

OFFICE OF INDIAN COUNTRY ECONOMIC DEVELOPMENT



MONTANA DEPARTMENT OF COMMERCE



PROGRAM RESOURCES

MESSAGE FROM THE DIRECTOR

I am pleased to share with you this resource for business, community, and economic development for Indian Country in Montana.

The Montana Department of Commerce has thoughtfully cultivated a group of programs aimed at fueling innovation, growth, and opportunity for small owner-operated businesses and community-wide initiatives that honor cultural traditions and values.

Montana is where ideas grow into opportunities. Known as an incubator for innovation, Montana supports the growth and sustainability of industries and small businesses that strengthen our economy. At Commerce, we're committed to supporting that growth through the development and promotion of businesses, vibrant communities, and our unspoiled nature.

When you engage with us, we genuinely invest the Commerce family in your success.

Whether you're a business owner or aspiring entrepreneur, we'd love to hear from you. Our email inboxes and phones are open, and we're ready to help connect you with resources to succeed.



A handwritten signature in black ink that reads "Pam Haxby-Cote".

PAM HAXBY-COTE
Director, Montana Department of Commerce

OFFICE OF INDIAN COUNTRY ECONOMIC DEVELOPMENT

The Office of Indian Country Economic Development coordinates services to Native American businesses, communities, and tribal governments from the Department of Commerce. A family of financial and technical assistance programs spurs economic development in Indian Country. The following programs assist Native American business owners wherever they are on the development spectrum to tap into their full potential and become engineers of their own success.

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Funding for this family of programs was approved by the 65th Montana Legislature as part of House Bill 2 and state special revenue and signed into law by Governor Steve Bullock in May 2017. The programs continue to articulate measurable success for investing in business and economic development activities across Montana Indian Country in partnership with tribal governments.

STATE TRIBAL ECONOMIC DEVELOPMENT COMMISSION



Established in 1999, the State Tribal Economic Development Commission (STEDC) works in a government-to-government relationship to expand and improve opportunities for economic prosperity among each of the eight tribal nations in Montana. The Commission does this by supporting business expansion, capital access, manufacturing, tourism, agriculture, and community development.

The Commission includes 11 governor-appointed members: eight representing each of the tribal nations in Montana plus the Directors of Indian Affairs and Commerce, and the Chief Business Development Officer of the Governor's Office of Economic Development. Public meetings occur throughout Montana on a quarterly basis.

Members serve a three-year staggered term commencing July 1 of each year of appointment. Current commission information can be found online at tribal.mt.gov.





BLACKFEET TRIBE

Harry Barnes Term ending June 2018
Alternate: Carl Kipp Term ending June 2018

CHIPPEWA CREE TRIBE

Richard Sangrey, STEDC Vice-Chair Term ending June 2020

CONFEDERATED SALISH & KOOTENAI TRIBES

Shelly Fyant Term ending June 2020
Alternate: Len Twoteeth Term ending June 2020

CROW TRIBE

Shawn Real Bird, STEDC Chair Term ending June 2018
Alternate: Harold Malebear Stone Term ending June 2018

FORT BELKNAP TRIBES

Delina Cuts The Rope Term ending June 2018

FORT PECK TRIBES

Lonnie Headdress Term ending June 2019
Alternate: Rodney Miller Term ending June 2019

LITTLE SHELL TRIBE OF CHIPPEWA INDIANS

Gerald Gray Term ending June 2018
Alternate: Clarence Sivertsen Term ending June 2018

NORTHERN CHEYENNE TRIBE

Joe Fox Jr. Term ended June 2017
Alternate: Merlin Sioux Term ended June 2017

GOVERNOR'S OFFICE

Jason Smith, Director of Indian Affairs
Ken Fichtler, Chief Business Development Officer

MONTANA DEPARTMENT OF COMMERCE

Pam Haxby-Cote, Director



Native American Business Advisors (NABA) provide technical assistance, training, credit education, and Indian Equity Fund Small Business Grant application assistance to Native American businesses while building their technical capacity.

HOW A NABA ORGANIZATION CAN HELP YOUR BUSINESS

BUSINESS COUNSELING SERVICES: NABAs assist small business clients by counseling in areas of financial analysis, business planning, training, and workshops.

INDIAN EQUITY FUND SMALL BUSINESS GRANT APPLICATION ASSISTANCE: NABAs assist grant applicants develop and submit applications.

COMMERCIAL LOAN APPLICATION ASSISTANCE: Where applicable, NABAs assist clients with commercial loan applications or personal consumer credit-builder loans.

CREDIT COUNSELING SERVICES: NABAs provide personal financial management training, workshops, or referrals for individuals to strengthen their financial management skills.

REFERRALS TO OTHER ORGANIZATIONS: NABAs are Inclusive Entrepreneurship participants and have a wide network of partners including the Montana Small Business Development Center Network with 10 locations across the state.

NATIVE AMERICAN BUSINESS ADVISOR CONTACTS



BLACKFEET

NACDC Financial Services Inc.
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CHIPPEWA CREE

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CROW

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FORT PECK

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TRIBAL BUSINESS PLANNING GRANT



The Tribal Business Planning Grant program assists tribal governments to deploy comprehensive business planning strategies and activities.

ELIGIBILITY: The governing bodies of each of Montana’s eight tribal governments are the only eligible applicants for planning grants.

AMOUNT: A maximum of \$28,000 per governing body per fiscal year will be available in fiscal years 2018 and 2019 based on timely submission of application.

Information to gather before starting the application:

- Tribal resolution to authorize application and specify activity
- Download the forms and complete for upload

HOW TO APPLY: Applications must be submitted and uploaded through the online Submittable™ application platform found at: montanadepotofcommerce.submittable.com/submit

INDIAN EQUITY FUND SMALL BUSINESS GRANTS



Oct	10	1927	4100	
June	12	1929	3325	100
May	2	1928	6050	10912 1.38
Oct	23	1931	3450	11280
Aug	28	1931	2200	8-96-45
Dec		1932		

The Indian Equity Fund Small Business Grants assist start-up or expanding Native American businesses in Montana. Funds can be used for a variety of activities, such as the purchase of new equipment or the development of a new product line. Since 2007, awarded funds have helped to start, grow, and expand more than 180 Native-owned businesses.

ELIGIBILITY: The funds are available to enrolled members of Montana’s federally recognized tribes and to enrolled members of the Little Shell Tribe of Chippewa Indians residing in Montana.

AMOUNT: Annually, a total of \$320,000 is dedicated to funding competitive Native American business applications in each of the eight tribal nation areas and across Montana with a maximum of \$14,000 per application.

HOW TO APPLY: Applications can be submitted individually or with the assistance of a Native American Business Advisor. Applications must be submitted and uploaded through the online Submittable™ application platform found at: montanadeptofcommerce.submittable.com/submit



The Montana Indian Language Program demonstrates Montana's continued commitment to protect American Indian cultural integrity by recognizing that languages (spoken, written, or sign language form) are vital to the identity of tribal nations and the state. Since its inception in 2013, the program has deployed \$3 million to tribal governments to preserve and protect Montana tribal languages for this and future generations. Tribal governments have been allocated \$77,500 each for language preservation activities in the 2018-2019 biennium.

EXAMPLES OF COMPLETED PROJECTS:

- Language classes
- Reference material
- Digital stories
- Audio books
- Mobile apps
- Language e-books
- Language apprenticeship programs
- Curriculum development
- Online language lessons
- Language strategic plans
- Language and cultural immersion camps
- 'Word of the Day' radio series
- Strategic plans

These deliverables are housed with the Montana Historical Society for archiving purposes and accessibility.

MONTANA INDIAN YOUTH SMALL BUSINESS PROGRAM



Each participating tribal government has been awarded a minimum of \$18,750 for this program and has created specific criteria for its youth internship programs.

General guidance for eligible internships is as follows:

This grant program gives Native youth (high school and college) an opportunity to intern with local businesses in their interest area. This experience helps them to build business acumen, such as:

- gain experience managing a business
- learn to improve communication and customer service skills
- foster better understanding and deeper appreciation of success in tribal small business

Additionally, the program leverages the unique perspectives and skill sets of Native youth to grow and diversify operational, marketing and product development for private sector businesses.

Youth interns can be funded for a stipend of up to \$2,000 for a 6-8 week internship period. Local private sector businesses can host youth interns at their business. All participating businesses must provide a 25 percent cash match (\$500) contribution toward the student's stipend.

For additional information, contact your tribal government or contact our office by phone at 406.841.2754 or at doctribal@mt.gov.



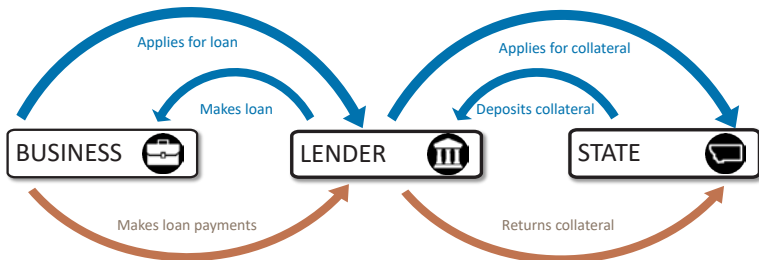
NATIVE AMERICAN COLLATERAL SUPPORT



The Native American Collateral Support (NACS) program addresses access to capital issues by providing collateral support security for lenders, making loans with Native American-owned businesses possible. If businesses lack only in sufficient collateral/equity for a business loan according to their loan risk profiles, and all other aspects of the credit analysis are satisfactory, the NACS program can help. A total of \$500,000 has been established for collateral support deposits.

Participating lenders include any bank, community development financial institution, tribal revolving loan institution, Certified Regional Development Corporation, micro-business development corporation, credit union, or local development corporation authorized to conduct business in the state of Montana.

Eligible borrowers include Native American-owned businesses recognized under Montana or tribal law registered with the Montana Secretary of State's Office or under tribal ordinance.



BORROW

- Business applies for loan
- Lender applies for collateral support with State
- State deposits collateral with Lender
- Lender makes loan to Business
- Business uses loan for growth / expansion

PAYMENTS

- Business makes payments to Lender
- Lender returns collateral to State
- Program funding revolves to secure next business loan

RESULTS

- Equity in business community increases
- New jobs created
- New goods / services for community
- Growth of Montana economy / tax revenue

NATIVE AMERICAN MADE IN MONTANA



The Made in Montana Program is a free membership program for growers, producers, retail stores, and restaurants that grow, produce, sell, or serve authentic Made in Montana products. The program offers an exclusive Native American Made in Montana product identification seal (logo) for use by enrolled members of Montana-recognized tribes that reside in the state of Montana both on and off the reservation. The Native American Made in Montana badge honors the authentic cultures, creations, and values that represent Indian Country across Montana.

Members receive the following benefits:

- **Online listing** on the official Made in Montana website, madeinmontanausa.com
- **Access to trademarked Made in Montana logos** that can be used as an authentic product and store identifier or as online marketing materials letting buyers easily identify genuine Native American Made in Montana products
- **Advertising and marketing campaigns** highlighting members on Made in Montana social media channels and strategically placed print ads and billboards
- **Wholesale events and exhibiting opportunities**, including the Made in Montana Tradeshow for Food & Gifts, where producers have an opportunity to be sponsored as part of the Native American Made in Montana pavilion
- **Education and business development** resources, technical assistance, marketing consultations, and referrals for members to grow or build their business.

TRIBAL TOURISM



The Office of Indian Country Economic Development is committed to helping develop, build capacity, and showcase tribal tourism adventures across Montana that honor authentic first-voice interpretive experiences and sustain cultural traditions and values.

Tribal tourism operators and tribal governments participate in a series of events and activities that increase the capacity of the operator or tribal government to participate in the tourism economy of Montana. Learn more at: VISITMT.COM/indian-country.html

These events, trainings, and activities include:

- Participation in regional, domestic, and international tradeshows
- Professional development certifications and trainings
- Industry consultations and best practices gatherings
- Familiarization tours
- Tourism promotion
- Itinerary development
- Industry research and data
- Website listing and social media exposure
- Travel industry networking, collaboration events, and strategies
- Development of an Indian Country Tourism Region to promote tourist activities on Indian reservations in Montana



CONTACT US

INDIANCOUNTRY.MT.GOV | DOCTRIBAL@MT.GOV

HEATHER SOBREPENA-GEORGE, PROGRAM MANAGER
406.841.2775

Programs served:

- Tribal Business Planning Grants (TBP)
- Native American Business Advisors Network (NABA)
- Native American Collateral Support Program (NACS)

PHILIP BELANGIE, PROGRAM MANAGER
406.721.3663

Programs served:

- Indian Equity Fund (IEF)
- Native American Business Advisors Network (NABA)
- Native American Collateral Support Program (NACS)

BILLIE LEDEAU, PROGRAM MANAGER
406.841.2754

Programs served:

- State Tribal Economic Development Commission (STEDC)
- Montana Indian Language Program (MILP)
- Montana Indian Youth Small Business Program (MIYSBP)

CARLA LOTT, TRIBAL TOURISM OFFICER
406.841.2734

Programs served:

- Tribal Tourism

OTHER PROGRAMS OF INTEREST

- Montana Main Street Program
- Community Development Block Grant Program
- HUD-184 loans and/or affordable housing opportunities
- Coal Board Grants (SE MT)
- Tourism Grant Program
- Big Sky Economic Development Trust Fund

LEARN MORE AT COMMERCE.MT.GOV

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