

A Confederation of the Salish,
Pend d' Oreille
and Kootenai Tribes

THE CONFEDERATED SALISH AND KOOTENAI TRIBES
OF THE FLATHEAD NATION

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A People of Vision

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Appropriations Committee
Honorable Nancy Balance, Chair
Honorable Pat Noonan, Vice Chair
Honorable Ryan Osmundson, Vice Chair
64th Montana Legislature
Capitol Building – Helena, MT

RE: HB 301 – An Act Creating Native American Gap Financing; Representative Rae Peppers

Chairwoman Balance and Committee Members:

The Confederated Salish and Kootenai Tribes ("CSKT") supports HB 301 as it provides Tribal member businesses with a new opportunity for conventional loan financing.

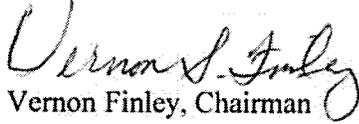
We believe this bill has significant merit. This revolving loan fund will provide businesses in Indian Country with much needed assistance in providing necessary collateral support for lender business loans. HB 301 solidifies a lender's ability to loan money where the lender has already determined an individual to be loan/credit worthy. HB 301 also compliments the small business sector across the State, which is the way Montana grows a healthy economy.

Currently, the largest employer on the Flathead Reservation for Tribal Members is the CSKT. This program would provide job growth with additional employment opportunities in the private sector on the Flathead Reservation. Most importantly, it would help address the high unemployment rates in Indian Country.

Similarly, tribal members businesses off reservations would have equal access to this program as many Tribal members live off reservations in urban areas. With access to this program to off reservation tribal members, these communities would also be provided with additional employment opportunities.

Because HB 301 would positively influence communities across the State, the entire Montana economy benefits and becomes stronger. We urge the swift passage of this bill to benefit lenders, the small business developer/entrepreneur, Native American communities and the Montana economy.

Respectfully submitted,



Vernon Finley, Chairman
Confederated Salish and Kootenai Tribes