



NATIVE AMERICAN DEVELOPMENT CENTER
2403 East Thayer Avenue Bismarck ND 58501
Tel: (701) 595-5181 | Website: www.ndnativecenter.org

February 20, 2025

SB 2018
Appropriations - Government Operations Division

Chairman Wanzek, Vice Chairman Erbele, and Members of the Committee,

My name is Lorraine Davis, Founder and CEO of Native American Development Center (NADC), a Native community development financial institution (Native CDFI) designated by the U.S. Department of Treasury to serve at least 60% of Native American populations living on and off the reservation in North Dakota (ND) and 40% of all other distressed populations throughout the state, with financial services in the form of micro-business loans and consumer and credit builder loans, financial literacy, and small business development and workforce development programs.

I am requesting an amendment to SB 2018 to allocate 1,280,000 dollars toward a Native American set-aside for the 2025-2027 biennium budget, as follows:

- **\$350,000 Tribal Econ Summit.** This was first funded at \$350,000 during the 2023-2025 legislative session. It was a big success between the Five Tribes, State, and Federal governments.
- **\$300,000 Revolving Loan Fund (pass through Bank of North Dakota).** Native American Development Center would underwrite micro-business loans between \$5,000 to \$20,000 each and credit builder and consumer loans between \$1,000 to \$3,000 each.
- **\$130,000 FTE Workforce Development Specialist** (\$26 per hr/\$63,000 per year includes benefits) hosted at the Native American Development Center where low-income populations funnel through for housing, job seeking, and job training. NADC is partnered with Bismarck State College to host in-person and virtual (hybrid) college and career readiness programs for Native American high school and adults and other low-income populations in the Bismarck area. This platform will NADC/BSC to serve statewide through its hybrid format.
- **\$500,000 (One-time funding) Small Business Incubator in Bismarck, ND.** NADC conducted a feasibility in 2022; the results revealed a need for a small business incubator for Native and other distressed populations in ND.

Recommendations for Eligibility:

Must have been a Native Community Development Financial Institute (Native CDFI) for at least five years serving populations across North Dakota.

Thank you for your time and consideration in addressing this gap in North Dakota. I stand for any questions.

SB 2018 Amendment Request to Budget

2025-2027 ND State Biennium Budget

Native American Development Center

Native Set-Aside

Tribal Econ Summit

2-Full Days w-Breakout sessions	\$	350,000
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Revolving Loan Fund (passthrough BND)	\$	300,000
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Workforce Development Specialist (FTE)

\$27 hr/\$56,160 per year + 15% benefits	\$	130,000
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Small Business Incubator (one-time)	\$	500,000
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Total	\$	1,280,000
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