

State Tribal Economic Development Commission

Kwataqnuk Resort & Casino

49708 US 93

Polson, MT 59860

9:08 a.m. - 2:54 p.m.

Friday, Nov. 14, 2025

The official meeting minutes may be accessed on the [recording](#).

Commissioners Present: Gerald Gray (Chair), Jennifer Finley (Vice-Chair), Paulette Butterfly, Misty Kuhl and Marta Bertoglio.

Commissioners Present Virtually: Mark Blasdel and Yolanda OldDwarf

Montana Department of Commerce Staff Present: Bryan Singer, Rachelle Brown, Mackenzie Espeland and Marilyn Willson

Montana Department of Commerce Staff Virtual:

Guests Present:

Karl Unterschuetz – Accelerate MT

Morgan Slemberger – Accelerate MT

Keya Birdsbill – Water People Tours

Kate McLaughlin

Guests Present Virtual:

Lailani Upham – Montana Indigenous Tourism Alliance

Tally Monteau – Montana Indigenous Tourism Alliance

Luella Brien – Montana Indigenous Tourism Alliance

April Martin – Rosebud Tipi Campground

Call Meeting to Order

00:07 Chair Gray called the meeting to order.

Roll Call

00:43 Ms. Willson called the roll for Commission members.

Opening Prayer

01:36 Vice-Chair Finley

Welcome

21:14 Chair Gray welcomed everyone to the meeting.

Public Comment on Non-Agenda Items

02:17 Chair Gray requested public comment on non-agenda items.

Approval of Minutes

02:35 Presenter: Chair Gray

Motion to approve: Commissioner Bertoglio

Second: Commissioner Kuhl

Chair Gray called for a vote.

All commissioners present voted yes. Motion passed.

Commissioner Round Robin Discussion

03:58 Vice-Chair Finley stated CSKT continues to deal with the uncertainty of the state of affairs at the federal level. They are making cutbacks where they can and preserving as many jobs as they can. When SNAP benefits were halted, they were able to leverage some resources and get people help. This brought up a discussion on the need in their community for food security and stability and things they can do going forward.

Vice-Chair Finley stated the meat processing plan should be completed by June. So, if this happens again, they will be able to process game and donate it to food banks.

Vice-Chair Finley reported the 400 Horses Casino is scheduled to be completed by April.

07:27 Chair Gray stated that the Little Shell Tribe will be breaking ground on the 18-acre housing development. It's 35 single-family homes, 18 duplexes and 50 apartments.

Chair Gray stated they are hoping their 200-person Ceremony Center will be completed by December.

09:09 Commissioner Kuhl is working on economic development with the Little Shell, Northern Cheyenne and Crow tribes. Commissioner Kuhl stated the tribes have an opportunity to have a stake in some of the energy and data centers. Commissioner Kuhl stated the State of Montana has announced they will be receiving \$700 million to develop a strip to send electrons east.

Commissioner Bertoglio explained it's to connect the east grid with the west grid. Commissioner Kuhl stated this has so many implications for economic development, national security and public safety.

Commissioner Kuhl stated there is some military affairs stuff happening at Crow.

Commissioner Kuhl explained that often an investor or someone in the private sector will reach out and want to work in Indian Country.

Commissioner Kuhl explained that she does vet the person before making the introductions and does not tell either side what to do. Commissioner Kuhl stated that each tribe is different in the way they view economic development and what that looks like for them and she respects that.

12:50 Commissioner Bertoglio stated she attended the October Economic Summit. Commissioner Bertoglio stated she judged final EconoQuest which involved different high schools, learning the economy. One group from Lodge Grass was interested in how to start a meat processing plant.

14:48 Commissioner Blasdel provided an update to the BEAD program and the ARPA funding for broadband. The BEAD awards were rolled out. They are currently back with NTIA for final approval. Commissioner Blasdel stated that former Senator Dan Solomon who now works in the Broadband Office is working with Director Kuhl to help connect all the awardees with the respective tribal governments in those areas to make sure these are successful.

Commissioner Blasdel stated that to roll back to ARPA, which was the program, a couple years ago, the Commission found that four awardees

from that could not complete the projects. Also, they found in mapping that there were about 2,000 households that were not included in the BEAD projects. So, they were able to role those in. So, there are a few of those projects scattered across the state, as well as four designated projects within specific areas.

Commissioner Blasdel explained that hopefully next week, they will have the results of those awardees and applications at the Broadband Commission meeting so that they can get that money out the door before they risk having the money rolled back.

16:40 Commissioner OldDwarf stated that the Crow Tribe has been doing so many things that it's hard to keep track of sometimes. Commissioner OldDwarf explained that their natural resources and the bison range got to do some distributions of meat because of the SNAP benefits being delayed. Commissioner OldDwarf stated that approximately 600 families received meat – elk meat and buffalo. In addition, they have funding to start looking at a meat processing facility. Commissioner OldDwarf stated that it's definitely on the Chairman's radar.

Commissioner OldDwarf stated they have some legislation waiting to pass the Crow Revenue Act and the water one. They are still waiting on those then they will be able to be back into the coal industry.

Commissioner OldDwarf stated that the shutdown and the current administration has caused them to try to look at more ways of diversifying themselves and not be so dependent on government funding.

Commissioner OldDwarf explained they are currently working on the Tribal Administration Building. She wasn't sure when they would break ground. Commissioner OldDwarf stated they are going to build a transit building.

Commissioner OldDwarf stated more recently they got Head Start back which was a very big and tedious process. They are looking at temporary sites right now, in the school districts, looking at three different locations: Pryor, Crow and Lodge Grass. She stated they will have to build in Pryor and Crow expanding their daycare center which was the Chairman's long-term plan. Commissioner OldDwarf stated that hopefully by the end of 2026 they will have all three centers up and going.

Commissioner OldDwarf stated there has been a lot going on. They have been able to weather the shutdown very well. She stated they haven't had to lay anybody off or furlough anyone.

36:04 Commissioner Butterfly apologized for being late and introduced herself. Commissioner Butterfly provided the Blackfeet Comprehensive Economic Development Strategy Plan. She stated the Blackfeet tribe has a five-year economic development plan. The tribe is working on some major projects. One of the projects is a new care center. They will have beds for 47 people. They also are working on a \$20 million dollar wellness center. They have also completed the grocery store in Heart Butte.

Topics for 2026 STEDC Meetings

21:27 Commissioner Kuhl requested that next year we dial in some metrics for our programs. For example, for the Indian Equity Fund program, Commissioner Kuhl would like to know when the program started; how many businesses

have benefitted from the grant; the total amount of money that has been provided through these grants; the number of employees that money has affected; how many of those businesses still exist and what is the average lifespan of an Indian Equity Fund grant recipient's business?

Commissioner Kuhl stated that she thinks this information is important for a few reasons. One reason is to see what works and what we can do better. The second reason is to be able to respond to questions about the program during the 2027 legislative session. Commissioner Kuhl stated that if there isn't a system in place right now to measure these things, what systems could be put in place to measure those now going forward.

Commissioner Kuhl suggested a "Partner Spotlight" that at each quarterly STEDC meeting, one or two commissioners identify a business or investor that would be interested in working in Indian Country and bring them to the meeting. They could then have a conversation with the commission about economic development and perhaps identify which community would be the best fit. Commissioner Kuhl stated she'd like to see the commission be a powerhouse in terms of bringing dollars, jobs, sustainability and increased household income to tribal communities.

- 25:34 Chair Gray agreed with Commissioner Kuhl on her recommendations. Chair Gray suggested adding some financial institutions like CDFI's possibly attending and providing information on potential funding.
- 28:36 Commissioner Kuhl suggested creating relationships with traditional financiers or financial institutions that perhaps they could help remove some of the barriers the native people face in trying to access capital.

28:56 Vice-Chair Finley agreed with them stating those are excellent ideas. Vice-Chair Finley added that she feels that part of the issue with suicide is also feeling trapped, hopeless and unable to see a way out. Vice-Chair stated she believes poverty is also a factor of suicide.

Vice-Chair Finley stated that many people don't know their credit score until they go to borrow money. People make mistakes when they are younger, leading to a low credit score but then they don't know how to raise their score. They don't know what a good credit score is.

Vice-Chair Finley stated that she spoke with a woman in South Dakota where there was a program where people could build up their credit by creating a savings account and whatever money they put into it, it would be matched by the bank. Then, after a certain amount of time, they would raise their credit score. At the end of the program, they would use the money to start a business. They helped a number of tribal members start a business that way.

33:18 Commissioner Kuhl suggested having a subcommittee in the third quarter to plan for the legislative session.

33:52 Commissioner Bartoglio stated how important and impactful the Indian Equity Fund presentations have been at the STED Commission meetings. Commissioner Bartoglio suggested that in the third quarter they could identify a few people who could tell their story.

34:54 Vice-Chair Finley suggested creating a video of the success stories. Vice-Chair Finley stated their Communication Officer creates videos educating people.

- 55:13 Commissioner OldDwarf agreed that she would like to have the stories of the Indian Equity Fund as a topic. She also agreed that she would like to hear from the CDFIs. Commissioner OldDwarf stated she would like to hear about what the STEDC has been able to do and facilitate.
- 58:41 Commissioner Kuhl reminded the new commissioners that topics do not have to be determined today. That they can be brought up later on as well. Commissioner Kuhl also explained that there is a coalition of CDFIs known as the Mountain Plains CDFI Coalition.
- 1:00:59 Chair Gray also stated he would like to see any collaboration with any state agencies.

Set Dates and Locations for 2026 STEDC Meetings

- 1:01:22 Ms. Willson asked Chair Gray if the commission would be open to having the February 2026 meeting virtually due to weather.
- 1:01:57 Commissioner Kuhl stated that at least three of the commissioners live in Helena so could have the February meeting in Helena. The commission set the meeting dates and locations as follows: Feb. 6, 2026, in Helena; May 1, 2026, in Great Falls; Aug. 7, 2026, at the Flathead Reservation; and Nov. 13, 2026, at the Crow Reservation.

Montana Indigenous Tourism Alliance (MITA)

- 1:10:50 Lailani Upham, Tally Monteau, and Luella Brien from the Montana Indigenous Tourism Alliance discussed the Montana Indigenous Tourism Trail Project. They have been building individual steering committees or guiding groups in each one of the eight tribal nations in Montana to have a shared understanding regarding

indigenous led tourism. It is funded by the Montana Pilot Tourism Community Grant led by the Montana Indigenous Tourism Alliance. They look at tourism as an act of sovereignty.

Ms. Upham stated that tourism led by their people allows them to share their stories on their own terms. She stated that it's self-determination in action where they define how visitors engage with their lands. Ms. Upham stated that tourism is not selling culture; it's living sovereignty.

They are depending on the Institute for Tourism & Recreation Research (ITRR) for assessments, but ITRR needed to know how they defined tribal tourism. Ms. Upham provided information on how they define tribal tourism.

MITA will be forming steering committees with elders, youth, artists, and entrepreneurs. It is a statewide network of indigenous led experiences. There will be a website and app to guide visitors. Ms. Upham provided years one and two objectives for the project.

Commissioner Butterfly requested they collaborate as they have a similar project.

Access to Financing

1:50:36 Karl Unterschuetz and Morgan Slemberger from Accelerate MT presented on their study. Mr. Unterschuetz stated that Dr. Jennifer Isern was also instrumental in this project. They provided data of the culmination of two years of research, surveys and interviews, both with banks and businesses. They wanted to see what is happening in the state for the access of financing or the use of financing and capital in small businesses. The first report was a survey of lenders from Montana on who they lend to, how much and who their primary

clients are. The second report focused on businesses learning about their challenges, use of lending and needs.

Mr. Unterschuetz stated they surveyed 112 banks, CDFIs, credit unions and investors in the state. They received responses from 36 of them which included 10 CDFI or loan funds, 14 banks or credit unions, nine public funding programs and three investment funds or private foundations.

Mr. Unterschuetz spoke about the main funding approval factor. For banks, they focus almost entirely on the amount of equity and the availability of asset-based collateral. CDFIs indicated they use business plans because they typically help businesses build their business plan. There was further discussion regarding the studies. (1:51:44)

Honoring Richard Sangrey's Retirement from STEDC

This agenda item will be moved to a future State Tribal Economic Development Commission meeting.

FY 2020 Indian Equity Fund Recipient

2:37:01 Keya Birdsbill from Water People Tours presented on the Fiscal Year 2020 Indian Equity Fund Grant she received. Ms. Birdsbill shared how the grant has helped both her Water People Tours and Camp Ka Papa businesses. Ms. Birdsbill explained that she worked with a Native American Business Advisor to help with the IEF grant process. Ms. Birdsbill stated that the IEF Grant helped her purchase items like kayaks, safety gear and ecofriendly tent platforms.

FY 2021 Indian Equity Fund Recipient

3:17:38 April Martin from the Rosebud Tipi Campground presented on the Fiscal Year 2021 Indian Equity Fund Grant she received. Ms. Martin shared how the grant

has helped her business. Ms. Martin explained that the Rosebud Tipi Campground is on the trail from the Rosebud Battlefield to the Little Battle of the Little Bighorn. Ms. Martin stated that she used the Indian Equity Fund Grant to add four trailer hookups for RVs and purchased some tipis.

MCA 01-1-105 (Formerly HB19)

3:26:21 Mackenzie Espeland stated that the Office of Indian Country Economic Development has had communications with the Federal Reserve, ITRR, and talked with the economic folks out of Missoula, MSU and Department of Labor & Industry having their own data sets. OICED is working with the Montana Department of Commerce's IT team to reconfigure the OICED webpage. The reconfigured page will include a section linked to data and resources reflecting the economic contributions of the tribes of Montana.

Office of Indian Country Economic Development Program Update

3:25:16 Mackenzie Espeland provided an update for the Office of Indian Country Economic Development. The FY26 Tribal Business Development Grant letter of intent window begins Sept. 29 - Nov. 13, 2025. The open application of for the TBDG will be Nov. 17 – Dec. 31, 2025. Ms. Espeland stated that program email communications will be outgoing to remind tribal leaders of these dates.

3:28:09 Ms. Espeland stated that the Native American Collateral Support program has \$170,000 available right now. Olivia Kettering is the program manager for that program. Ms. Espeland explained there is a planning grant open right now that will close on Dec. 7, 2025.

Indian Equity Fund and Native American Business Advisor Programs

3:33:02 Bryan Singer provided an update for the IEF and NABAs. Mr. Singer reported that he has monthly calls with the NABAs. Mr. Singer stated that he has been

working with them on getting IEF trainings started and has visited six NABAs with two more to go. Mr. Singer stated they have made some updates to the IEF guidelines to make the grant more effective and efficient. Mr. Singer explained this was done to make some of the requirements and overall procedures of managing the grant. Mr. Singer explained that one of the improvements included requiring a business plan. Last year, they had around 125 IEF applications and maybe half of them had a business plan. Mr. Singer also stated they changed one of the required forms in the application to be a two-page form to make it more understandable and to allow the applicant to clearly itemize how they intend to match the grant. Applicants must specify if the match is in-kind or cash. Mr. Singer explained they must provide supporting documentation. They must provide proof of ownership of a vehicle, the asset, or the equipment and an updated photo. The second form is called the “Use of Indian Equity Fund Grant”. Mr. Singer explained that this requires the applicant to itemize and provide specific details for all intended purchases utilizing the IEF Grant. It requires applicants to be as specific as possible when listing what they intend to purchase, which will help prevent over-inflating costs. Mr. Singer believes that now they will have the ability to spread some of the grant money to more businesses.

Commissioner Kuhl suggested the OICED team look into this further and perhaps instead of providing one business with \$14,000, that they be open to a business getting more than that which could create more jobs and possibly attract more outside investors. There was further discussion.

Mr. Singer stated there are three new NABAs which include Opportunity Link MT, Native American Development Corporation and the Great Northern Development Corporation.

Tribal Tourism

4:06:02 Rachelle Brown stated that she has a short update but hopes it will be more robust in the February meeting where the marketing team will be providing a lot of information about what they've been doing this last year with the new Montana brand, and a lot of efforts in their own travel tourism content trek they have been promoting.

Ms. Brown reported that she attended the 2025 American Indian Tourism Conference with a total of 14 people from Montana attending.

Ms. Brown stated that the Tribal Tourism Grant and the Tribal Tourism Small Business Grant are open from Oct. 1 through Nov. 30, 2026. Ms. Brown explained that if applicants don't provide a business plan or the required documentation that they won't even get reviewed as they are not considered complete.

Ms. Brown reported that she was concerned that they may have to cancel the contract for the Production Assistant Training Scholarship Program with AccelerateMT. She stated they have about 30 percent of the awards out and people trained. However, the remaining 70 percent have not been trained. They were promised by the subcontractor that was contracted through AccelerateMT, was they were going to make the effort to go to every one of the nations to do this training. They went to two of the eight nations and then offered trainings in Missoula. Ms. Brown stated there were only four trainings in three years, and it was not acceptable. The contract expires at the end of December.

Ms. Brown discussed ideas for future STEDC Tribal Tourism topics and presenters. She talked about under Canvas or similar vendors in hospitality.

Ms. Brown asked if the Commission recommends any changes to the Tribal Tourism Grant for FY27. The Commission suggested Ms. Brown follow what Mr. Singer was doing with the Indian Equity Fund Grant.

Ms. Brown suggested having the Office of Tourism come and report on their grants. There was further discussion.

Other Business

No other business

Tribal Tourism

4:25:04 Presenter: Chair Gray

Motion: Commissioner Kuhl

Second: Vice-Chair Finley

Chair Gray called for a vote: All yes. Motion passed.