



MONTANA
DEPARTMENT OF COMMERCE

MONTANA OFFICE OF TOURISM AND BUSINESS DEVELOPMENT DIVISION

INDIAN COUNTRY ECONOMIC DEVELOPMENT (ICED) PROGRAM

APPLICATION GUIDELINES FOR:

NATIVE AMERICAN BUSINESS ADVISOR (NABA) PROGRAM

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I. ABOUT THE PROGRAM

The Indian Country Economic Development (ICED) program, created by the 59th Montana State Legislature, is a State-funded program administered by the Montana Department of Commerce. Since October 2005, the State Legislature has made a restricted biennial appropriation of One-Time-Only (OTO) grant funds to be made available to Montana’s tribal nations and tribal businesses for business development activities. In the 66th legislative session, \$1.75 M in funding for the ICED program was approved as part of House Bill 2, state special revenue, and signed into law by Governor Bullock in May 2019.

The family of programs funded under the ICED program (Tribal Business Planning Grant, Indian Equity Fund (IEF) Small Business Grant, and Native American Business Advisors (NABA) allow the Office of Indian Country Economic Development of the Department of Commerce to continue to articulate measurable successes of the program to tribal communities, the administration, and to the elected leadership.

II. PROGRAM CALENDAR

Following is a chart of proposed NABA activities and deadlines:

JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
NABA application period (through July)											
	Grant Review/ Award & Contracting										
		FY 21 IEF Assistance									
		Baseline business technical assistance									
		NABA capacity building activities									
						Midterm Report					
											Final Report

III. NATIVE AMERICAN BUSINESS ADVISORS (NABA)

A. SUMMARY

The Native American Business Advisors (NABAs) Grant is a fund to support the activities of Native American community-based organizations, tribal colleges, and tribal government organizations that support private sector business development on reservations and in tribal communities. These entities offer business counseling and credit counseling, and application support to Native American businesses in Montana. The NABAs are a key community asset necessary in the development and success of Native American businesses. To develop this asset, the Program is focused on increasing the technical capacity of the NABA network such as assisting individuals in business start-up, marketing, utilization of business resources, and commercial loan application assistance. Additionally, NABAs will also provide more robust application assistance to the Indian Equity Fund Small Business Grant applicants. A total of \$20,000 per year is available to fund up to eight NABA applications in each of tribal nation areas.

Eligible applicants include local Native American development organizations that have offered technical assistance services to pre-venture and established Native American businesses in Montana. Additionally, those organizations that have been awarded NABA grants in the past should either demonstrate a history of submitting timely reports

and meeting required performance targets or should provide a detailed plan demonstrating a commitment to meeting reporting, capacity building, and performance targets. Any unused funds may be provided to complete special projects that support private sector development on reservations and in tribal communities at the discretion of the Department of Commerce.

B. REQUIRED NABA ACTIVITIES

The NABA organizations are tasked with completing the following activity requirements:

- **BUSINESS TECHNICAL ASSISTANCE/ COUNSELING SERVICES-** assist applicants in creating, writing, and implementing a business plan, establishing product or service cost structures, assisting with market analysis and feasibility resources, establishing realistic financial projections, or providing marketing and sales instruction and information. Note: NABAs should establish regular times to which they are available and can schedule business counseling and Indian Equity Fund Small Business application assistance.
- **INDIAN EQUITY FUND SMALL BUSINESS GRANT APPLICATION TECHNICAL ASSISTANCE-** assist a minimum of six (6) Native American businesses with developing and submitting quality applications via the Submittable™ online platform to the Indian Equity Fund Small Business Grant program.
- **COMMERCIAL LOAN APPLICATION ASSISTANCE-** assist Native American businesses (where applicable) with developing and submitting a commercial loan application such as those submitted to a community bank, a community-based lender, tribal loan program, or program such as USDA.
- **ASSOCIATION OF ACCREDITED SMALL BUSINESS CONSULTANTS (AASBC) CERTIFICATION-** participating organizations will need to have at least one staff test and become certified as an Accredited Small Business Consultant™. Organizations new to the NABA network must budget for plan for at least one staff member to obtain this accreditation.
- **CAPACITY BUILDING ACTIVITIES-** applicants are encouraged to utilize funding to increase their business assistance capacity through training, certifications, or additional business development activities the organization would like to provide. Tribal tourism capacity building and *Native American Made in Montana* producer registration are priority areas of focus. Each NABA organizations has focused on capacity development activities including individual trainings, workshops, classes, and professional development that are specific to the organization. Examples of capacity building activities that can be undertaken by a NABA grantee are:
 - [Native American Made in Montana](#) producer registration assistance (department staff can assist with an enrollment workshop).

- [VisitMT.com Tribal Tourism Business Listing](#) Assistance (department staff can assist with developing business listings).
- [George Washington University Cultural Heritage Tourism certification](#) (October 5, 2020 to November 22, 2020 is a graduate level course available online for those organizations that would like to increase their organization's capacity to expand their organization's understanding of trends in cultural heritage and native tourism, learn best options and approaches for managing tourism at the community level, understand how to conduct a comprehensive tourism assessment and evaluate the potential of cultural heritage tourism for your community, and gain tools needed to introduce cultural heritage tourism to your community and to plans for its adoption and growth.
- **CREDIT COUNSELING SERVICES-** provide training (where applicable) for individuals to strengthen their financial management skills such as developing and utilizing a budget, understanding and establishing creditworthiness and accessing credit.
- **SITE VISITS-** organizations may be requested to host site visits and organize Indian Equity Fund business site visits. (See the program calendar section for more details.)
- **NABA RECAP-** grantees may be requested to provide feedback near the end of the grant period to debrief fiscal year activities and to strategize for future NABA initiatives based on business community needs.

C. FUNDING AVAILABILITY

A yearly amount of \$20,000 is available for the NABA grants for the following activities:

- \$4,000 for providing business technical assistance services.
- \$6,000 for providing technical assistance services to help businesses develop and submit quality Small Business Grant applications to the Program. A minimum of 6 high quality IEF Small Business Grant applications submitted for consideration are recommended to access the total \$6,000.
- \$10,000 in funds is available to the NABAs to increase the capacity of the organization to provide more robust business technical assistance and credit education services to their reservation communities and to attend required trainings or convening of NABAs.

D. DISBURSEMENT OF FUNDS

The Department requires approved documentation verifying eligible costs incurred by the grantee. The Department reserves the right to request further documentation in a particular case when, in the exercise of its judgment, such documentation is needed to confirm performance.

E. PAYMENT SCHEDULE

Payment for approved expenses under the contract will be paid typically following the disbursement schedule listed below. For an award of \$20,000/ fiscal year schedule of payments would be as follows:

Date	Required Documents or Activity	Amount of Drawdown
JULY/AUGUST Initial Drawdown	<ul style="list-style-type: none"> • Once the Contract is executed, the initial drawdown can be drawn • Direct Deposit Form (1199A) (only required for new accounts or new grantees) • Signature Certification Form (only required for new signatories or new grantees) • Drawdown Request Form* 	\$4,000
DECEMBER Midterm Report and Payment	<ul style="list-style-type: none"> • Midterm report documenting assistance to a minimum of 6 Indian Equity Fund applications, • Drawdown Request Form* 	\$6,000
MAY Final Report and Payment	<ul style="list-style-type: none"> • Closeout Report documenting completion of contracted activities, • Drawdown Request Form* 	\$10,000

*Note: where possible, the program will initiate a DocuSign drawdown request process one required documents are in place.

F. REPORTING REQUIREMENTS

During the contract term, the grantee must report on Program funds and activities as follows:

1. **MIDTERM PROGRESS REPORT:** By December, the grantee will submit a Midterm Progress Report for approval by the Program. The Midterm Report will describe the total costs incurred for the project to date, summarize required baseline and capacity building activities on a monthly basis, identify the six (6) Indian Equity Fund applicants assisted for the Indian Equity Fund grant process, identify a success story, identify significant problems encountered in carrying out the services, and provide the Program documentation of completion of any training or certification.
2. **FYE (FISCAL YEAR END) REPORT:** By May (or the last month of the contract), the grantee will submit a FYE Report for approval by the Program. The report

will describe the total costs incurred for the project to date, summarize required baseline and capacity building activities on a monthly basis, identify any Indian Equity Fund applicants assisted for the upcoming Indian Equity Fund grant process, identify a success story, and identify any significant problems encountered in carrying out the services.

3. **CLOSEOUT CERTIFICATION FORM:** This form will be sent out after Final Project and final payment requests have been processed. This form needs to be signed by the Chief Executive Officer, College President, or Executive Director. It certifies that activities undertaken by the grantee with grant funds have been carried out according to the contract and removes the contract from the ICED program's grant line item. The grantee is required to maintain all grant contract related information for five years from the date of the Closeout Certification Form.

G. PROGRAM CONTACT

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