



Confederated Tribes of the Umatilla Indian Reservation | **CTUIR**

Emerging Business Center
Feasibility & Economic Impact Study



For
NCFCS
NIXYÁAWII COMMUNITY
FINANCIAL SERVICES



Presented by
POINTS
CONSULTING

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1. Executive Summary

Members and residents of the Confederated Tribe of the Umatilla Indian Reservation (CTUIR) interested in establishing their own business, or furthering their business education are in need of a centralized and commodious location to receive these combined services. Contrary to a standard business incubator, the Nixyáawii Community Financial Services (NCFS) intends to establish an Emerging Business Center (EBC) which will supply gratis or low-cost curriculum, copious space, and requested supplies to serve small businesses and entrepreneurs.

Between roughly 300 Native American reservations in the U.S., a select few have well-performing economies, thus those who do not, their residents seek services outside of the reservation, such as banks, stores, work, and higher education. Although, given the distance between Pendleton and the Reservation, small businesses and entrepreneurs have more opportunities to access a larger market and client base. Considering the opportunities to internalize more economic activity within the CTUIR Reservation, the EBC has estimated potential to generate \$600 thousand in economic output presently, \$9.7 million in 5 years, \$12.9 million in 10 years, and \$16.1 million in 20 years.

According to the Center for Indian Country Development, 70% of non-gaming enterprises are located off of reservations and have grown in the last 25 years. The EBC will be located directly within the Coyote Business Park located within the confines of the reservation. The CTUIR has reported high Location Quotient (LQ) in the arts, entertainment, and recreation industries which are some of the many industries the EBC intends to support. A Location Quotient (LQ) is a ratio that compares the concentration of a specific industry's employment in a particular area to the national level. It provides a metric for evaluating the prevalence of jobs in a region for a given industry, relative to the same industry across the entire

The CTUIR's average unemployment rate sits at 8.1%, while all other Oregon reservations average is roughly 11.7%. The median household income of the CTUIR is \$81K, compared to remaining reservations in the State at \$32K. Although the median income in the CTUIR is higher than other reservations, the total household income in the local economy is on the lower end. However, average household spends over \$340/month on expendable items. This disposable income is an opportunity for those who are interested in the EBC's services to redistribute this income to use this resource. Most CTUIR tribal members are between 18-20 years old, with age groups between 16-17 years old and 21-54 years old the following. These demographic groups are more likely to be at the beginning stages of their careers or are interested in taking a passionate hobby into profit, who are likely to benefit from services provided by the EBC.

Based on this Feasibility Study, Points Consulting recommends that NCFS seek to develop the EBC. NCFS must raise the necessary funds to support the development of the EBC building and programming. At the same time, leadership must guide those with commercial interests to see themselves as entrepreneurs, and to invest the time and energy required to

grow their businesses. Findings from the Community Survey over 25% of respondents would be interested in programs and services offered at the facility.

Once up and running the EBC's annual expenses would run in the range of \$560K. The EBC would earn some revenue, likely in the range of \$360K, but it would require considerable subsidies from government and philanthropic organizations. Receipt of a BIA's Indian Business Incubator Program (IBIP) grant in the amount of \$300K would help considerably, but other sources are also needed.

Additional Recommendations:

- As the EBC fills out with tenants, space will eventually become constrained. Although NCFS would like sufficient space to not have to force any businesses out, there could simply be more demand than supply available. The space constraint itself will likely serve as a factor that naturally encourages businesses to move out of the EBC. This should be considered a victory for small businesses when it happens. Also, these businesses could find a natural home within the Coyote Business Park.
- The shovel-ready land available at the Coyote Business Park will be perfect for businesses of adequate size and capital to build their own facilities. But, for many businesses, they may remain in a middle-growth phase where they don't have sufficient cash or capital to develop their own site, or they simply do not want to own their own real estate. The CTUIR Economic Development office should consider development of spacers that can be long-term retained and leased out to businesses, particularly those industries which are accustomed to leasing buildings, such as retail, food service, and personal services. Lack of availability of such spaces could, in the long run, bottleneck the space available within the EBC itself.
- As the EBC grows in popularity, it will develop a long list of businesses which have benefited from both the building and the programming. The EBC should strive to stay connected to business leaders from these organizations as they are the most likely source for future resources such as coaches, mentors, teachers, donors, and sponsors. As noted in the course of this report, NCFS would rapidly reach its capacity constraint without many volunteers to help the process along. Tools such as annual reports and meet-ups will provide means for staying connected to these businesses.

2. Introduction

Points Consulting (PC) in partnership with the Nixyáawii Community Financial Services (NCFS) are pleased to present the Feasibility Study & Economic Impact of an Emerging Business Center (EBC) within the Confederated Tribe of the Umatilla Indian Reservation (CTUIR).

We wish to thank the following staff at both NCFS and the Economic Development (ED) department for accepting our project team to conduct this study, guide the report in the best interest of the community, and providing flexible scheduling and generous assistance between meetings, events, and communication.

We also wish to thank the CTUIR Tribe and community members for providing feedback from our survey and townhalls, interviews, and conversations regarding this project and its importance to support small businesses. The project team is grateful for those who attended our townhall events, and the 80-to-90 participants who partook in the online survey.

This report caps off eight months of thorough socioeconomic research, evaluation, peer review, economic impact and project estimates, and community engagement on behalf of PC's project team. During this process, the projects Steering Committee supplied valuable guidance, information, and coordination with community and tribal members.

This report is organized as follows:

- ▶ **III: Business & Operations Plan**
- ▶ **IV: Tribal Socioeconomic Profile**
- ▶ **V: Supply Assessment**
- ▶ **VI: Economic Impact Analysis**
- ▶ **VII: Community Engagement Summary**
- ▶ **VIII: Peer Review**
- ▶ **IX: Background Review**
- ▶ **Appendix A: Detailed Data Tables**
- ▶ **Appendix B: Native and Non-Native Incubators & Accelerators in Oregon**

Thank you to the
NCFS and ED Team!



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Mission, Vision, and Values

It is important that NCFS is aware of its audience and purpose for the EBC. As a work in progress, PC recommends the following:

The NCFS EBC is driven to assist, coach, train, and provide asset-building services for new and existing small businesses to encourage sustainability and growth.

It supports local artisans by providing space to craft, display, and sell their creations.

3. Business & Operations Plan

Participation in the EBC is highly engaging for both the NCFS staff and participants. Success of the program will require the time, passion, and dedication of participants. Contrary to the perception of some, this facility will be more than just “cheap office space.” Participants will be required to contribute a deposit to the EBC to access programs, services, and amenities. While tenants who wish to lease retail space, when available, will agree to a low-cost rental rate. Additionally, the EBC will provide space for local artist to display and sell their work in share common space and walkways. The facility will be deeply rooted in the widespread support for local entrepreneurs, business, and artisans in terms of space, marketing, and retail. Though some people will participate to a greater degree, the EBC is committed to improving economic opportunity and prosperity for members of the CTUIR. As indicated in the Native CDFI for Umatilla Indian

Reservation Business Plan survey, 50-60% of respondents indicated interest in services pertaining to both financial and business education and/or training. Currently, CTUIR members and residents, many of which who are unbanked, have higher average incomes and expenditure spending to put towards savings or funds. More detailed information on this located in [Chapter 4](#). This information is a strong indication to utilize NCFS services and resources.

One essential aspect of small business assistance infrastructure among the CTUIR is financing. To this point, NCFS has focused on personal and household banking but is moving in the direction of business financing. This will be particularly critical in tandem with the EBC because Native Americans are generally less trusting of standard financial programming and are also generally ineligible for bank financial packages either due to limited credit history or limited savings. To fill this gap, NCFS is underway to develop their own small business loan, due to potential discomforts or limited financing demand with the Greater East Oregon Development Corporation (GEODC). One loan, being a microbusiness and/or arts loan, which would fall between \$500 to \$5K with a 1-5-year term and rate of 2% - 6%, will assist in small business supplies and equipment. Additionally, the microbusiness loan may be accompanied with the CDFI 2-day business class

ENTREPRENEUR/

(en.tre.pre.neur)-
“Someone who’s willing to sacrifice sleep, sanity, and savings to grow an idea – because that’s just how they’re wired.”

–The Center.NASDAQ¹

¹ <https://thecenter.nasdaq.org/>

“Exploring Your Business Idea,” as a requirement to apply. The other, being a standard small business loan, which ranges between \$5k to \$35K with a 1-to-5 year term, along with an interest rate of 2% - 6%.

Programs, Policies and Governance

The following sections outline some of the common issues and topics that business centers will address in their usage guides and contracts with tenants. PC has customized these concepts to fit the context of the CTUIR and current NCFS practices, but these will need to be fine-tuned by the EBC Board. In particular, the Board will be aware of any unique cultural issues that would need to be addressed in EBC policies.

Client Selection & Business Assistance Polices

Client selection is the process in a program of selecting businesses for inclusion. While the community does not have a large array of businesses, it would be in best interest of the EBC to onboard small businesses that match and respect the culture, community visions, and current available resources.

A thoroughly designed business screening process can uncover more startups and small businesses with strong economic potential and community development. This, in turn, can generate more attraction of other entrepreneurs in the region. There are no intentions to discourage or exclude any entrepreneurs or business ideas. However, prior to individuals agreeing to the tenant leasing policies and workshops, we advise communicating the necessity of performance check-ins and resources that will be used to develop the passion into a concrete business.

Tenant Leasing Policy

The EBC’s staff must focus most of its time and resources on serving tenants who fit within its mission statement and goals, namely, those who recognize themselves as small business owners and who want to grow their businesses. Other audiences will certainly benefit from the EBC but should not be provided free access to paid services.

Paying users will agree to signing a terms of use agreement that stipulates what services they are entitled to and which services may incur additional fees. NCFS will likely want to differentiate its tiers of services and come up with titles for each group. A recommended distribution of user types includes the following: members, tenants, and guests. To define these audiences further:

Members



Members are people who are renting office or co-working space, using the commercial kitchen and/or arts studios, and who are officially enrolled in EBC programs. Members are expected to responsibly use space and equipment for all intents and purposes within the EBC.

Tenants



Tenants are people who are paid users of a co-working space. Typically, these users would have access to the space they are renting, and all communal areas. They would not have access to EBC services, in general, though they may be permitted access to a certain number of classes, commercial kitchen use, and have access to EBC coaches and specialists for a limited number of hours per week.

Guests



Guests are people who are simply visiting the facility for special events and meetings; only provided access to common areas and areas specific to their visit. Though guests may be permitted a “sneak peek” into the offices and co-working space it is important for workflow and focus to keep such interruptions to a minimum.

All participants and guests are encouraged to support local EBC artists, businesses, and take advantage of the adjacent Food Truck Park, with weather and operations permitting, during their visit.

Performance Management Plan

During the initial application of tenant leasing, we recommend NCFCS provides a transparent and detailed overview of the services provided at EBC, expectations of performance and resource usage, and reasoning of methods and sources used to educate and grow the tenant’s business idea or current businesses. If needed, to provide additional time during the meeting to answer initial questions and assist a clear understanding of paid and free services.

Maturing Out Tenants

Unlike a traditional business incubator, the EBC seeks to provide its tenants and members free or low-cost curriculum along with ample space to meet the needs of most small businesses and entrepreneurs within the CTUIR reservation. Once a tenant has completed all required courses and surpassed standard benchmarks, they can take the next steps in maturing out of the EBC. It may vary between individual small businesses and their current capital if they can put funds towards constructing a shop within the Coyote Business Park, or if the EBC has vacant retail to host the business for a short-period rental period of their store front.



Newberry Square Storefronts, Lewiston ID

Moving from business start-up programs into a centralized retail location is not commonly seen, however an example of successful maturing out businesses into the market is one in Alabama known as The Innovation Depot. With pre-constructed retail space operated by the Depot, known as The Switch², companies maturing into their growth phase of their business cycle are able to become physically established in their respected markets.

Adjacent Partnership Opportunities

There are several national and regional organizations with similar and overlapping missions that can serve as allies as the EBC develops its curriculum and programming including the following:

- Affiliated Tribes of Northwest Indians (ATNI): Create and carry out regional strategies for development, protection, and advancement of the interests of member Tribes in areas represented by ATNI committees.
- Our Native American Business Network (ONABEN): Providing training, curriculum, and developing entrepreneurship in Native and Indigenous communities.
- Oregon Native American Chamber (ONAC): To advance educational and economic opportunities with all members and the community of Native Americans in Oregon and Southwest Washington.

These organizations are currently working with the NCFS team in continuing education and assistance for small business needs. Implementing their programs or courses within the EBC operations will provide more resources for individuals to use. Future and further development of partnerships or program assistance from other local entities and organizations could be established with the following:

- Crow's Shadow Institute of the Arts: A creative space for educational, social, and economic opportunities through artistic development for Native Americans
- Business Oregon: Oregon's economic development agency to ensure consistent and unified action to economic development and ongoing policy direction.
- Foundry Collective: Aid small and rural communities develop vibrant and strong small business or startup communities that will contribute to improved success and satisfaction of life.

Staffing Plan

The EBC will be primarily overseen by an appointed Executive Director, who reports to an overarching Board of Directors. NCFS has a pre-established board and organization structure, this will merge over to the EBC.

² <https://innovationdepot.org/the-switch/>

Figure 1: NCFS Organizational Chart

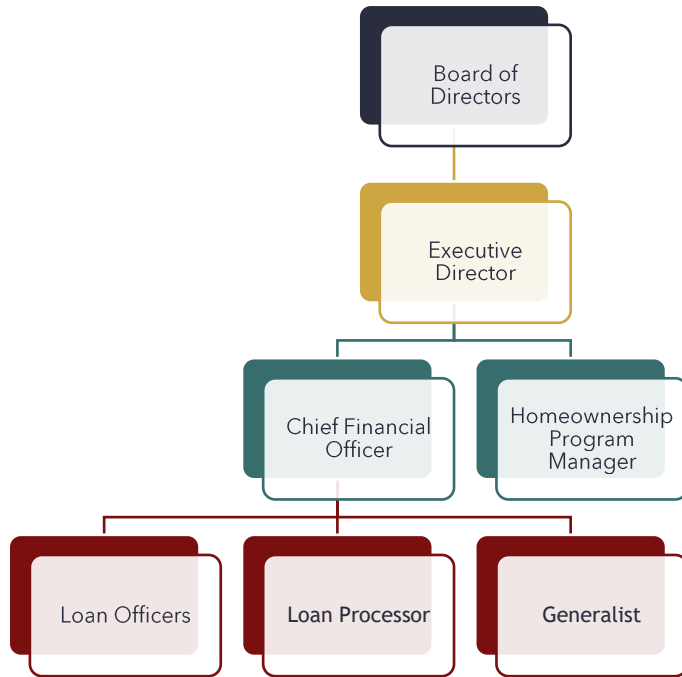
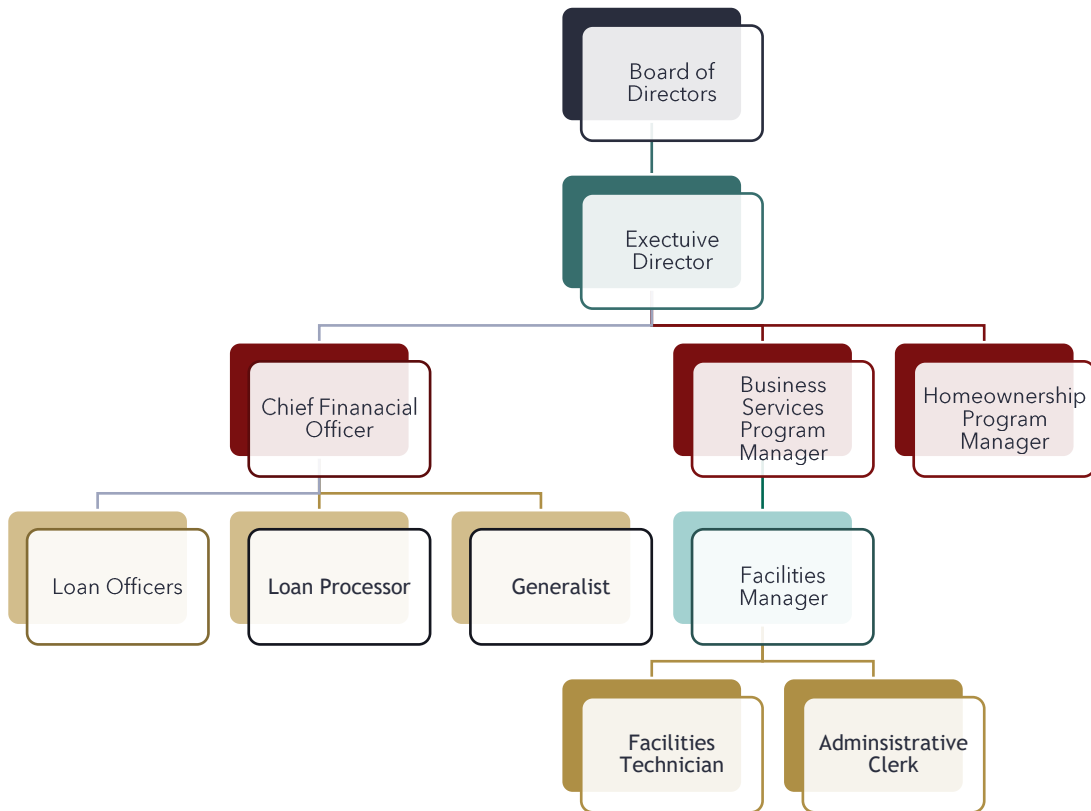


Figure 2: NCFS Organization chart with EBC Staffing



The EBC will be overseen from the current Board of Directors and Executive Director of NCFS. Additional roles managerial roles that will be overseen by the Executive Director:

- Business Services Manager: Overseeing management of the facility, recruit staff, collect data for annual reports and program success, supervise the EBC Manager, and seeing through program and workshops success for small business owners.
- EBC Manager: Develop and establish facility policies and procedures, network sub-contractors and vendors, and organize materials and staff for workshops and events.
- Facilities Technician: Routine check-ins with the facility infrastructure and IT, repair and maintenance for the building Responsible for upkeep of tenant spaces, office supplies and management, coordinating community events (public and private), and space rentals.
- Administrative Clerk: Formatting and creating telecommunication processes, client filing systems, offering support for NCFS loan and EBC presentations, understanding NCFS purchasing and property.

EBC Programs

Currently, NCFS offers a select programs that are available year-round or seasonally to small businesses and entrepreneurs:

- Digital marketing workshop
- Managing your money: Financial prep for you business
- Risk Management: Business Ownership
- Native Empower Hour: B2B networking
- Business Insurance 101
- Business Creation Course
- Business Website design & SEO
- Native Enterprise (Fall & Winter)
- Indianpreneurship
- New course starting Spring 2023

During the summer NCFS also hosts youth & children program that encourage entrepreneurship and financial literacy to middle and high school-age students. Individual coaching, currently provided by NCFS Business Manager, is available for a number of small businesses/entrepreneurs that are in different stages of the business cycle. Also, these individuals may not have the availability to attend full classes/session.

Financial Capacity

Revenue Model

Revenue for the EBC will be acquired through a variety of sources including both earned and non-earned revenue. Potential sources of revenue built into PC's model include the following:

Earned Revenue

- Coworking space rentals
- Restaurant leasing
- Anchor tenant rentals
- Food Truck Park tenant rentals
- Retail sales of art and supplies
- Small business store front sales
- Event/conference room rentals
- Classes and programs fee

Donations & Grants

It is difficult to predict the exact sources of donations, grants, and in-kind support, as it could include a mix of local, state, university, and foundation sources. For that reason, PC's model does not specify the ultimate source of these additional funds, though recommendations are provided in the following section.

One source that can be counted with relative confidence is the BIA Indian Business Incubators Program (IBIP).³ Given NCFS has fresh local performance and with the output of this feasibility study in-hand, NCFS has strong odds of being awarded these funds. The awards are competitive and will be issued to between ten and 15 organizations per year, for a maximum of \$300K and a minimum of \$100K.⁴ Federal regulations require that the three-year grant must be less than 25% of the Incubator's total revenue stream. IBIP funds can be renewed, but after the initial award they must account for less than two-thirds (67%) of the revenue stream. In other words, within its first three years of existence the Incubator must make up some ground in its revenue model via non-federal sources.⁵

Additional Fundraising Options

There are handfuls of potential funding organizations and entities both within Eastern Oregon and Nationally, with specific missions and values to assist Native American and Indigenous communities. To make note, the following organizations have not been contacted by PC, however these are likely candidates in terms of alignment and/or location for the NCFS EBC.

The EBC's leadership will need to assess each organizations grant-making sections to better determine the best approach. The other Federal agencies listed here can serve as funding partners, but NCFS must be aware to abide by BIA's requirement of not duplicating federal funds.

³ <https://www.bia.gov/as-ia/raca/regulations-and-other-documents-in-development/IBIP>

⁴ Federal Register, "Indian Business Incubators Program (IBIP) Grants Under the Native American Business Incubator Act of 2020," <https://www.federalregister.gov/documents/2022/03/23/2022-06077/indian-business-incubators-program-ibip-grants-under-the-native-american-business-incubator-act-of>

⁵ Tribal Consultation on the proposed rule for the IBIP, Office of Indian Economic Development, <https://www.bia.gov/service/grants/ibip/indian-business-incubators-program-ibip-resources>.

Table 1: Prospective Funding Sources outside of BIA

Category	Organizations
Local Philanthropic	Tamastlikt Cultural Institute, Wildhorse Foundation
Higher Education ⁶	Eastern Oregon University, PTECH Pendleton Tech and Trade Center,
Regional	Oregon Native American Chamber, Spirit Mountain Community Fund
National	Northwest Area Foundation, First Nations Development Institute, Oweesta SBA Navigator,
Other Federal	USDA Rural Development, Rural Microentrepreneur Assistance Program, CDFI Fund, Economic Development Administration, Administration for Native Americans, Native American Business Development Institute

Pro Forma Model

Pro formas are a tool used by finance and real estate professionals to forecast the performance of a real estate asset. They are intended to reveal whether a project will generate sufficient revenue to cover the cost of construction and operational expenses. Importantly, the estimates provided here are the forecasted revenue and expenses once fully operational, not at time of start-up. Typically, expenses tend to be higher and revenues lower in the initial years of operation, but it is not our intent to model years of irregular financial performance. Also, all dollar values are based on 2022 values at the time of publishing the report. If construction and opening occur in subsequent years, the costs can be assumed to increase on both the revenue and costs sides, by a roughly equal degree.

As shown in Table 2, the EBC is forecasted to attain \$725K in revenue per year, of which 50% is earned from rentals and curriculum, with the remainder from grants and donations. Annual expenses are estimated at \$344K, of which 80% are personnel related. The difference between revenue and expenses is called EBITDA (earnings before interest, taxes, deductions, and adjustments), which equates to roughly \$165K seen in Table 4. Since the organization will be a non-profit, taxes and profit shares will not be withdrawn, so the largest remaining expense is any amount of the loan that would be required to cover the cost of construction.

⁶ The listed higher education institutions do not typically serve as grant-funders, but could serve as partners when sharing costs and resources for entrepreneurship and business-related programming.

Table 2: EBC Sources of Revenue, Annually at Stable Performance

Income Category	Amount	Notes
Restaurant & Anchor Tenant Rental	\$287,300	2 restaurants (chain or locally owned) on the end caps
Retail and Small Business Rental	\$29,820	7-10 retail shops (~300 SF), and 2-3 small business offices (400-500 SF)
Event/Conference Room Rentals	\$28,200	4 conference rooms of various sizes and large event rental spaces for total of 14 paid rentals per month
Coworking Rentals	\$5,400	\$30/month for average of 15 users/month
Classes & Programming	\$5,040	28 (non-duplicated users) per month paying \$15/class; will require more instructors and a curriculum plan
Arts & Crafts Supplies	\$2,500	Direct purchase by facility users
Food Truck Park Rentals	\$1,836	80% occupancy in summer, 20% in off-season, mix of CTUIR subsidized tenants and non-Native paying tenants
Earned Income	\$360,096	
BIA IBIP	\$300,000	Max of IBIP 3-year award, remains under the 2/3rds funding maximum for three years and the 75% max funding for one-year.
Additional Gov't, University, or Foundation Funding	\$50,000	Variety of sources and options
CTUIR Funding	\$10,000	Estimated, would need to be negotiated with the CTUIR tribe
Individual/Small Corporate Donations	\$5,000	Includes GoFundMe, ongoing support from local individuals and businesses
Un-Earned Income	\$365,000	
Total Income	\$725,096	

Source: Points Consulting, 2022

Table 3: EBC Expenses, Annually at Stable Performance

Expenses	Amount	Notes
Full Time Employees	\$198,000	3 FT staff
Part Time Employees	\$62,080	1.75 FTE support staff, likely 3-4 different individuals
Fringe Benefits	\$63,757	Fringe benefits rate for existing FT NCFS staff, per 2022 financial reports
Payroll Taxes	\$19,900	Employer shared percentages per IRS standards
Total Personnel Expenses	\$343,737	
Property Taxes	\$130,000	Assuming \$6.5M building value at 2%
Total Property Tax	\$130,000	
Utilities	\$17,780	Calculated based on small commercial rates from UEC and expected kWh usage for industry type
Facility Care/Maintenance	\$14,000	Industry average
Event Hosting	\$12,800	Expected \$800/event for 16 events/year
Marketing/Advertising/Website	\$10,300	Industry average, and NCFS 2022 PnL
Cable/Internet/Phone/Security	\$7,500	Industry average
Accounting Fees	\$6,100	NCFS 2022 PnL
Other Software Subscriptions	\$4,200	MS office, project management, client management, communications, IT, etc.
Arts & Crafts Supplies Inventory (annual)	\$3,000	Materials to be sold to artists
Supplies/Misc. Equipment/Office Expense	\$2,500	Industry average
Legal/Professional Fees	\$2,500	Industry average
Bank Fees	\$1,500	Industry average
Total Admin/Op Expenses	\$85,780	
Total Operating Expense	\$559,517	

Source: Points Consulting, 2022

Table 4: EBITDA & Cash Flow

Category	Amount	Notes
EBITDA	\$165,579	
Interest Expense	\$109,202	Based on assumed loan
Depreciation	\$97,925	Construction value over 40 years
<i>Total Adjustments</i>	\$207,127	
NET PROFIT	(\$41,548)	
Principal	(\$98,806)	
Depreciation	\$97,925	
Cash Flow	(\$42,429)	

Source: Points Consulting, 2022

Marketing Plan

NCFS has already established marketing for the financial services and home and business lending, which are useful to influence the development of the EBC. The existing reputation will aid in increasing the reach for current and up-and-coming entrepreneurs. The current local recognition and reputation will serve as a strong launch pad and encouragement to businesses to be in the EBC.

The CTUIR has a handful of micro-businesses, however the understanding of entrepreneurship and what defines a small business is not well recognized within the community. In order to increase participation and understanding of the premise of the EBC, PC recommends that the NCFS team select one to two successful Native business owners to serve as a spokesperson for the center. This individual would be someone Native who has launched one or more businesses, on or off the Reservation, and have been commercially successful, in order to reflect the unique values and perspectives as a Native business owner.



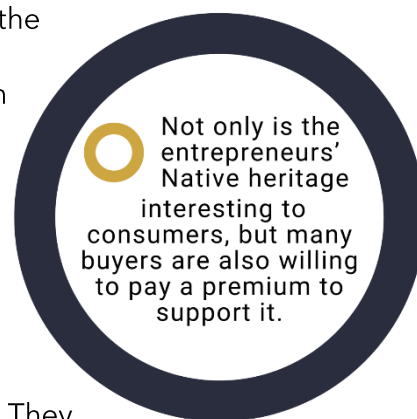
Ruby's Indian Craft & Supply store owner
Melinda B, <https://www.nixyaawii-cdfi.org/business-development/>

The spokesmen can serve in multiple marketing campaigns such as videos, print media, billboards, guest speakers, etc. They would not be required to reside locally, however ideally be a member of the CTUIR if applicable.

Consumer trends have shifted over the past several decades to place less emphasis on price and convenience and a higher emphasis on the values and history embodied by the brand. In response, many businesses have embraced the power of sharing their business' unique origin story with consumers. Examples abound from both big businesses such as Starbucks, to boutique brands such as Burt's Bees. This trend favors Native entrepreneurs, particularly those with consumer facing products in the realm of food, arts, and crafts. Not

only is the entrepreneurs' Native heritage interesting to consumers, but many buyers are also willing to *pay a premium* to support it. Native entrepreneurs also embody the example. Ruby's Indian Craft & Supply sells a variety of Native craft supplies, beading, jewelry, and much more. Located next to the NCFS office, Ruby's has been in operation since June of 2020, the owner and operator, Melinda, has been crafting her whole life, and has advanced her skills in the last 10 years. Her store is named after her grandmother, who was the person to show her many of her crafting skills she utilizes to this day. One of her missions with her shop is to preserve the local culture and continue to learn more traditional crafts and arts.

Another example is professional services entrepreneur Sean Sherman, who markets his business as 'The Sioux Chef' and provides Native American cuisine to hungry consumers. In



partnership with the Little Earth Community of United Tribes in Minneapolis, he helped design and open the Tatanka Truck food truck in 2015 serving pre-colonial dishes from the Dakota and Minnesota territories. The truck and Sean's success in winning multiple awards, such as the James Beard Award for Best American Cookbook, in turn spurred the creation of the non-profit organization North American Traditional Indigenous Food Systems (NĀTIFS) and an Indigenous Food Lab with the mission of re-establishing Native foodways. Following a Kickstarter campaign in 2016, Sean was able to open a restaurant called Owamni in July 2021 and simultaneously provides Native dishes to customers while preserving his heritage.⁷

Retail and food service businesses should recognize the unique market power that they have in this regard and push to make their Native heritage part of their story. The importance of sharing one's own story is particularly important when mainstream media is known for both marginalizing and homogenizing stories from minority providers.

4. Tribal Socioeconomic Profile

In most communities in the United States, analysts rely upon a combination of data sources from state and federal statistical organizations. Common sources at the federal level include the US Census Bureau and the Housing and Urban Development (HUD), among others. Tribal areas are a challenge to survey accurately due to a combination of tribal communities' mistrust of government agencies, non-traditional employment and residential patterns, and other cultural differences. For these reasons, these standard means of data collection have historically proven to be inaccurate. The only relatively reliable source of federal data is the Federal Reserve Bank of Minneapolis' Reservation Profile database.⁸

PC also relies upon a number of other proprietary sources and the community survey conducted as a component of this analysis to arrive at the data presented here. These socioeconomic data are a key component that allows us to paint a picture of the characteristics of the population in the reservation, which in turn gives us an idea of the potential user base for the EBC.

One of the main takeaways from this chapter is how well the Confederated Tribes of the Umatilla Indian Reservation (CTUIR) fares on socioeconomic metrics when compared to other reservations in Oregon. For instance, average unemployment rate for all other Oregon reservations is around 11.7%, while the average for the CTUIR is about 8.1%, while the CTUIR's median household income (\$81K) is considerably higher than the average median household income figure for rest of the reservations in the state (\$32K).⁹

⁷ The Sioux Chef: <https://sioux-chef.com/>

⁸ Reservation Profile for the CTUIR Tribe:

<https://www.minneapolisfed.org/indiancountry/resources/reservation-profiles/umatilla-reservation>

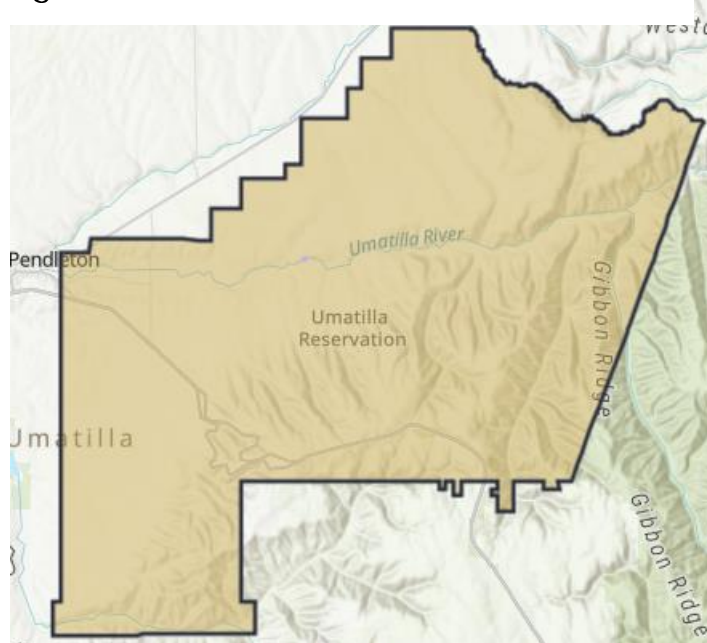
⁹ US Census Bureau, American Community Survey 2017-2021 5-Year Estimates

Regional and State Context of American Indian Populations

Firstly, some regional and national context is helpful for understanding the unique circumstances of the CTUIR. Nationally, an increasing number of people are identifying as American Indian and Alaska Native (AIAN). Between 2000 and 2010, the AIAN cohort increased 27% at the national level.

Many tribal areas are adjacent to urban and micropolitan centers and, in some areas, reservations have been fully encircled by urban population centers. AIAN populations living in counties adjacent to reservations tend to fare better in terms of income and poverty statistics.

Figure 3: CTUIR Reservation Area



Confederated Tribes of the Umatilla Indian Reservation Socioeconomic Statistics

The headquarters of the CTUIR is located in Pendleton, OR, and the Reservation spans over 173,000 acres.¹⁰ The CTUIR is a union of three tribes: Cayuse, Umatilla, and Walla Walla, and has over 3,100 tribal members. In 1855, what is known as The Treaty of June 9, 1855, the three tribes Umatilla, Cayuse, and Walla Walla ceded 6.4 million acres to the United States. Later in 1949 the tribes united into a single form of government, which is now known as the Confederated Tribes of the Umatilla Indian Reservation.¹¹ Around half of these members live on or near the CTUIR Reservation. Figure 3 shows the boundaries of the Reservation. The Reservation area lies entirely in the Census County Division (CCD) called the Umatilla Reservation CCD. The synchronization of the Census and tribal borders is fortunate for anybody utilizing socioeconomic data, because typically Reservation boundaries do not correspond so naturally with political boundaries.

The Reservation has a total population of 2,861, with a demographic composition of both American Indian and Alaska Native (AIAN) and non-AIAN residents. It is important to note that individuals of Native descent and those without Native descent reside on tribal grounds. Table 5 shows the demographic breakdown within the Reservation, while Table 6 provides the same for select communities in the Reservation.

¹⁰ <https://ctuir.org/about/>

¹¹ Columbia River Inter-Tribal Fish Commission, "The Confederated Tribes of the Umatilla Indian Reservation," CRITFC, November 5, 2021, <https://critfc.org/member-tribes-overview/the-confederated-tribes-of-the-umatilla-indian-reservation/>

Table 5: CTUIR Reservation Demographics

Group	Population	Share
White alone	1,185	41.4%
Two or more races	202	7.1%
Some Other Race alone	23	0.8%
Native Hawaiian and Other Pacific Islander alone	8	0.3%
Black or African American alone	<10	--
Asian alone	0	--
Total AIAN	1,442	50.4%
Total Non-AIAN	1,418	49.6%
Total Population	2,861	100.0%

Source: US Census Bureau, 2020 DEC Redistricting Data

Many non-tribal members reside within the boundaries of the Reservation. In fact, around half of CTUIR Reservation residents are non-tribal. As Table 6 shows, the city with the largest proportion of AIANs is Mission, which also happens to be the largest city by population on the Reservation. Most CTUIR members live in Oregon, followed by Washington, and then Idaho, according to Table 7. Figures 4 and 5 show the proportions for different racial groups within select communities in the Reservation.

Table 6: Population of Places Within CTUIR Reservation by Race

	White	AIAN	Asian	Black	Population Total
Mission	136	722	0	0	960
Tutuilla	250	155	0	0	448
Gopher Flats	230	52	0	<10	329
Riverside CDP ¹²	137	34	0	0	213
Kirkpatrick	61	83	0	0	160
Cayuse	22	40	0	0	66

Source: US Census Bureau, 2020 DEC Redistricting Data

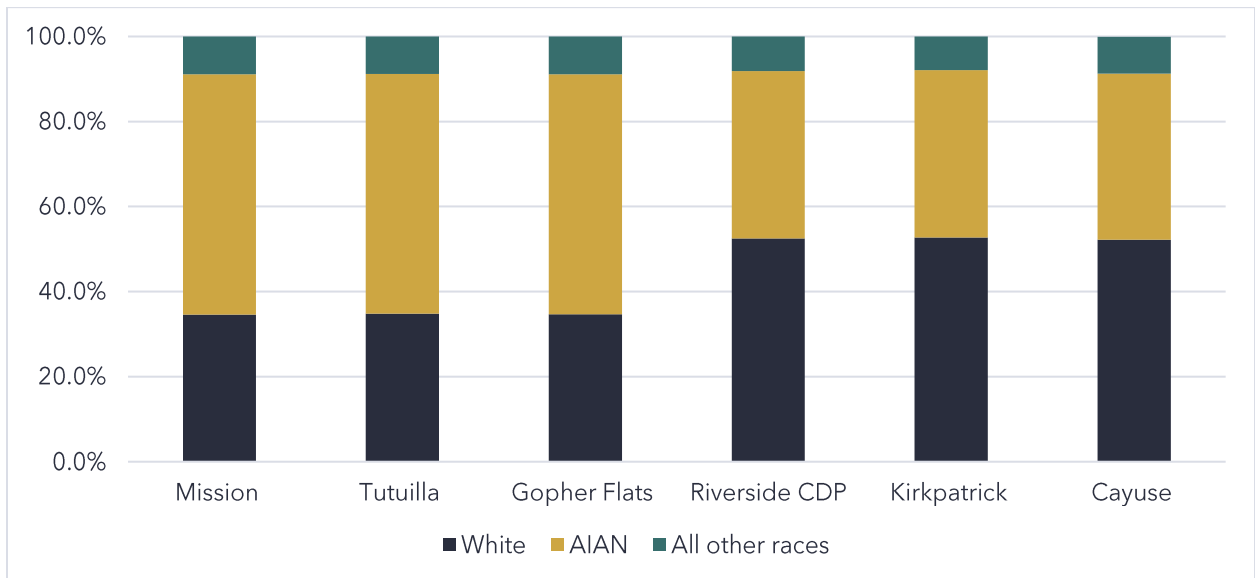
¹² A CDP is a Census Designated Place, which is a type of unincorporated community that is not recognized as a local government entity and does not have official boundaries or a governing body.

Table 7: State of Residence for CTUIR Tribal Members

State	Male	Female	Total
Oregon	2117	1055	1062
Washington	495	215	280
Idaho	143	64	79
California	71	30	41
Oklahoma	54	31	23
Arizona	28	13	15
Alaska	28	12	16
Montana	32	18	14

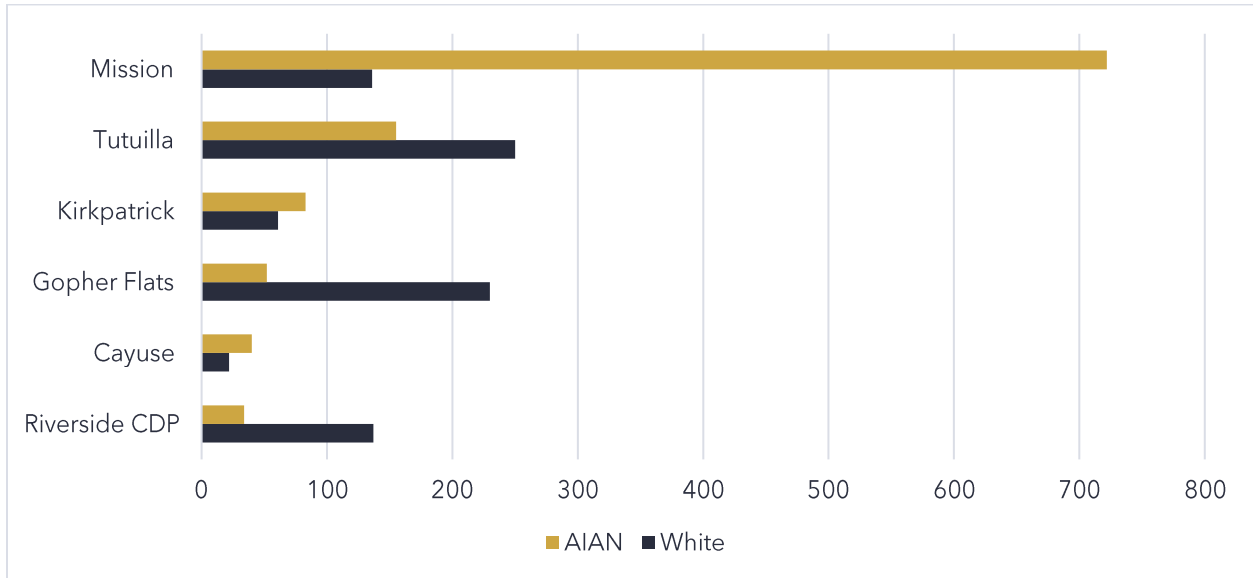
Source: Confederated Tribes of the Umatilla Indian Reservation, Tribal Member Demographic Information, 2022

Figure 4: Population of Places Within CTUIR Reservation by Race



Source: US Census Bureau, 2020 DEC Redistricting Data

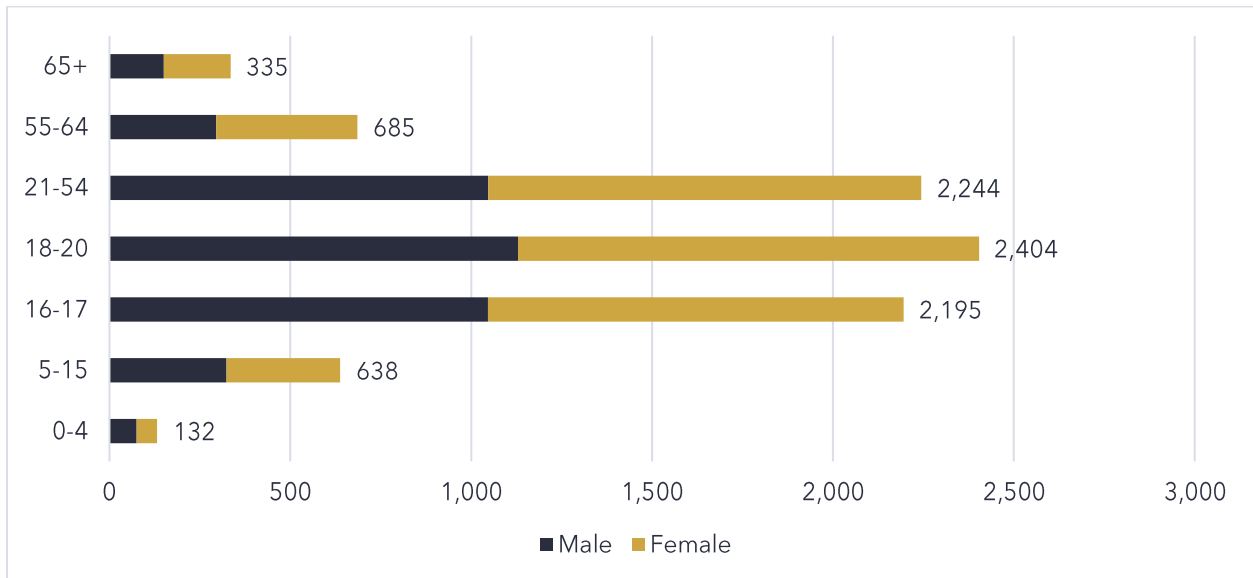
Figure 5: Population of Places Within CTUIR Reservation by Race



Source: US Census Bureau, 2020 DEC Redistricting Data

Figure 6 shows the age distribution of enrolled CTUIR tribal members in 2022, regardless of their place of residence. In general, CTUIR tribal members are young, with the largest sector being the 18-20 year-old group, closely followed by the 21-54 year-olds, and the 16-17 year-olds. Table 8 shows the median age both for all races, and for AIANs in particular that live on the CTUIR Reservation and at the national level. Males and females on the CTUIR Reservation are four to five years older in median terms than the rest of the US population. In the case of AIANs, however—shown in Table 8—the median age for males is around 5 years lower than the median age in the US, and almost equal in the case of females. In total, AIANs on the CTUIR Reservation have a similar median age to AIANs in the rest of the US. Although the population is older among non-Natives, Native populations are younger and more likely to be at the beginning stages of their careers and could potentially benefit from the services provided by the EBC.

Figure 6: Total Enrolled CTUIR Tribal Member by Age Range, 2022



Source: Confederated Tribes of the Umatilla Indian Reservation, Tribal Member Demographic Information, 2022

Tribal Economic Development Trends

Economic estimates on tribal communities are difficult, due to a lack of comprehensive data collection. However, the Federal Reserve Bank of Minneapolis has collected data on labor market conditions for Native American peoples that provides big picture insights into the economy of tribal people in the United States. While employment is consistently lower and unemployment higher in AIANs than all individuals in United States, the last ten years show positive trends for Native Americans. From 2014 to 2023, employment has increased 2.2% and unemployment decreased by 5.9%.¹³ Beyond employment, Southern Oklahoma State University notes that in recent years, Native American communities have attained better access to education and improved infrastructure.¹⁴ Furthermore, in 2022, billions of dollars were invested in grants and programs to improve tribal access to broadband.¹⁵ Overall, AIAN people in the United States have seen their economic conditions improve substantially in the past decade.

¹³ Federal Reserve Bank of Minnesota, Native American Labor Market Dashboard, <https://www.minneapolisfed.org/indiancountry/resources/native-american-labor-market-dashboard>.

¹⁴ Southeastern Oklahoma State University, *Improving Economic Development for Tribes*, <https://online.se.edu/articles/mba/improving-economic-development-for-tribes.aspx>, accessed March 3, 2023.

¹⁵ Ibid.

Table 8: Median Age for All Races

Geography	Male	Female	Total
--All Races--			
CTUIR Reservation	40.4	44.4	42.7
United States	36.5	39.1	37.8
--AIANs--			
CTUIR Reservation	25.7	33.8	31.6
United States	31.4	33.6	32.5

Source: Federal Reserve Bank of Minnesota, Reservation Profiles, 2013-2017 American Community

In terms of educational attainment, AIANs in the CTUIR Reservation lag slightly behind other races. A large amount of AIAN males do not have any college education, but their rates of Bachelor’s degree attainment are higher compared to AIAN females, and even all other races in the Reservation. However, AIAN totals fall behind the totals for other races at the postsecondary level.

Table 9: Educational Attainment – Population 25 Years and Older in CTUIR Reservation

Group	AIAN Female	AIAN Male	AIAN Total	All Races
Less than high school diploma	11.2%	18.4%	13.9%	10.6%
High school graduate, GED, or equivalent	29.4%	32.7%	30.7%	26.9%
Some college or associate’s degree	51.0%	31.3%	43.7%	46.2%
Bachelor’s degree or higher	8.4%	17.5%	11.8%	16.3%

Source: Federal Reserve Bank of Minnesota, Reservation Profiles, 2013-2017 American Community Survey

The Reservation has comparable rates of broadband availability to the rest of the United States, as shown in Table 10. Nearly one-third of CTUIR Reservation households have broadband internet. The CTUIR Reservation has rates of broadband availability that are 14% higher than that of all Reservations in general. This is a positive indicator because broadband internet is essential for the daily operations of most businesses. With access to fast, reliable internet, new businesses can reach customers, manage their operations more efficiently, and expand their reach through e-commerce and online marketing efforts.

Table 10: Households that have Broadband

Geography	Households that have Broadband
CTUIR Reservation	72.5%
United States	78.1%
All Reservations	58.2%

Source: Federal Reserve Bank of Minnesota, Reservation Profiles, 2013-2017 American Community Survey

Similar to the case of demographic data, there are gaps in tribal business data, with no comprehensive data on tribally owned enterprises.¹⁶ It is also important to note that the

¹⁶ An urgent priority: Accurate and timely Indian Country data. M. Gregg, C. Lozar, R. Nunn (2022) <https://www.minneapolisfed.org/article/2022/an-urgent-priority-accurate-and-timely-indian-country-data>

creation of tribally owned businesses can provide economic benefits to both AIAN and non-AIAN residents in the Reservation alike. However, due to the unique set of barriers and challenges that tribal business owners face, such as access to sufficient financing, it can be difficult to get enterprises up and running and generating revenue.¹⁷ According to research carried out by the Center for Indian Country Development, 70% of all non-gaming tribal enterprises are located away from reservations, and the overall number of these enterprises has steadily grown over the last 25 years.



Table 11 shows several employment metrics for the CTUIR Reservation and compares it to the US and all-reservation averages. The civilian employment-population ratio, which measures the labor force that is employed at the moment against the working-age population of a region, is only slightly lower for the CTUIR Reservation than the for the United States and is in fact higher than the rate for all reservations. In terms of labor force participation, the Reservation lags behind the US, but marginally outperforms the rate for all Reservations. Unemployment rates in the CTUIR Reservation are slightly above the national average but fall below the average for all reservations.

Table 11: Employment for CTUIR Reservation, United States, and All Reservations

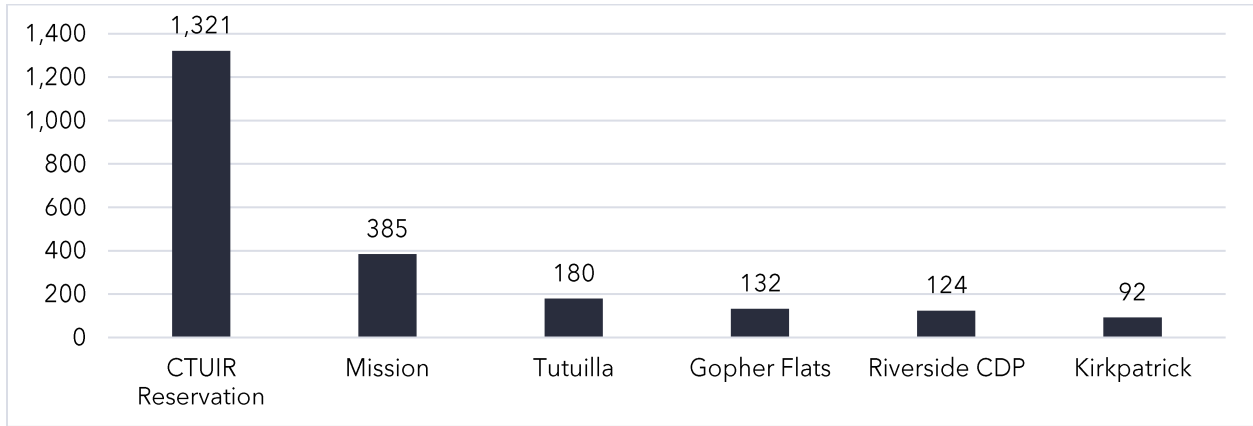
Geography	Civilian Employment-Population Ratio	Civilian Labor Force Participation Rate	Civilian Unemployment Rate
CTUIR Reservation	54.9%	59.7%	8.1%
United States	59.1%	63.3%	6.5%
All Reservations	47.6%	54.4%	12.6%

Source: Federal Reserve Bank of Minnesota, Reservation Profiles, 2013-2017 American Community Survey

Figures 7-9 below display several key employment and business metrics for communities within the CTUIR Reservation area. As shown in Figure 7, Mission has the highest number of employees among Reservation communities, which is to be expected given it is the largest city among those highlighted. However, as Figure 8 demonstrates, labor force participation is actually higher in almost all other communities, with Cayuse having the highest rate, at 72% – around 10% higher than the labor force participation rate in the Reservation as a whole. In terms of the number of establishments, Mission has the largest amount by far (63 total), with the only other city having double-digit establishment figures being Cayuse with 11 total.

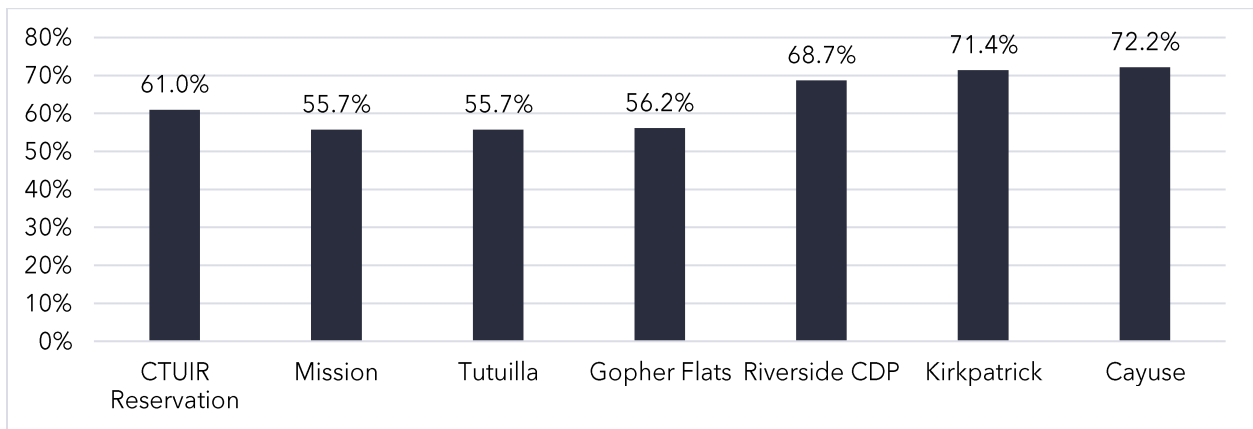
¹⁷ Growing Economies in Indian Country: Taking Stock of Progress and Partnerships. Susan Woodrow (2012)
<https://www.federalreserve.gov/newsevents/conferences/GEIC-white-paper-20120501.pdf>

Figure 7: Number of Employees by Place and CTUIR Reservation Totals



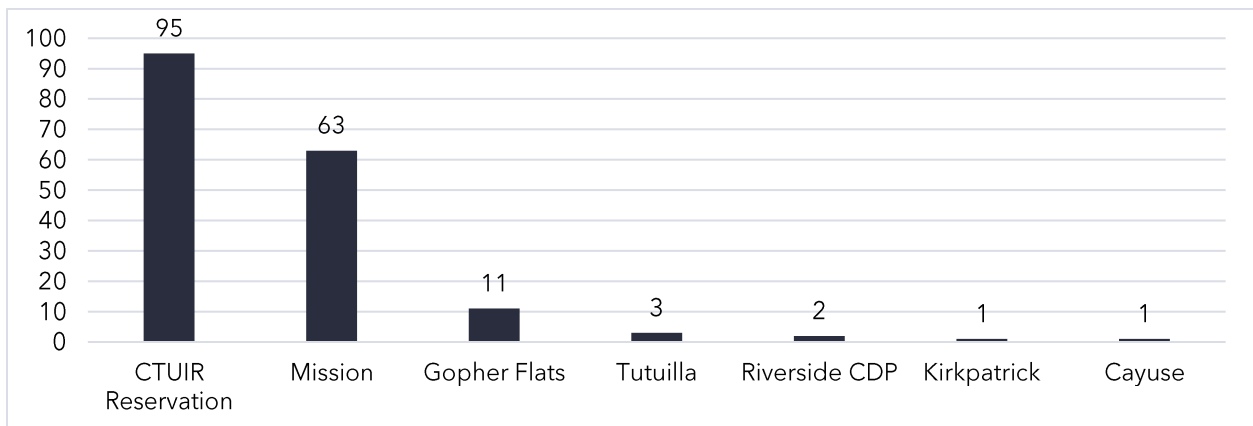
Source: Esri Business Analyst, via Business Summary, 2022

Figure 8: Labor Force Participation Rate by Place and CTUIR Reservation Totals



Source: Esri Business Analyst, via Business Summary, 2022

Figure 9: Total Number of Businesses by Place and CTUIR Reservation Totals



Source: Esri Business Analyst, via Business Summary, 2022

Table 12 shows employment numbers by industry in the CTUIR Reservation for 2021. The top three industries by employment are public administration, health care, and educational services. The industry with the highest employment is public administration, which is particularly noteworthy as public administration is a broad term that encompasses a large variety of roles within the tribe. Because the tribal government is much more involved than other standard government entities, public administration jobs on the CTUIR Reservation can include people working at the local health clinic or recreation center, as well as more typical administrative work.

The table also displays the location quotient (LQ) of each industry, which shows a region’s industrial specialization relative to the United States. However, given the sparsity of the data points, some LQs might not necessarily be representative of the employment conditions in the area and the comparative advantages each county possesses. The LQ that stands out the most for the region is arts, entertainment, and recreation which is indicative of 472% more employment in this industry than would be expected based on national averages. The LQ for agriculture, forestry, and fishing is almost equally as high, which suggests that there is 467% more employment in agriculture when compared to the rest of the nation.¹⁸

The high LQ of arts, entertainment, and recreation is promising for the EBC, as that industry ties in well with the sorts of the businesses the center is seeking to help grow. An already strong industry in this area shows that the area can support arts and craft businesses, which is one of the primary business types the center will serve.

Table 12: Employment by Industry in the CTUIR Reservation

Industry	Employment	Percent of All Jobs	Location Quotient
Public Administration	216	16.4%	3.35
Health Care/Social Assistance	172	13.0%	0.90
Educational Services	157	11.9%	1.32
Arts/Entertainment/Recreation	112	8.5%	4.72
Retail Trade	95	7.2%	0.67
Construction	80	6.1%	0.86
Accommodation/Food Services	79	6.0%	0.92
Agriculture/Forestry/Fishing	74	5.6%	4.67
Admin/Support/Waste Management	73	5.5%	1.45
Transportation/Warehousing	63	4.8%	0.87
Manufacturing	55	4.2%	0.44
Other Services (Excluding Public)	36	2.7%	0.57
Finance/Insurance	33	2.5%	0.52
Professional/Scientific/Tech	30	2.3%	0.29
Wholesale Trade	21	1.6%	0.64
Real Estate/Rental/Leasing	19	1.4%	0.70
Information	4	0.3%	0.16
Utilities	2	0.2%	0.25

¹⁸ Examining tribal enterprises to understand Native economic development. M. Gregg & E. Moreno (2021), <https://www.minneapolisfed.org/article/2021/examining-tribal-enterprises-to-understand-native-economic-development>

Mining/Quarrying/Oil & Gas	0	0.0%	0.00
Management of Companies	0	0.0%	0.00
Total	1,321	100.0%	-

Source: Points Consulting, 2022 using Esri Business Analyst

Financial Characteristics

According to US Census data, Native Americans have the highest rate of poverty among all minority groups in America, with 25.4% of the population under the poverty threshold.¹⁹ With a jobless rate that peaking at 28.6% during the pandemic, AIANs have been one of the most harshly impacted sectors of the population due to COVID-19. However, the disparity between Native Americans and the rest of the population in unemployment and poverty numbers did exist before the pandemic. Out of the 300 or so Native American reservations in the US, very few have well-functioning economies, which forces residents to have to travel outside of the reservation to access stores, banks, jobs, and higher education institutions.²⁰ However, because of the proximity of Pendleton to the CTUIR Reservation, local businesses and entrepreneurs have greater access to a larger market and client base. Having the city of Pendleton nearby can serve to provide more job opportunities and other resources to tribal members, which can help to support the local economy. Other examples of reservations with strong economies that lie close to cities include the Oneida Reservation, which is close to Green Bay, Wisconsin, and the Mohegan Reservation, which is in proximity to New Haven and Hartford, Connecticut.

To obtain a better understanding of the financial health of households in the CTUIR Reservation, it is essential to look at metrics such as median income and expenditures. Figure 10 shows the median income, average expenditures, and median disposable income for households in the CTUIR and select communities on a monthly basis. Riverside has the highest household income, disposable income, and expenditures in the Reservation area.²¹ The communities of Tutuilla, Gopher Flats, and Mission all reportedly have nearly similar amounts of monthly household income, disposable income, and average expenditures.

¹⁹ Racial Wealth Snapshot: Native Americans. Dedrick Asante-Muhammad et al. (2022),

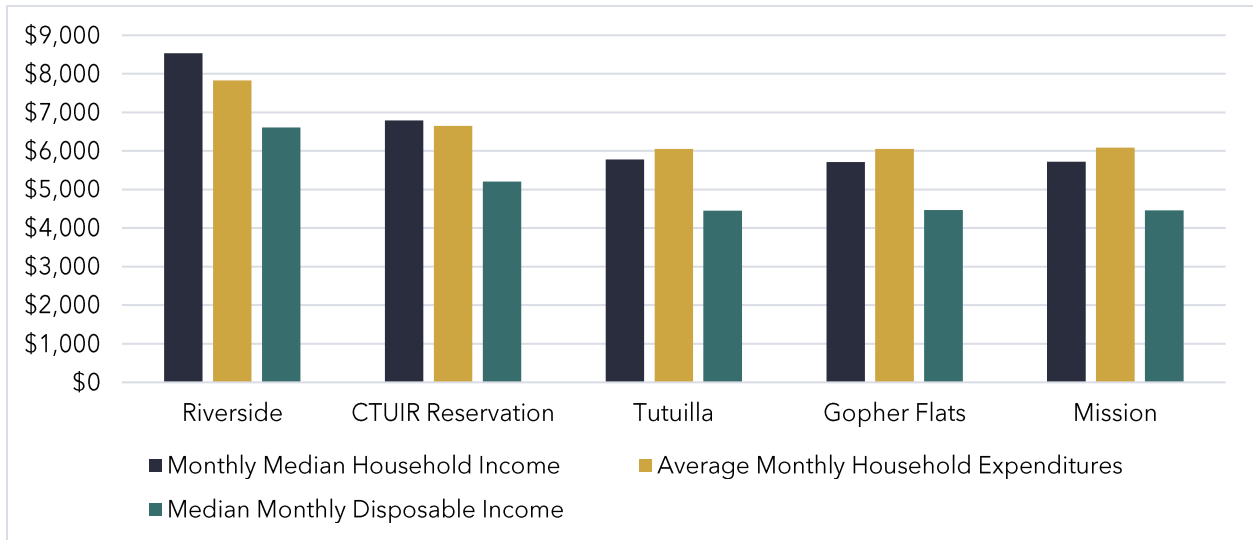
<https://ncrc.org/racial-wealth-snapshot-native-americans/#:~:text=Poverty%20Rates,rate%20among%20all%20minority%20groups>

²⁰ Establishing Economies on Indian Reservations. Robert J. Miller (2021),

<https://www.theregreview.org/2021/04/08/miller-establishing-economies-indian-reservations/#:~:text=Few%20of%20the%20300%20Indian,%2C%20higher%20education%2C%20and%20jobs>

²¹ Average monthly household expenditures include food, alcoholic beverages, housing, apparel and services, transportation, travel, health care, entertainment and recreation, personal care products and services, and education.

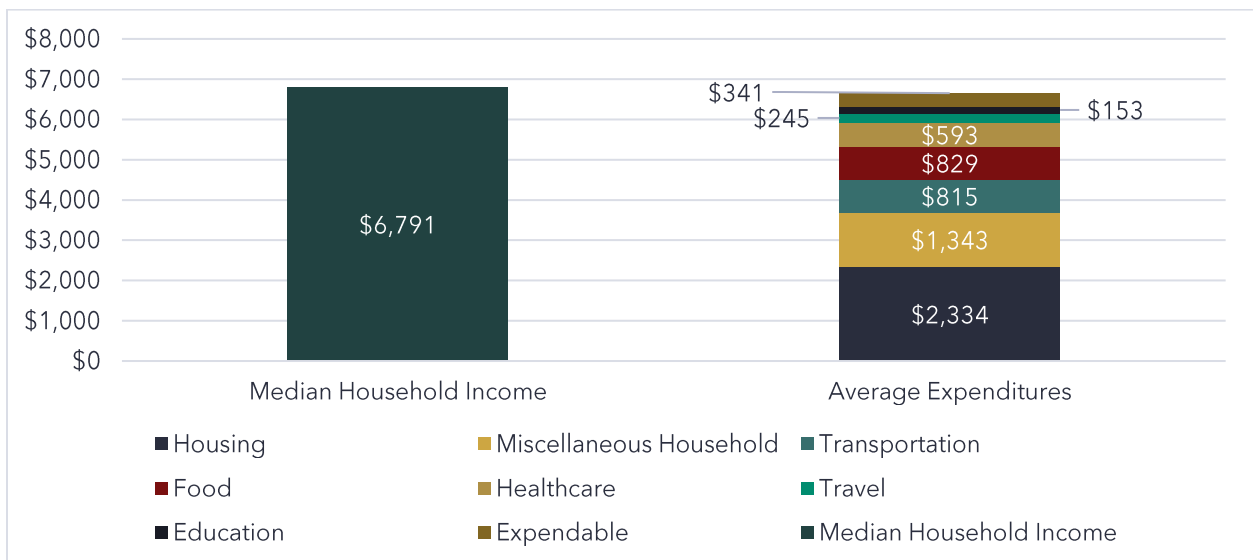
Figure 10: Select Financial Characteristics for Communities within the CTUIR Reservation by Household



Source: Points Consulting Using Esri Business Analyst, 2022

Figure 11 shows a comparison between median household income and average monthly expenditures for CTUIR households. The largest average monthly expenditure is housing (including utilities), followed by miscellaneous household spending.²²

Figure 11: Comparison of Median Income Expenditures on the CTUIR Reservation

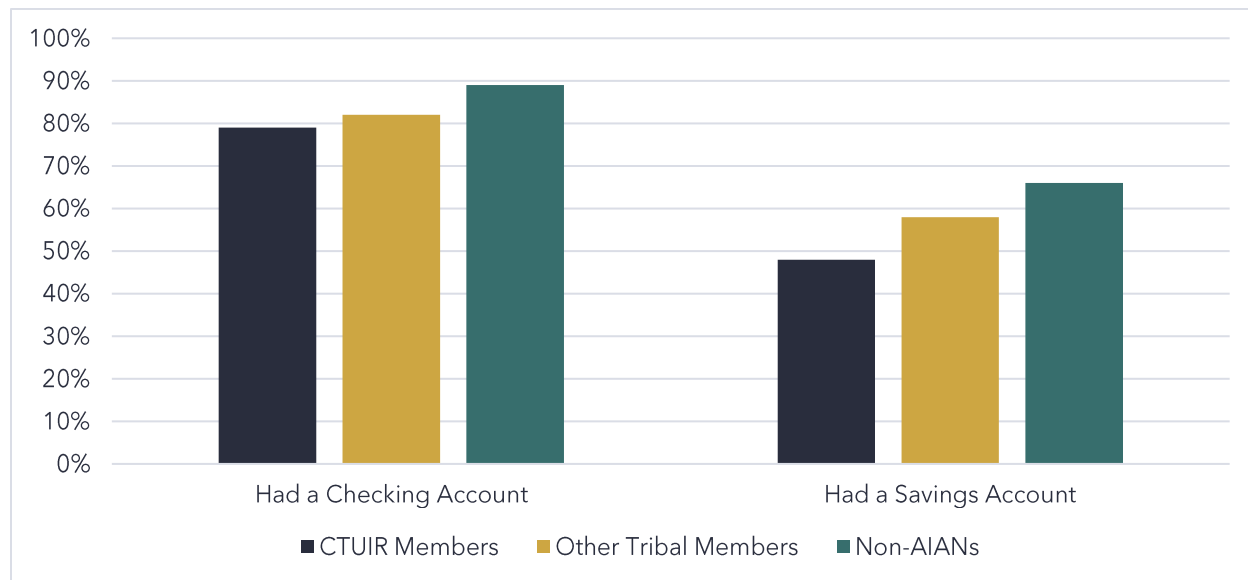


Source: Points Consulting Using Esri Business Analyst, 2022

²² Miscellaneous household expenditures include apparel and services, personal care products, funeral expenses, legal fees, banking service charges, accounting fees, credit card membership fees, shopping club membership fees, support payments, life insurance, and pensions and social security.

Of particular importance on these charts is the proportion of spending that goes toward the “expendable” category. Most clients of the EBC will be expected to pay for the services they utilize. Although incomes are lower on the Reservation, the average household spends \$341/month on expendable items. One may anticipate that many households will value the services of the EBC to reallocate some of this spending for this resource. Additionally, in a survey carried out for the Native CDFI for the Umatilla Indian Reservation, response showed that, despite the higher median incomes and levels of average expenditure that are comparable to the state level, many CTUIR tribal members are unbanked when compared to members of other tribes across the nation and non-AIANS, as displayed in Figure 12. Many CTUIR tribal members are also living paycheck-to-paycheck, with only 27% of CTUIR members able to cover three or more months of expenses. However, despite this, the majority of CTUIR members did not rate their financial situation as “Not Secure”, which suggests that many enrollees may have become accustomed to living with financial insecurity.²³ Higher levels of entrepreneurship can aid in improving the financial situation of tribal members, however, by creating either a primary or secondary stream of income that may boost the rates of members with bank accounts, savings, and credit.

Figure 12: Percentage of the Population with a Bank Account



Source: Native CDFI for Umatilla Indian Reservation: Business Plan, Nixyáawii Community Financial Services, 2016

Table 13 shows the distribution of annual median disposable income by communities in the CTUIR, while Table 14 displays the cost-of-living comparison for the communities, State, and U.S. Disposable income is defined as the amount that residents have left either to save or spend after paying their taxes. Most households in the CTUIR have a median household disposable income between \$15K and \$24.9K.

²³ Native CDFI for Umatilla Indian Reservation: Business Plan, Nixyáawii Community Financial Services, 2016

In terms of cost of living, Tutuilla is the most expensive city in the CTUIR overall. Tutuilla's housing index is 20.8% higher than the score of the U.S., which means the median home price there is higher than that of the U.S. as a whole. All the same case for health in all of the select communities in CTUIR, where health care costs 5.7% higher than the score for the U.S., and 17.7% than the average health costs for the state of Oregon. This is indicative of a higher average cost for hospital rooms, doctor's office visits, and dental checkups in these communities when compared to the state and the nation. However, in general terms, these communities in the CTUIR have a lower overall cost of living than the state and the US, with particularly low homeowner housing costs in Mission, which also has the largest number of residents, and Riverside CDP.

Table 13: Annual Disposable Income for Communities in the CTUIR Reservation

Annual Disp. Income	Kirkpatrick	Cayuse	Riverside CDP	Tutuilla	Gopher Flats	Mission	CTUIR Reservation
<\$15,000	3.4%	0.0%	3.6%	10.7%	11.1%	10.9%	8.2%
\$15,000-\$24,999	6.8%	7.7%	6.0%	14.2%	13.9%	14.0%	11.4%
\$25,000-\$34,999	6.8%	7.7%	7.2%	8.9%	8.3%	8.6%	8.0%
\$35,000-\$49,999	10.2%	7.7%	9.6%	13.0%	13.2%	13.1%	12.1%
\$50,000-\$74,999	16.9%	15.4%	18.1%	17.2%	17.4%	17.4%	17.4%
\$75,000-\$99,999	23.7%	23.1%	22.9%	13.6%	13.9%	13.7%	16.9%
\$100,000-\$149,999	25.4%	23.1%	25.3%	16.6%	16.7%	16.6%	19.5%
\$150,000-\$199,999	3.4%	7.7%	3.6%	3.0%	2.8%	2.9%	3.3%
\$200,000+	3.4%	7.7%	3.6%	3.0%	2.8%	2.9%	3.2%

Source: Points Consulting using Esri Business Analyst, 2021

Table 14: Cost of Living Comparison, Selected Locations

Region	Overall	Housing	Grocery	Health	Utilities	Transportation
Tutuilla	97.9	120.8	98.4	105.7	87.3	73.7
Gopher Flats	97.0	114.9	98.4	105.7	87.3	73.7
Cayuse	91.8	97.2	98.4	105.7	87.3	73.7
Mission	91.3	94.7	98.4	105.7	87.3	73.7
Kirkpatrick	90.5	95.4	98.4	105.7	87.3	105.7
Riverside CDP	87.9	85.5	98.4	105.7	87.3	73.7
Oregon	113.1	148.9	110.4	88.0	81.0	107.1
United States	100.0	100.0	100.0	100.0	100.0	100.0

Source: Sperlings Best Places, Cost of Living Comparison

It is also important to consider the industry context of the larger area in which the tribe is situated. Table 15 shows employment numbers by industry in Umatilla County in 2021. The top three industries by employment are health care, agriculture, and retail trade. The table displays the location quotient (LQ) of each industry as well, which shows a region's industrial specialization relative to the United States. Although, given the sparseness of data points, some LQs might not be representative of the employment condition in the area and the comparative advantages the county possesses.

Table 15: Umatilla County Employment by Industry

Industry	2021 Employment	% Change 2010	% Change 2032	LQ
Health Care and Social Assistance	16,904	16.4%	21.4%	0.81
Agriculture, Forestry, Fishing and Hunting	14,102	27.7%	15.0%	6.00
Retail Trade	13,964	13.8%	9.3%	1.24
Accommodation and Food Services	12,404	17.0%	30.4%	0.85
Manufacturing	12,151	(6.3%)	(27.9%)	0.80
Public Administration	11,358	(13.4%)	(1.2%)	1.80
Transportation and Warehousing	9,325	19.1%	44.2%	1.62
Educational Services	8,206	8.9%	9.1%	1.04
Construction	5,490	38.1%	16.8%	1.23
Wholesale Trade	3,540	22.9%	24.9%	1.27
Other Services	3,053	3.2%	(29.7%)	0.87
Admin. and Support and Waste Mgmt. and Remediation Services.	3,049	(52.4%)	32.0%	1.05
Professional, Scientific, and Technical Services	2,803	(19.5%)	5.1%	0.35
Information	2,195	144.9%	75.1%	0.79
Finance and Insurance	1,985	(8.5%)	(26.6%)	0.40
Utilities	960	14.0%	39.4%	0.70
Real Estate and Rental and Leasing	879	2.6%	37.4%	0.25
Arts, Entertainment, and Recreation	769	6.8%	(22.8%)	1.11
Mgmt. of Companies and Enterprises	315	62.5%	(68.2%)	0.00
Mining, Quarrying, and Oil and Gas Extraction	136	3.6%	60.7%	0.00

Source: Data Tactical Group

Table 16: Umatilla County Employment by Occupation

Occupation	2021 Avg Employment	% Change 2018
Service-providing	16,399	2.6%
Goods-producing	7,721	(3.3%)
Trade, transportation, and utilities	6,753	6.4%
Education and health services	3,970	5.1%
Natural resources and mining	3,455	1.8%
Manufacturing	3,038	(11.1%)
Leisure and hospitality	2,409	(6.6%)
Professional and business services	1,272	(9.3%)
Construction	1,229	4.6%
Other services	752	(25.8%)
Financial activities	687	(1.3%)
Information	531	203.4%
Unclassified	24	1,100.0%
Total, all industries	24,120	0.6%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

5. Supply Assessment

Within a feasibility study, it is always critical to review supply of existing programs and facilities in the region to ensure that demand is not already being met by existing providers. The EBC is simultaneously a set of programs and a brick-and-mortar location. Therefore, when assessing supply, we must look at both the existence of other entrepreneurial supportive programming and the existence of other commercial real estate that could serve the same purposes as the EBC.

Business Training & Education Programs

In terms of comparable options for small businesses and entrepreneurs to receive training and education, there are some options within the broader region but not focused on the CTUIR Reservation. One such example is Eastern Oregon University's (EOU) undergraduate business programs in business admin, marketing, and agricultural entrepreneurship. Most of these programs are available online and have resources available for student loans and outline costs for each credit of classes offered.²⁴ However, travel to and from EOU for tribal members would roughly take 2 hours round trip. The cost and time for travel is not a realistic opportunity for many to seek out resources and opportunities. Other options include other business centers and incubators within the state and in nearby cities such as the SCORE located in the Tri-cities, which offers free business resources, advise, and provides workshops for small businesses and entrepreneurs.²⁵ A detailed overview of some of the Oregon Native Incubator and Accelerators can be found in the below [Chapter 7](#), and a Statewide list in [Appendix B](#). Small business assistance programs and facilities are abundant in Oregon, however a prime facility to meet entrepreneur and start-up needs within the CTUIR Reservation, or within reasonable travel distance, are seldom. Presently, NCFS staff are working with a number of small businesses and entrepreneurs with one-one-one guided coaching. Detailed overview of current assistance and workshops provided by NCFS are expanded in [Chapter 8](#).

Workers location is also a factor in supply consideration, as an increasing number of workers in professional industries are working from home. This trend was spurred on further during the pandemic, which has not been entirely captured by our current data sources, which measure only 2019/2020, though the number of workers is not large, it may be larger than what many anticipate. A certain portion of these workers may prefer to work from the EBC, assuming that affordable and adequate co-working space were available. As shown in Table 17, more than 3% of CTUIR residents work from home. Combined living and workspace is a challenge to balance for most people, this provides a strong reason to have co-working space in the EBC to meet remote worker needs.

²⁴ <https://online.eou.edu/>

²⁵ <https://midcolumbiatricities.score.org/>

Table 17: Percent of Workers Working from Home in Reservation Census Tracts, Oregon and the US²⁶

Region	Workers 16 and over	Percent Working from Home
---2019---		
Kirkpatrick	55	0.00%
Riverside CDP	80	0.00%
Gopher Flats	136	4.40%
Mission	322	1.90%
CTUIR Reservation	1,242	3.10%
Oregon	1.9M	7.00%
US	152.7M	5.20%
---2021---		
Gopher Flats	121	6.50%
Kirkpatrick	128	0.00%
Riverside CDP	137	17.10%
Mission	289	2.80%
CTUIR Reservation	1,243	6.50%
Oregon	2.0M	12.50%
US	153.6M	9.00%

Source: Census American Community Survey, 5-Year Estimates, 2019, 2020

Land Entitlement

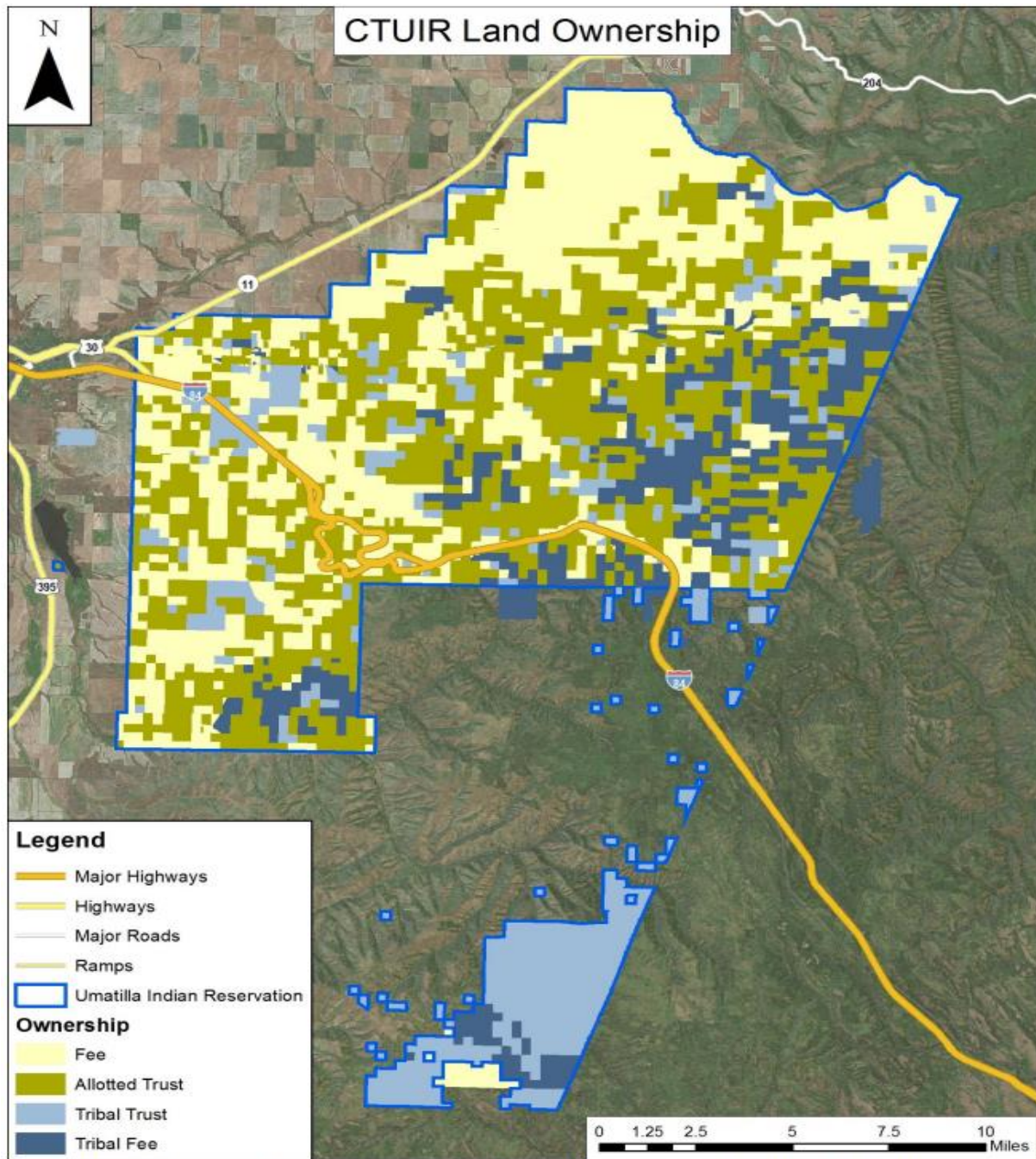
Land ownership is of particular importance when an individual or business wishes to establish themselves within the Reservation. The CTUIR is in the midst of reclaiming parts of their original territory, and current available land is limited by both environment and land ownership status. As shown in Figure 13, the Reservation is split amongst four types of ownership: fee, allotted trust, tribal trust, and tribal fee.

- Fee land is owned by an individual, or in some cases multiple individuals that may have the land divided into thirds, quarter, etc. Development or selling this land must have a unanimous agreeance of all landowners.
- Allotted trust land is land held by individual tribal members with the beneficial title.
- Tribal trust lands are one of which that have the beneficial title held by tribal government.
- Tribal fee land is simple fee land the tribal government holds.

Available commercial and industrial space in the Reservation falls under Tribal trust land. Developments in these areas are likely to be subjugated to oversight from the CTUIR Board.

²⁶ The margin of error for CDPs in this Census dataset may be significant and may over or underestimate the actual figures.

Figure 13: Land Ownership Map within CTUIR Reservation



Source: Pacific Northwest Section Society for Range Management Tour Packet, 2019

Commercial and Industrial Space in Umatilla County

Coyote Business Park

A unique complimentary asset of the CTUIR tribe that is uncommon among other northwestern tribes is the availability of the Coyote Business Park. The Park provides a potential outlet for businesses that could outgrow the space available at the EBC, while also serving as a viable location for many non-Native owned businesses. Competitive characteristics of the Coyote Business Park are ones such as having no system development charges (i.e., water and sewer), flexibility leasing agreements along with low development costs, and eligibility for state and federal tax incentives.

Figure 14: Available Lots in Coyote Business Park



Source: Coyote Business Park - Site Selection, <https://coyotebusinesspark.com/site-selection/>

The CTUIR Economic and Community Development department have multiple available lots for business development on either side of I-84. The area has over 170 acres available for commercial or industrial use. The northern side of the area is more suited for smaller business establishments such as retail, food services, auto services, to name a few. Current tenant organizations represent a diverse array of industries; these include: Subway, Nixyáawii Community Financial Services (NCFS), Ruby's Indian Craft & Supply, Cayuse Technologies, Davita Dialysis Clinic, Arrowhead Travel Plaza & McDonalds, Kentworth Sales, and the U.S. Forest Service have their respected facilities located in the northern half. The southern side does not have any current development, but offers 140 available acres, with lot sizes better suited for light manufacturing, distribution and shipping centers, and value-added agriculture. Once the EBC tenants have successfully completed their desired programs, accomplished tenant graduation, and have secured financial stability in their business, the available lots allow the small business to transition seamlessly into their own brick & mortar facility.

Pendleton Industrial Park

Located in Pendleton, roughly 15-to-20 minute drive from the CTUIR Reservation, is the Pendleton Industrial Park. Located in Pendleton, roughly 15-to-20 minute drive from the CTUIR Reservation, is the Pendleton Industrial Park. Owned by the City, adjacent to the Union Pacific Rail, behind the manufacture plant of Newly Wed Foods, and 1 mile away from I-84. The area is located within the City's enterprise zone, which can provide interested businesses advantageous tax rates, such as 3-5 year tax abatement, regulatory exemptions, and other incentives to attract and retain businesses. The smallest lots for development are set at 1 acre each, or combined to develop 8.8 acres in the industrial park. The industrial park could be a competitor for businesses to locate to the area, however the park is more limiting due to nature of available lots are primarily intended for industrial purposes, specifically light industrial.

Figure 15: Pendleton Industrial Park Available Space



Source: Google Earth, 2023

6. Economic Impact Analysis

The project team conducted an economic impact analysis that outlines the potential impact of the EBC on financial metrics such as employment, earnings, and tax revenue. An economic impact analysis is a tool designed to understand the broader implications that a singular “event” (or set of events) has within a specific economic region. In the language of economists who construct EIAs, an event could refer to many things – a construction project, an actual event like a festival, a major hiring decision by a large employer, or even a policy change initiated by some level of government. Each event has an initial cost and triggers a certain amount of spending (or economic activity) within a given community or region. However, some of the dollars spent on this event will trigger other events in turn, creating a series of cascading spinoff effects, which may be positive or negative.

To understand this full cycle, an EIA measures three key things:

- The direct impacts or benefits of the spending associated with the event (such as the paid work of construction firms to undertake real estate development projects)
- The indirect impacts or benefits associated with the event (such as the work of architects or urban planners retained by the construction firms)
- The induced impacts or benefits associated with the event (such as the spending of workers employed by these construction or architectural firms in local restaurants and retail outlets)

Adding these three kinds of impacts together provides a full sense of the implications of the event on the wider economy. Such analyses shift the conversation from benefits appreciated by the developer to the economic benefits appreciated by the broader community. An EIA quantifies the value of an event or project to a regional economy by modeling its ripple effect on job creation, employee earnings, economic output, and tax revenue. In this analysis, PC measures the impact of the proposed facility on Umatilla County.²⁷

PC used a collective list of CTUIR business owners and entrepreneurs to establish which industries tribal members work in to then determine the industries that are most likely to make use of the EBC. Each business in the list was classified by six-digit NAICS based on its particular industry. These NAICS codes were then converted into IMPLAN codes, which went on to serve as the basis for establishing the average number of establishments, employees, and revenues for these industries at the county level. Table A1 in the appendix shows these figures by industry.

The project team applied an adjustment factor to the county-level figures to make them more representative of the economic conditions in the Reservation. Thus, PC based the adjustment on a comparison of the total jobs in the county versus the CTUIR Reservation and decreased the county inputs down to a more accurate amount. The project team also accounted for

²⁷ Economic impact models function best at the County or multi-County level. Due to nature of industry trade, it is necessary to utilize larger economic areas, as these will better encapsulate the spending patterns of residents and the supply-chains of regional businesses.

three different potential levels of occupancy (low, middle, and high), while forecasting adoption and growth over three time periods: five ten, and twenty years.

Results

Table 18 summarizes that the EBC would deliver a substantial impact to its host region based on the mid-range estimates. In total, the facility would create 144 jobs in the present, with the potential creation of 231, 307, and 381 in the next 5, 10, and 20 years, respectively. The facility would also produce \$200 thousand in earnings in 2022, \$3.8 million in the next 5, \$5.0 million in the next 10, and \$6.3 million in the next 20 years. Also, the EBC has the potential of generating \$600 thousand in increased economic output in the present, \$9.7 million in 5 years, \$12.9 million in 10 years, and \$16.1 million in 20 years.

Table 18: Estimated Economic Impact of the EBC by Period

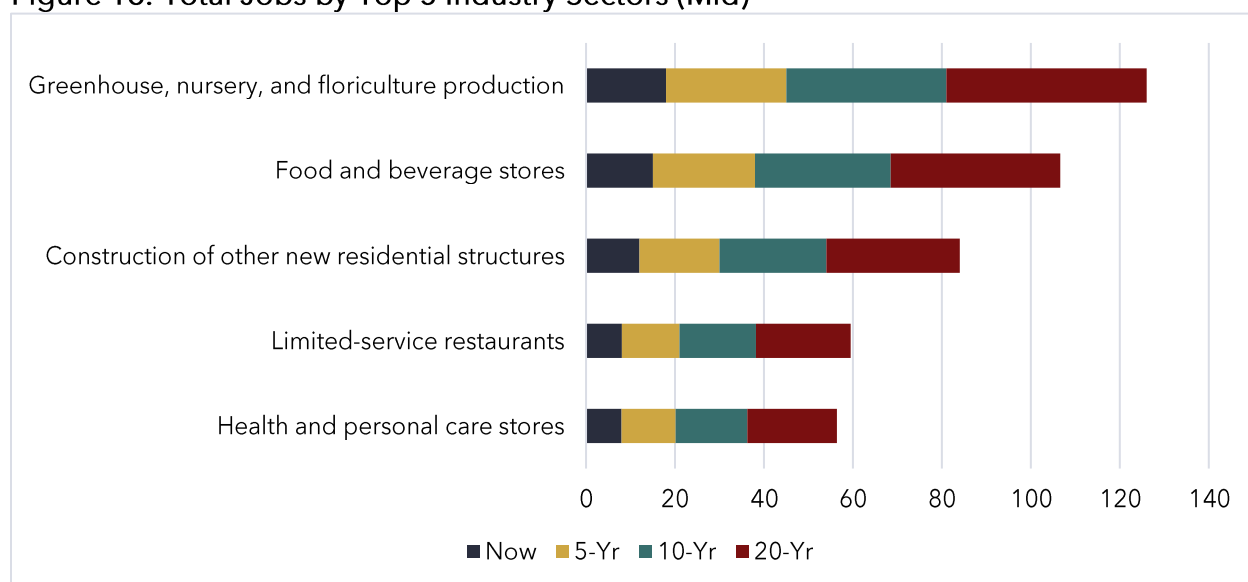
Impact	Employment	Labor Income		Output
		-----Direct-----		
Now	142	\$0.2M	\$0.4M	
5-yr	213	\$2.9M	\$6.7M	
10-yr	284	\$3.8M	\$9.0M	
20-yr	355	\$4.8M	\$11.2M	
-----Indirect-----				
Now	1	\$25,284.9	\$85,703.0	
5-yr	8	\$0.4M	\$1.4M	
10-yr	10	\$0.5M	\$1.9M	
20-yr	12	\$0.7M	\$2.3M	
-----Induced-----				
Now	1	\$29,471.2	\$95,658.4	
5-yr	10	\$0.5M	\$1.6M	
10-yr	13	\$0.6M	\$2.1M	
20-yr	14	\$0.8M	\$2.6M	
-----Total-----				
Now	144	\$0.2M	\$0.6M	
5-yr	231	\$3.8M	\$9.7M	
10-yr	307	\$5.0M	\$12.9M	
20-yr	381	\$6.3M	\$16.1M	

Source: Points Consulting using IMPLAN

Detailed Jobs & Sales Impacts

Numerous industry sectors in the region would be positively impacted by the creation of the EBC. Figure 16 and Table 19 provide a detailed breakdown of the top five industries that will have the greatest gain in employment. The largest number of jobs would be added in Greenhouse, nursery, and floriculture production, with 18 added in the present, 27 in 5 years, 36 in 10 years, and 45 in 20 years. The next highest amount of job growth occurs in the industry of Food and beverage stores, with 15 jobs created in 2022, 23 in the next 5 years, 31 in the next 10, and 38 in the next 20 years. The Construction of other new residential structures industry would also see a good amount of job creation, with 12 generated in the present, 18 in the next 5, 24 in the next 10, and 30 in the next 20 years.

Figure 16: Total Jobs by Top 5 Industry Sectors (Mid)



Source: Points Consulting using IMPLAN

Table 19: Total Jobs by Top 5 Industry Sectors (Mid)

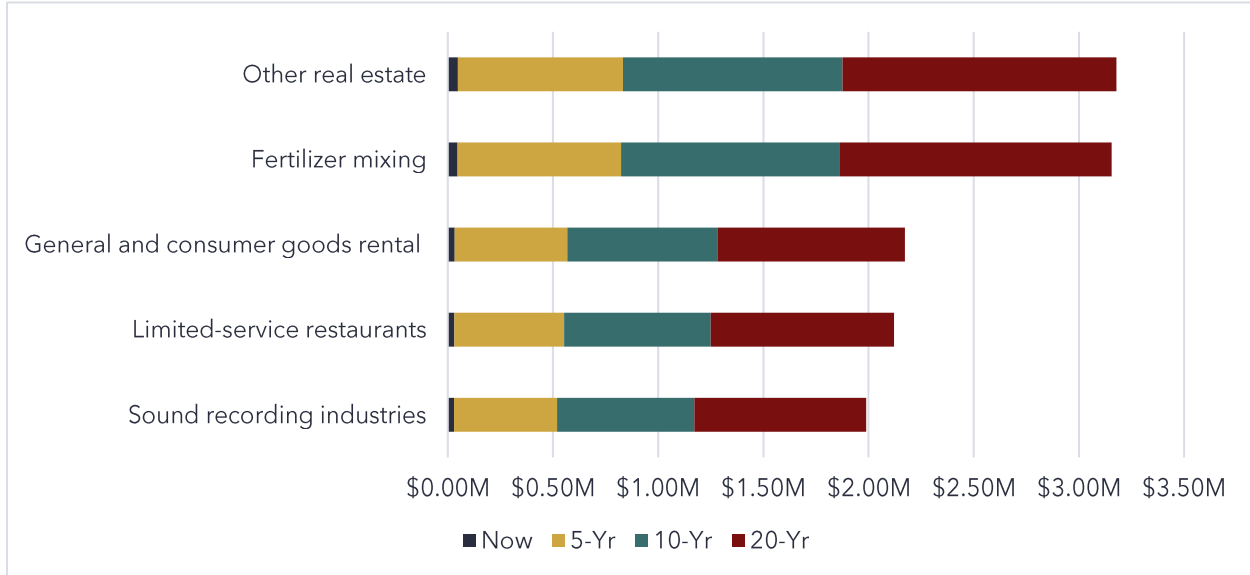
IMPLAN Sector	Now	5-Yr	10-Yr	20-Yr
Greenhouse, nursery, and floriculture production	18	27	36	45
Food and beverage stores	15	23	31	38
Construction of other new residential structures	12	18	24	30
Limited-service restaurants	8	12	16	20
Health and personal care stores	8	13	17	21

Source: Points Consulting using IMPLAN

The EBC would also be a driver for output growth in several industries in the region. Figure 17 and Table 20 show the top 5 industries in terms of output growth due to the facility in the present, and for future periods as well. The industry that would experience the largest boost in output is Other real estate, with an added \$50 thousand in output in 2022, \$785 thousand in the next 5 years, \$1.0 million in the next 10 years, and \$1.3 million in the next 20 years. The industry of fertilizer mixing would also experience a sizeable increase in total output, with \$46

thousand in the present, \$777 thousand in 5 years, \$1.0 million in the next 10, and \$1.3 million in the next 20 years.

Figure 17: Total Output by Top 5 Industry Sectors (Mid)



Source: Points Consulting using IMPLAN

Table 20: Total Output by Top 5 Industry Sectors (Mid)

IMPLAN Sector	Now	5-Yr	10-Yr	20-Yr
Other real estate	\$47,507.2	\$0.8M	\$1.0M	\$1.3M
Fertilizer mixing	\$46,639.1	\$0.8M	\$1.0M	\$1.3M
General and consumer goods rental	\$32,133.9	\$0.5M	\$0.7M	\$0.9M
Limited-service restaurants	\$31,175.3	\$0.5M	\$0.7M	\$0.9M
Sound recording industries	\$29,393.6	\$0.5M	\$0.7M	\$0.8M

Source: Points Consulting using IMPLAN

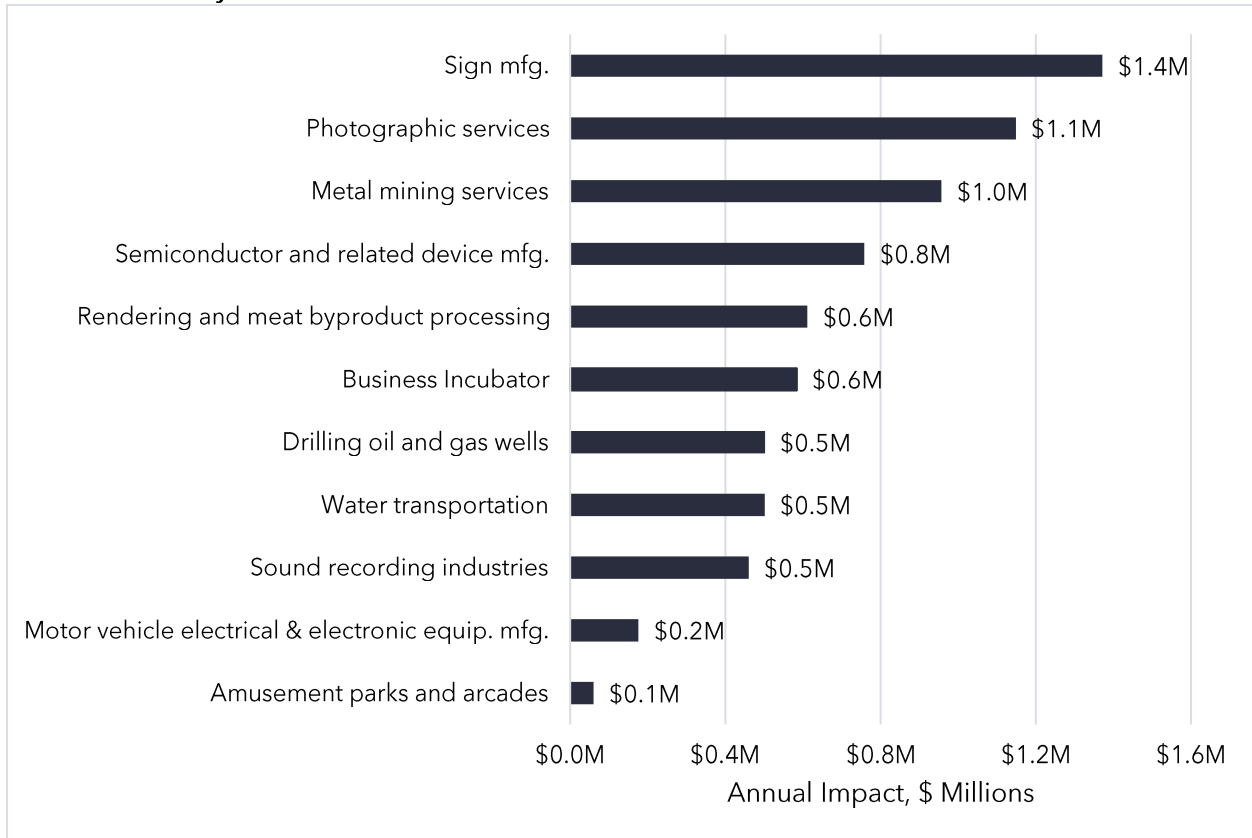
Economic Impact Comparison

The detailed economic impact information conveyed in the preceding figures and tables is helpful for understanding the size and nuances of the Facility's impact, though these numbers can be hard to grasp without contextual comparison to well-known industries. In Figure 18, the Facility's total sales impact is compared to ten other significant industries within the region. Several caveats are necessary in relation to this figure, however. It is important to note that sales values associated with the EBC represent the entire economic impact, including ripple effects (i.e., direct, indirect, and induced effects). In order to make a comparison, PC likewise simulates the total sales impact of the comparative industries. These sales impacts should be considered a rough approximation because PC did not collect any detailed data directly from any businesses in the area.

The EBC is projected to vie with industries in a variety of fields. Among the industries that the facility would surpass Drilling oil and gas wells, Water transportation, and Sound recording industries. Existing industries with a slightly higher economic impact include Rendering and

meat byproduct processing, Semiconductor and related device manufacturing, and Metal mining services.

Figure 18: The Emerging Business Center’s Impact Compared to Other Industries in Umatilla County



Source: Points Consulting using IMPLAN, 2022 Model

7. Community Engagement Summary

The project team conducted in-depth interviews and a community survey with Tribal leaders, small business owners, and the CTUIR community. Most of the feedback during the duration of this project stems from the community survey and overall takeaways from the interviews.

In-Depth Interviews

During the project team interviews with individuals of the CTUIR community, the EBC concept was unanimously supported by CTUIR members. Reasons for the support included interest in assisting small businesses, entrepreneurs, and community members in a centralized location. All tribal members that the project team we spoke to wish to see more successful small businesses make a name for themselves on the Reservation and encourage more people to utilize NCFS resources. How these services would be paid for adds a wrinkle of complexity to this question, however. When discussing whether and how tribal members could pay for the advanced services of the EBC, members had mixed opinions.

Regional Strengths

Community

The CTUIR continuously shows the need for members, families, friends, neighbors, and local community to remain connected to their cultural, heritage and identity. Facilities such as the Tamástslíkt cultural institute, which displays the timeline and story of the Tribe from their point of view and hosts local artisans' crafts and artworks. Also, Cayuse Technologies, located in the Coyote Business Park, has connected the community with a new social outlet Camp Crier. The Wildhorse River and Casino provides event space for organizations such as ATNI to host an annual summit which brings in Native American nonprofits, organizations, and other tribes to a central location to converse, plan, and inform one another on a variety of topics. These topics range from economic development to food sovereignty. Additionally, during the course of this project, Wildhorse hosted its first Native Fashion Show which supported local designers, artist, and models working within CTUIR.

Resilience

The CTUIR community was fast acting and innovative during the COVID19 pandemic. Establishing a facility for those in need to retrieve food, water, and supplies during strenuous lockdowns, to continue to serve customers NCFS utilized a drive-thru feature of their office, and with the aid of Cayuse Technology using a new tool of communication called Camp Crier to send updates and information to CTUIR members directly. With the ability for some local businesses to market and sell their products online, many community members support small businesses to stay up and running via contactless transactions. These are some of the more recent examples of the community showcasing resilience when something momentous as COVID19 impacts the Tribe.

Barriers & Challenges

Communication

Communication amongst tribal members, businesses, and leader are an ongoing challenge in the community. Not all members utilize the Camp Crier app solely intended to use for updates, news, events, etc. within the Reservation and community. Most members don't use social media or those who do primarily use Facebook, which has firewalls and regulations for advertising and marketing. Word-of-mouth travels the fastest within the community, although timeliness and detailed information through this channel is not ideal to reach everyone at once. Additionally, providing multiple educational and work sessions on out reach of up and coming classes and programs are crucial for the most amount of people to receive the most updated information. Overall, a need for transparent communication with detailed information, resources, and availability have been expressed in the community.

Gaps & Needs

Space

As more small businesses, organizations, and community grows there is a strong need for space for those to gather and have the space available when needed. With most members having to travel and many groups meet at the same time or share a common place, a centralized location for business services and classes to host more than 5-10+ people is essential. This space is also encouraged for collaborative meetings and can aid in overflow in local classes/workshops in the community. Community members and residents involved in arts & crafts are keen to have a share working space. From the project team's conversation, a shared space to allow further and larger first nation teaching of basket weaving, drum making, hide staining, etc. are in great demand. Along with the space for meetings and collaborative work, equal or greater space for storage of supplies and items is another need. The EBC will need to have anticipation for how much storage is needed for clients and workshops, at the same time does not have too much storage and limited creative space.

Community Survey²⁸

Introduction

Points Consulting and NCFS conducted a community survey within the CTUIR between August and December 2022. A total of 82 unique responses were collected via an electric survey that NCFS published on multiple online sources and communication channels. Respondents were primarily those who are members of the CTUIR.

The survey included a mix of both fixed response questions (e.g., multiple choice, selection and scaled responses), and open-ended questions. Please note that tables that contain "Average Score" which translates textual responses into a quantitative score (e.g., Strongly Agree = 5, Agree =4, etc.). This allows the project team to compare and rank the interest

²⁸ During the beginning course of the project the original title for the space was The NCFS Business Incubator. After the community engagement process closed, the name was changed to Emerging Business Center (EBC), from collaborative input between NCFS and PC.

levels for each concept. PC also utilized a thematic coding method to group open-ended responses into categories that are largely similar.

Summary of Findings

Supportive responses were received to establish a business center that would be supported by NCFs. The majority of respondents were members of the CTUIR (69.1%) and 39.9% of which are employed by a business, organization or corporation, and 11.2% are small business owners. Those who identified as a small business owner or entrepreneur primarily are involved in working in the agricultural/agri-business industry or in professional services. A strong number of respondents reported their drive to establish a business comes from support from their friends, family, and community. As well as, turning a passionate hobby into a career, and providing a better source of income. Community members noted they would prefer the business center to host arts & cultural workshops, have available space for store front retail, have a restaurant/food truck space in or near the center. Additionally, many respondents request a commercial kitchen along with culinary workshops to take place at the facility. Most respondents wish to have more access or opportunities for funding and grants, along with professional assistance (e.g., accounting, marketing, tax law information, etc.) within the facility.

Community Survey Responses

Table 21: Are you a member of the Confederated Tribes of the Umatilla Indian Reservation (CTUIR)?

Group	Number	Percentage
Yes	56	69.1%
No	13	16.0%
Another Tribe	12	14.8%
Total	81	100.0%

Figure 19: Coded responses: Are you a member of the CTUIR? ('Other'):



Table 22: Do you live and/or work on the CTUIR Reservation?

Group	Number	Percentage
I live on the reservation	36	43.9%
I both live and work on the reservation	19	23.2%
I neither work nor live on the reservation	18	22.0%
I work on the reservation	9	11.0%
Total	82	100.0%

Figure 20: Do you live and/or work on the CTUIR Reservation?

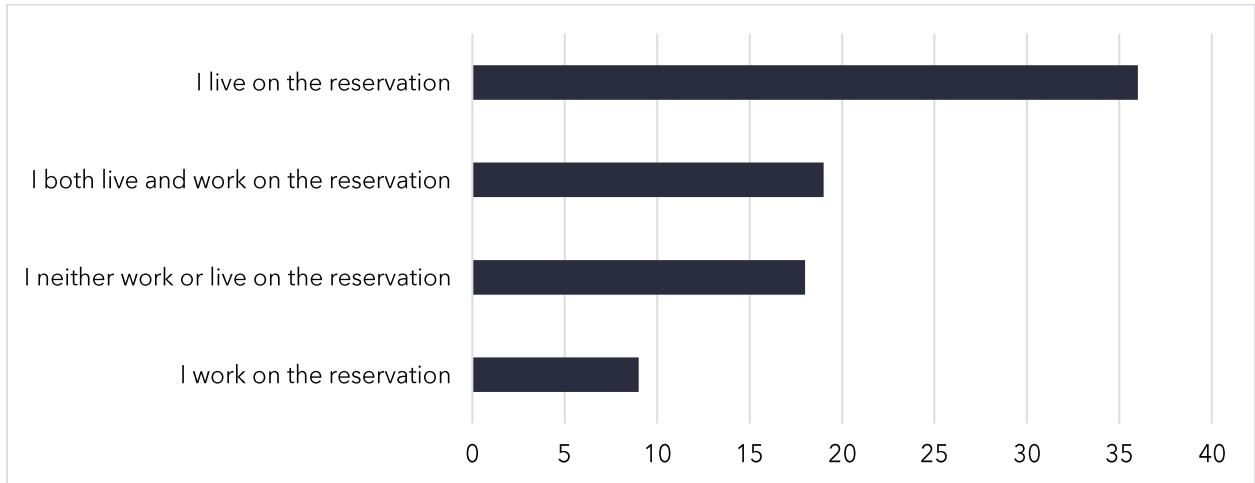


Figure 21: What categories best describe your work situation?

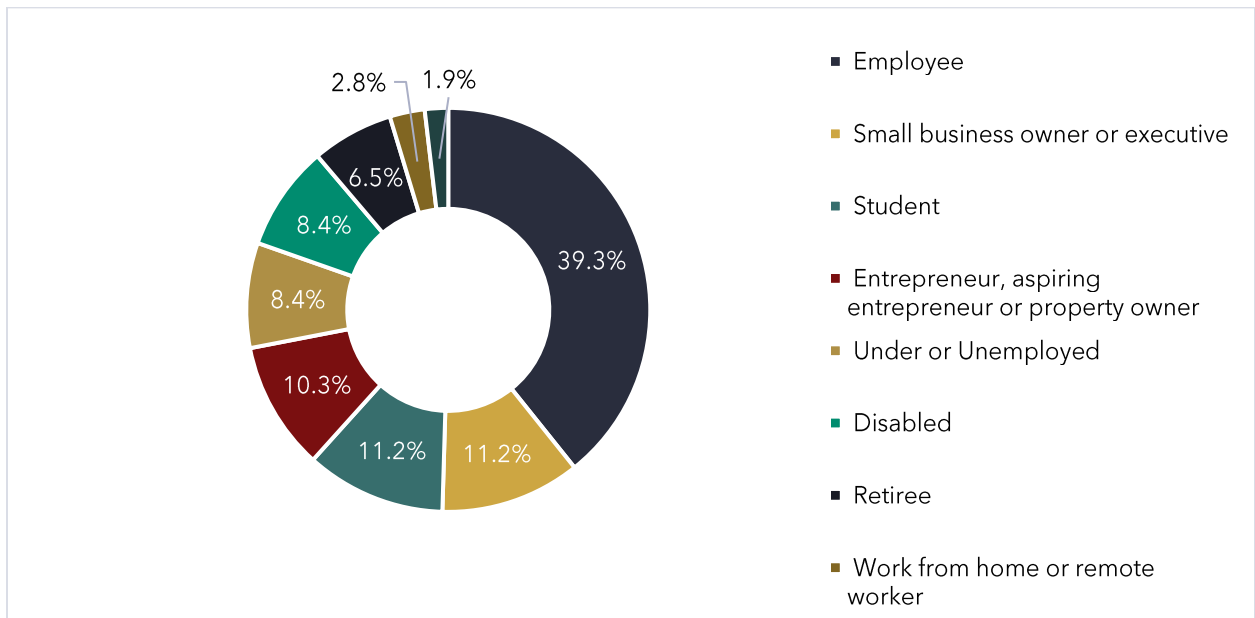


Table 23: What categories best describe your work situation?

Group	Number	Percentage
Employee	42	39.3%
Small business owner or executive	12	11.2%
Student	12	11.2%
Entrepreneur, aspiring entrepreneur, or property owner	11	10.3%
Under or Unemployed	9	8.4%
Disabled	9	8.4%
Retiree	7	6.5%
Work from home or remote worker	3	2.8%
Caretaker	2	1.9%
Total	107	100.0%

Figure 22: (If small business owner or executive were selected) What type of business or industry are you engaged in?

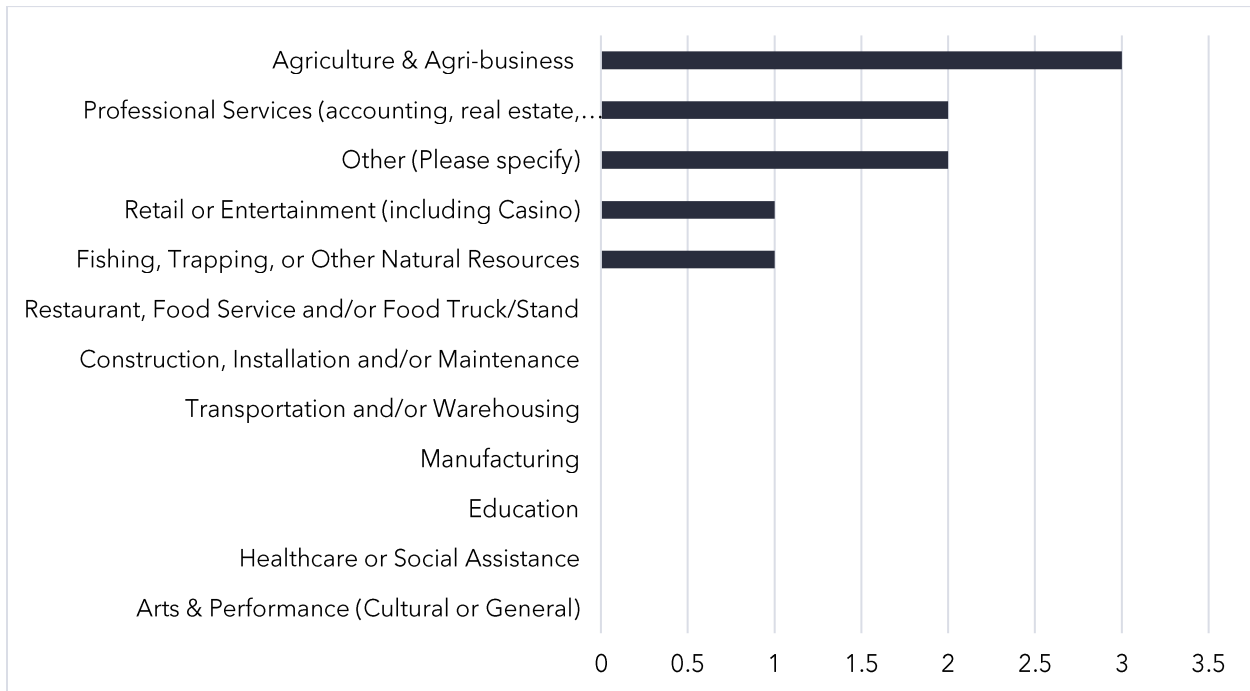


Figure 23: (If entrepreneur, aspiring entrepreneur, or property owner were selected) What type of business or start-up are you interested in developing?

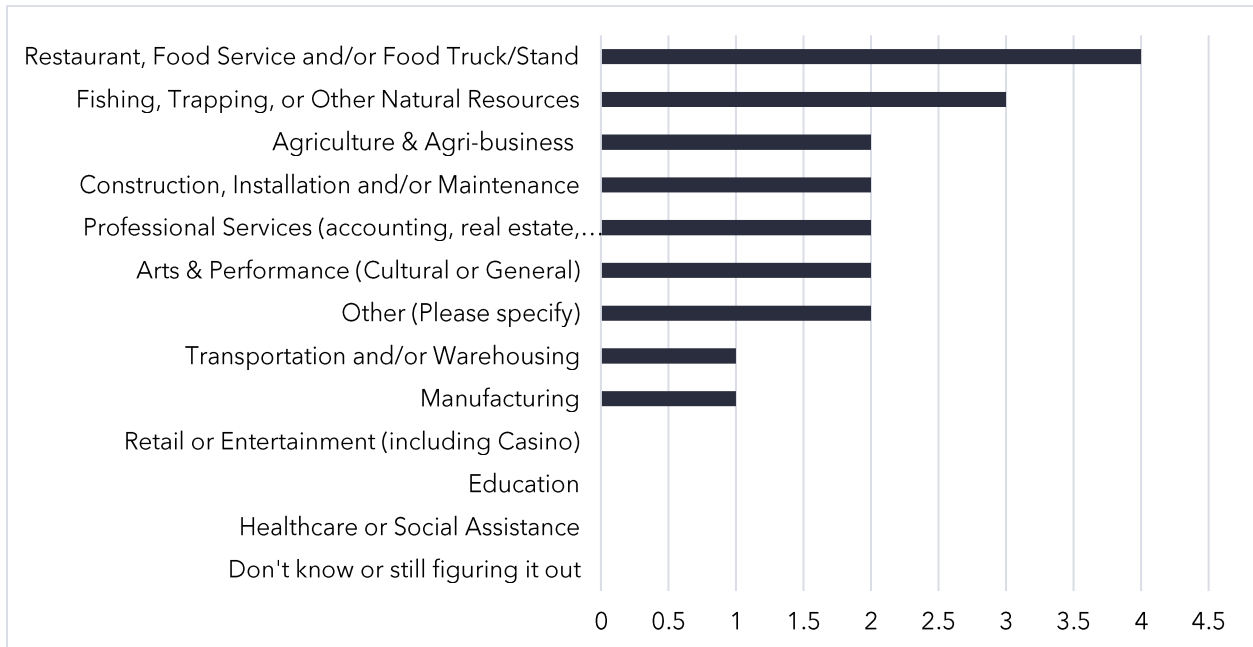


Figure 24: The following is a list of space and activates that the Emerging Business Center could include, which would you like included?

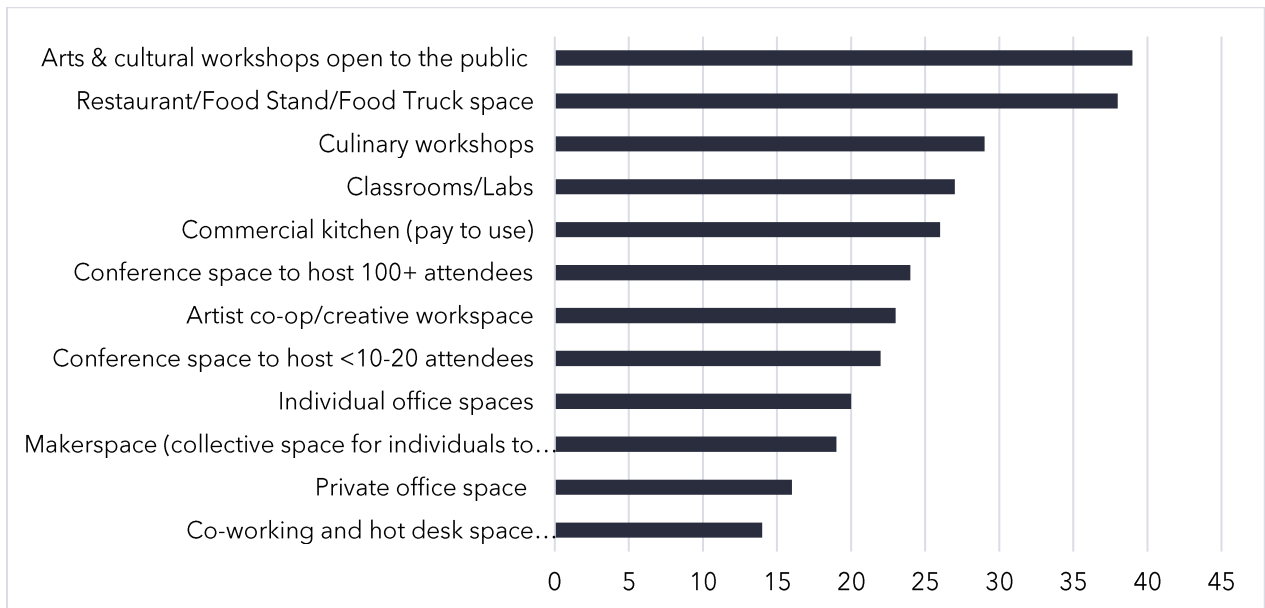


Table 24: The following is a list of space and activates that the Emerging Business Center could include, which would you like included?

Group	Number	Percentage
Arts & cultural workshops open to the public	39	13.1%
Restaurant/Food Stand/Food Truck space	38	12.8%
Culinary workshops	29	9.8%
Classrooms/Labs	27	9.1%
Commercial kitchen (pay to use)	26	8.8%
Conference space to host 100+ attendees	24	8.1%
Artist co-op/creative workspace	23	7.7%
Conference space to host <10-20 attendees	22	7.4%
Individual office spaces	20	6.7%
Makerspace (collective space for individuals to work on projects and prototypes together)	19	6.4%
Private office space	16	5.4%
Co-working and hot desk space (workers/employees from different businesses sharing an open an office space)	14	4.7%
Total	297	100.0%

Figure 25: What types of physical amenities do you think would be needed at the Emerging Business Center?

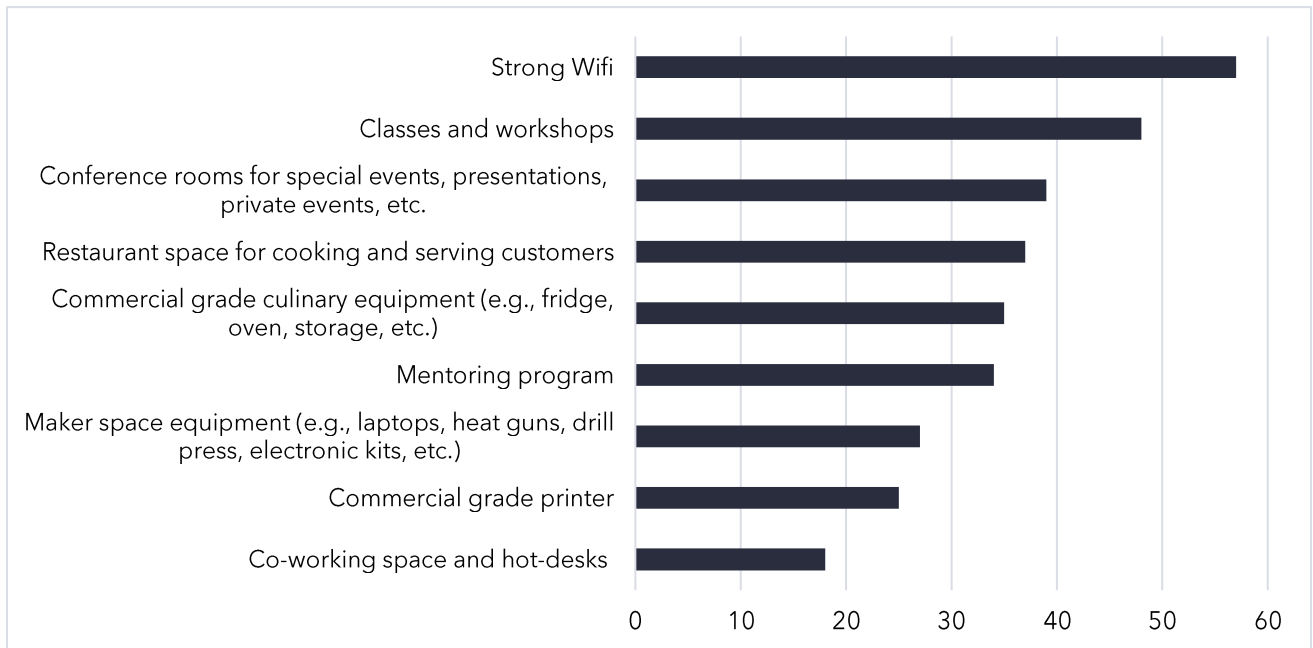


Table 25: "What types of physical amenities do you think would be needed at the Emerging Business Center?"

Group	Number	Percentage
Strong Wi-Fi	57	17.8%
Classes and workshops	48	15.0%
Conference rooms for special events, presentations, private events, etc.	39	12.2%
Restaurant space for cooking and serving customers	37	11.6%
Commercial grade culinary equipment (e.g., fridge, oven, storage, etc.)	35	10.9%
Mentoring program	34	10.6%
Maker space equipment (e.g., laptops, heat guns, drill press, electronic kits, etc.)	27	8.4%
Commercial grade printer	25	7.8%
Co-working space and hot-desks	18	5.6%
Total	320	100.0%

Figure 26: Which of the following has been a factor in contributing to your small business efforts?

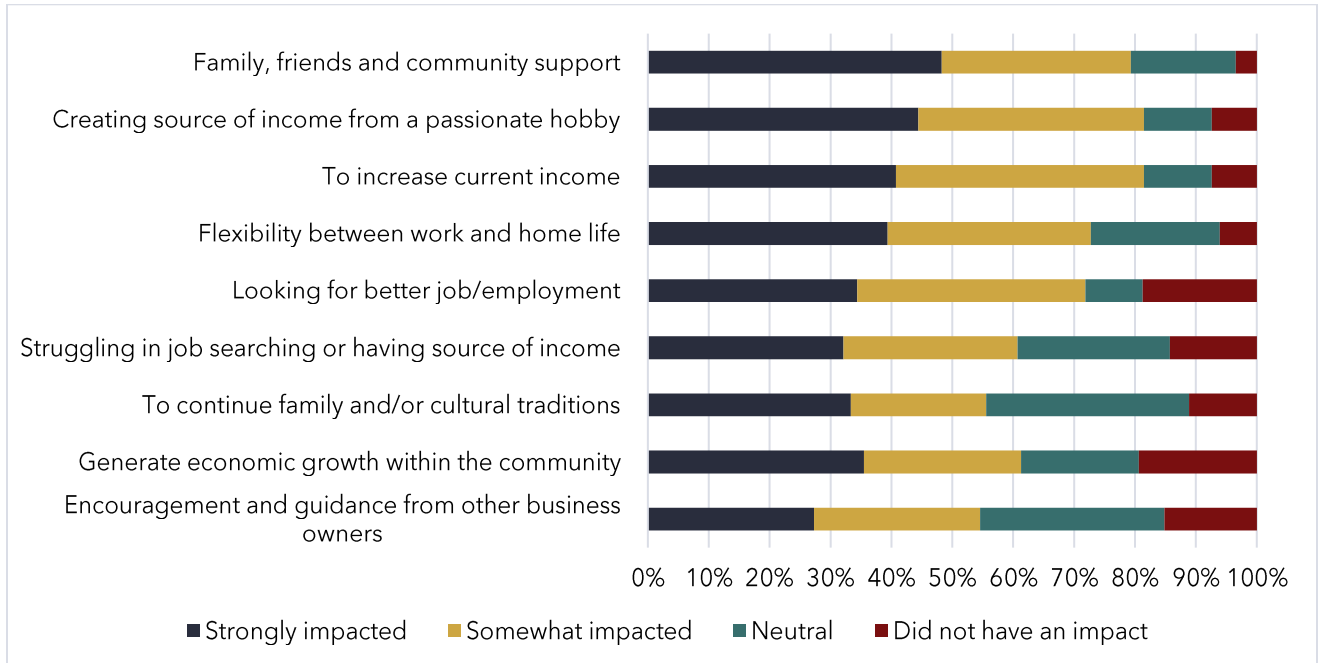


Table 26: Which of the following has been a factor in contributing to your small business efforts?

Options	Strongly impacted	Somewhat impacted	Neutral	Did not have an impact	Average score
Family, friends, and community support	14	9	5	1	2.24
Creating source of income from a passionate hobby	12	10	3	2	2.19
To increase current income	11	11	3	2	2.15
Flexibility between work and home life	13	11	7	2	2.06
Looking for better job/employment	11	12	3	6	1.88
Struggling in job searching or having source of income	9	8	7	4	1.79
To continue family and/or cultural traditions	9	6	9	3	1.78
Generate economic growth within the community	11	8	6	6	1.77
Encouragement and guidance from other business owners	9	9	10	5	1.67

Figure 27: Which of the following are current issues or challenges you face in starting, maintaining or growing your business/business concept?

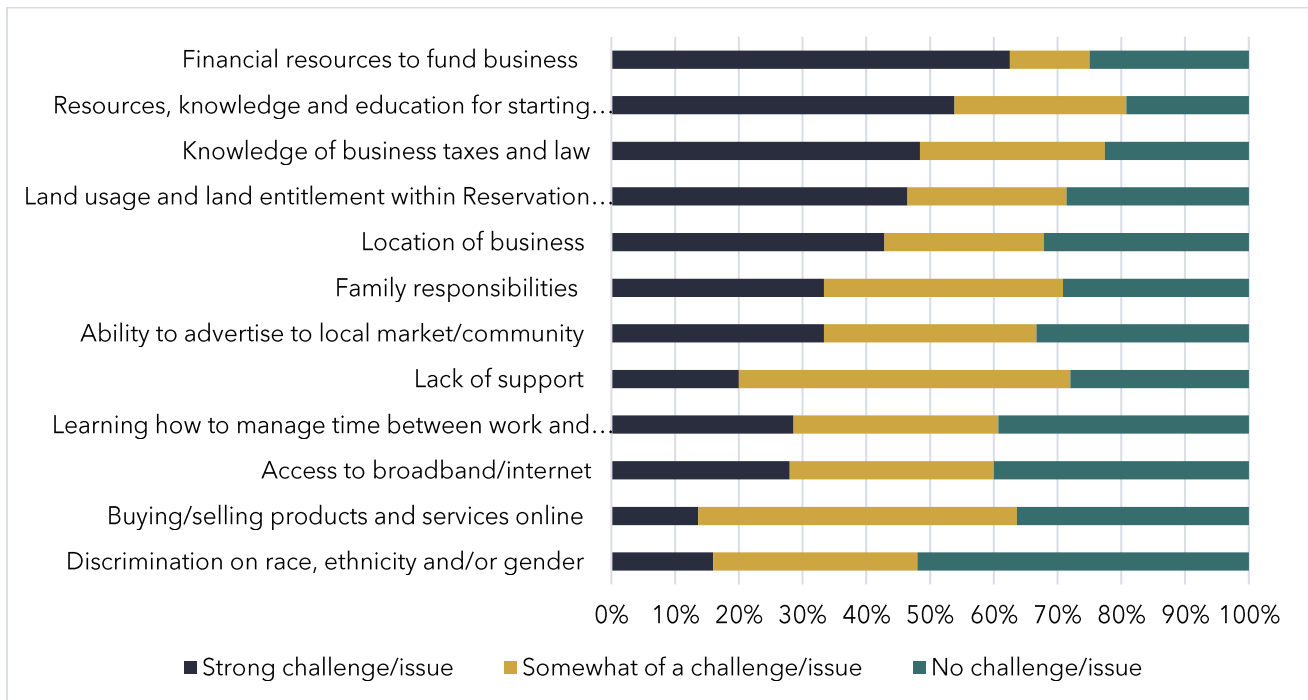


Table 27: Which of the following are current issues or challenges you face in starting, maintaining or growing your business/business concept?

	Strong challenge/issue	Somewhat of a challenge/issue	No challenge/issue	Average score
Financial resources to fund business	15	3	6	2.38
Resources, knowledge, and education for starting and running a business	14	7	5	2.35
Knowledge of business taxes and law	15	9	7	2.26
Land usage and land entitlement within Reservation boundaries	13	7	8	2.18
Location of business	12	7	9	2.11
Family responsibilities	8	9	7	2.04
Ability to advertise to local market/community	9	9	9	2.00
Lack of support	5	13	7	1.92
Learning how to manage time between work and family	8	9	11	1.89
Access to broadband/internet	7	8	10	1.88
Buying/selling products and services online	3	11	8	1.77
Discrimination on race, ethnicity and/or gender	4	8	13	1.64

Figure 28: To what extent do you agree with the following statements?

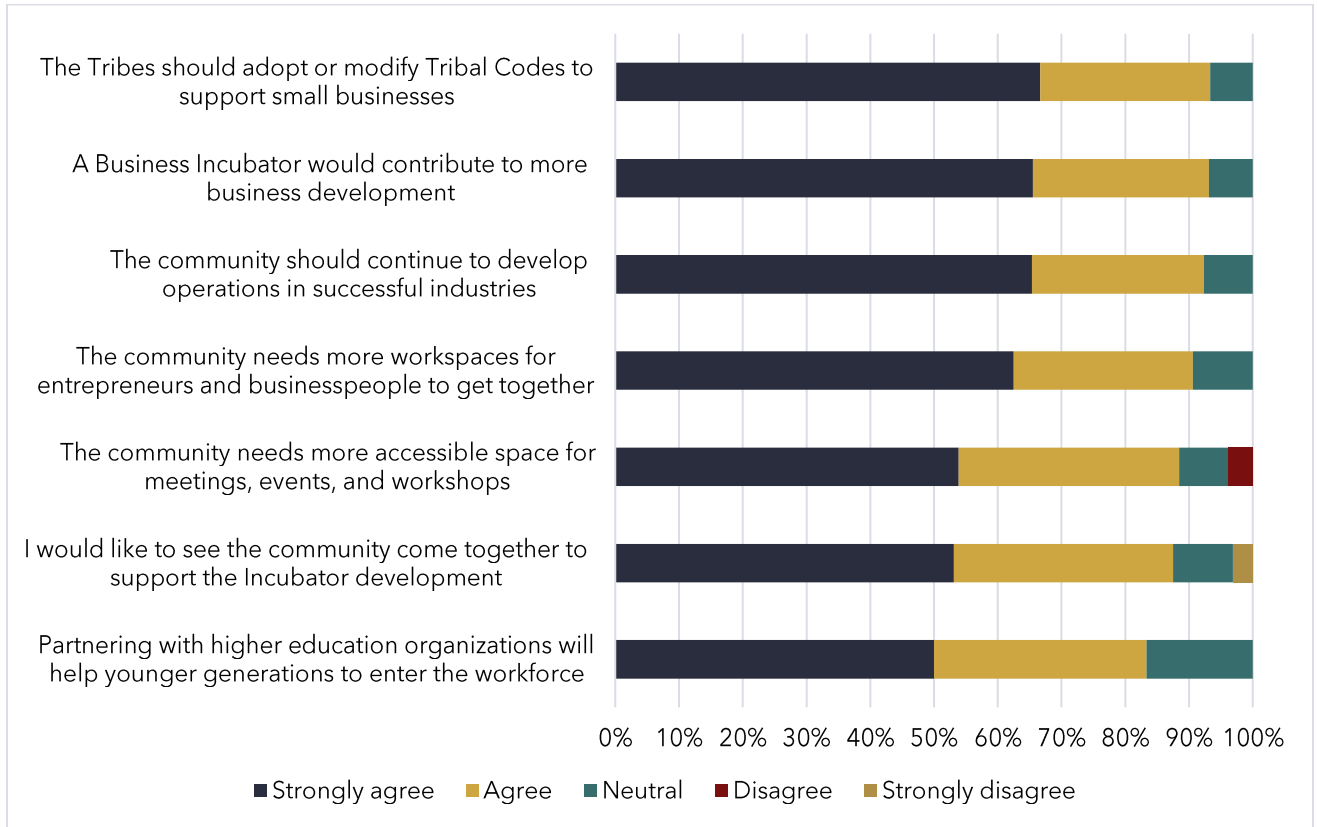


Table 28: To what extent do you agree with the following statements?

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Average score
The Tribes should adopt or modify Tribal Codes to support small businesses	20	8	2	0	0	4.60
A Business Center would contribute to more business development	19	8	2	0	0	4.59
The community should continue to develop operations in successful industries	17	7	2	0	0	4.58
The community needs more workspaces for entrepreneurs and businesspeople to get together	20	9	3	0	0	4.53
The community needs more accessible space for meetings, events, and workshops	14	9	2	1	0	4.38
I would like to see the community come together to support the Business Center development	17	11	3	0	1	4.34
Partnering with higher education organizations will help younger generations to enter the workforce	18	12	6	0	0	4.33

Figure 29: To what degree are the following important community amenities to have at the Emerging Business Center?

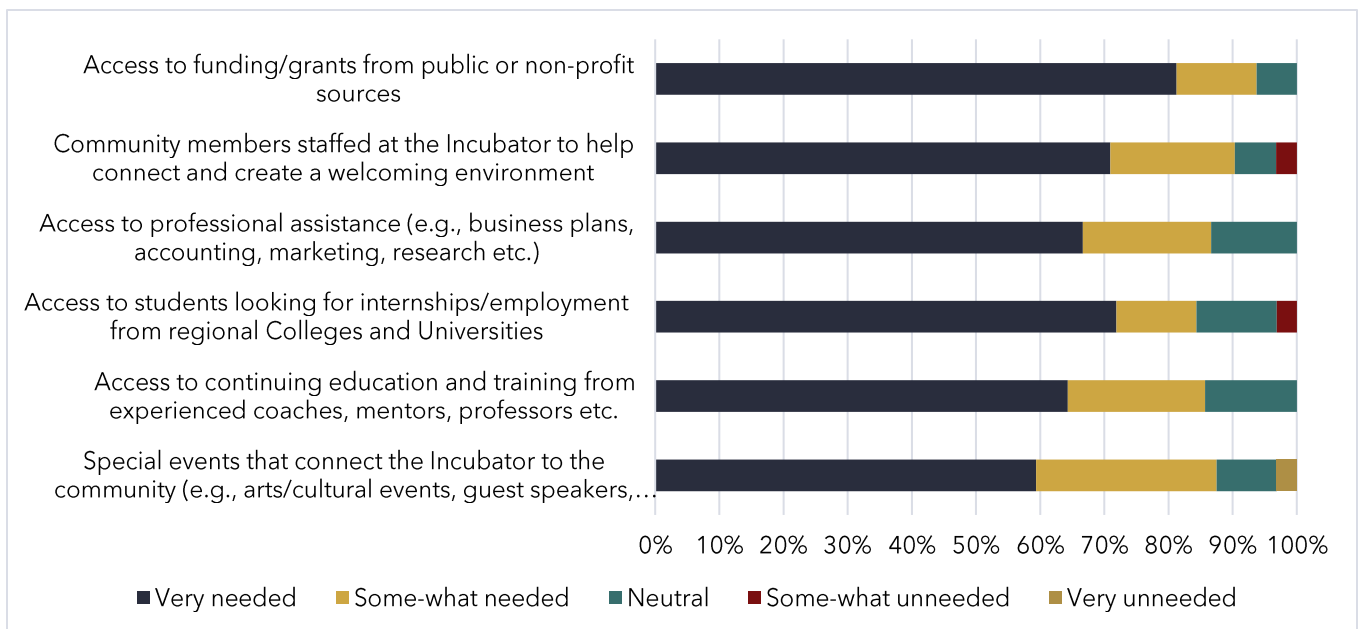


Table 29: To what degree are the following important community amenities to have at the Emerging Business Center?

	Very needed	Some-what needed	Neutral	Some-what unneeded	Very unneeded	Average score
Access to funding/grants from public or non-profit sources	26	4	2	0	0	4.75
Community members staffed at the Business Center to help connect and create a welcoming environment	22	6	2	1	0	4.58
Access to professional assistance (e.g., business plans, accounting, marketing, research etc.)	20	6	4	0	0	4.53
Access to students looking for internships/employment from regional Colleges and Universities	23	4	4	1	0	4.53
Access to continuing education and training from experienced coaches, mentors, professors etc.	18	6	4	0	0	4.50
Special events that connect the Business Center to the community (e.g., arts/cultural events, guest speakers, etc.)	19	9	3	0	1	4.41

Figure 30: How likely are you to pay for space and/or programing at the Emerging Business Center based on information in this survey?

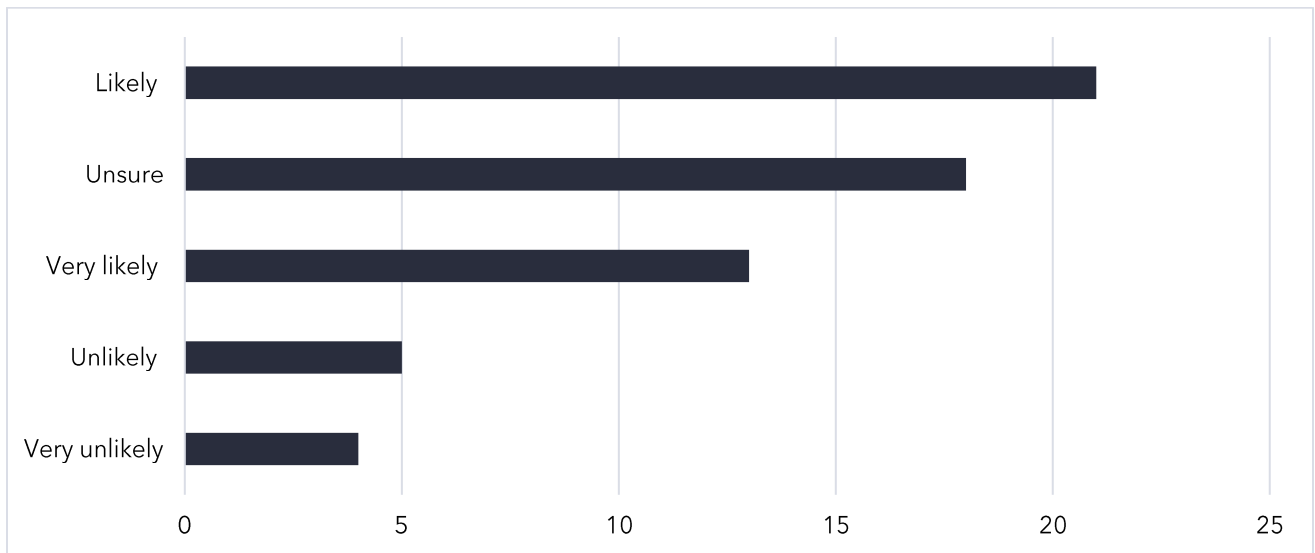


Figure 31: How likely is somebody you know to pay for space and/or programming at the Emerging Business Center based on information in this survey?

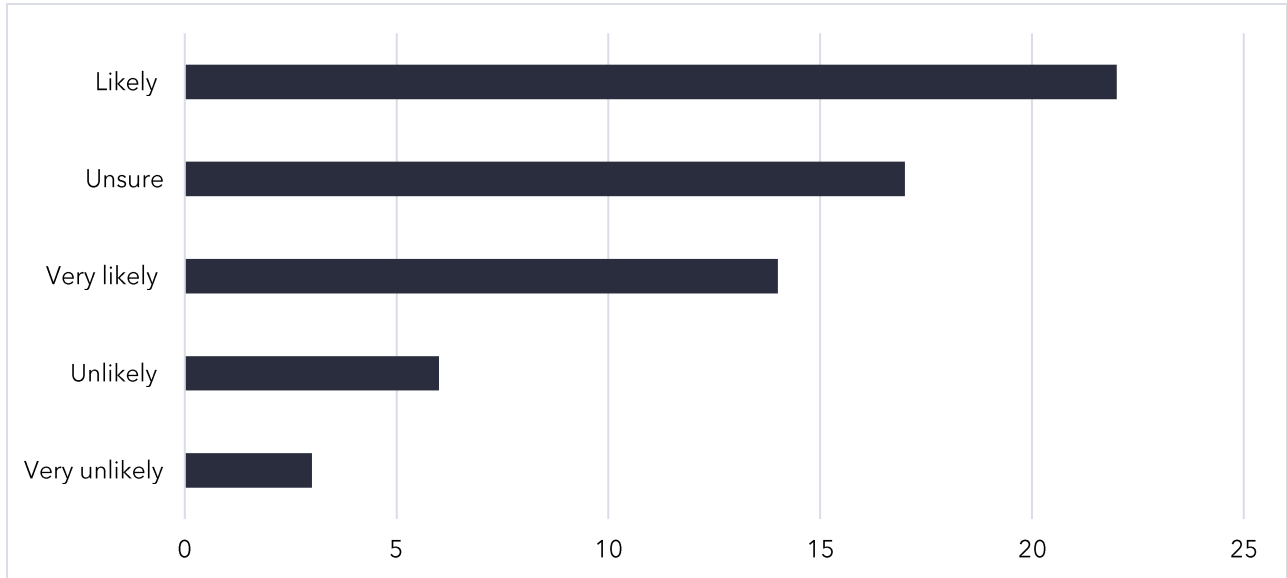


Figure 32: For any reason, how often would you visit the Emerging Business Center?

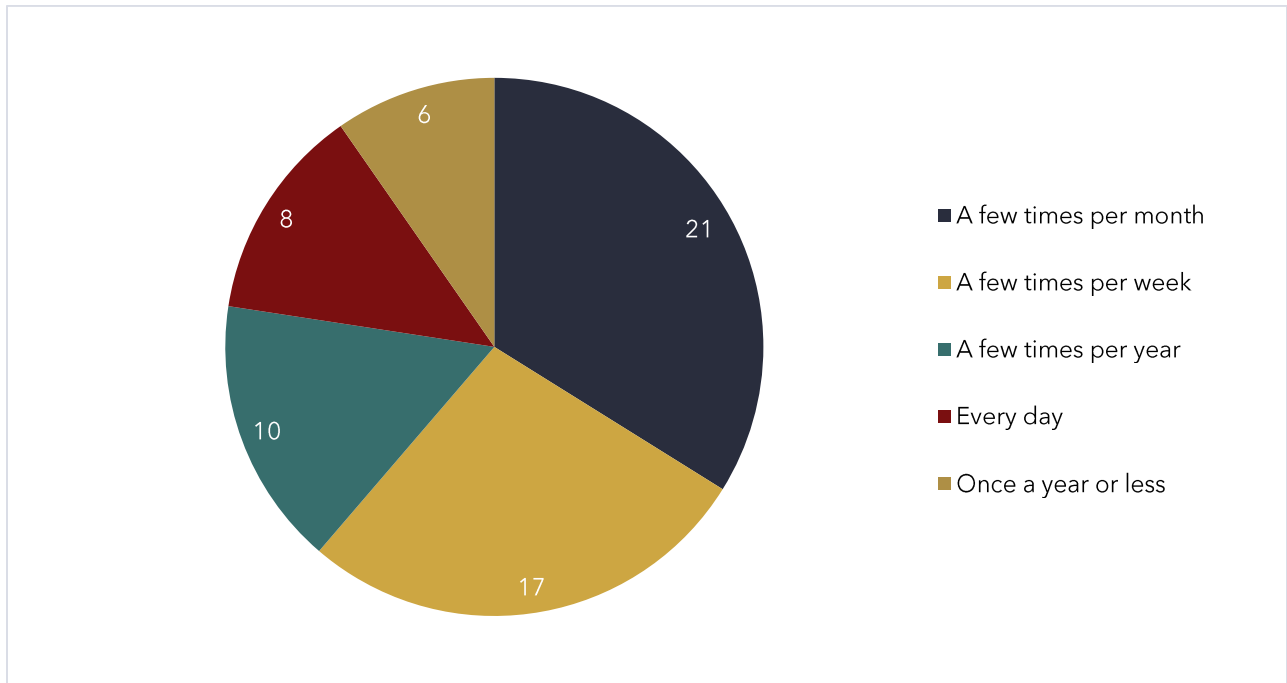
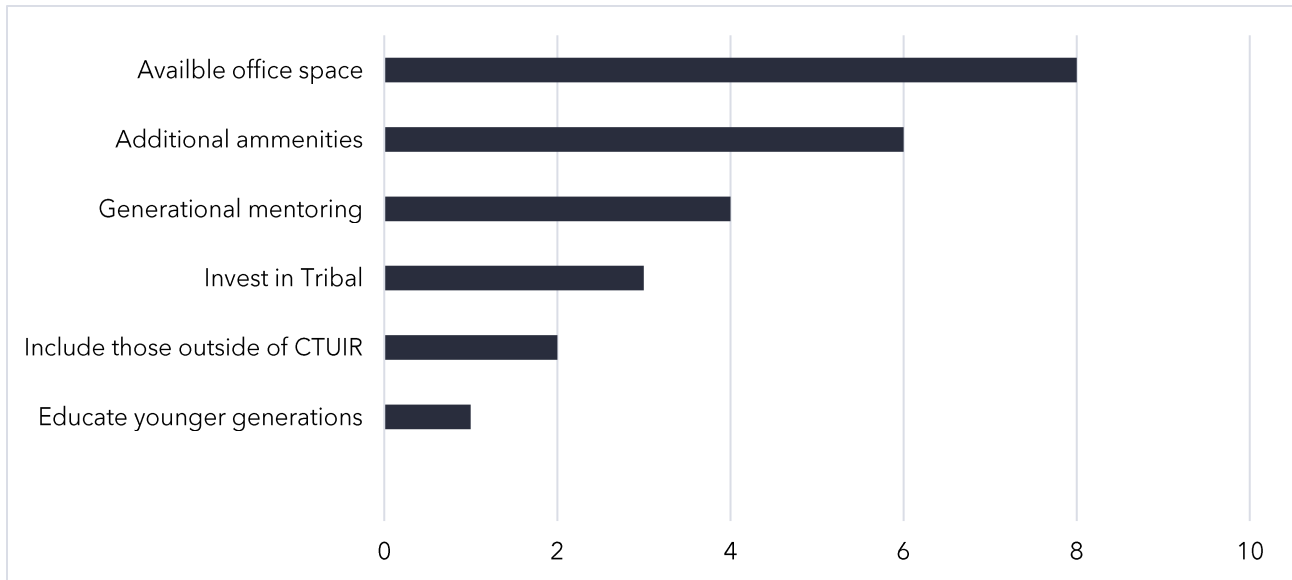


Figure 33: Coded responses: Do you have other thoughts or suggestions on the Nixyáawii Emerging Business Center?



8. Peer Review

The project team reviewed external reports from an array of other Nations and Tribes who have implemented their own Business Incubators, Business Centers, or similar such concepts. The importance of reviewing other business center operations is to compare and understand different resources, programs, and assistance other Tribes are providing for their small business and entrepreneurial communities.

Choctaw Nation, Small Business Development Center— Chahtapreneur, Durant Oklahoma

The Small Business Development Center is located at the Choctaw Nation Headquarters building where most workshops and trainings for small businesses are held. In 2015, SBDC created Chahtapreneur, a program that provides a single source entry point for Choctaw tribal entrepreneurs who want to start or grow their own businesses in Choctaw Nation. The program also has a self-branded coworking office, located in Idabel neighboring the local Choctaw Casino. In 2021, the Choctaw Small Business Development expanded 11 businesses and helped fund 8 start-up businesses and both in total created 36 jobs.

Chahtapreneurs that utilize services will receive specialized assistance through one-on-one business counseling, training workshops, an extensive network of business assistance programs, and access to other educational networking opportunities. A guidebook is also provided for entrepreneurs to read, review, and print out to use example templates for their business within each chapter. Additionally, there is a step-by-step process for registering a business online with the IRS, Oklahoma State, and filling out tax permits. Also, detailed steps for operating agreements, LLC filing, and establishing Trade Name Report with Oklahoma Secretary of State.



Source: Google Earth, 2022

Assistant and training at the business center include, but not limited to the following along with rates for guest and members:

- Business Planning
- Business Counseling
- Business Registration
- Minority Business Registration
- Business Taxes
- Marketing

- Bid Assistance
- Access to Choctaw Preferred Supplier Program
- Access to other Choctaw Nation Businesses
- Access to Financing (direct financial support is not available)
 - Daily Drop-in: \$20 / Day
 - Basic Membership: \$75/Month
 - Desk space rental: \$150/Month
 - Office space rental: \$300/Month

Naya Family Center — Native Business Accelerator, Portland OR

The Native Business Accelerator is a relational cohort-style business program. It supports and promotes existing small businesses with targeted training, skills, and tools tailored to the small business group's needs. This program will also permit one-on-one coaching, technical support, establish connections with peers, and open access to the community through the Native Business Accelerator network. The program consists of 12 workshops that take place over the course of 5 months, meeting every other week for 2.5 hours. These workshops primarily focus on the following:

1. Core Foundation:
 - Orientation
 - SWOT
 - Strategic Growth Plan
 - Financial Analysis
2. Cohort Choice:
 - Marketing
 - Branding + Design
 - Photography
 - Taxes
 - Accounting + Bookkeeping
 - Business Management
 - Business Mindset
 - Legal
3. Strategic Business Review
4. Presentations + Graduation



Source: Google Earth, 2022

In order to be accepted into the Accelerator program, individuals must meet the following criteria, however each application is individually assessed, and individuals are still encouraged to apply despite not meeting some of most of the criteria.

- Having an existing business with positive net sales
- Commit to at or above 80% attendance
- Ability to attend Zoom meetings on a regular basis
- Available schedule to commit 5+ hours per week for each workshop, assignments, and one-on-one coaching

The NAYA Accelerator intends to secure strong connections within each unique cohort to rely on and support one another. Each graduate will transition into Alumni and obtain shared resources, events, partnerships, and local support. Each listed 'cohort choice' will have a tailored host on each workshop that are specialists in each field, provide feedback on the businesses work and offer Q&A session. Once successfully graduated the small businesses are given promotion through the NAYA social media platforms, and presentations are conducted to other small business owners for collaboration and additional marketing.

Applicants for the Accelerator are also welcomed to take the Basics of Business course. This course runs for 10 weeks, meeting once a week, to assist 'green' entrepreneurs that are in the initial stages of the concept and planning of future businesses.

Business success stories:

- Rock on Jewelry and Tin Cantina (Worked with Oregon ISA Initiative and NAYA Micro-Enterprise classes)
- Sacred Waters Fish Company
- Wapato Island Farm (Grad from NAYA business accelerator)

Wisdom's Agriculture Business Incubator, Portland OR

Wisdom of the Elders, Inc. was founded in 1993 to record, preserve, and share Native American oral history, cultural arts, language concepts, and traditional ecological knowledge of exemplary indigenous elders, storytellers, and indigenous scientists in collaboration with diverse tribes, organizations, and agencies. Wisdom Workforce Development (WWD) was created in 2015 and has now expanded to serve rural and reservation-based Native Americans through the Wisdom Agricultural Business Incubator (WABI). As Native American (American Indian, Alaskan Native, Native Hawaiian, and Pacific Islander) adult interns plan and create an agricultural/horticultural micro-enterprise business in Oregon, WABI will provide support services, including entrepreneur business development training, strategic planning, business plan development, and financial planning.

WABI will support the startup and development of six (6) businesses by Native American adults who form agricultural/horticultural businesses in rural Oregon through a 3-month internship. Training will be provided through seminars in the Portland classroom, a plant nursery south of Portland, and other field visits in Marion County, Multnomah County, and surrounding. In addition to a monthly stipend, interns will be provided 1:1 matching funds from a local CDFI for business start-up costs. The interns will receive ongoing support for at

least three years from the Wisdom Agricultural Coop as they continue growing their business. They will be provided support services, including entrepreneur business development training, strategic planning, business plan development and financial planning. Interns will be paid to achieve training and create a business plan over the course of 3-months, and there are outlined duties and task that each member of the program will be expected to carry out or complete:

- Complete the entirety of the internship and all its field and classroom-based activities.
- Learn and conduct native plant identification and native seed harvesting/propagation techniques, processes, and procedures – as well as select and propagate 4-6 native plants in a nursery setting.
- Create a draft micro-horticulture/agricultural business plan and a 1:1 matching savings account with a local CDFI for business startup costs.
- Write/read reports and take notes – as well as learn and practice key Indigenous Science and natural resource terminologies/protocols, resources, etc. – in field and classroom-based environments.
- Maintain assigned materials, binder & tools inventory – as well as use hand and power tools (shovels, loppers, power mower/trimmer, rakes, etc.) to maintain health of the native plant nursery and other native plant settings.
- Safely and effectively work with a professional demeanor independently and as part of a team with minimal supervision.
- Closely and consistently communicate with supervisor and follow instructions to assure safety and quality on all projects.
- Act in a safe, respectful, and professional manner at all times on the job.
- Read the Wisdom Internship Manual more than once to become familiar with cultural values and policies.

The Incubator program provides all needed materials and transportation to support members in fulfilling their responsibilities and activities. Additionally, the program requires certain qualification and skills for individuals interested in applying:

- Must be 18 years or older and have a high school diploma, GED, or higher education degree.
- Interest in Indigenous knowledges/Sciences, environmental science, natural history, and land stewardship, micro-business development – as well as propagating and restoring native plant species.
- Enthusiasm for engaging in the community and outdoors.
- Ability to work with a professional demeanor, independently and as part of a team.
- Ability to work indoors and outdoors: standing, walking, climbing, lifting, and carrying objects for periods of time in any/all weather conditions ranging from hot, dry, dusty, foggy, cold and rainy; work around heavy equipment; in areas with poison oak, nettle, and other plant species.
- Experience or willingness to learn about a variety of hand tools and their safe and efficient use.
- Ability to walk/hike upwards of 5 miles per day while carrying a backpack and tools.

The Redd — New Foods Kitchen Incubator, Portland Oregon

The Redd on Salmon Street, a project of Portland-based EcoTrust, is a 76,000 square foot site which serves as a local food hub. The mission of The Redd is to increase food access, support entrepreneurs, and create a shared sense of space. This is catalyzed by partners, projects, and engagements. The facility supports and networks over 200 local farmers, food producers, ranchers, and fisherman to come together as an impartial, uplifting, and delectable food system.



Source: Google Earth, 2022

The facility hosts two different functions within the entire facility. One of the sides, known as Redd West, is 20,000 square feet warehouse for cold storage, packaging and distribution services, and kitchen space that is over 3,000 square feet. The warehouse operations are managed by the facility's first anchor tenant, B-Line Sustainable Urban Delivery, whose mission is to connect local producers to wholesale markets. Small businesses and entrepreneurs are allowed access to appropriate services, office space, and B2C operations for farmers, ranchers, and fisherman. The other side, appropriately named Redd East, is beyond 33,00 square feet to hold events such as; kitchen demonstrations, an outdoor plaza, and larger meeting spaces. The area can function for meetings like galas, farmers markets, public culinary experiences, and conferences.

Working as a focal point for food entrepreneurs and a place for community to participate in shaping a new food economy, the Redd is designed to:

- Frame a transparent food system founded by many small and mid-sized producers in the region.
- Promote a robust and gratifying economic opportunity and jobs for both rural and urban areas.
- Keenly encourage equity, diversity, and inclusion in the regional food system by helping to grow food access, supporting minority entrepreneurship, and encourage collaboration.
- Improve the restoration of healthy soils, grasslands, rivers, and oceans through facilities and partnerships. To conserve and restore the land, water, and biodiversity of which the food supply depends on.
- Cultivate a local cuisine from a pantry from the abundant and healthy produce in the Pacific Northwest to make local and regional seasonal eating the norm.
- Build a platform for collective impact, collaboration, and conversations to advance food system development.

Post 2022 The Redds commercial kitchen is currently utilized as infrequent venue for classes, workshops, cooking shows, etc. The kitchen is open to the public, businesses, and non-profit use via reservation and scheduling with EcoTrust staff.

Northeast Oregon Economic Development District (NEOEDD), Enterprise OR

The NEOEDD offers a six-week course, Business Foundations, which guides small business owners and entrepreneurs on the basic of business, gives access to tools that will aid in individuals finishing their business plan and ensure their plan is viable. Workshop in the program is the following:

- Gaining Perspective: Consider your business concept.
- Laying the Foundation: Define line of business and analyze financial essentials, from overhead costs to break-even point.
- Getting into the Flow: Cover the financial essentials of cash flow, sales forecasting, and financial documents.
- Mission & Markets: Revisit mission, discuss market research, and identify competitors in order to align with target markets.
- Get the Word Out: Discuss creative marketing strategies and give peer feedback on marketing materials.
- Goodbye & Good Luck: Present your business plan, share final pitch, and plan for next steps.

9. Background Review

CTUIR Comprehensive Economic Development Strategy, 2017–2021

The CTUIR board, council, Economic & Community Development and Tribal members contributed and prepared a Comprehensive Economic Development Strategy for the years 2017 to 2021. Additionally, business leaders, the Economic Development Agency, and Emsi, also made contributions for data, input, and recommendations within the study. The report overviews economic opportunities for the CTUIR and action to be considered over the next few years to support their sovereignty. Other reports such as the 2010 Comprehensive Plan and OEPD, the 2011 Employment survey, the 2012 CTUIR Capital Improvements Program, and the 2015 annual report among others are utilized as guides and references within the CEDS.

CTUIR conducted a Community Survey in 2016 to determine priorities and opinions of its members in topics such as economic opportunities, strengths, and challenges. The survey received 143 responses and respondents ranked infrastructure development investments, funds for expanding the casino, retail development and a small business center as the top four economic needs. The highlighted challenges of business development in the CTUIR are as follows: Lack of workforce and needed skills, perceptions on business with tribal government, lack of infrastructure for new businesses to lease/move into, small population in NE OR, lack of tribal or state incentive packages, and 'Other' as write in answers

Emsi analyzed the Pendleton-Hermiston MSA to determine the top six retail industries and identify their needs. The top four community development needs were: Housing/apartments, education facilities, broadband/internet, and community banks/financial institution.

In 2016, there were 8 major industries in Umatilla County who produce millions of dollars in final goods and services. From highest to lowest market value in the millions within the county: Government, Manufacturing, Transportation & Warehousing, Healthcare & Social Assistance, Crop & Animal Production, Retail Trade, Wholesale Trade and Construction. Within the identified industries, 10 specific industry clusters were identified that pose growth opportunities for Umatilla County:

- a) Government (excluding Education & Hospitals)
- b) Travel Trailer & Camper Manufacturing
- c) Food Processing & Manufacturing
- d) Power Generation & Local Utilities
- e) Community Organizations, Education, and Healthcare
- f) Forestry, Agricultures, and Services
- g) Transportation, Logistics, and Distribution
- h) Other Manufacturing
- i) Financial Services
- j) Real Estate, Construction, and Development

Overall goals were determined based of collected data on current needs, demand, and public input:

- Ensure that CTUIR government has a diverse and adequate revenue stream to pay for community priorities in education, natural resource protection, health care, public safety, and housing.
- Expand the options for tribe members who want to live and work on the Reservation, so that there are a variety of satisfying, meaningful, decently paid work choices in the CTUIR economy.
- Support the development of Native American-owned businesses and non-profits.
- Encourage CTUIR members to develop their personal financial management abilities so that families have increasing assets and increasing ability to weather financial downturns over time.
- Plan for CTUIR members being here forever and making sure that economic choices today reserve clean water, clear air, and healthy fields, range and forests for the future

Reviewing CTUIR goals, economic resiliency, and the SWOT analysis, the strategies to be explored in the report for the CTUIR are described by an implementation matrix. Further, the matrix suggests action items for each strategy. The matrix is organized by the goal area, objectives for each goal, and strategies/action items to achieve the objectives. Each action item has a descriptive title, timeframe, suggested stakeholders and responsible parties, and measures to use to determine progress.

Affiliated Tribes of Northwest Indians Economic Development Corporation (ATNI-EDC) CEDS, 2019 –2024

The Affiliated Tribes of Northwest Indians Economic Development Corporation (ATN-EDC) provide financial and technical assistance for community and economic development for their 56 ATNI Member Tribes and their communities. The Member Tribes include all Tribes residing in Oregon, Washington, and Idaho. Additionally serving some Tribes in Northern California, Nevada, Montana, and Alaska. The corporation is a subsidiary of the Affiliated Tribes of Northwest Indians (ATNI) and receives support from the government and private grants. In 2019, partnering with the Department of Commerce Economic Development Administration (EDA), they conducted a Community and Economic Development Strategy to establish an Inter-Tribal economy that supports all Tribal citizens.

The ATNI-EDC outlines three primary goals within the CEDS report to better serve their members:

- Support ATNI Tribes to meet economic development goals
- Support Inter-Tribal Economy Building
- Support Tribal Entrepreneurs

When assessing landscapes of each Tribe there is a challenge in obtaining clear and concise data and indicators in each economic environment or collectively in Tribes throughout the region. There are handfuls of both internal and external factors that can affect the economic conditions of Tribes such as:

- Urban/Rural Locations

- Tribe Status
- Large vs Small Land Tribes
- Tribal Citizen Population
- Tribal Citizen Population Living Off the Reservation
- Tribal Governance Structure & Election Cycles
- Relations with Local Governments
- Large Percentage of Population is Under 20 Years Old

Another challenge in economic development in Tribes is accessing accurate and updated data for all ATNI member Tribes. Historically in Indian Country, Tribal citizens have been undercounted.

From community engagements, the following are the identified indicators of success and are key indicators of community and Tribal happiness:

- Family
- Culture & Language
- Freedom
- Community
- Health

To determine the success by utilizing the CEDS, the following metrics are to be examined:

- Number of new Tribal member owned business
- Number of Tribal members holding prominent positions
- Amount of loan capital available to support Native American-owned businesses
- Dollar amount of investment in Tribal communities

Greater Eastern Oregon Development Corporation Comprehensive Economic Development Strategy, 2014–2019

In 2013, the CTUIR employed 1600 individuals, which represents 5.9% of the total employment for Umatilla County. Between 2010 and 2013, Umatilla County grew 0.6% and the State grew 4.5%.

In Umatilla County during the 2008 recession employment sectors that fared well included Food Manufacturing, which grew at 16.4%, Tribal employment (CTUIR) increased 18.8%, and Educational and Health Services expanded 7.9%. Sectors that dropped the largest number of jobs included State government, 14.3%, Information, 19.2%, Financial Activities, 10.9%, and Mining, Logging and Construction, 17.1%.

Between January through October 2014 public meetings were held to gather input from the public on topics such as economic development strengths and weaknesses, important community projects, and business needs. During the first round of these meetings 6 standard questions were asked:

1. What do you see as assets or strengths supporting economic development in your community?
2. What do you see as weaknesses or constraints hindering economic development in your community?
3. What are the most important projects your community should focus on in the next 5 years to advance economic growth and development?
4. If you are a business owner, operator, or entrepreneur, what do you need to expand your business?
5. What do you see as assets or strengths supporting economic development in the Region?
6. What do you see as weaknesses or constraints in hindering economic development in the Region?

The CTUIR listed multiple strengths and assets during their community meeting that support economic development such as tax incentive in the Industrial Park, Casino, workforce development programs, business support services, to name a few. When members and public were surveyed the following were the top responses for strengths: availability of developable land, interstate, state highways, ports, airports, and regional transit accelerating moving freight and workforce, university, and college systems, unmanned aerial system opportunities and an entrepreneurial environment.

Challenges that CTUIR members highlighted during meetings were housing, trust land/fractured property and skill sets in the workforce. Survey results of the top challenges in Umatilla County were lack of affordable housing, scarcity of family wage jobs, restrictive land use laws without local control, and limited availability of irrigation from the Columbia River water system. In the CTUIR the top challenges identified for members were as follows: skilled workforce, smaller populations spread out over large land base, infrastructure needs, workforce housing, and redevelopment.

Within Umatilla County and the CTUIR, specifically addressing the business community, additional challenges were identified for the area. To name some from the extensive list: Lack of entrepreneurship, workforce shortage, government limits stifling business and employment status, well trained work force, missing "large city" appeal, lack of coordination on what priorities should be before the region, and negative cumulative impacts of rules and regulations slowing or stopping processes.

When surveyed on regional issues Umatilla County provided the following responses: constant changing Business Oregon programs affected by Legislature, areas of entry in the region may have a positive attraction for lack of sales tax, cooperative collaboration amongst all entities' needs in the region, and efficient, proactive, friendlier relationships with federal agencies who deal with economic development in the region. The CTUIR were surveyed with the similar questions and responses were boiled down to four main issues: availability of additional infrastructure, skilled workforce, workforce housing, and redevelopment of Umatilla Army Depot.

When asked what top local projects are in high priority for Umatilla County and the CTUIR, their top 5-6 projects are ranked as follows:

Umatilla County top 6 priority projects:

1. Expansion of value-added agriculture
2. Return of more local control of land use laws
3. Establishments and expansion of unmanned aerial vehicle industry
4. Expansion of retail wine industry
5. Return to sustainable forest industry activities
6. Commercial development activity to potentially use the decommissioned Army Depot in West Umatilla County

CTUIR ranked its top 5 projects:

1. Workforce housing
2. Wanapa industrial site infrastructure
3. Tribal education center
4. Tribal health center
5. Overall infrastructure development

Overall, the GEOCD developed 11 goals based off historic trends and current needs within the region. These goals range from across the board of region needs or dictate to specific needs in communities and certain areas. These goals are broken further down into actions and sub-actions with estimated time frame of completion within 1-year or 5-year period.

1. Stimulate growth by capitalizing on the competitive advantages of the region
2. Encourage diversification of local economies within the region to increase stability and resiliency
3. Build an entrepreneurial environment across the region
4. Develop an educational and training system that supports business
5. Support business retention and expansion
6. Attract new firms to the region that will serve to diversify the economy and provide family wage jobs
7. Increase the district's resources for economic development initiatives
8. Promote a network of industrial sites that will serve the needs of existing and future firms
9. Support rural communities' capacity for self-reliance
10. Develop a regional strategy that incorporates viable projects to stimulate jobs and economic growth
11. Develop a methodology to evaluate progress and ensure implementation and viability of the plan

Native CDFI For the CTUIR Reservation: Feasibility Study, 2015

The Northwest Area Foundation (NAAF) awarded the CTUIR a grant to consider the feasibility of constructing a Community Development Financial Institution (CDFI) on the

CTUIR Reservation in 2014. The CDFI play an important role as a specialized financial institution to serve those who are underserved, generate economic growth and opportunity for communities in need, and provide a wide range of loans as well as development services (e.g., education, training, technical assistance, etc.). The CTUIR has the need and opportunity to establish a Native CDFI, one in which should primarily focus on financial education, loans and services for its Tribal members. The secondary focus for the Tribe would be in small business development and homeownership.

The CDFI once built can absorb the current programs provided by the CTUIR Finance and Housing Departments, and the Wildhorse Resort and Casino. As well as transition the Tribal Loan Program into the center, without the current program the CDFI would have less of an impact and available services. The facility will be structured as an independent non-profit organization and apply to be recognized as a 501©(3) for tax-exempt status.

In 2015, the NACA program awarded \$19.6 million to 43 organizations in 19 states for financial (29) and technical (14) assistance. Those awarded, three were made to CDFIs in Washington State - Taala Fund (Quinault Nation), Lummi CDFI (Lummi Nation), and Northwest Native Development Fund (Colville and Spokane Nations); a CDFI in Idaho - Nimipuu Community Development Fund (Nez Perce Nation); yet none to CDFIs in Oregon. Aside from Washington State, the Pacific Northwest is underrepresented in Native CDFIs.

The primary services in a Native CDFI can be outlined by percentages to help visualize the amount of services needed to meet basic demand. Although Native CDFI's differ from one another, providing more or less of a service, outlined below, to meet unique needs to each community.

- Business Lending 43%
- Affordable Housing 26%
- Microenterprise 26%
- Consumer Financing 5%

The idea to establish a CDFI to serve the CTUIR Reservation is not unheard of. The CTUIR's 2010 Comprehensive Plan contains two primary objectives that has the potential to be served by a CDFI:

- Develop programs for assisting Tribal members to become financially stable, such as maintaining good credit ratings and family resilience.
- Strengthen the tribes' small business economy by making suitable conditions for tribal members to start and expand businesses and social enterprises

The feasibility study included a survey analysis of the potential need and pent-up demand for CDFI services. In total the survey gained 537 responses using both electronic and paper-based methods. The survey collected input in five topic areas which included: demographic information, current use of financial services, financial security, financial management, and demand for CDFI services based off interest of listed potential services. Most of the responded were enrolled members of the CTUIR. Most members had an established their

own checking accounts (79%) with remaining 1/5th of members not having their own connections to financial services. The overall survey showcased enthusiasm from CTUIR members for CDFI services primarily in financial education, improving credit rating, and ability to qualify for a loan to buy a house. The level of interest for entrepreneurship services and loans for the CTUIR were higher than national level.

Nixyáawii Community Financial Services Native CDFI For the CTUIR

Reservation: Business Plan, 2019

The Nixyáawii Community Financial Services (NCFS) developed a business plan for their CDFI on the CTUIR Reservation. The business plan establishes a 5-year plan between 2019 to 2024 to launch, capitalize and implement the CDFI on the Reservation. The CDFI will take in other programs that are currently implemented in the CTUIR Finance and Housing Departments, and the Wildhorse Resort & Casino (WRC), while adding new loan products and services that are unavailable in the CTUIR. There are 4 focus points of the CDFI:

- Financial well-being of Tribal members and CTUIR community improved from loans and offered services
- Financial education for children and youth
- Training on homeownership with the Umatilla Builds and Saves (IDA)
- Services for entrepreneurs and loans for small businesses

A 'Master Plan for Reservation Small Business Economy' was developed in joint efforts with the Business Service Center, Department of Economic and Community Development, and ONABEN. Within the plan six long-term strategies were outlined which are reminiscent to goals, visions, and plans for the CDFI:

- Increase community and leadership investment
- Continue and expand business assistance
- Establish entrepreneurship experience with every Tribal youth
- Advocate for affordable business facilities
- Improve access to capital and asset-building tools
- Advocate for business-friendly Tribal laws and policies

The CDFI project is noted as a priority by the Board of Trustees Priorities in 2018 - 2019 within the Economic & Community Development section, "Establish a Certified/Certifiable Community Development Financial Institution Fund - December 31, 2018."

The primary purpose and mission of the CTUIR CDFI intends to improve the financial well-being of the community. Accomplishing this mission will be implemented by loans and development services to reach, but not limited to, the following individuals and community:

- Those in need to manage their financial, including those caused by emergencies
- Individuals who want to establish and/or improve credit ratings
- Children and youth cohorts, to be well-prepared when managing finances as adults
- Students planning/going to college

- Businesses that establish jobs and support entrepreneurship

In order for a CDFI to be certified by the Federal CDFI Fund from the U.S. Department of Treasury, they must meet the 5 outlined criteria:

- Develop a primary mission to promote community development
- Offer financial and educational services
- Serve one or more defined target markets, such as economically distressed areas or low-income populations
- Uphold accountability in a define market
- Upon application to be a legal, non-governmental entity (an exception is Tribal government entities)

In 2017 there were 1,110 identified and certified CDFI's in the Nation, 73 are Native CDFI's whom explicitly serve Indian Country. At this time only one Native CDFI was located in Oregon, which is the Affiliated Tribes of Northwest Indians Financial Services (ATNI).

Administration for Native Americans — Social & Economic Development Strategies Proposal, 2022

NCFS intends to establish a business-friendly environment within the CTUIR Reservation to support existing and potential small businesses that are Native American owned. Their project goals consist of ones to increase their resources, tools, and capacity to better serve the CTUIR small business community such as: asset building, commercial trade, economic competitiveness, economic infrastructure, entrepreneurship and microbusiness, and Native community financial development institutions. From these goals they intend to accomplish three primary objectives. Firstly, the Tribal codes to be evaluated to address small business benefits and available codes to either be developed or amended for the Native American-owned businesses. Secondly, develop a small business loan, at least three to be approved and funded. Thirdly, to have a full established and operational business center with a Certificate of Occupancy included.

CTUIR Community Impact Reports

Strategic Energy Plan, 2022

In 2020 to 2021 the CTUIR Board of Trustees identified the urgent opportunities and prioritized actions to form an Energy Strategy Team to conduct the CTUIR Strategic Plan. The needed actions and opportunities are those in which to mitigate and adapt to climate change, preserving and restoring Treaty Reserved Rights, and advancing aim on economic development and self-determination. With forward-thinking policies and access to more funds created more solutions now than there were previously. The Strategic Energy plan identifies four main objectives:

- Defining existing energy landscape
- Developing common energy vision for the community
- Identifying and assessing Energy Opportunities
- Charting a roadmap to executive the Energy Vision

In 2019 the CTUIR community consumed over 18,000 MWH per year in electricity, 49,000MMBtu per year in natural gas, and over 4 million GGE per year in transportation energy. More than 73% of the total building energy in the CTUIR is consumed by only six facilities totaling to over 112,000 MMBtu per year. Building energy consumption from natural gas heating take 43%, residential homes using natural gas for heating use 30% while 70% use propane and wood for heating.

The Energy Opportunities based on progress to achieving the Energy Vision are established in an Action Plan. The Action Plan serves as a guide for the CTUIR to take decisive next steps to create momentum in priority areas (e.g., Solar PV feasibility studies), and long-term goals will take higher priority after foundations have been established such as hydrogen fuel sales.

Transportation System Plan Update, (2022–ongoing)

The current CTUIR Transportation Plan is over more than 20 years old and is currently in stage 3 of a 5-stage process to be updated. The third stage of the process is currently being conducted as their second round of public engagement, and the final stage between February and March 2023 is estimated to have the plan be formally adopted.

In the last 20 years prior to the beginning of the plan update a list of new additions and infrastructure updates, to name some of the new updates:

- Bike lanes on Mission Road were developed
- Two out of the three crossing bridges on the Umatilla River have been repaired, the third is underway

The updated plan intends to convey the community needs and observations as to what development of roads, sidewalks, bike lanes, and trails they would like to see come to fruition in the next 20 years.

CTUIR Tribal Broadband Project, (2020–ongoing)

The CTUIR is planning to establish two wireless towers that will connect the area to a fiber optic network system and gain an operational fixed wireless system for residences in the Tutuilla area. The Tribe received a \$25K grant from the First Nations Development Institute of Longmont in Colorado to fund this project.

In 2020, the CTUIR installed seven miles of fiber optic cable underground in the beginning phases of the Broadband Project. They were granted a 2.4Ghz spectrum license from the Federal Communications Commission (FCC) that allowed operations of a licensed fixed base wireless system. Followed by in the spring of 2021, the CTUIR was awarded over a thousand IP address and Internet Service Provider (ISP) number from the American Registry for Internet Numbers (ARIN), which then gave Tribal member the ability to operate an independent ISP in the Reservation.

Appendix A: Detailed Data Tables

Table A1: Key Industry Metrics for CTUIR Industries in Umatilla County

IMPLAN Code	IMPLAN Ind Name	# of Establishments	Avg. Establishment Employees	Avg. Establishment Revenues
6	Greenhouse, nursery, and floriculture production	26	18	\$1.3M
17	Commercial fishing	22	3	\$0.8M
55	Construction of new commercial structures, including farm structures	56	3	\$0.3M
57	Construction of new single-family residential structures	56	3	\$1.1M
59	Construction of other new residential structures	79	12	\$1.4M
169	Fertilizer mixing	11	5	\$2.6M
392	Wholesale - Motor vehicle and motor vehicle parts and supplies	15	5	\$1.6M
406	Retail - Food and beverage stores	66	15	\$1.0M
407	Retail - Health and personal care stores	35	8	\$0.6M
430	Sound recording industries	20	3	\$1.0M
447	Other real estate	48	3	\$0.5M
451	General and consumer goods rental except video tapes and discs	3	2	\$0.4M
458	Specialized design services	72	4	\$0.7M
462	Management consulting services	72	4	\$0.5M
463	Environmental and other technical consulting services	72	4	\$0.5M
466	Photographic services	72	4	\$0.6M
476	Services to buildings	46	4	\$0.3M
477	Landscape and horticultural services	46	4	\$0.3M
478	Other support services	46	4	\$0.5M
482	Other educational services	5	6	\$0.4M
485	Offices of other health practitioners	79	6	\$0.6M
493	Individual and family services	19	5	\$0.2M
499	Independent artists, writers, and performers	4	8	\$0.9M
508	Other accommodations	25	5	\$0.4M
510	Limited-service restaurants	77	8	\$0.6M
513	Car washes	59	4	\$0.4M
515	Commercial and industrial machinery and equipment repair and maintenance	59	4	\$0.4M

Source: PC using IMPLAN and Bureau of Labor Statistics, Occupational Employment and Wage Statistics

Table A2: Estimated Economic Impact in the Present (2022)

Impact	Employment	Labor Income		Output
		-----Low-----		
Direct	107	\$129,888.1	\$302,106.2	
Indirect	0	\$18,963.7	\$64,277.2	
Induced	0	\$22,103.4	\$71,743.8	
Total	107	\$170,955.2	\$438,127.2	
-----Mid-----				
Direct	142	\$173,184.2	\$402,808.3	
Indirect	1	\$25,284.9	\$85,703.0	
Induced	1	\$29,471.2	\$95,658.4	
Total	144	\$227,940.3	\$584,169.6	
-----High-----				
Direct	178	\$216,480.2	\$503,510.3	
Indirect	1	\$31,606.2	\$107,128.7	
Induced	1	\$36,839.0	\$119,573.0	
Total	180	\$284,925.4	\$730,212.1	

Source: Points Consulting using IMPLAN

Table A3: Estimated Economic Impact in 5 Years (2027)

Impact	Employment	Labor Income		Output
		-----Low-----		
Direct	160	\$2,164,802.2	\$5,035,103.4	
Indirect	6	\$310,730.5	\$1,052,439.3	
Induced	8	\$365,394.3	\$1,186,873.5	
Total	174	\$2,840,927.0	\$7,274,416.2	
-----Mid-----				
Direct	213	\$2,886,402.9	\$6,713,471.3	
Indirect	8	\$414,307.4	\$1,403,252.4	
Induced	10	\$487,192.4	\$1,582,498.0	
Total	231	\$3,787,902.7	\$9,699,221.6	
-----High-----				
Direct	266	\$3,608,003.6	\$8,391,839.1	
Indirect	10	\$517,884.2	\$1,754,065.5	
Induced	13	\$608,990.5	\$1,978,122.5	
Total	289	\$4,734,878.4	\$12,124,027.0	

Source: Points Consulting using IMPLAN

Table A4: Estimated Economic Impact in 10 Years (2032)

Impact	Employment	Labor Income		Output
		-----Low-----		
Direct	213	\$2,886,402.9	\$6,713,471.3	
Indirect	8	\$412,085.0	\$1,393,948.4	
Induced	10	\$485,352.9	\$1,576,441.7	
Total	231	\$3,783,840.8	\$9,683,861.3	

-----Mid-----			
Direct	284	\$3,848,537.2	\$8,951,295.0
Indirect	10	\$549,446.7	\$1,858,597.8
Induced	13	\$647,137.2	\$2,101,922.2
Total	307	\$5,045,121.1	\$12,911,815.0
-----High-----			
Direct	355	\$4,810,671.5	\$11,189,118.8
Indirect	13	\$686,808.4	\$2,323,247.3
Induced	16	\$808,921.4	\$2,627,402.8
Total	384	\$6,306,401.3	\$16,139,768.8

Source: Points Consulting using IMPLAN

Table A5: Estimated Economic Impact in 20 Years (2042)

Impact	Employment	Labor Income		Output
		-----Low-----		
Direct	266	\$3,608,003.6	\$8,391,839.1	
Indirect	9	\$512,555.8	\$1,729,094.6	
Induced	11	\$603,480.1	\$1,959,435.4	
Total	286	\$4,724,039.5	\$12,080,369.1	
-----Mid-----				
Direct	355	\$4,810,671.5	\$11,189,118.8	
Indirect	12	\$683,407.7	\$2,305,459.4	
Induced	14	\$804,640.2	\$2,612,580.6	
Total	381	\$6,298,719.4	\$16,107,158.8	
-----High-----				
Direct	444	\$6,013,339.4	\$13,986,398.5	
Indirect	15	\$854,259.6	\$2,881,824.3	
Induced	18	\$1,005,800.2	\$3,265,725.7	
Total	477	\$7,873,399.2	\$20,133,948.5	

Source: Points Consulting using IMPLAN

Appendix B: Native and Non–Native Incubators & Accelerators in Oregon

Lummi Te’Ti’Sen Center



Source: LumiiTeTiSenCenter, Facebook

Address: 4920 Rural Ave, Ferndale, WA 98248

Description: Facility dedicated to establishing tribal entrepreneurs and artists with fiscal, business development, and networking support. There are three anchor tenants involved with arts and craft and fishery.

Warm Springs Commissary Business Incubator

The Confederated Tribe of Warm Springs is currently underway to redevelop an old commissary building into an economic growth incubator, along with neighboring food truck pavilion and a public commercial kitchen. The incubator is still in early phases of construction and funding.



Source: Warm Springs Community Action Team, Facebook

Table B1: Non-Native Incubators & Accelerators

Name	Type	Program Length	Industry Focus	Address	City
Built Oregon	Accelerator	16 weeks	Consumer Products	1355 NW Everett St #201	Portland
Cascadia Cleantech	Accelerator	18 weeks	Cleantech (Software & Hardware)	N/A	Portland
EO Portland	Accelerator	~2 years	Sector Agnostic	N/A	Portland
Oregon Bioscience Incubator	Incubator	N/A	Bioscience Industry	4640 S Macadam Ave #270	Portland
Oregon Story Board	Incubator	N/A	Animation, Technology, Mixed Reality, Storytelling	446 SE Washington St	Hillsboro
OSU Advantage Accelerator	Accelerator	8-10 weeks, 5 months**	Sector Agnostic	1110 NE Circle Blvd	Corvallis
PIE	Accelerator	6-9 months	SaaS, Hardware SaaS, Mobile Apps	221 southeast Ankeny St	Portland
PSU Business Accelerator	Accelerator	N/A	Tech, Green, Bioscience	2828 S Corbett Ave	Portland
Rain Eugene	Accelerator	16 weeks	Sector Agnostic	942 Olive Street	Eugene
Starve Ups	Accelerator	N/A	Sector Agnostic (20 industries supported)	220 NW 8 th Ave	Portland
TiE Oregon XL Bootcamp	Incubator	6 weeks	Industry Agnostic	P.O. Box 25627	Portland
XXcelerator	Accelerator	3 months	Sector Agnostic	401 NE 19 th Ave	Portland

Source: <https://sharpsheets.io/blog/portland-startup-accelerators-incubators/>

About Points Consulting

At Points Consulting (PC) we believe in the power of peoples' interests, passions, and behaviors to shape the world around us. Now more than ever, people are the primary factor in the success of businesses, organizations, and communities. Our work is focused not only on how people impact communities and organizations, but how to align their potential to create more successful outcomes for all. We partner with private and public entities on projects such as feasibility studies, economic impact studies, and strategic planning. In summary, at Points Consulting we believe in "Improving Economies. Optimizing Workforce."

PC was founded in 2019 and since that time has completed many projects both regional and national in focus. Firm President, Brian Points, has worked in the public/private management consulting industry for the past 14+ years focusing on research projects, in general, and feasibility studies, in particular. In past roles he has managed many projects funded by federal agencies including the USDA, the DoD, and the EDA

