



Rebecca LaPlante (left), 20, talks with customer Donita Fischera at JTR Trips, a sporting goods store in Eagle Butte. LaPlante, an Eagle Butte High School graduate, owns the store with brothers Jared and Tyson.

(Photo by Terry Woster / Argus Leader)

Boosting reservation business

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EAGLE BUTTE - Entrepreneur. The very word shouts inspiration.

Actually being an entrepreneur, though, especially a small-business owner, is a whole lot more about perspiration, Rebecca LaPlante is discovering as co-owner and sole paid employee of a sporting goods store in downtown Eagle Butte.

At a time when other 20-year-old, aspiring business tycoons might be enrolled in a university and holed up in the library reading a business textbook, LaPlante is behind the counter at JTR Trips, the business she and her two brothers bought less than a year ago.

"When you're the only employee in a place, you find out you spend a lot of time at the store," LaPlante said on a recent afternoon. "We're open 10 a.m. to 6 p.m., Monday through Saturday," she said. "But, I'm making some money, and I'm learning a lot, really fast."

Four Bands Community Fund, a nonprofit business development group, helped her, she says. The fund, started in 2000, uses federal grants and foundation contributions to provide business planning, financial education and seed loans, all aimed at encouraging private business starts.

It's proven to be a rare economic development program that not only has worked but has been sustained in Indian Country. Native American business owners say it should be held up as a model for other reservations in South Dakota, where private business is rare, unemployment is high and poverty is entrenched.

LaPlante, an Eagle Butte High School graduate, is a face that Four Bands puts on its effort to spread financial sense and a spirit of business development across the 1.4-million-acre reservation that sprawls west and north from the spot where the Cheyenne River joins the Missouri halfway between Interstate 90 and the North Dakota border.

From its beginning through the end of 2006, the fund had approved 93 loans for a total of \$470,000. The fund's literature says that businesses helped by the program created 1.5 jobs per loan and increased annual income by \$6,000 to \$26,000.

Other individual success stories resulting from the program include a graphic design business and a heating and plumbing business.

Unemployment here still hovers around 50 percent, according to local estimates, but that's less than the 70 to 80 percent found on Pine Ridge, Crow Creek and other reservations.

It's only a start, though, people here say.

While in parts of South Dakota the population is aging and dwindling, on this reservation and throughout much of Indian Country, the population generally is young (almost 45 percent are 18 or younger), growing and without steady employment.

"You have to go at the individual," says Tanya Fiddler, executive director of Four Bands. "It doesn't happen overnight, but it can happen."

Youths in most of South Dakota grow up believing that if they work hard, they will succeed, Fiddler says. On the reservation, too often if a parent tells a child that, the response is, "Work hard where? Work hard at what?" she said. "There has to be employment, a job to go to."

Young people need to see business development and experience employment to believe it can happen, says Donita Fischer, director of the Boys and Girls Club of the Cheyenne River Sioux Tribe.

"People learn by example," she said.

Message in schools

The Four Bands Community Fund recently reached an agreement with the Eagle Butte School to have financial literacy taught in classrooms. The Boys and Girls Club also will be involved in economic development education, a happy marriage of the fund's know-how in training and the club's physical presence in several reservation communities.

"We have a building in each of those communities," Fischer says.

Four Bands also is involved with a \$9.5 million, 10-year grant from the Northwest Area Foundation, a St. Paul-based group started by the son of the founder of the Great Northwestern Railway. From 2006 to 2016, Northwest Area will invest \$9.5 million in a series of initiatives aimed at reducing poverty.

One of those programs - \$900,000 in the next decade - goes to Four Bands for financial literacy training to low-income people and for a youth individual development account program to teach young people about savings and money planning.

"This can be a huge boost for the people here," says Eileen Briggs, coordinator of Tribal Ventures for the tribe.

Beyond that, a new Four Bands campaign is aimed at private contributors. The campaign is called Two Million and Ten by 2010. Modeled a bit after Gov. Mike Rounds' set of long-range goals called the 2010 Initiative, the Four Bands' program is an attempt to begin tapping the private-giving market, the social contributors, as Fiddler calls them.

The group hopes to raise \$2 million in new investments, largely from private sources, within three years. The money should accelerate and expand the financial literacy and small-business creation programs already under way, says Rob Laurenz, a Four Bands board member and tribal member who owns a technology business in Pierre.

"We want to reach out beyond our borders," Laurenz said.

The Sioux Falls community is a big target in the campaign. Fiddler and Laurenz plan a trip to the southeast part of the state later this spring to begin explaining their campaign, the goals they've set and the successes they've experienced so far.

They'll be talking about funding to ensure that:

- Every child on the reservation will consider entrepreneurship as a career option by eighth grade and will hear stories of Native Americans who have established successful businesses in reservation communities.
- Every child will have an expanded financial literacy by 10th grade. Before they leave high school, 100 students will have opened savings accounts and begun to establish positive credit histories.
- Loan capital to support private business development will more than double, to the \$2,000,010 targeted by the name of the campaign.
- At least 50 business start-ups and expansions will mean 100 new jobs.

LaPlante, for one, credits a Four Bands program with giving her and her brothers the training and confidence to buy the sporting goods store when the previous owner decided to sell.

Not long after she began to run the store, several large orders for silk-screened T-shirts arrived, a massive addition to a fairly steady shirt business that was keeping her busy. She says she thought about telling one or more of the big customers to look elsewhere.

Instead, "We got it done," she said. "We really had to work at it, but we did it. I was pretty happy that we could meet that kind of crush. It gives you confidence."

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