

ODAWA TRAILS

OCTOBER 2008 BNAKWII GIIZIS (FALLING LEAVES MOON)

Northern Shores Loan Fund Established to Stimulate Economic and Social Development for LTBB in Three-County Reservation Area

By Annette VanDeCar, Communications Coordinator

Are you a LTBB Tribal Citizen struggling to secure the financial and technical assistance necessary to get your own small business established or to expand your existing small business?

Northern Shores Loan Fund, Inc. (NSLF) wants to assist you.

NSLF is a non-profit corporation formed for charitable and educational purposes to promote economic and social development for the Little Traverse Bay Bands of Odawa Indians in the three-county reservation area of Charlevoix, Emmet and Cheboygan counties as a way of encouraging growth in the "homeland."

Interested LTBB Tribal Citizens can apply for a business loan, not a business grant, and can seek other financial services from Northern Shores Loan Fund, Inc. by contacting

Executive Director Lisa McComb at 231-347-6753 or visiting her at the NSLF office located at 1131 West Conway Road in Harbor Springs, MI.

"This corporation was established to assist LTBB Tribal Citizens be self-sufficient," McComb said. "We hope to help people who might not get financial assistance elsewhere because they do not meet the conventional lending guidelines. We will offer micro enterprise loans for people who want to start their own businesses or who want to expand a current business. We hope to have lending in place by the end of the year."

There is an application process, and a loan committee is being established. If for some reason, an applicant is not approved for a loan, NSLF can still assist the person.



"It is the best of both worlds," McComb said. "If we can't provide you financing, we can offer technical assistance such as credit counseling, business plan development assistance, financial education and asset building help so you may be approved for a loan in the future."

The short-term goal is for NSLF

to become a certified Community Development Financial Institution (CDFI) by the end of 2009, and the long-term goal is to establish a fully functioning credit union. CDFIs bridge the gap between the economic mainstream and economically disadvantaged people and communities. Most conventional financial institutions do not make loans to lower income individuals who want to start businesses or who have a few years under their belts in a small business, especially in rural areas such as northern Michigan.

In 2000, more than 500 CDFIs in the United States controlled more than \$5 billion in assets and were finding creative ways to provide capital for disinvested communities.

"We will be serving a great need

in the community being in a rural area like northern Michigan," McComb said. "It's difficult to get a business loan anywhere right now, but it's especially true in a rural area."

"The economy is making it tough for a wide range of businesses to obtain funding at various levels."

Discussion about LTBB establishing its own financial institution started in 2001 with community meetings, and members of the Economic Development Commission (EDC) began investigating the possibility of making venture capital available to LTBB Tribal Citizens while developing a strategic plan.

In early 2002, LTBB applied for a CDFI grant through the CDFI Fund of the United States Department of the Treasury, but the grant application was denied.

However, LTBB applied for the grant again in August 2005 and re-
"NSLF" continued on page 23.

Waganakising Odawa Career and Technical Education Program Could Be Your Fast Track to a Successful and Rewarding Career



By Annette VanDeCar, Communications Coordinator

Do you want to be on the fast track to an exciting career in Health and New Media, do you want to start your own business or do you want to complement your existing work skills?

If you answered yes to any of those questions, the Waganakising Odawa Career and Technical Education Program (WOCTEP) can help.

Funded by a five-year \$2.1 million Native American Career Technical Education Program (NACTEP) grant from the U.S. Department of Education, the Little Traverse Bay Bands of Odawa Indians created a

partnership with North Central Michigan College (NCMC) in Petoskey, MI, to offer certificate programs in Entrepreneurship, Nurse Aide, Medical Assistant, Phlebotomy and New Media.

Seven of the 20 fastest growing occupations are in the Health Care industry.

"With these short certificate programs, students can quickly be ready for the current job market or they can build on the certificates and work toward earning Associates and Bachelor's degrees," WOCTEP Project Director Debbie Young said. "I see it as a stepping stone into higher education. It will benefit students of

all ages."

Classes are open to LTBB Tribal Citizens first and then, if there is space available, they are open to the public. Three Entrepreneurship classes were held in July and August, and classes for the fall semester started on September 2. Classes are held at the LTBB Governmental Center in Harbor Springs, MI, the Health Park in Petoskey, MI, and NCMC.

"It shows great community partnership," New Media Curriculum Coordinator Amber Lechowicz said of WOCTEP. "I've contacted area high school guidance counselors because it's a great way for first-time college students to get their feet wet in a comfortable, familiar and convenient setting."

The existing computer lab at the governmental center was upgraded to accommodate the New Media classes. It now has six iMac computers with dual operating systems (Windows or Mac) and 24-inch monitors along with three Dell computers. Canon FS10 digital camcorders with tripods and microphones were also purchased so students can digitally record and download sounds and images for projects.

"It's an emerging field," Lechowicz said. "You can pursue a career in the field or you can utilize the New Media skills in any career. We have all of the latest, up to date media programs. The labs really benefit the students."

A medical lab was established on the first floor at the Health Park to accommodate the health-related certificate programs. Some of the items purchased for it were phlebotomy equipment, a hospital bed, smart carts and training mannequins and simulators. The lab has its own bathroom, the medical classroom is upstairs on the second floor, and there is a small

space near the medical lab for the Health Curriculum Coordinator to meet with students.

"It's an opportunity to get great practical experience," Health Curriculum Coordinator Heidi Bosma said. "Many places (hospitals, etc.) pay tuition reimbursement while you are working full-time. There is a shortage of medical professionals; there are many medical positions available. You can work in a variety of settings."

Although NCMC already offered certificate programs, these particular certificate programs are new

"WOCTEP" continued on page 22.



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What's Inside

Odawa Trails Contact Information	2	Lines from the Membership	15
October Elder Birthdays/New Employees	3	Events Calendar	16
Departments and Programs	3-17	2008 LTBB Employee Appreciation Picnic	17
Legislative Branch	4	Michigan Indian Family Olympics	18, 19
Education Department	6, 11	Native News	18
2008 Ghost Supper Schedule	8	Quill Work Class	20
Executive Branch	10	Tribal Council Meeting Minutes	21
On the Pow Wow Trail	12	LTBB Hosts MIEA Meeting	24

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