

WHY NATIVE SMALL BUSINESSES MATTER AND HOW TO GROW THEM

An NCAI Video Series



COMPANION GUIDE FOR TRIBAL NATIONS





Why Native Small Businesses Matter and How to Grow Them: An Overview of NCAI’s Video Series

NCAI designed this comprehensive series of three animated “explainer” videos to educate current and future tribal leaders, key decision-makers, citizens, other Indian Country stakeholders, and non-Native policymakers about the vital importance of Native-owned small businesses to the rebuilding of vibrant Native economies, and how tribal governments can best support the cultivation of a robust small business ecosystem in and around tribal lands. Totalling 12 minutes, the three narrated videos deepen viewers’ knowledge and understanding about:

- traditional, self-determined Native economies and (1) how they depended on the invaluable contributions of *all* community members, and (2) the value and emphasis they placed on maximizing commerce within the community and with other Native communities;
- the pervasive and enduring ways colonial policies disrupted these economies and the devastating consequences they have had on Native communities, lands, and the ability of Native nations to achieve and sustain prosperity on their own terms and to their own ends;
- the movement among Native nations to reclaim and revitalize their economies and the re-emergence of tribal citizen entrepreneurship as a central component of that process;
- foundational economic principles such as economic leakage and the multiplier effect in a Native context;
- the inherent, locally based economic value and potential that many Native nations don’t fully leverage and grow (and the reasons why);
- the critical importance of Native-owned small businesses to capturing that value and growing that potential to fuel thriving, sustainable Native economies; and
- proven strategies for fostering a thriving ecosystem for Native-owned business development and growth.

Video #1: TRADITIONAL NATIVE ECONOMIES	Video #2: COLONIAL DISRUPTION AND ITS ENDURING LEGACIES	Video #3: RECLAIMING NATIVE ECONOMIES THROUGH SMALL BUSINESS DEVELOPMENT
<i>Duration: 3 minutes</i>	<i>Duration: 3 minutes, 30 seconds</i>	<i>Duration: 5 minutes, 41 seconds</i>
https://www.youtube.com/watch?v=RO1jBQEWozI	https://www.youtube.com/watch?v=Mfv3BdVDFrE	https://www.youtube.com/watch?v=lp14U8QDXjiI
		

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Using the “Why Native Small Businesses Matter and How to Grow Them” Videos to Inform and Drive Strategic Tribal Decision-Making and Action

In this section of the companion guide, NCAI provides Tribal Nation leaders, key decision-makers, citizens, citizen-entrepreneurs, and other key community stakeholders with several tools to deepen their understanding about the importance of Native-owned small businesses and advance their work to strengthen the ecosystem designed to support the health and growth about the topics and strategies presented in the “Why Native Small Businesses Matter” video series. These include:

- ❖ **Key Educational and Informational Resources** (page 3)
- ❖ **Glossary of Key Terms Featured in the “Why Native Small Businesses Matter” Videos** (page 4)
- ❖ **Key Questions to Cultivate an Insightful Dialogue about Native-Owned Small Business Development** (page 5)
- ❖ **Convening a Focus Group to Learn from Your Nation’s Existing and Aspiring Native Entrepreneurs** (page 6)
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- ❖ **Forging Partnerships to Strengthen Your Small Business Ecosystem: A Mapping Exercise** (page 10)
- ❖ **Additional Resources for Further Learning** (page 11)

Key Educational and Informational Resources

Key NCAI Resources

- [NCAI “Building Tribal Economies” Decision-Framing Toolkit](#) (accompanying textbook for the video series)
- [Building Sustainable Tribal Economies: Small Businesses](#) (video) (duration: 1 hour, 2 minutes)

Video #1: Traditional Native Economies

- [Robert Miller: Creating Sustainable Reservation Economies](#) (video) (duration: 43 minutes)
- [Eight Principles of a Regenerative Economy](#) (text) (estimated reading time: 10 minutes)
- [Redefining Success in Community Development: A New Approach for Determining and Measuring the Impact of Development](#) (text – read pages 8-24) (estimated reading time: 90 minutes)
- [The Renewing Indigenous Economies Project: Original Indigenous Economies](#) (video) (duration: 5 minutes)

Video #2: Impacts of Colonial Disruption on Native Economies

- [Lesley Kabotie: The Inherent Challenges of Building Reservation Economies](#) (video) (duration: 13 minutes)
- [5 Sets of Challenges Native American Entrepreneurs Face](#) (text) (estimated reading time: 7 minutes)
- [Change Labs: Doing Business on the Navajo Nation](#) (text – read pages 5-10) (estimated reading time: 12 minutes)
- [David Wilkins: Indigenous Governance Systems: Diversity, Colonization, Adaptation, and Resurgence](#) (video) (duration: 1 hour, 10 minutes)
- [The Renewing Indigenous Economies Project: Colonialism: Then and Now](#) (video) (duration: 3 minutes)

Video #3: Impacts of Colonial Disruption on Native Economies

- [4 Ways to Spur Native American Entrepreneurship](#) (text) (estimated reading time: 10 minutes)
- [Minnesota Indian Business Alliance: Buy Native Program](#) (text) (estimated reading time: 7 minutes)
- [Economic Recovery Starts Within: COVID-19’s Wake-Up Call for Indian Country](#) (video) (duration: 1 hour, 6 minutes)
- [Native Nation Building TV: Promoting Tribal Citizen Entrepreneurs](#) (video) (duration: 30 minutes)
- [The Renewing Indigenous Economies Project: A New Path Forward](#) (video) (duration: 4 minutes)



Glossary of Key Terms Featured in the Video Series

The following is a list of key terms featured in the three videos along with their definitions:

BRAIN DRAIN: the departure of tribal citizens with knowledge, ideas, initiative, and expertise from a Tribal Nation due to its inability to provide them reliable opportunities to lead productive lives

BUY NATIVE: The social responsibility a Tribal nation and its citizens embrace to purchase goods and services from businesses owned by tribal citizens and other Native people, recognizing its long-term economic, social, and cultural benefits to its entire community

CITIZENS: refers inclusively to the officially recognized “citizens” or “members” of a Tribal Nation

ECONOMIC LEAKAGE: the process by which economic resources of value (i.e., money) quickly leave a local market, such as a reservation economy

ECONOMY: the constellation of self-determined and self-governed economic activities a Tribal Nation and its people collectively undertake in deliberate accord with – and furtherance of – the cultural, social, ecological, and political systems and institutions that nourish and sustain that people’s distinct sense of identity, belonging, place, balance, and relationships with one another and the natural world, enabling them to flourish on their own terms

INDIAN COUNTRY: refers inclusively to all Native nations and communities across the United States

MULTIPLIER EFFECT: the number of times a dollar gets spent within a community before leaving that community; a high multiplier effect reflects productive economic activity as it indicates the income being generated by the community is being spent again and again on nation-owned businesses and citizen-owned businesses operating within that community.

PRIVATE SECTOR: the part of a national economy that is not under direct government control (i.e., featuring businesses that are not owned, operated, or controlled by governmental entities)

PROCUREMENT POLICY: a set of rules and regulations governing the process by which an organization purchases goods and services

RECIPROCITY: the practice of exchanging or sharing with others for mutual benefit or care

REGENERATIVE ECONOMY: A local economy that promotes interaction and synergy between economic actors – notably human beings and the natural world – and is based on cooperation rather than competition and the sustainable development, use, exchange, restoration, and growth of economic resources.

SOCIAL ENTREPRENEURS: those who start and run businesses for the purpose of contributing to the greater social good as opposed to pursuing the growth of personal wealth

SYSTEM OF COMMERCE: the concentrated exchange, buying, and selling of goods and services within a particular group of people and place, and/or between groups of people and places



Key Questions to Cultivate an Insightful Dialogue about Native-Owned Small Business Development

Below is a comprehensive list of key questions that tribal leaders and key decision-makers should address to foster a frank and constructive dialogue about the current ecosystem in which Native-owned small businesses must operate and how that ecosystem can be deliberately improved:

- ❖ *Is/what is your Tribal Nation teaching its people about how the interdependent nature of its traditional economy enabled the people to flourish? Do your people understand that doing business with their fellow tribal citizens is a time-tested cultural value?*
- ❖ *How has your Tribal Nation worked over the past several decades to reclaim control over its own affairs? How is it working to rebuild its economy in ways that enact its cultural values and achieve its long-range vision for a vibrant future?*
- ❖ *To your knowledge, how many Native-owned small businesses currently exist in your community? What types of businesses are they? And are there enough to support community needs and foster a robust system of local commerce?*
- ❖ *Does your Tribal Nation's current regulatory environment encourage or discourage local commerce and private sector growth? In what ways? What tribal laws does it need to create and consistently enforce to enhance local commerce and why? And how should they proceed creating those laws?*
- ❖ *Does your Tribal Nation formally prioritize purchasing goods and services from your own people, and if so, is that policy working? Why/why not?*
- ❖ *What are your people's attitudes towards entrepreneurship? Do they align with your nation's traditional economic values? Do your people understand the benefits entrepreneurship generates?*
- ❖ *What existing partnerships within and outside of your community can your nation leverage to create a robust ecosystem for Native-owned small business development? What new partnerships does it need to create, with whom, and for what reasons?*



Convening a Focus Group to Learn from Your Existing and Aspiring Native Entrepreneurs

To build a strong ecosystem of support for small business development, Tribal Nations need to understand firsthand how its current ecosystem is either supporting and encouraging or inhibiting and discouraging the establishment and growth of businesses owned and operated by their citizens and other local Native people. To that end, Tribal Nations would be wise to identify and recruit existing and would-be entrepreneurs in their communities to participate in an in-depth focus group convening (or multiple convenings) where they can learn directly from those entrepreneurs about (1) the challenges they face in growing successful small businesses, and (2) what their businesses need to thrive.

This focus group should ask assembled entrepreneurs the following key questions, among others:

- ❖ *What are the most pressing challenges you face as a Native small business owner in trying to establish and grow your business in the community and why?*
- ❖ *What should the tribal government do to help you and other Native small business owners in the community address those challenges and create a strong ecosystem for Native entrepreneurs to flourish?*
- ❖ *What technical assistance and/or training do you need to launch/operate a successful business?*
- ❖ *Do you have a clear sense of the long-term feasibility of your business in the local/regional market?*
- ❖ *What are your unmet capital needs for business start-up and growth?*
- ❖ *Do local community members fully understand and appreciate the many benefits your business brings/will bring to the community? Why/why not? How could their understanding be deepened? If you had two minutes to explain to a community member what those benefits are/will be, what would you tell them?*
- ❖ *If our Tribal Nation were to create/expand a tribal procurement policy that requires tribal government and enterprises to do business with businesses owned by tribal citizens, how would you want to see that policy designed and enforced? In what ways would this help your business to grow?*
- ❖ *If our Tribal Nation were to launch a comprehensive “Buy Native/Buy Local” campaign promoting Native-owned small businesses in your community, what would you like it to feature? What key messages would you want it to share?*

Tribal Nations should record or otherwise document these convenings and synthesize their learnings into a summary report that they can use as a reference guide as they work to assess and strengthen their support ecosystems for small business development (see following pages).

Assessing Your Tribal Nation's Current Ecosystem Supporting Native Small Business Development: A Strategic Exercise

Featured below from NCAI's "Why Native Small Businesses Matter" video series is a checklist of the proven strategies that Tribal Nations commonly integrate into comprehensive, successful approaches to cultivating a robust ecosystem capable of supporting the establishment and growth of small businesses owned by their citizens and other Native people.

TRIBAL SELF-ASSESSMENT EXERCISE: To assess the health of your current ecosystem and how to strengthen it, complete this exercise:

- ❖ **Step 1:** Gather your Tribal Nation's leaders and other key economic decision-makers.
- ❖ **Step 2:** Individually review the strategies below, placing a check mark next to those strategies your Tribal Nation already has in place.
- ❖ **Step 3:** Review those strategies that you did not check and rank the top 10 based on your perceived order of importance to your Tribal Nation by placing the ranking number next to each selected strategy.
- ❖ **Step 4:** Write your top 10 strategies in the box at the bottom of this worksheet and then compare them with your colleagues' rankings.
- ❖ **Step 5:** Based on your combined rankings, have the group reach a consensus about the top three strategies your Tribal Nation can realistically begin to tackle in the next 12 months.
- ❖ **Step 6:** For each of your three chosen strategies, develop a six-month action plan using the attached action plan form that advances your design and implementation of the strategy. After the first action plan is completed, develop a second six-month action plan and then subsequent action plans until the strategy is fully implemented. Then tackle the other strategies on your ranked list.

PROVEN STRATEGIES FOR DEVELOPING A VIBRANT NATIVE SMALL BUSINESS ECOSYSTEM

	Implementing a trauma-informed plan to help tribal citizens: heal and prepare them to play the economic roles that revitalizing your nation's economy will require
	Codifying in your nation's economy rebuilding approach a comprehensive citizen-owned small business development initiative: and allocating the financial and human resources it needs to take root and grow
	Defining the types of businesses your nation and its citizens should own: and how citizen-owned businesses can strengthen the nation's provision of services to the community
	Assessing the current state of your economy: including the state of economic leakage from the community, where and how you can stem that leakage, and your capacity to build a thriving citizen-owned business ecosystem
	Creating a robust system of tribal laws: to foster citizen-owned business development and growth, such as a uniform <i>tribal</i> commercial code
	Consistently enforcing those laws: through an independent and properly resourced judicial mechanism that fairly resolves commercial disputes
	Building a culture of accountability to those laws: through ongoing tribal leader and staff trainings and community education
	Enhancing citizens' readiness to launch and grow small businesses: through streamlined business licensing, site leasing, and other regulations; ongoing education, training, and technical assistance; financial assistance supporting business start-ups and expansion; and building the physical and digital infrastructure they need
	Forging partnerships: with Native non-profits, CDFIs, co-ops, tribal colleges and universities, chambers of commerce, small business development centers, and other entities to provide Native entrepreneurs with <i>integrated</i> support and resources, from start-up and growth capital to training to business plan development
	Developing a "community economic profile": documenting the skills and interests of your tribal workforce, the citizen-owned small businesses in and around your community, tribal and regional market forecasting, and how your citizen-owned business community can evolve to meet future market needs...
	Instituting and enforcing a procurement policy: requiring tribal government and enterprises to do business with certified citizen-owned businesses and other Native-owned businesses, and helping businesses become certified
	Launching a permanent "Buy Native" campaign: instructing your nation's government, enterprises, and community members to patronize citizen-owned businesses, and educating them about the benefits they provide
	Promoting your citizen-owned businesses: to other Native communities, the surrounding region, and beyond
	Modestly taxing the commercial activity of citizen-owned businesses: to generate revenue your nation can use to support their growth through loans, marketing, training, and technical assistance
	Demanding the federal government fulfill its trust and treaty obligations: by funding Native small businesses, and advocating with state governments and philanthropic partners to do the same
	Learning from the innovations of other Native nations: to strengthen your development of a healthy ecosystem for citizen-owned businesses
	Highlighting and celebrating successful citizen-owned businesses within your community and beyond: and how they collectively are advancing your nation's economy-rebuilding priorities.

TOP 10 RANKED STRATEGIES:

- | | |
|----|-----|
| 1. | 6. |
| 2. | 7. |
| 3. | 8. |
| 4. | 9. |
| 5. | 10. |

SIX-MONTH ACTION PLAN FORM – Small Business Ecosystem Development

STRATEGY (Maximum five-year time horizon):

1. [TBD]

OBJECTIVES (Key objectives with 18-month timelines to advance design/implementation of your strategy):

1. [TBD]

2. [TBD]

3. [TBD]

4. [TBD]

Start Date (**NOW**):

Target Completion Date (**SIX MONTHS FROM NOW**):

Estimated Cost (add together the dollars figures listed in the “Resources Needed” column below):

Tasks to be Accomplished:

Assigned to:

Complete by:

Resources Needed (*not just \$*):

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

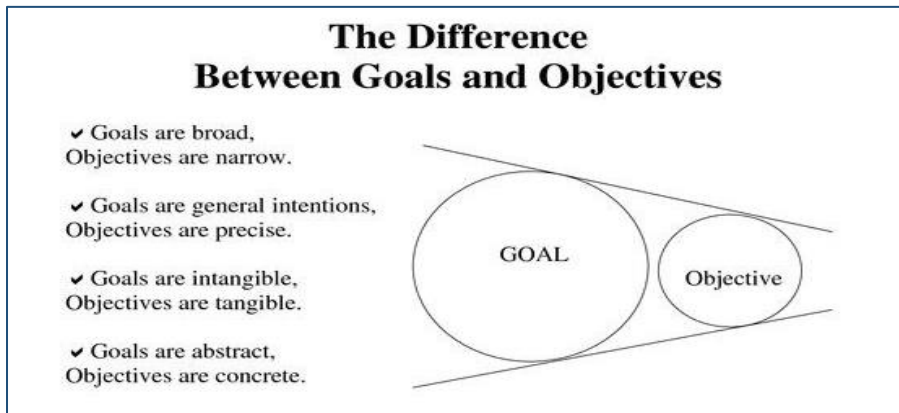
11.

12.



Six-Month Action Plan Reference Visuals

The following are four reference visuals you can use to help guide your development of your 18-month objectives and six-month action plans to design and implement your chosen strategies to strengthen your nation's small business ecosystem.



S Specific	M Measurable	A Attainable	R Realistic	T Time-bound
<p>Do: Set real numbers with real deadlines.</p> <p>Don't: Say, "I want more visitors."</p>	<p>Do: Make sure your goal is trackable.</p> <p>Don't: Hide behind buzzwords like, "brand engagement," or, "social influence."</p>	<p>Do: Work towards a goal that is challenging, but possible.</p> <p>Don't: Try to take over the world in one night.</p>	<p>Do: Be honest with yourself- you know what you and your team are capable of.</p> <p>Don't: Forget any hurdles you may have to overcome.</p>	<p>Do: Give yourself a deadline.</p> <p>Don't: Keep pushing towards a goal you might hit, "some day."</p>



Forging Partnerships to Strengthen Your Small Business Ecosystem: A Mapping Exercise

To develop and grow a robust, integrated, and sustainable small business ecosystem, Tribal Nations must systematically build a diverse coalition of partners to provide Native entrepreneurs with the various types of resources, supports, and services they need to flourish. These tribal partners commonly include Native non-profit organizations, Native community development financial institutions, co-ops, tribal colleges and universities, Native/local chambers of commerce, and state/local small business development centers, among others.

MAPPING EXERCISE: In the boxes below, identify the key existing and prospective partners your Tribal Nation will need to forge partnerships with to create a robust, integrated, and sustainable small business ecosystem. Explain in what ways they will support your local Native entrepreneurs, and who from your Tribal Nation will be primarily responsible for stewarding the partnership. Also explain what resources, services, and supports the Tribal Nation will provide. Refer to and grow this partnership map as you advance your chosen strategic priorities (see above) for strengthening your small business ecosystem.

<p>Partnering Entity Name:</p> <p>Primary Point of Contact/Contact Info:</p> <p>Resources/Services/Supports Provided:</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>Assigned Tribal Staff Liaison:</p> <p>Partnership Engagement To-Do List:</p> <p>-</p> <p>-</p> <p>-</p>	<p style="text-align: center;">TRIBAL GOVERNMENT</p> <p>Resources/Services/Supports Provided:</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>Staff Lead:</p>	<p>Partnering Entity Name:</p> <p>Primary Point of Contact/Contact Info:</p> <p>Resources/Services/Supports Provided:</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>Assigned Tribal Staff Liaison:</p> <p>Partnership Engagement To-Do List:</p> <p>-</p> <p>-</p> <p>-</p>
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NOTES:



Additional Resources for Further Learning

Videos:

[NCAI Webinar #1: Traditional Native Economies and the Critical Importance of Native Entrepreneurs](#) (duration: 1 hour, 9 minutes)

[NCAI Webinar #2: Understanding Your Native-Owned Small Business Ecosystem and How to Strengthen It](#) (duration: 1 hour, 13 minutes)

[NCAI Webinar #3: Why Native Small Businesses Matter and How to Grow Them: Effective Approaches](#) (duration: 1 hour, 7 minutes)

[NCAI Webinar #4: Forging Partnerships to Cultivate Native-Owned Small Businesses](#) (duration: 1 hour, 11 minutes)

[Building Tribal Economies: Framing the Strategic Considerations](#) (duration: 1 hour, 6 minutes)

[Building on Abundance in Indigenous Communities](#) (duration: 1 hour, 6 minutes)

[Tanya Fiddler and Chris James: The Many Challenges Facing Citizen-Owned Businesses in Indian Country](#) (duration: 18 minutes)

[Honoring Nations: Tom Hampson: Native Asset Building](#) (duration: 22 minutes)

[Rebuilding Native Nations Course Series: Citizen-Owned Businesses: Improving the Quality of Life](#) (duration: 5 minutes)

[Chris James and Joan Timeche: The Contributions of Citizen-Owned Businesses to Tribal Economies](#) (duration: 21 minutes)

[Joan Timeche: Key Steps Tribal Governments Can Take to Foster Citizen-Owned Businesses](#) (duration: 15 minutes)

[Monica Simeon: Building Sustainable Economies: The Story of Sister Sky](#) (duration: 22 minutes)

[Martin Harvier: Creating Fertile Ground: The Salt River Pima-Maricopa Indian Community](#) (duration: 15 minutes)

[Helen Ben: Nation-Owned Businesses: The Meadow Lake Tribal Council](#) (duration: 17 minutes)

[Tanya Fiddler: Native CDFIs: A Key Partner in Fostering Small Business Development in Indian Country](#) (duration: 5 minutes)

[Major Robinson: Indian Business Alliances A Key Partner in Small Business Development in Indian Country](#) (duration: 13 minutes)

Books:

[Reservation “Capitalism”: Economic Development in Indian Country](#)

[Rebuilding Native Nations: Strategies for Governance and Development](#) (specifically Chapters 1, 2, 3, and 8)



Articles/Studies:

[Sovereign Resilience: Reviving Private-Sector Economic Institutions in Indian Country](#) (estimated reading time: 3 hours)

[Growing Economies in Indian Country: Taking Stock of Progress and Partnerships](#) (estimated reading time: 2 hours)

[First Nation Small Business and Entrepreneurship in Canada](#) (estimated reading time: 3.5 hours)

[Native American Entrepreneurship in South Dakota's Nine Reservations](#) (estimated reading time: 4 hours)

[Pine Ridge Renaissance: From the Ground Up, Sovereignty Can Be Real](#) (estimated reading time: 15 minutes)

[Minnesota Indian Business Alliance: Entrepreneurial Listening Sessions: Lessons Learned](#) (estimated reading time: 3 hours)

[Beginning the Cooperative Journey Together: A Guide to Indigenous Community Cooperative Development](#) (estimated reading time: 2 hours)

Sample Governing Documents:

["Buy Native/Buy Local" Template Tribal Resolution](#)

Case Studies:

[First Nations Economic Development: The Meadow Lake Tribal Council](#) (estimated reading time: 2 hours)

[Honoring Nations: Citizen Potawatomi Community Development Corporation](#) (estimated reading time: 15 minutes)

[Honoring Nations: Migizi Business Camp](#) (estimated reading time: 15 minutes)

[Honoring Nations: Navajo Nation Sales Tax](#) (estimated reading time: 15 minutes)

[Honoring Nations: ONABEN: A Native American Business Network](#) (estimated reading time: 15 minutes)

The NCAI "Why Native Small Businesses Matter and How to Grow Them" Video Series

To access the resource center for the "Why Native Small Businesses Matter and How to Grow Them" Video Series, please scan the QR code to the right or go to the following link: <https://bit.ly/3YI2kin>. To propose a new resource for NCAI to consider adding to the resource center, please email NCAI at economies@ncai.org with the subject line "Small Business Video Series Resource Center – Propose Resource to Add."

