inspired and humbled by the poverty-reduction efforts of the people and organizations in our region, and I learn something new every day. The passion and thoughtfulness they bring to their work sparks excitement and hope that together, we can create change.”

After gaining her Master’s in Applied Sociology with an emphasis on Public Policy from American University in Washington, D.C., Nikki focused on research and dissemination of information to help propel housing policy proposals, legislation, and poverty-reduction models and tools. At the Foundation, she puts her research skills to good work as she uncovers unmet needs within the Foundation’s region and recommends ways to address those needs. She also identifies prospective grantees; solicits and reviews proposals; and facilitates partnerships between the Foundation, grant seekers, grant recipients and community.

In her most recent position with Sunrise Banks, she established standards of quality financial programs and banking products geared

toward low-income people who do not use, or do not have access to, conventional banks. She designed and led the organization's overarching corporate responsibility and community development strategy, among other things. She was honored as a First Mover Fellow by the Aspen Institute Business and Society program, a vital step toward her continued quest to integrate corporate profitability and social value.

Cathy Frank

Cathy Frank is a Commercial Bank Manager and has been with First Interstate Bank since May 15, 1989. Cathy began making consumer loans and real estate loans in 1999. Cathy has extensive experience lending in Indian Country on the Northern Cheyenne Reservation. Since 2009 Cathy has been the Commercial Bank Manager II/President of the Colstrip Market in Montana which includes the First Interstate Bank branch located in Lame Deer, MT on the Northern Cheyenne Reservation.

Wizipan Garriott Little Elk

Wizipan Garriott Little Elk, an enrolled member of the Rosebud Sioux Tribe, is the CEO at the Rosebud Economic Development Corporation (REDCO). In this position he leads and directs all operations for REDCO and is responsible for fulfilling the organization's mission of generating revenue for the Rosebud Sioux Tribe and promoting economic development through business management and development, policy development, and community development.

Previously, he was the Director for the Lead Nation Building Initiative for the Rosebud Sioux Tribe. From 2009 to 2011 he served as the Policy Advisor to the Assistant Secretary Indian Affairs, where he provided experience and counsel on a variety of policy matters. Prior to his appointment to that position, Mr. Garriott served as the First Americans Public Liaison for the Obama-Biden Transition Team where he helped develop the Obama administration's transition plan for Indian Policy. During the 2008 presidential campaign, he served as the First Americans Vote Director for Obama for America. As such, he advised on, coordinated outreach efforts, and developed policy on issues relating to American Indians for the campaign, as well as serving on its American Indian Policy Advisory Council.

Mr. Garriott was born and raised on the Rosebud Indian Reservation where he attended St. Francis Indian School, a Bureau of Indian Affairs (now Bureau of Indian Education) facility, excelling in academics and sports. In 1998 he received the National Indian School Board Association's Student of the Year Award. Mr. Garriot received his BA in American Studies from Yale University and his JD in Indian Law from the University of Arizona, James E. Rogers College of Law.

Sandy Gerber

Sandy Gerber is a senior project manager in the Community Development Department at the Federal Reserve Bank of Minneapolis (FRB). Her work has included participating in the creation and growth of multi-sector Indian Business Alliances in the 9th FRB

district, particularly in South Dakota and Wisconsin. She has been coordinating multi-agency efforts to increase small business lending in low- and moderate-income communities in the ninth district; conducted field research on Montana's Blackfeet reservation as part of a national study and report on concentrated poverty; and has been training banks and community organizations in the Community Reinvestment Act. Prior to her work with the Federal Reserve, she was a field researcher for Manpower Demonstration Research Corporation (MDRC) on a national pilot program to increase employment levels in public housing projects, a program officer with the Women's Foundation of Minnesota, a project specialist for a racial inclusiveness initiative at the Greater Twin Cities United Way, and the director of an inner-city community mediation program in North Minneapolis. Sandy was a recipient of a Bush Foundation Leadership Fellowship, which she utilized to obtain a masters degree in public administration at the Harvard Kennedy School. Sandy has been dedicated to community development in low- and moderate-income communities, and to multicultural participation, throughout her life and work.

Dallas Goldtooth

Dallas Goldtooth (Mdewakanton Dakota and Dine) is a Keystone XL Campaign Organizer for the Indigenous Environmental Network. He is a Dakota cultural/language teacher. He is a co-founder of the Indigenous comedy group, The 1491s. He is a poet, traditional artist, powwow emcee, and comedian.

Lauren "Good Day Woman" Giago

Lauren "Good Day Woman" Giago (Arikara/ Hidatsa) is owner of Sage & Silver Americana Gallery and Boutique in Rapid City, SD. She is an award-winning cultural artist in mediums of ledger art, beadwork, quillwork, rawhide parfleche, and clothing. Lauren's art has won awards at prestigious juried Native American art shows including Santa Fe Indian Market in Santa Fe, NM, Northern Plains Indian Market, Sioux Falls, SD, and the Heard Guild Museum Market in Phoenix, AZ. Lauren's artwork has been part of numerous solo and group exhibitions at museums, galleries and private collections throughout the United States and internationally. She has also owned an individual artist business since 2009.

Lauren Good Day Giago earned a Bachelor of Arts degree in Indigenous Studies with an emphasis on Aesthetic Culture from the Institute of American Indian Arts and Culture in Santa Fe, NM. She has combined her passions for art and fashion to open up a family owned business in October 2014, where she is the General Manager of Sage & Silver Americana Gallery and Boutique. Mrs. Giago continues to create her fine arts, and participates in cultural activities, powwows, and her tribal ceremonial doings. She resides in Rapid City, SD with her husband Warren Giago Jr. (Oglala Lakota) and son Hehaka Cikala Giago.

Elli Haerter

Elli is a connector and a people person—she honed these traits during nearly a decade of service as tribal liaison and staff assistant to United States Senator Tim Johnson of South Dakota.

She operates the Bush Foundation's western branch office from her home in Hosmer, SD, and has done so since 2011. She telecommutes to the Saint Paul office daily, where she can often be seen on large-screen televisions in conference rooms. Elli works across all the Foundation's program areas to assist in the development of strategy as well as outreach, promotion, and grantee selection.

When she's not trekking the region for work, Elli and her husband Joe, along with their two young boys, enjoy walleye fishing south of Mobridge or anywhere else they can drop a line. Elli also teaches Sunday School at St. John's Lutheran Church in Hosmer and serves on the school board for Edmunds Central School District.

Jeff Haverly

Jeff is a Business Development Representative with the South Dakota Governor's Office of Economic Development. Jeff grew up in West Salem, WI, and upon graduation he joined the United States Air Force. He received his Bachelor of Science degree in History and minored in Political Science, which sparked his interest in politics, eventually leading him to serve 10 years as a legislator for South Dakota. Jeff and his wife, Terri, own Kids Kastle Inc. in Rapid City. Together, Jeff and Terri have three daughters, one son-in-law and six grandchildren.

Curt Heidt

Curt Heidt is the Vice President of External Relations for the Federal Home Loan Bank of Des Moines. Curt joined the bank in 1997 as its Community Investment Officer. Curt provides community, congressional, and technical assistance outreach for the Federal Home Loan Bank of Des Moines.

He has 43 years of financial institution and nonprofit experience ranging from housing finance and micro-lending to economic development strategies. Curt has assisted in the development of a variety of grant and lending programs including the development of a Rural Leadership Development Program, the Rural Capital Advance Program, and grant programs for Native American housing, supportive housing, redevelopment of USDA 515 properties, micro-lending strategies, as well as the development of the Strengthening Communities Together™ public policy network.

Curt has a BS from Iowa State University in History and Political Science.

Waylon Honga

Waylon Honga is a member of the Hualapai Tribe. The Hualapai people have lived in and around the Grand Canyon since time began. Today there are approximately 2400 members and they occupy a million acre reservation in Northwest Arizona.

Waylon received a Bachelor's Degree in Business Administration from Northern Arizona University in May 1994. Waylon was also elected to the Hualapai Tribal Council and was fortunate to serve a total of 10 years from June 1994 to June 2012.

Waylon worked in management for the Grand Canyon Resort Cor-

poration (GCRC). GCRC is the Hualapai Tribe's business management and economic development arm. GCRC manages the Hualapai Lodge/Diamond Creek Restaurant, Hualapai River Runners, Grand Canyon West and the Skywalk. The Hualapai Tribe's tourism ventures are the most successful, non-gaming, operations in Indian Country. In 2014 GCRC generated \$87 million in revenue and employed 500+ people.

In 1997 Waylon developed a presentation to illustrate basic economic concepts. His goal was to educate tribal members about economic development, the role of tribal government as well as the Hualapai Tribe's relationship with the federal government. Waylon believes coupling entrepreneurship and cultural revitalization could help Natives improve socioeconomic conditions on reservations.

Waylon joined Peaks Advocacy Group, a lobbying firm, in May 2013 and he focuses on strategic planning and economic development on tribal lands.

Donna Hurff

Donna Hurff is the owner of Lame Deer Trading Post in Lame Deer, MT. Currently the sole owner of the trading post, she was formerly the manager. Prior to that, she was the Manager of Cheyenne Depot in Lame Deer, MT.

Marcella Hurley

Marcella Hurley exemplifies more than 25 years of business best practice processes. Marcella has been Regional Director of South Dakota Small Business Development Center (SBDC) and Procurement Technical Assistance Center since 2005, providing consulting to startup and existing businesses and procurement technical assistance services to existing businesses to fourteen counties in central South Dakota and leads the SBDC Center of Excellence for Native American Business Development, serving on the executive committee of South Dakota Indian Business Alliance. In her capacity as business management consultant, she brings analytical skills and an understanding of rural economies to better serve small and emerging businesses in all areas of growth including business and market planning, cash flow analysis, access to capital, feasibility studies, and growth strategies.

Marcella has also served as Budget Analyst for the University of South Dakota School of Medicine, Senior Planner for University of Nebraska Medical Center, and Manager of the South Dakota Housing Authority Homeownership Program. She is a former partner in a real estate mortgage company and vice president and bank branch manager. As an educator, Marcella provides adjunct online and in-classroom instruction for South Dakota Universities through Capital Area University, in Pierre, SD. She is also a guest presenter at Sinte Gleska University in Mission, SD.

Angeline "Angie" Johnson

Angeline "Angie" Johnson is a member of the Sisseton-Wahpeton Oyate of the Lake Traverse Reservation. She is the Administrator/Counselor for T Yamni – Sisseton Wahpeton Housing Authority. Since 1996, Angie has assisted tribal member homeowners with

home repairs and renovations. In 2009, she co-founded T Yamni, the Sisseton-Wahpeton Oyate One-Stop Homeownership Program, a three tribal entity partnership to address the homeownership needs of tribal members, emphasizing on home purchasing. She works closely with the USDA Rural Development 502 and 504 Programs as well as the HUD 184 Program. She also provides outreach services through the ROSS Grant Program, reaching 540 tribal members and employees in 2014. She works with FHLBDM and HIP programs assisting tribal members in accessing down payment assistance. Angie serves on the Board of Directors for Homes Are Possible Inc. and the Sisseton Wahpeton Federal Credit Union. She also serves on the South Dakota Native Homeownership Coalition Executive Committee, Finance and Funding Committee, and Physical Issues Committee.

Dana Kleinsasser

Dana Kleinsasser is currently the Business & Cooperative Programs Director for USDA, Rural Development in South Dakota. She has worked for both Rural Development and Farm Service Agency in various positions during her 20+ year career with USDA. She holds a Bachelor's degree in Business Administration.

Michou Kokodoko

Michou Kokodoko is a Senior Project Manager in the Community Development Department at the Federal Reserve Bank of Minneapolis. His work has included organizing and presenting at community development financial institutions/microenterprise/entrepreneurship workshops and conferences to build the organizational, lending, and technical assistance capacity of small business development practitioners and organizations. He has also written articles for Community Dividend, a community development publication of the Federal Reserve Bank of Minneapolis.

Prior to joining the Minneapolis Federal Reserve, he managed a community development corporation, providing management consulting and financial planning services to hundreds of ethnically diverse entrepreneurs in one of the most economically depressed neighborhood in Minneapolis. His work resulted in the rebuilding of pockets of a neighborhood that had suffered from long-term disinvestment. Michou currently serves on the finance committees of Hope Community, Inc. and the Metropolitan Consortium of Community Developers. He holds an MBA from Metropolitan State University and a Master's degree in Software Engineering from the University of St. Thomas. He is also certified as an economic development finance professional.

Shantel Krebs

Shantel Krebs was sworn in as South Dakota's twenty-eighth Secretary of State in January 2015. As a fourth-generation South Dakotan who was raised around production agriculture and entrepreneurship, Shantel knows business and learned early in life the value of a strong work ethic. She brings that drive and determination to the office and vows to never forget that the office works for the people.

After graduating from high school in her hometown of Arlington, Krebs earned a Bachelor's degree in Business Administration from

Dakota State University. Shantel has had a successful career in the healthcare industry, business consulting and entrepreneurship. She owned and operated two stores in Sioux Falls, and most recently operated a consulting firm with business and retail clients across the United States and Canada.

In 2014, Shantel concluded a decade-long tenure in the legislature. She served six years in the House, and four in the Senate, holding committee chairs in Transportation and Agriculture & Natural Resources. She was elected to leadership positions in both chambers.

Shantel brings a rededication to the office with a renewed emphasis on customer service. She believes your right to vote is a privilege and should be protected. Shantel knows the importance of making sure the Secretary of State's Office provides impeccable personal services and business filings, and those filings are completed appropriately and in a timely manner to the highest level of customer satisfaction.

When not working, Shantel enjoys volunteering, horseback riding, hunting and exploring all parts of South Dakota. She and her husband Mitch live on a small ranch in Fort Pierre.

Amber Kuchar

Community Development Financial Institutions Fund (CDFI Fund) Amber joined the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) as the Associate Program Manager for Native Initiatives on January 30, 2012. In her roles, she is helping manage the Native CDFI Assistance program and capacity building activities targeted to Native CDFIs. Prior to joining the CDFI Fund, Amber was an investment officer for the Calvert Foundation, a CDFI, where she managed a \$68 million investment portfolio of CDFIs including Native CDFIs, CDEs, and social enterprise organizations. Before joining Calvert Foundation, Amber worked at NCB Capital Impact, also a CDFI, as a commercial loan underwriter where she underwrote loans for healthcare centers, affordable housing cooperatives, and charter schools. Early in her career, Amber was an Export and Marketing Associate for a coffee cooperative in Matagalpa, Nicaragua, and Sr. Consumer Lending Loan Officer at Bay Federal Credit Union. Amber has a Master of Public Policy from Duke University located in Durham, North Carolina and a Bachelor of Science in International Development from the University of California, Los Angeles.

Eileen "Taffy" Lafferty

Eileen "Taffy" Lafferty is a consultant for the Native American Development Corporation. She has over 18 years of experience working on economic development projects in Native communities/reservations. Her clientele includes tribes, tribal enterprises, and Native entrepreneurs. She has gained extensive knowledge of the U.S. Department of Treasury's community development financial institution (CDFI) programs working as a Loan Portfolio Manager on different reservations. Some of her responsibilities include loan portfolio management, technical assistance, training, and capitalization of the loan fund. She does cultural diversity/sensitivity presentations as well as grant writing/compliance trainings. Other experience includes feasibility studies, market studies, business plans, and strategic planning. Taffy also manages several economic

development projects for tribes, including one that is developing a housing program. Taffy has developed and implemented trainings in the areas of small business, entrepreneurship, financial literacy and lending. She has also developed and implemented volunteer income tax assistance and individual development account programs and curricula for adults and youth. She has collaborated extensively with tribal, local, state, federal, private, and national organizations on economic development. She has studied Business Administration and Fine Arts, and is an Economic Development Financial Professional certified through the National Development Council. Taffy is an enrolled member of the Rosebud Sioux Tribe in Rosebud, SD.

Thomas Lessin

Thomas Lessin is the Branch President at First National Bank in Rapid City, SD. He has over 32 years of experience in banking with 30 of those years being strictly in mortgage related lending positions. He also heads the Mortgage Lending Department at First National Bank. I truly enjoys helping all borrowers, and currently does both, commercial and residential, lending. He holds all of the necessary government underwriting designations which allow him to underwrite both appraisals and credit on all RD, VA, and FHA loans.

Thomas grew up all over the country and even in a couple of areas outside the U.S. He has four grown children, a daughter and three sons, and is proud to say that each of his sons has or is currently serving their country in the military. He enjoys time away from work with his wife and his children when they come to visit.

Rachel Lindvall

Rachel Lindvall has been involved in community development on the Rosebud Reservation since 1986. Since 2010 she has served in the role of Community Development Field Specialist for South Dakota State University's Federally Recognized Tribal Extension Program in Mission, SD - also known as Rosebud Extension. Under this program, Rachel gets to work with existing and aspiring producers and entrepreneurs in local foods, agriculture, and other service sectors. She also works with home gardeners and people who want to improve their workforce readiness skills. Her office is a hub of growing youth and adult leadership programs in healthy community lifestyles. Rachel enjoys her diverse job because it blends so many of her personal interests. Rachel and her husband have two grown sons and a Labrador Retriever who will never grow up. She enjoys traveling and many outdoor pursuits, as well as being a homebody who gardens and reads novels.

Vincent G. Logan

Vincent G. Logan (Osage) was sworn in as the Special Trustee for American Indians on July 7, 2014. He is the fourth person to be confirmed by the U.S. Senate for this position. Prior to joining the Department of the Interior as the Special Trustee, Logan was President of The Nations Group, LLC, an investment consulting firm in New York. The Nations Group works with tribal nations on asset management and investment strategies and is a leader in the financial education movement in Indian Country. Previously, Logan worked as a private banker at Merrill Lynch (NY), a corporate finance attorney

at Schulte, Roth & Zabel in New York, and in the Antitrust Division of the U.S. Department of Justice.

Logan was educated at Oklahoma State University, the University of Oklahoma College of Law, Queen's College, Oxford University, and the Columbia University School of International and Public Affairs. He holds Series 7 and 66 registrations and is a member of the Investment Management Consultants Association, the American Bar Association, the Federal Bar Association, the Oklahoma Bar Association, and the Global Association of Risk Professionals. In 2010, Logan was appointed to the Oklahoma State University Foundation Board of Governors.

Part of the fabric of Indian Country for many years as an investment professional, Logan has been a mentor for Native American attorneys and is a founding member of the Native American Bar Association of Washington, D.C. An expert in debt financing and asset management, he has built a vast network of professional relationships within Indian Country. Originally from Norman, Oklahoma, he has resided in New York for more than 20 years.

Michael Martinez

Michael Martinez is the Western District Community Affairs Officer for the Office of the Comptroller of the Currency (OCC). Michael came to the OCC with over 25 years of experience in Community Reinvestment Act (CRA) and Community Development work. Prior to joining the OCC Michael was the Community Development Director for Vectra Bank Colorado where he developed and managed the CRA department for nine years. Michael was also a management consultant for nine years with Neighborhood Reinvestment Corporation (dba NeighborWorks America) providing technical assistance on neighborhood revitalization, community development, and organizational issues for nonprofit agencies. Michael holds a BA in Political Science and a Master's degree in Urban and Regional Planning, both from the University of Colorado. Michael has been married to Maria for more than 27 years and has two children – LaLonnie and Michael. One interesting note is Michael had served as the Assistant Administrative Dean for Semester at Sea and in that capacity he and his family traveled the world together.

Jennifer Medina

Jennifer Medina is a Senior Manager at CFED, where she supports the Assets & Opportunity Network, a movement-oriented group of policy advocates, practitioners, and other stakeholders working to expand the reach and deepen the impact of asset-based strategies and policies. Jennifer helps manage the policy data collection and analysis for CFED's annual Assets & Opportunity Scorecard, contributing to policy research and documentation of state progress related to a range of asset-based policies. She also contributes to CFED's efforts to integrate asset-building strategies into social service programs, including Head Start. Prior to joining CFED, Jennifer worked as a Program Specialist for the Assets for Independence Program, where she provided technical assistance to grantees implementing individual development account (IDA) projects. Jennifer holds a Master of Arts in Public Policy from the University of Chicago, a Master's in Public Policy from the University of Chile, and a Bachelor of Arts in history from Grinnell College.

Elsie Meeks

Elsie Meeks is currently a member of the Board of Directors of the Federal Home Loan Bank of Des Moines. Previously, she served as State Director of USDA Rural Development in South Dakota, a post to which she was named by the Obama Administration on July 27, 2009.

Prior to joining USDA, Meeks was the President/CEO of First Nations Oweesta Corporation, a Native asset- and wealth-building organization. Before joining Oweesta, Meeks led Lakota Funds, a small business and microenterprise development loan fund on the Pine Ridge Reservation in South Dakota.

Meeks has served as an International Advisory Council member of Native Nations Institute and served on the Board of Governors for the Honoring Nations program of the Harvard Project on American Indian Economic Development. She also served a six-year term on the U.S. Commission on Civil Rights, the first Native American to serve on the Commission.

Meeks and her husband, Jim, make their home on their ranch near Interior, SD on the Pine Ridge Reservation.

Johnnie McClusky

Johnnie McClusky has been a Community Development Officer for First Interstate Bank since 2012. He was formerly a First Interstate Bank Branch Manager from 2001-2002. An enrolled member of the Apsaalooke Nation, he is involved in many different community organizations and initiatives that include the City of Billings Mayor's Committee on Homelessness, City of Billings Native American Coalition, Billings Community Connect, Montana Indian Business Alliance, South Dakota Indian Business Alliance Community Reinvestment Committee, and the Community Innovations Funding Task Force. He is a Board Member of the Yellowstone County Youth Services Center. Johnnie is very passionate about education and helping people to be successful.

Terry Mills

Terry Mills is the Education and Community Outreach Manager for Consumer Credit Counseling Service of the Black Hills, an agency that has developed financial literacy and home buying programs that are used nationwide. He has been in this position for over 10 years and has extensive experience in facilitating financial literacy educational workshops in South Dakota's Indian Country. He is originally from Huron, SD and is a graduate of SD State University in Brookings, SD. He is a certificated educator and Housing counselor.

Donald F. Montileaux

Donald F. Montileaux (Yellowbird) is a modern-day storyteller, re-kindling the images of the Lakota lifestyle by painting the people as they were. Montileaux regards himself as having a mission:

"To portray the Lakota, the Native Americans, in an honest way. To illustrate them as people who hunted buffalo, made love, raised children, cooked meals, and lived. To describe my work is to reflect back to my forefathers. The surfaces that they used were hides, rock

walls and surfaces both smooth and rough, and hides both tanned and rawhide. I use ledger and watercolor papers as well as canvas and animal hides to create my work. I enjoy using different types of materials to present the finished product to the viewer. In this way I can achieve somewhat the same look as my forefathers created with their work. The art is a flat two-dimensional intense color; fiery red, brilliant yellow and translucent blues. These colors, I feel, are the colors that my ancestors would have used if they had access to the wealth of color we have today."

A world-renowned artist and illustrator, Montileaux is an enrolled member of the Oglala Lakota Sioux Tribe. He has received awards, including induction into the South Dakota Hall of Fame in 2014. Along with attending major art shows throughout his artistic career, his art has illustrated the covers of numerous books. His art is included in numerous corporate, public and private collections, and he has been the featured artist in art galleries in New Mexico, Minnesota, Arizona, Colorado, and South Dakota.

Lakota Mowrer

Lakota Mowrer is the Assistant Director at Four Bands Community Fund. In this role, Lakota supports the leadership of Four Bands' Executive Director, establishes new and fosters existing partnerships, and leads and manages efforts to reach organizational goals. Lakota is an enrolled member of the Cheyenne River Sioux Tribe. She graduated from the University of Notre Dame with a Bachelor of Arts degree in Sociology. Upon graduation, she joined Teach for America and taught on the Rosebud Sioux Reservation at Todd County High School. Lakota obtained her Masters in Social Work Degree from Washington University in St. Louis with the Kathryn M. Buder Center for American Indian Studies. Lakota individualized her course of study to concentrate in economic security and social development through the life course of American Indians. In addition to her educational experience, Lakota has completed a summer fellowship with National Congress of American Indians. She has served on the Native American Alumni Board of Directors at the University of Notre Dame. Lakota initiated program evaluations at the Consortium for Graduate Study in Management and Washington Internships for Native Students to develop program components for American Indian participants. Lakota is excited to be back home on Cheyenne River and to be able to spend time with all of her family, especially her nieces and nephews.

Arohi Pathak

Arohi Pathak is a Project Director on CFED's Field Engagement team. In this role, she manages the Northwest Area Foundation's Financial Inclusion Policy Action Initiative, which helps organizations from across the Northwest advance state and tribal legislative and administrative policies that lead to long-term prosperity in low-income communities, Native American communities, and communities of color.

Ms. Pathak also helps these organizations build enduring policy and advocacy capacity through targeted coaching and technical assistance, strategic planning and peer learning. Prior to CFED, Ms. Pathak worked on domestic policy issues, including welfare, early care and education, Medicaid and workforce supports. She spent

seven years at the Service Employees International Union doing state and federal policy analysis on issues impacting low-income and working Americans and union members. Ms. Pathak also has a background in civic participation and political engagement, and holds an Masters of Art from American University in International Communications and Peace and Conflict Resolution.

Sha'Teal Pearman

Sha'Teal Pearman is a 17 year old Junior at Eagle Butte High School in Eagle Butte, SD. She is ranked number one in her class and has been awarded numerous scholarships for her academic achievements. Sha'Teal is a community volunteer and exhibits excellent leadership skills. During the past 18 months she has traveled to Las Vegas, Kansas, Arkansas, Washington DC and New York. Her passion is keeping Native American agriculture alive and prospering, so that Indian people can benefit from all of our natural resources. She has worked with the Intertribal Agriculture Council and was a co-submitter of a proposal to start a youth Intertribal Agriculture Council. She believes the key to keeping agriculture alive and learning to be sustainable with our own natural resources is to get and keep the youth involved so that the skills and trades of our elders can be passed on to the next generation. Sha'Teal recognizes the importance of advancing education among Indian people and plans to pursue a degree in the natural resource or agricultural field.

Steve Powell

Steve Powell is an Attorney in the Law Department of the Federal Reserve Bank of Minneapolis. Steve's work focuses on contracts, intellectual property, law enforcement, and banking supervision and regulation. In addition to these practice areas, Steve is involved with tribal economic development issues, particularly with respect to the Model Tribal Secured Transactions Act.

Steve attended the University of Minnesota Law School, graduating magna cum laude with a Business Law Concentration in 2013. He received his Bachelor of Arts in Economics from St. John's University, summa cum laude, in 2010. Before joining the Bank, Steve's work focused in the areas of estate planning, corporate, and real estate law.

Kiya Provost

Kiya Provost, is a 17 year old senior at Little Wound High School in Kyle, SD. She has completed the Pine Ridge Area Chamber of Commerce's Workforce Development program. She will be attending Oglala Lakota College in the fall and hopes to become a midwife and work in her home community.

Dawn Sherman

Dawn Sherman is the Business Manager at Native American Natural Foods where manages the financial and business office. She is a tribally enrolled member of the Shawnee and Delaware Tribes. She worked for more than 12 years in the automotive industry in a variety of roles, most recently in accounting.

Dawn made the Dean's List and President's List while studying Applied Science Applied Management at National American University in Rapid City, SD. During her career in the automotive industry, she increased dealership portfolios as well as assisted in developing policies and procedures to streamline sales and finance efficiency. Her

skills in customer service, marketing, and financial analysis bring an array of expertise to Native American Natural Foods.

Bruce Renville

Bruce Renville was born in Sisseton, South Dakota on the Lake Traverse Reservation. He graduated from Sisseton High School, attended Haskell Indian Nation University in Lawrence, Kansas, and then went on to Northern State University in Aberdeen, South Dakota, where he received a Bachelor of Art's degree in Business Administration. After receiving his BA, he received a Master's degree in Education Administration from the University of South Dakota.

After completing his education, he began a 32-year-long career with the federal government, with most of his experience being with contracts and grants. He started working for the Sisseton-Wahpeton Oyate in 2006 and was elected Chairman in November 2014. Chairman Renville's broad goals for his Administration focus on economic development, job creation, and expansion of housing options.

He is a traditional dancer and enjoys the pow-wow trail. Bruce is also an avid golfer and plays as many Native tournaments as he can in his spare time. He is blessed with four children and thirteen grandchildren.

Sam Ridders

Sam Ridders was appointed as Deputy Administrator for Rural Business-Cooperative Service at USDA in December 2014. He joined USDA after serving as Director of the Energy and Environment Team with the White House's Presidential Personnel Office, a position he has held since 2013. Prior to this position Sam served as Regional Field Director in Wisconsin on President Obama's re-election campaign. From 2007 to 2012, he was an attorney with Constantine Cannon, LLP, a litigation firm in New York City. Sam earned a JD from the University of Wisconsin, a Master of International Affairs from Columbia University, and a BA in Political Science and Philosophy from Macalester College in St. Paul, Minnesota. He also served as a volunteer with the US Peace Corps in rural Zambia. Sam is from a small town in Southern Wisconsin.

Steve Roda

Steve Roda is the Northwest Zone Credit Manager for the Office of Indian Energy and Economic Development, Division of Capital Investment. He is assigned as the Northwest zone manager (all upper continental U.S. States from Washington to Michigan) and is responsible to deliver all aspects of the Indian Loan Guarantee and Insurance Program services to maximize lender and Indian borrower access to these programs and services; all designed to help develop proactive strategies to increase capital investment in Indian Country. He consults with other U.S. Departments and Agencies, Bureau of Indian Affairs (BIA) Regional Directors and agency staff, as well as provides advice and commentary on access to capital issues in general, and the needs of Indian Country in particular, and collaborates with BIA, Department of Interior, other federal agencies, members of Congress and their staffs, federally-recognized Indian tribes, and related Indian associations, financial institutions, private business consultants and contractors on policies and procedures that advance Indian economic development.

Mike Rounds

On January 6th, 2015, Senator Marion Michael “Mike” Rounds was sworn into the United States Senate. Senator Rounds serves on four committees: Senate Armed Services; Banking, Housing and Urban Affairs; Veterans’ Affairs and Environment and Public Works.

Rounds previously served as the 31st governor of South Dakota from 2003 – 2010, easily winning reelection in 2006. From 1991 to 2000, he was elected five times to the South Dakota State Senate. In 1995, his colleagues selected him to serve as Senate Majority Leader, a position that he held for six years. During his time in state government, Rounds was committed to growing the economy, keeping taxes low, and strengthening South Dakota families.

A lifelong South Dakotan, Senator Rounds was born in Huron, the eldest of 11 siblings. He earned a Bachelor’s degree in Political Science from South Dakota State University. In the private sector, Rounds built a successful insurance and real estate business with offices throughout the state. He and his wife, Jean, currently reside in Fort Pierre. They are the proud parents of four grown children and six grandchildren.

Saul Schick

Saul Schick is a Senior Business Lender at Black Hills Federal Credit Union. He received a Bachelor of Science in Economics from the University of Wyoming and an MBA in Finance and Accounting from Regis University in Denver, CO. He has over 23 years of commercial lending experience. Prior to coming to Black Hills Federal Credit Union four years ago, Saul spent 17 years with General Motors Acceptance Corporation, and two years with Wells Fargo. Saul was named the 2013 FDDC Lender of the Year for SBA 504 Loans.

Jeremy Staab

Jeremy Staab is the Technical Assistance Manager of First Peoples Fund where he offers technical assistance to First Peoples Fund community based partners and artists. With over five years experience working with a Native community development financial institution (CDFI), Jeremy offers comprehensive operational standards centered on small business and entrepreneurial development with emphasis on technical assistance, strategic planning, and capitalization to his clients.

Mr. Staab is a certified business success coach for First Peoples Fund’s Native Artist Professional Development training program, facilitating over thirteen trainings. As owner of War Paint Printing, LLC, Jeremy was awarded First Peoples Fund’s Artist Business Leadership grant for his silk screening art works.

Kristen Stambach

Kristen Stambach is the Director of Lending at Four Bands Community Fund. In this position, her primary responsibility is to manage Four Bands’ revolving loan fund program that provides loan capital to support private business development. In addition to her role at Four Bands, Kristen serves on the Leadership Committee of the South Dakota Indian Business Alliance, an organization that fosters private sector development on Indian reservations. Kristen also

supports organizational development by analyzing and managing the client database for outcomes tracking, program deliverables, and performance measures. Kristen holds an Agriculture Business Degree from Western Dakota Tech and a Bachelor of Science Degree in Biology from Black Hills State University. She has continued to build her professional skills by attending conferences and trainings on mixed-use real estate; new markets tax credits, real estate finance, and economic development finance. Prior to coming on board at Four Bands in November 2010, Kristen worked at Premier Bankcard for over four years. A native to the area, she grew up on a buffalo ranch near Red Scaffold, SD.

Colleen Steele

Colleen Steele is the Executive Director of Mazaska Owecaso Otipi Financial, a Native community development financial institution that specializes in creating homeownership opportunities for Oglala Sioux Tribal members living on or in the communities adjacent to the Pine Ridge Reservation. Ms. Steele is an enrolled member of the Oglala Sioux Tribe and has served as Mazaska’s primary staff member since 2005. Ms. Steele was Mazaska’s loan officer for six years before becoming the Executive Director in 2010. She has been instrumental in raising funds for the organization, as well as improving the loan program and Mazaska’s accounting systems. She has over twenty years’ experience in working with Native organizations and has focused upon two primary areas: Financial Administration and Social Services. In addition, she has received extensive training ranging from nonprofit fiscal management to homebuyer education, and financial literacy. She is also a certified housing counselor.

Mark Stevens

Mark Stevens has been in the banking industry for 14 years at 1st Financial Bank USA in Dupree, SD. In 2009, he became the Assistant Vice President. In 2011, he joined Four Bands Community Fund’s Board of Directors. In 2012, Mr. Stevens assisted Four Bands in training 293 tribal employees in personal finance; the first-ever partnership between a bank, community development financial institution, and tribe! Mr. Stevens graduated from Western Dakota Tech with a degree in Agricultural Business.

Tim Swenson

Tim Swenson handles New Markets Tax Credits (NMTC) Loan Servicing and Compliance issues for Midwest Minnesota Community Development Corporation (MMCDC) headquartered in Detroit Lakes, Minnesota. He manages the compliance and audit and tax elements of the company’s NMTC program, which has provided benefits to more than 80 projects. MMCDC’s New Markets loans have ranged from \$225,000 to \$20 million in both rural and urban communities.

MMCDC is one of the original community development companies (CDCs) and was formed in 1971 to create jobs in rural America, through business lending, housing development, mortgage lending, and other activities added through the years. Today, MMCDC is one of the largest CDCs in the United States and is one of very few with a bank subsidiary. It has expanded its area of operations into other Midwestern states, and west to include Wyoming.

Before joining MMDC, Mr. Swenson spent 16 years in education teaching high school business and computer classes in Wisconsin and Minnesota. Mr. Swenson holds a Bachelor's degree in Education from Minnesota State University Moorhead in Moorhead, MN.

Janell Telin

Janell Telin is the Single Family Program Director for USDA Rural Development in South Dakota. Janell has been with the USDA for 30 years. She has had the opportunity to work in the agriculture division with Farm Service Agency and has worked within the Rural Business, Water and Waste and Rural Housing Service. Janell has worked with many communities to provide infrastructure, business opportunities and housing options with rental and home ownership new construction as well as existing. Her work is statewide and she also focuses on housing challenges and opportunities in StrikeForce areas of the state.

John Thune

John Thune grew up in Murdo, South Dakota. His interest in politics was sparked at a young age after making five of six free throws during a freshman high school basketball game. He was later greeted by a spectator who said, "I noticed you missed one." That spectator happened to be well-known sports enthusiast and South Dakota U.S. Representative Jim Abdnor. The introduction was the start of a friendship that ignited John's career in public service.

John received his undergraduate degree at Biola University and his Master's degree in Business Administration from the University of South Dakota. John's attraction to public service took him to Washington, D.C. to work for that sports enthusiast and then-U.S. Senator Jim Abdnor. He then served at the Small Business Administration under an appointment from President Ronald Reagan.

In 1989, John and his family returned to South Dakota, where he served as the Executive Director of the South Dakota Republican Party. In 1991, Governor George S. Mickelson appointed him the State Railroad Director, a position he held until 1993, when he became Executive Director of the South Dakota Municipal League.

In 1996, with a shoestring budget and the support of family and friends, John won his first term as South Dakota's lone member of the U.S. House of Representatives. John was reelected to a second term by the largest margin in South Dakota history. He returned again to Washington in 2001 to serve his third term in the House.

John then honored his 1996 campaign pledge to serve only three terms in the U.S. House of Representatives. After a narrow loss in a U.S. Senate race in 2002, he won his current U.S. Senate seat in 2004, when he made history by defeating a sitting U.S. Senate party leader for the first time in 52 years.

In 2010, John was elected to serve a second term in the U.S. Senate in a rare unopposed race. He was only the third Republican and the only South Dakotan to run unopposed for the U.S. Senate since direct elections were created in 1913.

For the 114th Congress, Senator Thune serves on the Agriculture, Nutrition, and Forestry Committee; the Commerce, Science, and Transportation Committee; and the Finance Committee. Thune, who is the senior most Republican on the Commerce, Science, and Transportation Committee, serves as Chairman. Thune also served in Republican leadership as Chairman of the Senate Republican Policy Committee from 2009 – 2011 and now serves as the Chairman of the Senate Republican Conference, the number three position in Senate Republican leadership.

John and his wife Kimberley live in Sioux Falls, South Dakota and have two grown daughters, Brittany and Larissa. In his free time, John enjoys spending time with his family, pheasant hunting, and running.

Nick Tilsen

Nick is a citizen of the Oglala Lakota Nation and the founding Executive Director of the Thunder Valley Community Development Corporation. Nick has over 15 years of experience in working with nonprofits and tribal nations on projects that have a social mission. Early in his nonprofit career Nick worked with the Odyssey: US-TREK which educated 500,000 students world wide through the use of the Internet. He went on to found the Lakota Action Network which fought to protect Native American sacred sites, provide community organizing training while educating tribes in the implementation of sustainable renewable energy practices. As the founding Executive Director of Thunder Valley CDC, Nick has played a vital role in creating a community development organization that is working with the local grass roots people and national organizations in the development of a sustainable regenerative community, that creates jobs, builds homes, and creates new opportunity on the Pine Ridge Indian Reservation. Nick also facilitated the Oglala Lakota Plan a process funded by the HUD Office of Sustainable Housing & Communities to create a reservation wide plan for Sustainable Development for the Oglala Lakota Nation. This plan was the largest most comprehensive plan in the history of the Oglala Sioux Tribe and was eventually adopted as the official Regional Sustainable Development Plan of the Tribe, to date the plan has leveraged over 12 million dollars into the region to improve housing and transportation, and to create jobs. In 2012 Tilsen was recognized by President Obama at the White House Tribal Nations Conference saying that "day by day, family by family, community by community, Nick and his nonprofit have helped inspire a new beginning for Pine Ridge."

Kim Tilsen-Brave Heart

Kim Tilsen-Brave Heart is an enrolled member of the Oglala Lakota Sioux Tribe, a small business woman entrepreneur, and owner of Painted Sky Management. Kim is an entrepreneurship and economic development specialist, facilitator, public speaker, trainer, and entertainment manager.

Kim has a proven long-term committed investment in making a positive impact for all Native communities. Kim has an entrepreneurial spirit and utilizes innovative ideas with her superior savvy business instincts. She has been highly effective in helping to create successful entrepreneurs by designing, directing, and facilitating

high-level strategies in leadership to impact Native entrepreneurship and sustainable economic development as well as social enterprise in Indian Country. Kim has worked passionately on developing hands-on training programs, utilizing business plan creation, financial packaging, work force development, customer service, and effective communications for Native youth, Native artisans, and first-time Native entrepreneurs.

Kim was selected as a prestigious participant of the Bush Foundation's Native Nation Rebuilders Fellowship Program. She was also selected as the Native American Instructor of the SBA e200 Executive Management Training for the state of South Dakota. She serves as co-founder of the South Dakota Indian Business Alliance. The award she holds closest to her heart is the Pine Ridge Area Chamber of Commerce Entrepreneur of the Year Award for her home reservation.

Kim is also very proud to be a part of the Native American Natural Foods/Tanka Bar family. Entrepreneurship is in the roots of her success.

Richard M. Todd

Richard M. Todd is a Vice President at the Federal Reserve Bank of Minneapolis, with responsibilities in Community Development and monetary policy. He has also served at the Bank as an economist in the Research Department, as the Bank's discount window and payments systems risk officer, and as an officer in Supervision, Regulation, and Credit and in Information Technology. Dr. Todd has published articles on the economics of homeownership and foreclosures, poverty, financial education, monetary policy, business cycles, financial regulation, payments systems, forecasting, and seasonality and has taught as an adjunct professor at the University of Minnesota, the University of St. Thomas, the Warsaw School of Economics, and Macalester College. He is currently on the board of the Minnesota Council on Economic Education and the North Central Regional Center for Rural Development. He holds a Ph. D. in Agricultural and Applied Economics from the University of Minnesota.

Courtney Two Lance

Courtney Two Lance has served in the capacity of Oglala Sioux Tribe Credit and Finance Director for the past eleven years. She was very instrumental with the passage of the Tribe's Business Codes, Consumer Protection Laws, the Secured Transactions Law, and the Memorandum of Understanding between the Tribe and the State of South Dakota which established a joint sovereign filing system. She continues to assist the Tribal Council in the development of laws and procedures for business development, home ownership, and financial education - all for the benefit of the tribal members.

Pete Upton

Pete Upton is the Executive Director of First Ponca Financial, a certified Native community development financial institution (CDFI) focused on entrepreneurship and financial literacy development for Native Americans. He is an enrolled member of the Ponca Tribe of Nebraska, has served as Executive Director of First Ponca Financial

since 2011, and has built the organization from the start-up phase into a successful, innovative, and recently a certified Native CDFI. He brings a 28-year entrepreneurial background in business, commercial real estate development, and project management to First Ponca Financial.

Pete is a highly accomplished, visionary leader with a proven record of building and managing start-up business and projects. He has directed the day-to-day operations of many businesses, developments, and nonprofit companies. Pete is a entrepreneur at heart which gives him a connection with the clients First Ponca Financial serves. "Entrepreneurship is in your blood, you either have it or you don't," he says.

In addition to his role at First Ponca Financial, Pete currently serves on the Board of Directors for the Native CDFI Network, a membership network that was established to create opportunities for Native CDFI peer-to-peer learning and to identify Native CDFI policy priorities. Pete also serves on the Board of Directors for the Ponca Economic Development Corporation and OSNI PONCA LLC.

Lin Van Hofwegen

As Managing Director, Lin Van Hofwegen manages the operations of Dakotas America and has led the CDE to full utilization of its total awarded New Markets Tax Credits (NMTC) allocations, overseeing a portfolio of over \$190M in QLICs. Through her personal and professional commitment to serving distressed low-income communities, Dakotas America has helped to finance 16 projects, including elementary and high schools, health care centers, food markets, medical school facilities, manufacturing, and agri-business. She has experience as a rural small business owner and is a certified Economic Development Finance Professional. Van Hofwegen came to Dakotas America through Dakota Resources, where she served as Vice President of Operations. She currently serves on the NMTC Coalition Board and Center of Hope Board, a local ministry, and is slowly working on her Master's degree at Sioux Falls Seminary.

Mary Walks Over Ice

Mary Walks Over Ice is the Native American Development Corporation (NADC) Procurement Technical Assistance Center (PTAC) Program Manager. Mrs. Walks Over Ice (an enrolled member of the Assiniboine Tribe of Montana) manages the PTAC program and has been with the NADC PTAC program since it was first awarded in 2009. She is primarily responsible for the administration and program reporting, directing the program, fostering and establishing relationships and partnerships on behalf of the PTAC program, counseling clients and providing marketing and procurement assistance as needed.

She has extensive experience in project management of construction projects on reservations to include contract administration, bid preparation, and compliance review to several funding agencies including Housing and Urban Development, USDA Rural Development, Indian Health Service, the Bureau of Indian Affairs and several tribal governmental entities throughout the region. She brings a myriad of valuable information to the program in terms of marketing, proposal writing and bid evaluation, contract negotiation

and administration, procurement/contracting training, organization, project management and small business operations. Mary holds a Bachelor's degree in Microbiology from Montana State University in Bozeman, MT and has studied Business Administration at Rocky Mountain College in Billings, MT.

Ann Wilson Frederick

Ann Wilson Frederick is the Tribal Land Enterprise Executive Director. Born and raised on the Rosebud Reservation where she and her husband Ron have a ranch. She has three daughters and five grandchildren. Ann has been the Director at Tribal Land Enterprise for the last year and half with a staff of 17. Tribal Land Enterprise manages four ranches and Bear Butte, along with around 900,000 acres. Tribal Land Enterprise is located in Rosebud, SD.

Alvin "Jay" Windy Boy, Jr.

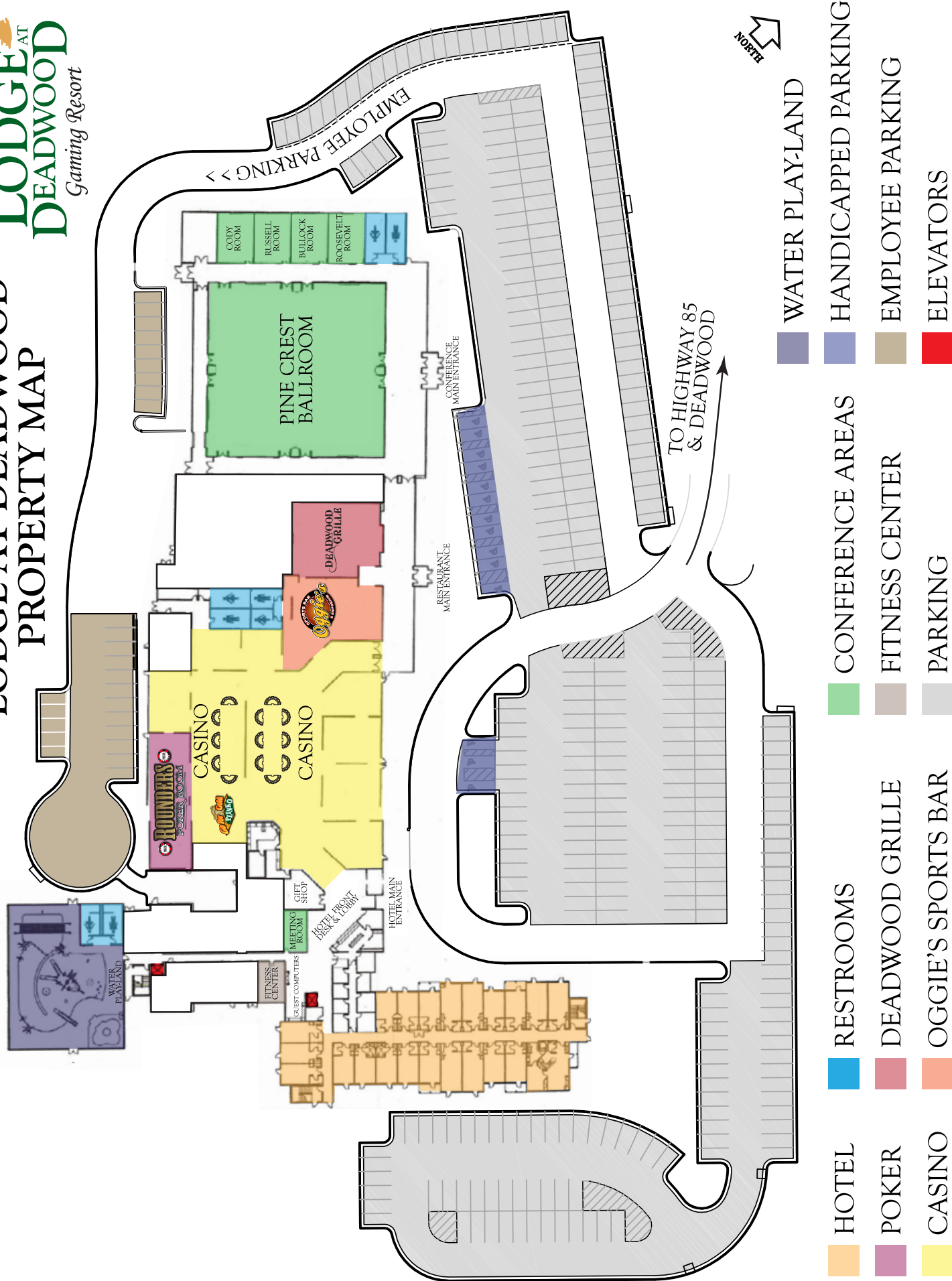
Alvin "Jay" Windy Boy Jr. M.H.A. is an enrolled member of the Chippewa-Cree Tribe of Rocky Boy's Indian Reservation in north-central Montana. Jay currently is the Supervisory Contract Specialist for the Bureau of Indian Affairs, Rocky Mountain Regional Office in Billings, MT. Jay has over 20 years of federal service and has been a Warranted Contracting Officer with the Indian Health Service and the Bureau of Indian Affairs (BIA). Throughout his acquisition career, he has gained practical hands-on experience in procuring various types of acquisition requirements ranging from construction, non-personal healthcare services, supplies, equipment, construction, A&E, forestry/fire services, and various service-related activities. His office provides acquisition support services for the Regional Office and Agencies in Montana and Wyoming, as well as provides services to the Bureau of Indian Education, the National Interagency Fire Center in Boise, ID and the Division of Water and Power in Lakewood, CO. Jay has also served as the Administrative Officer for the Northern Cheyenne Health Center in Lame Deer, MT and served as a board member for the Northern Rockies Coordinating Group for Fire Management/Contracting. Jay also serves as the regional Small Business Specialist. By working with Native American business partner organizations, the BIA is actively working to ensure compliance with the Buy-Indian Act and utilizing Indian-Owned Economic Enterprises to the maximum extent practicable. Over the years Jay has received numerous distinguishable service awards and commendations from the Indian Health Service, the Office of the Inspector General, and the National Inter-Agency Fire Center in Boise, ID. He also received a distinguished service award for assistance with the 2007 Southern California Wildfires, and most recently an Appreciation and Commendation recognition from Indian Affairs Director, Mr. Michael Black. Jay has received both his Bachelor's degree and his Master's degree from Montana State University-Billings.

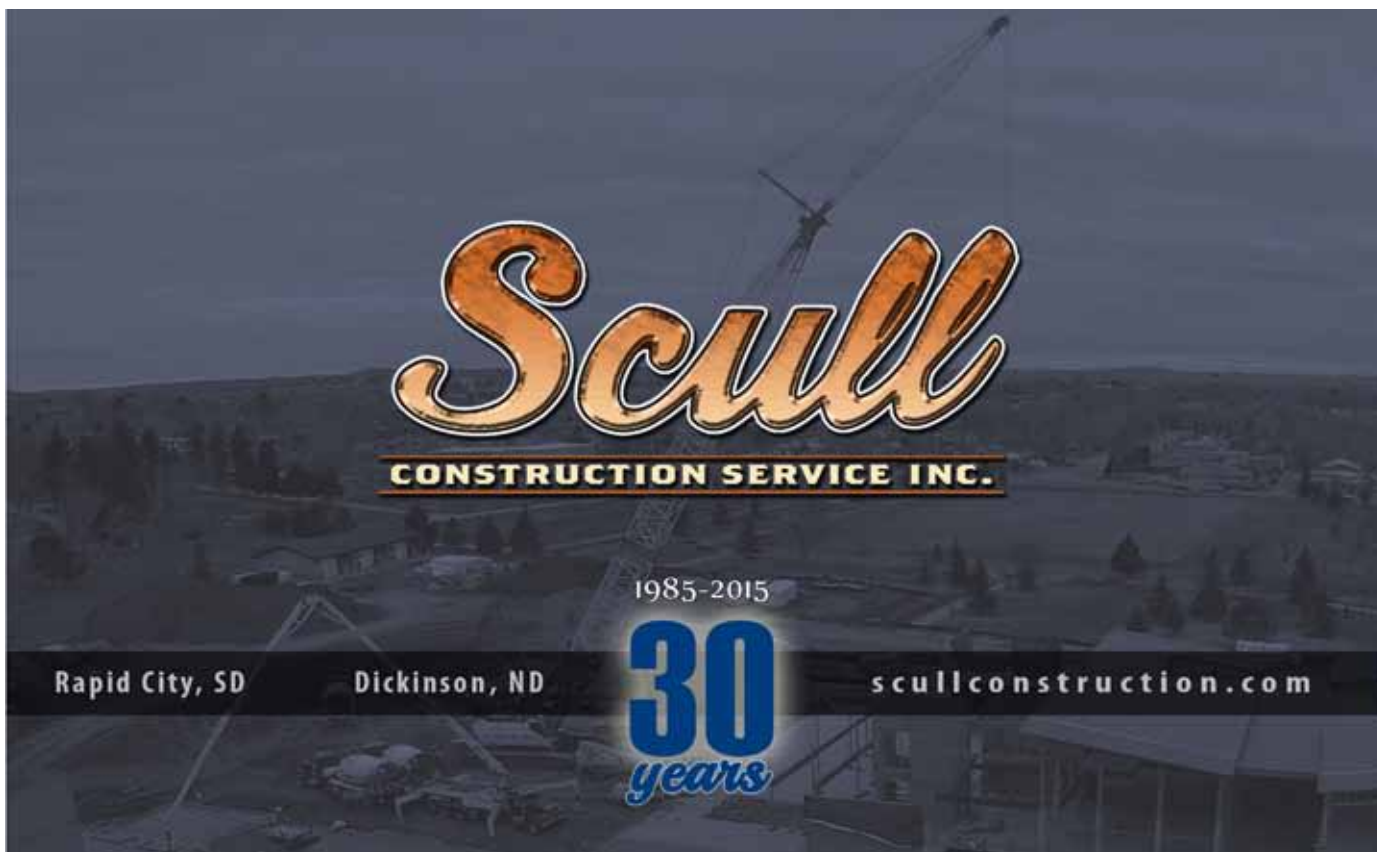
Susan M. Woodrow

Susan Woodrow is Assistant Vice President and Branch Executive of the Helena (MT) Branch of the Federal Reserve Bank of Minneapolis. She is also co-director of the Bank's Center for Indian Country Development. Woodrow joined the Federal Reserve Bank of Minneapolis in 1990 as an attorney. Prior to her transfer to the Helena Branch in 1999, Woodrow served as senior attorney for the

Bank providing, among other things, support to the community affairs division with particular emphasis on Indian Country legal issues. She also traveled twice in the late 1990s to Central Asia to assist the central banks of Kazakhstan and the Kyrgyz Republic in developing electronic payments regulations. In her current position, Woodrow oversees Branch functions and outreach, as well as works extensively on tribal economic development issues, with a focus on commercial legal infrastructure development. In addition to her published articles on tribal commercial law and participation in the Uniform Law Commission's Model Tribal Secured Transactions Act initiative, she has given numerous presentations on these topics to and technical assistance for tribes and Native organizations across the country, national legal and other trade associations, and federal and state agencies, as well as providing testimony before the U.S. Senate Committee on Banking, Housing and Urban Affairs. Woodrow assisted in establishing the Indian Business Alliances in Montana, South Dakota, North Dakota, and Minnesota, and is assisting groups throughout Indian Country to promote sound tribal commercial and business law environments that will encourage private sector Native American business development. In 2007, Woodrow received the Federal Reserve System's William Taylor Award for Excellence in Banking Supervision for her work in developing and promoting tribal commercial law to improve access to credit and capital for consumers and businesses in Native communities. Woodrow is also a co-founder, current board member and former president of the Montana Financial Education Coalition. She received her law degree from the University of Minnesota in 1990, and her Bachelor's degree in Education from the University of Wales, Cardette College (United Kingdom) in 1980.

LODGE AT DEADWOOD PROPERTY MAP





A woman in a light blue shirt is smiling and looking at a laptop. The text on the right side of the image reads:

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2015 South Dakota Indian Business Conference Planning Committee

Many thanks to all the individuals on the conference planning board and their organizations who worked together diligently to organize this year's conference.

Tawney Brunsch	Lakota Funds
Lisa Claassen	U.S. Small Business Administration
Yolanda Clifford	Lakota Funds
Jim Cordry	Office of the Special Trustee for American Indians
Tanya Fiddler	Four Bands Community Fund
Sandy Gerber	Federal Reserve Bank of Minneapolis
Marcella Hurley	Small Business Development Center
Stacey LaCompte	South Dakota Indian Business Alliance
Rachel Lindvall	South Dakota State University Extension
Terry Lee	Federal Deposit Insurance Corporation
Michael Martinez	Office of the Comptroller of Currency
Lakota Mowrer	Four Bands Community Fund
Barth Robinson	Switching Gears
Christine Sorensen	USDA Rural Development
Kim Tilsen-Brave Heart	Painted Skye Management

A special thanks to Four Bands Community Fund for acting as the fiscal agent for the conference and so ably managing the conference registration.

Notes

South Dakota Indian Business Alliance



We look forward to seeing you again
in two years at the

2017 South Dakota Indian Business Conference



Our Mission

SDIBA's mission is to enhance Indian business development by leveraging partnerships and resources of diverse institutions and organizations.

South Dakota Indian Business Alliance



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