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General

1.1 Purpose. The Indian Business Development Program is a grant program aimed at stimulating Indian business ownership, entrepreneurship, and employment through establishment, acquisition, or expansion of permanent type Indian-owned economic enterprises located on or near Indian reservations and providing economic benefit to the reservation. Its substance is to provide as nonreimbursable grants, to Indians and Tribes, equity capital for establishing or expanding profit-making economic enterprises. It is anticipated and intended that such grants will facilitate acquisition of additional financing from other sources, both commercial and Governmental, and thus contribute substantially to the economic well being of reservation areas. Grants will not be proffered in cases where applicant needs can be financed without a grant.

1.2 Authority. Authority for the Indian Business Development Program is the Indian Financing Act of April 12, 1974 (P.L. 93-262, 88 Stat. 77); 25 U.S.C. 1521-1524; and 25 CFR 80.

1.3 Program Responsibilities and Fund Allocations. The Commissioner, through the Office of Tribal Resources Development, has responsibility for overall administration of the program and for allotment of program funds. He will issue directives at appropriate times to carry out these responsibilities.

A. Central Office. Allotments of grant funds to Area Directors will be made in amounts and at times to be determined by the Commissioner. Allotments to Areas may be adjusted periodically by the Commissioner to provide improved utilization of grant funds.

B. Area Offices. Area Directors, may, within the limitations of allotments received, allocate funds to Agencies within their jurisdictions. On a quarterly basis, or more often if needed, Area Directors will review and evaluate the degree to which funds are utilized at the Agency level and may transfer or adjust unobligated allocations to improve program effectiveness.

1.4 Definitions.

A. "Secretary" means the Secretary of the Interior.

B. "Commissioner" means the Commissioner of Indian Affairs or his authorized representative.

C. "Area Director" means the Bureau official in charge of an Area Office or his authorized representative.

D. "Superintendent" means the Bureau official in charge of a Bureau Agency office or other local office reporting to an Area Director.

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E. "Indian" means any person who is a member of any Indian tribe, band, group, pueblo or community which is recognized by the Federal Government as eligible for services from the Bureau of Indian Affairs and any "Native" as defined in paragraph F of this section.

F. "Native" means a citizen of the United States who is a person of one-fourth degree or more Alaska Indian (including Tsimshian Indians not enrolled in the Metlakatla Indian Community) Eskimo, or Aleut blood, or combination thereof. The term includes any Natives as so defined either or both of whose adoptive parents are not Natives. It also includes, in the absence of proof of a minimum blood quantum, any citizen of the United States who is regarded as an Alaska Native by the Native village or Native group of which he claims to be a member and whose father or mother is (or, if deceased, was) regarded as Native by any village or group.

G. "Tribe" means any Indian tribe, band, group, pueblo or community and any Native village or Native group (including corporations organized by Kenai, Juneau, Sitka and Kodiak) as defined in paragraphs H and I of this section, which is recognized by the Federal Government as eligible for services from the Bureau of Indian Affairs.

H. "Native village" means any tribe, band, clan, group, village, community, or association in Alaska listed in sections 11 and 16 of the Alaska Native Claims Settlement Act (85 Stat. 688), or which meets the requirements of the Act, and which the Secretary determines was, on the 1970 census enumeration date (as shown by the census or other evidence satisfactory to the Secretary, who shall make findings of fact in each instance), composed of twenty-five or more Natives.

I. "Native group" means any tribe, band, clan, village, community or village association of Natives in Alaska composed of less than twenty-five Natives, who comprise a majority of the residents of the locality.

J. "Reservation" means Indian reservations, unterminated California Rancherias, public domain Indian allotments, former Indian reservations in Oklahoma, and land held by incorporated Native groups, regional corporations and village corporations under the provisions of the Alaska Native Claims Settlement Act (85 Stat. 688).

K. "Economic enterprise" means any Indian-owned commercial, industrial, agricultural, or business activity established or organized for the purpose of profit provided that eligible Indian ownership constitutes not less than 51 percent of the enterprise.

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- L. "Organization" means the governing body of any Indian tribe, as defined in paragraph G of this section, or entity established or recognized by such governing body for the purpose of the Indian Financing Act of 1974 (88 Stat. 77).
- M. "Other organizations" means any non-Indian individual, firm, corporation, partnership, or association.
- N. "Personally operated enterprise" means a business activity personally owned or operated, and managed by an individual grantee on a full or part-time basis, with or without hired labor.
- O. "Profits" means the net income earned after deducting operating expenses from operating revenue.
- P. "Grantee(s)" means the recipient(s) of a non-reimbursable grant under 25 CFR 80 and 80 BIAM.
- Q. "Cooperative Association" means an association of individuals organized pursuant to State, Federal or Tribal law, for the purpose of owning and operating an economic enterprise for profit, with profits distributed or allocated to patrons who are members of the organization.
- R. "Corporation" means an entity organized pursuant to State, Federal or Tribal law, with or without stock, for the purpose of owning and operating an economic enterprise.
- S. "Partnership" means two or more persons engaged in the same business, sharing its profits and risks, organized pursuant to State, Federal, or Tribal law.

1.5 Eligibility. Grants may be made only to individual Indians or Indian tribes, Indian partnerships or corporations or associations authorized to do business under Tribal, State or Federal law and having a form of organization acceptable to the Commissioner. Applicants must be unable to meet their total financing needs for acquiring, establishing, or expanding a profit oriented economic enterprise, from their own resources and by financing from other sources, such as banks, Farmers Home Administration, Small Business Administration, Production Credit Associations, Federal Land Banks, and other agencies making loans and grants. "Own resources" shall not include money or assets which have been committed or are essential for other bonafide worthy endeavors identified by the applicant and deemed by the approving official to be essential to his welfare.

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Proposed enterprises must meet all of the following criteria:

A. Organized for Profit. The enterprise must be profit oriented. Unless prohibited by law, Indian owned cooperative associations must distribute profits on a regular basis, or allocate them for later distribution, to members who are patrons.

B. Ownership and Management. Employment of non-Indian personnel in a management position is not prohibited. However, to be eligible, an association, corporation, or partnership must be at least 51 percent owned by eligible Indians or Indian organizations. Organizational documents must provide for and assure that ownership, management decisions, and control of the enterprise will remain with eligible Indians or Indian organizations. When organizational documents do not clearly evidence that the requirements for Indian ownership and management are being met, Superintendents will refer the documents to Field Solicitors for review and comment as to eligibility.

C. Creation of Indian Jobs. The enterprise must create jobs for Indians. Non-Indian employment is not excluded, however.

D. Location and Economic Impact. Proposed or existing economic enterprises must be located on an Indian reservation or where it makes or will make an economic contribution to a nearby reservation. Increased employment of tribal members residing on the reservation and substantial enterprise operation expenses to be expended for materials or services on, or needed by, the reservation are examples of types of economic benefits to be provided to a reservation.

E. Organization and Licensing. Economic enterprises must be organized, as appropriate, under authority of State or Federal law or in accordance with, and under authority of, a tribe's corporate charter, constitution and bylaws, codes, or other documents authorizing the establishment of economic enterprises. To be eligible for a grant, organizational documents of cooperative associations, corporations, and partnerships which will do business on a reservation must be approved by the duly constituted governing body of that reservation, if such body exists. Prior to final approval of a grant, the organizational documents of such organizations, regardless of whether the business will be operated on or adjacent to a reservation, must be approved by the Commissioner or his delegated representative. Field Solicitors will be consulted to assure that these documents are in order before approval is given. Enterprises which will do business on a reservation must have or obtain at least tentative approval of required tribal business licenses, trader licenses, permits, and leases, where tribal lands are to be leased by the enterprise.

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1.6 Compliance with Other Federal Laws and Regulations. Approving officials will be responsible for compliance with other Federal laws and regulations affecting grants made pursuant to this part of the Bureau of Indian Affairs Manual. Compliance with the following listed laws and regulations is required, where applicable:

A. Environmental and Flood Disaster Acts. Grants will not be approved unless there is assurance of compliance with any applicable provisions of the Flood Disaster Protection Act of 1973 (P.L. 93-234, 87 Stat. 975) and the National Environmental Policy Act of 1969 (P.L. 91-190), 42 U.S.C. 4321 and Executive Order 11514.

B. Preservation of Historical and Archaeological Data. Approving officers will assure before the approval of any grant which will involve excavations of any type, road construction, land development, or any other activity which will disturb land in known or reported areas of historical or archaeological sites that appropriate action has been taken for compliance with applicable provisions of the Act of June 27, 1960 (74 Stat. 220; 16 U.S.C. 469) as amended by the Act of May 24, 1974 (P.L. 93-291, 88 Stat. 174), relating to the preservation of historical and archaeological data.

Superintendents and Credit Officers will inform grantees and lenders of the requirements and advise them to immediately stop construction if a site is uncovered and to report such finding to the Superintendent to obtain proper archaeological clearance before proceeding.

1.7 Grant Priorities. Approving officers will give priority to economic enterprises meeting the following criteria and in the order listed. The approving officer should document his file to show the basis for the priority given.

A. First Priority. First priority will be given to economic enterprises located on a reservation that will:

- (1) Utilize Indian resources, both natural and human.
- (2) Create the highest ratio of Indian jobs to the total amount of dollars to be invested, including market value of materials and equipment contributed to the project.
- (3) Create the highest ratio of income to a tribe or its members in relation to the total amount of dollars to be invested, including market value of materials or equipment contributed to the project.
- (4) Generate the most non-Bureau financing.

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B. Second Priority. Second priority will be given to projects located in the immediate vicinity of a reservation that will:

- (1) Utilize Indian resources, both natural and human.
- (2) Create the highest ratio of Indian jobs to the total amount of dollars to be invested, including market value of materials and equipment contributed to the project.
- (3) Generate the most non-Bureau financing.

1.8 General Limitations.

A. Financial Need. Grants may be made only in cases where it has been determined that the applicant is unable to obtain adequate financing from other sources, including both commercial and governmental lenders, on reasonable terms and conditions. If it is questionable, in the opinion of the approving officer, whether the applicant can obtain additional financing, documented evidence of two bonafide attempts to do so, and the results, shall be required.

Other circumstances being equal, the grant may then not exceed the minimum amount required to attract adequate financing of the enterprise.

B. Sources of Loan Funds. Grants may be made only in conjunction with financing from other sources, not to include the applicant's cash and/or other assets. Grant funds may be used to supplement loans made under 25 CFR 93 (guaranteed and insured loans) only in cases where a project's financial need cannot be met with loans from usual commercial or governmental sources. Grants may be used to supplement loans made under provisions of 25 CFR 91 only as a last source.

C. Refinancing. Grant funds may not be used for payment of an existing debt nor for debt consolidation unless approval is justified and required due to the applicant's financial position, is clearly to the advantage of the grant applicant, and is made in conjunction with a loan.

D. Limits of Grant Amount. Grants are restricted to the lesser of \$50,000 or 40% of the total new project costs, or the actual capital deficiency after resources of the applicant and other grants and loans available from other sources are considered. Grants, or combinations of grants, made under the Indian Financing Act of 1974 to an Indian or tribe may not exceed \$50,000. Grants made for tribally owned or controlled enterprises are to be applied toward the maximum \$50,000 for which the particular tribe may qualify.

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E. Number of Grants. No more than one grant may be approved for a single project. However, with strong justification a second grant may be made to expand a successful enterprise previously funded with a grant made under provisions of Title IV of the Indian Financing Act of 1974. Under certain circumstances, a second grant may be made to the same applicant for a new project. However, such requests will not be approved if one or more of the following exist in connection with the previous grant:

- (1) The applicant has failed to make required reports.
- (2) The applicant has not conformed to the approved plan of operation.
- (3) The applicant has failed to accept management and technical assistance offered, or
- (4) The applicant is in violation of one or more provisions of his loan agreement with the lender.

F. Feasibility and Management. Grants may not be approved unless there is reasonable probability of success of the enterprise. Grants may be made only when, in the opinion of the approving officer, there is assurance that the applicant can and will be provided with technical and management assistance commensurate with the current knowledge and management skills of the applicant and the nature of the enterprise.

G. Limits of Tentative Grant Approval. Tentative approval of grant applications may be given only where there is reasonable assurance that the other financing will be available within a reasonable time. Tentative approvals will carry an expiration date and be cancelled if financial requirements have not been completed within the stated period of time. Only under extenuating circumstances should tentative approval be made valid longer than 90 days.

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Filing Applications

2.1 Application Form. Applications for grants will be made on the Indian Business Development Program Grant Application and Approval Form 5-8001 (see Illustration 1). Form 5-8002 (Illustration 2) provides simplified instructions to the applicant for completing his application.

2.2 Contents of Application. All applications must contain the following as a minimum. Approving officers may, and should, require additional documentation where projects are large and complex or where the probability of success cannot be determined without special studies.

A. Development Capital. Applications must reflect the total new financing requirements, including and identifying capital purchases and investments to be made as well as operating capital required for operations until the enterprise generates sufficient cash from operations to become self-sustaining.

B. Financing Sources. Applications must indicate the extent to which the applicant can meet his own financial needs from existing personal resources, including both cash and/or machinery and equipment needed by the enterprise. However, this amount shall not be included in the financing sources or needs of the applicant. The amounts and sources of any other grants should be identified as well as the source, terms and conditions of borrowed funds to be committed to the enterprise.

C. Capital Deficiency. Capital deficiency is the excess of development capital required (see paragraph A. above) over the financing sources (see paragraph B. above). This amount, if not greater than 40% of total new financing needs nor more than \$50,000, will provide the basis for the grant request.

D. Pro Forma Statements. Applicants will furnish pro forma operating statements to support grant applications. Such statements will indicate anticipated income, net profit from operations, and financial condition of the enterprise at intervals not greater than annually and for a period of three years after receipt of the grant. Pro forma cash flow statements will be submitted to show monthly income and expenses and the number of months of operation before cumulative income will equal cumulative expenses.

E. Annual Operating Statements. Application for grants for the purpose of acquiring or expanding existing enterprises will be accompanied by annual trial balances, income and expense statements, and balance sheets, audited if available, covering at least two fiscal years of operation immediately prior to the grant application.

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F. Current Financial Statements. Applications must adequately reflect the current financial conditions of existing enterprises. If existing financial statements are not sufficiently current to do this, current statements, audited if available, and consisting of a balance sheet and operating statement must be furnished.

G. Resume of Education and Experience. Applications for grants will be supported by a resume of the intended manager or managers' formal education and experience background in fields appropriate to the particular business proposal.

2.3 Second Grant Applications. Generally, no more than one grant may be approved for a single enterprise. See 80 BIAM 1.8E for exceptions. Applicants for second grants must meet all eligibility requirements of original applicants and, in the case of expansion of enterprise, must document the increase to net profit and/or Indian employment to be realized from the expansion. Additional minimum information to be submitted in support of the application includes, but is not limited to, the following:

- A. The use made of prior grant funds.
- B. Indian employment and/or other economic benefits to a reservation from the original grant.
- C. Evidence of competent management.
- D. Evidence that adequate accounting records have been established and maintained.
- E. Evidence that the operation is profitable as reflected by operating statements and balance sheets prepared from the accounting records.

2.4 Submitting Applications. Applications for grants will be submitted to Agency Superintendents. In those cases where Bureau programs have been contracted by a tribe and there is no Agency Superintendent, the application will be accepted by the appropriate Bureau employee designated by the Area Director. Any applications received in the Area Office or the Central Office will be returned to the applicant indicating the location of the Agency where the application should be filed.

A. On Reservation Enterprise. When an enterprise is or will be located on a reservation, applicants must submit their application to the Superintendent of that reservation.

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B. Near Reservation Enterprise. When the enterprise site is, or will be, near one of more reservations, application is to be made to the Superintendent having administrative jurisdiction over the reservation nearest to the existing or proposed location of the enterprise and which receives economic benefit from the enterprise.

C. Tribal Affiliation. Eligible applicants will submit applications for grants as indicated in paragraphs A and B above without regard to tribal affiliation.

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Grant Processing and Reports

3.1 Purpose. This section prescribes procedures for receiving and reviewing applications for grants, for processing approved grants for payment, and for distribution of copies of both approved and disapproved applications.

3.2 Agency Processing. Applications for grants will generally be received at the Agency Credit Office. Where Agencies do not have Credit personnel, Superintendents will designate a Bureau employee to receive applications. Credit Officers and other persons designated by the Superintendent will work closely with applicants and lenders in developing completed applications.

Superintendents should adopt flexible procedures acceptable to prospective lenders which will expedite processing of grant and loan applications. In some cases, before prospective lenders are approached, it may be necessary for Agency Credit Officers to do some preliminary work to tentatively establish: A. Individual and project eligibility for a grant; B. that the enterprise will be economically feasible; C. enterprise financial needs, and D. the probable need for management or technical assistance to the borrower.

3.3 Project Feasibility. Feasibility studies will not be a requirement of all projects. When feasibility studies have been prepared for use of the lender, a copy will be made a part of the application to evaluate project feasibility. Officials will require a plan to cover the operation of proposed or existing enterprises. Plans, and feasibility studies where required, will be commensurate with the size and complexity of the project. The probability of success is a major consideration in the evaluation of the project. The following factors should be considered in completing Form 5-8003, Grant Application Evaluation (See Illustration 3).

A. Management and Technical Ability of Applicant. At the discretion of the lender providing loan funds to finance the enterprise, the lender will furnish the applicant, or submit directly to the Superintendent, his evaluation of the need for equity capital, the applicant's need for management and technical assistance, specific areas of need, and whether the lender will provide such assistance to the applicant.

Evaluators will give close consideration to the applicant's ability to plan, organize, staff, direct and control a business. The technical ability of the applicant to operate the project under consideration and to produce the products or services essential to the success of the venture must be closely considered. Lack of adequate ability in any of these areas must be recognized and arrangements must be made to

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acquire the needed management or technical assistance before grant funds may be advanced. Superintendents will document the amount of assistance needed to achieve adequate abilities in these areas. Approving officials will provide for needed management and technical assistance as provided in 80 BIAM 4.

B. Marketability. The probable marketability of the product or service should be evaluated. For some locations, general observations will show that the products or services are not available in the proposed market area. In other cases, it will be reasonably clear that almost no competition exists or is probable. In such cases, a general evaluation of marketability is adequate.

In some cases marketability may not be readily projected and a more intensive analysis will be required. Bureau personnel will evaluate the marketability of the product or service. The following methods, or others, may be used.

(1) The geographic area and dollar size of the market should be determined. The part of the market that the enterprise plans to assume should be shown as a percentage and dollar amount. The ratio can then be evaluated for reasonableness.

(2) An analysis should be made to determine if the market is growing and at what rate and dollar amount per year. The sales projection of the project should then be shown in relationship to the market growth in dollars and a judgment as to reasonableness made.

(3) The competition should be assessed in the market area. The number of establishments by location, sales volume, and number of employees should be shown. An evaluation of the growth of the competition can then be made.

3.4 Application Review and Analysis. Approving officials shall establish their own procedures for application review, analysis, and processing. Past experience has shown that committees formed of two or three staff members work well in this regard. Such committee, or other adopted reviews, should evaluate the proposal, document that the application meets the requirements of 25 CFR 80, that the applicant and project meet all eligibility requirements, and make their recommendations on Form 5-8003 (Illustration 3.).

3.5 Action on Applications. Area Directors will either grant tentative approval, approve, or disapprove applications for grants, or may redelegate such authority to Superintendents to the extent he deems appropriate after evaluation of each agency's capabilities. Authority

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to approve grants will not be redelegated by Area Directors where agencies are not and will not be adequately staffed by Credit or other personnel capable of proper administration of the program.

Approving authorities will not approve grants exceeding authorized allocations.

All completed applications under consideration shall be assigned numbers and coded for input into the grant computer system (see Appendix A for coding instructions). Numbers shall consist of the Area, Agency, location number assigned by finance, a digit for the fiscal year and three numbers assigned in sequence at each Agency. For example, the complete number would appear as follows: A00-015001.

A. Tentatively Approved Applications. When an application for grant is tentatively approved, the Superintendent shall execute a Miscellaneous Obligation Request, MOR, in the amount of the intended grant and submit it to the Area Finance Office for obligation of funds. The Superintendent will notify the applicant, in writing (two copies to the Area Office, one of which will be forwarded to the Central Office, Division of Financial Assistance) of the action taken as well as the reason therefor and will identify the items to be completed before approval can be final, as well as the date on which the tentative approval will expire. If the financial package is completed within the allotted time, final approval will be granted and the procedures of 80 BIAM 3.5B will be followed.

Where a package is not completed within the allotted time, the approving officer will withdraw the tentative approval by disapproving the application and notifying the applicant and the proposed lender. The Superintendent will notify the Area Finance Office of the disapproval and request that the obligation be cancelled. Copies of the disapproved applications will be distributed as provided by 80 BIAM 3.5C below.

B. Approved Applications. When an application is approved or a tentative approval is confirmed, the Superintendent will execute the MOR and submit it to the Area Finance Office to obligate the fund, unless the fund is already obligated by a tentative commitment provided for under 3.5A.

Voucher Form SF-1034 may accompany the MOR where immediate disbursement is desired. Copies of approved applications will be distributed as follows:

(1) One copy of the approved application will be submitted to the applicant, now called the grantee.

(2) Two copies of the application and evaluation without supporting documents shall be forwarded to the Area Branch of Credit.

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at the close of the month, as attachments to the monthly Grant Status Report (See 80 BIAM 3.9B(1)).

(3) Superintendents will retain, for Agency files, the original application together with all supporting documents.

C. Disapproved Applications. Disapproved applications shall be distributed as follows:

(1) The original of the application with a letter stating reasons for disapproval and right of appeal under 25 CFR 2, will be returned to the applicant. A copy of the letter will be furnished to the prospective lender.

(2) Two copies of the application and evaluation without supporting documents shall be forwarded to the Area Branch of Credit, at the close of the month, as attachments to the monthly Grant Status Report (See 80 BIAM 3.9B(1)).

(3) Superintendents will retain, for Agency files, one complete copy of the application together with all supporting documents.

3.6 Grant Closing. Prior to the closing of a grant and the advance of any portion of grant funds, Superintendents will assure that all appropriate provisions of the Indian Financing Act of 1974, 25 CFR 80, and instructions of 80 BIAM have been met.

At this time grantees will be provided written requirements (see 3.9 below) for reporting on their enterprise and will execute a Grant Agreement, Form 5-8004 (Illustration 4). Form 5-8004 will not be executed prior to delivery of the grant check to the grantee. Superintendents should assure that the grantee fully understands the conditions therein and under which the grant is to be made.

A determination of need and a means of providing for such needs in the areas of management and technical assistance must already have been established. If the need is of a nature that this assistance cannot be provided by Agency or Area staff or by other agencies or organizations, both private and Government, at no additional cost to the Bureau, then these services may be provided under contract and, with limitations contained in the Act, be paid for under authority of Section 302 of the Indian Financing Act of 1974. Prior to taking initial steps to obtain assistance, for which a charge is to be made, the Central Office, Division of Financial Assistance, should be contacted to determine that adequate funds are available to meet the costs. Area Contracting Officers will provide assistance in negotiating such contracts to be approved by the Area Director.

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3.7 Grant Advances. Grant funds may be advanced only after the lender has furnished a written notice to the grant approving officer that the needed loan has been approved. Superintendents will execute Voucher Form SF-1034 and submit it to the appropriate Area Credit Office for review and transmittal to the Area Finance Office for advance of grant funds. Copies of paid vouchers, showing disbursement information, will be transmitted by Area Credit Officers to the Central Office, Division of Financial Assistance, for recording purposes. Efforts should be made to keep the number of advances, per grant, to a minimum.

Superintendents may advance the entire amount of the grant directly to the lender only after it has been determined that the total amount is immediately needed to close the transaction for which the grant was approved. Grant and loan funds may not be commingled at any other time.

Superintendents will otherwise have the option of advancing grant funds directly to the grantee, to an Individual Indian Money account of the grantee, or to a controlled bank account established under a Deposit Agreement, Form 5-8005 (Illustration 5) to be disbursed as needed by the grantee. In each case, the concurrence of the lender will be obtained before each expenditure of grant funds.

When determining the manner in which funds are to be disbursed, the wishes of the grantee and the manner which the lender feels would be advantageous are factors of consideration. Superintendents will consider the dates and amounts on which it is anticipated the grant funds will be utilized as well as the amount of control necessary to assure that funds are properly used.

3.8 Return of Unused Funds. Grantees may not hold unused grant funds for extended periods of time. Unused grant funds must be returned to the grantor on the date specified in the Grant Agreement unless extenuating circumstances beyond the control of the grantee, in the opinion of the approving officer, justifies an extension of time. Requests for extensions, stating reasons for the delay, shall be submitted by the grantee in writing and acted on by the same person who approved the grant, or his successor.

3.9 Records and Accounts. Grant approving and servicing officers are required to establish and maintain records and accounts to adequately reflect current information on program funding and activity, purposes for which grant funds have been provided and how actually spent, the success of enterprises funded, the degree to which program purposes are being achieved, and other information the Commissioner may require for administration of the program. More detailed accounting instructions will be issued as an addendum to 47 BIAM, Supplement 4.

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Grant Processing and Reports

3.10 Reports. Periodic reports are required from grantees, Agencies, and Area Offices to reflect fund status, activity, and program output.

A. Grantees. Grantees will be informed in writing at the time grants are approved, of the approving officer's requirements for reporting on the enterprise operation for the first five years of operation after the grant is awarded. These, when appropriate, may be copies of reports or statements required by and furnished to the prime lender. Reports are to be furnished to the approving officer on a semi-annual basis during the first two years after grant award and annually during the remaining three years. Reports will include as a minimum, but may not be restricted to, the following:

(1) Date the enterprise or expansion of enterprise became operative, after grant award.

(2) Number of jobs for Indians residing on a reservation created as a result of the grant; (a) full time, (b) part time, and (c) seasonal.

(3) Indian payroll (i.e., dollars expended for wages of reservation resident Indians directly employed by the enterprise). If reservation resident Indians are indirectly employed as a result of the operation of the enterprise (i.e., Indians producing crafts wholesaled to an Indian crafts retailer), the income to these Indians from the enterprise should be reported.

(4) Income to a Tribal organization should be reported (i.e., amounts paid to organizations for business licenses, leases, etc.).

(5) Other income or benefits to a reservation that may be identifiable.

(6) Financial statements, including profit and loss statements and balance sheets.

B. Agencies and Areas. The following two types of reports will be required from Agencies and Area Offices:

(1) Monthly Reports. Agencies will prepare a monthly Grant Status Report, Form 5-8006 (Illustration 6) to reflect the fund status and program activity, due at the Area Office (in duplicate) on the 10th day of the following month. The report will be accompanied by copies of both approved and disapproved applications (in duplicate) for the reporting month. Area Offices will submit to the Central Office, Division of Financial Assistance by the 20th of the month a

INDIAN BUSINESS DEVELOPMENT PROGRAM

Grant Processing and Reports

consolidation of Agency reports accompanied by a copy of each Agency report and of each application and evaluation form acted upon by the Agency during the month.

(2) Semi-annual Grant Output Measurement Report. Agencies will submit (in duplicate) Semi-annual Grant Output Measurement Reports, Form 5-8007, (Illustration 7) on grants made to Tribes and Tribal organizations. A separate report (in duplicate) also on Form 5-8007, will be submitted on grants made to individuals, partnerships, etc. The two output reports are to be prepared as of the close of business on June 30 and December 31 of each year and are due at the Area Office on August 1 and February 1, respectively. Area Offices will submit, on Form 5-8007, consolidations of Agency reports and copies of each Agency report to the Central Office, Division of Financial Assistance, by August 15 and February 15, respectively.

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INDIAN BUSINESS DEVELOPMENT PROGRAM

Management and Technical Assistance

4.1 Policy and Scope. Concurrent with the making of a grant to fund the development of an economic enterprise, the Commissioner shall insure that the applicant shall be provided competent management and technical assistance consistent with the nature of the enterprise being funded and the needs of the applicant. The purpose is to assist all applicants to the extent mutually agreed upon, in order to reasonably assure success in the business venture.

4.2 Applicability. In each instance where an applicant is to receive a grant for equity capital, pursuant to 25 CFR 80, a determination must be made of the applicant's need for management and technical assistance.

4.3 Determination and Need. The lender, providing funds to finance an economic enterprise of a grantee, will include with the respective application his evaluation of the applicant's need for management and technical assistance, specific areas of need and whether the lender will provide such assistance. If a non-Bureau lender cannot or will not furnish all of the management or technical assistance needed by the applicant, the Agency Superintendent will develop a program with the applicant, using 80 BIAM 4 as a guideline, to assure that the applicant is provided such needed assistance. The applicant will request management and/or technical assistance by completing Form 5-4745 (Illustration 8).

4.4 Types and Source of Assistance. Assistance shall be of a professional nature, such as expert individual specialists giving advice or guidance to the grantee, a management consultant firm providing a business assessment, an accounting firm establishing a set of books or providing cost information to the borrower, or a marketing specialist giving advice or preparing a market study for an enterprise. The assistance could consist of short intensive courses for the grantee. However, extensive educational training will come under the Bureau's vocational training program. The foregoing are examples and should not restrict the assistance which may be needed on an individual basis.

A. Assistance may be provided by non-Bureau lenders depending on their capabilities, desires, and applicant's needs.

B. Assistance may be provided by available Bureau of Indian Affairs staff, other Government agencies including states, a tribe, or other sources which the Commissioner considers competent to provide needed assistance.

C. It is intended that contracting for management and technical assistance be used only when adequate assistance is not available without added cost. Contracts for providing management and technical

INDIAN BUSINESS DEVELOPMENT PROGRAM
Management and Technical Assistance

assistance shall be in accordance with applicable sections of the Federal Procurement Regulations, and, where applicable, in compliance with the Act of April 30, 1908, Chapter 153 (35 Stat. 71) as amended June 25, 1910, Chapter 431, section 25, (36 Stat. 861).

4.5 Restrictions.

A. Funds appropriated for use under the Indian Financing Act of 1974 cannot be used to pay, on behalf of an applicant, for the "packaging" of a loan or grant application.

B. Funds shall not be used to pay salaries of officials or employees of an enterprise as this would go beyond the scope of assistance.

4.6 Assistance Provided by the Bureau of Indian Affairs. The Bureau of Indian Affairs officer assisting an applicant for a grant under the Indian Financing Act (88 Stat. 77), shall see that the applicant has been apprised of all possible sources of assistance for that type of enterprise. The credit staffs at most agencies are capable of providing adequate assistance in establishing bookkeeping systems for small uncomplicated enterprises. Other offices in the Bureau are capable of providing various other types of assistance. The following other offices (with brief outline of related capabilities) should be requested to assist in developing a program outline for providing applicants with available, and needed, management and technical assistance.

A. Employment Assistance. Provisions are made for courses in management training, part scholastic and part on-the-job, with local colleges and businesses; also assistance in locating and securing the services of consultants for grantees.

B. Office of Trust Responsibilities.

(1) Land Operations can provide:

(a) A plan of conservation for operation of agriculturally oriented enterprises.

(b) A plan of farm and home management for farm or cattle enterprises when this service is not available from extension service personnel.

(c) Flood plain studies.

(d) Soil testing data to determine suitability for construction of buildings and the type of sewage disposal needed.

INDIAN BUSINESS DEVELOPMENT PROGRAM
Management and Technical Assistance

(2) Real Property Management. Where the total financing package involves the purchase or incumbrance (mortgage or deed of trust) of trust or restricted land or mortgage of leasehold interest, applications for grants should be reviewed by the Real Property Management office to assure compliance with procedures and policies established for processing such transactions and documents.

(3) Forestry. The Forestry office can provide counseling and guidance to forest related enterprises and can serve as a contact with the United States Forestry Service which can also provide assistance. Further, logging cost accounting information and bid preparation data may be provided to individuals.

(4) Appraisals. A current appraisal will be obtained, when real property is to be purchased with assistance of a grant.

C. Office of Education Programs. Assistance will be provided in the arrangement for classes to teach management sciences.

D. Plant Management. Assistance should be obtained when grants involve the purchase, remodeling, or construction of buildings.

4.7 Assistance Provided by Other Federal Agencies. Other Federal agencies such as those listed below, will provide assistance on request. Credit officers can and should assist the applicant in obtaining such assistance as needed.

A. Small Business Administration. The Small Business Administration has the capability to furnish either direct or indirect guidance for individual management counseling and information services to present and prospective owners and managers of small businesses. They advise small businessmen of all Small Business Administration and other Government agencies assistance and services, such as: workshops for prospective small business owners; management counseling including assistance from SCORE (Service Corps of Retired Executives) and ACE (Active Corps of Executives) and graduate and undergraduate students of business management schools; management courses, conferences and clinics; and publications to assist in management of small businesses. The following are other Small Business Administration sponsored, or funded programs with staff which can provide management and technical assistance in various specialized fields.

(1) Minority Business Development Procurement Assistance. This program utilizes authority provided to the Small Business Administration under section 8(a) of the Small Business Act of 1958, as

INDIAN BUSINESS DEVELOPMENT PROGRAMManagement and Technical Assistance

amended (72 Stat. 389) to enter into procurement contracts with other Federal agencies and to subcontract to others the performance of contracts Small Business Administration has obtained.

(2) Management and Technical Assistance for Disadvantaged Businessmen. This program provides management and technical assistance through public or private organizations to existing or potential businessmen who are economically or socially disadvantaged or who are located in areas of high concentration of unemployment. Grants may be made under this program for assistance.

(3) Minority Vendors Program. This program identifies minority businesses capable of supplying goods or services to major corporations and identifies new business venture opportunities in which the minority business community can engage.

B. Department of Commerce. Assistance may be obtained from the Department of Commerce under the following programs:

(1) Office of Minority Business Enterprise (OMBE). This office has the staff capability of assisting minority entrepreneurs in (a) local business development, including outreach, "packaging" of loan and grant applications, and advice and counseling; (b) provision for general and specialized management services and technical assistance (through in-house volunteer and subcontract capabilities); and (c) business management education and training.

(2) Fishery Cooperative Services, National Oceanic and Atmospheric Administration. This office provides technical advice and assistance in organizing and operating fishery cooperatives.

(3) Business Assistance, Services and Information. This office of the Department of Commerce provides economic and technical assistance and advice concerning industries, commodities and trade; guidance on pending legislation and regulations; marketing data and assistance concerning Government procurement.

C. Department of Agriculture. The Cooperative Extension Service of the Department of Agriculture makes grants to State land-grant institutions which, through State and County extension service personnel, provide educational programs based upon local needs which include agricultural production and marketing and rural development.

D. General Services Administration. The Businesses Service Branch of General Services Administration provides information and counseling to assist business firms in developing the Government market potential for their products and services, to obtain contracting opportunities, and to purchase surplus property.

INDIAN BUSINESS DEVELOPMENT PROGRAM
Management and Technical Assistance

4.8 Contract for Management and Technical Assistance. Contracting for management and technical assistance is to be used only when adequate assistance is not available without cost. It is a last resort action, and requires justification indicating that all other possible sources have been explored. Upon determination that services will be required on an individual case, the approving officer will decide and outline specifically what services will be needed and who is adequately able to provide them. The Agency Property Management Officer should be contacted to determine the best method of procuring the service. He may possibly be able to do this on a purchase order contract with local approval authority. If it is necessary to proceed through a formal contract, the following regulations would govern:

A. Personal or Professional Services. Purchases and contracts for personal or professional services may be negotiated without resorting to formal advertising under the provisions of 41 CFR 1-3.204.

B. Services of Educational Institutions. Purchases and contracts for the services of educational institutions may be negotiated without formal advertising under the provisions of 41 CFR 1-3.205.

* * * * *

4.9 Catalog of Federal Domestic Assistance. The "Catalog of Federal Domestic Assistance" provides a comprehensive listing and description of Federal programs, activities, and funding which relate to management and technical assistance. For ready reference following are pertinent Agency program titles and section numbers as shown in the catalog:

- 10.500 - Department of Agriculture - Cooperative Extension Service
- 11.104 - Department of Commerce - Domestic and International Business Administration (Business Assistance Services and Information)
- 11.303 - Economic Development Administration - U.S. Department of Commerce (Technical Assistance)
- 11.411 - National Oceanic and Atmospheric Administration - Department of Commerce (Fishery Cooperative Services)
- 11.800 - OMBE - Office of Minority Business Enterprise
- 39.001 - General Services Administration - (Business Services)
- 59.005 - SBA - Management Assistance to Small Business
- 59.006 - SBA - Minority Business Development - Procurement Assistance
- 59.007 - SBA - Management and Technical Assistance for Disadvantaged Businessmen
- 59.019 - SBA - Minority Vendors Program
- 72.006 - Action - (Score and ACE)

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INDIAN BUSINESS DEVELOPMENT PROGRAM
GRANT APPLICATION AND APPROVAL

APPLICANT INFORMATION

1. Name of Applicant		3. Applicant's Telephone Number	
		Home	Business
2. Home Address (Number, street, P.O. Box or Rural Route)		4. Applicant's Agency	
(City or town, State and ZIP code)		5. Applicant's Tribe	6. Enrollment No.
7. Compliance with applicable requirements of the Flood Disaster Protection Act of 1973 (P.L. 93-234), the National Environmental Policy Act (P.L. 91-190), 42 U.S.C. 4321, and preservation of historical and archeological data (P.L. 93-291) must be indicated.			

B. PROJECT DESCRIPTION - 1. Describe the proposed project including type of business (Use additional sheets, if required):

Indicate: a. New Business _____ b. Expansion _____ c. Purchase of business _____

2. Give breakdown of how grant funds will be used:

3. Location of Business:	4. Address of Business:		
	City	County	State
5. When will operations start?	6. When will full operation be reached?		

C. FINANCIAL DATA: SOURCE:

1. Applicant Equity:	Cash \$ _____	Assets \$ _____	Total \$ _____
2. Loans	_____		\$ _____
	_____		\$ _____
3. Other Grants	_____		\$ _____
	_____		\$ _____
4. New Equity	_____		\$ _____
	_____		\$ _____
5. Total Capital Available.....			\$ _____
6. Total Capital Required			\$ _____
7. Amount of Grant Requested.....			\$ _____

D. ANTICIPATED INCOME

	First Year	Second Year
1. Profit or Retained Earnings	\$ _____	\$ _____
2. Income to Tribe	\$ _____	\$ _____
Other Income to Indians (List)	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
4. Other Income to non-Indians	\$ _____	\$ _____

E. EMPLOYMENT AND PAYROLL DATA

1. Permanent	Number	First Year		Payroll	Number	Second Year	
		Man	Years			Man	Years
Total	_____	_____	_____	_____	_____	_____	_____
Indian	_____	_____	_____	_____	_____	_____	_____
2. Seasonal	_____	_____	_____	_____	_____	_____	_____
Total	_____	_____	_____	_____	_____	_____	_____
Indian	_____	_____	_____	_____	_____	_____	_____
3. Total	_____	_____	_____	_____	_____	_____	_____
Total	_____	_____	_____	_____	_____	_____	_____
Indian	_____	_____	_____	_____	_____	_____	_____

4. Will secondary income of employment result from project? _____
If so, explain _____

F. PROJECT MANAGEMENT

1. Organization Form of Business _____
2. Attach evidence of legal entitlement to do business _____
3. Ownership of Business _____
Name _____ Address _____
Name _____ Address _____
Name _____ Address _____
4. Chief Executive or Manager
Name _____ Address _____
5. Attach resume of education and experience.

G. ACCOUNTING DATA

1. Attach the following information:
a. Balance Sheets. b. Profit and Loss Statements. c. Cash Flow Statement
2. Accounting data prepared by: Name _____ Address _____

H. MARKETING DATA

1. Market Area:
2. Estimated Market Share-Sales - First Year \$ _____ Second Year \$ _____
3. Sales estimate prepared by: Name _____ Address _____

I. FEASIBILITY STUDIES

1. Has a feasibility study been completed? _____ Is a copy available? _____
2. Is a feasibility study required? _____ Date required _____
By whom? Name _____ Address _____

J. REPORTS

1. First Semi-annual report will be submitted _____
2. Annual reports will be submitted as of _____ during the 3rd, 4th and 5th years of operation.

K. SIGNATURE

WITNESS:
 By: _____ (Sign here) _____ (Date)
 By: _____ (Type or print name and title)

L. APPROVED _____ TENTATIVELY APPROVED _____ DISAPPROVED _____
 _____ (Signature) _____ (Date) IBOP No. **BIA M REISSUE**
 _____ (Title) _____ **FEBRUARY 1984**
 Release 80-4, 4/15/75 AMOUNT APPROVED \$ _____

E. EMPLOYMENT AND PAYROLL DATA

	<u>Number</u>	<u>First Year Man Years</u>	<u>Payroll</u>	<u>Number</u>	<u>Second Year Man Years</u>	<u>Payroll</u>
1. Permanent	_____	_____	_____	_____	_____	_____
Total	_____	_____	_____	_____	_____	_____
Indian	_____	_____	_____	_____	_____	_____
2. Seasonal	_____	_____	_____	_____	_____	_____
Total	_____	_____	_____	_____	_____	_____
Indian	_____	_____	_____	_____	_____	_____
3. Total	_____	_____	_____	_____	_____	_____
Total	_____	_____	_____	_____	_____	_____
Indian	_____	_____	_____	_____	_____	_____

4. Will secondary income of employment result from project? _____
If so, explain _____

F. PROJECT MANAGEMENT

1. Organization Form of Business _____
2. Attach evidence of legal entitlement to do business _____
3. Ownership of Business _____
 Name _____ Address _____
 Name _____ Address _____
 Name _____ Address _____
4. Chief Executive or Manager
 Name _____ Address _____
5. Attach resume of education and experience. _____

G. ACCOUNTING DATA

1. Attach the following information:
 a. Balance Sheets. b. Profit and Loss Statements. c. Cash Flow Statement
2. Accounting data prepared by: Name _____ Address _____

H. MARKETING DATA

1. Market Area: _____
2. Estimated Market Share-Sales - First Year \$ _____ Second Year \$ _____
3. Sales estimate prepared by: Name _____ Address _____

I. FEASIBILITY STUDIES

1. Has a feasibility study been completed? _____ Is a copy available? _____
2. Is a feasibility study required? _____ Date required _____
 By whom? Name _____ Address _____

J. REPORTS

1. First Semi-annual report will be submitted _____
2. Annual reports will be submitted as of _____ during the 3rd, 4th and 5th years of operation.

K. SIGNATURE

QUEST: _____
 1: _____ (Sign here) _____ (Date)
 By: _____ (Type or print name and title)

L. APPROVED _____ TENTATIVELY APPROVED _____ DISAPPROVED _____

IBDP No. B I A M REISSUE
FEBRUARY 1984

INDIAN BUSINESS DEVELOPMENT PROGRAM
Instructions for Preparing Grant Application
and Approval Form (5-8001)

GENERAL

These instructions are designed to guide you in completing your application for an Indian Business Development Grant. The numbers shown below are the same as on the application form.

You may get help in completing your application at the Bureau of Indian Affairs Office having jurisdiction over the Indian reservation located nearest to the site where your business is or will be located.

An original of your application will be submitted. If you need copies, you may contact your agency. You should keep a complete copy for your records.

INSTRUCTIONS

A. APPLICANT INFORMATION

1. Enter your legal name or the legal name of your business, company, or corporation.
2. Enter your correct mailing address.
3. Enter your home telephone number, business telephone number.
4. Name the BIA Agency providing services to your Tribe.
5. Enter the name of the Tribe under which you are enrolled.
6. Enter your Tribal enrollment number.
7. Does not require action by the applicant. Approving officers must assure that the existing or proposed enterprise or project will not violate the provisions of these laws.

B. PROJECT DESCRIPTION

1. Indicate the type of business: such as, restaurant, service station, laundromat, etc. Identify products and extent of services to be provided and the physical facilities and equipment necessary for the business.
(a) Indicate by an "X" if the business is a new business, to expand a business, or to purchase a business.
2. Identify the purposes for which the grant is requested (i.e. building construction, equipment purchase, inventory, etc.) and the number of dollars to be used for each purpose.
3. Show the geographical location or legal description of the business.
4. Show the correct mailing address of the business.
5. On what date could business begin, if a grant is received?
6. On what date would full operation be reached?

C. FINANCIAL DATA

1. Show the amount of cash you will invest in the enterprise, the value of other assets (buildings, equipment, etc.) and the total of these items.
 2. List the names of lenders participating in the venture, the number of dollars they will finance for you, and attach the terms of such loans.
 3. If other grants are being made available for your use, list the names of the grantors and the amounts to be granted.
 4. New equity capital should represent the amount of equity capital to be invested by someone other than the applicant. State who will invest this money, how much, and, by attachment, show the terms under which such money will be accepted.
 5. Enter the totals of 1, 2, 3 and 4.
 6. Enter the combined total of equity financing required to acquire, establish or expand the enterprise and capital needs to offset operating losses to the date a break-even point is reached on the cash flow statement.
 7. Enter the difference between items 5 and 6.
- NOTE: If this figure exceeds 40% of item 6, less item 1, a grant cannot be approved.

D. ANTICIPATED INCOME

1. Enter the anticipated net profit (excess of operating income over operating expenses, including reserves for depreciation, losses, etc.) for the first two years of operation.
2. Show the amount to be paid to a Tribe during the first two years. (Licenses, permits, leases, taxes, etc.).
3. Show amounts which will be paid to other Indians during the first and second year. Do not include payrolls. Include such things as lease payments, royalties, purchase of their products. Show what you will pay for in general terms, such as, land lease, timber, and wool.
4. Show the amounts to be paid to non-Indians during the first two years of operation. Do not include amounts shown for payrolls but include in general terms amounts to be raw materials.

E. EMPLOYMENT AND PAYROLL DATA

1. Show the total number of permanent jobs to be created and the total number to be filled by Indians at the end of the first and second years. Show the total man-years of permanent employment and the total salaries paid and the amounts for Indians for the first and second years. Permanent jobs are those which will be filled all year when the business is in full operation.
2. Show the same information for seasonal jobs. Seasonal jobs include part-time and temporary which will be filled only some months during the year when business is in full operation.
3. Add figures shown in items 1 and 2.
4. Secondary income or employment is that which is caused by your project but is not directly a part of it. If yes, explain what type of secondary benefit is expected.

F. PROJECT MANAGEMENT

1. State whether the business is a proprietorship, partnership, corporation, Tribal enterprise, or association.
2. Attach a copy of your organizational documents, i.e., partnership agreement, by-laws, charter, etc. Also attach a copy of your State, Tribal or Federal license or permit to do business.
3. State names and addresses of persons who will own the project. If only one person is involved and his name and address is shown in block A, enter "same". If applicant is a tribe or wholly owned subsidiary, enter only the tribe's name and address. If applicant is a corporation show the percent of shares each stockholder owns. Use additional sheets if necessary.
4. State who will run or manage the project. If this is the same person shown above, you may enter "same". A brief description of this individual's experience should be attached.
5. Attach a resume of the chief executive manager's education and experience relating or pertinent to the type of business proposed.

G. ACCOUNTING DATA

1. Three types of attachments are required. The format of each should be consistent with good accounting practices. If you have submitted similar documents to someone else, a copy will be accepted.
 - (a) If you have an existing business attach a copy of your financial statements for the past two years of operation. Current financial statements, including a balance sheet and income and expense statement is required if existing financial statements do not accurately reflect the present financial condition of your business. If you do not have a business, attach a statement of your personal assets and liabilities.

-
- (b) Attach proforma balance sheets and income and expense statements for the end of each of the first three years of operation after grant funds are received.
 - (c) Attach a cash flow statement to cover the first two years of operation. Expenses and income should be on a cumulative monthly basis to reflect the number of months when the business will become self-supporting. Expenses should be identified as either fixed costs or variable costs. Fixed costs are those which remain the same regardless of production or sales volume.
2. Show the name and mailing address of the person who prepared the accounting data.
-

H. MARKETING DATA

1. Identify the countries or states in which you will market your product or services.
 2. Estimate your total sales for the first and second year of the project.
 3. Give the name and address of the person who prepared the sales estimate and marketing data.
-

I. FEASIBILITY STUDY

A feasibility study by you is not required to receive a grant. If one was made, the Bureau may want to get a copy.

1. Enter yes or no.
 2. Enter yes or no.
 3. If some one else is requiring you to make a study or is making one, put yes in the first blank. Give the date when the study was or will be completed and the name and address of who requires it. If no one is making a study, put no in the first blank.
-

J. REPORTS

Semiannual reports will be required during the first two years of operation. Annual reports are required covering the next three years of operation.

1. State the dates you will submit semiannual reports.
 2. State the dates you will submit annual reports.
-

K. SIGNATURE

Sign and date the application. Type or print your name and title directly below your signature. Fix your corporate seal, if appropriate, in the lower left hand corner.

Mail or take the original of your application with one copy of all attachments to the Bureau of Indian Affairs Agency office having jurisdiction over the reservation nearest to the location of your existing or planned business.

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INDIAN BUSINESS DEVELOPMENT PROGRAM
GRANT APPLICATION EVALUATION

Grant History		Yes	No
<input type="checkbox"/>	Original Grant		
<input type="checkbox"/>	Project Having Previous Grant		

A. APPLICANT ELIGIBILITY:

1. The applicant is eligible as defined by 25 CFR 80.3.
2. Legal authority has been granted for the proposed project.
3. The applicant has committed all his assets and funds that are available to this project.

B. PROJECT ELIGIBILITY:

1. Conforms to 25 CFR 80.4 and 7.
2. Project will create jobs for Indians residing on a reservation.
How many permanent _____ seasonal _____
3. Enterprise will be managed and/or controlled by Indian(s).
4. Required financing, other than the requested grant, is either available or committed.
5. The available capital, including the requested grant, is adequate to allow project to become self-sustaining.
6. The application is within and complies with 25 CFR 80.17.

C. FEASIBILITY:

1. The proposed enterprise is considered to be feasible and has a reasonable chance to be successful.
2. Ratios of costs to sales are reasonable.
3. There is a market for the product or services of the project.

D. MANAGEMENT

1. The applicant already has the technical and management ability to operate the project or arrangements are being, or will be, made to obtain such assistance. (See 25 CFR 80.11, 80 BIAM 3.3A, and 4)
2. The applicant has developed a satisfactory plan of operation for the business.

E. PRIORITY

1. The proposal qualifies for priority consideration under 80 BIAM 1.7A or B.

It is rated for meeting: (Check appropriate block)

- 80 BIAM 1.7A (1) (2) (3) (4)
- 80 BIAM 1.7B (1) (2) (3)

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F. RECOMMENDATIONS:

If all items to this point have been checked "yes", the application may be approved. If any item has been checked "no", the application must be disapproved. Every reasonable effort should be made by Bureau personnel to assist the eligible applicant in overcoming deficiencies identified by "no" answers above.

Check one:

_____ Approved

_____ Disapproved

Basis for recommendation:

(Date)

(Signature of Evaluator)

(Title of Evaluator)

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INDIAN BUSINESS DEVELOPMENT PROGRAM
GRANT AGREEMENT

THIS AGREEMENT, dated _____, 19__ between _____

Herein called "GRANTEE" and the United States of America acting through the Bureau of Indian Affairs, Department of the Interior, herein called "GRANTOR", WITNESSETH: Grantee has determined to undertake a business project of new development, expansion, or acquisition which will economically benefit _____

Grantee is able to finance not more than \$ _____ of development costs through loans and/or grants from other sources and cash and/or personal assets of the Grantee. Said sum has been committed to and by Grantee for such development costs.

The Grantor agrees to grant to Grantee a sum not to exceed \$ _____ subject to the terms and conditions established by the Grantor. The purpose of the grant is detailed in Form 5-8001, Grant Application and Approval. Provided, however, that the proportionate share of any grant funds actually advanced and not needed shall be returned immediately to the Grantor. The Grantor may terminate the grant in whole, or in part, at any time before the date of completion of the project, whenever it is determined that the Grantee has failed to comply with the conditions of the grant. In consideration of said grant by Grantor to Grantee to be made pursuant to Title IV of the Indian Financing Act of 1974 for the purpose of providing equity capital, Grantee agrees that it will:

1. The grant funds will be used solely for the purposes as detailed in the approved application, and Grantee agrees to return to the Grantor all unused grant funds _____ days from the date of this agreement, if in the opinion of the grantor the project has not been initiated.
2. Manage, operate, and maintain the enterprise continuously in an efficient and economical manner.
3. Not transfer or dispose of the project being improved with such grant funds for a period of three years from the date hereof without the written consent of the Grantor.
4. Provide Grantor with such periodic reports as it may require and permit inspection of its operations by a designated representative of the Grantor.
5. Retain financial records, supporting documents, statistical records, and all other records pertinent to the grant for a period of at least five years after grant closing except that the records shall be retained beyond the five-year period if audit findings have not been resolved. Microfilm copies may be substituted in lieu of original records. The Grantor and the Comptroller General of the United States, or any of their duly authorized representatives, shall have access to any books, documents, papers, and records of the Grantee which are pertinent to the specific grant program for the purpose of making audit, examination, excerpts, and transcripts.
6. Upon Grantor's request Grantee will provide an audit report prepared in sufficient detail to allow the Grantor to determine that funds have been used in compliance with the approved grant application and any applicable laws and regulations and this agreement.
7. Upon any default under its representations or agreements set forth in this instrument, Grantee, at the option and demand of Grantor, will repay to Grantor forthwith the original principal amount of the grant stated hereinabove, with interest at the rate of five percentum per annum from the date of the default. The provisions of this Grant Agreement may be enforced by Grantor, at its option and without regard to prior waivers by it of previous defaults of Grantee, by judicial proceedings as may be deemed necessary by Grantor to assure compliance with the provisions of this Grant Agreement and the laws and regulation under which this grant is made.

- 8. The Grantee will accept and make every reasonable effort to utilize fully the management and technical assistance, if any, furnished by the Grantor or arranged for through other sources. Management and technical assistance, when furnished, will be without cost to the Grantee.

In the event construction is involved the Grantee also agrees to the following:

- 1. Cause said project to be constructed within the total sums available to it, including this grant, in accordance with the project plans and specification and any necessary modifications thereof prepared by Grantee and the lender involved.
- 2. Permit periodic inspection of the construction by a designated representative of Grantor during construction.

Grantor agrees that it will:

- 1. Assist Grantee, within available appropriations, with such technical and management assistance as Grantor and prime lenders deem appropriate.
- 2. In its sole discretion, Grantor may at any time give any consent, deferment, subordination release, satisfaction, or termination of any or all of Grantee's grant obligations, with or without valuable consideration, upon such terms and conditions as Grantor may determine to be (a) advisable to further the purposes of the grant or to protect Grantor's financial interest therein, and (b) consistent with both the statutory purposes of the grant and the limitations of the statutory authority under which it is made.

Grantee on the date first above written has caused this agreement to be executed by its duly authorized _____ and attested and its corporate seal affixed by its duly authorized _____

Grantee:

By _____

_____ (Title)

Grantor: THE UNITED STATES OF AMERICA

By _____

_____ (Title)

Attest:

(Seal)

By _____

_____ (Title)

IBDP No. _____

UNITED STATES
DEPARTMENT OF THE INTERIOR
BUREAU OF INDIAN AFFAIRS
BRANCH OF CREDIT

DEPOSIT AGREEMENT

((For use only on grants made by the United States
under the Indian Business Development Program)

This agreement is made between the "Grantor," the "Grantee," and the "Bank" signing below, on the date indicated.

In consideration of a grant(s) made by the grantor, and the depositing in the bank to the credit of the grantee in an account established pursuant to this agreement of moneys derived from such grant(s) or moneys otherwise obtained by the grantee, as may be agreed upon between the grantee and the grantor, it is agreed as follows:

1. The grantee hereby assigns, transfers, and pledges the aforesaid deposit or deposits, heretofore and hereafter made, to the grantor as assurance for the grantee's performance of obligations under a Grant Agreement executed by the grantee and grantor on _____. This deposit agreement shall remain effective for the life of the grant agreement or until terminated by the grantor.

2. No part of the aforesaid deposit or deposits shall be withdrawn by the grantee, and no withdrawal shall be permitted by the bank except on order of the grantee and the counter-signature of a duly authorized representative of the grantor: Provided, That at any time upon written demand of the superintendent of the _____ Indian Agency the bank shall pay over the balance then on hand, or any part thereof demanded, in accordance with the demand: Provided further, That the death, disability, or insolvency of the grantee shall not impair the power of the superintendent to order such withdrawal.

3. The bank agrees that it will not assert any right of offset, except service charges, with regard to the funds deposited pursuant to this agreement by reason of any indebtedness or claim now or hereafter owing to or acquired by it.

4. The bank shall be under no obligations with regard to the expenditure of funds after their withdrawal from the bank in accordance with the provisions of this agreement. Upon making payment pursuant to an order or check duly executed by the grantee and the counter-signing officer, or pursuant to the written demand of said superintendent, the bank shall be discharged from all obligations with regard to the funds so released.

5. The bank further agrees that, at the end of each _____ period, it will forward statements and canceled checks to the grantor's office at _____.

IN WITNESS WHEREOF, the parties hereto have executed this agreement as of the day and year written below.

Name of bank _____
Referred to in foregoing agreement as "Bank"

Authorized Officer _____

Title _____

Grantee _____

Name of Grantor _____
United States of America.

Authorized Officer _____

Concurred:

Lender

Authorized Officer _____

Title _____ Date _____

Title _____ Date _____

INDIAN BUSINESS DEVELOPMENT PROGRAM
MONTHLY GRANT STATUS REPORT

(Agency or Area)

(Month and Year)

ALLOCATION (F. Y. _____) \$ _____
 Grants (From Prior Months) 1/
 Approved.....\$ _____
 Tentatively Approved.....\$ _____
 Adjustments (This Month) 2/ \$ _____
BALANCE AVAILABLE (Beginning of Month) \$ _____

Approved or Tentatively Approved This Month

<u>IDBP</u> <u>No.</u>	<u>Name</u>	<u>Business</u>	<u>Amount & Ownership</u>	
			<u>Tribal</u>	<u>Other</u>
			\$	\$

TOTAL APPROVED THIS MONTH \$ _____ \$ _____ \$ _____
UNOBLIGATED BALANCE (End of Month) \$ _____

Disapproved This Month

<u>Name</u>	<u>Type</u>	<u>Amount</u>
		\$

APPLICATIONS ON HAND No. _____ \$ _____
(Not Acted Upon)

- Information under this heading is to reflect the funding status shown on the previous month's report.
- Identify the change as; change in amount of allotment, in grants previously approved, or tentatively approved.

NOTE: Attach two copies of each approved or disapproved application, together with the evaluation form if this is an Agency report, one copy if it is an Area report.

INDIAN BUSINESS DEVELOPMENT PROGRAM
SEMI-ANNUAL GRANT OUTPUT MEASUREMENT REPORT

(Agency or Area)	Report on:		Tribes and Tribal Organizations		Individuals, Partnerships, Etc.		(Date)		
	(1) GRANTS AWARDED	(2) BUSINESSES ACQUIRED	(3) NEW BUSINESSES ESTABLISHED	(4) BUSINESSES EXPANDED	(5) INDIAN JOBS AND PAYROLL	(6) ADDITIONAL CAPITAL GENERATED		(7) INCOME TO TRIBES	(8) NO LONGER IN BUSINESS
	No. / \$ Amount	No. / \$ Amount	No. / \$ Amount	No. / \$ Amount	No. / \$ Amount	No. / \$ Amount	No. / \$ Amount	No. / \$ Amount	No. / \$ Amount
NEW GRANTS									
GRANTS PREVIOUSLY REPORTED									

- (1) Report the total number of participants and grant dollars expended to date of report.
- (2) Report the total number of grants approved and grant dollars expended for acquisition of existing businesses.
- (3) Report the total number of grants and grant dollars expended for establishing new businesses.
- (4) Report the total number of grants and grant dollars expended for expansion of existing businesses.
- (5) Report the number of additional jobs, in man years, and Indian payroll created by grants made. Use figures from the grantees latest progress report to grantor. Where this report is not yet available, use figures on the grant application. Do not include numbers and amounts shown on previous years reports.
- (6) Report the total of other grants and loans created as a result of Indian Business Development Program grants.
- (7) Report the amount of income to tribes generated by grants, resulting from lease rentals, permits, licenses, etc. Use figures from the grantees latest progress report. Where this report is not yet available, use figures on the grant application. Do not include, in this column, amounts shown on previous reports.
- (8) Report the number of businesses and total grant funds invested in businesses no longer in operation.
- (9) Report the number of grantees which have failed to make reports required by provisions of 80 BIA M J.0A and by its Grant Agreement.

DEPARTMENT OF THE INTERIOR
BUREAU OF INDIAN AFFAIRS (BIA)

Should no- b2
new, is area
in 47.3-411-111
sec- 2.

REQUEST FOR MANAGEMENT AND/OR TECHNICAL ASSISTANCE

The undersigned anticipates obtaining financing from the Bureau of Indian Affairs under the provisions of the Indian Financing Act of 1974, and hereby requests management and/or technical assistance.

It is understood that said assistance shall be provided to me free of charge and that I am not obligated to reimburse BIA for any expense incurred by either party.

BIA, for reasonable cause, may terminate the management and/or technical assistance upon written notice to the undersigned. The undersigned may request termination of the management and/or technical assistance when, in his opinion, he is capable of managing the business being assisted without further assistance.

In consideration of the processing of this request and/or the services specified, I hereby waive all claims arising therefrom against BIA or the individuals providing those services and agree to hold harmless BIA and said individuals from all actions brought against BIA or them for damages or injuries sustained, or alleged to have been caused by BIA's staff, or subcontractors while in the performance of or as a result of the work undertaken on behalf of me or my company.

(Name of Individual or Concern) _____
(Telephone Number)

Address (Include Zip Code)

Signature & Title of Party Requesting Assistance _____
Date

Type of Business

Describe briefly nature of problem and reason for requesting Management or Technical Assistance

The following sheets contain detailed coding instructions for transferring the information from Form 5-8001, Indian Business Development Program, Grant Application and Approval, to Forms DC-198 and DC-199, Indian Business Development Grant Fund code sheets.

Also included are a listing of tribal codes currently in use by other offices (except Alaska) and a list of standard two letter alpha codes used in Government computer programs.

BIAM REISSUE
FEBRUARY 1984

Illustration Nos. 9 & 10 are copies of the code sheets to be used for entering grant data into the computer system. General coding instruction for Code Sheets DC-198 + DC-199 are as follows:

1. When coding in the grant information for the first time an "X" is placed in the box following the grant number. Any additions, corrections or changes made after initial input are made by entering the grant number but not putting in the "X".

A	09	-	1	5	5	0	1	2	X
AREA/AGENCY		LOCATION NO	GRANT I.D.						
IBDP NUMBER									

← PUT "X" IN BOX IF ADDING NEW APPLICATION

A	09	-	1	5	5	0	1	2	
AREA/AGENCY		LOCATION NO	GRANT I.D.						
IBDP NUMBER									

← PUT "X" IN BOX IF ADDING NEW APPLICATION

Initial input

Additions, corrections, changes

If for some reason the grant number was originally input incorrectly or needs to be changed for other reasons, the box in the lower left hand corner of the code sheet is used. This is the only time it is used. Enter the number currently in the computer system in the top left hand corner and the new number at the bottom.

K	51	-	0	1	5	0	2	2	
AREA/AGENCY		LOCATION NO	GRANT I.D.						
IBDP NUMBER									

← PUT "X" IN BOX IF ADDING NEW APPLICATION

IBDP NUMBER CHANGE										
12	A	H	51	-	0	1	5	0	2	2
AREA/AGENCY		LOCATION NO	GRANT I.D.							

Old number

New number

The grant number is on the bottom, second page of the grant application form.

L. APPROVED _____	TENTATIVELY APPROVED _____	DISAPPROVED _____
(Signature)	(Date)	IBDP No. _____
(Title)		AMOUNT APPROVED \$ _____

2. Grantee name and tribe are from Section A of the application.

Application:

A. APPLICANT INFORMATION

1. Name of Applicant ARTS AND CRAFTS, Inc.		3. Applicant's Telephone Number Home _____ Business _____	
2. Home Address (Number, street, P.O. Box or Rural Route) (City or town, State and ZIP code)		4. Applicant's Agency _____	
		5. Applicant's Tribe Seminole	6. Enrollment No. _____

Code Sheet:

58
0211
TRIBE

12 13 3	ARTS AND CRAFTS INC	39	55
LAST NAME GRANTEE	FIRST-MIDDLE NAME		

A list of numeric codes for tribes is on page 12 of this Appendix. When an organization or business with more than one tribe is involved, use 999 for the tribal code.

3. Section B of the application furnishes the information on Type Business, Business and location.

Application:

B. PROJECT DESCRIPTION - 1. Describe the proposed project including type of business (use additional sheet if required):

Purchase hardware store and stock.

Indicate: a. New Business _____ b. Expansion _____ c. Purchase of business X

2. Give breakdown of how grant funds will be used:

3. Location of Business:

Poplar, Montana

4. Address of Business:

118 C St

Poplar ^{City} *Roosevelt* ^{County} *Montana* ^{State}

Code Sheet:

⁷¹ **MT**

STATE (WHERE BUSINESS LOCATED)

⁷³ **1**

1 - BUSINESS ON RESERVATION
2 - BUSINESS OFF RESERVATION

⁵⁶ **3**

TYPE BUSINESS

1-NEW BUSINESS
2-EXPANSION
3-PURCHASE EXISTING BUSINESS

⁵³ **9**

BUSINESS

1-RECREATION
2-INDUSTRIAL
3-MANUFACTURING
4-AGRICULTURE
5-LIVESTOCK
6-AQUACULTURE
7-OTHER TRIBAL BUSINESS
8-FISHING VESSELS
9-OTHER INDIVIDUAL BUSINESS

(ENTER WHEN USING CODE 9)

⁶⁴ **STORE HARDWARE**

OTHER INDIVIDUAL BUSINESS

Consult state listing for alpha codes.

When using 9 under Business be sure to write in the kind of business.

4. The type Grant information is from the Grant evaluation sheet Form 5-8003.

Code Sheet:

⁵⁵ **1**

TYPE GRANT

1-NEW GRANT
2-ADDITIONAL GRANT

Evaluation form:

Grant History

Original Grant

Project Having Previous Grant

5. From Section C of the application is obtained the information for amount of Grant Requested, Invested by Owner and Amount of Outside Financing-Source.

Application:

C. FINANCIAL DATA.		SOURCE:	
1. Applicant Equity:	Cash \$ <u>1,500</u>	Assets \$ <u>5,000</u>	Total \$ <u>6,500</u>
2. Loans	<u>Traders State Bank</u>		\$ <u>26,500</u>
			\$ _____
3. Other Grants			\$ _____
			\$ _____
4. New Equity			\$ _____
			\$ _____
5. Total Capital Available.....	\$ _____		<u>33,000</u>
6. Total Capital Required	\$ _____		<u>50,000</u>
7. Amount of Grant Requested.....	\$ _____		<u>17,000</u>

Code sheet:

¹² ¹³
\$, 17, 000, 00
AMOUNT GRANT REQUESTED

²³
\$, 6, 500, 00
INVESTED BY OWNER

³³ \$, 26, 500, 00 ⁴³ 01
AMOUNT OUTSIDE FINANCING — SOURCE

01 - COMMERCIAL LENDER
02 - BIA GUARANTEE
03 - E D A
04 - B A
05 - F M - A
06 - H U D
07 - OTHER GOV'T AGENCY
08 - TRIBE
09 - REVOLVING LOAN FUND
10 - SBA GUARANTEE
11 - OTHER GRANTS
12 - OTHER

58 1
NUMBER

When more than one outside lender is involved in the financing, separate code sheets should be filled out for each additional lender. Use only the grant number and this section of additional code sheets. In the "Number" space, consecutively number each source. Up to 5 different sources can be entered for any grant.

6. The income to Tribe is obtained from Section D. Use the amount listed for the first year only.

Application:

B ANTICIPATED INCOME

- 1. Profit or Retained Earnings
- 2. Income to Tribe
- 3. Other Income to Indians (LESS)

	<u>First Year</u>	<u>Second Year</u>
\$ _____	\$ _____	\$ _____
\$ <u>10.00</u>	\$ <u>10.00</u>	\$ _____
\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____

Code sheet:

45
\$ 10.00
INCOME TO TRIBE

7. Under Section E the data for non-Indian jobs will have to be computed by subtracting the Indian jobs from the total. Man years are based on percentages of the total year. If 2 1/2 jobs were created 2.50 would be entered in the appropriate column. A seasonal job for 3 months would be entered as 0.25 since it is one-fourth of the year.

Only new jobs created are to be recorded. If the grantee has an established business and is not employing additional staff, this section should be left blank.

Application:

E. EMPLOYMENT AND PAYROLL DATA

1. Permanent	Number	First Year		Payroll	Number	Second Year	
		Man Years				Man Years	Payroll
Total	<u>4</u>	<u>4</u>		<u>40,000</u>			
Indian	<u>3</u>	<u>3</u>		<u>30,000</u>	<u>4</u>	<u>4</u>	<u>44,000</u>
2. Seasonal							
Total							
Indian	<u>3</u>	<u>1 1/2</u>		<u>13,500</u>	<u>3</u>	<u>1 1/2</u>	<u>13,800</u>
3. Total							
Total	<u>7</u>	<u>5 1/2</u>		<u>53,500</u>			
Indian	<u>6</u>	<u>4 1/2</u>		<u>43,500</u>	<u>7</u>	<u>5 1/2</u>	<u>57,800</u>

4. Will secondary income of employment result from project? _____
If so, explain _____

Code sheet:

13	<u>6</u>	17	<u>4.50</u>	23	<u>43,500.00</u>	CURRENT YEAR
NO OF INDIAN JOBS CREATED		NO OF INDIAN MAN YEARS		\$ INDIAN ESTIMATED PAYROLL		
37	<u>1</u>	37	<u>1.00</u>	43	<u>10,000.00</u>	NON-INDIAN ESTIMATED PAYROLL
NO OF NON-INDIAN JOBS CREATED		NO OF NON-INDIAN MAN YEARS		\$ NON-INDIAN ESTIMATED PAYROLL		
13	<u>7</u>	17	<u>5.50</u>	23	<u>57,800.00</u>	SECOND YEAR
NO OF INDIAN JOBS CREATED		NO OF INDIAN MAN YEARS		\$ INDIAN ESTIMATED PAYROLL		
37		37		43		NON-INDIAN ESTIMATED PAYROLL
NO OF NON-INDIAN JOBS CREATED		NO OF NON-INDIAN MAN YEARS		\$ NON-INDIAN ESTIMATED PAYROLL		

8. The Type Organization is obtained from Section F of the application.

Application:

Code sheet:

F. PROJECT MANAGEMENT

1. Organization Form of Business Sole proprietorship

- 57 TYPE ORGANIZATION
- 1- INDIVIDUAL
 - 2- PARTNERSHIP
 - 3- TRIBE
 - 4- CORPORATION
 - 5- CO-OP
 - 6- ASSOCIATION

9. The management and technical assistance portion of the code sheet will be filled in using information obtained from the Request for Management or Technical Assistance forms, contracts or purchase orders. If the Bureau is paying for the assistance, the amount contracted should be filled in.

Code sheet:

53 1 - YES
2 - NO
MGMT / TECH ASSIST
FURNISHED

54 1 - YES
2 - NO
M & TA CONTRACTED

55 \$, , .
AMOUNT CONTRACTED

10. The action section of the code sheet except for the Pending and Withdrawn information is obtained from Section L of the application. The date should be filled in each time an action is taken.

Application:

L. APPROVED _____ TENTATIVELY APPROVED DISAPPROVED _____

(Signature) _____ 3/18/75 _____ IBDP No. _____

(Title) _____ AMOUNT APPROVED \$ 8,000

Code sheet:

23 \$ 8,000.00
AMOUNT OF GRANT APPROVED

ACTION
30 1 - PENDING
2 - WITHDRAWN
3 - TENTATIVELY APPROVED
4 - APPROVED
5 - DISAPPROVED

31 03/18/75
DATE OF ACTION

Once the initial data is entered into the system, the status of the grant is changed by coding in only the grant number and what ever action is taken. A record of when the actions were taken will be retained in the computer system.

11. Illustration No. 10 Code Sheet DC-199 information is taken from the semi-annual and annual reports submitted by the grantee. However, the first due date for the reports is coded in using the information on Section J of the grant application. This date should be used unless it is longer than six months after the start of the business.

Application:

I. REPORTS

1. First Semi-annual report will be submitted 12/31/75
2. Annual reports will be submitted as of 6/30 during the 3rd, 4th and 5th years of operation.

Code sheet:

B	0	8	-	0	1	5	0	0	5
AREA/AGENCY			LOCATION NO			GRANT NO			

54

1	2	3	1	7	5
MO.	DAY	YEAR			
DUE DATE OF NEXT REPORT					

For initial input fill in the number and date only.

**BIAM REISSUE
FEBRUARY 1984**

12. A list of grantees and when their semi-annual reports are due will be generated by computer for each area. Information received on the semi-annual reports should be used on Code Sheet DC-199. The actual numbers of jobs reported as created, should only be those new jobs started during each reporting period. These will be shown on an accumulated report by grantee furnished from the computer. The profit or loss income to tribe for each period should be reported in the same manner.

If the outside financing was different from that reported on the original application, it should be reported on the first semi-annual report.

The Business Status and Reported Status are largely judgment factors of the Credit Officer.

13. Corrections to any field may be made by "overlying" the information currently in the computer. Enter the grant number than the correct information in the field to be corrected. If for any reason a field should be blank that currently has information in it, it may be removed by making up a code sheet with the grant number on it, then inserting an asterisk (*) in the first column of the field to be corrected.

STATE CODES

<u>Alpha</u> <u>Abbrev.</u>	<u>State</u>	<u>Alpha</u> <u>Abbrev.</u>	<u>State</u>
AL	Alabama	NE	Nebraska
AK	Alaska	NV	Nevada
AZ	Arizona	NH	New Hampshire
AR	Arkansas	NJ	New Jersey
CA	California	NM	New Mexico
CO	Colorado	NY	New York
CT	Connecticut	NC	North Carolina
DE	Delaware	ND	North Dakota
DC	District of Columbia	OH	Ohio
FL	Florida	OK	Oklahoma
GA	Georgia	OR	Oregon
HI	Hawaii	PA	Pennsylvania
ID	Idaho	RI	Rhode Island
IL	Illinois	SC	South Carolina
IN	Indiana	SD	South Dakota
IA	Iowa	TN	Tennessee
KS	Kansas	TX	Texas
KY	Kentucky	UT	Utah
LA	Louisiana	VT	Vermont
ME	Maine	VA	Virginia
MD	Maryland	WA	Washington
MA	Massachusetts	WV	West Virginia
MI	Michigan	WI	Wisconsin
MN	Minnesota	WY	Wyoming
MS	Mississippi	MO	Missouri
MT	Montana		

BIAM REISSUE
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Tribe CodesEASTERN AREA

FLORIDA

Seminole Agency
 021 Big Cypress
 022 Brighton
 023 Dania
 024 Tamiami Trail Group
 025 Cow Creek

Miccosukee Agency
 026 Everglades Miccosukee

LOUISIANA

Choctaw Agency
 970 Chitimacha
 971 Coushatta

MISSISSIPPI

Choctaw Agency
 980 Choctaw

NORTH CAROLINA

Cherokee Agency
 001 Qualla Boundary (Cherokee)

PENNSYLVANIA

003 Cornplanter

NEW YORK

004 Allegany
 005 Cattaraugus
 006 Onondaga
 007 St. Regis (Mohawk)
 008 Tonawanda
 009 Tuscarora
 010 Oil Springs
 011 Oneida

300 ABERDEEN AREA

NORTH DAKOTA

Fort Berthold Agency
 301 Fort Berthold

Fort Totten Agency
 303 Fort Totten

Standing Rock Agency
 302 Standing Rock

Turtle Mountain Agency
 304 Turtle Mountain

SOUTH DAKOTA

Cheyenne River Agency
 340 Cheyenne River

Flandreau (School)
 341 Flandreau (Tribe)

Crow Creek Agency
 342 Crow Creek

Lower Brule Agency
 343 Lower Brule

Pine Ridge Agency
 344 Pine Ridge

Rosebud Agency
 345 Rosebud

Sisseton AFO
 347 Sisseton

Yankton Agency
 346 Yankton

**BIAM REISSUE
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300	<u>ABERDEEN AREA</u> (Cont'd)		COLORADO
	NEBRASKA		
	<u>Winnebago Agency</u>	750	<u>Southern Ute Agency</u> Southern Ute
380	Omaha		
381	Ponca		
382	Santee	751	<u>Ute Mountain Agency</u> Ute Mountain
383	Winnebago		
700	<u>ALBUQUERQUE AREA</u>		
	NEW MEXICO		
	<u>Jicarilla Agency</u>		
701	Jicarilla		
	<u>Mescalero Agency</u>		
702	Mescalero		
	<u>Northern Pueblo Agency</u>		
708	Nambe		
709	Picuris (San Lorenzo)		
710	Pojoaque		
713	San Ildefonso		
714	San Juan		
716	Santa Clara		
718	Taos		
719	Tesuque		
	<u>Southern Pueblos Agency</u>		
703	Acoma		
704	Cochiti		
705	Isleta		
706	Jemez		
707	Laguna		
711	Sandia		
712	San Felipe		
715	Santa Ana		
717	Santo Domingo		
720	Zia		
	<u>Zuni Agency</u>		
721	Zuni		
	<u>Ramah-Navajo Agency</u>		
722	Ramah (Navajo Community)		
		800	<u>ANADARKO AREA</u>
			OKLAHOMA
			<u>Concho Agency</u>
		801	Cheyenne & Arapaho
			<u>Anadarko Agency</u>
		802	Kiowa, Comanche & Apache
		803	Fort Sill Apache
		805	Wichita & Affiliated
		806	Caddo
		807	Delaware
		808	Comanche
		809	Apache
			<u>Pawnee Agency</u>
		810	Kaw
		811	Otoe and Missouri
		812	Pawnee
		813	Ponca
		814	Tonkawa
			<u>Shawnee Agency</u>
		820	Absentee Shawnee
		821	Citizen Potawatomi
		822	Iowa
		823	Kickapoo
		824	Sac & Fox
			KANSAS
			<u>Horton Agency</u>
		860	Iowa
		861	Kickapoo
		862	Potawatomi
		863	Sac & Fox

200	<u>BILLINGS AREA</u>	400	<u>MINNEAPOLIS AREA</u>
	MONTANA		MINNESOTA
201	<u>Blackfeet Agency</u> Blackfeet	401	<u>Minnesota Agency</u> Upper Sioux (Granite Falls)
202	<u>Crow Agency</u> Crow	402	Lower Sioux (Morton)
203	<u>Flathead Agency</u> Flathead	403	Prairie Island (Red Wing)
204	<u>Fort Belknap Agency</u> Fort Belknap	404	Net Lake (Bois Fort)
205	<u>Rocky Boys Agency</u> Rocky Boys	405	Fond du Lac
206	<u>Fort Peck Agency</u> Fort Peck	406	Grand Portage (Pigeon River)
207	<u>Northern Cheyenne Agency</u> Northern Cheyenne (Tongue River)	407	Greater Leech Lake
	WYOMING	408	White Earth
280	<u>Wind River Agency</u>	409	Red Lake
281	Arapahoe	410	Mille Lacs
282	Shoshone	411	Prior Lake (Shakopee)
	JUNEAU AREA	412	Pipestone School Reserve
	ALASKA (For Credit Statistical Purposes Only)		WISCONSIN
051	Aleuts		<u>Great Lakes Agency</u>
052	Athabaskan	430	Bad River (La Pointe)
053	Eskimo	431	Lac Courte Oreilles
054	Tlingit - Haida	432	Lac du Flambeau
055	Tsimpshian (Annette Island)	433	Oneida
		434	Potawatomi
		435	Red Cliff
		*436	Chippewa Communities
		437	Sakoagan (Mole Lake)
		438	Stockbridge-Munsee
		439	Winnebago (Wisc., & Minn.)
			<u>Menominee Agency</u>
		440	Menominee
			MICHIGAN
			<u>Great Lakes Agency</u>
		470	Bay Mills
		471	Hannahville
		472	Isabella (Saginaw)
		473	Keweenaw Bay
		474	Scattered Ottawa & Chippewa
		475	L'Anse & Vieux Desert
			IOWA
			<u>Great Lakes Agency</u>
		490	Sac & Fox

900	<u>MUSKOGEE AREA</u>		<u>Truxton Canyon Agency</u>
	OKLAHOMA	605	Havasupai
	<u>Ardmore Agency</u>	606	Hualapai (Walapai)
906	Chickasaw	618	Yavapai
	<u>Okmulgee Agency</u>	619	Big Sandy (Truxton Canyon)
908	Creek Nation	607	<u>Fort Apache Agency</u> Fort Apache
	<u>Osage Agency</u>	608	<u>Hopi Agency</u> Hopi
930	Osage		<u>Papago Agency</u>
	<u>Miami Agency</u>	609	Gila Bend
920	Quapaw	610	Papago (Sells)
922	Ottawa	611	San Xavier
923	Seneca -Cayuga		<u>Pima Agency</u>
921	Eastern Shawnee	612	Maricopa-Ak Chin
925	Miami	614	Gila River
926	Peoria		<u>Salt River Agency</u>
924	Wyandotte	613	Fort McDowell
	<u>Tahlequah Agency</u>	615	Salt River
905	Cherokee Nation (Okla.)		<u>San Carlos Agency</u>
	<u>Talihina Agency</u>	616	San Carlos
907	Choctaw		<u>Uintah & Ouray Agency</u>
	<u>Wewoka Agency</u>	617	Kaibab
909	Seminole (Okla.)		
	<u>NAVAJO AREA</u>		NEVADA
780	Navajo		<u>Eastern Nevada Agency</u>
	<u>PHOENIX AREA</u>	640	Battle Mountain
600	ARIZONA	641	Duck Valley (W. Shoshone)
	<u>Colorado River Agency</u>	642	Duckwater
601	Camp Verde	643	Elko
602	Cocopah	644	Ely
603	Colorado River	654	Ruby Valley
604	Fort Mohave	662	South Fork
		664	Odgers Ranch
		681	Goshute (Nevada & Utah)
			<u>Western Nevada Agency</u>
		645	Fallon Colony
		646	Fort McDermitt
		647	Carson City

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- 100 PORTLAND AREA (Cont'd)
- IDAHO
- Fort Hall Agency
- 180 Fort Hall
- 186 Bannock Shoshone Mixed
- Northern Idaho Agency
- 181 Coeur d'Alene
- 182 Nez Perce (Lapwai)
- 183 Kootenai
- UTAH
- Fort Hall Agency
- 195 Washakie
- 500 SACRAMENTO AREA
- CALIFORNIA
- 555 Other Calif. Tribes not listed
below (Federally recognized)
- Central California Agency
- 502 Alturas Rancheria
- 504 Berry Creek
- 505 Big Bend (Henderson)
- 506 Big Sandy (Auberry)
- 511 Cold Springs (Sycamore)
- 512 Cachil Dehe (Colusa)
- 513 Cortina
- 514 Colfax
- 515 Dry Creek (Geyserville)
- 516 Robinson (East Lake)
- 517 Enterprise
- 518 Fort Bidwell
- 519 Grindstone Creek Rancheria
- 521 Hopland (Nokomis)
- 522 Jackson Rancheria (Digger)
- 524 Laytonville
- 525 Fort Independence
- 526 Lookout
- 527 Manchester (Point Arena)
- 528 Middletown
- 529 Montgomery Creek
- 530 Big Pine Tract
- 536 XL Ranch (Pit River)
- 538 Redding (Clear Creek or
Anderson Valley)
- 540 Round Valley (Covelo)
- 541 Rumsey
- 542 Santa Rosa
- 547 Stewarts Point (Kashia)
- 550 Susanville
- 551 Table Mountain
- 553 Tule River
- 554 Big Lagoon
- 634 Tuolumne
- 556 Resighini
- 624 Lone Pine Tract
- 639 Lower Lake
- Hoopa Agency
- 561 Hoopa Valley
- 562 Yurok
- 563 Quartz Valley (Iolto)
- 566 Trinidad
- Southern California Agency
- 599 Viejas (Baron Long)
- 567 Augustine
- 568 Cabazon
- 569 Cahuilla
- 570 Campo
- 571 Capitan Grande
- 572 Barona
- 573 Cuyapaipa
- 574 Inaja and Cosmit
- 576 La Jolla
- 577 La Posta
- 578 Los Coyotes
- 579 Manzanita
- 580 Mesa Grande
- 582 Morongo (Serrano)
- 583 Pala (Warners Ranch)
- 585 Pauma and Yuima
- 586 Pechanga (Temecula)
- 587 Rincon
- 588 San Manuel
- 589 San Pasqual
- 590 Santa Rosa
- 591 Santa Ynez
- 592 Santa Ysabel
- 593 Soboba
- 594 Sycuan
- 595 Torres Martinez
- Palms Springs Office
- 584 Auga Caliente (Palm Springs)

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Appendix A
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INDIAN BUSINESS DEVELOPMENT GRANT FUND CODE SHEET

PUT "X" IN BOX IF ADDING NEW APPLICATION
 AREA/AGENCY LOCATION NO. _____ GRANT I.D. _____
 IBDP NUMBER _____

12 B LAST NAME GRANTEE _____ FIRST-MIDDLE NAME _____
 12 C \$ AMOUNT GRANT REQUESTED _____ \$
 45 \$ INCOME TO TRIBE _____ \$
 12 D NO OF INDIAN JOBS CREATED _____
 33 NO OF NON INDIAN JOBS CREATED _____
 12 E NO OF INDIAN JOBS CREATED _____
 33 NO OF NON INDIAN JOBS CREATED _____
 53 MGMT/TECH ASSIST FURNISHED 1-YES 2-NO
 M & TA CONTRACTED 1-YES 2-NO

23 \$ INVESTED BY OWNER _____ \$
 55 TYPE GRANT 1-NEW GRANT 2-ADDITIONAL GRANT
 23 \$ INDIAN ESTIMATED PAYROLL _____ \$
 43 \$ NON-INDIAN ESTIMATED PAYROLL _____ \$
 23 \$ INDIAN ESTIMATED PAYROLL _____ \$
 43 \$ NON-INDIAN ESTIMATED PAYROLL _____ \$
 55 \$ AMOUNT CONTRACTED _____ \$

17 NO OF INDIAN MAN YEARS _____
 37 NO OF NON INDIAN MAN YEARS _____
 17 NO OF INDIAN MAN YEARS _____
 37 NO OF NON INDIAN MAN YEARS _____
 54 1-YES 2-NO
 M & TA CONTRACTED

39 FIRST-MIDDLE NAME _____
 33 \$ AMOUNT OUTSIDE FINANCING _____ \$
 56 TYPE BUSINESS 1-NEW BUSINESS 2-EXPANSION BUSINESS 3-PURCHASE EXISTING BUSINESS
 57 TYPE ORGANIZATION 1-INDIVIDUAL 2-PARTNERSHIP 3-TRIBE 4-CORPORATION 5-CO OP 6-ASSOCIATION
 53 BUSINESS 1-RECREATION 2-INDUSTRIAL 3-MANUFACTURING 4-AGRICULTURE 5-LIVESTOCK 6-AQUACULTURE 7-OTHER TRIBAL BUSINESS 8-FISHING VESSELS 9-OTHER INDIVIDUAL BUSINESS

43 SOURCE 01-COMMERCIAL LENDER 02-BIA GUARANTEE 03-E D A 04-S B A 05-F m A 06-H U D 07-OTHER GOV'T AGENCY 08-TRIBE 09-REVOLVING LOAN FUND 10-SBA 11-OTHER GUARANTEE 12-OTHER

68 TRIBE _____ 71 STATE (WHERE BUSINESS LOCATED) _____ 73
 65 1-BUSINESS ON RESERVATION 2-BUSINESS OFF RESERVATION
 SUFFIX _____ JR, SR, III, IIII

64 (ENTER WHEN USING CODE 9) OTHER INDIVIDUAL BUSINESS

30 ACTION 1-PENDING 2-WITHDRAWN 3-TENTATIVELY APPROVED 4-APPROVED 5-DISAPPROVED
 DATE OF ACTION _____

23 \$ AMOUNT OF GRANT APPROVED _____ \$

13 AREA/AGENCY LOCATION NO. _____ GRANT I.D. _____

IBDP NUMBER _____ CHANGE _____

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INDIAN BUSINESS DEVELOPMENT REPORT CODE SHEET
SEMI - ANNUAL

AGENCY LOCATION NO. _____ GRANT ID. _____

REPORTING PERIOD: 1st HALF 5-31st YEAR 2nd HALF 6-30th YEAR 3rd HALF 7-31st YEAR 4th HALF 8-31st YEAR

DATE OF REPORT: MONTH _____ DAY _____ YEAR _____

12 19 F ACTUAL INDIAN JOBS CREATED

23 ACTUAL INDIAN MAN YEARS

29 ACTUAL INDIAN PAYROLL

39 ACTUAL OUTSIDE FINANCING

49 ACTUAL NON-INDIAN JOBS CREATED

53 ACTUAL NON-INDIAN MAN YEARS

59 ACTUAL NON-INDIAN PAYROLL

69 SOURCE NUMBER

12 G BUSINESS STATUS

- 1 - NO LONGER IN BUSINESS
- 2 - SOLD BUSINESS
- 3 - POOR MANAGEMENT
- 4 - COMPETITION
- 5 - INSUFFICIENT MARKET
- 6 - INABILITY TO OBTAIN RAW GOODS
- 7 - PERSONAL BANKRUPTCY
- 8 - DEATH
- 9 - OTHER

70 REPORTED STATUS

- 1 - BUSINESS FAILED TO REPORT
- 2 - REPORTED - BUSINESS SUCCESSFUL
- 3 - REPORTED - BUSINESS MODERATELY SUCCESSFUL
- 4 - REPORTED - BUSINESS MARGINAL

71 PROFIT - LOSS INDICATOR

- 1 - BUSINESS OPERATED AT PROFIT
- 2 - BUSINESS OPERATED AT LOSS

72 NET PROFIT OR LOSS

82 (ENTER WHEN USING CODE B)

OTHER REASON: _____

44 INCOME TO TRIBE

54 MONTH DATE YEAR