Access to Capital for Tribal Energy Projects
July 28, 2021

U.S. Department of the Interior
Office of the Assistant Secretary – Indian Affairs
Office of Indian Economic Development
Division of Capital Investment
Indian Loan Guarantee and Insurance Program
25 CFR Part 103
Our Program helps resolve lender concerns about:

- Unfamiliar Federal laws
- Unfamiliar Tribal laws
- Tribal court jurisdiction
- Construction or business operations on trust property
- Borrower inexperience
- Borrower credit history
- Inadequate collateral
Indian Country has used the Program to pursue a broad range of economic development projects.
The Navajo Tribal Utility Authority secured a loan to purchase a controlling interest in the company that supplies cell and broadband services to the Navajo Nation.
Huna Totem Corporation obtained a loan to build a deep water dock so cruise ships could stop at Hoonah, Alaska.
Several Tribes have obtained loans to build health clinics, cultural centers,
hotels, convenience stores, even bowling alleys.
Indian owned businesses have gotten funding for manufacturing plants, like this chemical supplier in Tulsa, Oklahoma,

and this small cosmetics firm in Bethel, Alaska.
Self-determination and imagination can significantly improve not only the local economy, but the life of everyone in an Indian community.
Not all ideas are good ones, but some are better than they appear at first.
Although it didn’t occur in Indian Country, this gas station offers a good example of creative thinking.
When was the last time you had a 4 star meal at a gas station?
Just remember to consider the future.
Our statutory approval standard is “reasonable prospect of repayment.”
25 U.S.C. 1481
In energy, that standard is changing.
The end