



Native American Business Advisors Grant

Application Guidelines

Indian Country Economic Development Program

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 Program, created by the 59th Montana State Legislature, is a State-funded program administered by the Montana Department of Commerce. Between October 2005 and June 2023, the Montana Legislature funded ICED with a restricted, one-time only appropriation.

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 Small Business Grant; and (iv) the Native American Business Advisors. 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 elected leadership.

II. Native American Business Advisors

A. Summary

The Native American Business Advisors Grant program funds 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 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 startup, marketing, utilization of business resources and commercial loan application assistance. Additionally, NABAs offer more robust application assistance to the IEF Small Business Grant applicants.

A total of \$160,000 per year is available to fund NABA applications in each of Montana's tribal nations. NABA awards are structured as a three year term, subject to the availability of funds, satisfactory performance, annual contract execution and compliance with program requirements. Grantees are not required to submit a new competitive application each year during an active three-year term. Instead, continuation into each subsequent year of the three-year term will occur through an annual recertification review conducted by Commerce. Annual recertification will be based on timely and satisfactory submission of three quarterly reports and one final report for each contract year, satisfactory progress on required NABA activities, compliance with contract requirements and the continued availability of legislative appropriations for the ICED Program.

B. Eligible Applicants

Eligible applicants include local Native American development organizations that offer technical assistance services to pre-venture and established Native American businesses in Montana. Previous NABA grant recipients should either demonstrate a history of submitting timely reports and meeting required performance targets or 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 grant recipients must provide 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 IEF Small Business applicants.

- **IEF Small Business Grant application technical assistance:** Assist a minimum of seven Native American businesses with developing and submitting quality applications via the ServiceNow online platform for the IEF 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.
- **Capacity building activities:** Applicants are expected to use funding to increase their business assistance capacity through training, certifications or additional business development activities. Each NABA organization will coordinate at least one 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 asked to host site visits and organize IEF business site visits.

D. Disbursement of Funds

Commerce requires the NABA Grant recipient enter into a contract with Commerce outlining the NABA Grant Program requirements. Commerce requires documentation verifying the NABA grantee incurred eligible costs. Commerce reserves the right to

request further documentation when, in Commerce’s sole discretion, such documentation is needed to confirm performance and contract compliance. Commerce will disburse the funds in accordance with the payment schedule outlined below once proper documentation is submitted.

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 per fiscal year, the schedule of payments is as follows:

Date	Required Documents or Activity	Amount of Drawdown
August initial drawdown	<ul style="list-style-type: none"> • Contract execution • Electronic Funds Transfer Form 204 — only required for new accounts or new grantees • Drawdown Request Form* 	\$5,000
February mid-term report and payment	<ul style="list-style-type: none"> • Quarterly reporting to date, including documenting assistance to a minimum of seven IEF applications; \$1,000 per each assisted IEF application • Drawdown Request Form* 	\$7,000**
June final report and payment	<ul style="list-style-type: none"> • Final report including documentation of completed contract duties, including business technical assistance activities and at least one capacity building initiative • Project success story • Drawdown Request Form* 	\$8,000

*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 IEF applicants to receive the full \$7,000 mid-term disbursement. If this requirement is not met, \$1,000 per assisted IEF application will be disbursed.

Before Commerce will disburse the final payment, the NABA Grant recipient must submit sufficient documentation to show the initial \$5,000 payment was properly used in accordance with the terms of the contract and these guidelines. Failure to submit required quarterly or final reports, failure to provide complete or accurate documentation or failure to demonstrate satisfactory performance may result in delayed payment, corrective action requirements or denial of recertification for the following contract year.

F. Reporting Requirements

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

1. **Quarterly reports:** Grantees must use Commerce reporting templates to track monthly metrics pertaining to the NABA Grant. Grantees must submit three quarterly reports during each contract year. Quarterly reports must summarize activity to date, including baseline business technical assistance, IEF application assistance, capacity-building events and attendees and financial expenditures.
2. **Final report:** By the last month of the contract, the grantee will submit a Final Report for Commerce approval. The report will use the same metric-tracking spreadsheet as was used for the mid-term report. The final report update will include documentation of at least one 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 published in Commerce promotional materials.

- 3. Recertification review:** Commerce will use the grantee's timely and satisfactory submission of three quarterly reports and one final report, together with performance on required NABA activities and compliance with contract requirements, as the annual recertification trigger for continuation into the next year of the three-year term.

G. Term of Award

NABA grants are awarded for a three year term, subject to the availability of funds and satisfactory performance. A single approved NABA application will cover an initial three-year period; grantees are **not** required to submit a new competitive application each year during that term.

Each year of the three-year term will be funded through an annual contract and budget, with annual award amounts and scopes of work determined by Commerce.

Continuation of funding into years two and three is contingent upon recertification.

Recertification will be based on the grantee's satisfactory completion of program requirements, including timely submission of three quarterly reports and one final report during each contract year, satisfactory progress on required NABA activities, assistance to IEF applicants, completion of capacity building activities, compliance with contract requirements and the availability of ICED Program funding.

Failure to submit required quarterly or final reports, failure to meet minimum performance expectations or failure to comply with contract requirements may result in denial of recertification for the following year and termination of the contract.

At the end of the three-year term, NABA grantees will be required to submit a new application if they wish to be considered for an additional term.

H. Program Contact

Bryan Singer

Native Entrepreneur Development Specialist

Office of Indian Country Economic Development

Montana Department of Commerce

P.O. Box 200533

301 S. Park Ave.

Helena, MT 59620-0533

P: 406-422-8947

Email: bryan.singer@mt.gov