

## Round Table Discussion Notes:

### 1) What types of services do RBDs, etc. offer?

Cindy, UIDA, Native American Tech Assistance Center:

- Help Native small business owner go through a process to begin work with various government agencies. EX: how can they work with military bases? How can you gain security clearance?
- Help identify buyers of products and services.
- Help identify and secure some bonding/funding, but usually refer to others. We can help review and critique business plans.
- Working to get Navajo Nation buyers like IHS, government, NTUA, etc. buy from Native owned businesses. They buy mostly from non-Native businesses and we're trying to change that.
- Also working with our businesses to learn about and incorporate the concept of "green". A concern I hear all the time is that "green" is expensive.
- Currently putting together an event (April 2012) for Navajo businesses we work with and invite you to do a workshop
- We do not provide:
  - o Can provide an array of bonding experts, but cannot provide you specific individuals to go after
  - o Can review your business plan, but cannot write it for you
  - o Tony: I don't think any of us should be writing business plans for others
  - o I'm not certified to give workshops (for example, how to write a business plan) yet
  - o But where I do fall short, I have referrals

Martina Yazzie, Whippoorwill RBD:

- 7 other agency offices
- I work with district 4 and 7, including 17 chapters
- Orientation for entrepreneur to help them suss out the process of creating a business. For example, ask them questions like: What kind of business? Do you have any partners? Etc.
- Accounting services and trainings. For example, introduction to Quickbooks
- Financing: Recommendations for start up funds, loan programs
- Compiling application and moving business package through review process.
- Help to promote their business
- Business plan is part of the orientation process
- Technical assistance going through business site lease process
- Identifying and contacting contractors. For example, when a building needs fencing, etc. Environmental assessment for business site lease
- Assist in incorporating under the Navajo Nation
- Q: How many clients does your RBD office work with in a year?
- A: Depends. Some chapters are 1 or 2 and others are 12. And they come and go.

- Q: Do you keep track of clients?
- A: Yes, we establish a file, including all services provided to them. Many people don't come back after they find out how much work it is, but we keep their file if they do come back.
- Q: Do you guys still have a business library?
- A: Not at my office, but maybe at other RBDO offices
- Q: What is the average age/etc. of folks who come in?
- A: Age is around 40 or 50. Someone who has worked for a while, retiring and wanting to start their own business.
- Q: What is the most common business proposal?
- A: In our area, arts and crafts and farming
- Q: Do they identify themselves as current or past flea market vendors?
- A: Yes many of them do. They also request we provide a place/time for them all to come together. For example, a Christmas bazaar.
- Q: Do you have any stipulations that promote small/local businesses and limit big/outside businesses? For example, to keep "mom and pop" grocery stores from closing with Bashas' comes in.
- A: I think that's a larger question for Office of Economic Development
- But the point is that maybe regions can work to create zoning laws in the region?
- Russ Q: What specific expertise/services do you all still need?
- A: West corp (?) and NAU have been helping. I provide orientation but welcome more in depth workshops/etc.
- Q: Does your office have funds to pay people for giving workshops?
- A: I wish! If we did, we'd do a lot more workshops
- Q: What are the top 3 needs you have?
- A: Accounting. Again, need more in depth workshops. We provide overview.
- Do not have the "counseling" component that helps businesses along, when they're in trouble, etc.
- Q: You mentioned that many people stop developing their businesses. Do you follow up with them?
- A: Yes, we go through our inactive file once or twice a month and make contact with them to update the file. There are many reasons they become inactive: new job, lose interest, move away, etc.
- Anna: A goal of the NGECC is to work closely with RBDO and others to have regional "green teams." If we get our funding, we'd like to begin that collaboration. I think we really need to start chanting "buy local". That's how we will create the demand of our Navajo Nation to support local businesses.
- Margie, Barton Construction Company: Martina was our caseworker. We did struggle, but the direction from the office helped us to identify initial funding. There was a lack of services for us. After we got funding, got a lot of services in Phoenix from the National Center. Although we were incorporated under the Nation, the Nation did not help us when we had problems. For example, we were contracted as part of Fire Rock Casino, but were not fully paid from lead contractor and the Nation did not help us get that money back. No help

with legal services. I'm very happy to hear that this is happening because we need that help.

- Q: How does funding support in this administration compare to previous administrations?
- A: I've only been here for four years, but in that time we've had budget cuts.

Bill Edwards, Tohlani Lake Enterprises:

- Support client in writing their business plans
- Grant writing workshops
- As CDC, our mission statement is economic security through economic development.
- We're trying to get Turquoise Ranch designated as an economic empowerment zone near Leupp
- I believe we can have a Navajo-owned grocery store like Bashas'

2) What are pressing issues facing the programs?

- Not enough resources available
- Technical support needed
- No support from the Navajo Nation government
- No long-term support. Businesses have no one to go to when they're having trouble
- Also, we need to include Bihé Hozho in this discussion
- Direct marketing. Many people make money off of the products and services off the reservation but we don't get that. Think Gallup
- We need to break out of the "colonial mentality." Many of our leaders want Walmart in Chinle. Why?! We need to create that "green fire" that is happening all over the world and push out the "1%" corporate development model.
- Want centers of development that are community based, sustainable, etc. For example, they include local produce, wind power, etc. in one place so you don't need a gas station.
- Need to challenge the "green is too expensive" mentality. The truth is you either pay now or pay later (with your health for example).
- What about the model from the old trading post days? You would go in, get your supplies and every quarter you would provide services to get back your credit like bring in corn, shear sheep, etc. Better form of credit.
- Everything (money, capacity, etc.) is focused in Window Rock and not spread around the reservation
- Government reform is needed. I've heard it can take 7 years to get a business site lease!
- "Need to clean house from the top down!"

### 3) What are the strengths in these programs?

- Willingness to provide assistance, especially when the Nation won't
- We have expertise collectively and just need to be organized
- We have a lot of entrepreneurs and need better way to support them
- We have tech that can bring our group(s) together
- You have some Nation support, like Jonathan Nez
- Lots of allies, like Russ
- Networking
- Expertise of people like Martina and Margie, who know how things work on the rez. This isn't something Russ could help us out with
- Also we have a lot of youth who believe in this movement and will help
- We have success stories: successful businesses, projects, etc.
- The people, the youth especially
- Our strength is empowerment, unity, partnership

### 4) How should we work together to make this situation better?

- Reiteration of all the above!