Montana Department of Commerce Native American Business Advisor (NABA) Grant Business MT APPLICATION GUIDELINES

Indian Country Programs

301 South Park Avenue PO Box 200533 Helena MT 59620-0533 Phone: (406) 594-8492

OICED Website

Montana 711: montanarelay.mt.gov



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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 ("Commerce"). Between October 2005 and June 2023, the Montana Legislature funded ICED with a restricted one time only appropriation. Since July 2023, Montana Legislature has made a permanent annual appropriation of funds to the ICED program for Montana's tribal nations and tribal businesses to further business development activities in the amount of \$875,000.

Various programs are funded under the ICED program, including: (i) the Tribal Business Development Grant; (ii) the Tribal Tourism Grant; (iii) the Indian Equity Fund (IEF) Small Business Grant; and (iv) the Native American Business Advisors ("NABA"). These programs allow the Office of Indian Country Economic Development at Commerce to continue to articulate measurable successes of the program to tribal communities, the Executive Branch, and to elected leadership.

II. 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 \$160,000 per year is available to fund up to eight NABA applications in each of Montana's tribal nations.

B. Eligible Applicants

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 Commerce.

C. 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, assist with market analysis and feasibility
resources, establish realistic financial projections, or provide marketing and sales
instruction and information.

Note: NABAs should be easily accessible and establish regular times to be available and schedule business counseling and assist Indian Equity Fund Small Business applicants.



- INDIAN EQUITY FUND SMALL BUSINESS GRANT APPLICATION
 TECHNICAL ASSISTANCE - Assist a minimum of seven (7) Native American
 businesses with developing and submitting quality applications via the
 ServiceNow online platform for the Indian Equity Fund Small Business Grant
 program.
- COMMERCIAL LOAN APPLICATION ASSISTANCE Assist Native American businesses (when applicable) with developing and submitting a commercial loan application such as those submitted to a Native Community Development Financial Institution, community bank, a community-based lender, tribal loan program, or government program such as USDA.
- CAPACITY BUILDING ACTIVITIES Applicants are expected to utilize funding
 to increase their business assistance capacity through training, certifications, or
 additional business development activities. Each NABA organization will
 coordinate at least one (1) capacity development activity such as a workshop,
 class, or professional development event that is specific to the organization.
- CREDIT COUNSELING SERVICES Provide training (when 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 NABA organizations may be requested to host site visits and organize Indian Equity Fund business site visits.

D. Disbursement of Funds

Commerce requires the NABA organization enter into a contract with Commerce outlining the NABA Grant Program requirements. Commerce requires documentation



verifying eligible costs incurred by the NABA grantee. Commerce reserves the right to request further documentation when, in Commerce's sole discretion, such documentation is needed to confirm performance and contract compliance. Once proper documentation has been accepted, Commerce will disburse the funds in accordance with the payment schedule outlined below.

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 is as follows:

Date	Required Documents or Activity	Amount of
Date	Required Documents of Activity	Drawdown
	Contract execution	
September 2025	Electronic Funds Transfer (EFT) Form 204 (only)	\$5,000
Initial Drawdown	required for new accounts or new grantees)	φ3,000
	Drawdown Request Form*	
	Mid-term update documenting assistance to a	
January 2026	minimum of seven (7) Indian Equity Fund	
Mid-Term Report	applications; \$1000 payout per each assisted	\$7,000**
and Payment	Indian Equity Fund application	
	Drawdown Request Form*	
	Closeout report documenting completion of	
June 2026	contracted duties, including business technical	
	assistance activities and at least one (1)	\$0,000
Final Report and	capacity building initiative	\$8,000
Payment	Project success story	
	Drawdown Request Form*	



*Note: where possible, Commerce will initiate a DocuSign drawdown request process once required documents are in place.

**Note: NABA awardees are expected to assist a minimum of seven (7) Indian Equity Fund applicants to receive the full \$7000 mid-term disbursement. If this requirement is not met, \$1000 per assisted Indian Equity Fund application will be applied.

F. Reporting Requirements

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

- MID-TERM REPORT: Grantees will be provided with a reporting spreadsheet to
 track monthly metrics pertaining to the NABA grant. This spreadsheet can be
 updated in an ongoing fashion by the NABA, but it will need to be submitted to
 Commerce during the contract mid-term to fulfill this reporting requirement. The midterm report update will include how many Indian Equity Fund applications assisted.
- 2. <u>FINAL REPORT</u>: By the last month of the contract, the grantee will submit a Final Report for approval by the Program. The report will utilize the same metric-tracking spreadsheet as was used for the mid-term report. The final report update will include documentation of at least one (1) capacity building activity. In addition to this spreadsheet, each grantee will provide a year-end project success story that will be documented by Commerce and may be a feature within publications/reports shared publicly by Commerce.



G. Program Contact

Bryan Singer

Entrepreneur Development Specialist
Office of Indian Country Economic Development
Montana Department of Commerce
PO Box 200533
301 S Park Ave
Helena, MT 59620-0533

P: (406) 422-8947

Email: bryan.singer@mt.gov