

TRIBAL NATIONS TOOLBOX TOURS

LAC DU FLAMBEAU TRIBE

2640 Thorofare Rd, Lac du Flambeau, WI

10/7/2025



Lac du Flambeau Tribe

LAC DU FLAMBEAU BAND OF LAKE SUPERIOR CHIPPEWA INDIANS

AGENDA

- 1:00pm - Welcome & Introductions
- 1:30pm - Housing Challenges
- 2:30pm - Creating a Business Plan
- 3:30pm - Startup Financing
- 4:00pm - Close

OPENING STATEMENTS

Lac du Flambeau President John D. Johnson, Sr. is concerned that meetings and summits end up with "no response" and "nothing happens". He wants to move forward with real outcomes and changes. The beginning discussion described LDF as having 4300 first descendants but that the tribe is losing members to other opportunities – including police officers where the funding is moving to county vs tribe and they can make more income there. There are more LDF entrepreneurs wanting to start businesses and need support as well as students needing jobs which LDF is addressing. They also work with the surrounding communities to address both concerns. Recently, the Franciscan sisters sold land to LDF with water frontage which may support new housing.

Kevin Chesnik provided an overview and goals of the meeting and why it is important for the Tribal Toolbox Tour to remain a face to face meeting that has continuity and provides results. He also provided a brief overview of the AICCW and highlighted the commitment of the Chamber to provide native students with college scholarships. Next, introductions around the table allowed each person to provide comments on who they represent and why they are attending.

TOPICS DISCUSSED

HOUSING CHALLENGES

- Energy challenge from BR discussion.
- Erica Steele provides annual consultation and LDF receives good support. She helps bring others to the table .

LDF has a plan by 2035 to do a 1200-unit major housing increase. President Johnson referenced outdated policies and the legislative challenge to move things forward. Kevin promoted policy discussion and the importance of relationships in government at Tribal, State and Federal levels. AICCW can represent tribes in the efforts to remove barriers and solve problems through legislation and change. There are many administrative rules and legislation that need policy guidance.

Housing is a challenge for kids especially those needing extended family care support.

WIHEDC's Fern Orie talked about new market tax credits, clean energy, workforce development and business entrepreneurial challenges. WIHEDC is bringing tribal member business to the tribes through their tribal small business hubs approach. The native CDFI's are teaching individuals about finance as well as providing access to capital for business needs.

Solar energy and clean energy are important for tribes. Mining brings contamination to the land and exacts a high toll on tribes.

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Kevin indicates that at least one measurable goal should be accomplished for LDF to help the HOUSING challenges. Perhaps a commitment for 5 or 6 loan consolidations as a measurable for next year would be a start. AICCW would support policy initiatives that LDF would like brought to the attention of state agencies.

WHEDA can assist on the 1200-unit development plan and will work with LDF tribal leadership.

Chair – Justice assistance on released housing and supportive housing should keep families together with different eligibility. There is a need for a more supportive model. Currently justice pays for some housing which helps the "circle of life".

Renee Chapman, Planner for LDF, indicated that LDF will be hosting regionwide conference on 28th for all connected doing land use plan [not zoning – nonpolitical]. Dave Fleming will provide a list of what resources are available for HOUSING – there is no USDA lending available.

Dave Fleming mentioned the Impact of Federal government on programs which may require careful word usage when writing grants or responding to inquiries. There may be some changes to CDFI in the future but not now. There is a need for prequalified investment areas.

WHEDA –The criteria for some programs are changing to include tribal interest which impacts both trust and fee land.



CREATING A BUSINESS PLAN

Kevin discussed both tribal member entrepreneurs and tribally owned businesses. Future Tribal Toolbox Tours could have breakouts sessions for each group of businesses. There are 3 CDFIs in the room and before any money is lent, they require a business plan. Who can help create business plans? Dave indicated that there is group training for entrepreneurs coming to Mole Lake the last week of October. SB initiative via Treasury is doing some tribal entity lending with a distinction between venture capital and loans.

Kara and FACC work at the tribal level with SBDCs. FACC supports a loan application process. SBDA can help write business plans.

You must know your business before you get to the business plan stage.

Use of AI to write business plans is possible but need to use caution and carefully edit the results to ensure accuracy.

Need to be good technically BUT need to be able to run a business including the details for supporting a business such as financial needs and cash flow.

Chairman – to Karl – what is happening in support of starting new businesses – skills trades training – really lacking building inspectors [health issue] – also need training on how to build business skills – wrap with arts and other.

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BUSINESS SKILLS are needed in rural areas of road work as well as in home building and related technical areas. DOA is supporting high schools like Oneida to create these skills through student work programs. The rural workforce is aging and there is a need for young workers to offset the retiring workforce.

President Johnson mentioned JOB CORPS and indicated that counties have job programs. A possible goal for 2026 would be the numbers of businesses that create a business plan.

President Johnson indicates the need to create a Tribal workforce pipeline. Kevin suggested creating a list of LDF member businesses. The current number is not known. There is a need to create a list of tribal businesses. Fern came up with a report detailing the impact of native business – nongaming – on the local economy. The next phase is to utilize this database and list of native / tribal owned businesses.

NETWORKING will become so important as tribes decrease reliance on outside support and continue to increase sovereignty and mutual support between tribes. New population shifts will change the resulting job market opportunities.

GLTC could act as a unifier between tribes and should seek to leverage this to all tribes' advantage.

WHEDA mentioned a St Croix tiny home project that could be used for skills training

STARTUP FINANCING

Karl asked about the available money for start-up businesses. He indicated that remote access and computer hardware needs are barriers to overcome. There are some solutions to those types of barriers.

Kevin indicated that a major barrier for startup firms is access to capital. There are free business plan resources available, and a plan is necessary to pursue capital. Examples of support include AICCW or other chamber membership which can provide access to grants. Chambers are writing more grants to pass through money to small businesses. There are ideas to provide legal services to small businesses via grant awards. Grant funding is available that is sometimes not utilized. There needs to be awareness of what is out there and available. Business success is not built on just assets. Networking and who you can call on for support is important. Everyone wants money BUT with no plan on how to utilize funding creating debt can be the worst thing a business can do.

All CDFIs can provide help with business readiness and provide capital. CDFI provides funding as well as education that comes with the loans. They can accept higher risk but need to be able to repay loans eventually. KIVA mentioned as well as the fact that ALL CDFI's partner well together.

ATTENDING RESOURCE AGENCIES



ATTENDEES

Kevin Chesnik	AICCW	kevin@aiccw.org
Emerson Coy	Tribal Member	ecoy@ldftribe.com
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