



CHOCTAW

OFFICE OF ECONOMIC DEVELOPMENT
MISSISSIPPI BAND OF CHOCTAW INDIANS

Winter 2026 Newsletter

Financial Diversification



Choctaw Residential Center Expansion Underway

The Choctaw Residential Center (CRC) Expansion Project was developed to address critical space limitations at the existing facility, which is currently operating at full capacity. The lack of adequate space has constrained the Center's ability to provide essential services, particularly staff training and physical therapy, which are vital to maintaining high-quality care for residents and elders. The expansion is intended to increase functional capacity, improve service delivery, and strengthen long-term care solutions for Tribal members. This project aligns with broader tribal priorities related to community well-being, infrastructure investment, workforce support, and sustainable care services.

The Office of Economic Development (OED) played a central role in advancing the CRC Expansion Project. OED engagement began through its Business Expansion and Retention (BEAR) program, whose purpose is to help existing Tribal enterprises grow, address operational challenges, and become more successful. During BEAR meetings, CRC identified the need for additional space and support. In response, OED coordinated with CRC leadership to define project needs and scope.

OED provided construction management support by coordinating with Pryor-Morrow, who assisted in advancing the project through planning and pre-construction activities. In addition, OED supported business planning to ensure long-term operational sustainability. To initiate the project, OED secured financial assistance through the USDA Rural Economic Development Loan and Grant (REDLG) program in partnership with Central Electric Power Association (CEPA), providing the critical funding needed to launch the expansion.

Construction is anticipated to begin in Spring 2026, with completion expected by Fall 2026. Once completed, the expansion will enhance care capacity, improve training and physical therapy services, support job creation, and strengthen CRC's ability to meet current and future demand. The project represents a strategic, collaborative effort to address capacity challenges while advancing essential services that support the health and well-being of Tribal and non-Tribal members.

Empowering Choctaw Business Owners with Expanded Financial Resources

The Office of Economic Development is dedicated to increasing entrepreneurial opportunities for our tribal members and stimulating the local economy. We are excited to highlight the Choctaw Entrepreneurial Loan Program (CELP) and our recently updated partnerships with local financial institutions.

We have finalized updated Memoranda of Understanding (MOUs) with The Citizens Bank and Trustmark Bank to strengthen our Enterprise Loan Program. This program is designed for business projects requiring capital up to \$200,000.

Under these partnerships, the banks assist with independent credit analysis and risk assessment. Once a loan is approved by both the Tribe and the bank, the funding is shared 50/50—meaning the Tribe provides half the capital, and the partner bank provides the other half. The partner bank will also act as the servicer for these loans, managing all monthly payments and collections.

How the Process Works: All applications begin with the Office of Economic Development. After review by the Choctaw Entrepreneurial Loan Review Committee and approval by Tribal Executive leadership, Enterprise Loan packages are submitted to one of our partner banks for final analysis.

- **The Citizens Bank conducts closings at their West Branch in Philadelphia.**
- **Trustmark Bank conducts closings at their Choctaw Town Center branch**

Micro-Loans Available: For startups with smaller capital needs, we continue to offer Micro-Loans up to \$10,000. These can be processed and serviced internally by the Choctaw Loan Programs Office without bank participation.

Eligibility: To apply, you must meet the following criteria:

- **Be an enrolled MBCI member.**
- **Be the majority owner of the business.**
- **The business must be located in a county that contains MBCI trust lands.**

We invite all aspiring and current business owners to contact the Office of Economic Development to discuss how CELP can support your vision.



Choctaw Business Advantages

Access to Loan Guarantee Programs

Various entities, such as USDA Rural Development, offer Business & Industry loan guarantees to non-tribal businesses that operate on tribal lands.

Youth Entrepreneur Class Sparks Innovation and Confidence

The Youth Entrepreneur Class is designed to empower tribal youth with essential digital skills and an entrepreneurial mindset. By building digital literacy and cultivating creativity, the program opens doors to new opportunities, supports economic growth, and inspires a culture of innovation.

Throughout the course, students experienced the full journey of entrepreneurship—from developing an idea to creating a product ready for market. They explored which products best met the needs of their customers and gained realworld insight into marketing and sales.

At the end of the program, students took home the profits they earned from their sales—a rewarding reminder that their ideas and hard work hold real value.



New Drinking Water Facility Coming to Pearl River Community

Choctaw Public Works has announced the launch of a major infrastructure project in the Pearl River Community: the construction of a new drinking water facility, elevated storage tank, and deep water well. This unprecedented \$23 million project for Choctaw Public Works—funded through the USDA and led by the Mississippi Band of Choctaw Indians—will replace the community’s nearly 30-year-old existing water plant, which has become outdated and increasingly unreliable.

Tribal Chief Cyrus Ben and his dedicated team led a collaboration with congressional representatives and USDA officials that was instrumental in securing this vital investment in the community’s future. Thanks to their efforts, the entire Pearl River community will soon benefit from a modern, dependable water system designed to meet current and future demands.

The new water facility is planned to be fully operational by Fall 2026.



Professional Office/Staff

Sarah Swanner-Medlock Named MBCI Employee of the Year

Dr. Sarah Swanner-Medlock was named MBCI Employee of the Year at the 2025 Tribal Government Christmas Luncheon in December. The event was hosted by Tribal Chief Cyrus Ben as a heartfelt expression of appreciation for the hard work and dedication demonstrated by Tribal Government employees throughout the year.

Swanner-Medlock has served as Director of the Development Division since 2021. The Office of Economic Development is a department within the Development Division, which also includes the departments of Public Works, Natural Resources, and the Choctaw Loan Program, among others. Prior to her position as Development Division Director, Swanner-Medlock served as Operations Manager for the MBCI Office of Economic Development.

