INFOGRAPHIC

The New Mexico Tribal Entrepreneurship Enhancement Program

Funded by an American Rescue Plan Economic Adjustment Assistance (ARPA) grant administered by the U.S. Economic Development Administration (EDA), the New Mexico Tribal Entrepreneurship Enhancement Program (NMTEEP) seeks to create broader opportunity, wealth and job growth through enhancing entrepreneurship in tribal communities throughout New Mexico, especially those effected by coal mine closures. To accomplish its goals, the program is creating authentic and sustainable relationships with New Mexico tribal communities and entrepreneurs through four key components: tribal liaisons, entrepreneurial training, storytelling, and community outreach.

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https://innovations.unm.edu/program-activities/tribal-entrepreneurship/

Indigenous Entrepreneurs Podcast on Spotify and YouTube

Discovery, Data, and Metrics

The following data was collected through interviews, discovery sessions, and intake forms by Tribal Liaisons (April 2022 - June 2024).

404 **Referrals** that have led clients to other opportunities and helped them secure funding and technical assistance from other resource providers.

154 **Mentoring sessions** held with Tribal Liaisons and entrepreneurs

89 **Unique participants** that received one-on-one mentoring and technical assistance

40 Jobs created or maintained

16 Tribes represented in the discovery data

122 New introductions formed

113 Unique interviews and discovery sessions held

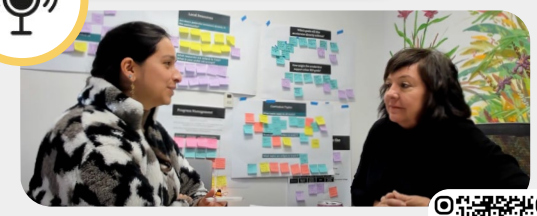
45 Individual intake forms completed

65 YouTube and Spotify podcast episodes recorded

8 Community engagement & technical assistance events

6 Online technical assistance events

YouTube & Spotify



Listen to entrepreneurial stories and insights from our interview series with Native entrepreneurs, business owners, and community leaders. Visit the **UNM Rainforest Innovations YouTube channel** and/or **Indigenous Entrepreneurs Podcast** on Spotify.

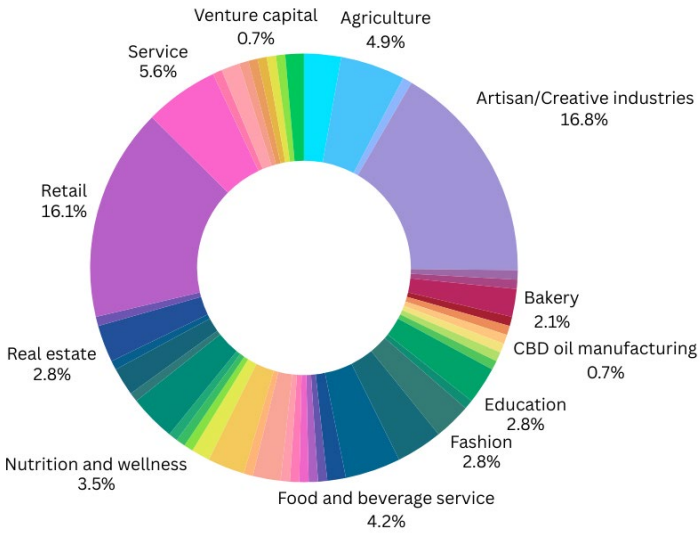
From left to right: Tribal Liaisons Joseph Toledo, Zachariah Ben, Heather Gomez, Cecilia Becenti (Program Manager), Sandra Begay (Chair, UNMRI Board), Mytegia Lee, and Scott Tafoya. *See page 8 for more information.*

Discovery Demographics

A key aspect of the program is the support and discovery done by our tribal liaisons. Since receiving funding from the U.S. Economic Development Administration in April of 2022, the program manager and tribal liaisons have carried out various interviews and discovery sessions and surveyed indigenous and tribal entrepreneurs regarding their experiences, needs, and challenges faced while starting and running a business. Data collected from these interviews has been compiled over the past 2 years (2022 – 2024) and is included in this infographic. In addition to the discovery on needs and barriers, tribal liaisons along with entrepreneurs have recommended potential solutions and ways in which tribes, community, resource providers and state, federal and tribal governments can better support individually owned businesses both on and off of tribal land.

Types of Businesses and Industries Identified

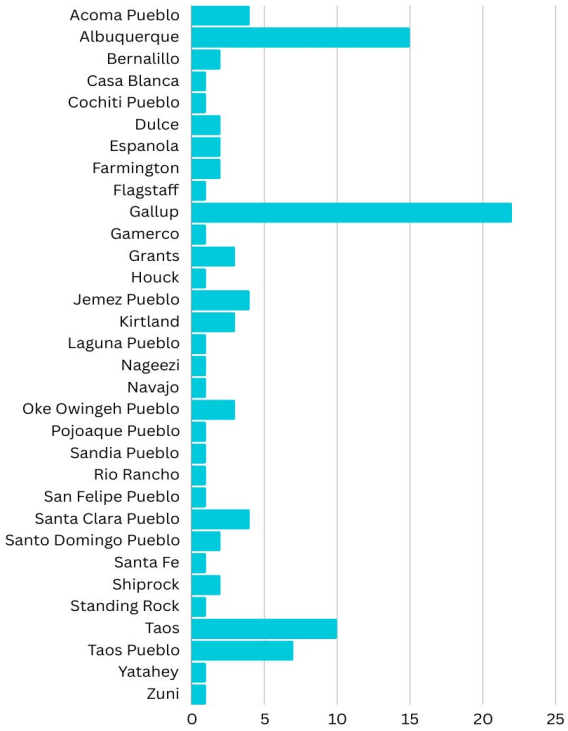
Generally, it is believed that Native American businesses are mostly artists and artisans. Our discovery shows that while most individuals surveyed do fall in the creative industries category, there is a wide diversity of types of businesses and industries that Native Americans are starting businesses in. Just like a vibrant rainbow, these businesses and industries listed below showcase the rich spectrum of entrepreneurial pursuits within Native communities.



Geographical Locations Represented

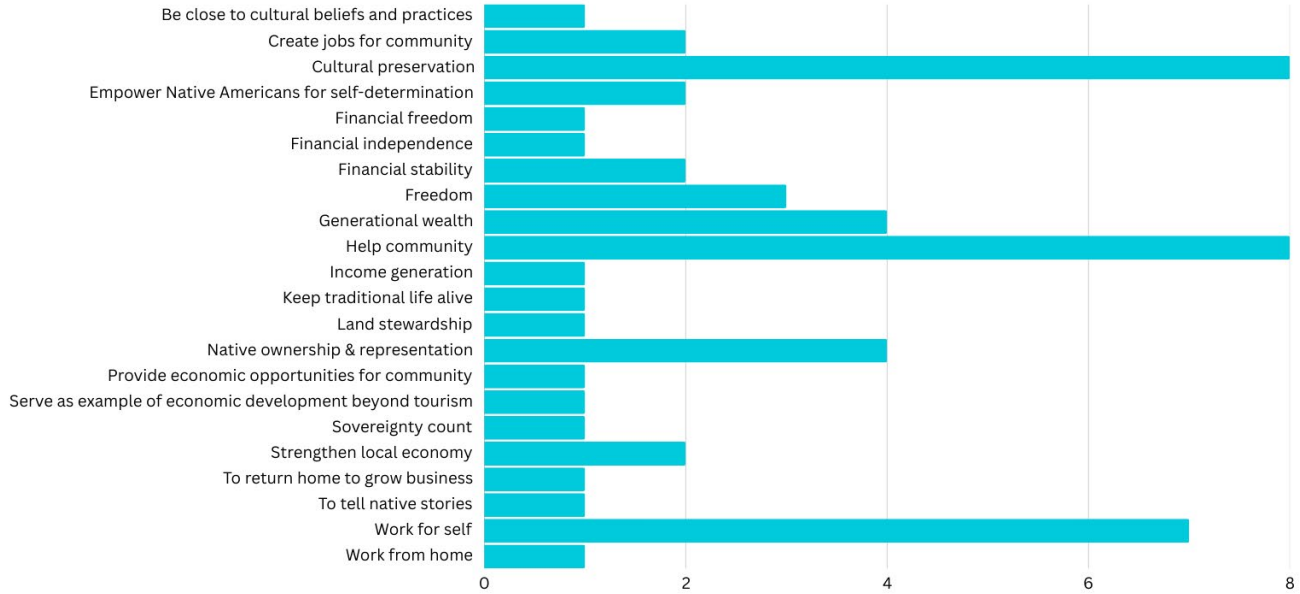
Individuals interviewed are from the following geographic locations in New Mexico (1 outlier surveyed in AZ but is from a New Mexico tribe). Out of the individuals surveyed, 48.5% are geographically located in coal impacted communities.

- **Business Locations:** Out of individuals interviewed, the locations of the businesses were as follows: 24% operating online, 20% operating on tribal land, 18% operating mobile, 18% brick and mortar, 4% not operating on tribal land, 4% no brick and mortar yet, 4% still in planning stages, 3% operating "in-person", 3% no location yet but might be web based, 1% operating on and off tribal land, 1% have thought about operating on tribal land.
- **Business Registration:** Individuals interviewed identified their businesses as follows: 31% LLCs, 31% Sole Proprietors, 22% not officially incorporated, 9% Non-profit, 2% Self-employed, 2% S-Corp, 2% registered with Tribe, State, and Federally. Out of those "Not officially incorporated" several expressed interest in wanting to officially incorporate, but were unsure what business structure would be the best to file as and also unsure of the benefits of officially incorporating if they are operating on tribal land.



Summary of Purpose - Reasons *Why* Individuals Decided to Start Their Business

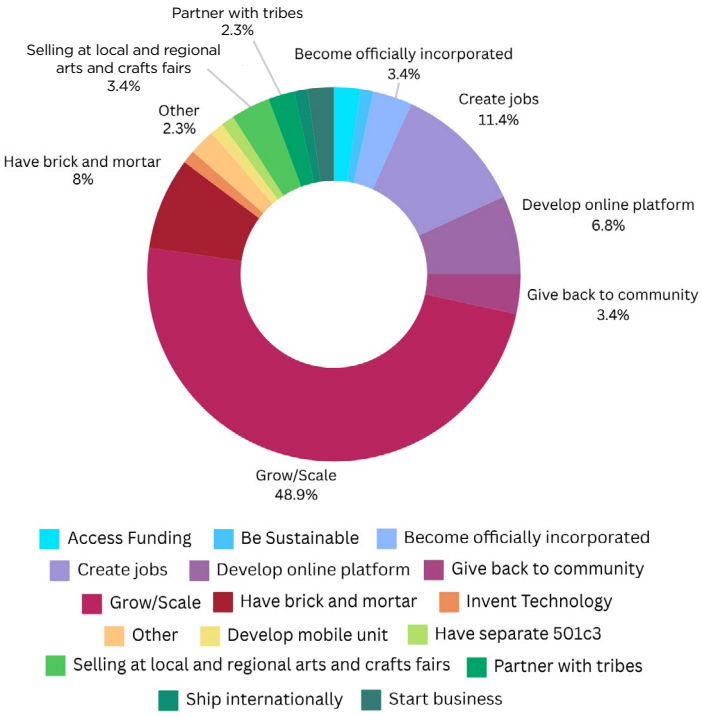
Out of the individuals surveyed, their reasons for wanting to start their own business and pursue entrepreneurship were many, but the majority included:

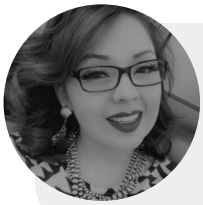


Summary of Goals for Businesses Going Forward

When asked about what their goals were for their businesses in the next 2-5 years, an overwhelming amount of individual business owners and entrepreneurs surveyed expressed having the goal to grow and/or scale their business in some way, shape or form (49% of those surveyed). Individuals with this goal in mind, also expressed not being sure how to go about this and need more training and guidance about how to grow and scale a business. While only 2% of those surveyed expressed "access to funding" as a goal for their business, "access to capital" it is expressed as a huge need/barrier on Page 4. Since access to capital and financial literacy are essential in order to grow/scale a business, these data points show a gap between these business owner's goals to grow/scale their business and the financial and business knowledge of how to do so.

Many of the individuals surveyed also expressed the goal of creating jobs for their community and giving back to their community. This highlights Native-owned business owners as leaders in the social impact entrepreneurship movement. This is not a new concept to many of these individuals and communities. Individuals also expressed a desire to become officially incorporated but were unsure if this was necessary if running their business on tribal land. This correlates to the need identified on page 3 of more guidelines, pathways, checklists, and policies regarding individual business ownership being laid out by tribes in order to create a clearer path forward for tribal entrepreneurs.

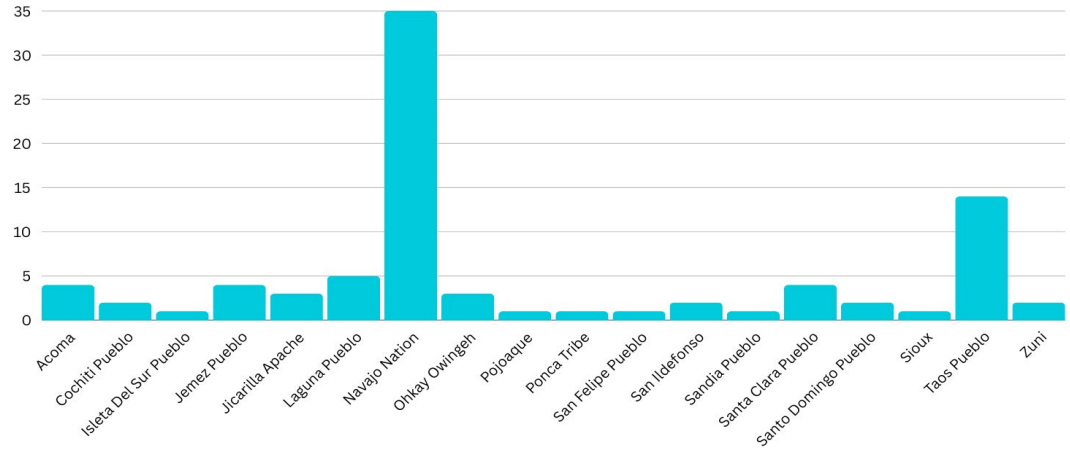




"Folks living in coal-impacted communities don't have any belonging. They are just trying to find a sense of permanent belonging and one way they can do so is through business ownership. Issues with being on Federal trust land makes this hard and it's a two-edged sword where people feel they are not supported by the Federal government nor by Tribal government. We have to learn to foster permanent belonging through business ownership and this finally feels more possible than it did three years ago prior to the initiation of NMTEEP." – Mytegia Lee, Tribal Liaison

Tribes Represented in Discovery Data

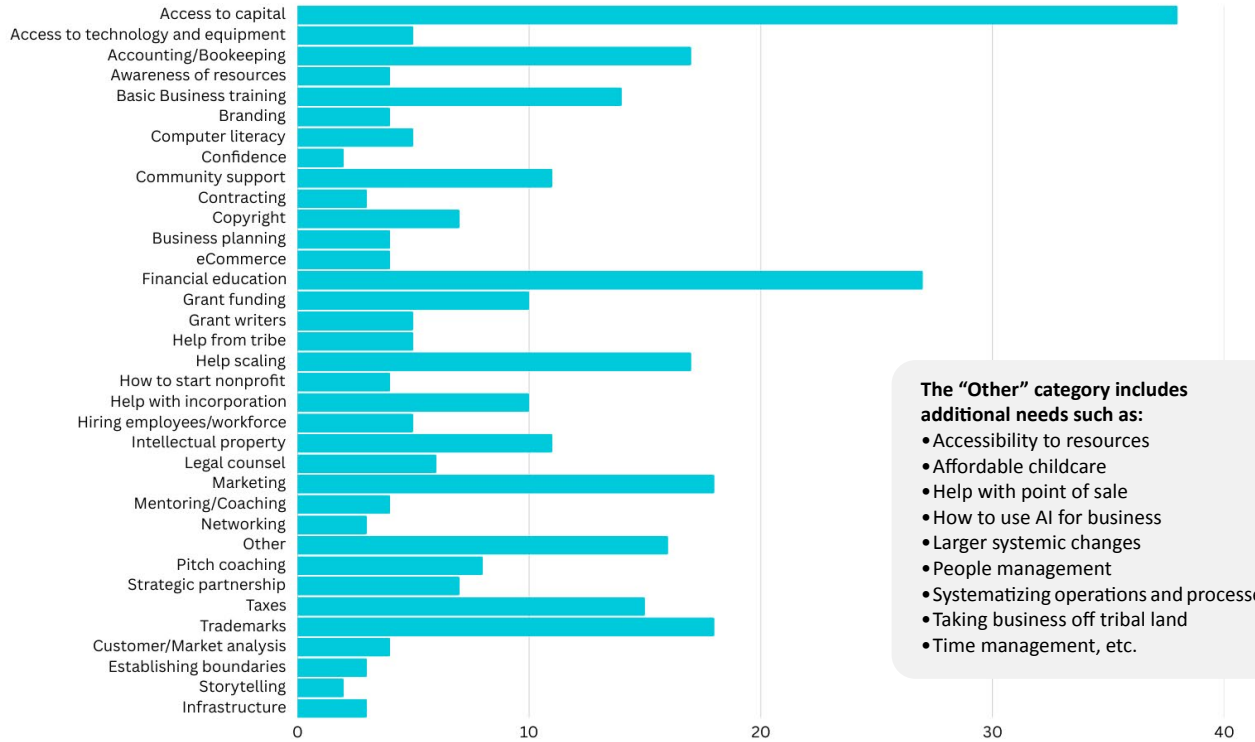
Indigenous entrepreneurs surveyed are from the tribal nations below. Some have started their business on tribal land, others are urban natives who started their businesses in communities off of the reservation.



Summary of Needs & Barriers Identified

Summary of Needs Identified

The categories of needs listed are general categories identified in which more specific needs fall. The discovery identified some trends including a common need for access to capital of all kinds including grants and loans. In line with this, there is a huge need and desire for financial literacy education. Individuals surveyed expressed a need for understanding basic finances to better grow and manage their business. There was also an expressed need for help with accounting, navigating finances, help with taxes, identifying what type of funding to pursue, how to grow and scale a business, and how to manage funds effectively once financing is secured. Individuals surveyed also expressed a desire and need for support from their communities and tribal governments in navigating the process of starting an individually owned business both on and off tribal land, but with an emphasis of need for those starting their business on tribal land. Clearer guidelines are needed especially within certain tribes for businesses wanting to start and run their business on tribal land. There was also a trend regarding the need for developing an online presence for their business and access to trainings, technology, and funding associated with this. Individuals surveyed expressed the desire for more practical guidance on starting a business and the need for a "map" or "checklist" to help them navigate and know exactly what they need to do.



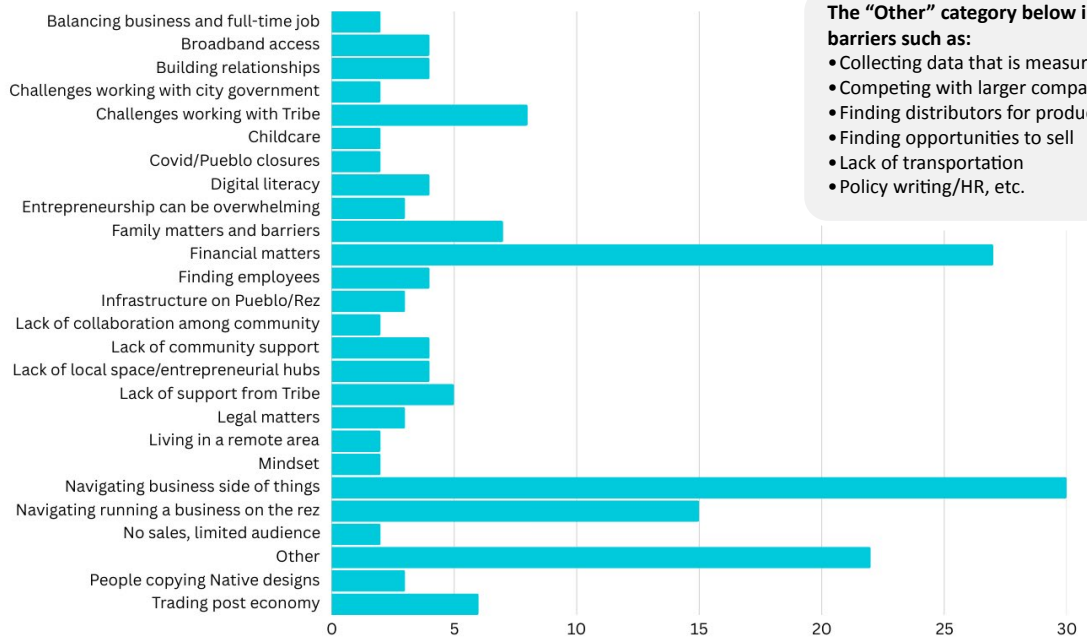
The "Other" category includes additional needs such as:

- Accessibility to resources
- Affordable childcare
- Help with point of sale
- How to use AI for business
- Larger systemic changes
- People management
- Systematizing operations and processes
- Taking business off tribal land
- Time management, etc.

"Though there is a place for programs of cohorts over a set amount of time, most entrepreneurs will need non-programmed help that isn't limited to a number of months, but still provides them consistent, forward progress in meeting business goals and needs of various kinds." – Scott Tafoya, Tribal Liaison

Summary of Barriers Identified

There were many unique barriers and challenges regarding starting and growing a business identified by the individuals surveyed. The individual responses were compiled and sorted into the categories listed below. The top 3 categories of barriers and challenges were Financial Maters (16%), Navigating the Business Side of Things (17%), and Navigating Running a Business on Tribal Land (9%). In addition to these top 3 categories, a few other important barriers to highlight are challenges working with state, tribal, and local government, entrepreneurs feeling like they have a lack of community support, not knowing where to go for assistance (unawareness of available resources and programming), a lack of local hubs and spaces for entrepreneurs to work on their business and develop community, as well as challenges and barriers associated with mental health, family matters, and balancing a full time job with running a business.



The "Other" category below includes additional barriers such as:

- Collecting data that is measurable and tangible
- Competing with larger companies
- Finding distributors for products
- Finding opportunities to sell
- Lack of transportation
- Policy writing/HR, etc.

Key Resources Entrepreneurs Surveyed Have Utilized

- American Indian Business Enterprise – Arrowhead Center
- New Mexico Community Capital
- CNM Ingenuity
- Nusenda Credit Union
- Change Labs
- Regional Development Corporation
- The Loan Fund
- First Peoples Fund Cohort
- WESST
- Small Business Development Center
- SCORE
- Navajo Nation RBDO in Churchrock
- EDA NM Rainforest University Center
- Street Food Institute
- International District Economic Development
- Native Women Lead
- Evergreen Ingenuity
- Southwest Native Assets Coalition
- NM Finance Authority

"It's easy to say 'they don't do this and they need to do that', well who is the 'they?' We are the 'they' and we need to start doing what we are saying 'they' need to be doing. We as entrepreneurs and innovators are the action takers, we are the change makers." – Zachariah Ben, Tribal Liaison

Key Takeaways & Recommendations Moving Forward

Based on the interviews, discovery, data analysis, and reporting carried out by the New Mexico Tribal Entrepreneurship Enhancement Program and the Tribal Liaisons, several key takeaways have been identified. Additionally, recommendations and potential solutions have been expressed. It is important to note that these key takeaways and recommendations have been expressed to NMTEEP by the individual entrepreneurs surveyed as well as by the tribal liaisons and program manager. As UNM RI and NMTEEP continue this work going forward, discovery, recommendations, and solutions need to be brainstormed and led by each community, with UNM RI providing support and capacity where needed. It is of utmost importance that solutions, economic development, and ecosystem building be community led and individualized to meet each community's unique goals and needs.

"The What" - Key Takeaways

1) Diverse Representation of Industries

There is diversity among the types of businesses being started and ran by tribal and Native American entrepreneurs. This diversity or industries and types of businesses is highlighted on page 2 and is a testament to the wide range of expertise and talents the tribal and Native American entrepreneurs possess.

2) Emphasis on Social and Community Impact

Most, if not all individuals interviewed have expressed a desire for their business to give back to their community and have some sort of social impact goal associated with their "why" of starting their business. This highlights Native business owners as leaders in the "social enterprise movement" which is not a new concept to these communities, rather it is a historical and core value of being.

- **Recommendation:** This is a strength that individuals as well as indigenous communities need to pull from to start re-thinking economies and possibilities for entrepreneurship, economic development, and generational wealth building

3) Financial Literacy and Education

Overall, there is a huge need for practical training and guidance regarding financial education and the key steps/road mapping on how to start a business. For businesses that are already established, the discovery identified a need and desire for training and guidance on how to grow and scale business operations. Liaisons have reported that many people require "education first" regarding personal finances before they can get into business financial education and topics such as accounting, taxes, and record keeping.

- **Recommendation:** Education regarding financial literacy and "navigating the business side of things" must be prioritized by communities and tribes. The entrepreneurs surveyed are experts in their craft and vision for their business and how they want to see it grow, where they need help is with the practical "how to's" of starting and running a business.
- **Recommendation:** While technical assistance is important, it is incomplete unless it is coupled with some sort of access to capital. Going forward programs need to be structured to include both a technical assistance and access to capital component. Businesses may also benefit more from access to stipends or funding to help them pay for accounting, legal, tax, marketing, and branding services, etc., or from subsidized programming to provide these needed services. This may be more beneficial than traditional trainings on topics listed above.

4) Access in General

While access to capital was identified as a huge need, underneath that lies a deeper need of access in general. Based on liaison interviews and reporting, there is a need for access to capital and financial education, but many rural and tribal communities have limited to no accessibility in general – some individuals may not even have access to reliable transportation or internet which in turn impacts their ability to access supplies, online tools, courses, grant applications and other resources that may help them advance their businesses.

- **Recommendation:** Tribal and rural communities, especially those impacted by jobs lost through coal mine closures should invest in entrepreneurial ecosystem building and determine ways to improve access for their communities, investing in "local hubs" that can serve as an anchor and access point to technology, information, and resources for small business owners and entrepreneurs.

5) Mental Health and Family Matters

Many individuals surveyed who would like to start a business have been discouraged by family dynamics. Aspiring entrepreneurs in Native communities are often caught in cycles of trauma in their homes. As a result, Indigenous entrepreneurs are often limited in their capacity for growth while living with or close to these family dynamics. Packed multi-generational homes, while sometimes can be a strength and a blessing, can also lead to codependency, guilt tripping, verbal abuse, or physical threats to ensure the family's needs are met. This leads to having to pick between helping the family or pursuing their entrepreneurial aspirations. Through these discoveries, it has been identified that individuals need to address these types of family dynamics as well as their own mental health and traumas before they can even think of starting a business.

- **Recommendation:** It is recommended that entrepreneurs engage in mental health awareness programs and have access to mental healthcare resources and professionals as a "primer step" before starting to build their business. In addition to brainstorming ways to support business and economic growth, communities must prioritize physical and mental health as a precursor for economic development and entrepreneurship. This includes a need to focus more on mental healthcare and housing options in order for individuals to still be able to live in their tribal communities, but also have the opportunity to develop healthy independence from unhealthy family dynamics that may exist as well as self-efficacy.

Recommendations Moving Forward

"The Hows" – Tangible Solutions for Moving Forward

1) Create Pathways, Protocols, and Checklists within Tribes

Based on the discovery conducted by the NMTEEP, there is a need and desire from Native American entrepreneurs to start and grow businesses both on and off tribal land. Where some of the trickier barriers come into play is when an individual wants to start, run, grow, and scale a business on their home pueblo or reservation. Based on the discovery done, many individual entrepreneurs and tribal liaisons have recommended that tribes work with entrepreneurs in their communities to create clear pathways, protocols, and check lists for starting a business within their tribal community. Having clearer guidelines and an office or individual within tribal government who entrepreneurs can turn to for guidance and advice would not only help the entrepreneurs navigate but help to create the sense of support that the entrepreneurs desire. Tribes could work with individual entrepreneurs to help grow wealth within their community, create jobs, and empower their nations and people toward true sovereignty. Many tribes do not have economic development or entrepreneur departments or offices and defer individuals to either the education department or workforce development. NMTEEP has identified that there is a need for support for entrepreneurs and small businesses and with this, an opportunity to help tribes build their capacity and infrastructure to deliver this type of support.

2) Developing Entrepreneur & Small Business Advisory Boards

In addition to developing clear pathways and checklists for entrepreneurs in their communities to follow, many individuals interviewed, as well as the tribal liaisons, have recommended the establishment of some type of advisory board made up of entrepreneurs from the community to advise leaders on areas where policies and procedures can be improved to help make navigating the system and startup process easier for entrepreneurs in their community. This type of advisory board could be implemented in tribes as well as in city, county, and state government to help businesses feel heard, supported, and create a better path forward for businesses and entrepreneurs to start and grow.

3) Partner with Communities to do Targeted Discovery of What their Businesses and Entrepreneurs Need

Every tribe is different and will have different needs and goals for entrepreneurs and small businesses within their communities. Because of this, a next step and potential solution would be for tribes and communities impacted by coal mine closures to partner with organizations such as UNM Rainforest Innovations in order to conduct their own targeted discovery with a liaison who is focused on only their community of entrepreneurs. Through doing this, communities can identify areas of need, current barriers, and solutions moving forward for their specific tribe or community regarding entrepreneurship and economic development. The discovery would be done for and by the community by a designated liaison with capacity assistance and guidance from UNM RI. This model can be used by other cities, rural communities, and counties (not only tribes) to grow their entrepreneurial ecosystems and economies. It is also recommended that we stratify the data between urban vs. rural/rez-based businesses going forward as there is a need to further explore the activity going on in urban vs. rural areas as well as hone in on the key challenges that rez-based businesses face. There is an opportunity here to explore how the lack of access to resources and support may limit business growth and/or push entrepreneurs to move their businesses off of tribal land in order to find more success.

4) Utilize Current Infrastructure and Programs Such as Libraries to Develop Entrepreneurial Hubs

A common need and barrier expressed by the individuals surveyed is a need for local hubs, networks and ecosystems that they can tap into for support and to engage with other entrepreneurs. While hubs and communities like this exist in some parts of the state, there is a need for more local hubs within closer proximity to the rural and tribal communities surveyed. To address this identified need and barrier, NMTEEP believes libraries might be a good place to start. Libraries are central information hubs and convening locations for many rural and tribal communities. If we support and equip librarians with basic entrepreneurial knowledge and connect them into New Mexico's entrepreneurial ecosystem they can serve as a community's own connector and liaison, guiding entrepreneurs in their communities to the right trainings, resources, and connections. Additionally, with support from organizations such as UNM RI, libraries can start developing their own programming to help connect local small businesses to one another and nurture their own local innovation and entrepreneurial ecosystems.

5) Continue Support for Navigator and Liaison Roles in Rural and Tribal Communities

A key takeaway from the past 2 years of NMTEEP actively working with and engaging with tribal and rural, coal impacted communities, is the importance of navigator and liaison roles. It is recommended that tribes, cities, counties, rural communities, and the State of New Mexico consider funding navigator and liaison role for their individual communities to be able to actively engage in discovery, mentoring, technical assistance, connection, and support for local business and entrepreneurs, cultivating local economies, and connecting remote communities to the various resources and support organizations throughout New Mexico.

6) Individual Coaching and Consulting

Individuals surveyed expressed the benefit from participating in technical assistance training and programs. Programs listed on page 3 are the different programs mentioned that individuals benefited from engaging with. While all these technical assistance programs are great, during their time working with and interviewing individual entrepreneurs, liaisons discovered a need for deeper coaching and consulting with Native American business owners ("hand holding"). Many liaisons found more success with individuals moving their businesses forward when they took the time to sit down with them for extended and in-depth, mentoring, and coaching sessions. Without this hands-on approach, liaisons found a lack of action of entrepreneurs to engage with resources they were referred to. This discovery demonstrates a need for consistent coaching and mentoring to help businesses move forward, specifically help with administrative and systemic navigation.

Tribal Liaisons

The tribal liaisons serve as navigators, dedicated mentors, and connection points for entrepreneurs within tribal communities across the state. They support entrepreneurs by identifying barriers and seeking solutions through resources within the state's entrepreneurial ecosystem.

Zachariah Ben

Owner, Bidii Baby Foods, LLC | bidiibabyfoods@gmail.com

Zach is a member of the Navajo Nation, a sixth-generation traditional farmer and sand painter in Shiprock, New Mexico. He has over 10 years of experience in traditional farming and is the owner and founder of Bidii Baby Foods, LLC, a Navajo-registered business that sells organic, indigenous baby foods. In addition to working as a Tribal Liaison, he is a member of the state-led Family Leadership Council where he works with other families to address early childhood issues through action and advocacy.

Heather Gomez

Owner, Big D Flooring & Dulce Base Tipi AirBnB | h_gomez_505@yahoo.com

Heather is an enrolled Jicarilla Apache Nation member who resides on the Jicarilla Apache Nation reservation in Dulce, NM. She joined NPR's Next Generation Radio as a Digital Editor and that same year she started a small flooring business operating in rural areas of Northern New Mexico called Big D Flooring LLC. Additionally, she lists a tipi on Airbnb; has worked for Tribal Tech LLC on contracts with the Bureau of Indian Education (BIE) and the Administration of Native Americans (ANA); and she is a Tribal Content Developer with the American Indian Alaska Native Tourism Association (AIANTA).

Mytegia Lee

Executive Director, Southwest Native Assets Coalition | mlee@swnativeassets.com

Mytegia has a long history working in the commercial banking and financing services industry providing credit analysis, financial education as well as small dollar loan origination and servicing throughout Western New Mexico. Her diligence, attention to detail, and commitment to customer service reflect her sincere interest in helping rural households secure optimal economic opportunities and outcomes. Ms. Lee is bilingual and a skilled silversmith, rancher, and mother of three. She enjoys traveling, physical fitness and photography. She is from the community of Manuelito, New Mexico and is an enrolled member of the Navajo Nation.

Scott Tafoya

Owner, Truth Dancer Coaching LLC | scott@truthdancercoaching.com

Growing up in Santa Clara Pueblo, Scott graduated from Española Valley High School and was an active member of the Baptist Mission in Santa Clara. He majored in Psychology and Music and later completed Seminary and pastored in his home church and other Native communities. Scott eventually became bi-vocational, working as Director and Business Manager of a Halfway House, owned a mobile auto-glass business in two cities, teaching and directing in branch locations of seminaries and his college alma mater, and driving a school bus. Scott completed his Doctor of Ministry degree in 2010 and the experience inspired him to become a professionally trained coach and establish Truth Dancer Coaching to focus on Native American Leadership Coaching and Training in both secular and church arenas.

Joseph Toledo

Owner, Smash N Crispy Burgers and Project Manager, Smart Tribe 275 | jtoledo@smarttribe275.com

Born and raised in Los Angeles, Joseph is a part of Jemez Pueblo and he grew up visiting Jemez and participating in the cultural events and dances. He started a Farmers Market organization with colleagues called Enriched Farms; in 2019 he started Native Harvest Events Inc., a farmers market and special events organization; and then in 2021 he started a successful smashburger company called Smash N Crispy Burgers operating out of Orange County, CA. He currently lives in Jemez Pueblo and works as a Project Manager for an electronic manufacturing company called Smart Tribe Technology.