



VISION & STRATEGIES



LUMMI VENTURES – STRATEGIES

VISIONS AND STRATEGIES

Introduction

The Lummi Nation is made up of people of vision and of action. Coming together for the purposes of creating the Ventures Plan, they identified six vision statements, which describe how they would like to create a prosperous Lummi community in which all Lummis can thrive:

Economic Development Vision Develop tribal and individually owned businesses and employment opportunities in ways that build individual and community skills and assets, creating a ladder out of poverty and economic stability.

Education Vision Enhance life-long education in all areas (formal, cultural, traditional, and family) by offering numerous opportunities and venues for learning, in order to build the knowledge and skills of all Lummi and create a healthy, thriving community.

Families Vision Strengthen and encourage healthy relationships through our families where we practice our heritage; know our role in our community and live our Lummi values so that Family, once again, is the foundation for our prosperity.

Land Vision Create avenues to preserve, secure, and nurture Lummi land to begin a healing process for Lummis since our identity is connected to the land and to create new economic opportunities.

Wellness Vision Create a mentally, physically, emotionally and spiritually healthy environment in order to promote a balanced sense of well-being for Lummi adults and children.

Culture Vision Carry on the teaching and rich heritage of Xwelemi Elhtalngexw (Lummi people) through our language, spiritual beliefs, families, extended families, art and continued traditional knowledge of the plants, animals and fish for our future generations.

As described in the previous chapter, a team worked on each Vision to identify the goals and strategies, which would lead to success. They identified more than 30 strategies and approximately 200 actions, which describe a comprehensive long-term plan for the community. It is a plan, which as a whole can only be accomplished through the work of Ventures as well as the Lummi Indian Business Council (LIBC), the Northwest Indian College (NWIC), the Lummi Nation Schools and other organizations on and off the reservation. Recognizing that Ventures is not responsible for addressing the full plan, and with its mission in mind to reduce poverty and build prosperity. Ventures is choosing to focus on four of the visions: Economic Development, Education, Families and Land.

This focus does not lessen the importance of culture or wellness. In Lummi, as in most Native communities, culture and tradition play a very strong role in the strategies for lifting Lummis out of poverty, and wellness is necessary to sustain prosperity. The work of the vision team on Culture, many of whom were Elders of the tribe, as well as that of the Health/Wellness team, has therefore been woven into and permeates the other visions, goals and actions.

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Northwest Area Foundation Criteria

The context for the strategies and actions is the framework set by the Northwest Area Foundation. These include six criteria that the plan must meet:

- *Significant focus on reducing poverty.*
- *Substantial involvement of diverse interests.*
- *Do no harm.*
- *Thoughtful and realistic strategies for accomplishing community goals.*
- *Development of local abilities to achieve long-term community goals.*
- *Learning and adapting in response to new knowledge and changing circumstances.*

Glossary

The language of planners and community members in describing the components of their plan varies, so it is important to understand what is meant by different terms. In the Lummi Ventures Plan:

Vision Is what the community would like to achieve, change or create in the next 10 – 20 years.

Strategies Are more specific descriptions of what the community would like to achieve, change or create. These vary in scale and specificity. Many are quite broad and will occur over a longer duration. Others are shorter term. Originally, these were called goals, but the language was changed to be closer to the Foundation's vocabulary.

Actions Are the specific steps or ways in which the strategies will be implemented.

Strategies That Bind

Before the reader plunges into the individual visions, strategies and actions, we would suggest that to fully understand the Lummi Ventures plan for prosperity, it is important to listen for and pay attention to the core strategies that bind each vision to the other and will ultimately help the Lummi Nation use the NWAFF resources wisely and to great effect. You will see in different forms and with different emphasis strategies that cut across the visions and therefore bind them together:

- ❖ Help people build one-to-one relationships between adults and youth, adults and adults, and Elders and children, so that community members can mentor, support, and offer a positive role model for other community members.
- ❖ Develop a community center accessible to all and a place to gather, learn, create, and play.
- ❖ Sponsor community gatherings as a way to build relationships across the community, learn together, celebrate together, plan and make decisions together Strengthen and build on the Lummi family structure to educate, build employment skills, solve land disputes, and build self-esteem and self-knowledge.
- ❖ Use the natural and grass-roots leaders in the community in many different capacities.
- ❖ Reach out to the people in greatest need and with the least support, rather than expecting them to reach for the next step.
- ❖ Use modern marketing tools and campaigns to bring new powerful messages of health, empowerment, and education to people throughout the reservation.
- ❖ Respond to the health and educational needs of the community by investing in the training and education of Lummis, who in turn can then work in those fields for Lummi.
- ❖ Deepen people's understanding of Lummi values, traditions, and language and integrate it into their lives to build their life skills, sense of self and purpose

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Reading the Strategies and Actions

There are ten components to the presentation of the strategies and actions, which will answer the four questions posed by the Northwest Area Foundation. Those questions being:

- *What will be done?*
- *To meet what needs?*
- *To achieve what ends?*
- *For the benefit of whom?*

And where necessary policy implications to the Lummi Indian Business Council.

Within each we have the following 10 components:

1. Goal
2. Strategy
3. Target population
4. Indicator – Overall and Specific
5. Intended results
6. Assets to build on
7. Best Practices
8. What we will do
9. Partnership Agreements
10. Resource Allocation

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Economic Development:

GOAL: Develop tribal and individually owned businesses and employment opportunities in ways that build individual and community skills and assets, creating a ladder out of poverty toward economic stability.

STRATEGY #1: Create access to opportunities that increase educational resources and employment.

Target population:

1. Over 10 year period – 10 people a year of those who complete alcohol/drug treatment programs – 100 people
2. Over 10 year period – 100 single parents – 20 every two years
3. Over 10 year period - 75 dislocated fishers (fishing families) – 15 every two years

Overall indicator:

Increase in the employment and self-employment rate among members of the Lummi Nation

Increase in educational level of tribal population

Decrease in high school dropout rate

Strategy specific indicator(s):

1. Increased support for those who are fighting addiction and/or pursuing life Transition.
2. Increased individual and family annual income
3. Increase in GED/High school completion
4. Increase in # of individuals with vocational and academic certificates and degrees

Intended results:

Improved educational level and employability of single parents especially mothers is proven to positively impact the education and employability of the whole family especially children.

Individuals who complete treatment have the support system that ensures their education and/or employment contributing to their quality of life and to the likelihood of continued sobriety.

Lummi maintains the integrity of its identity as people of the water – fishers – by supporting seasonal employment for fishers and by improving the tribe's fishing fleet's efficiencies and marketability.

Cultural competencies are integrated in the delivery of services in this initiative to ensure that poverty of identification is overcome as economic conditions improve for individuals and families.

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Assets to build on:

Lummi fishing fleet – historical experience of abundance in fishing

Fisherman's Cove (Lummi Commercial Company) – access to over the bank fishing sales, processing plant

Lummi Indian Business Council – Silver Reef Casino – Lummi Commercial Company – access to employment for low and semi-skilled workers, opportunities for skilled workers

Northwest Indian College – Bellingham Technical College: partnership opportunities to train workers by building a linkage that facilitates overcoming barriers to access for vocational training at BELLINGHAM TECHNICAL COLLEGE

Northwest Indian College – Western Washington University – Whatcom Community College – partnership opportunities to increase access to academic and professional education

Lummi Employment and Training Center – Northwest Indian College Work First – Bellingham Technical College Work First – improve existing program services by creating home-based services

Lummi Development Authority – creation of new opportunities for employment linked to training initiatives promoted by Ventures

Best Practices:

Single Parents

WorkWise Program Connects Single Welfare Mothers with Jobs in City, Surrounding Counties

Philadelphia's WorkWise Program targets single mothers on welfare who have limited or no work history and who may have serious family and personal problems. The Program provides a full range of job readiness, preparation, placement, retention and support services, including on-site job coaching. Services are designed to overcome the problems that are barriers to employment; most job placements are in the suburbs surrounding the City.

Participants are referred to the program by local welfare offices; they are single mothers with limited or no work history and no more than nine years of formal schooling. Other problems they may be facing include: a sustained adult living experience at or below the federal poverty level; reading at or below a sixth-grade level; a history of domestic abuse, incest or other family violence; a weak or non-existent family support network; and a spouse or partner who may find their transition to work a threat. The 11 core services provided by WorkWise are:

- **Culturally Competent Client Intake** – The intake process is respectful of the participants and helps them see how their personal dreams can be realized by building a work history and financial assets. Intake is performed by case managers who themselves have succeeded in breaking the cycle of poverty by entering the labor force.
- **Nationally Normed Assessment of Aptitudes, Interests, Skills and Competencies** – The Philadelphia Private Industry Council serves as a partner in this project; the PIC provides a reading/comprehension assessment, Adult Basic Literacy Evaluation (ABLE), and a computerized aptitude and interest inventory, APTICOM.
- **Professional Case Management Support** – In 1986 the Mayor's Office of Community Services (MOCS) was selected to design a case management model for providing services to homeless and potentially homeless persons. MOCS led the nation in the creation of a multi-level case management program, and the leader of this decade-long effort serves as the case management supervisor for WorkWise.

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- **"State of the Art" Job Readiness Training** – Key components of job readiness training include motivational sessions, which focus on building self-confidence; workforce orientation, which addresses acceptable work habits and norms; appropriate relationships, which examine relationships with co-workers and supervisors; and workplace terminology, which introduces clients to the language of the job.
- **Intensive Conflict Resolution Training** – A skills development seminar is integrated into the job readiness training model to address common workplace issues, with emphasis on class and race issues.
- **Multi-media Seminar on Office Technology** – Videotapes, technical specialists and CD Rom software packages build participants' comfort with the vocabulary of the new workplace and ensure that they are at least visually familiar with the components of workplace technology.
- **Professional and Computer-assisted Job Search and Job Matching** – Job developers create a pool of positions available to participants, in addition to ensuring that participants are prepared for job interviews. The job developers drive out to suburban commercial districts, which are located along public transportation routes to identify job openings and schedule interviews for program participants.
- **Individualized On-site Job Coaches for Employed Participants** – Each employed participant, or each group of participants on a given work site, has a job coach present at their place of employment for two weeks.
- **Personalized Support for Community Service Participants** – Individuals with no work history who do not demonstrate work-ready behavior are placed in community service positions. Non-profit organizations that make a commitment to provide job coaching and additional readiness training on their work sites are able to take advantage of the community service slots.
- **Computer Literacy Drop-in Center** – MOCS has arranged through partnership agencies for computer labs to be made available to participants in the evening and on weekends so that participants are able to build their computer literacy skills during their non-work hours.
- **Referral to Support Services with Regular Follow-Up on Participants' Progress** – The participants' contact with support agencies is encouraged and regularized so that they develop a network of support services needed to sustain their success in the workforce.

Within eight weeks of their referral to the program, participants begin working with job developers and going for job interviews. Their training continues during their job search.

The program began in September 1996. At the end of its first 18 months of operation, 743 participants had been enrolled. Of these, 347 (47 percent) had been placed in jobs; the retention rate for this group is 70 percent. The other participants had either gone on to further training or had found jobs on their own. Just 15 percent of the participants had returned to the welfare rolls.

"The WorkWise Program has exceeded our expectations," says Philadelphia Mayor Edward Rendell. "This success is attributable to the excellent working relationships among the Mayor's Office of Community Service, the Private Industry Council of Philadelphia, the local County Assistance Office and the business community, and to the innovative training and case management services that participants receive."

Contact: Leon Simmons, Director, WorkWise Program, (215) 685-2980

Recovering Substance Abusers

In PARTNERS Program, General Assistance Clients Overcome Addiction- Move into Jobs

Trenton, Mercer County, the State of New Jersey and various public and private agencies have collaborated to establish the PARTNERS in Addiction Recovery Program, which provides screening, assessment, treatment and employment assistance to employable General Assistance recipients who are at high risk of addiction. The program has been successful in reducing the welfare caseload by helping these hard-to-place recipients move into jobs following treatment.

The employment phase of the program has traditionally begun after the treatment phase is completed. Prior to graduation, the client and the case worker have a discharge meeting, in which they focus on next steps. What comes next is driven by the client's interests and capabilities. Activities can include further life

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skills training; education, including obtaining a GED or community college courses; training for a particular job, such as in the hotel industry; or job search assistance. Clients may also be referred to a private job service (Curtis and Associates) for help in job-seeking skills, in areas such as interviews, resumes and proper dress.

Following the services and training, the clients go to a network center where they have access to phones and can have messages taken, have access to computers to prepare resumes, can learn about job leads and are given a monthly bus pass to use in going to interviews. Officials report that at least half of the people who complete the program become employed. Probably the greatest indicator of success is that many of the program's graduates encourage their friends and acquaintances with addiction problems to take advantage of it.

Contact: April Aaronson, Director, Trenton Department of Health and Human Services, (609) 989-3331, or Liz Hoeger, Clinician, Mercer Trenton Addiction Science Center, (609) 396-4526

Fishers

Fort Worth Works Links Inner-City Residents with Outlying Jobs

Fort Worth Works assists employers in their search for qualified job applicants and assists unemployed and under-employed Fort Worth residents in their search for jobs. A special effort is made to help inner-city residents and to transport workers to jobs in the Alliance industrial airport area, 15 miles from downtown Fort Worth. The 30-member consortium providing resources includes the Tarrant County Workforce Board and Workforce Network.

Transportation – Because no public transportation was available between Fort Worth's inner-city areas and the Alliance Corridor, Fort Worth Works worked with the Transportation Authority to expand bus service between the City and the Corridor. The additional service began in January 1997. The Alliance Opportunity Center, a "One-Stop" employment service, provides transportation between a central bus stop in the Alliance Corridor and the individual company work sites.

Child Care – The City has just established a \$100,000 fund using neighborhood improvement grant funds to assist prospective employees who need child care in order to be able to take a job. The employees receive assistance funds on a declining basis for 90 days, but must show that they have made arrangements to continue child care after the period of assistance is over.

"Over the last few years, Fort Worth has worked hard to attract thousands of high tech jobs – jobs that pay good wages and have good fringe benefits," says Fort Worth Mayor Kenneth Barr. "Until we created Fort Worth Works, we had no effective way of linking the new jobs with our citizens, particularly those living in the under-served areas of the central city. Thanks to Fort Worth Works, our citizens are successfully landing the outstanding jobs that are coming to Fort Worth, and our employers are finding the skilled and/or highly trainable workers they need. It's a winning effort."

Contact: Sam Khovjak, Director, Fort Worth Works, (817) 871-8634

What we will do:

1. Develop a small business incubator program and facility to support the development of self-employment opportunities through small business development under the direction of the Lummi Nation Development Authority. Businesses developed will include all of the following craft, service and retail businesses.
 - 1) We will work closely with the Lummi Nation Tribal Government and its enterprises to anchor Tribal member owned businesses within the existing procurement budgets.
 - 2) Tribal members owned businesses would become the primary providers of goods and services needed to operate the government and its business entities.

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2. We will work closely with Northwest Indian College to develop client and cost effective services and programs, which support both employment through skill development and self-employment through business development.
 - 1) Home-based career counseling program
 - 2) Education/employment services integrated into case management for individuals in treatment
 - 3) Partnership liaison program between NORTHWEST INDIAN COLLEGE and BELLINGHAM TECHNICAL COLLEGE
 - 4) Education/employment fairs, featuring information on educational and employment opportunities available within a 50 mile commuting distance.
 - 5) Short-term Training Program in soft skills – time management, resume writing, etc.
 - 6) Short-term Training Program in computer skills
 - 7) Short-term Training Programs to increase employability skills in seasonal employment – construction, technology, tourism, retail
 - 8) Assist LIBC/NORTHWEST INDIAN COLLEGE toward increasing scholarships available through Lummi Higher Education Scholarship Fund (these scholarships are available to any tribal member attending any higher education institution who maintain GPA requirements)

Revolving Loan Fund

3. We will work with the Lummi Nation Development Authority's Community Development Financial Institution (CDFI) to establish the Revolving Loan Fund to support the development of business owned and operated by Tribal members in both the Small Business Incubator and the Micro-Enterprises Projects.
 - 1) Review operational policies developed and modify consistent with the goals and objective of the Lummi nation Ventures Project. (This may mean developing a section of the CDFI that is devoted to the Lummi Nation Ventures Project.)
 - 2) Develop criteria for assessing ability to repay and the risk involved in the loan for each proposed business supported through the Lummi Nation Ventures Project.
 - 3) Develop an application to participate in the USDA Intermediary Revolving Loans Fund Program to replenish the funding that is available to the Revolving Loan fund to support the development of businesses owned and operated by Tribal members.
4. Work with the Lummi Nation Natural Resources Department and the Natural Resources Commission to plan develop and implement shellfish beach production projects that result in the increase of clam and oyster production for Lummi tidelands.
 - 1) Work with Northwest Indian College to develop training for Tribal Shellfish fishers to perform beach nourishment activities at appropriate times during the year.
 - 2) Work with Northwest Indian College and the Micro Business Center to develop a master business plan identifying the regulations, procedures, marketing and costs associated with harvesting shellfish from Tribal tidelands.

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- 3) Work with tribal enterprises to identify a quota for Tribal shellfish fishers to sell to the Casino Restaurants.
- 4) Work with other poverty based groups (Fishers, Artist, Farmers) to develop a Farmer's Market for the Reservation.
5. Work with the Natural Resources Commission leadership to enhance the "over the bank sales" directly to the public.
 - 1) Develop locations for over the bank sales, including regular inspections by Lummi Nation Health Sanitarian.
 - 2) Develop master business plan for over the bank sales business that identify the procedures, products and costs required to generate a significantly higher profit than sales to the processing market.
 - 3) Provide assistance through the micro-enterprise center for the development of over the bank sales marketing plan.
 - 4) Work with other poverty based groups (Clammers, Artist, Farmers) to develop a Farmer's Market for the Reservation.
6. Work with Lummi Nation Natural Resources Department and Natural Resources to address the operational needs of the Seafood Processing Plant owned by the Lummi Nation.
 - 1) Processing Plant effluent outfall must be installed to re-direct processing plant effluent into the Lummi nation Sewer System – The Tribe has received an EPA ruling that the plant cannot be operated without this retrofit to insure that plant effluent is not dumped into the waters of Hales Pass.
 - 2) Identify operational problems and effect repairs to the ice making machines, which support the operation of the plant and meet the needs of fishers for ice. Ice making machine are not currently operating.
 - 3) Develop a small canning operation to support Tribal members participation on subsistence fisheries. – The first and last fishery available to Lummi members is the subsistence fishery. However, cash is needed to get the boats, nets and motors needed to access the subsistence fishery. Therefore the Lummi Nation needs to support the subsistence fishery through limited purchases of subsistence fish for distribution to persons without fishers or the capability of fishing.
 - 4) Provide assistance through the Lummi Nation Micro Enterprise Center to develop a master business plan for subsistence fishery that supports operational costs and results in increased dietary protein for members of the Lummi Nation.
 - 5) Work with other poverty based groups (Fishers, Artist, Farmers) to develop a Farmer's Market for the Reservation.

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Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Single Parents	0	0	5	10	10	10	10	10	10	10
Displaced Fishers	0	0	5	20	20	40	40	40	40	40
Clammers	0	0	5	10	10	10	10	10	10	10
Adult with little or no marketable Job Skills	20	20	20	20	20	20	20	20	20	20
Artist	20	20	20	20	20	20	20	20	20	20

Categories	Businesses Development Started									
	1	2	3	4	5	6	7	8	9	10
Outreach	40	40	45	50	50	60	60	60	70	70
Business Plans Developed	10	10	15	20	25	25	25	30	30	30
Businesses Financed	3	4	5	10	15	20	20	20	20	20
Subtotal	53	54	65	80	90	105	105	110	120	120
Cumulative Totals	53	107	172	252	342	447	552	662	782	902

Categories	Projected Businesses Developed									
	1	2	3	4	5	6	7	8	9	10
Businesses Started	3	4	5	10	15	20	20	20	20	20
Over the Bank Sales			10	15	20	20	20	20	20	20
Retail Art			10	15	20	20	20	20	20	20
Service and Craft Business*			10	10	10	10	10	10	10	10
Fishing Businesses**			20	20	20	20	20	20	20	20
Subtotal	0	0	35	60	60	80	80	80	80	80
Cumulative Totals	0	0	75	135	185	265	345	425	505	585

- * Services and craft businesses include the following: Maintenance and Janitorial Services, Accounting, Tax Preparation, Barber/Hairstylist, Construction Company Offices, Fish Buyers Offices, Tourist Activities booking agents, Auto Oil Change and Winterization.
- **Fishing businesses include support for individual fishers who have good earnings records and for conversion to tourist fishing businesses.

Partnership Agreements

1. Community Mobilization Against Drugs and Lummi CARE – to incorporate education/employment into case management for individuals in treatment
2. Educational partnerships – Northwest Indian College, Bellingham Technical College, Whatcom Community College, Western Washington university – access to scholarships, shared delivery of educational/training programs

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3. Lummi Commercial Company – improved use of fisherman’s cove resources for marketing of fleet’s catch
4. Lummi Commercial Company – Silver Reef – priority access and shared problem solving for low and semi-skilled positions for Ventures participants
5. Lummi Indian Business Council – Northwest Indian College - Silver Reef – priority access to tribal members and their families who are trained through Ventures Initiatives
6. Lummi Development Authority – access to technical assistance for business development and early identification of worker training needs
7. Lummi Employment and Training Center – collaborate in delivery of case management services to target populations

Resource Allocation

1. One Full-time Coordinator will be hired for this operational group of strategies.
2. Grant Writer and Programmer/Statistician -The Lummi Nation will match the funding allocated by the Lummi Nation Ventures Project for the employment of the two (2) full time grant writers and two (2) full time programmer/statistician. This group will assist the four (4) strategy Coordinators hired to manage the nine (9) strategies the have been selected.
3. Small Business Incubator Facility and Program
4. Scholarship funding to enable Tribal members to participate in appropriate education and training programs
5. Support business development through the existing procurement budgets providing an incentive reward system for asset building linked with completion of program milestones.
6. Transportation to career fairs in Whatcom County and local area

Policy Implications

1. Change qualifications for participation in social service programs to include self-employment as an eligible status.
2. Access to affordable day care
3. Access to affordable housing
4. Transportation
5. Eligibility for employment (reapplying for jobs previously abandoned or terminated from)

STRATEGY #2: Micro enterprises/support network

Goal: Create micro-enterprises and support network. Provide access to training, operation, support, and loan assistance.

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An important subset of small businesses is micro-enterprises. Sixty-five percent of new businesses begin at home, and 75 percent of new business owners are also employed full-time in the wage market (SBA, 1999). The formation of micro-enterprises can be a first step in establishing a viable small business.

Defined as a "sole proprietorship, partnership or family business with fewer than 5 employees," the Aspen Institute estimates that there are approximately 2 million micro-entrepreneurs in the United States (Aspen Institute, 2000c).

Micro-enterprise activities are highly correlated with the level of unemployment. Based on the average unemployment rate of 50 percent, 447,586 individuals living in tribal areas (out of a total population of 895,173) are unemployed. Using the findings by Sherman for the Pine Ridge reservation, which found that 38 percent of individuals on the reservation were engaged in micro-enterprise activities, we can extrapolate that 170,083 individuals are engaged in some form of reservation-based micro-enterprise activity.

Providing support for micro-enterprise and small business development has been the subject of much discussion in recent years, and there is some debate as to the services such enterprises need to be successful.

Strategy: To provide access to micro- business training operational support, along with micro-loans to assist in micro-businesses.

Target populations:

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Single Parents	0	0	5	10	10	10	10	10	10	10
Fishers	0	0	5	20	20	40	40	40	40	40
Adult with little or no marketable Job Skills	0	0	5	10	10	10	10	10	10	10
Artists	20	20	20	20	20	20	20	20	20	20
Subtotal	20	20	35	60	60	80	80	80	80	80
TOTAL	20	40	75	135	185	265	345	425	505	585

Overall Indicators:

Increase in the tribal employment rate.

Increase in the number of Lummi Nation members who are business owner operators

Increase in the value of Tribal revenues to the Lummi Nation through re-directing a portion of the Lummi Nation procurement activities to micro businesses developed, owned and operated by Lummi Nation members.

Strategy specific indicators:

Increased annual family income

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Through the planning and development of Micro-enterprises through the proposed Center Program the Lummi Nation intends to increase family income consistent with the chart presented below.

Percentage of Participating Families	Percentage of Family Income Increased due to from Micro Enterprises Development and Operation
85%	10%
50%	20%
30%	50%
5%	100%

Intended results:

Through the planning and development of Micro-enterprises supported by the proposed Center Program the Lummi Nation intends to support the development of businesses generally described below with the persons from the poverty group identified.

Business Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Work at Home Businesses	0	0	5	10	15	25	25	25	25	25
Displaced Fishers Businesses	0	0	5	10	15	25	25	25	25	25
Professional and Craft Service Businesses	0	0	5	10	10	10	10	10	10	10
Art Businesses	20	20	20	20	20	20	20	20	20	20
Subtotal	20	20	35	50	60	80	80	80	80	80
CUMULATIVE TOTAL	20	40	75	125	185	265	265	265	265	265

Assets to build on:

Tribal sovereignty is an asset for micro-businesses.

The Tribal council can address problems with business operation within homes that arise through zoning,

Tribal Council can identify that portion of the Lummi Nation procurement budgets that are re-directed to businesses developed, owned and operated by Tribal members.

Tribal Council can require that Tribal enterprises utilize the services of micro-enterprises owned by tribal members

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The Lummi Nation has already developed policies and procedures that provide a preference in all Lummi Nation contracting activities.

Best practices:

For economically disadvantaged populations, micro-enterprises can be a means to stabilize incomes, generate employment, and expand the productivity of economic activities that are occurring informally in a community. Sherman, in an examination of micro-enterprise activity on the Pine Ridge reservation (population 15,000, with 87 percent unemployment), found that 83 percent of households were involved in some form of micro-enterprise activity. Thirty percent of these entrepreneurial households received at least one-half of their income from these activities, and 5 percent received 100 percent. Sherman concludes that micro-enterprises allowed individuals to diversify income sources, contributed to cultural preservation, and allowed individuals, who faced barriers to mainstream employment, to engage in productive economic activities (Sherman, 1988). There may not be direct evidence to demonstrate that micro enterprise serves as an "economic ladder" to small business development, but First Nations has found it can increase household income, foster financial literacy, encourage saving, and build business discipline. In addition, micro-enterprises can provide opportunities to increase economic self-sufficiency, particularly in the face of economic dislocations and high unemployment (McLennan and Pogge, 1991). Establishing micro-enterprises, however, can be challenging. As researchers have noted, micro-enterprises are often "high effort, high risk, and low profit" ventures in markets where entrepreneurs "face high competition and have low demand" (Schreiner, 2000; Christy et al, 2000).

What we will do

1. Develop a Micro-Enterprise development and support center under the direction of the Lummi Nation Development Authority. The Micro-Enterprise Center will provide the following services:
 - a. Provide technical support to individuals interested in starting businesses
 - b. Provide marketing assistance to support Lummi Nation Brands as source of quality made goods.
 - c. Provide micro-loans to assist individuals in poverty start home-based businesses
 - d. Provide operational space for artists and other craft based businesses to store materials, manufacture products and limited retail display of Tribal member products.
2. Work with Northwest Indian College to plan, develop, and implement micro business development and operational training classes and certification program.
3. Work with the Lummi Nation Development Authority to identify opportunities for the development of micro-enterprises that are supported through the procurement activities of the Lummi Nation and its associated entities.
4. Work with other poverty based groups (Fishers, Artist, Farmers) to develop a Farmer's Market for the Reservation adjacent to the Micro-Enterprise Support and Development Center.

Partnership Agreements:

Lummi Development Authority – Through a partnership agreement the LUMMI DEVELOPMENT AUTHORITY will develop and operate the proposed Micro-Enterprise Development and Support Center.

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Lummi Nation Employment and Training Center – Through this partnership agreement members of the target populations described above will be identified and referred to the Micro-Enterprise Center for assistance. Participants in the Micro-Enterprise Center will also be referred to the Employment and Training Center for financial support as allowable through the programs operated by the Employment and Training Center.

Northwest Indian College - Work with Northwest Indian College to plan, develop, and implement micro business development and operational training classes and certification program.

Resource Allocation

The Lummi Nation Ventures Project will allocate funding to support the planning, design and construction of a micro-enterprise development and support center facility.

The Lummi Nation Ventures Project will allocate funding to support the planning, development and operation of the micro-enterprise center support program services.

Policy implications

1. Development of tribal regulations that identify the business operations, which qualify for status as owner/operator. The Lummi Nation needs to safeguard Tribal members from exploitation as fronts for non-Indian businesses.
2. The Lummi Nation needs to develop policies and procedures that require that an increasing portion of the procurement activities of the Lummi Nation be performed through Lummi Nation owned enterprises.
3. Change qualifications for participation in social service programs
4. Identification of self-employment as an allowable goals
5. Access to affordable day care
6. Access to affordable housing
7. Transportation

LUMMI VENTURES – STRATEGIES

STRATEGY #3: Economic Summit

Goal: To Sponsor A Series Of Economic Summits Leading Up To An Economic Trade Mission To The Asian Pacific Rim Countries In 2009.

Strategy: To convene target populations in order to unify their voices and build a business community with networking and resource sharing opportunities.

Due to the location of the Lummi Nation there is an opportunity to participate in international trade. The Lummi nation is locate only 20 miles south of the international border with Canada. The Lummi Nation is located in Washington State which is locate closest to the islands of Japan and the Asian mainland than any other point in the US other than Hawaii. International trade is the primary economic engine of the State. Therefore there is opportunity to for members of the Lummi Nation to leverage their development through involvement in international trade.

Target populations:

1. Displaced Fishers
2. Arts and Crafts people
3. Small Business owners
4. Single Parent Families

Categories	Venture Program Years – Number of Participants									
	1	2	3	4	5	6	7	8	9	10
Single Parents	25	0	25	0	45	0	50	0	50	0
Displaced Fishers	30	0	60	0	90	0	120	0	120	0
Adults with little or no marketable Job Skills	10	0	10	0	10	0	10	0	10	0
Artists	20	0	20	0	20	0	20	0	20	0
Subtotal	85	0	115	0	165	0	210	0	210	0
Cumulative TOTALS	0	85	0	195	0	360	0	570	0	780

Overall Indicators:

1. Increase in GDP of the Lummi Nation.
2. Value added to Lummi Nation products and services via advertisement and promotions
3. New markets identified and Farmer's Market is formed for the target populations

Strategy specific indicators:

1. Lummi Nation Commerce Association formed consistent with or based on the Nation Indian Chambers of Commerce Initiative of the US Association of Chambers of Commerce.

LUMMI VENTURES – STRATEGIES

2. Increase in annual income of Lummi Nation Families through small and micro-enterprises planning, development and operation.
3. New partnerships formed that result in increased revenues and net profit gain for the target populations

Assets to build on:

Lummi Nation Artists Association

Lummi Development Authority – established by the Lummi Nation to stimulate economic development in the Lummi Nation

Entrepreneurial spirit of the Lummi Nation and our Coast Salish relatives.

A wide population of artisans and crafts people

Best Practices

Support for business people seeking to participate in international trade as identified by the United States Chamber of Commerce program.

State of Washington Department of Community, Trade and Economic Development operates State funded program that support the development of international trade as a part of State economic development activities.

We will rely on managers and staff of the US Department of Commerce and the State of Washington Department of Community, Trade and Economic Development to assist us to perform these tasks consistent with identified best practices.

What we will do:

The purpose of the first Economic Summit sponsored by the Lummi Ventures Program will be to prepare the Lummi community to engage other communities in business development, domestic and international trade and creation of new markets for tribally developed assets.

The first economic summit will be exclusive to the Lummi Nation Community to self educate ourselves on tribal assets both public and private. As well as educational panels on marketing, business ethics, value added strategies and financing.

Subsequent economic summits will focus on regional and national trade opportunities with an emphasis on emerging market trends affecting the nation. The series of summits will culminate in the Lummi people participating in an Asian Trade mission.

Partnership Agreements

Lummi Development Authority- Lummi Development will provide valuable information on the economic needs and capabilities of the Lummi Nation and the local labor market, and the business development climate.

Lummi Nation Employment and Training Center – Through our partnership agreement members of the target populations described above will be identified and encouraged to participate in the planning and development of the proposed Economic Summit.

US Department of Commerce, Economic Development Administration Region X Office in Seattle – Through our partnership agreement with US DOC we will be able to identify federal assistance for business development.

LUMMI VENTURES – STRATEGIES

State of Washington Department of Community, Trade and Economic Development (DCTED). Through our partnership agreement with Washington State DCTED we will be able to identify state assistance for business development.

Lummi Indian Business Council – to provide facilities and support services

Northwest Indian College – to provide technical assistance

Western Washington University – US DOC-SBA Small business development center

Resource Allocation

1. Funding for support funding for planning and development of economic summits. \$50,000 bi- annually for ten (10) years.
2. Outreach – can be couple with other Ventures events and overall outreach strategy to target people most in need (identified target population groups)

Policy implications:

Development of policies requiring Lummi Nation to do business with it's own entrepreneurs first.

How will these Economic Development strategies reduce poverty?

Economic development activities are the complex and difficult for individuals and families to overcome without assistance. This is the basis for the well-known statistics that 9 out of 10 business starts fail within the first year. Assistance is even more important when economic development is occurring in a sovereign nation with little business experience and incentive to control development for the benefit of its people. Our strategy is to start with the development of micro and small business tied to the procurement budgets of the Lummi Nation. As these businesses grow in their operational competence additional customers can become a reality. However, without the initial support most business do not get the chance to develop competent and competitive operations and therefore fail. Due to the institutional racism that pervades modern America, self-employment is an important option for non-white populations.

As poverty should not be defined solely by economic standing and will not be eradicated just by boosting incomes, the Economic Development strategy is intended to promote long-term economic stability combined with renewed cultural identity. Both stability and identity are used to attack the root causes of poverty from different angles.

LUMMI VENTURES – STRATEGIES

EDUCATION

GOAL: To prevent or overcome underlying issues that contribute to poverty and move towards poverty

STRATEGY #4: Engage the Lummi Nation community on the root causes of Poverty through community education workshops and training to explore the underlying issues that contribute to poverty and provide Leadership Development Training and other tools to individuals to prevent or overcome these issues in order to move towards prosperity.

Target Population:

Educational Future Search- 780 community members

Categories	Venture Program Years – Number of Participants									
	1	2	3	4	5	6	7	8	9	10
Single Parents	25	0	25	0	45	0	50	0	50	0
Displaced Fishers	30	0	60	0	90	0	120	0	120	0
Adults with little or no marketable Job Skills	10	0	10	0	10	0	10	0	10	0
Artists	20	0	20	0	20	0	20	0	20	0
Subtotal	85	0	115	0	165	0	210	0	210	0
Cumulative TOTALS	0	85	0	195	0	360	0	570	0	780

Leadership Development Training- 150 people (15 each year x 10 years)

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Single Parents	5	5	5	5	5	5	5	5	5	5
Fishers	5	5	5	5	5	5	5	5	5	5
Adult with little or no marketable Job Skills	5	5	5	5	5	5	5	5	5	5
Total	15	15	15	15	15	15	15	15	15	15

Skills Development Training- 150 people (15 each year x 10 years)

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Single Parents	5	5	5	5	5	5	5	5	5	5
Fishers	5	5	5	5	5	5	5	5	5	5
Adult with little or no marketable Job Skills	5	5	5	5	5	5	5	5	5	5
Total	15	15	15	15	15	15	15	15	15	15

LUMMI VENTURES – STRATEGIES

Scholarships – 250 people (25 each year x 10 years)

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Single Parents	10	10	10	10	10	10	10	10	10	10
Fishers	10	10	10	10	10	10	10	10	10	10
Adult with little or no marketable Job Skills	5	5	5	5	5	5	5	5	5	5
Total	25	25	25	25	25	25	25	25	25	25

Overall Indicators:

- Increase in both employment and self-employment for Tribal members.
- Individuals providing for basic needs of themselves and their families.
- Reduce dependency on Tribal, State and Federal social service programs.

Strategy Specific Indicators:

- Individuals actively seeking work, developing self-employment opportunities or gainfully employed.
- Individuals involved in personal, family community problem solving.
- Young adults pursuing higher education, vocational training or job opportunities.
- More people involved in passing down cultural values, language and traditions.

Intended Results:

Overall: Individuals in the lower economic quartile will be equipped with various skill sets needed to secure and maintain stable employment, plan for the future and build economic stability for themselves and their families.

Educational Future Search Process

- Community standards set for excellence in education for tribal schools.
- Identification of educational components needed to prepare our students for educational, vocational and economic success.

Leadership Development Training

- Understanding of historical context of poverty in Lummi community.
- Individuals will identify and draw upon their skills, interests and assets as a means to develop a personal plan to move towards economic stability.
- Individuals empowered to take control of their own lives and families.

LUMMI VENTURES – STRATEGIES

- Assume leadership roles within their families.
- Build self-esteem and self-knowledge.
- Planning for the future, goal setting and action planning.
- Personal, family and community problem-solving.

Skills Development

- Knowledge of and increased ability to get and keep a job.
- Develop a work ethic in our children and youth.
- Increased confidence in pursuing job opportunities.
- Increased understanding of employer expectations.
- Increased understanding and utilization of financial management skills
 - Budgeting
 - Building and using credit
 - Home buying skills/preparation
 - Consumer and small business loans

Scholarship Program

- Financial and technical assistance to enter training and academic programs leading to diplomas and certifications consistent with employment and self-employment goals of Lummi Nation individuals and families.
- Access student support services for tutoring, transportation and other needs.

Cultural Revitalization

- Deepened understanding of Lummi history, values and language to be integrated into their lives to build life skills, work ethics and sense of self and purpose.
- Cultural community and family roles and responsibilities understood accepted.

Assets to Build On:

Education Commission, parent committees, etc.

Education a high priority for Lummi Nation.

Lummi Nation Schools.

NORTHWEST INDIAN COLLEGE research and training expertise.

LUMMI VENTURES – STRATEGIES

Ferndale School District, Native Student Programs.

Employment and Training Center, access to target group.

Training curriculums available nationally.

Northwest Indian College's Coast Salish Institute.

Northwest Indian College Office of Student Financial Aid Office

Northwest Indian College Foundation Scholarship Committee

Best Practices:

Educational Future Search Process

- Future Search Conference Model
- Youth Community Visioning/Mapping Process, Lummi CEDAR Project
- Visioning Process Model, Lummi Nation Vice Chairman, Willie Jones,

Leadership Development Training

- Youth Empowerment Training, Lummi CEDAR Project
- Technical Assistance and Train the Trainers, Potlatch Fund

Skills Development

- Hands on Banking Training, Wells Fargo, US Bank, Key Bank
- Building Native Communities, First Nations Development Institute

Scholarships

- Best practices information will be provided by the professional student financial assistance professions working for Northwest Indian College and the Foundation.

What We Will Do:

Educational Future Search Process

- 1) Convene key education stakeholders to plan and prepare an Educational Future Search Conference.
- 2) Hold Education Future Search Conference
 - o Identify community standards set for excellence in education for tribal schools

LUMMI VENTURES – STRATEGIES

- Identify of educational components needed to prepare our students for educational, vocational and economic success.
- Identify next steps in incorporating recommendations
- 3) Hold subsequent sessions to initiate and follow-up on recommendations.
 - I.e. curriculum development
 - Additional course development

Leadership Development Training

- 1) Develop a leadership development-training program to
 - Understand the historical context of poverty in the Lummi community
 - Identify personal and community barriers that contribute to poverty
 - Identify personal and community assets to build economic prosperity.
 - Learn future planning, goal setting and action planning skills.
 - Learn personal, family and community problem solving skills.
- 2) Convene a work group to identify training topics, content, and potential trainers; include traditional elders, Employment and Training Center, Northwest Indian College, Lummi CEDAR Project.
- 3) Organize training team and hold orientation and/or work sessions to prepare for training program delivery.
- 4) Recruit training program participants.
- 5) Hold training sessions; evaluate periodically to assess training impact and track individual's progress.
- 6) Provide neurological screenings and assessments for chronically unemployed and underemployed Lummi Nation members to determine if additional skills building activities need to be developed and provided for adult and youth members of the community.
- 7) Provide follow-up services consistent with identified need of the client and client family.

Skills Development

- 1) Enhance current workforce development programs offered at Lummi to include components on financial literacy, time management, expectations of employees, work skill development etc.
- 2) Work with local schools to develop curriculum to educate tribal youth about local and tribal job opportunities including a curriculum to teach job and entrepreneurial skills.
- 3) Research model programs in workforce development successfully implemented by other tribes and communities to inform curriculum development for life and job skills training or programs.
- 4) Work in partnership with Northwest Indian College and Employment and Training Center to select a culturally appropriate financial empowerment skills training program to offer to the community.

LUMMI VENTURES – STRATEGIES

- 5) Incorporate evaluation mechanism to assess skills development training impact.

Cultural Revitalization

- 1) Convene a visioning process for cultural revitalization with an elders- selected group through the Northwest Indian College continuing education program.
- 2) Perform the past, present and future visioning process with this group identifying the values that support past survival and successes.
- 3) Build upon cultural values as a key asset in Ventures implementation by developing an official book that describes Lummi Nation values that support current and future survival and success.

Scholarship Program

The Lummi Nation Ventures Program will allocate significant funds to support scholarships for Lummi Students to attend accredited 2 year, 4 year colleges, vocational and technical school and programs

The Lummi Nation Ventures Project will develop an operational agreement with the Northwest College Students Financial Aid Office and the Scholarship Committee of Northwest Indian College. They will work together to develop a separate scholarship program with operational policies and procedures that are consistent with the goals and objectives of the Lummi Nation Ventures Project. The Northwest Indian College Office of Student financial Aid and the Northwest Indian College Foundation Scholarship Committee will actually operate the scholarship program.

Lummi Nation will provide a partial matched of these scholarship funds through its own funds and funds solicited from the general public, private foundations including the Northwest Indian College Foundation. St. Luke's foundation in Bellingham, the Whatcom Community Foundation of Whatcom County, the Tenaska Group, the Bullit Foundation of Seattle, the Cheney Foundation of Tacoma and other foundations listed in the appendices.

- 1) Develop a partnership agreement with Northwest Indian College, Office of Student Financial Assistance and the Northwest Indian College Foundation Scholarship Board to support the awarding of scholarship to members of the target groups identified. This will provide the Lummi Nation Ventures Project with staffing and a professional/community board experienced in the evaluation of the
- 2) Ventures Board will review and modify Northwest Indian College current operating policies and procedures consistent with the needs of the target groups of the Lummi Nation Ventures Project.

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
GA Recipients	5	5	10	10	10	10	10	10	10	10
TANF Recipients	5	5	15	15	15	15	15	15	15	15
Displaced Fishers	5	5	5	10	10	10	10	10	10	10
Adult with little or no marketable Job Skills	5	5	10	10	10	10	10	10	10	10
Subtotal	20	20	30	30	30	30	30	30	30	30
Cumulative TOTALS	20	40	70	100	130	160	190	210	240	270

LUMMI VENTURES – STRATEGIES

Partnership Agreements:

Northwest Indian College,-to support the skills and leadership development training program implementation.

Northwest Indian College –Scholarship Committee and Staff to support the awarding, monitoring and servicing of scholarship students consistent with the goals of the Lummi Nation Ventures Project.

Employment and Training Center, skill training program development and delivery.

Lummi CEDAR Project, leadership development training program development.

Potlatch Fund, leadership and skills development training program development.

Local and Tribal Schools, Educational Future Search Conference planning.

Resource Allocation:

- One full time Education Coordinator to plan/develop and locate continued funding for proposed activities.
- Grant Writer and Programmer/Statistician -The Lummi Nation will match the funding allocated by the Lummi Nation Ventures Project for the employment of the two (2) full time grant writers and two (2) full time programmer/statistician. This group will assist the four (4) strategy Coordinators hired to manage the nine (9) strategies the have been selected.
- Incentives for training program completion.
- Training program expenses (trainers, materials, logistics, etc)

STRATEGY #5: Financial Literacy

Goal: Financial literacy among low-income members of the community

Strategy: To develop and implement a Financial Literacy Program

Target Populations:

Youth who are interested in developing personal financial skills.

People on General Assistance income support programs 60 - 150

Tribal Families Receiving Temporary Assistance To Needy Families (TANF) Program 336

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
GA Recipients	10	0	10	0	10	0	20	0	25	0
TANF Recipients	20	0	20	0	30	0	40	0	40	0
Displaced Fishers	5	0	5	0	10	0	10	0	10	0
Adults with little or no marketable Job Skills	10	0	10	0	20	0	20	0	20	0

LUMMI VENTURES – STRATEGIES

Subtotal	20	0	35	0	60	0	80	0	80	0
Cumulative TOTALS	20	20	55	55	105	105	185	185	265	265

Overall Indicators

Number of target population accessing food banks

Number of target population who pay bills without using money orders

Number of target population who are able to file simplest income tax form without paid help

Number of target population "renting to own" decreases

Intended results

At the end of ten years ten families will able to manage the money they have.

Will expose the entire reservation to financial management education

Assets to build on (economic engine)

In 1994 the Lummi Nation assumed the responsibility and funding to operate the Bureau of Indian Affairs General Assistance Program. Lummi Nation General Assistance Committee – In the Fall of 2005 the Lummi Nation General Council authorized the establishment of a committee to oversee the development of Lummi Nation General Assistance Program.

In 2005 the Lummi Nation approved a draft plan for the assumption of TANF funding and programmatic responsibilities from the State of Washington and the Federal government.

Also in 2005 the Lummi Nation developed a draft plan to participate in the 477 Program under which the Lummi Nation can assume to operational responsibility and funding provided to the Lummi Nation for job training programs provided through Department of Labor (DOL), Department of Health and Human Services (DHHS), Department of Education (DOEd) and Bureau of Indian Affairs (BIA).

Another asset to build on is the number of Tribal members who are asking for help to get and hold a job or self-employment opportunity consistent with their financial needs.

Best practices

People who are the poorest tend to be the worst money managers. They have little and pay more for everything such as using money orders instead of being able to have a checking account. Never having accumulated enough money to pay cash for larger (in the \$100s of dollar range) purchases so in up paying extremely high interest rates, having things reposed, and never being able to build credit. These and similar attitudes and behaviors have been shown to be changed with interventions of education and ways to get out of the "bad credit" high interest rates and high deposits that keep draining the income.

What we will do

We will develop a financial education program geared to the needs of General Assistance (GA) and TANF recipients that results in each family having a checking account, a credit card and acceptable credit rating.

LUMMI VENTURES – STRATEGIES

Work with the Bureau of Indian Affairs Branch of Social Services to modify the existing GA operational plan consistent with the identified financial management needs of GA and TANF recipients, including funding a personal development account as is authorized under the TANF Program.

Work with all people receiving General Assistance over the next ten (10) years to provide family financial education expect to reach 300 people

Identify and nurture 10 families each year through an intensive, supported program that results at the end in having a checking account, a credit card and acceptable credit rating.

For as long as needed provide support, such as access to problem solvers to help the families continue to practice sound family financial habits

Partnership agreement

Lummi Nation Employment and Training Center – Through this partnership members of the target populations described above will be identified and referred to the family financial education project for assistance. Participants in the Micro-Enterprise Center will also be referred to the Employment and Training Center for financial support as allowable through the programs operated by the Employment and Training Center.

Develop a partnership agreement with US Bank, Key Bank and Wells Fargo Bank all of which are involved with the Lummi Nation or its entities to work with project to accept risks of the target population as clients of the bank or credit union.

Resource allocation

Tribe will modify its General Assistance program to set aside a small percentage of their GA and/or TANF payments to be deposited in the bank accounts of families that have finished the training and demonstrated the desire to manage their financial lives and have developed a plan of action to pay off high interest loans, or other debt that holds them back from moving in to a stable financial situation, no matter how little they have coming in.

Policy implications

Develop appropriate policy modifications to allow GA families to have savings accounts that are excluded from the calculation of financial need as long as these accounts are established to achieve long term family stability through home ownership, completion of education and/or training or address the needs of family members who have had long term catastrophic illness.

Develop policies that identify the income level of the working poor, and provide them with access to an employee benefit that matches their contribution to a saving account restricted for the following uses; home ownership, completion of education and/or training or address the needs of family members who have had long term catastrophic illness

How will these Education strategies reduce poverty?

Education is a basic need for people living today in a highly literate and increasingly technical society. Education will not only influence the present but it describes the future that is available to the Tribal members. Leadership and skill development training is needed to enable individuals and families to lead themselves to a future of their own choosing. Cultural values are the keys to determining the appropriate choices for each family. Finally scholarship assistance is critical to accessing the values of

LUMMI VENTURES – STRATEGIES

education. The education strategies that have been selected are comprehensive in nature and will result in more Tribal members starting and completing secondary and post secondary education.

As poverty should not be defined solely by economic standing and will not be eradicated just by boosting incomes, the Education strategy is intended to promote long-term economic stability combined with renewed cultural identity. Both stability and identity are used to attack the root causes of poverty from different angles.

LUMMI VENTURES – STRATEGIES

FAMILY:

FAMILIES VISION: Strengthen and encourage healthy relationships through our families where we practice our heritage; know our role in our community and live our Lummi values.

Lummi social structure and leadership structure has revolved around and depended on the family as a way of identifying their place in the world. Social and behavioral ills including drug and alcohol addictions have degraded families, weakening the connections between people and eroding the values. The lack of connection within families and between families spills over in every aspect of Lummi life, whether it is school, the workplace or lifestyle choices. For Lummi the strengthening and re-building of the extended family is therefore a core strategy for climbing out of poverty and giving people opportunities to make new choices about their lives.

Goal: Strengthening and rebuilding the extended family

STRATEGY #6: Enhance daycare, as well as before and after school care. This strategy is geared-towards low-income family and providing childcare so the opportunity to work is available to people in poverty.

Target Population

Categories	Age Range	Venture Program Years – Service Capacity									
		1	2	3	4	5	6	7	8	9	10
Infants	(Birth to 18 months)	20	20	20	20	80	80	80	80	80	80
Toddlers	(18 to 36 months)	0	20	20	20	20	80	80	80	80	80
Preschoolers	(3 and 4 year olds)	0	0	20	20	80	80	80	80	80	80
Grade-Schoolers	(6 to 12 years of age)	20	20	20	20	80	80	80	80	80	80
Total Capacity											320

Overall indicators

Number And Birth Rate Of Lummi Nation Children

Number Of Lummi Nation Infants

Number of Lummi Nation toddlers

Number of Lummi Nation preschoolers

Number of Lummi Nation grade-schoolers

Number of Lummi Nation unemployed parents

Number of Lummi Nation children with a single parent.

Number of Lummi Nation low-income families

LUMMI VENTURES – STRATEGIES

Number of Lummi Nation families suffering from medical, mental and/or substance abuse.

Number of Lummi Nation families involved in criminal court issues.

Intended outcomes

Enable Lummi low-income households with children to maintain two parent families through generation of wage based income rather than income transfer programs.

Stimulate the Lummi Nation economy by increasing the number of available workers by 25%

Support the financial and developmental stability of Lummi Families by providing support for parental jobs while their children are provided the best quality of day care services available.

Assets to build on

Existing day care program and facility serving a total of 40 preschoolers

Experience of operating a Head Start Program from 1965

Large numbers of working and non-working low-income families.

Mackenzie Neighborhood Residents Facility

Best practices

The Lummi Nation Day Care Program is operated consistent with Washington State Standards, which are regularly updated to include changes in "best practices" through the Washington State Association for the Education of Young Children.

The Head Start Program is considered "best practice" in all areas of early childhood development support services. The Lummi Nation Head Start Program is one of the longest continually operating Head Start Programs in the United State beginning as a demonstration project in 1965.

What will we do?

- 1) We will expand the day care service capacity from 40 preschoolers to 80 from 0 infants to 80, from 0 toddlers to 80, at the rate of 20 annually over a period of six (6) years.
- 2) We will develop after school activities to support grade-schooler age group starting with 20 and adding 20 additional youth each year for four (4) years until we have achieved the capacity to serve 80 children annually.
- 3) We will increase the number of community center facilities to support the proposed expansion of activities.
- 4) We will expand the number of hours and days that day care services are provided so that we achieve services 24 hours a day and 7 days a week. This will enable parents to engage in shift work including shift work now available from the Tribal Casino and from other local employers.

LUMMI VENTURES – STRATEGIES

- 5) We will coordinate the development of transportation services for infants, toddlers, and preschoolers through the Lummi Nation Head Start Program and for Grade-schoolers through the Lummi Nation School Transportation systems.

Racism Curriculum and Workshops

- 6) We will work with the Cultural Department and Cultural Commission to identify traditional views on other races, work with schools to identify students' attitudes towards persons of other races and develop a curriculum that supports traditional Lummi values of love, respect and honoring others.
- 7) We will provide and revise the curriculum consistent with the attitudinal change that is indicated in the participant evaluation form that will be developed to support this effort.
- 8) We will hire a coordinator who will work with the Lummi Nation Venture Program to complete and implement this expanded day care, before and after school programs, community center facilities and the racism training and related activities.

Partnership agreements

Partnership agreements will need to be developed with the following Lummi Nation entities

- Lummi Nation Silver Reef Casino

The Lummi Nation Silver Reef Casino has employees who need quality child care for their children at all times of the day and night. The lack of quality childcare is for some young persons an effective barrier to employment.

- Lummi Nation Schools

Through this partnership agreement with the Lummi Nation schools we will facilitate the transition of the children served by the day care program into the Head Start Program and then into the kindergarten and first grade.

This is most important for the development and provision of after school child care services.

- a. Include an agreement to facilitate the basic skill development activities of Lummi Nation elementary students.
 - c. Coordination of the existing transportation systems to meet the needs of children and youth services by the Tribal Preschool Program.
- State of Washington Early Childhood Education Assistance Program

Through partnership with the State of Washington Early Childhood Education Assistance Program the Lummi Nation Preschool will access operational funding for the expand preschooler slots.

- Lummi Nation Temporary Assistance to Needy Families (TANF)

Through partnership with the Lummi Nation Temporary Assistance to Needy Families (TANF) the Tribal Preschool will access significant portion of its operational funding to support services expanded to meet existing needs.

LUMMI VENTURES – STRATEGIES

- **Lummi Nation Youth Enrichment Social Services (YESS) Department**

Through partnership with the YESS Department the Tribal Preschool will be able to provide both age appropriate mental health services for the children and youth income to support the operation of the tribal Preschool.

- **Lummi Nation Language and Culture Program**

Through partnership with the Lummi Nation Language and Culture Programs the Tribal Preschool will access Lummi Language and Culture Instruction for the children and youths it serves.

- **Northwest Indian College**

Our partnership agreement with Northwest Indian College will support the development of childcare staff specialized in the developmental needs of each of the target group population. (Infants, Toddlers, Preschoolers and Grade-schoolers)

- **Lummi Nation Employment and Training Center**

Through our partnership agreement members of the target populations described above will be identified and referred to the expanded day care program. Participants in the expanded day care program will also be referred to the Employment and Training Center for financial support as allowable through the programs operated by the Employment and Training Center.

- **Early Childhood Education Center of the University of Washington**

We will partner with the Early Childhood Education Center operated by the University of Washington to identify the developmental delays, develop appropriate intervention plans and effectively address developmental delays identified in child and youths service by the program.

Resource allocation

1. **Staffing:** One full time Family Services Coordinator to plan/develop and locate continued funding for proposed activities.

2. **Grant Writer and Programmer/Statistician** -The Lummi Nation will match the funding allocated by the Lummi Nation Ventures Project for the employment of the two (2) full time grant writers and two (2) full time programmer/statistician. This group will assist the four (4) strategy Coordinators hired to manage the nine (9) strategies the have been selected.

3. **Short Term: Initial Facilities Needs**

The Lummi Nation Ventures Project will allocate \$450,000 to build a new two (2) classrooms unit that will serve an additional 34 children and their families during the first two (2) years of the Lummi Nation Ventures Project.

4. **Mid – Long-Term: Facilities Build-out**

We will dedicate 25% of operating revenues towards re-payment of construction loans secured to build a new two (2) classroom facility every two (2) years for a total of six (6) new classrooms. These expanded facilities will accommodate 102 children. Leveraging \$450,000. X 2 projects = \$900,000.

LUMMI VENTURES -- STRATEGIES

Policy implications

Operational policies will need to be developed to support the following:

Expansion of the Lummi Nation Economy

This means funding for to support workers who are involved in both existing (Government, Casino, Retail) and developing businesses.

This means support for single parents and parents who do not have safe childcare services.

Lummi Nation Wellness Goals

This means policies that support the child care needs of parents who are involved in out-patient treatment activities, job training, mental health counseling and other wellness activities. This also includes parents who have successfully completed in-patient treatment programs and need to participate in after-care programs.

Strategy #7 Stabilize Tribal Families

Goal: Provide shelter for Lummi Nation families who are not able to provide for themselves due to financial, addiction, and stability problems.

Tribal families are periodically homeless and forced to leave the reservation due to the lack of homeless shelter. Some are homeless because the Lummi Nation will not allow persons with drug and alcohol addictions to live in tribal housing. Some are homeless because they do not have jobs and cannot afford housing costs either on the Reservation or off. Long-term homelessness is not a significant problem for members of the Lummi Nation. Periodic homelessness is a significant problem for members of the lowest 25% of the Lummi Nation population. Without the stability of a home most Tribal members find that employment is difficult to secure and almost impossible to maintain.

Target Population

Categories	Range	Venture Program Years - Service Capacity										
		1	2	3	4	5	6	7	8	9	10	
Single Parent Families	2-5 people	0	10	10	10	10	10	10	10	10	10	10
GA Families	3-8 people	0	0	0	5	5	5	20	20	20	20	20
TANF Families	3-8 people	0	0	0	5	5	5	20	20	20	20	20
Re-united Families	3-8 people	0	10	10	10	10	10	10	10	10	10	10
Subtotals		0	20	20	20	20	20	60	60	60	60	60
Cumulative Totals		0	20	40	60	80	100	160	220	280	340	

Overall indicators

Number and Birth Rate of Lummi Nation Children

LUMMI VENTURES – STRATEGIES

Number and rate of household formation

Number of Lummi Nation unemployed parents

Number of Lummi Nation children with a single parent.

Number of Lummi Nation low-income families

Number of Lummi Nation families suffering from medical, mental and/or substance abuse.

Number of Lummi Nation families involved in criminal court issues

Number and percentage of reports of domestic violence

Number of Lummi Nation families residing in the Women's Domestic Violence shelter

Intended outcomes

- Stabilize Lummi Nation homeless families so that adult members are available to secure employment opportunities.
- Stimulate the Lummi Nation economy by increasing the number of available workers by 25%
- Enable Lummi homeless households with children to maintain two (2) parent families through generation of wage based income rather than income transfer programs.
- Support the developmental stability of Lummi Families by providing support for employment , training and treatment of parents while their children are provided the best quality of day care services available.
- Development of Homeless Shelters facilities that support multiple community needs over the life of the facility.

Assets to build on

The Lummi Nation has an existing housing program, including development, management and maintenance staff serving a total of 350 rental, supported housing and home ownership units. The Lummi Nation Housing has experience of operating a Housing Program from 1972.

The Lummi Nation Housing Program is developing a transitional housing project that is included in its 2005 and 2006 Comprehensive Housing Program. The next step for homeless families is not home ownership it is transitional housing. This is a critical asset in the process of eliminating periodic homelessness.

Large numbers of working and non-working low-income families, who are periodically homeless.

Experience in the development and operation of the Mackenzie Neighborhood Residents Facility

LUMMI VENTURES – STRATEGIES

Best practices

The Lummi Nation Community Center/Homeless Shelter will be operated consistent with Washington State Standards, which are regularly updated to include changes in "best practices".

What will we do?

We will build two (2 -1 families and 1-female and children) community centers to support homeless Tribal members access to Lummi Nation services, familial and cultural support systems.

Each will be designed to support 10 – 20 individuals at any time. These Centers will be located adjacent to existing Tribal facilities within Tribal community neighborhoods to reduce development costs. This location will also allow these facilities to be used as Community Centers if they are not needed to support homeless Tribal families. This location will allow access to familial and cultural support systems.

The Lummi Nation Housing Program will build a Community/Homeless Center that includes two (2) family size rooms (that can be used as classrooms in a future Community Center) and five (5) smaller rooms (that can be used as individual offices in the future Neighborhood Community Center). Each of the community center/homeless shelters will feature multiple coin operated clothes washers and dryers that can be used to support low income families in the adjacent neighborhood. Each of the Community Centers/Homeless Shelters will feature limited recreational facilities including basketball courts, swing sets and play areas.

Location and Initial Use Plans

One of these Centers will be located adjacent to the Mackenzie Residents Center in the largest Tribal low-income housing project. We anticipate that this facility will start out as a homeless shelter. The other facility would be located in Tioppi Loop, the tribal Rental Housing Project. It is anticipated that this facility will start out as a Community Center building. The low-income families renting in the Tioppi Loop Project are not served by an existing Community Center.

Involvement of Housing Program

We will develop an operational agreement with Lummi Nation Housing Program development, management and maintenance staff to provide similar services for the facilities used to support Tribal homeless families. The Lummi Nation Housing Program is developing a transitional housing project that is included in its 2005 and 2006 Comprehensive Housing Program. The next step for homeless families is not home ownership it is transitional housing. This is a critical asset in the process of eliminating periodic homelessness.

Involvement of Family Services Department

We will develop an operational agreement with Lummi Nation Family Services Department to operate the Facilities by providing a Case Manager and Residents Aides for at least 16 hours daily. Overnight surveillance will be provided by Lummi Nation Police dispatch staff, located at the Police station, via video camera.

The Staff of the Lummi Nation Family Services Department will work with the Case Worker and the Resident Aides to implement a program of assessments, planning and counseling designed to stabilize the family and enable them to access safe, affordable and permanent housing as soon as possible.

LUMMI VENTURES – STRATEGIES

Partnership agreements

Partnership agreements will need to be developed by Lummi Nation Ventures Project with the following Lummi Nation entities:

- Lummi Nation Housing Program

The Venture Project staff will negotiate an agreement with Lummi Nation Housing to provide housing management services in support of the community Center/Homeless Shelters.

- Lummi Nation Family Services

The Lummi Nation Ventures Project will develop an operational agreement with the Lummi Nation Family Services Department. Through this agreement the Family services Department will provide a full-time caseworker and a Residential Aide for each facility for at least 16 hours daily.

- Lummi Nation Silver Reef Casino

The Lummi Nation Silver Reef Casino has employees who need quality child care for their children at all times of the day and night. The lack of quality childcare is for some young persons an effective barrier to employment.

- Lummi Nation Schools

Coordination of the existing transportation systems to meet the needs of children and youth services by the Tribal Preschool Program.

- Lummi Nation TANF

Through partnership with the Lummi Nation TANF and General Assistance the Community Center/Homeless Shelters will access significant portion of its operational funding to support services.

- Lummi Nation Youth Enrichment and Social Services (YESS) Department

Through partnership with the YESS Department the Community Center/Homeless Shelters will be able to provide both age appropriate mental health services for the children and youth, and income to support the operation of the Community Center/Homeless Shelters.

- Lummi Nation Language and Culture Program

Through partnership with the Lummi Nation Language and Culture Programs the Community Center/Homeless shelters will access Lummi language and Culture Instruction for the children, youths and families it serves.

- Northwest Indian College

Our partnership agreement with Northwest Indian College will support the development of childcare staff specialized in the developmental needs of each of the target group population.

- Lummi Nation Employment and Training Center

LUMMI VENTURES – STRATEGIES

Through our partnership agreement members of the target populations described above will be identified and referred to the Community Center/Homeless Shelters. Participants in the expanded day care program will also be referred to the Employment and Training Center for financial support as allowable through the programs operated by the Employment and Training Center.

Resource allocation

1. Short Term: Initial Facilities Needs

The Lummi Nation Ventures Project will allocate \$250,000 matching a similar amount from the Lummi Nation Housing Program to build a Center that includes two (2) family size rooms that can be used as classrooms in a future Community Center and five (5) smaller rooms that can be used and individual office in the future Tribal Community Center.

2. Mid - Long Term: Facilities Build-out

We will dedicate 25% of operating revenues towards re-payment of construction loans secured to build a new two (2) classroom facility every two years over the first six (6) year period for a total of six (6) new classrooms. These facilities will accommodate 102 children. Leveraging \$250,00 X 2 projects = \$500,000.

Policy Implications

Develop policies for the operation of the homeless shelters consistent with the identified needs of Lummi families and the goals and objectives of the Lummi Nation Ventures Program.

How will these Family strategies reduce poverty?

Families exist to protect and nurture its members. By providing for the care of children safe, activities for children, youth and homeless families we are providing that basic social services that are needed for all families. Without a home it is difficult to secure and almost impossible to maintain employment and childcare.

As poverty should not be defined solely by economic standing and will not be eradicated just by boosting incomes, the Family strategy is intended to promote long-term economic stability combined with renewed cultural identity. Both stability and identity are used to attack the root causes of poverty from different angles.

STRATEGY #8: Transportation

GOAL: Remove transportation barriers to employability, academic, and life achievement with the intent to assuage poverty and its associated circumstances.

Strategy

Create access to:

- Support services for driver re-licensing.
- Affordable or free driver's education.
- Comprehensive public transportation.

LUMMI VENTURES – STRATEGIES

Target Population

- Over a ten-year period – 30 people per year from the court system who have had their driver’s license revoked – 300 people.
- Over a ten-year period – 20 people per year, (walk-ins and referrals) who have been denied employment, or had to forgo employment, academic, or life opportunities due to lack of transportation – 200 people.
- Over a ten-year period – 30 people per year between the ages of 15 and 20 who have never possessed a driver’s license (driver’s education courses with an enrollment of 10 students 3 times per year.) – 300 people.
- Over a ten-year period – 20 people per year who are in need of public transit accommodations – 200 people

Restoration of Driver’s Licenses	30	30	30	30	30	30	30	30	30	30
Driver’s Licenses for employment, education, Life Transition Activities	20	20	20	20	20	20	20	20	20	20
New Drivers Assistance	30	30	30	30	30	30	30	30	30	30
Public Transportation Services	20	20	20	20	20	20	20	20	20	20
Subtotal	100	100	100	100	100	100	100	100	100	100
Cumulative TOTAL	100	200	300	400	500	600	700	800	900	1000

Overall Indicators

- Decrease in tribal unemployment rate.
- Decrease in tribal member dismissal from employment rate.
- Increased number of tribal members enrolled at an academic institution.
- Decrease in Traffic Violation case loads in the Lummi Nation Courts and Whatcom County Courts

Strategy Specific Indicators

- Decrease in citations for ‘Driving on a Suspended License’.
- Decrease in citations for first time offenders ‘Driving w/o a License’.
- Decrease in avoidable auto accidents and related fatalities and/or injuries.
- Increased number of drivers educated on traffic safety.
- Increase in job placement opportunities.
- Increased number of transit users and transit revenues.

LUMMI VENTURES – STRATEGIES

Intended Outcomes

Over a ten-year period support service and driver's education records will reflect that a total of 1000 people will have overcome the obstacles impeding them from attaining the necessary transportation to help them meet their economic and life needs.

Tribal employees will be able to get to and from work, tribal students will be able to get to and from classes, and tribal parents will be able to transport their children to and from caregivers as needed.

Those with court fines and / or warrants will be assisted in completing the necessary steps to have their driving privileges re-instated, and first time drivers will be assisted in acquiring the means to drive safely and legally in order to avoid becoming a part of the court system's revolving traffic violation door, therefore giving both groups independence and making them employable members of the Lummi Nation work force.

Public transit users consisting of those with no funds to keep up an automobile or those with disabilities, which prevent them from driving will be able to access reliable and frequent transportation to and from a wide variety of locations on and off the reservation.

Assets To Build On

Lummi Tribal Courts

At present the Lummi Nation has a fully functioning judicial system to which a diversion program could be added for the purpose of moving people in the direction of corrective action rather than misdirected consequences which might further impede the progress of financially struggling individuals.

Lummi Tribal High School

At present the Lummi Nation has a fully functioning tribal high school with the capability to facilitate a quarterly drivers education course for tribal school students and community members.

Whatcom Transportation Authority

At present the Lummi Nation has access to a WTA bus route, which runs six times per day every two hours between the hours of 6 am and 6 pm, to limited locations and a Van route which circles the reservation every half hour but also provides access to a very limited amount of locations during a limited daily time period.

Best Practices

Follow and adapt to meet existing Department of Transportation regulations and standards as they change.

What we will do

In the first year Ventures will work with the Washington State Department of Transportation and Licensing, The Lummi Tribal High school and the Lummi Nation to coordinate a state recognized traffic safety course, which will begin operation by year two.

LUMMI VENTURES – STRATEGIES

Also in the first year Ventures will work with the Lummi Tribal Courts to begin the planning phase on an advocacy and support service program to give offenders the opportunity to participate in a diversion program leading to driver re-licensing.

In the second year Ventures will work with The Silver Reef Casino, the Lummi Commercial Company, and Whatcom Transportation Authority to expand public transportation to accommodate casino employees by providing a shuttle service with hours of operation coinciding with casino hours, and by offering incentives to employees who are willing to carpool, and / or ride share.

By the third year Ventures in partnership with the Lummi Tribal Courts, the Lummi Tribal High School, and the Lummi Commercial Company will have the capacity to conduct coordinated systematic outreach and begin working with tribal members to help them overcome transportation barriers.

Partnership Agreements

1. The Lummi Nation – to offer technical support to Ventures on the needs and capacity of the tribe, and to avoid duplication of services.
2. The Lummi High School - to offer assistance and space in coordination of a traffic safety course.
3. The Washington State Department of Transportation – to provide technical support in the development of a comprehensive traffic safety program.
4. The Lummi Tribal Courts – to offer manpower in the development and provision of diversion and advocacy services
5. Whatcom County Courts – to assist Tribal members, who have legal barriers to a receiving their own personal license, to receive and utilize limited or day-time licenses that enable the Lummi Nation.
6. The Lummi Commercial Company – to offer technical support and assistance in the development of an employee transportation program with the intent of reducing employee turnover.

Resource Allocation

1. One full-time transportation coordinator for the term of the agreement to build local partnerships for the following: (a) Plan and develop a traffic safety course, (b) an employee transportation program, and (3) a driver re-licensing diversion plan, and to find resources and subsidies to help fund proposed activities.
2. One full-time Transportation Advocate – May be located in the employment and training center or the Lummi Tribal Courts. Has duties working with local court systems on moving clients through a diversion program leading to re-licensing, as well as addressing the needs of incoming clients in order to help them overcome their transportation barriers.
3. Outreach – Can be coupled with other Ventures events and overall outreach strategy to target people most in need (identified target population groups).

How will these Transportation strategies reduce poverty?

Transportation is a basic need for people living today in areas geographically distant from home and job and services. Lummi is not only culturally isolated it is also geographically isolated. Lummi Reservation is a peninsula, which limits travel to those who live there or have interest there.

LUMMI VENTURES – STRATEGIES

Transportation enables people to get jobs, access services that they need and have homes on the reservation. Without these services Tribal member would be destitute and homeless.

As poverty should not be defined solely by economic standing and will not be eradicated just by boosting incomes, the transportation strategy is intended to promote long-term economic stability combined with renewed cultural identity. Both stability and identity are used to attack the root causes of poverty from different angles.

Policy Implications

- Tribal Codes promoting an alternative to jail time and / or license revocation will need to be drafted or amended as needed.
- The requirement of a driver's license for employment with LIBC will need to be amended where appropriate.
- Employee incentive to participate in the employee transportation programs will need to be created and implemented.

LAND

A majority of Tribal members living within the bottom 25% quartile of the population have substantial land resources, which they cannot access or develop or use. Most Tribal members are land poor. One of the benefits of Trust Ownership is that the land cannot be alienated from the owner. This is also one of barriers to development of the land due to the inability of the person to use the value of the land and the value of the land and housing improvements as collateral for private investment. Consequently even homeless tribal members may have land resources that have yet to be developed. Indeed we have reports of several Tribal families camping on their undivided traditional family land during any part of the year that it is bearable.

Goal: Create avenues to preserve, secure, and nurture Lummi land and housing to begin a healing process for Lummi Nation members in poverty.

Goal: Provide affordable housing to get the homeless into new homes and create family villages so that extended families may live better.

Strategy #9:

1. Assist Tribal members to utilize their individual and family land resources to meet their own residential and commercial development needs.
2. Assist Tribal members to **sustainably utilize economic potential of land** by providing counseling services and "seed money" needed to support technical services needed to access land resources. (i.e. Surveying, perk testing and soils engineering)

STRATEGY 9 A: Provide affordable housing to get the homeless into new homes and create family villages so that extended families may live better and more efficiently by traditional practices.

Target Population

1. Homeless persons and families living either on the street or living with someone else in crowded or inadequate conditions.

LUMMI VENTURES – STRATEGIES

- Extended families without build-able land or those with a significant proportion of it members living in poverty or substandard housing conditions.

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Single Parents	50	5	5	5	10	10	10	10	10	10
Displaced Fishers	5	5	5	15	15	20	20	20	20	20
Adults with little or no marketable Job Skills	5	5	5	5	10	10	10	10	10	10
Subtotal	15	15	15	25	35	40	40	40	40	40
TOTAL	15	30	45	70	105	145	185	225	265	305

Overall indicators

- Number of Tribal members who do not have a permanent, safe and affordable housing
- Proportion of homeless Tribal members among all Tribal members.

Strategy specific indicators

- Number of Tribal members currently living either on the street or with others.
- Increase the number of Lummi Families who are able to afford housing that is consistent with their family size.
- Number of families assisted each year.
- Percent reduction in homelessness among the Lummi tribal community.

Intended results

- Benchmarks of success for each year after the first year would be:
 - Assist five (5) homeless Tribal members and their families to get off the street (or out of "foster" housing) and into standard housing of their own.

Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10
Housing Counseling Sessions	0	5	5	10	10	10	10	10	10	10
Surveying	5	10	10	15	20	40	40	40	40	40
Perk Testing	5	10	5	10	10	10	10	10	10	10
Soils Engineering	0	2	20	20	20	20	20	20	20	20
Subtotal	20	20	35	55	60	80	80	80	80	80
TOTAL	20	40	75	135	185	265	265	265	265	265

- Assist extended family with development and administration of a family village site to a level where at least some of the family lives in the village and a long-term development and operations plan has been drafted.

Extended Family Real Estate Development Categories	Venture Program Years – Services Provided									
	1	2	3	4	5	6	7	8	9	10

LUMMI VENTURES – STRATEGIES

Family Housing Planning and Counseling Sessions	5	5	5	10	10	10	10	10	10	10
Family Housing Site Planning Sessions	5	5	5	10	10	10	10	10	10	10
Ingress/Egress Planning with Tribal Roads Staff	5	5	5	10	10	10	10	10	10	10
Bounds and Meets Survey	5	10	10	10	10	10	10	10	10	10
Perk & Soils Engineering	0	5	5	5	5	5	5	5	5	5
Development of long-term development and operations plans	2	3	3	3	3	4	4	4	4	4
Subtotal	22	33	33	48	48	49	49	49	49	49
TOTAL	20	50	83	131	179	228	277	326	375	424

Assets to Build Upon and Economic Engines

Economic engines for this strategy include local construction activities for both infrastructure and buildings; the construction trades, building material suppliers, and financial lenders. The Reservation land base is the underlying, underutilized asset.

What we will do?

In the first year:

- We will develop a workshop describing Federal and Tribal Real Estate Statutes, Regulation and Policies and Procedures. Including but not limited to the following topics:
 - Process for sale of trust land
 - Process for converting parcels in fee simple to trust status through the Bureau of Indian Affairs.
 - Process for developing Trust land without changing the Trust Status
 - Process for dividing land among multiple owners
- Identify the program model that can provide the most effective and efficient assistance.
- Identify policies that may restrict or pose barriers to assistance and evaluate the options for changing policy.
- Change policies, as required, to provide greater outreach and assistance to target populations.
- Develop an organizational framework model for a family association whose purpose is to facilitate and guide development.

Real Estate Services	Venture Program Years - Services Provided									
	1	2	3	4	5	6	7	8	9	10
Fractionated Land Parcels Identified by family members	0	0	5	10	10	10	10	10	10	10
Title Searches Completed	0	0	5	20	20	40	40	40	40	40
Development Seed Money Provided	0	0	5	10	10	10	10	10	10	10
TOTAL	0	0	15	40	40	60	60	60	60	60

After the first year:

- Identify and co-align potential funding sources, including grants and loans, with Tribal members and extended families for the greatest effect.

LUMMI VENTURES – STRATEGIES

- Educate target groups about available opportunities and the process involved in their participation.
- Provide technical assistance for planning and development of housing and village sites to target groups, including site analysis and design.
- Assist individuals and families in organizing and administering their own village association, including by-laws for conduct, maintenance and repair, environmental protection and sustainability.
- Educate and provide examples to the target groups about traditional land use, subsistence based livelihoods, and traditional lifestyles.

Long-term, after Ventures:

- The development of extended family villages is expected to evolve into clustered nodes of mixed land uses, which are both intra- and interdependent with other such clusters across the Reservation. Mixed use will allow employment and business opportunities nearby—creating efficiency and keeping prosperity local.
- Finally, the policy changes enabling the housing and land use development assistance that were identified in the first year, will still be in effect, allowing the programs to continue to help other families and individuals.

Strategy 9 B: Assist Tribal members to utilize their individual and family land resources.

Targeted Population

1. Tribal members in poverty who have ownership interest in Trust Land parcels both on the Lummi Reservation and elsewhere within Whatcom County.
2. Tribal landowners who have or acquire lands in Fee Simple status.

Overall Indicators

1. Percentage of land in Trust on Reservation
2. Percentage of Tribal members who live on Trust Lands.

Strategy Specific Indicators

1. Development of land division/consolidation plans with Tribal families that have ownership interests in Reservation Trust land parcels that results in useable portions deeded to individuals.
2. Amount of land with land status changed from Fee Simple to Trust status
3. Number of Tribal members involved with this strategy and success rate of these Lummis.
4. Identification of land parcels held in trust status
5. Identification of land parcels held in fee simple status.
6. Number of Tribal members own Trust land parcels.
7. Number of Tribal members who live on trust lands.

LUMMI VENTURES – STRATEGIES

8. Number of Tribal members who live on their own Trust Land Parcels
9. Acres of Trust land owned by the Lummi Nation

Benchmarks

1. Accessing private sector funding sources, including loans, for participants in the land strategy (specific target rate should depend upon how many Lummis in program seek out these outside funding sources; this will be done by Land Use Advocate in first year of Ventures).
2. Criteria for approving grants are adopted by the governing board of Ventures. To be adopted within the first year.
3. Further benchmarks may be developed based upon research findings and policy changes identified by the Land Use Advocate during the first year.

Intended Results

1. Increases in land ownership by Lummi.
2. Increased personal responsibilities for homelands; land ethic.
3. Percentage increases of land in Trust status, decrease amount of land held in Fee Simple status.

What we will do?

Addressing Fractionated Heirship Lands

The Land Use Advocate will review the land parcels that have been identified by families as needed to be divided among eligible heirs. The Land Use Advocate will facilitate meetings of the heirs involved and inform them of the process for dividing trust lands. This may need to be done several times as many Tribal members hold onto the hope that their lands will be more valuable than they actually are and therefore refuse to agree to land division plans.

The Land Use Advocate will assist heirs to utilize the BIA condemnation authority once 51% of the heirs have agreed to a land division plan.

This strategy includes informing and how to use land to benefit Tribal members. The Land Use Advocate will provide information on the process of dividing family lands into individual parcels, while maintaining Trust status of these lands.

In addition to the efforts mentioned above, an outreach effort, initiated by Ventures, to educate Tribal members on the process of converting individually owned parcel of fee simple land into Trust status. When land is held in Trust by the U.S. government, county jurisdiction does not apply and tribal sovereignty is strengthened.

Also included within this strategy is researching the current conditions among Lummi tribal members with regards to land ownership and poverty. Baseline data for measurement will be necessary to determine how many landowners are below the economic measurement of poverty (the poverty line), and how ecological benefits from this strategy can be measured. Land ownership information is available from the Lummi Planning Department.

LUMMI VENTURES – STRATEGIES

Once baseline data is established, within the first year of Ventures (end of 2006), benchmarks of success will be formulated by the Land Use Advocate. The indicators specific to Ventures are expected to show greater and greater improvement with each successive year of the program.

Assets to Build Upon and Economic Engines

The reservation land base has been an asset to the Lummi people since time immemorial. Reclaiming lands lost to non-natives is goal of the tribe as well as individual tribal members. The intention of this strategy is to develop that asset and reacquire traditional lands. While tribal members may realize economic benefit from acquired land, and cultural connection to it, they do not rely on existing economic engines to fulfill this strategy.

Strategy 9 C: Assist Tribal members to sustainably utilize economic potential of land by providing counseling services and "seed money".

Targeted Population

1. Lummi landowners in poverty.
2. Displaced Fisherman.
3. Tribal members who are unemployed or underemployed.

Overall Indicators

1. Unemployment Rate of Tribal members
2. Median Income of Tribal members

Strategy Specific Indicators

1. How many Dislocated Fishers involved with Land Strategy.
2. Number of Lummi members involved in program that sustainably utilizes land for economic benefit.
3. Number of best harvest management practices, used by Lummi members involved in the program.
4. Number of low-income and under-skilled Lummi seeking training or education through Land Strategy.

Benchmarks

1. Inclusion of 10 new Lummi tribal members per year in this land strategy.
2. Criteria for approving grants are adopted by the governing board of Ventures. To be adopted within the first year.
3. Further benchmarks may be developed based upon research findings and policy changes identified by the Land Use Advocate during the first year.

Intended Results

1. Greater utilization of Tribal lands by Tribal members.
2. Increased personal responsibilities for homelands; land ethic.
3. Improved ecological conditions on-Reservation.
4. Increase in Tribal unemployment and reduction in underemployment rates.

LUMMI VENTURES – STRATEGIES

5. Increases in median income for Tribal members.
6. Groundwork laid for future self-sufficiency and working examples of sustainable practices that community may witness and follow.

What we will do.

Through the provision of Land Use Workshops engage Tribal members in a conversation about traditional use of land, subsistence based lifestyle, and changes affecting the move away from a natural resource based economy into the current condition. This strategy will awaken the traditional value of land and sea, and realize an ecologically sustainable use of lands, that is a part of traditional Lummi cultural values.

To benefit economically from owned land, a program will be initiated to educate Lummi community members about how to use lands in such a way that is economically viable and ecologically sustainable. An example of this is in timber harvesting: many Tribal members now clear-cut their property and do not replant, gaining maximum immediate revenue but failing to lay the foundation for future benefit from renewable harvest management practices. Ventures may help in informing Tribal members about harvest management techniques and providing "seed money" for saplings. Once Tribal members can see the benefit of a minimal investment in replanting, they may choose to continue the practice in the future.

Any funding sought by Tribal members for these types of activities would go through a formal request process and would need approval by the Ventures Board.

Reviews of submittals will be on an as necessary basis or at regularly scheduled meetings of the Board. The Board will agree upon regular review requirements for these grants, and grants will be monitored to judge their effectiveness and to ensure that money is spent as intended. The criteria for approving grants through this program are to be developed within the first year of Ventures.

A function of this program, will be an educational effort to find out what Tribal members are able to do with their land, what business opportunities may suit their unique conditions, and how they may marry traditional Lummi ecosystem values with current needs for family-wage jobs and advancement out of poverty. The purpose of this program is not to tell Lummi landowners what to do with their land, but to reach an understanding about how individual Tribal members may improve the ecological situation of the area while benefiting economically.

All of the elements above work in concert to create a comprehensive land strategy to reduce poverty among Lummi tribal members. It is part research, education, assistance, and dialogue that lend to the overall value of the strategy.

Ongoing research will be necessary about what types of businesses Tribal members are willing to operate (and work for), what and how many land-based businesses are successful, and what stumbling blocks have lead to any business failures.

Categories	Venture Program Years – Services Provided										
	1	2	3	4	5	6	7	8	9	10	11
Number of Workshops Explaining Federal and Tribal Land Laws, Regulations, Policies and Procedures.	5	5	5	5	5	5	5	5	5	5	5
Number of participants	100	120	140	160	200	180	160	140	120	100	

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Number of workshops describing the traditional Lummi Subsistence lifestyle and opportunities to practice this lifestyle to today.	5	5	5	5	5	5	5	5	5	5
Number of Participants	100	120	140	160	200	180	160	140	120	100

Addressing Wetland and other Building Prohibitions Conditions

The Land use Advocate will work with the Lummi Nation Planning Department to identify Tribal lands that are suitable for land exchanges with tribal members who own land that is no longer considered appropriate for development due to the identification of wetlands on the property. Through this strategy Tribal members will be able to swap un-buildable land parcels for Tribal lands, which are buildable.

Land Banking

The Lummi Nation Planning Department will create a land bank program for those individual's whose land resources are either in of adjacent to identified tribal wetlands, or cultural resources of other impediment to appropriate development.

Individuals and families whose land holdings are not build-able will be eligible to deposit their land holdings into the Tribal land bank and withdraw build-able land, of comparable, value from the Tribal land bank. Any difference in favor of the individual will result in the creation of a proprietary interest in the Tribal land bank

Values differences in favor of the tribes shall be noted and waived as the Tribe's contribution towards achieving the long-standing goal of providing safe, affordable and permanent housing for its membership.

Categories	Vintage Program Years - Services Provided									
	1	2	3	4	5	6	7	8	9	10
Number of Land Swaps Started	5	10	10	15	15	15	15	15	15	15
Number of Land Swaps Completed	3	6	9	12	15	15	15	15	18	18
Number of housing starts resulting from land Swaps.	0	2	4	6	8	10	15	15	20	22
Number of Seed Money Grants Surveying Perk Testing Soils Engineering	5	10	10	10	10	10	10	10	10	10

Assets to Build Upon and Economic Engines

While natural resources are an economic engine that has powered this region in the past, the economy has shifted in the past few years to a retail/service economy. The Lummi Reservation continues to grow significant amounts of timber and many Tribal members profit from forestry.

It is imperative that this economic engine is enhanced by initiating sustainable harvest management techniques among Tribal members to bring increased long-term economic returns and improve ecological conditions of Lummi forests.

Along with timber, the Reservation has significant agricultural lands that are part of the economic engine of Whatcom County and the region. Though many Tribal members do not benefit directly from

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agricultural use, indirect benefits are realized by Tribal leases between LIBC and non-native renters who work tribally owned lands.

The Lummi Nation has developed ordinances to support the operation of the Section 248 leasehold mortgage program. Through this ordinance Tribal members are able to access Tribal land for their use through a leasehold mortgage that this provides access to private sector financing even through the house owner does not own the land on which the house is located.

The Lummi Nation has also developed ordinance that support the operation of the Section 184 housing Loan Guarantee for on-reservation housing.

Tribal concern over the loss of land base included a provision with both ordinances that requires that the Lummi Nation be named as a silent second mortgagee on the mortgaged property. The purpose of this is to allow the Tribe a chance to find another member of the family to assume the mortgage or another Tribal member and thereby prevent the loss of land base due to mortgage default.

This strategy intends to utilize Reservation lands to realize greater economic benefit among Tribal members by presenting options that will address the reality of how Tribal members are willing to use land and what they can expect to gain from that use.

How will these land strategies reduce poverty?

In a number of different ways. From an economic standpoint, using land for economic benefit can also aid Lummi landowners who will once again depend upon their land, just like their ancestors, in an ecologically sustainable manner.

This will achieve two results: spiritual connectedness with time-honored practices that will reconnect Lummis with their forefathers and gains in real income as land is utilized for economic gains.

As poverty should not be defined solely by economic standing and will not be eradicated just by boosting incomes, the land strategy is intended to promote long-term economic stability combined with renewed cultural identity. Both stability and identity are used to attack the root causes of poverty from different angles.

Partnership Agreements

The Lummi Nation Ventures Project will develop an operational agreement with the Lummi Nation Planning Department to perform the tasks identified through out this strategy. The Land Use Advocate will be stationed at the Lummi Nation Planning Department office and will work cooperatively with their staff to achieve the goals and objectives described herein.

Bureau of Indian Affairs Puget Sound Agency Land Staff

Through a partnership agreement with BIA Puget Sound Agency Land staff the Lummi Nation will be able to monitor the BIA's processing any and all land based actions within the exterior boundaries of the Lummi Nation.

Portland Regional Office of the Bureau of Indian Affairs Title Plant Manager

Through a partnership agreement with BIA Title Plant the Lummi Nation will be able to monitor any actions on trust lands within the exterior boundaries of the Lummi Nation.

Portland Regional Solicitor

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Through a partnership agreement with the Portland Regional Solicitor General the Lummi Nation Planning Department will be able to gain access the same advice that is provided to the Regional Director who alone exercises Federal line authority. Gaining the support of this Office for the goals and objectives of the Lummi Nation Ventures would be invaluable.

Whatcom County Title Plant

Through a partnership agreement with Whatcom county title Plant the Lummi nation will be able to monitor any actions on fee simple lands within the exterior boundaries of the Lummi Nation.

Additional partnership will be necessary between the Ventures staff and the Lummi Housing Department in order to affectively administer Strategy 1. Some policy review and recommendations to LIBC may be necessary in order to accomplish the goal of placing the homeless into housing and creating family villages.

Partnership in outreach will be a vital function of Ventures/LIBC involvement. Providing access to information about Venture's programs is of the most value at places where Tribal members are seeking employment or skill advancement. One of these places is the Employment Training Center (ETC). At this Center an opportunity to reach displaced fishers, those seeking vocational rehabilitation, and other employment opportunities. It is essential that Ventures establish a working partnership with the Employment and Training Center to ensure that those seeking a way out of poverty have access and are made aware of Ventures programs.

Resource Allocation

Land Use Advocate - 1 Staff Position – May be part of Small Business Development Center – Has duties described by land strategy to educate Tribal members and counsel them on ancient/traditional land practices, sustainable business opportunities that utilize land, acquiring land and land status conversion. Also in charge of research and development of best land practices, and how Tribal members are willing to use their lands for economic benefit.

Grant Writer and Programmer/Statistician -The Lummi Nation will match the funding allocated by the Lummi Nation Ventures Project for the employment of the two (2) full time grant writers and two (2) full time programmer/statistician. This group will assist the four (4) strategy Coordinators hired to manage the nine (9) strategies the have been selected.

Outreach – Can be coupled with other Ventures events and overall outreach strategy to target people most in need (identified target groups).

Sustainability Strategies

1. For the long-term sustainability of Ventures, a long term sustainability fund will be created that is funded with interest earned on balances contributed by the NWAFF to Lummi Ventures and through outside funding sources. The process works like this: NWAFF expends three lump sum payments to the Ventures effort. While Ventures budgeting is on a yearly basis, releasing funds in lump sums allows Ventures to place the principal in an long term sustainability fund that will gain interest (average 6% interest return expected). Through the ten initial years of Ventures, the interest is reinvested into the long term fund, growing the principal balance. After the ten years of NWAFF funding assistance, Ventures

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would use the interest earned year-to-year from the long term fund as operating expenses while leaving the principal intact to remain as a cornerstone for financing and future leveraging of funding necessary for Ventures continued operation and expected benefit to poverty reduction. This earned interest would be joined with funding from outside sources that is expected to escalate from 2008-2015, and continue thereafter.

The following table shows the NAAF allocation to the Ventures effort in three lump-sum payments, expenses year-to-year for Ventures, interest earned each year, and a running total of interest earned including reinvestment and total fund size.

Table 1: Long Term Sustainability Fund - NAAF Funds Only 2006-2015

*Figures have been rounded to nearest whole dollars.

In addition to NAAF allocation, Ventures will seek additional funding for the Long Term Sustainability Fund as activities. The grant writers and the executive director will explore opportunities for Fund growth in addition to seeking leveraging funds for the Ventures effort. Significant intake of Long Term Sustainability funding is not expected, outside of NAAF contributions, until after the first two years of Ventures.

While a dollar figure for the total Sustainability Fund is premature at this point, the following table is an estimation of anticipated growth in funding from sources outside of NAAF, with reasonable escalation expected every two years. If and when the Ventures effort proves successful, it is anticipated that outside funding for growing the Long Term Sustainability Fund will be easier to obtain.

Although the table does not show a timeline past 2015, continuing Long Term Sustainability funding will be sought.

Year	NAAF Contribution (\$)	Ventures Expenses (\$)	Carryover to following year (\$)	Expected Interest earnings (6%)	Long Term Fund Size (\$)
2006	4,806,043	1,723,598	3,082,445	184,947	184,947
2007	0	2,007,522	1,074,923	75,592	260,539
2008	0	1,074,923	0	15,632	276,171
2009	3,261,284	908,729	2,352,555	157,724	433,895
2010	0	881,816	1,470,739	114,278	548,173
2011	0	690,869	779,870	79,683	627,856
2012	0	779,870	0	37,671	665,527
2013	1,932,674	1,091,298	841,376	90,414	755,941
2014	0	416,298	425,078	70,861	826,802
2015	0	425,078	0	49,609	876,411
Total	10,000,001	10,000,001	N/A	876,411	\$876,411

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Table 2: Long Term Sustainability Fund – Outside (of NWAFF) Funding Only 2006-2015

*Figures are rounded to the nearest whole dollar.

Year	Partial Ventures Sustainability Fund		Long Term Sustainability Fund Size (w/o NWAFF funds)
	Outside Funding (\$)	Interest (6%)	
2006	0	0	0
2007	0	0	0
2008	200,000	12,000	212,000
2009	200,000	24,720	436,720
2010	300,000	44,203	780,923
2011	300,000	64,855	1,145,778
2012	400,000	92,747	1,638,525
2013	400,000	122,312	2,160,837
2014	500,000	159,650	2,820,487
2015	500,000	199,229	3,519,716
Total	2,800,000	N/A	3,519,716

The following table shows expected interest contribution from NWAFF funding as well as funding from other sources over the course of 10 years. Figures in the table are taken directly from Table 1 and 2.

Although the table does not show a timeline past 2015, continuing Long Term Sustainability Fund funding will be sought.

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Table 3: Total Long Term Sustainability Fund - Ventures and Outside Funding 2006-2015

Year	Funding Sources (expected interest included)		Long Term Sustainability Fund Size (\$)
	NWAF Interest Accumulation (\$)	Outside Funding Sources (\$)	
2006	184,947	0	184,947
2007	260,539	0	260,539
2008	276,171	212,000	488,171
2009	433,895	436,720	870,615
2010	548,173	780,923	1,329,096
2011	627,856	1,145,778	1,773,634
2012	665,527	1,638,525	2,304,052
2013	755,941	2,160,837	2,916,778
2014	826,802	2,820,487	3,647,289
2015	876,411	3,519,716	4,396,127
Total	876,411	3,519,716	4,396,127

*Figures are rounded to the nearest whole dollar.

While poverty reduction is an achievable goal over the first ten years of Ventures, poverty elimination is not. Providing a financial backbone for future operations ensures that the Ventures effort will not end when NWAF funding runs-out.

If measurable indicators point to success in poverty reduction, outside funding for the Long Term Sustainability Fund will likely be easier to obtain, ensuring the continuation of Ventures past the initial 10 year period. Notoriety and accomplishment will make poverty reduction more of a marketable effort showing other potential funding partners that their dollars can make a marked difference – enhancing the long-term sustainability of Ventures.

2. Rents

The Lummi Nation will assign a portion of the rents generated through both the economic development and social services projects identified in the Ventures Program Plan. This revenue will be reserved to support the operation of the Ventures Board into the future of the Lummi Nation as a vehicle to gather and focus community involvement in the service on which they need.

